Filing at a Glance

Company: CDPHP Universal Benefits Inc
Product Name: SG UBI
TOI: H15G Group Health - Hospital/Surgical/Medical Expense
Sub-TOI: H15G.003 Small Group Only
Filing Type: Rate Adjustment pursuant to Section 4308(c)

SERFF Tr Num: CAPD-127320659
SERFF Status: Closed-APPR Approved
Co Tr Num:

State: New York
State Tr Num: 2011070155
State Status:
Reviewer(s): [redacted]

Author: [redacted]
Date Submitted: 07/21/2011

Disposition Date: 10/06/2011
Disposition Status: APPR Approved
Implementation Date: 01/01/2012

Implementation Date Requested: 01/01/2012
State Filing Description:

General Information

Project Name: 2012 SG UBI Filing
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Association, Blanket, Employer
Filing Status Changed: 10/27/2011
State Status Changed:
Created By: [redacted]
Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related
PPACA Notes: null
Filing Description:
2012 SG UBI filing 1st and 2nd quarter

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact:

Deemer Date:
Submitted By: [redacted]

Company and Contact

Filing Contact Information

[redacted]

500 Patroon Creek Blvd [redacted]
Albany, NY 12206 [redacted]

Filing Company Information

CDPHP Universal Benefits Inc	CoCode: 47027	State of Domicile: New York
Patroon Creek Corporate Center	Group Code: -99	Company Type:
1223 Washington Avenue	Group Name:	State ID Number:
Albany, NY 12206-1057	FEIN Number: 16-1520935	
(518) 641-3000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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.): Rate Only
5. Is this a Rate only filing? Yes/No [If Yes, enter one: Commission/Fee Schedule, "File and Use" Rate Adjustment, 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).]: Yes File and Approve
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

Rate Information

Rate data applies to filing.

Filing Method:	Rate Adjustment Purusant to Section 4308(c)
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.120%
Effective Date of Last Rate Revision:	07/01/2011
Filing Method of Last Filing:	Rate Adjustment Purusant to Section 4308(c)

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 required):	Minimum % Change (where required):
CDPHP Universal Benefits Inc	Increase	4.260%	4.260%	$5,203,410	3,332	$122,207,823	11.650%	-30.830%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		2,350	24,251			2,432		
Policy Holders:		247	2,764			321		

Rate Review Details

COMPANY:

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

FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	02-0001-2010, 02-0002-2010, 02-0001-2011

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Quarterly
Member Months:	283,728
Benefit Change:	None
Percent Change Requested:	Min: -30.83 Max: 11.65 Avg: 4.26

PRIOR RATE:

Total Earned Premium:	89,229,139.00
Total Incurred Claims:	74,161,681.00
Annual $:	Min: 167.21 Max: 500.63 Avg: 293.53

REQUESTED RATE:

Projected Earned Premium:	99,626,658.00
Projected Incurred Claims:	83,463,475.00
Annual $:	Min: 78.85 Max: 496.09 Avg: 306.03

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
	Rate Manual		New		15. 2012 UBI Riders Contents.pdf 15. 2012 UBI Riders Manual.pdf 15. 2012 UBI Rx Contents.pdf 15. 2012 UBI Rx Manual (1 - 50).pdf 15. 2012 UBI Rx Manual (51 - 100).pdf 15. 2012 UBI Rx Manual (101 - 150).pdf 15. 2012 UBI Rx Manual (151 - 200).pdf 15. 2012 UBI Rx Manual (201 - 260).pdf 15. 2012 UBI Medical (rev 1) TOC.pdf 15. 2012 UBI Medical (rev 1).pdf

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Checklist-Rate Adj Filings per 3231(e)(1) or 4308(c)

Comments:

Attachment:

Checklist_SGUBI.pdf

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum/Actuarial Certification

Comments:

Attachments:

7. Exhibit D (Repricing) - SG UBI.pdf
4. Exhibit A (Standardized Premium) - SG UBI.pdf
6. Exhibit C (Derivation of Rates) - SG UBI.pdf
1. Actuarial Memorandum - SG UBI.pdf
2. Actuarial Certification - SG UBI.pdf
3. Compliance Certification - SG UBI.pdf

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 1 - General Information

Comments:

Attachment:

8. Exhibit 1 (General Information) - UBI.pdf

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 2 - FOIL

Comments:

Attachment:

9. Exhibit 2 (FOIL Request) - UBI.pdf

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 3 - Narrative Summary

Comments:

Attachment:

10. Exhibit 3 (Narrative Summary) - SG UBI.pdf

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 4 - Summary of Proposed Percentage Rate Changes

Comments:

Attachments:

11. Exhibit 4 (Summary of Rate Changes) - UBI.pdf
11. Exhibit 4 (Summary of Rate Changes) - UBI.xlsm

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 5 - Distribution of Contracts Affected by Proposed Rate Adjustments

Comments:

Attachments:

Exhibit 5 (Revised).pdf
Exhibit 5 (Revised).xlsm
Exhibit 5 (Revised) - Redacted.pdf
Exhibit 5 (Revised) - Redacted.xlsm

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 6 - Summary of Policy Form and Product Changes

Comments:

Attachments:

13. Exhibit 6 (Policy Forms) - UBI.pdf
13. Exhibit 6 (Policy Forms) - UBI.xls

Item Status: **Status Date:**

Satisfied - Item: Standard Exhibit 7 - Historical Data

Comments:

Attachments:

14. Exhibit 7 (Historical Data) - UBI.pdf
14. Exhibit 7 (Historical Data) - UBI.xlsm

Item Status: **Status Date:**

Satisfied - Item: Initial Notice of Proposed Rate Adjustment

Comments:

Attachment:

UBI 2012.pdf

Item Status: **Status Date:**

Satisfied - Item: Final Notice of Proposed Rate Adjustment

Comments:

Attachment:

Small Group UBI 60-Day.pdf

Item Status: **Status Date:**

Satisfied - Item: Respnse to Objection September 16, 2011

Comments:

Attachment:

UBI SG Objection Letter 091611.pdf

Item Status: **Status Date:**

Satisfied - Item: Update regarding Manual

Comments:

Attachment:

Response to DOI.pdf

NEW YORK INSURANCE DEPARTMENT

Instructions/Review Standards for Rate Adjustment Filings Submitted Pursuant to Section 3231(e)(1) or Section 4308(c) of the New York Insurance Law

As of 5/24/2011

Use this Checklist for all rate adjustment filings submitted pursuant to Section 3231(e)(1) or Section 4308(c) of the New York Insurance Law. One of the following two SERFF filing type codes must be used to properly denote such a filing. A rate submission with the wrong filing type code will be rejected and will need to be resubmitted with the correct filing type code.

Rate Adjustment Pursuant to Section 3231(e)(1): This filing type is used for Article 42 insurers that are submitting a rate adjustment only filing for a hospital and/or medical coverage (including Medicare Supplemental insurance) for small groups and individuals under the Section 3231(e)(1) prior approval process. This filing type cannot be used for form filings, initial rate filings, or by Article 43 Corporations or Health Maintenance Organizations (HMOs).

Rate Adjustment Pursuant to Section 4308(c): This filing type is used for Article 43 Corporations and HMOs that are submitting a rate adjustment only filing for any policy form that uses a community rating structure as described in Section 4317(a) of the Insurance Law. This includes hospital and/or medical policy forms, or separate stand-alone dental policy forms, that are not required to be community rated but for which the corporation voluntarily community rates as described in Section 4317(a) of the Insurance Law. This also includes the HMO portion of large group Point of Service business where an approved experience rating formula is not used. This filing code cannot be used for form filings, initial rate filings, or by commercial insurers.

A rate adjustment filing submitted pursuant to Section 3231(e)(1) or Section 4308(c) can include an expansion of an existing rate table to include new benefit options (such as rates for additional copays or deductibles) provided that: (a) the already approved contract language includes the new benefit options being added, (b) the actuarial memorandum clearly identifies the new benefit options being added and provides appropriate actuarial support for the new rates, and (c) approved contract language pages and the Department's approval letter are included with the rate filing documenting that the benefit options being added are included in the already approved contract language. No Section 3231(e)(1) or Section 4308(c) rate adjustment filing can include rates that require contract language approval where such approval has not already been received.

A change to existing rating region differentials is a rate adjustment filing pursuant to Section 3231(e)(1) or Section 4308(c). A rate adjustment filing submitted pursuant to Section 3231(e)(1) or Section 4308(c) cannot reflect an expansion to a new service area. A service area expansion, and the rate applicable to that new service area, must be submitted as a separate rate filing using the "Normal Pre-Approval" SERFF filing type code. A Section 3231(e)(1) or Section 4308(c) filing cannot be used to withdraw from a service area.

If a company wishes to eliminate some of its approved benefit options included in the current rate manual, this cannot be done pursuant to a Section 3231(e)(1) or Section 4308(c) rate adjustment application. Such elimination is to be implemented by submitting a form and rate filing using the "Normal Pre-Approval" SERFF filing type code and the filing is to include a revised statement of variables for the benefit options that are available along with revised rate manual pages reflecting the revised benefit options.

A rate adjustment filing submitted pursuant to Section 3231(e)(1) or Section 4308(c) cannot 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. Once a new rate has been approved (for a new policy form or for a revision to an existing policy form), such new rate can be incorporated into the next Section 3231(e)(1) or Section 4308(c) rate adjustment filing.

The "Normal Pre-Approval" SERFF filing type code triggers the traditional Department review (generally by the Albany Health Bureau unit) and would be used for all form and rate filings, form only filings, experience rating formula filings, or commercial insurer rate only filings other than filings submitted pursuant to Section 3231(e)(1), or Article 43 Corporation and HMO rate only filings other than filings submitted pursuant to Section 4308(c). The "Normal Pre-Approval" SERFF filing type

code would also be used for old individual medical policy forms that are not community rated. Rate revisions for products subject to Section 3231(e)(1) or 4308(c) incorporated into a form and rate filing that adjusts an existing policy form for a change in benefit language can only reflect rate changes due to the benefit revision and can not reflect any adjustment for experience or trend. A "Normal Pre-Approval" SERFF type filing for a product subject to Section 3231(e)(1) or 4308(c) can not include rolling rate tables that extend beyond the period included in the most recent approved or pending Section 3231(e)(1) or Section 4308(c) rate adjustment submission (for example, the last rate adjustment submission included quarterly rolling rate tables for each calendar quarter of 2011; a benefit revision is submitted January 2011 to be effective July 1, 2011; this form and rate filing can include rolling rate tables for third and fourth quarter 2011, but not beyond fourth quarter 2011).

New or revised commission schedules or broker fee schedules must first be placed on file using a rate filing with a "Normal Pre-Approval" SERFF filing type code. Once the new or revised schedule has been placed on file, any rate impact can be included with the next Section 3231(e)(1) or Section 4308(c) rate adjustment filing and the change and its impact on the premium rates is to be discussed in the actuarial memorandum.

It is recommended that a Section 3231(e)(1) or Section 4308(c) rate filing application be submitted at least 150 days before the proposed effective date, however, in determining how far in advance to submit such a rate filing, the company should consider: the time needed to load final rates into its computer system; produce the final rate notice, which is to be sent at least 60 days before the scheduled rate change effective date of the renewal cohort; the 60 days the Department has to review the material; and the time the clock may be stopped while the company responds to issues raised by the Department about the rate filing.

It is recommended that a rate adjustment submission not be submitted more than 180 days prior to the proposed rate effective date. It is recommended that a rate adjustment submission 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. If a company can not send the required final notice at least 60 days in advance of the rate change date for a particular renewal cohort, then the rate change implementation date for such renewal cohort will need to be deferred. Contract terms will dictate whether the rate change can be deferred to a later implementation date for that renewal cohort (e.g., for the July 2012 renewal cohort, deferring the rate change to August 2012, while retaining the next rate change date as July 2013), or deferring implementation of the newly approved rates to a later renewal cohort (e.g., assuming quarterly rolling rates are used: renewing the July 2012 renewal cohort using the previously approved second quarter 2012 rate tables, and implementing the newly approved rates with the August 2012 renewal cohort).

Each attachment to the rate adjustment application must be compatible with the following software: Microsoft Word 2003, Microsoft Excel 2003, or Adobe Acrobat 9.

REVIEW REQUIREMENT	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENTS	LOCATION OF STANDARD IN FILING
DEFINITIONS		a. **Company** refers to the licensed entity providing the insurance coverage reflected in the rate adjustment filing. b. A company's **commercial book of business** includes all of the following: large group, small group, direct pay, Healthy New York, and Medicare Supplemental. It excludes all government programs, such as, Medicare, Medicaid, Family Health Plus, and Child Health Plus. c. **Loss ratio** refers to incurred claims divided by earned premiums for a given period of time. Incurred claims <u>includes</u> the impact of the Standard Direct Pay and Healthy New York stop loss pools, Regulation 146 (11 NYCRR 361), covered	

		lives assessments, and the HCRA surcharge. Incurred claims do not include any administrative expenses. Earned premiums do not include any adjustment for assessments or taxes. d. **Market segment** refers to large group, small group, sole proprietor, direct pay, Healthy New York, Medicare Supplemental, etc. e. **Product street name** refers to the product name as advertised to consumers, and the product name which consumers are most likely to use when communicating with the Department. f. **Rate applicability period** refers to the length of time in which the rates in a rate table are assumed to remain in effect. (i) Example 1: A non-rolling rate table is developed to be effective January 1, 2012 and is expected to be revised January 1, 2013. The rate applicability period for this table is January 1, 2012 through December 31, 2012. (ii) Example 2: A quarterly rolling rate table is developed for issues and renewals in January – March 2012 and incorporates a 12 month rate guarantee period. The rate applicability period for this table is February 15, 2012 (mid renewal date) through February 14, 2013. If all policyholders must have a first of the month effective date, then the rate applicability period would be considered as February 1, 2012 through January 31, 2013. g. **Standardized earned premium** is the earned premium for the period adjusted to assume that all premiums for the period are payable at the most current approved (or deemed approved) rate level, reflecting rate increases exclusive of rate changes due to contract language changes (i.e., excluding rate changes due to benefit revisions or members migrating to different plan designs since the impact of such changes would be automatically reflected in the earned premiums and incurred claims once such a change becomes effective). (i) Example: The rate filing is to implement quarterly rolling rate tables applicable to the 3rd and 4th quarters 2011 and 1st and 2nd quarters 2012. The 2nd quarter 2011 rates have already been approved. Therefore, the 2nd quarter 2011 rate tables are the current rate level. The earned premium for the period would be adjusted to reflect the premiums that would have been paid for that period if all the premiums had been paid at the 2nd quarter 2011 rate level. If the 2nd quarter 2011 rate table included a 2% increase due to the addition of a new benefit that is being added to all policyholders at renewal, the standardization for periods prior to April 1, 2011 would not reflect this 2% increase since the incurred claims for this earlier period did not reflect this additional benefit. (ii) Example: An insurance company uses a quarterly rolling rate structure and has been raising rates 4% each quarter as of the beginning of a new quarter. The first quarter 2010 rate for plan design A is $100, the first quarter 2011 rate is $116.99, and the second quarter 2011 rate is $121.67. These increases reflect	

		no revision to the underlying covered benefits. The second quarter 2011 rate table is the standard rate level. Contract X was paying $100 per month for January-December 2010. At renewal January 1, 2011, the premium was scheduled to increase to $116.99 but a change to plan design B occurred that reduced the premium by 5% to $111.14 for January 2011 and later. The second quarter 2011 rate for plan design A is $121.67 and the second quarter 2011 rate for plan design B is $115.58 ($121.67 x 0.95). The earned premium for this contract for each month from January through December 2010 is standardized to the second quarter 2011 level by adjusting by 121.67/100.00, and the January 2011 earned premium is standardized to the second quarter 2011 level by adjusting by 115.58/111.14.	
ROLLING RATE STRUCTURE		a. Every rate filing for a rolling rate structure must include rolling rates for at least a 6 month, and for no more than a 12 month, issue/renewal period (e.g., between 2 and 4 quarterly rolling rates, between 6 and 12 monthly rolling rates). b. Beginning with rate filings to be effective January 1, 2012 or later, all rate filings for a rolling rate structure must include rolling rates for a 12 month issue/renewal period. c. Notwithstanding the above, a large group HMO rate filing can include rolling rates for up to a 24 month period (e.g., 8 quarterly rolling rates, 24 monthly rolling rates).	
CHANGES TO PREVIOUSLY APPROVED RATE TABLES		a. Beginning with rate adjustment filings that include rate tables to be effective January 1, 2012 or later, the rate adjustment filing must include all community rated policy forms within a given market segment (such as all small group products) whether or not a premium rate adjustment is requested for a particular product or rider in that market segment. All entities within the same holding company system are to submit filings for a given market segment at the same time; the filings can be submitted under different SERFF filings, but all the applicable filings must be submitted within a total of seven calendar days. b. A company can revise a previously approved non-rolling rate table provided that: (i) The proposed effective date of the rate table is at least 12 months after the effective date of the current rate table; or (ii) The proposed effective date of the rate table is at least 6 months after the effective date of the current rate table, the contract language permits revising the rate table in accordance with such rate filing, and all policyholders that received a final 60 day notice about the approved rates from the previously approved rate adjustment filing have also received the rate change approved from the previously approved rate adjustment filing. c. A company can revise rate tables included in a previously approved rolling rate filing provided that: (i) the rate tables being revised were never implemented, (ii)	

		the first two quarterly rate tables, or the first six monthly rate tables, included in the previously approved rate adjustment filing are not revised, and (iii) policyholders in the renewal cohort(s) affected by the change to the previously approved rate tables did not receive a final 60 day notice informing them of the approved rates from the previously approved rate adjustment filing. The revised rate adjustment filing must include a year's worth of rates as discussed in the "Rolling Rate Structure" section above. (Example: A rolling rate filing was submitted and approved that included quarterly rolling rate tables for 1st, 2nd, 3rd and 4th quarter of 2011. The company can not revise the 1st and 2nd quarter 2011 rate tables, but if the indicated criteria is met, can submit a new prior approval rate filing that includes rolling rates for 3rd and 4th quarter 2011 and 1st and 2nd quarter 2012.) The Department may waive these requirements if the company can demonstrate to the Superintendent's satisfaction that the solvency of the corporation is threatened.	
STANDARD EXHIBITS 1 - 7	Introduction	Exhibits 1 through 7 must be submitted as part of each rate adjustment application. For some of the exhibits the format is defined, while for other exhibits the format is illustrative and the company will need to tailor the material included for the specific rate submission.	In Supporting Documentation Tab
Exhibit 1		**General information about the rate adjustment submission.** a. The format for this exhibit is fixed. Fill in the various information fields; the information being requested is indicated on the exhibit. b. For Type of Insurer, select from the drop down list (HMO, Article 42, Article 43) or make an entry. c. For "For Profit" or "Non Profit" click on the applicable box and a check mark will appear. d. Item D – the "new rate effective date" must be a realistic implementation date given the review time allowed the Department and the requirement of the 60 day final rate notice. This date would usually be the first date the proposed rates would affect renewing policyholders. So a 1/1/2012 effective date would imply that the first renewal cohort affected by the rate submission would be January 2012. e. Item F.1 – a rate adjustment filing that also includes rate adjustments for unapproved contract language changes will be rejected. f. This exhibit may be submitted as an Adobe PDF file or as an Excel file.	Supporting documentation Exhibit 1
Exhibit 2		**FOIL Exemption Request.** a. A request that the Department exempt from public disclosure any information included in this rate submission, pursuant to New York Public Officers Law Section 87(2)(d) (the "Trade Secret/Competitive Injury Exemption"), must be made by completing this exhibit. b. A request that the Department apply the Trade Secret/Competitive Injury	Supporting documentation Exhibit 2

		Exemption to any information contained in this submission that is not included in this exhibit may not be honored by the Department. c. In light of the open government purpose underlying FOIL, the Department favors redacting portions of documents, and disclosing the balance of such documents, as opposed to withholding documents in their entirety, where such redactions will suffice to protect the exempt information. Therefore, the Company should submit to the Department both the original document and a redacted version of the original document, which omits or blocks the information it wishes to exempt from disclosure. The Department will accept the redacted version of the original document within one week after the original rate filing was submitted. d. The exhibit format is illustrative but the company must include the information indicated in sections A, B, C, D and E. The exhibit may be submitted as a Word document file, an Adobe PDF file, or an Excel file. e. Enter in section A the insurer information requested. f. Enter in section B the information requested regarding the FOIL contact person at the company. g. Enter in section C the list of documents, exhibits and attachments separately, including the file names of the computer files that are included with the application. Indicate with an asterisk (*) those documents that the company believes contains information subject to the Trade Secret/Competitive Injury Exemption. Any document without an asterisk will be deemed to be a public document. h. Enter in section D the list of all documents, exhibits, and attachments, of which a portion has been redacted, including the file names of computer files that are included with the application. The unredacted portion(s) of the redacted documents may be deemed to be public. i. Enter in section E the statement of necessity. A request that the Department apply the Trade Secret/Competitive Injury Exemption to any information included in this submission must be accompanied by a written statement of necessity that: (i) identifies the specific parts of the submission for which the Company believes the Trade Secret/Competitive Injury Exemption should be applied; (ii) specifies the reasons why the submission, or parts thereof, should be exempt from disclosure pursuant to the Trade Secret/Competitive Injury Exemption; and (iii) where applicable, indicates where redactions would suffice to protect the exempt information.	
Exhibit 3		**Narrative Summary.** a. The format of the exhibit is illustrative, but must include the required material. The	Supporting documentation

		exhibit may be submitted as a Word document file, an Adobe PDF file, or an Excel file. b. The narrative summary is to explain the reason(s) for the proposed rate adjustment. The purpose of the narrative summary is to provide a written explanation to the company's policyholders and subscribers to help them understand why a rate increase is needed. c. The narrative summary will be a public document. d. It is suggested that once reviewed by the Department, the company post the narrative summary on its website. Any changes to the narrative summary subsequent to the posting are to be submitted to the Department. e. The narrative summary should include, but not be limited to, the following information: (i) The name of the company submitting the rate adjustment request, the NAIC code number for the company, and the SERFF number for the rate application. (ii) A summary of the proposed rate adjustments. This can be a range as long as the range is consistent with the range(s) stated in the initial notice to policyholders for the various products and rating regions. A range can be no wider than five percentage points. (iii) A description of which policyholders are affected by this rate adjustment application. The rate adjustment may only affect policyholders in a certain market segment (e.g., small group), or with certain products (indicate the "street name" of the products affected), or only a certain renewal cohort (e.g., policyholders renewing from period mm/dd/yyyy – mm/dd/yyyy). (iv) The effective date of the proposed rate adjustments and an indication of when the rate change would affect policyholders. Examples: (a) Non guaranteed rate structure: all policyholders will receive the rate adjustment on mm/dd/yyyy. (b) A rate structure with a 12 month rate guarantee: a policyholder will receive the rate adjustment on the policyholder's next anniversary on or after mm/dd/yyyy. (v) The number of policyholders and members affected by the proposed rate adjustments. This can be aggregated across all market segments and products included in the rate adjustment submission. (vi) An explanation, in plan language, as to why it is necessary to request such rate change(s). As appropriate, a separate explanation should be provided for each market segment. Where the rate increases are not the same for each product type within a market segment, the company should provide a separate explanation for each such product type. Each page of the narrative summary should be numbered (i.e., [page] of [pages]).	

Exhibit 4		**Summary of Proposed Percentage Rate Change to Existing Rate.** a. The information to be shown in this exhibit pertains to the market segments and products included in the rate adjustment submission. b. This exhibit must be submitted as an Excel file even if it is also submitted as an Adobe PDF file. The format of the exhibit is essentially fixed, but additional rows can be inserted as needed or additional tabs for several such exhibits can be added to the workbook. c. This exhibit is to summarize the proposed percentage rate changes. The percentage rate change is the percentage change from the rate the subscriber is currently paying (or currently scheduled to be paying at the next rate change date for changes already approved or deemed approved by a prior rate application and which are not being revised by the current rate application) to the proposed rate that this subscriber would be paying at the subscriber's next rate change date according to the new rate application. Example 1: the rate structure is quarterly rolling rates, has a 12 month rate guarantee period, and the rate adjustment application is for second quarter 2012 issues and renewals. The rate change would be the percentage change from the second quarter 2011 rates to proposed second quarter 2012 rates. Example 2: the rate application includes quarterly rolling rates for each quarter of calendar year 2012. The prior rate application included quarterly rolling rates for each quarter of 2011. Rates include a 12 month rate guarantee period. The current rate application is submitted July 2011 before all the third and fourth quarter 2011 renewals have taken place. The proposed percentage change for fourth quarter 2012 would be the change from the fourth quarter 2011 rates to the proposed fourth quarter 2012 rates. d. If the subscriber will need to change to a different plan design at renewal (i.e., a required change from the current plan design whether mandated by a government entity or not, but not due to the discontinuation of the current policy form or discontinuation of a particular plan design), a supplement to Exhibit 4 is to be included. The supplemental exhibit is to indicate (i) a high level summary of the difference in covered benefits and cost sharing between the current and replacement plan, and (ii) the estimated pricing percentage change due solely to the difference in the plan designs between the replacement plan and the existing plan. This supplemental exhibit may be submitted as a Word document file, an Adobe PDF file, or an Excel file. e. The weighted averages may be based on membership instead of premium volume. f. The values entered in Sections A and B should follow the organization of the rate manual. If the drug rate is included with the rates in the medical rate table, the combined result is entered in Section A. If the drug rate is a separate rate table associated with a drug rider, then the medical changes are shown in Section A and	Supporting Documentation Exhibit 4

		the drug rider changes are shown in Section B. g. Section A summarizes the proposed changes for the base medical rate tables and excludes the impact of all optional riders. The lowest and highest values indicate for a given market segment, region, policy form, product combination the lowest percentage change that applies to a renewing subscriber/contract holder and the highest percentage change that applies to a renewing subscriber/contract holder. This difference could be due to different percentage changes proposed by rating tier or by plan design within a particular product. Example: The rate adjustment application is only for small group PPO and within this product there are only two product designs. The proposed rate changes for design A are: employee only = 10%, employee+child(ren) = 8%, employee+spouse = 13% and employee+family = 11%. The proposed rate change for design B are: employee only = 9%, employee+child(ren) = 7%, employee+spouse = 12% and employee+family = 10%. The lowest change proposed is 7% and the highest change proposed is 13%. The weighted average change would reflect the distribution of contracts by plan design and rating tier. h. Section B summarizes the proposed changes just for the traditional drug riders. <u>Exclude</u> minor drug related riders such as a rider to include oral contraceptives. All the drug riders available with a given base medical product can be aggregated into one row. Example 1: Drug riders D1 to D99 are available with the PPO product. The proposed changes on the drug riders vary from 10% to 16%. There would be one row for the PPO policy form/product. The lowest change proposed is 10% and the highest change proposed is 16%. The weighted average change would reflect the distribution of contracts by plan design and rating tier. Example 2: As in Example 1, but drug riders HD1-HD19 are available with the HSA high deductible PPO product. There would be another row for the high deductible PPO policy form/product indicating the lowest, highest, and weighted average changes among the HD1-HD19 drug riders. i. A separate exhibit should be completed for each market segment. If the percentage rate change for sole proprietor is different from small group, then a separate market segment of sole proprietor is to be reported. j. Where rate changes differ by rating region within a market segment, separate exhibits are to be submitted by market segment/rating region combination. k. Separate information should be submitted for each rolling rate table of a rolling rate structure. For example: if a calendar quarterly rolling rate structure is used and the rate adjustment filing includes proposed rate tables for first, second, third and fourth quarters 2012, separate information should be submitted for section A and section B for the impact of the first quarter 2012 rate changes, the impact of the second quarter 2012 rate changes, the impact of the third quarter 2012 rate	

		changes, and the impact of the fourth quarter 2012 rate changes.	
Exhibit 5		**Distribution of Contracts Affected by the Proposed Rate Adjustments.** a. This exhibit must be submitted as an Excel file even if it is also submitted as an Adobe PDF file. The format of the exhibit is essentially fixed, but the company can edit the worksheet to add more rows or tabs as needed. b. The information to be shown in this exhibit pertains to the market segments and products included in the rate adjustment submission. c. This exhibit indicates the distribution of the proposed rate changes for each market segment, rating region and product, as well as the weighted average rate change impact for that segment/region/product combination. If the same percentage rate change applies to each rating region, then a separate break out by rating region is not necessary and the results can be shown for all rating regions combined. d. The distribution basis can be by number of contracts or by number of members. The same basis is to be used for all products within a given rate adjustment submission. The company should indicate the distribution basis used (number of contracts or number of members). The weighted averages can be calculated using the distribution basis chosen instead of on premium volume. e. The percentage rate change reflects the expected change in premium rate that would apply to that subscriber/contract holder on that subscriber/contract holder's next rate change date according to the new rate application. This would reflect the percentage rate change from the rate the contract holder is currently paying (or currently scheduled to be paying at the next rate change date for changes already approved or deemed approved by a prior rate application and which is not being revised by the current rate application) to the proposed rate that this contract holder would be paying at the contract holder's next rate change date according to the new rate application The rate change reflects the impact of the base medical plans and all riders applicable to that contract. f. Enter in section A the information for the various products that do not use a rolling rate structure. g. Enter in section B the information for the various products that use a rolling rate structure. Separate exhibits are to be prepared and submitted for each rolling rate cohort. For example, if the rate submission is for quarterly rolling rate tables for first, second, third and fourth quarter 2012, then separate section B information would be entered for each of these four quarters. The distribution shown for a particular quarter would reflect only those policyholders renewing in that particular quarter.	
Exhibit 6		**Summary of Policy Form and Product Changes.** a. This exhibit summarizes all rate changes filed pursuant to sections of the New	Supporting documentation Exhibit 6

		York Insurance Law other than Section 3231(e)(1) or Section 4308(c) that impact the policyholders affected by this rate adjustment submission and which affect the percentage changes shown on Exhibits 4 or 5. b. The format of the exhibit is essentially fixed. Extend the worksheet to add more rows as needed. This exhibit must be submitted as a Word document file or an Excel file, even if it is submitted as an Adobe PDF file. c. In section A, list all rate filings that have been approved since the prior Section 3231(e)(1) or Section 4308(c) rate filing that impact the percentage rate change of the policyholders affected by this rate adjustment submission. The actuarial memorandum should include a brief description of such changes, when the changes were implemented, and the impact on the rate changes in Exhibits 4 and 5. d. In section B, list all rate filings currently pending with the Department that if approved would impact the percentage rate change of the policyholders affected by this rate adjustment submission. This includes any pending request to discontinue a policy form, product, or plan design option. e. In section C, list any "file and use" rate submissions which impact the rate tables in this filing. If the current rates were implemented by a file and use rate filing, and these current rates are being revised with this Section 3231(e)(1) or Section 4308(c) rate filing, or if the percentage changes reported in Exhibits 4 or 5 are impacted by a file and use filing, then list the applicable file and use rate filing(s).	
Exhibit 7		**Historical Data by Each Policy Form Included in the Rate Adjustment Filing (formerly the Summary Template).** a. This exhibit must be submitted as an Excel file even if it is also submitted as an Adobe PDF file. The format of the exhibit is fixed; add more columns to the right as needed; copy to additional tabs in the Excel workbook as needed to create additional exhibits. b. A separate exhibit is to be submitted for each rating pool (i.e., permitted aggregation of base medical policy forms). Create additional tabs as needed. Data is to be submitted for each base medical policy form included in the rate adjustment filing even if no rate adjustment is proposed for that base medical policy form. c. Indicate the company name, the NAIC code number for that entity, and the SERFF filing number for the applicable rate filing in the spaces indicated. d. Indicate for each base medical policy form the form number, the product name as in the rate manual, and the street product name. Also indicate the other base medical policy forms this form is aggregated with for rate setting. Add additional columns as needed. Add a rightmost column with aggregate values for the entire rating pool (for the appropriate rows). Refer to Section 360.11(a)-(b) of Regulation 145 (11 NYCRR 360) for the requirements to aggregate substantially similar	Supporting Documentation Exhibit 7

		policy forms for small group policy forms and for individual policy forms. e. Indicate for each base medical policy form if the policy form aggregation has changed from the previous rate filing. If yes, the actuarial memorandum must include an explanation of the change, the rationale for the change, and the percentage rate impact this change has on this policy form and on the policy forms previously aggregated with this policy form. f. The effective date of rate change refers to the proposed effective date of the non-rolling rate table, and/or the proposed effective date of the first rolling rate period of a rolling rate structure. g. The rate guarantee period refers to a non-rolling rate table and/or to the first rate table of a rolling rate structure. (If the rate guarantee period for the rolling rate structure is not the same for each rolling rate period, the actuarial memorandum must discuss this and explain why the length of the rate guarantee periods are not the same.) h. The weighted average rate change percentage proposed (from the rate currently charged the policyholder [or currently scheduled to be charged at the next rate change date for changes already approved or deemed approved by a prior rate application and which is not being revised by the current rate application] to the proposed rate to be charged to that same cohort of policyholders) for the indicated base medical policy form, including all associated riders. The weighting should be based on members. For a rolling rate structure, enter the result for the first rate table in the rolling rate structure. (Example: a quarterly rolling rate filing was submitted that includes rolling rate tables for the 1st, 2nd, 3rd, and 4th quarters of 2012. Rates are for a 12 month period. Indicate the average rate change percentage from the 1st quarter of 2011 rate tables to the 1st quarter 2012 rate tables.) i. For the number of policyholders affected and the number of covered lives affected, indicate the effect of all the rate tables of a rolling rate structure included in the rate filing (but not more than 12 months of issues and renewals if more than 12 months of rolling rate tables are included in the rate filing). For group business, “policyholders” is referring to the number of groups, not the number of subscribers or contracts. j. The expected loss ratio is the loss ratio incorporated into the proposed rate tables for each base medical policy form (and the entire rating pool) and includes the impact of associated riders and reflects the impact of the proposed rate changes. Loss ratio is calculated on a New York statewide basis. For a rolling rate structure, enter the expected loss ratio incorporated into the rate tables of the first rolling rate period of the rolling rate structure. k. The experience entered for the two indicated experience periods is the New York statewide experience for the indicated base medical policy form plus all associated riders.	

		(i) Each experience period is to be for 12 months (or shorter if a new form). (ii) The ending date of the recent experience period cannot be earlier than 12 months before the proposed effective date of the earliest rate table included in the rate filing. (Example: The rate filing is for a non-rolling rate table to be effective July 1, 2012. The recent experience period cannot have an ending date earlier than June 30, 2011, i.e., 12 months prior to July 1, 2012.). (iii) The prior period is the immediately prior 12 month experience period (or shorter period if a new form). (iv) The incurred claims for each of the two experience periods must be based on at least 3 months of claims run-out beyond the end of the experience period. The actuarial memorandum is to provide a clear description of how these incurred claims were developed for each experience period and how many months of claim run-out were reflected in the development of the incurred claims. l. Enter the annual composite medical trend assumption used for each base medical policy form (including impact of associated riders). Enter the annual utilization and unit cost trend components included in the composite trend factor shown. m. The actuarial memorandum is to include a clear description of how the standardized earned premiums for each experience period were developed from the earned premiums for the applicable experience period, and include documentation and supporting exhibits showing how the standardized premiums were developed for each experience period. A numerical example illustrating the development methodology is to be included as part of the actuarial memorandum. The same standard rate level is used for both of the experience periods. n. If the rating differential between the New York rating regions is being revised with this rate filing, separate versions of Exhibit 7 are to be included for each rating region, each permitted aggregation of rating regions, and for all rating regions combined.	
ACTUARIAL MEMORANDUM	11NYCRR 52.40(a)(1)	Actuarial qualifications: a. Member of the Society of Actuaries or member of the American Academy of Actuaries; and b. Meets the "Qualification Standards of Actuarial Opinion" as adopted by the American Academy of Actuaries.	Supporting Documentation
Justification of Rates	§3231(e) §4308(c) 11NYCRR 52.40 11NYCRR 52.42 (HMOs) 11NYCRR 52.45 11NYCRR 59.5(b)	a. Description of proposed changes in rates, including the following: (i) The member weighted average proposed percentage change over the current rates charged to each renewal cohort of policyholders for each base medical policy form, including the impact of all associated riders available to that policy form (or currently scheduled to be charged at the next rate change date for changes already approved or deemed approved by a prior rate application and which is not being revised by the current rate application). This is to be	Supporting Documentation-Actuarial Memorandum

	11NYCRR 360.11	shown for each non-rolling rate table and/or each rolling rate table included in the rate filing. (The percentage change is comparable to the percentage change developed for Exhibit 5.) Include comparable information for percentage rate changes implemented during the prior 24 months. (ii) For a rolling rate structure, the percentage change to the first rate table of the rolling rate structure included in the rate filing, from the immediately preceding implemented rolling rate table not included in the rate filing. Indicate the rolling rate periods of the rate tables used to develop this percentage change. If the percentage change between two corresponding rate tables is not uniform, indicate the minimum, maximum and average percentage change between those two rate tables. This comparison is to be done for each first table of a rolling rate structure included in the rate filing. (Example: The rate filing includes four quarterly rolling rate tables beginning 3rd quarter 2011. The change from each of the 2nd quarter 2011 rolling rate tables to the corresponding 3rd quarter 2011 rolling rate table is to be indicated.) The proposed percentage change between each succeeding rolling rate table is also to be indicated. (iii) For the 24 month period prior to the effective date of the earliest rate table included in the rate adjustment submission, indicate the aggregate (medical plus riders) percentage change between the successive non-rolling rate tables. For a rolling rate structure, indicate the aggregate (medical plus riders) percentage change between each of the successive rolling rate tables (e.g., for a quarterly rolling rate structure, the percentage change between each of the successive quarterly rate tables). (iv) The percentage change due to any change in the expected loss ratio incorporated into the proposed rate tables from the prior rate filing for such base medical policy form or rider. Indicate the expected loss ratio incorporated into the current rate tables, the expected loss ratio incorporated into the proposed rate tables, the impact on the percentage change in items (i) and (ii) above due to this revision in the expected loss ratio, and the reason(s) and justification for the change in the pricing expected loss ratio. (v) The percentage change due to any change to the tier structure relationships included in this rate filing and the impact of such change on the percentage changes in items (i) and (ii) above. Include justification for such changes. (vi) The percentage change due to any change to the factor used to convert per member per month results to per single employee results included in this rate filing, and the impact of such change on the percentage changes in items (i) and (ii) above. Include justification for such changes. (vii) The percentage change due to variance in the prior incurred claim cost per member per month estimate and the impact of such variance on the percentage	

		changes in items (i) and (ii) above. Discuss the reasons contributing to this variance and include an exhibit showing how this variance and the percentage impact of this variance were developed. (viii) Changes to any of the rating differentials between the various rating regions included in this rate filing. If the rating differential between the rating regions was changed, include (a) a listing of the composition of each rating region, (b) the percentage change impact on each such rating region, and (c) justification for each such change between the rating region differentials. If the composition of any rating region is being changed with this filing, indicate (a) the current and proposed composition of the affected rating regions, (b) the percentage change impact on each of the affected rating regions, and (c) justification for the proposed change in the rating region composition. b. If new benefit options are being added to an existing rate table (such as additional copays or deductibles): (a) clearly indicate the additions being made, (b) include in the actuarial memorandum, a statement that the already approved contract language includes the new benefit options being added, (c) provide appropriate actuarial justification for the additional rating factors, and (d) submit a copy of the approved contract language pages and a copy of the Department's approval letter and clearly indicate how the approved contract language covers the new benefit options being added to the existing rate table. c. Include the following: (i) For each non-rolling rate table: the current rate for each rating tier, the proposed rate for each rating tier, and the dollar and percentage change from the current rate to the proposed rate for each rate table, rating tier, and benefit option for each policy form and rider form included in the rate submission. (ii) For each rolling rate table: the current rate for each rating tier, the proposed rate for each rating tier, and the dollar and percentage change for each renewal cohort from the current rate to the proposed rate for each rate table, rating tier, and benefit option for each policy form and rider form included in the rate submission. (Example: the rate submission includes new rate tables for third and fourth quarter 2011 and first and second quarter 2012. Rates are for 12 month periods. Show the rates for the third quarter 2010, the proposed rates for the third quarter 2011, and the dollar and percentage change from third quarter 2010 to the proposed third quarter 2011 rates. Show a similar table for the proposed fourth quarter 2011, and first and second quarter 2012 rates as well.) d. Discuss the standard premium development used in Exhibit 7. See discussion above on Exhibit 7. e. Discuss the source data used to develop the projected incurred claims for the renewal rate applicability period. (i) If the source data is actual claims experience, the experience period is to be at	

		least 12 months long, and the unpaid claim reserve is to be based on at least 3 months of claims run-out beyond the end of the experience period. (ii) If the source data is other than the actual claims experience, indicate the source of this data (e.g., from what publication, prepared by what organization), and the applicability of this source data. (iii) Discuss the credibility of such source data. Since the NAIC and HHS have adopted for the federal MLR rebate calculation 75,000 life years (900,000 member months) as required for full credibility and less than 1,000 life years (12,000 member months) as non credible, the credibility of the source data should be discussed consistent with these parameters. (iv) Include an exhibit showing the source data and indicate all adjustments made to this source data to develop the projected incurred claims for the renewal rate applicability period. Provide this detail for each non-rolling rate table included in the rate filing, and/or for the first rate table of each rolling rate structure included in the rate filing (for base medical rate tables and for rider rate tables) for each permitted aggregation of policy forms (i.e., rating pool). Provide justification for each such adjustment. f. Indicate the assumed annualized claim trend projection factors used to project the source data to the renewal rate applicability period (for the non-rolling rate tables and/or the first rate tables of a rolling rate structure) for each product within each permitted policy form aggregation (i.e., rating pool). (i) Indicate the assumed annualized composite trend factors used for each base medical policy form (or permitted aggregation) and separately for the utilization and unit cost components of the composite trend. Indicate the assumed composite annual trend factors used for each rider form (or permitted aggregation) and separately for the utilization and unit cost components of the composite trend. (ii) Provide justification for the assumed utilization, unit cost and composite annual trend factors. Discuss the impact and provide justification for any case mix change, intensity of service change, population/demographic change, adverse selection, or deductible leveraging component incorporated into the utilization and/or unit cost trend factor components. (iii) Clearly discuss how the annualized trend factors were applied to the source data to develop the projected data for the renewal rate applicability period. g. Provide an actuarial justification of the proposed rate changes for each base medical policy form and each rider form, or permitted aggregation, included in the rate submission. (i) Clearly show how the percentage change from the current rate table was developed, or how the revised premium rate was developed, for the non-rolling rate tables and/or the first rate tables of a rolling rate structure. (Example: for	

		a rolling rate structure, how the percentage change from the existing 2nd quarter 2011 rate table to the proposed 3rd quarter 2011 rate table was developed for each rating element in the proposed rate table.) This demonstration must clearly show how the proposed rate change was developed from the projected source data, current rate level, and expected loss ratio. Provide justification for the percentage change proposed. (ii) For each subsequent rate table of a rolling rate structure, show how the change between each of the successive rate tables was developed (e.g., the change from the 3rd quarter 2011 rate table to the 4th quarter 2011 rate table). Provide justification for these changes between the rolling rate tables. (iii) Clearly show how the proposed rate development, as applicable, reflects recoveries from the standard direct pay and Healthy New York stop loss pools (New York Insurance Law Sections 4321-a, 4322-a, and 4327), and discuss how the recovery amounts used were developed. (iv) Clearly show how the proposed rate development, as applicable, reflects payments to, or receipts from, the Department Regulation 146 (11 NYCRR 361) and New York Insurance Law Section 3233 marketing stabilization pool. Clearly discuss how the corporation has been complying with 11 NYCRR 361 (Regulation 146), Section 361.6(g), and include in the rate application any new plan pursuant to Section 361.6(g)(2)(i). Such discussion should include an exhibit showing how all monies received from the Regulation 146 pool from calendar years 2007 to date have been used to benefit consumers pursuant to the requirements of Section 361.6(g). h. If the percentage rate change by benefit option differs within a particular policy form (or rider form), include an actuarial demonstration that the rate changes were developed assuming the same insured population selects each of the available benefit options, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option. Any assumed variation in utilization by benefit option within a particular policy form (or rider form) must be based solely on the benefit differential, must assume that the same population of insureds selects each benefit option within the policy form, and cannot be based on differences due to age, sex, health status or industry among the members selecting the different benefit options. i. If the percentage rate change by policy form differs within a permitted aggregation of policy forms, include an actuarial demonstration that the rate changes were developed assuming the same insured population selects each of the available benefit options among the aggregated policy forms, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option within	

		the aggregated policy forms. Any assumed variation in utilization between policy forms within a permitted aggregation of policy forms must be based solely on the benefit differential, must assume that the same population of insureds selects each benefit option within the permitted aggregation of policy forms, and cannot be based on differences due to age, sex, health status or industry among the members selecting a particular benefit option within the aggregated policy forms. j. If the percentage rate change by rating region differs, the default assumption is that the rating regions are not aggregated for rate setting purposes. In order for a company to claim that certain rating regions are aggregated for rate setting purposes, it is necessary to include an actuarial demonstration that the rate changes were developed assuming the same insured population in each of the aggregated rating regions, and that the differences in the percentage rate changes are not due to differences in the age, sex, health status, or industry distributions of the members in each of the aggregated rating regions. k. Indicate for each permitted policy form aggregation, within each rating region aggregation, the non-claim expense components incorporated into the current premium rates and into the proposed premium rates as a percentage of gross premiums and as $pmpm. This is to be shown for the non-rolling rate tables and/or the first rate table of each rolling rate structure. Include the following components: (i) Regulatory authority licenses and fees, including New York State 332 assessment expenses; (ii) Administrative expenses for activities that improve health care quality as defined in the NAIC Annual Statement Supplemental Health Care Exhibit; (iii) Commissions and broker fees; (iv) Premium taxes; (v) Other administrative expenses; (vi) After-tax underwriting margin (profit/contribution to surplus); (vii) State income taxes (and applicable state income tax rate); (viii) Federal income taxes (and applicable federal income tax rate); (ix) Reduction for net investment income, if any; and (x) Net of the above. Discuss how administrative expenses are allocated to the various market segments and product lines.	
Minimum Loss Ratio Requirements	§3231(e)(1)(B) §4308(c)(3) 11NYCRR52.45(i) 11NYCRR59.5(b)	a. The minimum loss ratio for community rated products, other than the official Medicare Supplemental products, is as specified in Section 3231(e)(1)(B) or 4308(c)(3)(A) of the New York Insurance Law, as amended by Chapter 107 of the Laws of 2010. b. The minimum loss ratio for the official Medicare Supplemental products is: (i) Article 43 companies: as specified in Section 4308(c)(3)(B) of the Insurance	

		Law, as amended by Chapter 107 of the Laws of 2010; and (ii) Article 42 companies: as specified in Section 52.45(i) of Regulation 62 (11 NYCRR 52).	
Actuarial Certification	11NYCRR 52.40(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 incorporated into the proposed rate tables meets the minimum requirement of the State of New York by permitted aggregation of policy forms within each permitted aggregation of rating regions. Specify the expected loss ratio incorporated into the proposed rate tables for each permitted aggregation of policy forms within each permitted aggregation of rating regions. d. The benefits are reasonable in relation to the premiums charged. e. The rates are not unfairly discriminatory.	Supporting Documentation
REVISED RATE MANUAL PAGES	11NYCRR 52.40(e)(2) 11NYCRR 52.45(f) 11NYCRR 59.5(b)	**Rate Manual.** a. Table of contents. b. Rate pages, including a page indicating the composition of each rating region. c. Insurer/corporation 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, as applicable. g. Examples of rate calculations, i.e., how the rate tables and formulas included in the rate manual are used to calculate the final rate for a given benefit design. h. Commission schedule(s) and fees. i. Underwriting guidelines and/or underwriting manual, to the extent applicable. j. Expected loss ratio(s).	Rate Rule
NOTICES TO POLICYHOLDERS Initial & Final Circular Letter No. XX (2011) Pending	§3231(e)(1)(A) §4308(c)(2)	a. A sample copy of the initial written notice sent to policyholders and subscribers/contract holders of the proposed rate adjustment submitted to the Insurance Department. (i) Section 3231(e)(1) and Section 4308(c) of the New York Insurance Law require that the initial notice be sent on or before the date the rate application is submitted to the Insurance Department. (ii) A range can be used to indicate the rate change provided that the range is no wider than 5 percentage points. (iii) If different notices are used for different products or different rating regions, submit a sample for each such product and/or each such rating region.	Supporting Documentation

		b. A sample copy of the final written notice to be sent to policyholders after the proposed rates are finalized.	
RATE FILINGS THAT ARE SUBJECT TO REVIEW	PPACA §1003	HHS has defined a "rate filing that is subject to review" as any rate filing where the rate increase over the prior 12 months equals or exceeds a stated threshold. For rate filings that HHS has defined to be a "rate filing that is subject to review", submit a copy of all documentation required to be submitted to HHS for such rate filing.	

UBI - Medical

Yr 1 Wt	1
Conv Factor	1.195
ALR	0.8728
SMC	6.34
Age/Gender Factor	0.941
Area Adjustment	0.968

This Method weights the original 1/1/2011 rate/claim cost with the revised 1/1/2011 revenue neutral rate/claim cost to phase in change.

Exemption From FOIL Disclosure Requested

	2011 Name	Capital Region Members Mar 2011	Capital Region Claims 2010	2011 Qtr 1 Filed Ind Rate	Model PMPM Actual	Final Adjusted PMPM	Calculated Ind Rate	Indicated Rate Change	Original Revenue Neutral calculated Ind Rate	Revenue Neutral Indicated Rate Change	Revenue Neutral Year 1 Phased In Rate	Revenue Neutral Year 1 Phased Rate Change
				A	B	C	F=C * Conv Factor / ALR	F / A	G = F * (Overall A) / (Overall J)	G / A	H = (G * Yr1 Wt) + (A * (1-Yr1Wt))	H / A
Copay												
SG	EA2S11	2,080	$231.60	$359.57	284.58	265.52	363.54	1.10%	358.97	-0.17%	358.97	-0.17%
SG	EA3S11	1,417	$224.24	$350.42	278.18	259.69	355.56	1.47%	351.09	0.19%	351.09	0.19%
SG	EA4S11	345	$233.83	$339.99	270.55	252.75	346.05	1.78%	341.70	0.50%	341.70	0.50%
SG	EB2S11	7	$167.91	$336.58	274.82	256.63	351.37	4.40%	346.96	3.08%	346.96	3.08%
SG	EB3S11	37	$145.00	$329.36	268.83	251.18	343.90	4.42%	339.58	3.10%	339.58	3.10%
SG	EB4S11	30	$122.77	$322.47	261.98	244.94	335.36	4.00%	331.15	2.69%	331.15	2.69%
SG	EC2S11	28	$1,124.42	$316.56	260.29	243.40	333.25	5.27%	329.07	3.95%	329.07	3.95%
SG	EC3S11	1	$114.67	$310.94	253.57	237.28	324.88	4.48%	320.79	3.17%	320.79	3.17%
SG	EC4S11	24	$400.21	$303.55	247.12	231.41	316.83	4.38%	312.85	3.06%	312.85	3.06%
SG	EC5S11	42	$83.64	$310.94	255.47	239.01	327.24	5.24%	323.13	3.92%	323.13	3.92%
SG	EC6S11	35	$135.54	$316.23	260.41	243.51	333.40	5.43%	329.21	4.11%	329.21	4.11%
SG	EC82S11	9	$308.02	$300.31	243.93	228.50	312.85	4.18%	308.92	2.87%	308.92	2.87%
SG	ED5S11	1,917	$200.41	$350.45	280.14	261.48	358.01	2.16%	353.51	0.87%	353.51	0.87%
SG	ED6S11	13	$105.78	$329.90	269.86	252.12	345.19	4.63%	340.85	3.32%	340.85	3.32%
SG	ED7S11	17	$35.84	$310.39	255.61	239.14	327.42	5.49%	323.30	4.16%	323.30	4.16%
SG	ED8S11	23	$45.95	$294.49	239.53	224.49	307.37	4.37%	303.50	3.06%	303.50	3.06%
SG	ED9S11	1,877	$237.51	$333.01	268.61	250.98	343.63	3.19%	339.31	1.89%	339.31	1.89%
SG	EF1S11	126	$90.63	$318.25	259.91	243.06	332.78	4.57%	328.60	3.25%	328.60	3.25%
SG	EF2S11	22	$47.49	$300.00	245.20	229.66	314.44	4.81%	310.49	3.50%	310.49	3.50%
SG	EP1S11	1,724	$210.69	$357.17	282.90	263.99	361.45	1.20%	356.90	-0.07%	356.90	-0.07%
SG	EP2S11	194	$191.20	$343.62	274.49	256.33	350.96	2.14%	346.55	0.85%	346.55	0.85%
SG	EPOS0111	29	$126.22	$298.08	243.12	227.76	311.84	4.62%	307.92	3.30%	307.92	3.30%
SG	EPOS0211	15	$21.80	$276.43	222.31	208.81	285.90	3.42%	282.30	2.12%	282.30	2.12%
SG	EPOS0311	66	$51.82	$284.91	231.52	217.20	297.38	4.38%	293.64	3.06%	293.64	3.06%
SG	EPOS0711	126	$88.78	$303.15	247.70	231.94	317.56	4.75%	313.56	3.44%	313.56	3.44%
SG	EPOS0811	905	$354.14	$355.77	281.81	263.00	360.09	1.21%	355.56	-0.06%	355.56	-0.06%
SG	EPOS0911	1,623	$185.27	$343.34	273.27	255.22	349.44	1.78%	345.05	0.50%	345.05	0.50%
SG	EPOS1011	475	$225.71	$356.25	282.08	263.25	360.43	1.17%	355.89	-0.10%	355.89	-0.10%
SG	EPOS1111	384	$170.42	$340.98	271.99	254.06	347.84	2.01%	343.47	0.73%	343.47	0.73%
SG	EPOS1211	128	$121.82	$328.84	263.81	246.61	337.64	2.68%	333.40	1.39%	333.40	1.39%
SG	EPOS1511	373	$143.34	$333.92	266.31	248.88	340.76	2.05%	336.48	0.77%	336.48	0.77%
SG	EPOS1611	16	$38.41	$309.44	250.22	234.23	320.70	3.64%	316.67	2.34%	316.67	2.34%
SG	EPOS1711	5	$2,366.88	$311.14	249.64	233.70	319.97	2.84%	315.95	1.55%	315.95	1.55%
SG	EPOS2111	4	$46.64	$305.73	247.13	231.42	316.84	3.64%	312.86	2.33%	312.86	2.33%
SG	P20D6S11	4	$427.90	$357.87	286.64	267.40	366.11	2.30%	361.51	1.02%	361.51	1.02%
SG	P20D9S11	12	$624.16	$357.13	285.91	266.73	365.20	2.26%	360.61	0.97%	360.61	0.97%
SG	P20KS11	3	$80.32	$398.04	298.81	278.48	381.29	-4.21%	376.49	-5.41%	376.49	-5.41%
SG	P30VS11	34	$133.28	$336.35	275.20	256.98	351.85	4.61%	347.42	3.29%	347.42	3.29%
SG	PA1S11	262	$369.00	$393.02	297.62	277.40	379.80	-3.36%	375.03	-4.58%	375.03	-4.58%
SG	PA2S11	704	$218.48	$365.01	292.93	273.13	373.96	2.45%	369.25	1.16%	369.25	1.16%
SG	PA3S11	93	$251.83	$352.51	284.70	265.63	363.69	3.17%	359.12	1.88%	359.12	1.88%
SG	PA4S11	125	$217.38	$344.94	279.07	260.51	356.67	3.40%	352.19	2.10%	352.19	2.10%
SG	PB1S11	24	$186.11	$360.65	288.52	269.11	368.46	2.16%	363.82	0.88%	363.82	0.88%
SG	PB2S11	25	$173.63	$346.22	285.68	266.53	364.91	5.40%	360.33	4.07%	360.33	4.07%

UBI - Medical

Yr 1 Wt	1
Conv Factor	1.195
ALR	0.8728
SMC	6.34
Age/Gender Factor	0.941
Area Adjustment	0.968

This Method weights the original 1/1/2011 rate/claim cost with the revised 1/1/2011 revenue neutral rate/claim cost to phase in change.

Exemption From FOIL Disclosure Requested

	2011 Name	Capital Region Members Mar 2011	Capital Region Claims 2010	2011 Qtr 1 Filed Ind Rate	Model PMPM Actual	Final Adjusted PMPM	Calculated Ind Rate	Indicated Rate Change	Original Revenue Neutral calculated Ind Rate	Revenue Neutral Indicated Rate Change	Revenue Neutral Year 1 Phased In Rate	Revenue Neutral Year 1 Phased Rate Change
				A	B	C	F=C * Conv Factor / ALR	F / A	G = F * (Overall A) / (Overall J)	G / A	H = (G * Yr1 Wt) + (A * (1-Yr1Wt))	H / A
SG	PB3S11	20	$194.74	$333.81	275.20	256.98	351.85	5.40%	347.42	4.08%	347.42	4.08%
SG	PB4S11	58	$75.93	$328.61	269.92	252.17	345.26	5.07%	340.92	3.75%	340.92	3.75%
SG	PC2S11	0	$0.00	$324.67	271.59	253.69	347.35	6.98%	342.98	5.64%	342.98	5.64%
SG	PP4S11	63	$94.97	$343.29	281.09	262.34	359.19	4.63%	354.68	3.32%	354.68	3.32%
SG	PSSS0411	115	$177.31	$356.75	286.53	267.30	365.97	2.59%	361.37	1.30%	361.37	1.30%
SG	PSSS0711	2	$149.88	$344.17	277.13	258.74	354.25	2.93%	349.80	1.64%	349.80	1.64%
SG	SMARTS111	0	$0.00	$353.12	245.20	229.66	314.44	-10.95%	310.49	-12.07%	310.49	-12.07%
SG	QEPOS0311	28	$184.33	$285.08	215.20	202.34	277.03	-2.82%	273.55	-4.05%	273.55	-4.05%
SG	QPPOS0111	27	$0.00	$262.04	213.55	200.83	274.97	4.94%	271.52	3.62%	271.52	3.62%
SG	QPPOS0211	3	$43.64	$259.97	211.32	198.80	272.19	4.70%	268.77	3.38%	268.77	3.38%
SG	QPPOS0311	100	$126.44	$258.08	210.16	197.75	270.74	4.91%	267.34	3.59%	267.34	3.59%
Hybrid and Coinsurance												
SG	EPOS0411	4	$39.87	$288.84	224.81	211.09	289.01	0.06%	285.38	-1.20%	285.38	-1.20%
SG	EPOS2211	42	$133.24	$282.37	233.86	219.33	300.30	6.35%	296.52	5.01%	296.52	5.01%
SG	EPOS2311	22	$55.87	$230.23	169.43	160.65	219.96	-4.46%	217.19	-5.66%	217.19	-5.66%
SG	PF2S11	0	$116.34	$252.04	194.87	183.82	251.68	-0.14%	248.51	-1.40%	248.51	-1.40%
SG	PPOS0111	64	$149.45	$283.54	238.82	223.85	306.48	8.09%	302.63	6.73%	302.63	6.73%
SG	PPOS0211	60	$123.52	$247.94	194.67	183.64	251.43	1.41%	248.27	0.13%	248.27	0.13%
SG	PPOS0311	8	$175.83	$231.56	172.78	163.70	224.13	-3.21%	221.32	-4.42%	221.32	-4.42%
SG	PPOS0411	16	$31.72	$216.18	149.08	142.12	194.58	-9.99%	192.13	-11.12%	192.13	-11.12%
SG	PU2S0611	3	$2,921.35	$307.18	247.78	232.01	317.66	3.41%	313.66	2.11%	313.66	2.11%
SG	EH1S11	208	$171.80	$292.47	230.54	216.31	296.16	1.26%	292.43	-0.01%	292.43	-0.01%
SG	EH2S11	838	$187.22	$276.77	222.31	208.81	285.90	3.30%	282.30	2.00%	282.30	2.00%
SG	EH3S11	200	$104.30	$289.40	228.37	214.33	293.45	1.40%	289.76	0.13%	289.76	0.13%
SG	EPH1S11	3,288	$169.41	$298.27	238.70	223.74	306.33	2.70%	302.48	1.41%	302.48	1.41%
SG	EPH2S11	380	$147.92	$294.32	239.42	224.39	307.23	4.39%	303.37	3.07%	303.37	3.07%
SG	EPOASSOC11	433	$143.86	$284.51	226.42	212.55	291.02	2.29%	287.36	1.00%	287.36	1.00%
SG	EPOCHAMB11	395	$213.07	$300.50	232.48	218.07	298.58	-0.64%	294.82	-1.89%	294.82	-1.89%
SG	EPOS0511	55	$61.94	$320.34	243.26	227.89	312.02	-2.60%	308.10	-3.82%	308.10	-3.82%
SG	EPOS0611	60	$91.07	$294.68	228.80	214.72	293.99	-0.23%	290.29	-1.49%	290.29	-1.49%
SG	EPOS1311	200	$102.20	$285.43	219.45	206.21	282.33	-1.09%	278.78	-2.33%	278.78	-2.33%
SG	EPOS1411	158	$111.26	$266.67	202.44	190.71	261.12	-2.08%	257.84	-3.31%	257.84	-3.31%
SG	EPOS1811	425	$186.94	$265.31	201.40	189.77	259.82	-2.07%	256.56	-3.30%	256.56	-3.30%
SG	EPOS1911	156	$123.11	$242.70	173.00	163.90	224.41	-7.54%	221.59	-8.70%	221.59	-8.70%
SG	EPOS2011	65	$60.15	$230.97	156.50	148.88	203.83	-11.75%	201.27	-12.86%	201.27	-12.86%
SG	PH1S11	1	$64.60	$300.07	237.54	222.68	304.89	1.61%	301.05	0.33%	301.05	0.33%
SG	PH2S11	54	$64.34	$280.31	228.65	214.59	293.80	4.81%	290.11	3.50%	290.11	3.50%
SG	PH3S11	19	$648.37	$296.20	235.67	220.98	302.55	2.15%	298.75	0.86%	298.75	0.86%
SG	PPH1S11	95	$129.56	$307.06	244.76	229.26	313.89	2.22%	309.94	0.94%	309.94	0.94%
SG	PPH2S11	16	$178.77	$303.45	246.68	231.01	316.28	4.23%	312.31	2.92%	312.31	2.92%
SG	PPOASSOC11	51	$266.87	$307.71	236.28	221.53	303.32	-1.43%	299.50	-2.67%	299.50	-2.67%
SG	SMARTS211	0	$0.00	$345.83	228.37	214.33	293.45	-15.15%	289.76	-16.21%	289.76	-16.21%
SG	HDPPOASC11	85	$181.97	$223.35	137.32	131.41	179.92	-19.45%	177.65	-20.46%	177.65	-20.46%
SG	HDPPOCHA11	196	$102.14	$223.46	137.32	131.41	179.92	-19.49%	177.65	-20.50%	177.65	-20.50%
SG	PI1S11	196	$148.53	$257.52	197.93	186.61	255.49	-0.79%	252.28	-2.03%	252.28	-2.03%
SG	PJ1S11	258	$353.90	$223.19	137.32	131.41	179.92	-19.39%	177.65	-20.40%	177.65	-20.40%

UBI - Medical

Yr 1 Wt	1
Conv Factor	1.195
ALR	0.8728
SMC	6.34
Age/Gender Factor	0.941
Area Adjustment	0.968

This Method weights the original 1/1/2011 rate/claim cost with the revised 1/1/2011 revenue neutral rate/claim cost to phase in change.

Exemption From FOIL Disclosure Requested

	2011 Name	Capital Region Members Mar 2011	Capital Region Claims 2010	2011 Qtr 1 Filed Ind Rate	Model PMPM Actual	Final Adjusted PMPM	Calculated Ind Rate	Indicated Rate Change	Original Revenue Neutral calculated Ind Rate	Revenue Neutral Indicated Rate Change	Revenue Neutral Year 1 Phased In Rate	Revenue Neutral Year 1 Phased Rate Change
				A	B	C	F=C * Conv Factor / ALR	F / A	G = F * (Overall A) / (Overall J)	G / A	H = (G * Yr1 Wt) + (A * (1-Yr1Wt))	H / A
SG	PK1S11	63	$55.27	$204.17	103.90	100.97	138.24	-32.29%	136.51	-33.14%	136.51	-33.14%
SG	PL1S11	95	$41.42	$188.96	63.69	64.35	88.10	-53.37%	87.00	-53.96%	87.00	-53.96%
SG	QEPOS0111	13	$90.42	$264.67	201.10	189.49	259.45	-1.97%	256.19	-3.21%	256.19	-3.21%
SG	QEPOS0211	1	$9.84	$263.14	197.36	186.09	254.78	-3.18%	251.58	-4.39%	251.58	-4.39%
SG	QEPOS0411	17	$90.79	$244.59	171.93	162.93	223.07	-8.80%	220.27	-9.94%	220.27	-9.94%
SG	QEPOS0511	22	$0.00	$236.82	154.88	147.40	201.81	-14.78%	199.28	-15.85%	199.28	-15.85%
SG	QEPOS0611	87	$50.63	$256.47	190.29	179.65	245.97	-4.09%	242.88	-5.30%	242.88	-5.30%
SG	QEPOS0711	64	$18.88	$203.16	97.58	95.21	130.36	-35.83%	128.72	-36.64%	128.72	-36.64%
SG	QEPOS1211	191	$0.00	$279.22	213.31	200.61	274.67	-1.63%	271.22	-2.87%	271.22	-2.87%
SG	QEPOS1511	133	$0.00	$278.94	213.31	200.61	274.67	-1.53%	271.22	-2.77%	271.22	-2.77%
SG	QEPOS1611	0	$0.00	$263.88	183.93	173.86	238.04	-9.79%	235.04	-10.93%	235.04	-10.93%
SG	QEPOS1711	20	$0.00	$233.91	147.89	141.03	193.10	-17.45%	190.67	-18.49%	190.67	-18.49%
SG	QEPOS1811	5	$0.00	$218.62	111.88	108.24	148.19	-32.21%	146.33	-33.07%	146.33	-33.07%
SG	QEPOS1911	34	$0.00	$188.59	70.67	70.71	96.81	-48.67%	95.59	-49.31%	95.59	-49.31%
SG	QEPOS2011	25	$0.00	$249.14	162.75	154.57	211.63	-15.06%	208.97	-16.12%	208.97	-16.12%
SG	QEPOS2111	2	$0.00	$233.16	128.99	123.82	169.53	-27.29%	167.40	-28.20%	167.40	-28.20%
SG	QEPOS2211	0	$0.00	$214.62	66.10	66.54	91.11	-57.55%	89.96	-58.08%	89.96	-58.08%
SG	QPPOS0411	44	$70.76	$245.71	179.45	169.78	232.45	-5.40%	229.53	-6.59%	229.53	-6.59%
SG	QPPOS0511	0	$0.00	$237.99	155.59	148.05	202.70	-14.83%	200.15	-15.90%	200.15	-15.90%
SG	QPPOS0611	0	$0.00	$263.56	205.26	193.28	264.63	0.41%	261.31	-0.85%	261.31	-0.85%
SG	QPPOS0711	0	$0.00	$281.14	220.50	207.16	283.64	0.89%	280.07	-0.38%	280.07	-0.38%
SG	QPPOS0811	0	$0.00	$266.14	205.83	193.80	265.35	-0.30%	262.01	-1.55%	262.01	-1.55%
SG	QPPOS0911	4	$0.00	$274.49	215.87	202.95	277.86	1.23%	274.37	-0.04%	274.37	-0.04%
SG	QPPOS1011	0	$0.00	$266.22	208.79	196.50	269.04	1.06%	265.65	-0.21%	265.65	-0.21%
SG	QPPOS1111	156	$62.25	$193.41	212.87	200.21	274.12	41.73%	270.68	39.95%	270.68	39.95%
SG	QPPOS1211	0	$0.00	$262.23	200.66	189.09	258.90	-1.27%	255.64	-2.51%	255.64	-2.51%
	Overall	**24,846**	**$195.03**	**$322.47**			**$326.58**	1.27%	**$322.47**	0.00%	**$322.47**	0.00%

Calculated
2011 Q1 PPACA Rate
H * PPACA Factor
380.33
371.98
362.03
367.60
359.79
350.85
348.64
339.88
331.46
342.36
348.80
327.30
374.54
361.13
342.54
321.56
359.50
348.15
328.96
378.14
367.17
326.25
299.10
311.11
332.22
376.72
365.58
377.07
363.91
353.24
356.50
335.51
334.75
331.48
383.02
382.07
398.90
368.10
397.34
391.22
380.49
373.14
385.47
381.77

Calculated	
2011 Q1 PPACA Rate	
H * PPACA Factor	
368.10	
361.21	
363.39	
375.78	
382.88	
370.61	
328.96	
289.82	
287.67	
284.76	
283.25	
302.36	
314.17	
230.11	
263.30	
320.64	
263.04	
234.48	
203.57	
332.32	
309.83	
299.10	
307.00	
320.48	
321.42	
304.46	
312.37	
326.43	
307.56	
295.37	
273.18	
271.82	
234.77	
213.25	
318.97	
307.37	
316.53	
328.38	
330.89	
317.32	
307.00	
188.23	
188.23	
267.29	
188.23	

Calculated
2011 Q1 PPACA Rate
H * PPACA Factor
144.63
92.17
271.43
266.55
233.38
211.13
257.33
136.38
287.36
287.36
249.03
202.01
155.04
101.28
221.40
177.36
95.32
243.19
212.06
276.86
296.74
277.60
290.70
281.46
286.78
270.85

CDPHP UBI
Commercial UBI Small Group
2012 Filing
Exemption from FOIL Disclosure Requested
Exhibit A
STANDARDIZATION OF PREMIUMS

		QUARTERLY INCREASES	QUARTERLY LEVELS	CUMULATIVE LEVELS	CONVERSION TO 4Q11	WEIGHTS PER BASIS A	
2009	1Q09	5.735%	105.735%	105.73%	121.25%	2.08%	
	2Q09	3.335%	103.335%	109.26%	117.33%	8.33%	
	3Q09	3.335%	103.335%	112.90%	113.55%	14.58%	
	4Q09	3.335%	103.335%	116.67%	109.88%	20.83%	
2010	1Q10	2.897%	102.897%	120.05%	106.79%	22.92%	
	2Q10	2.364%	102.364%	122.89%	104.32%	16.67%	
	3Q10	2.364%	102.364%	125.79%	101.91%	10.42%	
	4Q10	2.364%	102.364%	128.77%	99.56%	4.17%	
2011	1Q11	0.456%	100.456%	129.35%	99.11%		
	2Q11	2.364%	102.364%	132.41%	96.82%		
	3Q11	-5.190%	94.810%	125.54%	102.12%		
	4Q11	2.120%	102.120%	**128.20%**	100.00%		
2012	1Q12	3.26%					
	2Q12						
	3Q12						
	4Q12						
					SUM	100.00%	weighted by renewal month distribution
		1.02344376			AVERAGE	**108.38%**	**108.12%**

RENEWAL MONTH	01-11	02-11	03-11	04-11	05-11	06-11	07-11	08-11	09-11	10-11	11-11	12-11
APPLICABLE RATE SCALES:												
1	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10
2	1Q09	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10
3	1Q09	1Q09	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10	1Q10
4	2Q09	2Q09	2Q09	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10
5	2Q09	2Q09	2Q09	2Q09	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10
6	2Q09	2Q09	2Q09	2Q09	2Q09	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10	2Q10
7	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q10	3Q10	3Q10	3Q10	3Q10	3Q10
8	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q10	3Q10	3Q10	3Q10	3Q10
9	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q09	3Q10	3Q10	3Q10	3Q10
10	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q10	4Q10	4Q10
11	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q10	4Q10
12	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q09	4Q10

	# MONTHS	% DIST.
1Q09	3	2.08%
2Q09	12	8.33%
3Q09	21	14.58%
4Q09	30	20.83%
1Q10	33	22.92%
2Q10	24	16.67%
3Q10	15	10.42%
4Q10	6	4.17%
SUM	144	100.00%

RENEWALS BY MONTH:												
1	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300
2	642	642	642	642	642	642	642	642	642	642	642	642
3	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230	1,230
4	540	540	540	540	540	540	540	540	540	540	540	540
5	633	633	633	633	633	633	633	633	633	633	633	633
6	979	979	979	979	979	979	979	979	979	979	979	979
7	807	807	807	807	807	807	807	807	807	807	807	807
8	639	639	639	639	639	639	639	639	639	639	639	639
9	1,172	1,172	1,172	1,172	1,172	1,172	1,172	1,172	1,172	1,172	1,172	1,172
10	800	800	800	800	800	800	800	800	800	800	800	800
11	737	737	737	737	737	737	737	737	737	737	737	737
12	1,796	1,796	1,796	1,796	1,796	1,796	1,796	1,796	1,796	1,796	1,796	1,796
SUM	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**	**14,275**

RATIOS SP TO P [PER CDPHP'S TABLE]:															
1		106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%		
2		121.25%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%		
3		121.25%	121.25%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%	106.79%		
4		117.33%	117.33%	117.33%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%		
5		117.33%	117.33%	117.33%	117.33%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%		
6		117.33%	117.33%	117.33%	117.33%	117.33%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%	104.32%		
7		113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	101.91%	101.91%	101.91%	101.91%	101.91%	101.91%		
8		113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	101.91%	101.91%	101.91%	101.91%	101.91%		
9		113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	113.55%	101.91%	101.91%	101.91%	101.91%		
10		109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	99.56%	99.56%	99.56%		
11		109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	99.56%	99.56%		
12		109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	109.88%	99.56%		
AVERAGE	**BASIS B**	112.24%	111.59%	110.34%	109.85%	109.27%	108.38%	107.72%	107.20%	106.25%	105.67%	105.13%	103.84%	108.12%	**BASIS B**
AVERAGE	**BASIS A**	114.30%	113.09%	111.89%	110.80%	109.72%	108.64%	107.67%	106.70%	105.73%	104.87%	104.01%	103.15%	108.38%	**BASIS A**

BASIS A: UNIFORM DISTRIBUTION BY RENEWAL MONTH;
BASIS B: ACTUAL CDPHP UBI DISTRIBUTION BY RENEWAL MONTH.

CDPHP Universal Benefits, Inc.

Commercial UBI Small Group

Derivation of Required Rate Increase

2012 Filing

Exhibit C

Exemption from FOIL Disclosure Requested

			Medical	Rx	Total
Membermonths			283,728	255,755	283,728
2010 Premium	A				$89,229,139
Adjust to Q4_11 Rate Level	B				1.081
2010 Premium At Q4_2011 Rate Level	C=A x B				$96,476,998
2010 Claims Incurred			$60,429,539	$10,621,891	$71,051,430
MSP Payments			$3,110,251	$0	$3,110,251
Total	D		$63,539,790	$10,621,891	$74,161,681
Trend 2011 (12 months)		12	**5.98%**	**4.55%**	5.76%
Trend 2012 (12 months)		12	**5.98%**	**8.95%**	6.42%
Trend to Rate Period	E=weighted trend		12.31%	13.91%	12.54%
Medical Expense Trended to Rate Period	F=D x (1+E)		$71,364,068	$12,099,407	$83,463,475
Aging Trend (@ 1% per year)	G		0.00%	0.00%	0.00%
Medical Expense Trended to Rate Period	H=F x (1+G)		$71,364,068	$12,099,407	$83,463,475
Target Loss Ratio	I		83.78%	83.78%	83.78%
Required Revenue Q1_2012	J= H / I		$85,184,132	$14,442,527	$99,626,658
Necessary Qtrly Increase over Q4_2011	K = (J/C)-1				**3.26%**
Quarterly Factor for Q2, Q3, Q4_2012	L = (1+E)^.25 - 1				**1.57%**

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

ACTUARIAL MEMORANDUM

UBI
Small Group

Base Medical Plans, Medical Riders, and Pharmacy Riders

CDPHP Universal Benefits, Inc. (UBI) offers EPO and PPO products on a community rated basis to small employer groups (2-50) and sole proprietors. CDPHP is proposing changes to its rolling rates starting with the quarter beginning January 1, 2012. The starting point rates combine rates as approved in (CAPD-127061031) and mandatory rate adjustments for Patient Protection and Affordable Care Act (PPACA) as approved under (CAPD-126740622).

Additionally, CDPHP has requested retirement of certain benefits (CAPD-127287409). The retired benefits have not been removed from this filing as approval of this filing is not final. However once the retired benefits are approved, CDPHP will submit revised rate manuals removing these plans and will no longer market them in 2012.

Identification

I, [redacted], Principal and Consulting Actuary, am associated with the firm of Milliman, Inc. I am a member of the American Academy of Actuaries and have been retained by CDPHP Universal Benefits, Inc. with regard to rate setting and related items. I meet the Academy qualification standards for rendering this opinion.

Justification of Rates

a. (i) Member weighted average proposed percentage change over the current rates charged

1st Quarter 2012 over 1st Quarter 2011	Small Group	
Current Year	2.34%	
Prior Year 1	7.75%	(excl. PPACA)
Prior Year 2	13.54%	

2nd Quarter 2012 over 2nd Quarter 2011	Small Group	
Current Year	1.55%	
Prior Year 1	7.75%	(excl. PPACA)
Prior Year 2	12.47%	

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

3rd Quarter 2012 over 3rd Quarter 2011	Small Group	
Current Year	8.79%	
Prior Year 1	-0.20%	(excl. PPACA)
Prior Year 2	11.41%	

4th Quarter 2012 over 4th Quarter 2011	Small Group	
Current Year	8.21%	
Prior Year 1	-0.44%	(excl. PPACA)
Prior Year 2	10.37%	

(ii) Percentage Change over prior quarter

	Small Group
1st Quarter 2012 over 4th Quarter 2011	3.26%
2nd Quarter 2012 over 1st Quarter 2012	1.57%
3rd Quarter 2012 over 2nd Quarter 2012	1.57%
4th Quarter 2012 over 3rd Quarter 2012	1.57%

(iii) Quarterly Percentage Change over prior 24-month period

		Small Group		
		Medical	Pharmacy	Total
2010	Q1	4.85%	-8.00%	2.90%
	Q2	2.25%	3.00%	2.36%
	Q3	2.25%	3.00%	2.36%
	Q4	2.25%	3.00%	2.36%
2011	Q1	0.00%	3.00%	0.46%
	Q2	2.25%	3.00%	2.36%
	Q3	-5.19%	-5.19%	-5.19%
	Q4	2.12%	2.12%	2.12%

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

(iv) Percentage change due to any change in the projected loss ratio from the prior rate filing

SG UBI is revising its target loss ratio for 2012 by projecting membership, administrative expenses, broker commissions, and contribution to reserves and surplus. This provided an estimate of total revenue. The retention for 2012 compared to the prior filing is as follows:

	Small Group		
	Prior Filing 2011 Q3 & Q4	This Filing 2012	Rate Impact
Administration	6.92%	11.52%	
Contribution to Reserves & Surplus	2.00%	2.00%	
Commissions	3.80%	3.70%	
Total	12.72%	16.22%	
Expected Incurred Loss Ratio	87.28%	83.78%	**4.18%**

(v) Tier structure relationships No change

(vi) Conversion factors No change

(vii) Variance

Additional run-out has indicated an adjustment to the prior year pricing due to lower claims incurred than expected as determined by:

	Small Group	
2010 Claims Incurred	$74,161,681	A
2010 Target Loss Ratio	87.28%	B
2010 Required Premium	$84,969,845	C = A / B
2010 Actual Premium	$89,229,139	D
Pricing Correction	-4.77%	= C / D – 1

(viii) Regional factors No change

b. New benefit options No change

c. Changes in rate tables

The dollar change and percentage change per each rolling rate table is shown in the rate manual.

d. Standardized Premium Development

The standardized premium is shown in Exhibit A. The quarterly increases used were from previously approved filings. Renewals by month indicate 2010 small group renewals. Standardized premium was calculated for small group based upon historical approved quarterly rate changes and the distribution of renewals by month.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

e. Source Data used to develop the claims projected for the renewal rate applicability period

(i) The data used in the development of the renewal rate period CDPHP medical expenses is based on incurred claims and membership for the 12 months ending December 2010, paid through May 31, 2011. Completion to fully incurred levels was accomplished by adding an estimate of incurred but not reported claims (IBNR) using completion factors based on lag triangles.

(ii) Not applicable

(iii) The source data is considered 100% credible with 283,728 member months and a full year of claims data.

(iv) Adjustment made to source data to develop the projected claims for the renewal rate applicability period

Exhibit C shows the derivation of the necessary increase due to claims trend, aging trend, and correction of past pricing.

f. Assumed annualized claim trend factors

(i) Composite trend Factors

For the base medical benefits and for the medical riders, this data was trended to 2011 and 2012 rate effective periods using an annual trend of 5.98%.

For the pharmacy riders, the data was trended to the period basis using a trend of 4.55% for 2010 to 2011 and 8.95% from 2011 to 2012.

Trends for the rate period are based on the expectation that medical management will hold medical utilization flat for the projected period and cost increases expected based on provider contract negotiations.

Pharmacy trends were obtained from the 2011 Segal Health Plan Cost Trend Survey with the exception of the 2011 Unit Cost trend which reflects a one time formulary cost savings due to the removal of two high volume/cost brand drugs that are now covered as lower cost generics.

(ii) Utilization and Cost Components

Medical: Utilization: 0.00%

Unit Cost: 5.98%

Pharmacy: Utilization: 2.4%

2011 Unit Cost: 2.1% reflects a one time formulary cost savings

2012 Unit Cost: 6.4%

(iii) Application of annualized trend factors

Please refer to Exhibit C

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

g. Actuarial Justification of proposed rate change.

(i) A combined overall annual rate change of 2.34% is proposed for the 1st Quarter 2012 and a 1.55% annual rate change is proposed for 2nd Quarter 2012.

	Small Group			
	Weight	2011	2012	Total
Medical	85.1%	5.98%	5.98%	12.31%
Pharmacy	14.9%	4.55%	8.95%	13.91%
Weighted				12.54%
1st Quarter 2012				
Aging Trend (@ 0% per year)				0.00%
Pricing Correction				-4.77%
Loss Ratio Adjustment				4.18%
Required increase over 2010 rate level				11.65%
Adjust to Q4_2011 Rate Level				-7.51%
Required Increase Q1_2012 over Q4_2011				**3.26%**
Adjustment to get back to Q1_2011 Rate Level				-0.89%
Annual Increase Q1_2012 over Q1_2011				**2.34%**
2nd Quarter 2012				
Required increase over 2010 rate level				11.65%
Additional Medical/Rx Trend				1.57%
Additional Aging Trend				0.00%
Adjust to Q1_2012 Rate Level				-10.43%
Required Increase Q2_2012 over Q1_2012				**1.57%**
Adjustment to get back to Q2_2011 Rate Level				-0.02%
Annual Increase Q2_2012 over Q2_2011				**1.55%**

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

3rd Quarter 2012	
Required increase over 2010 rate level	11.65%
Additional Medical/Rx Trend	3.16%
Additional Aging Trend	0.00%
Adjust to Q1_2012 Rate Level	-11.82%
Required Increase Q3_2012 over Q2_2012	**1.57%**
Adjustment to get back to Q3_2011 Rate Level	7.11%
Annual Increase Q3_2012 over Q3_2011	**8.79%**
4th Quarter 2012	
Required increase over 2010 rate level	11.65%
Additional Medical/Rx Trend	4.78%
Additional Aging Trend	0.00%
Adjust to Q1_2012 Rate Level	-13.18%
Required Increase Q4_2012 over Q3_2012	**1.57%**
Adjustment to get back to Q4_2011 Rate Level	6.53%
Annual Increase Q4_2012 over Q4_2011	**8.21%**

Exhibit C shows the derivation of the necessary increase due to claims trend and correction of past pricing.

(ii) Provide justification for changes between the rolling rate tables.

There will be no changes between the rolling rate tables.

(iii) 1. Standard Direct Pay and Healthy NY stop loss pools Not Applicable

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

(iv) 2. Regulation 146 and Market Stabilization pool

Payment to the Market Stabilization pool has been added to the projected medical costs on Exhibit C (MSP Pooling). There were no monies received or paid related to Reg 146 Section 361.6(g) that apply to products in this filing.

h. Demonstration of rate change by benefit option (if variable)

CDPHP UBI is proposing a pricing adjustment to the benefit option relativities. This adjustment is being made to more accurately reflect claim costs by benefit option. The following data was used in the re-pricing:

- Milliman's 2010 Commercial Managed Care Rating Model (excludes adjustments for PPACA)
- 2010 CDPHP HMO commercial cost and utilization experience for 2010 with 2 months run-out and HMO membership for the same period (all regions large and small combined)

HMO data was used as a basis for calculating the benefit relativities only. We felt that this data was very credible with a base of 1.4 million member months. The data was calibrated to fit the pricing model and reflect the average benefit plan for the membership covered.

The rating model was then used to produce a starting point PMPM for each benefit option. The model PMPMs were then adjusted to reflect CDPHP Age/Gender/Area differences to arrive at a Capital Region PMPM. The SMC Pool was then added to the small group PMPM only. The target loss ratio and Conversion Factor was applied to develop the Calculated Individual Rate. The new rates were then re-set to be revenue neutral by market segment, small and large group. The rating model did not account for changes in health care due to PPACA. Therefore, we added the CDPHP PPACA factor to the phased-in rate to arrive at our re-priced 1/1/2011 Capital Individual Rate.

Exhibit D shows how this calculation was performed.

i. Demonstration of rate change by permitted aggregation of policy forms (if variable) – Not Applicable

j. Demonstration of rate change by rating region (if variable) – Not applicable

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORMS # 02-0001-2010, 02-0002-2010, 02-0001-2011

Exemption from FOIL Disclosure Requested

k. Non-claim expense components

	Small Group	
	Percentage	PMPM
Regulatory licenses and fees	1.03%	3.62
Admin fees for activities that improve health care quality	1.14%	3.99
Commissions/broker fees	3.70%	13.01
Premium Taxes	0.00%	0
Other admin expenses	8.35%	29.32
After-tax profit/contribution to surplus	2.00%	7.02
State income taxes	0.00%	0.00
Federal income taxes	0.00%	0.00
Reduction for net investment income	0.00%	0.00
Total of the above	16.22%	$56.97

Where possible, expenses are recorded directly to products. If this is not possible, expenses are allocated across companies and products. Administrative expenses are primarily incurred by Capital District Physicians' Health Plan, Inc (CDPHP) and are allocated according the following methodology:

The costs aggregated by cost center include the salary expense, fringe and other administrative costs directly incurred in that function. Rent expense is allocated to each cost center based on budgeted FTEs. Fringe expense is allocated to each cost center based upon payroll expense. Leasehold improvements and cubicles depreciation is allocated to cost centers based on budgeted FTE's.

Where costs aggregated by cost center are not booked directly to specific products, CDPHP allocates expenses across companies and products by applying statistical metrics by cost center.
Each cost center has provided Cost Accounting a statistical metric to allocate their indirect administrative expenses to companies and products. The metrics are generally activity based for operational functions. Overhead related functions generally utilize member months

<u>Minimum Loss Ratio Requirements</u>

The minimum loss ratio required for the community rated products in this filing is 82%.

CDPHP Universal Benefits, Inc.
Premium Rate Filing
FORM # 02-0001-2010, 02-0002-2010, 02-0001-2011

ACTUARIAL MEMORANDUM

Exemption from FOIL Disclosure Requested

Actuarial Certification

I, [redacted] Principal and Consulting Actuary, am associated with the firm of Milliman, Inc. I am a member of the American Academy of Actuaries and have been retained by CDPHP Universal Benefits, Inc. with regard to rate setting and related items. I meet the Academy qualification standards to perform this review and make this certification.

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.
- The filing is in compliance with Actuarial Standards of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans".
- The expected loss ratio incorporated into the proposed rate tables meets the minimum requirements of the State of New York by permitted aggregation of policy forms within each permitted aggregation of rating regions.
- The benefits are reasonable in relation to the premiums charged.
- The rates are not unfairly discriminatory.

[redacted] 7/20/2011

[redacted]

CDPHP Universal Benefits, Inc.
Premium Rate Filing
Form # 02-0001-2010, 02-0002-2010, 02-0001-2011

Accident and Health Insurance Premium Rates
Compliance Certification

I, [redacted] a duly authorized officer of **CDPHP Universal Benefits, Inc.**, do hereby certify that I am knowledgeable as to the laws, regulations and circular letters applicable to the type of insurance coverage and premium rates submitted, and that such rates, actuarial memorandum, supporting rate materials and rate manual pages are in compliance with the applicable laws, regulations and circular letters to the best of my knowledge and belief. I further hereby certify that the information relating to rates set forth in the Accident and Health Insurance Standard Transmittal Form as submitted with, and made part of this filing, is true to the best of my knowledge and belief. I understand that the Insurance Department will rely on this certification, and should it be determined that this certification is materially false or incorrect, appropriate corrective and disciplinary action, as authorized by law, will be taken by the Insurance Department against the company and the officer completing this certification.

[redacted]
Signature of Authorized Officer

7/20/2011
Date

[redacted]
Print Name of Authorized Officer

500 Patroon Creek Boulevard
Address of Insurer, Article 43 Corporation or HMO

Vice President, Underwriting
Title

Albany, New York 12206-1057
City, State, Zip Code

[redacted]
Direct Telephone Number

[redacted]
E-Mail Address

[redacted]
Fax Number

EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION

A. Insurer Information:

CDPHP Universal Benefit's Inc.	Article 43	☐ For Profit ☑ Non Profit	47027
Company submitting the rate adjustment request	Type of insurer		Company NAIC Code

500 Patroon Creek Boulevard, Albany NY 12206

Company mailing address

B. Contact Person:

[redacted]	[redacted]6	[redacted]
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, 2012 - December 31, 2012	1/1/2012	CAPD-127320659
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

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).	No
2. Are there any rate filings submitted and not yet approved that if approved would affect the rate tables included in this rate filing?	Yes
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).	Yes July 21, 2011
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

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 2: FOIL EXEMPTION REQUEST

Instructions:

1. **A request that the New York State Insurance Department ("Department") exempt from public disclosure any information included in this submission, pursuant to New York Public Officers Law § 87(2)(d) (the "Trade Secret/Competitive Injury Exemption"), must be made by completing this exhibit.**
2. **A request that the Department apply the Trade Secret/Competitive Injury Exemption to any information contained in this submission that is not included in this exhibit may not be honored by the Department.**
3. **A request that the Department apply the Trade Secret/Competitive Injury Exemption to any information included in this submission must be accompanied by a written statement of necessity that:**
   - **(a) identifies the specific parts of the submission for which the Company believes the Trade Secret/Competitive Injury Exemption should be applied;**
   - **(b) specifies the reasons why the submission, or parts thereof, should be exempt from disclosure pursuant to the Trade Secret/Competitive Injury Exemption; and**
   - **(c) where applicable, indicates where redactions would suffice to protect the exempt information.**
4. **In light of the open government purpose underlying FOIL, the Department favors redacting portions of documents, and disclosing the balance of such documents, as opposed to withholding documents in their entirety, where such redactions will suffice to protect the exempt information. Therefore, the Company should submit to the Department both the original document and a redacted version of the original document, which omits or blocks the information it wishes to exempt from disclosure. (The Department will accept the redacted version of the original document within one week after original filing was submitted.)**

A. Insurer Information:

Company submitting the rate adjustment request	Company NAIC Code	SERFF tracking number
CDPHP, Universal Benefit's Inc	47027	CAPD-127320659

B. FOIL Contact Person:

Name, title	Phone number	Email address
[redacted]	[redacted]	[redacted]

Mailing address	Fax number
500 Patroon Creek Boulevard, Albany NY 12206	518-641-4005

C. List all documents, exhibits, and attachments separately, including the file names of computer files that are included with the application. Please indicate with an asterisk (*) those documents that you believe contain information subject to the Trade Secret/Competitive Injury Exemption. Any document without an asterisk will be deemed to be a public document.

1	*	Actuarial Memorandum	1. Actuarial Memorandum - SG UBI
2		Actuarial Certification	2. Actuarial Certification - SG UBI
3		Compliance Certification	3. Compliance Certification - SG UBI
4	*	Exhibit A	4. Exhibit A (Standardized Premium) - SG UBI
6	*	Exhibit C	6. Exhibit C (Derivation of Rates) - SG UBI
7	*	Exhibit D	7. Exhibit D (Repricing) - SG UBI
8		Exhibit 1	8. Exhibit 1 (General Information) - UBI
9		Exhibit 2	9. Exhibit 2 (FOIL Request) - UBI
10		Exhibit 3	10. Exhibit 3 (Narrative Summary) - SG UBI
11		Exhibit 4	11. Exhibit 4 (Summary of Rate Changes) - UBI
12	*	Exhibit 5	12. Exhibit 5 (Distribution of Contracts) - UBI
12a		Exhibit 5	12a. Exhibit 5 (Distribution of Contracts) - UBI_Redacted
13		Exhibit 6	13. Exhibit 6 (Policy Forms) - UBI
14		Exhibit 7	14. Exhibit 7 (Historical Data) - UBI
15		Rate Manual Pages	15. 2012 UBI Medical
15		Rate Manual Pages	15. 2012 UBI Riders
15		Rate Manual Pages	15. 2012 UBI Rx

D. Provide a separate list of all documents, exhibits, and attachments, of which a portion has been redacted, including the file names of computer files that are included with the application. The unredacted portion(s) of the redacted documents may be deemed to be public.

12a		Exhibit 5	12a. Exhibit 5 (Distribution of Contracts) - UBI_Redacted

E. Statement of necessity as discussed in Instructions # 3, above.

		(a)		(b)
1	*	Actuarial Memo	Justification of Rates	The listed schedules include the following: Earned premiums, incurred claims, loss ratio calculations, administrative expenses, and retention assumptions. This information, when taken in combination, would allow a competitor to discern CDPHP's competitive position within a given product, experience pool, or market segment, and as such, could subject CDPHP to adverse selection and/or predatory pricing by its competitors. The listed schedules also include medical cost trend information. This information reveals proprietary information related to CDPHP's contractual arrangements with providers and vendors. If disclosed to CDPHP's competitors or other providers or vendors, this information could put CDPHP's existing provider/vendor relationships at risk or subject CDPHP to legal action as it would reveal Trade Secret information.
4	*	Exhibit A	Standardized Premium	The listed schedules include the following: Earned premiums, incurred claims, loss ratio calculations, administrative expenses, and retention assumptions. This information, when taken in combination, would allow a competitor to discern CDPHP's competitive position within a given product, experience pool, or market segment, and as such, could subject CDPHP to adverse selection and/or predatory pricing by its competitors. The listed schedules also include medical cost trend information. This information reveals proprietary information related to CDPHP's contractual arrangements with providers and vendors. If disclosed to CDPHP's competitors or other providers or vendors, this information could put CDPHP's existing provider/vendor relationships at risk or subject CDPHP to legal action as it would reveal Trade Secret information.
6	*	Exhibit C	Derivation of Rates	The listed schedules include the following: Earned premiums, incurred claims, loss ratio calculations, administrative expenses, and retention assumptions. This information, when taken in combination, would allow a competitor to discern CDPHP's competitive position within a given product, experience pool, or market segment, and as such, could subject CDPHP to adverse selection and/or predatory pricing by its competitors. The listed schedules also include medical cost trend information. This information reveals proprietary information related to CDPHP's contractual arrangements with providers and vendors. If disclosed to CDPHP's competitors or other providers or vendors, this information could put CDPHP's existing provider/vendor relationships at risk or subject CDPHP to legal action as it would reveal Trade Secret information.
7		Exhibit D	Repricing	The listed schedules include the following: Earned premiums, incurred claims, loss ratio calculations, administrative expenses, and retention assumptions. This information, when taken in combination, would allow a competitor to discern CDPHP's competitive position within a given product, experience pool, or market segment, and as such, could subject CDPHP to adverse selection and/or predatory pricing by its competitors. The listed schedules also include medical cost trend information. This information reveals proprietary information related to CDPHP's contractual arrangements with providers and vendors. If disclosed to CDPHP's competitors or other providers or vendors, this information could put CDPHP's existing provider/vendor relationships at risk or subject CDPHP to legal action as it would reveal Trade Secret information.
12	*	Exhibit 5	No of contracts	The listed schedule includes monthly premiums and enrollment information by product and market segment. This information, when taken in combination, would allow a competitor to discern CDPHP's competitive position within a given product, experience pool, or market segment, and as such, could subject CDPHP to adverse selection and/or predatory pricing by its competitors.

EXHIBIT 3
NARRATIVE SUMMARY

Company Name: CDPHP Universal Benefits, Inc.
NAIC Code: 47027
SERFF Tracking #: CAPD-127320659

CDPHP Universal Benefits, Inc. (CDPHP UBI) offers EPO, PPO, and High Deductible products on a community rated basis to small employer groups (2-50) and sole proprietors.

CDPHP UBI has filed with the NYS Department of Insurance a request for approval for changes to premium rates as follows:

Policyholders will receive the rate adjustment on the policyholder's next anniversary on or after January 1, 2012.

Renewals Effective January 1, 2012 to March 31, 2012:

Small Group/Sole Proprietors

Product Line	Product Type	Deductible	PCP / Specialist Copay or Coinsurance	Other	Policy Holders	Members	Min Rate Increase	Max Rate Increase
EPO	Coinsurance	$750 or $3500			0	0	-3.6%	1.0%
	Coinsurance	$1500			0	0	7.4%	7.4%
	Copay	All			699	7595	2.1%	6.5%
	Transitional	Greater than $1250			50	248	-10.9%	-6.7%
	Transitional	$250 or $1000			300	2252	3.7%	5.4%
	Transitional	$500 or $1250			79	1116	-1.7%	0.3%
	Transitional	$750			51	523	-1.2%	3.3%
PPO	Coinsurance	$4500			3	33	-9.1%	-9.1%
	Coinsurance	$3500			2	9	-2.3%	-2.3%
	Coinsurance	Less than $3500			0	0	2.4%	4.4%
	Copay	No Deductible	$20 / $20		17	154	-3.3%	-2.4%
	Copay	All Else			62	673	3.1%	6.4%
	Transitional	$500			3	31	-0.5%	-0.5%
	Transitional	All Else			17	189	2.6%	5.8%
High Deductible		$4500			25	140	-52.9%	-48.2%
		$3500			19	139	-35.2%	-31.6%
		$2700			53	577	-18.7%	-16.7%
		$2500	20%		5	38	-26.6%	-26.6%
		$2500	0%		3	32	-14.3%	-14.3%
		$1500	30%		6	23	-14.0%	-14.0%
		$1500	10%	EPO	8	62	-3.2%	-3.2%
		$1500	20%	EPO	2	9	-7.9%	-7.9%
		$1500	10% to 20%	PPO	17	58	-4.5%	0.2%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25 0%	EPO	37	395	-2.3%	-0.6%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25	PPO	5	97	2.2%	5.9%
		$1200	$25 / $25	$75 Outpatient Surgery	7	96	43.1%	43.1%

Renewals Effective April 1, 2012 to June 30, 2012:

Small Group/Sole Proprietors

Product Line	Product Type	Deductible	PCP / Specialist Copay or Coinsurance	Other	Policy Holders	Members	Min Rate Increase	Max Rate Increase
EPO	Coinsurance	$750 or $3500			1	4	-4.2%	0.3%
	Coinsurance	$1500			3	31	6.6%	6.6%
	Copay	All			284	2218	1.4%	5.8%
	Transitional	Greater than $1250			15	54	-11.5%	-7.3%
	Transitional	$250 or $1000			117	800	3.0%	4.7%
	Transitional	$500 or $1250			11	66	-2.3%	-0.4%
	Transitional	$750			30	217	-1.8%	2.6%
PPO	Coinsurance	$4500			0	0	-9.7%	-9.7%
	Coinsurance	$3500			0	0	-2.9%	-2.9%
	Coinsurance	Less than $3500			5	60	1.7%	3.7%
	Copay	No Deductible	$20 / $20		5	20	-3.9%	-3.1%
	Copay	All Else			31	218	2.4%	5.7%
	Transitional	$500			2	3	-1.2%	-1.2%
	Transitional	All Else			5	26	1.9%	5.1%
High Deductible		$4500			2	8	-53.2%	-48.5%
		$3500			8	23	-35.7%	-32.0%
		$2700			13	69	-19.3%	-17.2%
		$2500	20%		0	0	-27.1%	-27.1%
		$2500	0%		0	0	-14.8%	-14.8%
		$1500	30%		0	0	-14.6%	-14.6%
		$1500	10%	EPO	0	0	-3.8%	-3.8%
		$1500	20%	EPO	1	7	-8.5%	-8.5%
		$1500	10% to 20%	PPO	11	57	-5.1%	-0.5%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25 0%	EPO	1	2	-2.9%	-1.3%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25	PPO	0	0	1.5%	5.2%
		$1200	$25 / $25	$75 Outpatient Surgery	3	46	42.1%	42.1%

Renewals Effective July 1, 2012 to September 30, 2012:

Small Group/Sole Proprietors

Product Line	Product Type	Deductible	PCP / Specialist Copay or Coinsurance	Other	Policy Holders	Members	Min Rate Increase	Max Rate Increase
EPO	Coinsurance	$750 or $3500			1	20	2.6%	7.5%
	Coinsurance	$1500			2	9	14.2%	14.2%
	Copay	All			330	2952	8.6%	13.3%
	Transitional	Greater than $1250			10	34	-5.2%	-0.7%
	Transitional	$250 or $1000			153	876	10.3%	12.1%
	Transitional	$500 or $1250			18	103	4.6%	6.7%
	Transitional	$750			18	170	5.2%	9.9%
PPO	Coinsurance	$4500			3	9	-3.3%	-3.3%
	Coinsurance	$3500			0	0	4.0%	4.0%
	Coinsurance	Less than $3500			0	0	8.9%	11.1%
	Copay	No Deductible	$20 / $20		4	12	2.9%	3.8%
	Copay	All Else			31	208	9.8%	13.2%
	Transitional	$500			1	13	5.9%	5.9%
	Transitional	All Else			3	20	9.1%	12.6%
High Deductible		$4500			8	24	-49.9%	-44.9%
		$3500			2	14	-31.1%	-27.2%
		$2700			12	60	-13.5%	-11.3%
		$2500	20%		0	0	-21.9%	-21.9%
		$2500	0%		0	0	-8.7%	-8.7%
		$1500	30%		0	0	-8.5%	-8.5%
		$1500	10%	EPO	5	33	3.0%	3.0%
		$1500	20%	EPO	0	0	-2.0%	-2.0%
		$1500	10% to 20%	PPO	10	41	1.6%	6.6%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25 0%	EPO	2	60	4.0%	5.8%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25	PPO	1	3	8.7%	12.7%
		$1200	$25 / $25	$75 Outpatient Surgery	6	15	52.3%	52.3%

Renewals Effective October 1, 2012 to December 31, 2012:

Small Group/Sole Proprietors

Product Line	Product Type	Deductible	PCP / Specialist Copay or Coinsurance	Other	Policy Holders	Members	Min Rate Increase	Max Rate Increase
EPO	Coinsurance	$750 or $3500			3	7	2.1%	6.9%
	Coinsurance	$1500			3	13	13.6%	13.6%
	Copay	All			335	3140	8.0%	12.7%
	Transitional	Greater than $1250			15	33	-5.7%	-1.2%
	Transitional	$250 or $1000			191	1271	9.7%	11.5%
	Transitional	$500 or $1250			15	145	4.1%	6.2%
	Transitional	$750			30	354	4.6%	9.3%
PPO	Coinsurance	$4500			3	7	-3.8%	-3.8%
	Coinsurance	$3500			1	2	3.4%	3.4%
	Coinsurance	Less than $3500			3	8	8.3%	10.5%
	Copay	No Deductible	$20 / $20		5	88	2.3%	3.3%
	Copay	All Else			30	475	9.2%	12.6%
	Transitional	$500			1	8	5.3%	5.3%
	Transitional	All Else			10	84	8.6%	12.0%
High Deductible		$4500			4	9	-50.2%	-45.2%
		$3500			3	30	-31.4%	-27.6%
		$2700			15	67	-14.0%	-11.8%
		$2500	20%		0	0	-22.3%	-22.3%
		$2500	0%		0	0	-9.2%	-9.2%
		$1500	30%		0	0	-8.9%	-8.9%
		$1500	10%	EPO	4	12	2.5%	2.5%
		$1500	20%	EPO	3	20	-2.6%	-2.6%
		$1500	10% to 20%	PPO	16	117	1.1%	6.0%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25 0%	EPO	1	8	3.5%	5.2%
		$1200 or $1500	$30 / $30 $25 / $40 $25 / $25	PPO	1	34	8.2%	12.1%
		$1200	$25 / $25	$75 Outpatient Surgery	2	7	51.4%	51.4%

These increases are necessary to cover expected increases in claim costs during the rating period attributed to the following:

- Expected increase in utilization, advances in medical technology, and aging of the covered population: 0%
- Expected increase in total costs: 5.98%
- Expected increase in hospital costs: 5.0%, including change in case mix intensity
- Expected increase in physician costs: 7.7%, including change in case mix, care management, and quality incentives.

EXHIBIT 4: SUMMARY OF PROPOSED PERCENTAGE RATE CHANGE TO EXISTING RATE

CDPHP Universal Benefits, Inc.
Company submitting the rate adjustment request

47027
Company NAIC Code

CAPD-127320659
SERFF tracking number

=> This Exhibit will be considered as a supplement to the Summary Narrative (Exhibit 3). It will be a public document, posted on the Department's website and made available to the public by the Department upon request.

=> This form must be submitted as an Excel file, even if a version is submitted as a PDF file.

=> Submit separate exhibits by market segment such as Large Group, Small Group, Sole Proprietor, Individual, etc. If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor is to be reported.
Submit separate exhibits by rating region if the rate changes differ by rating region.
Submit separate exhibits for each rolling rate table of a rolling rate structure.

=> The proposed percentage rate change reflects the expected change in premium rate that would apply to the contract holder on that contract holder's next rate change date for each contract holder with the indicated base medical plan.

=> 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).

=> The format of this exhibit is discussed below and should be tailored to the specific rate filing submission. Extend the worksheet to add more rows or tabs as needed.

A. BASE MEDICAL PLAN

Market Segment: **Small Group/Sole Proprietor**

Rating Region: **All**

=> Provide a list of proposed rate changes for each base medical plan type, by product name/street name.

=> The "proposed rate change" is just for the base medical product, excluding the impact of any riders.
- Lowest should be the smallest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- Highest should be the largest percentage change that could affect any contract holder due to the proposed rate filing with that base medical product; the impact of riders is not included.
- The weighted average should reflect the average using the distribution of contracts within each base medical product; the impact of riders is not included.

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling Rate *	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
02-0001-2010	UBI	EPO	Jan. - Mar. 2012	-10.9%	6.5%	2.7%
02-0001-2010	UBI	HD	Jan. - Mar. 2012	-52.9%	43.1%	-12.0%
02-0001-2010	UBI	PPO	Jan. - Mar. 2012	-9.1%	6.4%	2.6%
02-0001-2010	UBI	EPO	Apr. - Jun. 2012	-11.5%	5.8%	2.1%
02-0001-2010	UBI	HD	Apr. - Jun. 2012	-53.2%	42.1%	-1.1%
02-0001-2010	UBI	PPO	Apr. - Jun. 2012	-3.1%	5.4%	2.5%
02-0001-2010	UBI	EPO	Jul. - Sep. 2012	-5.2%	13.3%	9.5%
02-0001-2010	UBI	HD	Jul. - Sep. 2012	-49.9%	52.3%	-1.8%
02-0001-2010	UBI	PPO	Jul. - Sep. 2012	3.8%	13.2%	10.2%
02-0001-2010	UBI	EPO	Oct. - Dec. 2012	-5.7%	12.6%	8.9%
02-0001-2010	UBI	HD	Oct. - Dec. 2012	-50.2%	51.4%	-1.1%
02-0001-2010	UBI	PPO	Oct. - Dec. 2012	2.3%	12.0%	9.0%

* The effective period of a new rolling rate may vary depending on the rolling structure (e.g., "January - March 2012" for a quarterly rolling rate structure.)

B. DRUG RIDERS

Market Segment: **Small Group/Sole Proprietor**

Rating Region: **All**

=> Provide a list of proposed rate changes for drug riders available with base medical products.

=> The "proposed percentage rate change" is just for the drug riders available with the indicated base medical product and excludes the impact of the base medical plan rates and non-drug riders.
The lowest, highest, and weighted average are just among the drug riders available to the indicated base medical product.

=> This is for the traditional drug riders, but not for minor drug related riders such as, the inclusion of oral contraceptives.

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling Rate *	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
02-0002-2010	UBI	EPO	Jan. - Mar. 2012	3.0%	3.0%	3.0%
02-0002-2010	UBI	HD	Jan. - Mar. 2012	2.9%	3.1%	3.0%
02-0002-2010	UBI	PPO	Jan. - Mar. 2012	3.0%	3.0%	3.0%
02-0002-2010	UBI	EPO	Apr. - Jun. 2012	1.5%	1.6%	1.6%
02-0002-2010	UBI	HD	Apr. - Jun. 2012	1.5%	1.7%	1.5%
02-0002-2010	UBI	PPO	Apr. - Jun. 2012	1.5%	1.6%	1.5%
02-0002-2010	UBI	EPO	Jul. - Sep. 2012	8.8%	8.8%	8.8%
02-0002-2010	UBI	HD	Jul. - Sep. 2012	8.8%	8.9%	8.8%
02-0002-2010	UBI	PPO	Jul. - Sep. 2012	8.8%	8.8%	8.8%
02-0002-2010	UBI	EPO	Oct. - Dec. 2012	8.2%	8.3%	8.2%
02-0002-2010	UBI	HD	Oct. - Dec. 2012	8.1%	8.2%	8.2%
02-0002-2010	UBI	PPO	Oct. - Dec. 2012	8.2%	8.2%	8.2%

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

Company Name: CDPHP Universal Benefits, Inc.
NAIC Code: 47027
SERFF Tracking #:

Instructions:

1) The percentage rate change reported in Sections A and B reflect the impact of all riders that apply to the contracts. The percentage rate change reflects the expected change in premium that would apply to the contract holder on that contract holder's next rate change date.
2) The distribution is by number of contracts. The "Total # of Contracts as of date" should be the date of the latest annual or quarterly statement filed with the Department and should be the same date used in Exhibit 8 *Summary of Impact of Proposed Rate Adjustments on*
3) The Weighted Average percentage should be developed based on the distribution of contracts for that market segment/product and for the market segment in total.
4) The distribution table should be grouped by market segment (e.g., Large Group, Small Group, Individual, Sole Proprietor, Healthy NY). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor is to be reported. Use the drop down list for entries of Market Segment or make your own entry.
5) Under each market segment, the table should provide the distribution by broad product type (e.g., HMO, POS, EPO, PPO, Indemnity, High Deductible/Consumer Driven, Medicare Supplement, etc.).
6) In Section A, provide the distribution of contracts affected by proposed rate change for all contracts (all renewal cohorts of a rolling structure affected by this rate submission are combined, by market segment/product).
7) In Section B, provide additional distribution information for each rolling rate cohort of a rolling rate structure affected by this rate submission (e.g., by quarter of renewal for a quarterly rolling rate structure).
8) Edit the worksheet to add more rows as needed.
9) This exhibit must be submitted as an Excel file, even if a version is submitted as a PDF file.

A. Distribution of Contracts by Proposed Rate Adjustment For All Contracts (including Rolling Rate and Non Rolling Rate Products)

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	5.0%	11,221	488	0	6267	3529	937	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	HD	-5.6%	1,049	682	0	125	127	24	0	80	11	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	PPO	5.0%	895	118	0	365	280	132	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	EPO	5.6%	385	19	0	169	105	92	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	HD	-16.6%	73	62	0	9	1	0	0	1	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	PPO	3.3%	13	1	0	12	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	EPO	4.8%	240	28	0	126	70	16	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	HD	-20.1%	39	34	0	1	4	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	PPO	-3.0%	19	15	0	3	0	1	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	EPO	4.7%	590	101	0	276	173	40	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	HD	-15.1%	49	40	0	3	3	2	0	0	1	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	PPO	5.5%	76	1	0	40	23	12	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	EPO	5.3%	612	46	0	306	146	114	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	HD	-9.6%	146	114	0	27	3	2	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	PPO	6.3%	120	1	0	64	11	44	0	0	0	0	0	0
	Market Segment Total:			4.3%	15,527	1750	0	7793	4475	1416	0	81	12	0	0	0

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

B. For a Rolling Rate Structure, Distribution of Rolling Rate Contracts by Proposed Rate Adjustment by Each Rolling Rate Cohort

Effective Period of New Rolling Rate*: 01/01/2012 - 03/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	2.8%	5441	391	0	4748	302	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	HD	-7.9%	668	542	0	37	45	0	0	44	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	PPO	2.6%	434	107	0	218	109	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	EPO	2.4%	161	15	0	128	18	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	HD	-20.3%	55	54	0	0	0	0	0	1	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	PPO	3.4%	12	1	0	11	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	EPO	2.2%	122	22	0	99	1	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	HD	-21.2%	18	17	0	1	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	PPO	-5.3%	16	15	0	1	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	EPO	2.3%	343	95	0	216	32	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	HD	-17.1%	35	34	0	1	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	PPO	3.8%	39	1	0	28	10	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	EPO	2.4%	281	33	0	235	13	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	HD	-17.5%	67	67	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	PPO	3.4%	57	1	0	54	2	0	0	0	0	0	0	0
	Market Segment Total:			1.6%	7749	1395	0	5777	532	0	0	45	0	0	0	0

Effective Period of New Rolling Rate*: 04/01/2012 - 06/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	2.0%	1530	69	0	1443	18	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	HD	3.8%	143	59	0	28	20	0	0	36	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	PPO	2.1%	126	11	0	110	5	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	EPO	1.5%	49	4	0	41	4	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	HD	-22.3%	8	8	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	PPO	2.7%	1	0	0	1	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	EPO	2.9%	36	2	0	26	8	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	HD	-19.2%	3	2	0	0	1	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	PPO	3.4%	2	0	0	2	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	EPO	2.7%	65	4	0	59	2	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	HD	-26.8%	2	2	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	PPO	2.7%	12	0	0	12	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	EPO	2.0%	82	7	0	71	4	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	HD	-14.9%	20	20	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	PPO	2.6%	8	0	0	8	0	0	0	0	0	0	0	0
	Market Segment Total:			1.9%	2087	188	0	1801	62	0	0	36	0	0	0	0

Effective Period of New Rolling Rate*: 07/01/2012 - 09/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	9.3%	1846	12	0	2	1258	574	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	HD	-3.9%	94	42	0	22	22	3	0	0	5	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	PPO	9.8%	96	0	0	3	13	80	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	EPO	9.7%	64	0	0	0	28	36	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	HD	4.4%	10	0	0	9	1	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	PPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	EPO	9.4%	39	0	0	0	27	12	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	HD	-30.8%	3	3	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	PPO	11.7%	1	0	0	0	0	1	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	EPO	9.6%	117	1	0	0	80	36	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	HD	1.8%	6	3	0	1	1	0	0	0	1	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	PPO	10.4%	4	0	0	0	0	4	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	EPO	9.7%	144	3	0	0	61	80	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	HD	0.9%	41	14	0	27	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	PPO	9.3%	27	0	0	2	4	21	0	0	0	0	0	0
	Market Segment Total:			9.0%	2492	78	0	66	1495	847	0	0	6	0	0	0

Effective Period of New Rolling Rate*: 10/01/2012 - 12/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	8.7%	2404	16	0	74	1951	363	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	HD	1.5%	144	39	0	38	40	21	0	0	6	0	0	0
02-0001-2010	Small/Sole Proprietor	Capital	PPO	8.5%	239	0	0	34	153	52	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	EPO	9.4%	111	0	0	0	55	56	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	HD	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Central	PPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	EPO	7.7%	43	4	0	1	34	4	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	HD	-17.3%	15	12	0	0	3	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	Southern	PPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	EPO	8.9%	65	1	0	1	59	4	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	HD	-13.9%	6	1	0	1	2	2	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	EHV	PPO	9.9%	21	0	0	0	13	8	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	EPO	9.0%	105	3	0	0	68	34	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	HD	-0.8%	18	13	0	0	3	2	0	0	0	0	0	0
02-0001-2010	Small/Sole Proprietor	WHV	PPO	9.6%	28	0	0	0	5	23	0	0	0	0	0	0
	Market Segment Total:			8.4%	3199	89	0	149	2386	569	0	0	6	0	0	0

* The effective period of a new rolling rate may vary depending on the rolling structure (e.g., "01/01/2012 - 03/31/2012" for a quarterly rolling rate structure.)
Use the same format to provide the same information for each rolling rate cohort under each market segmen

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

Company Name: CDPHP Universal Benefits, Inc.
NAIC Code: 47027
SERFF Tracking #:

Instructions:

1) The percentage rate change reported in Sections A and B reflect the impact of all riders that apply to the contracts. The percentage rate change reflects the expected change in premium that would apply to the contract holder on that contract holder's next rate change date.
2) The distribution is by number of contracts. The "Total # of Contracts as of date" should be the date of the latest annual or quarterly statement filed with the Department and should be the same date used in Exhibit 8 *Summary of Impact of Proposed Rate Adjustments on*
3) The Weighted Average percentage should be developed based on the distribution of contracts for that market segment/product and for the market segment in total.
4) The distribution table should be grouped by market segment (e.g., Large Group, Small Group, Individual, Sole Proprietor, Healthy NY). If the proposed percentage rate change for Sole Proprietor is different from Small Group, then a separate market segment of Sole Proprietor is to be reported. Use the drop down list for entries of Market Segment or make your own entry.
5) Under each market segment, the table should provide the distribution by broad product type (e.g., HMO, POS, EPO, PPO, Indemnity, High Deductible/Consumer Driven, Medicare Supplement, etc.).
6) In Section A, provide the distribution of contracts affected by proposed rate change for all contracts (all renewal cohorts of a rolling structure affected by this rate submission are combined, by market segment/product).
7) In Section B, provide additional distribution information for each rolling rate cohort of a rolling rate structure affected by this rate submission (e.g., by quarter of renewal for a quarterly rolling rate structure).
8) Edit the worksheet to add more rows as needed.
9) This exhibit must be submitted as an Excel file, even if a version is submitted as a PDF file.

A. Distribution of Contracts by Proposed Rate Adjustment For All Contracts (including Rolling Rate and Non Rolling Rate Products)

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	5.0%												
02-0001-2010	Small/Sole Proprietor	Capital	HD	-5.6%												
02-0001-2010	Small/Sole Proprietor	Capital	PPO	5.0%												
02-0001-2010	Small/Sole Proprietor	Central	EPO	5.6%												
02-0001-2010	Small/Sole Proprietor	Central	HD	-16.6%												
02-0001-2010	Small/Sole Proprietor	Central	PPO	3.3%												
02-0001-2010	Small/Sole Proprietor	Southern	EPO	4.8%												
02-0001-2010	Small/Sole Proprietor	Southern	HD	-20.1%												
02-0001-2010	Small/Sole Proprietor	Southern	PPO	-3.0%												
02-0001-2010	Small/Sole Proprietor	EHV	EPO	4.7%												
02-0001-2010	Small/Sole Proprietor	EHV	HD	-15.1%												
02-0001-2010	Small/Sole Proprietor	EHV	PPO	5.5%												
02-0001-2010	Small/Sole Proprietor	WHV	EPO	5.3%												
02-0001-2010	Small/Sole Proprietor	WHV	HD	-9.6%												
02-0001-2010	Small/Sole Proprietor	WHV	PPO	6.3%												
	Market Segment Total:			4.3%												

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

B. For a Rolling Rate Structure, Distribution of Rolling Rate Contracts by Proposed Rate Adjustment by Each Rolling Rate Cohort

Effective Period of New Rolling Rate*: 01/01/2012 - 03/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	2.8%												
02-0001-2010	Small/Sole Proprietor	Capital	HD	-7.9%												
02-0001-2010	Small/Sole Proprietor	Capital	PPO	2.6%												
02-0001-2010	Small/Sole Proprietor	Central	EPO	2.4%												
02-0001-2010	Small/Sole Proprietor	Central	HD	-20.3%												
02-0001-2010	Small/Sole Proprietor	Central	PPO	3.4%												
02-0001-2010	Small/Sole Proprietor	Southern	EPO	2.2%												
02-0001-2010	Small/Sole Proprietor	Southern	HD	-21.2%												
02-0001-2010	Small/Sole Proprietor	Southern	PPO	-5.3%												
02-0001-2010	Small/Sole Proprietor	EHV	EPO	2.3%												
02-0001-2010	Small/Sole Proprietor	EHV	HD	-17.1%												
02-0001-2010	Small/Sole Proprietor	EHV	PPO	3.8%												
02-0001-2010	Small/Sole Proprietor	WHV	EPO	2.4%												
02-0001-2010	Small/Sole Proprietor	WHV	HD	-17.5%												
02-0001-2010	Small/Sole Proprietor	WHV	PPO	3.4%												
	Market Segment Total:			1.6%												

Effective Period of New Rolling Rate*: 04/01/2012 - 06/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	2.0%												
02-0001-2010	Small/Sole Proprietor	Capital	HD	3.8%												
02-0001-2010	Small/Sole Proprietor	Capital	PPO	2.1%												
02-0001-2010	Small/Sole Proprietor	Central	EPO	1.5%												
02-0001-2010	Small/Sole Proprietor	Central	HD	-22.3%												
02-0001-2010	Small/Sole Proprietor	Central	PPO	2.7%												
02-0001-2010	Small/Sole Proprietor	Southern	EPO	2.9%												
02-0001-2010	Small/Sole Proprietor	Southern	HD	-19.2%												
02-0001-2010	Small/Sole Proprietor	Southern	PPO	3.4%												
02-0001-2010	Small/Sole Proprietor	EHV	EPO	2.7%												
02-0001-2010	Small/Sole Proprietor	EHV	HD	-26.8%												
02-0001-2010	Small/Sole Proprietor	EHV	PPO	2.7%												
02-0001-2010	Small/Sole Proprietor	WHV	EPO	2.0%												
02-0001-2010	Small/Sole Proprietor	WHV	HD	-14.9%												
02-0001-2010	Small/Sole Proprietor	WHV	PPO	2.6%												
	Market Segment Total:			1.9%												

Effective Period of New Rolling Rate*: 07/01/2012 - 09/30/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	9.3%												
02-0001-2010	Small/Sole Proprietor	Capital	HD	-3.9%												
02-0001-2010	Small/Sole Proprietor	Capital	PPO	9.8%												
02-0001-2010	Small/Sole Proprietor	Central	EPO	9.7%												
02-0001-2010	Small/Sole Proprietor	Central	HD	4.4%												
02-0001-2010	Small/Sole Proprietor	Central	PPO	0.0%												
02-0001-2010	Small/Sole Proprietor	Southern	EPO	9.4%												
02-0001-2010	Small/Sole Proprietor	Southern	HD	-30.8%												
02-0001-2010	Small/Sole Proprietor	Southern	PPO	11.7%												
02-0001-2010	Small/Sole Proprietor	EHV	EPO	9.6%												
02-0001-2010	Small/Sole Proprietor	EHV	HD	1.8%												
02-0001-2010	Small/Sole Proprietor	EHV	PPO	10.4%												
02-0001-2010	Small/Sole Proprietor	WHV	EPO	9.7%												
02-0001-2010	Small/Sole Proprietor	WHV	HD	0.9%												
02-0001-2010	Small/Sole Proprietor	WHV	PPO	9.3%												
	Market Segment Total:			9.0%												

Effective Period of New Rolling Rate*: 10/01/2012 - 12/31/2012

#	Market Segment	Rating Region	Product	Weighted Avg %	Total # of Contracts as of 3/31/2011	Number of Contracts with Proposed Percentage Rate Change at Renewal										
						Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher
02-0001-2010	Small/Sole Proprietor	Capital	EPO	8.7%												
02-0001-2010	Small/Sole Proprietor	Capital	HD	1.5%												
02-0001-2010	Small/Sole Proprietor	Capital	PPO	8.5%												
02-0001-2010	Small/Sole Proprietor	Central	EPO	9.4%												
02-0001-2010	Small/Sole Proprietor	Central	HD	0.0%												
02-0001-2010	Small/Sole Proprietor	Central	PPO	0.0%												
02-0001-2010	Small/Sole Proprietor	Southern	EPO	7.7%												
02-0001-2010	Small/Sole Proprietor	Southern	HD	-17.3%												
02-0001-2010	Small/Sole Proprietor	Southern	PPO	0.0%												
02-0001-2010	Small/Sole Proprietor	EHV	EPO	8.9%												
02-0001-2010	Small/Sole Proprietor	EHV	HD	-13.9%												
02-0001-2010	Small/Sole Proprietor	EHV	PPO	9.9%												
02-0001-2010	Small/Sole Proprietor	WHV	EPO	9.0%												
02-0001-2010	Small/Sole Proprietor	WHV	HD	-0.8%												
02-0001-2010	Small/Sole Proprietor	WHV	PPO	9.6%												
	Market Segment Total:			8.4%												

* The effective period of a new rolling rate may vary depending on the rolling structure (e.g., "01/01/2012 - 03/31/2012" for a quarterly rolling rate structure.)
Use the same format to provide the same information for each rolling rate cohort under each market segmen

EXHIBIT 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES

Company Name: CDPHP, Universal Benefits Inc.

NAIC Code: 47027

SERFF Number: CAPD-127320659

Instructions:

- This Exhibit summarizes all benefit/rate changes filed with the Health Bureau's Albany office that impact the rate tables in this filing.
- 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).
- Extend the worksheet to add more rows as needed.

A. List of rate filings that have been approved since the prior §3231(e)(1) or §4308(c) rate filing, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change	Approval Date

B. List of the rate filings that are currently pending with the Department, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change
CAPD-127287409	201106184	6/24/2011	02-0001-2010, 02-0001-2011	EPO, PPO, HDEPO, HDPPO	Retiring plans

C. List of remnants of the "file and use" submissions, which impact the rate tables in this filing.

SERFF #	NY State Tracking #	Date of Submission	Policy Form #	Product Name (including Street Name)	Brief Description of Benefit/Rate Change	Benefit/Rate Change Effective Date

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-127320659

A. Complete a separate response for 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.
- Submit a separate exhibit for each rating pool. Create additional tabs for each rating pool as needed.
- Append additional columns to right of the existing columns (as needed) to include all base medical policy forms included in that rating pool. Add a rightmost column with the aggregate values for that entire rating pool.

B. Product type is HMO, HMO based POS, POS-OON, EPO, PPO, Comprehensive Major Medical, Non-HMO based POS, Consumer Driven Health Plans, Hospital Only, Medical Only, Base+Supplemental, Supplementary Major Medical, Other Limited Benefit, Medicare Supplement (A, B, C, D, E, F Basic, F High, G, H, I, J Basic, J High, K, L, M, N, or Other - indicate appropriate designation for policy form), etc.

C. 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).

D. Note that many cells include a drop down list. Use the drop down list or enter applicable items.

E. If members, covered lives or member months are not known, use reasonable estimates (note methodology used).

F. This form must be submitted as an Excel file, even if a version is submitted as a PDF file.

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
1a. Base medical policy form number	02-001-2010			
1b. Product Name as in Rate Manual	EPO, PPO, HDEPO, HDPPO			
1c. Product Street Name as indicated to consumers	EPO, PPO, HDEPO, HDPPO			
2. Aggregated for rate development with these base medical policy form numbers	No			
3. Effective date of rate change (MM/DD/YYYY)	1/1/2012			
4. Market Segment (large group, small group, individual, or sole proprietor) [drop down menu]	Small Group			
5. Product type (see above for examples) [drop down menu]	EPO, PPO, HDEPO, HDPPO			
6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	Yes			
7. Has base medical policy form aggregation changed from previous filing? (Yes or No) [drop down menu]	No			
8. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	Open			
9. Rate guarantee period incorporated into rate tables (months) (e.g., 12, for a 12 month rate guarantee period; or 0, if no rate guarantee period.)	12			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
10. Weighted average rate change % proposed across base medical policy form from current rate charged policyholder (including all associated riders)	4.26%			
11. Number of policyholders affected by rate change	15,924			
12. Number of covered lives affected by rate change	29,740			
13. Expected NY statewide loss ratio for base medical policy form including associated riders	83.78%			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
Most Recent Experience Period (NY statewide experience, base medical policy form + associated riders)				
14.1 Beginning Date of the experience period (MM/DD/YYYY)	01/01/2010			
14.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2010			
14.3 Member months for experience period	283,728			
14.4 Earned premiums for experience period ($)	89,229,139			
14.5 Standardized earned premiums for experience period ($)	96,476,998			
14.6 Paid claims for experience period ($)	73,628,149			
14.7 Incurred claims for experience period ($)	74,161,681			
14.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	13,006,251			
14.9 Earned premiums for experience period ($pmpm)	314.49			
14.10 Standardized premiums for experience period ($pmpm)	340.03			
14.11 Paid claims for experience period ($pmpm)	259.50			
14.12 Incurred claims for experience period ($pmpm)	261.38			
14.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	45.84			
14.14 Ratio: Incurred Claims / Earned Premiums	0.831			
14.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.769			
14.16 Ratio: Administration Expenses / Earned Premiums	0.146			
14.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	0.977			
Prior Experience Period (NY statewide experience, base medical policy form + associated riders)				
15.1 Beginning date of the experience period (MM/DD/YYYY)	01/01/2009			
15.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2009			
15.3 Member months for experience period	233,091			
15.4 Earned premiums for experience period ($)	64,543,136			
15.5 Standardized earned premiums for experience period ($)	79,886,127			
15.6 Paid claims for experience period ($)	57,648,406			
15.7 Incurred claims for experience period ($)	57,690,793			
15.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	9,295,924			
15.9 Earned premiums for experience period ($pmpm)	276.90			

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response
15.10 Standardized premiums for experience period ($pmpm)	342.73			
15.11 Paid claims for experience period ($pmpm)	247.32			
15.12 Incurred claims for experience period ($pmpm)	247.50			
15.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	39.88			
15.14 Ratio: Incurred Claims / Earned Premiums	0.894			
15.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.722			
15.16 Ratio: Administrative Expenses / Earned Premiums	0.144			
15.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	1.038			
Annualized Medical Trend Factors (%)				
16.1 All benefits combined, composite	5.98%			
16.2 Due to utilization	0.00%			
16.3 Due to unit cost	5.98%			
Ratios: Most Recent Experience Period to Prior Period				
17.1 Member months	1.217			
17.2 Earned premiums ($pmpm)	1.136			
17.3 Standardized premiums ($pmpm)	0.992			
17.4 Paid claims ($pmpm)	1.049			
17.5 Incurred claims ($pmpm)	1.056			
17.6 Administrative expenses ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	1.149			
Ratio: Standard Premium to Earned Premium				
18.1 Most Recent Experience Period	1.081			
18.2 Prior Experience Period	1.238			

CDPHP Universal Benefits, Inc.
500 Patroon Creek Blvd.
Albany, NY 12206-1057

July 21, 2011

[Contact Name]
[Group Name]
[Address]
[City State Zip]

Group ID#
Plan Code:

Dear Employer Group Contact:

CDPHP Universal Benefits,® Inc. (CDPHP UBI) filed 2012 community-rated premiums with the New York State Insurance Department (NYSID) today. In keeping with state law, we are sending you this notice in advance of an anticipated premium rate change. You have 30 days from the date of this letter to contact CDPHP UBI or NYSID to request information about the rate change, or to submit written comments to NYSID. You can find contact information for CDPHP or NYSID on the reverse side of this letter.

Assuming our filing is approved by NYSID, the change in base medical premium rates for the above-referenced CDPHP UBI plan as of your renewal date in 2012 will be: << >>.

The proposed percentage shown above does not reflect premium changes for drug coverage and other riders (which are also subject to new regulatory requirements), or any changes that you, as the health benefits administrator, may request upon renewal. As a result, your group's actual rate of premium change may be higher or lower than the total percentage shown.

Please note that the requested rate change referenced in this notice is for 2012. If your group renews in October, November, or December, you will receive details on your 2011 rates at least 60 days before your benefits renewal date.

If, for any reason, you are interested in reviewing one of CDPHP UBI's other cost-effective plans to meet the needs of your employees, our staff is ready to assist you and your broker.

Enclosed is a notice that employees enrolled in your CDPHP UBI plan are required to receive. If, for any reason, you are unable or unwilling to deliver copies of this notice to your employees, please let us know within three business days by contacting us at employerinfo@cdphp.com. We also recommend providing additional information with the notice, such as employee contribution levels, as the notice may be confusing to employees. If you would prefer a PDF of the document, or need additional copies, please contact us as shown on the reverse, and indicate the correct contact person, address, and quantity desired.

Sincerely,

[redacted]

CDPHP Universal Benefits, Inc.

CDPHP Universal Benefits, Inc.
Att.: Membership & Billing
500 Patroon Creek Blvd.
Albany, NY 12206-1057

employerinfo@cdphp.com
(518) 641-3900

James Carroll
Health Bureau
New York State Insurance Dept.
One Commerce Plaza
Albany, NY 12257

Charles Lovejoy
Health Bureau
New York State Insurance Dept.
25 Beaver Street
New York, NY 10004

PremiumRateIncreases@ins.state.ny.us
1-800-342-3736

Important Information for CDPHP Universal Benefits, Inc. Plan Members

CDPHP Universal Benefits,® Inc. (CDPHP UBI) filed its 2012 community-rated premiums with the New York State Insurance Department (NYSID) on July 21. In keeping with state regulations, we are providing this notice in advance of an anticipated premium rate change.

Assuming our filing is approved by NYSID, the change in base medical premium rates for the above-referenced CDPHP UBI plan as of your renewal date in 2012 will be: << >>.

The proposed percentage shown above does not reflect any changes that are being requested for drug coverage and other riders, or benefit changes that your employer may make. It is also important to note that details on premium cost-sharing are between you and your employer. Therefore, the percentage of change in your payroll deduction may differ from the percentage stated above.

Please note that the requested rate change referenced in this notice is for 2012. If your annual renewal is in October, November, or December, your group will receive details on your 2011 rates at least 60 days before your benefits renewal date.

You have 30 days from receipt of this notice to contact CDPHP UBI or NYSID to request additional information about the rate change, or to submit written comments to NYSID.

CDPHP Universal Benefits, Inc.
Att.: Member Services
500 Patroon Creek Blvd.
Albany, NY 12206-1057

www.cdphp.com
1-877-269-2134

James Carroll
Health Bureau
New York State Insurance Dept.
One Commerce Plaza
Albany, NY 12257

Charles Lovejoy
Health Bureau
New York State Insurance Dept.
25 Beaver Street
New York NY 10004

PremiumRateIncreases@ins.state.ny.us
1-800-342-3736

July 1, 2011 Group Number: «Group_ID»

Health Benefits Administrator
«Group_Name»
«Group_Address»
«Group_Address_2»
«Group_City», «Group_State» «Group_Zip»

Re: Notice of Premium Rates for 2011

Dear Health Benefits Administrator:

As you may know, a new law in New York State requires health plans to submit proposed premium rates to the New York State Insurance Department (NYSID) for review and approval.

This letter is to inform you that the premium rates listed on the next page were approved by NYSID and will be effective as of September 1, 2011.

On the reverse side of this letter is a copy of a notice that employees enrolled in your CDPHP plan are required to receive. If, for any reason, you are unable or unwilling to deliver these notices to your employees, please let us know within three business days by contacting us at employerinfo@cdphp.com. We also recommend providing additional information with the notice, such as employee contribution levels, as the notice may be confusing to employees.

If you have questions or wish to request a PDF or extra copies of the member notice, please contact us as shown below, and indicate the correct contact person, address, and quantity desired. Thank you.

CDPHP
Att: Broker/Client Service Unit
500 Patroon Creek Blvd.
Albany, NY 12206

employerinfo@cdphp.com
(518) 641-5000

Sincerely,

Director, Small Group Sales
Capital District Physicians' Health Plan

Employee Notice

July 1, 2011

Re: Notice of Premium Rates for 2011

As you may know, a new law in New York State requires health plans to submit proposed premium rates to the New York State Insurance Department (NYSID) for review and approval.

This letter is to inform you that the premium rates listed below are approved by NYSID and will be effective as of September 1, 2011.

Proposed 2011 Benefit Package	
Medical Plan:	«Product_Type» «Rider1»
Office Visit Copay:	$«Office_Visit»
Specialist Visit Copay:	$«Specialist_Visit»
In-Network Deductible:	«INN_Single__Family_Deductible»
In-Network Coinsurance:	«Coinsurance»
Rx Rider:	«Description2»
Other Riders:	Domestic Partner
	«Description3»
	«Description4»
	«Description5»
	«Description6»
Proposed Monthly Premium on Your 2011 Effective Date	
Individual	$«rate1»
Employee+1	$«rate2»
Employee/Child	$«rate3»
Family	$«rate4»
Current Monthly Premium	
Individual	$«Individual_Total_Old»
Employee+1	$«Employee1_Total_Old»
Employee/Child	$«EmployeeChild_Total_Old»
Family	$«Family_Total_Old»

The rates shown above do not reflect any benefit changes that your employer may make for 2011. It is also important to recall that details on premium cost-sharing are between you and your employer.

CDPHP is no longer offering dental coverage as a rider on your medical policy. If you had a CDPHP dental rider, it is important to realize that its cost is included in the current monthly premium above, but is not included in the proposed monthly premium for 2011.

If you have any questions about your benefits, please speak with your employer's health benefits administrator or call the CDPHP member services department at the number on your member ID card. Thank you for your membership in CDPHP.

cc: «Broker_Name»

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/21/2011	Rate and Rule	Rate Manual	10/21/2011	15. 2012 UBI Medical Contents.pdf (Superceded) 15. 2012 UBI Medical Manual (1 - 50).pdf (Superceded) 15. 2012 UBI Medical Manual (51 - 100).pdf (Superceded) 15. 2012 UBI Medical Manual (101 - 150).pdf (Superceded) 15. 2012 UBI Medical Manual (151 - 200).pdf (Superceded) 15. 2012 UBI Medical Manual (201 - 277).pdf (Superceded) 15. 2012 UBI Riders Contents.pdf 15. 2012 UBI Riders Manual.pdf 15. 2012 UBI Rx Contents.pdf 15. 2012 UBI Rx Manual (1 - 50).pdf 15. 2012 UBI Rx Manual (51 - 100).pdf 15. 2012 UBI Rx Manual (101 - 150).pdf 15. 2012 UBI Rx Manual (151 - 200).pdf 15. 2012 UBI Rx Manual (201 - 260).pdf 15. 2012 UBI Medical (Revised for QPPOS1112

				only) Revised Manual Pages.pdf (Superceded)
07/13/2011	Supporting Document	Standard Exhibit 5 - Distribution of Contracts Affected by Proposed Rate Adjustments	09/21/2011	12. Exhibit 5 (Distribution of Contracts) - UBI.pdf (Superceded) 12. Exhibit 5 (Distribution of Contracts) - UBI.xlsm (Superceded) 12a. Exhibit 5 (Distribution of Contracts) - UBI_Redacted.pdf (Superceded) 12a. Exhibit 5 (Distribution of Contracts) - UBI_Redacted.xlsm (Superceded)
07/14/2011	Rate and Rule	Rate Manual	09/21/2011	15. 2012 UBI Medical Contents.pdf 15. 2012 UBI Medical Manual (1 - 50).pdf 15. 2012 UBI Medical Manual (51 - 100).pdf 15. 2012 UBI Medical Manual (101 - 150).pdf 15. 2012 UBI Medical Manual (151 - 200).pdf 15. 2012 UBI Medical Manual (201 - 277).pdf 15. 2012 UBI Riders Contents.pdf 15. 2012 UBI Riders Manual.pdf 15. 2012 UBI Rx Contents.pdf 15. 2012 UBI Rx Manual (1 -

50).pdf
15. 2012 UBI Rx Manual (51 - 100).pdf
15. 2012 UBI Rx Manual (101 - 150).pdf
15. 2012 UBI Rx Manual (151 - 200).pdf
15. 2012 UBI Rx Manual (201 - 260).pdf

CDPHP Universal Benefits, Inc.
2012 Rate Adjustment
SG UBI Riders
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CDPHP Universal Benefits, Inc.
Capital Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.24	$ 4.33	$ 0.09	2.12%	$ 4.33	$ 4.40	$ 0.07	1.62%
		Family - TWO TIER	$ 11.02	$ 11.27	$ 0.25	2.27%	$ 11.27	$ 11.45	$ 0.18	1.60%
		Double - THREE TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Family - THREE TIER	$ 11.23	$ 11.49	$ 0.26	2.32%	$ 11.48	$ 11.67	$ 0.19	1.66%
		Employee/Spouse - FOUR TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 8.26	$ 8.45	$ 0.19	2.30%	$ 8.45	$ 8.59	$ 0.14	1.66%
		Family - FOUR TIER	$ 12.29	$ 12.57	$ 0.28	2.28%	$ 12.58	$ 12.77	$ 0.19	1.51%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.17	$ 2.22	$ 0.05	2.30%	$ 2.22	$ 2.25	$ 0.03	1.35%
		Family - TWO TIER	$ 5.66	$ 5.77	$ 0.11	1.94%	$ 5.78	$ 5.86	$ 0.08	1.38%
		Double - THREE TIER	$ 4.35	$ 4.44	$ 0.09	2.07%	$ 4.45	$ 4.51	$ 0.06	1.35%
		Family - THREE TIER	$ 5.77	$ 5.88	$ 0.11	1.91%	$ 5.90	$ 5.97	$ 0.07	1.19%
		Employee/Spouse - FOUR TIER	$ 4.35	$ 4.44	$ 0.09	2.07%	$ 4.45	$ 4.51	$ 0.06	1.35%
		Employee/Chld(rn) - FOUR TIER	$ 4.25	$ 4.33	$ 0.08	1.88%	$ 4.34	$ 4.39	$ 0.05	1.15%
		Family - FOUR TIER	$ 6.31	$ 6.43	$ 0.12	1.90%	$ 6.45	$ 6.53	$ 0.08	1.24%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.07	$ 1.09	$ 0.02	1.87%	$ 1.09	$ 1.11	$ 0.02	1.83%
		Family - TWO TIER	$ 2.78	$ 2.84	$ 0.06	2.16%	$ 2.84	$ 2.89	$ 0.05	1.76%
		Double - THREE TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Family - THREE TIER	$ 2.83	$ 2.90	$ 0.07	2.47%	$ 2.89	$ 2.94	$ 0.05	1.73%
		Employee/Spouse - FOUR TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Employee/Chld(rn) - FOUR TIER	$ 2.09	$ 2.13	$ 0.04	1.91%	$ 2.13	$ 2.17	$ 0.04	1.88%
		Family - FOUR TIER	$ 3.09	$ 3.17	$ 0.08	2.59%	$ 3.17	$ 3.22	$ 0.05	1.58%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.72	$ 0.74	$ 0.02	2.78%	$ 0.74	$ 0.75	$ 0.01	1.35%
		Family - TWO TIER	$ 1.89	$ 1.91	$ 0.02	1.06%	$ 1.93	$ 1.94	$ 0.01	0.52%
		Double - THREE TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Family - THREE TIER	$ 1.92	$ 1.95	$ 0.03	1.56%	$ 1.96	$ 1.98	$ 0.02	1.02%
		Employee/Spouse - FOUR TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Employee/Chld(rn) - FOUR TIER	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - FOUR TIER	$ 2.10	$ 2.13	$ 0.03	1.43%	$ 2.15	$ 2.17	$ 0.02	0.93%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.00)	$ (1.02)	$ (0.02)	2.00%	$ (1.02)	$ (1.04)	$ (0.02)	1.96%
		Family - TWO TIER	$ (2.59)	$ (2.66)	$ (0.07)	2.70%	$ (2.64)	$ (2.70)	$ (0.06)	2.27%
		Double - THREE TIER	$ (1.99)	$ (2.04)	$ (0.05)	2.51%	$ (2.03)	$ (2.08)	$ (0.05)	2.46%
		Family - THREE TIER	$ (2.64)	$ (2.71)	$ (0.07)	2.65%	$ (2.69)	$ (2.75)	$ (0.06)	2.23%
		Employee/Spouse - FOUR TIER	$ (1.99)	$ (2.04)	$ (0.05)	2.51%	$ (2.03)	$ (2.08)	$ (0.05)	2.46%
		Employee/Chld(rn) - FOUR TIER	$ (1.94)	$ (1.99)	$ (0.05)	2.58%	$ (1.98)	$ (2.02)	$ (0.04)	2.02%
		Family - FOUR TIER	$ (2.88)	$ (2.96)	$ (0.08)	2.78%	$ (2.95)	$ (3.01)	$ (0.06)	2.03%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.67	$ 0.68	$ 0.01	1.49%	$ 0.68	$ 0.70	$ 0.02	2.94%
		Family - TWO TIER	$ 1.73	$ 1.78	$ 0.05	2.89%	$ 1.76	$ 1.81	$ 0.05	2.84%
		Double - THREE TIER	$ 1.32	$ 1.37	$ 0.05	3.79%	$ 1.36	$ 1.39	$ 0.03	2.21%
		Family - THREE TIER	$ 1.76	$ 1.82	$ 0.06	3.41%	$ 1.79	$ 1.84	$ 0.05	2.79%
		Employee/Spouse - FOUR TIER	$ 1.32	$ 1.37	$ 0.05	3.79%	$ 1.36	$ 1.39	$ 0.03	2.21%
		Employee/Chld(rn) - FOUR TIER	$ 1.29	$ 1.34	$ 0.05	3.88%	$ 1.32	$ 1.36	$ 0.04	3.03%
		Family - FOUR TIER	$ 1.92	$ 1.99	$ 0.07	3.65%	$ 1.96	$ 2.02	$ 0.06	3.06%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.06	$ 3.13	$ 0.07	2.29%	$ 3.13	$ 3.18	$ 0.05	1.60%
		Family - TWO TIER	$ 7.96	$ 8.13	$ 0.17	2.14%	$ 8.14	$ 8.26	$ 0.12	1.47%
		Double - THREE TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Family - THREE TIER	$ 8.11	$ 8.29	$ 0.18	2.22%	$ 8.30	$ 8.42	$ 0.12	1.45%
		Employee/Spouse - FOUR TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 5.96	$ 6.10	$ 0.14	2.35%	$ 6.10	$ 6.20	$ 0.10	1.64%
		Family - FOUR TIER	$ 8.88	$ 9.07	$ 0.19	2.14%	$ 9.08	$ 9.21	$ 0.13	1.43%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.32	$ 2.37	$ 0.05	2.16%	$ 2.37	$ 2.41	$ 0.04	1.69%
		Family - TWO TIER	$ 6.03	$ 6.17	$ 0.14	2.32%	$ 6.17	$ 6.26	$ 0.09	1.46%
		Double - THREE TIER	$ 4.64	$ 4.74	$ 0.10	2.16%	$ 4.75	$ 4.82	$ 0.07	1.47%
		Family - THREE TIER	$ 6.15	$ 6.29	$ 0.14	2.28%	$ 6.28	$ 6.38	$ 0.10	1.59%
		Employee/Spouse - FOUR TIER	$ 4.64	$ 4.74	$ 0.10	2.16%	$ 4.75	$ 4.82	$ 0.07	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.70	$ 0.08	1.73%
		Family - FOUR TIER	$ 6.73	$ 6.88	$ 0.15	2.23%	$ 6.88	$ 6.99	$ 0.11	1.60%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 6.26	$ 6.40	$ 0.14	2.24%	$ 6.41	$ 6.50	$ 0.09	1.40%
		Family - TWO TIER	$ 16.30	$ 16.64	$ 0.34	2.09%	$ 16.66	$ 16.90	$ 0.24	1.44%
		Double - THREE TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Family - THREE TIER	$ 16.60	$ 16.96	$ 0.36	2.17%	$ 16.98	$ 17.23	$ 0.25	1.47%
		Employee/Spouse - FOUR TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Employee/Chld(rn) - FOUR TIER	$ 12.22	$ 12.48	$ 0.26	2.13%	$ 12.49	$ 12.68	$ 0.19	1.52%
		Family - FOUR TIER	$ 18.17	$ 18.56	$ 0.39	2.15%	$ 18.58	$ 18.85	$ 0.27	1.45%

CDPHP Universal Benefits, Inc.
Capital Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.11	$ 4.47	$ 0.36	8.76%	$ 4.20	$ 4.54	$ 0.34	8.10%
		Family - TWO TIER	$ 10.68	$ 11.63	$ 0.95	8.90%	$ 10.91	$ 11.81	$ 0.90	8.25%
		Double - THREE TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Family - THREE TIER	$ 10.89	$ 11.85	$ 0.96	8.82%	$ 11.11	$ 12.04	$ 0.93	8.37%
		Employee/Spouse - FOUR TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 8.01	$ 8.72	$ 0.71	8.86%	$ 8.18	$ 8.86	$ 0.68	8.31%
		Family - FOUR TIER	$ 11.92	$ 12.97	$ 1.05	8.81%	$ 12.16	$ 13.17	$ 1.01	8.31%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.11	$ 2.29	$ 0.18	8.53%	$ 2.15	$ 2.32	$ 0.17	7.91%
		Family - TWO TIER	$ 5.49	$ 5.95	$ 0.46	8.38%	$ 5.60	$ 6.04	$ 0.44	7.86%
		Double - THREE TIER	$ 4.22	$ 4.58	$ 0.36	8.53%	$ 4.31	$ 4.65	$ 0.34	7.89%
		Family - THREE TIER	$ 5.59	$ 6.06	$ 0.47	8.41%	$ 5.71	$ 6.16	$ 0.45	7.88%
		Employee/Spouse - FOUR TIER	$ 4.22	$ 4.58	$ 0.36	8.53%	$ 4.31	$ 4.65	$ 0.34	7.89%
		Employee/Chld(rn) - FOUR TIER	$ 4.11	$ 4.46	$ 0.35	8.52%	$ 4.20	$ 4.53	$ 0.33	7.86%
		Family - FOUR TIER	$ 6.11	$ 6.64	$ 0.53	8.67%	$ 6.25	$ 6.74	$ 0.49	7.84%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.04	$ 1.13	$ 0.09	8.65%	$ 1.06	$ 1.15	$ 0.09	8.49%
		Family - TWO TIER	$ 2.69	$ 2.93	$ 0.24	8.92%	$ 2.74	$ 2.98	$ 0.24	8.76%
		Double - THREE TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Family - THREE TIER	$ 2.74	$ 2.99	$ 0.25	9.12%	$ 2.80	$ 3.04	$ 0.24	8.57%
		Employee/Spouse - FOUR TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.01	$ 2.20	$ 0.19	9.45%	$ 2.06	$ 2.24	$ 0.18	8.74%
		Family - FOUR TIER	$ 3.00	$ 3.27	$ 0.27	9.00%	$ 3.06	$ 3.32	$ 0.26	8.50%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.70	$ 0.76	$ 0.06	8.57%	$ 0.72	$ 0.77	$ 0.05	6.94%
		Family - TWO TIER	$ 1.83	$ 1.97	$ 0.14	7.65%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Double - THREE TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Family - THREE TIER	$ 1.86	$ 2.01	$ 0.15	8.06%	$ 1.91	$ 2.04	$ 0.13	6.81%
		Employee/Spouse - FOUR TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Employee/Chld(rn) - FOUR TIER	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.50	$ 0.10	7.14%
		Family - FOUR TIER	$ 2.03	$ 2.20	$ 0.17	8.37%	$ 2.09	$ 2.24	$ 0.15	7.18%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (0.96)	$ (1.05)	$ (0.09)	9.38%	$ (0.99)	$ (1.07)	$ (0.08)	8.08%
		Family - TWO TIER	$ (2.51)	$ (2.74)	$ (0.23)	9.16%	$ (2.56)	$ (2.79)	$ (0.23)	8.98%
		Double - THREE TIER	$ (1.93)	$ (2.11)	$ (0.18)	9.33%	$ (1.97)	$ (2.14)	$ (0.17)	8.63%
		Family - THREE TIER	$ (2.55)	$ (2.79)	$ (0.24)	9.41%	$ (2.61)	$ (2.84)	$ (0.23)	8.81%
		Employee/Spouse - FOUR TIER	$ (1.93)	$ (2.11)	$ (0.18)	9.33%	$ (1.97)	$ (2.14)	$ (0.17)	8.63%
		Employee/Chld(rn) - FOUR TIER	$ (1.88)	$ (2.06)	$ (0.18)	9.57%	$ (1.92)	$ (2.09)	$ (0.17)	8.85%
		Family - FOUR TIER	$ (2.80)	$ (3.06)	$ (0.26)	9.29%	$ (2.86)	$ (3.11)	$ (0.25)	8.74%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.65	$ 0.71	$ 0.06	9.23%	$ 0.66	$ 0.72	$ 0.06	9.09%
		Family - TWO TIER	$ 1.67	$ 1.84	$ 0.17	10.18%	$ 1.71	$ 1.87	$ 0.16	9.36%
		Double - THREE TIER	$ 1.28	$ 1.41	$ 0.13	10.16%	$ 1.31	$ 1.44	$ 0.13	9.92%
		Family - THREE TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.74	$ 1.90	$ 0.16	9.20%
		Employee/Spouse - FOUR TIER	$ 1.28	$ 1.41	$ 0.13	10.16%	$ 1.31	$ 1.44	$ 0.13	9.92%
		Employee/Chld(rn) - FOUR TIER	$ 1.25	$ 1.38	$ 0.13	10.40%	$ 1.28	$ 1.40	$ 0.12	9.38%
		Family - FOUR TIER	$ 1.86	$ 2.05	$ 0.19	10.22%	$ 1.91	$ 2.08	$ 0.17	8.90%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 2.97	$ 3.23	$ 0.26	8.75%	$ 3.03	$ 3.28	$ 0.25	8.25%
		Family - TWO TIER	$ 7.70	$ 8.39	$ 0.69	8.96%	$ 7.87	$ 8.52	$ 0.65	8.26%
		Double - THREE TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Family - THREE TIER	$ 7.85	$ 8.55	$ 0.70	8.92%	$ 8.02	$ 8.69	$ 0.67	8.35%
		Employee/Spouse - FOUR TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Employee/Chld(rn) - FOUR TIER	$ 5.77	$ 6.29	$ 0.52	9.01%	$ 5.90	$ 6.39	$ 0.49	8.31%
		Family - FOUR TIER	$ 8.59	$ 9.36	$ 0.77	8.96%	$ 8.77	$ 9.51	$ 0.74	8.44%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.25	$ 2.45	$ 0.20	8.89%	$ 2.30	$ 2.49	$ 0.19	8.26%
		Family - TWO TIER	$ 5.85	$ 6.36	$ 0.51	8.72%	$ 5.98	$ 6.46	$ 0.48	8.03%
		Double - THREE TIER	$ 4.50	$ 4.89	$ 0.39	8.67%	$ 4.60	$ 4.97	$ 0.37	8.04%
		Family - THREE TIER	$ 5.96	$ 6.48	$ 0.52	8.72%	$ 6.09	$ 6.59	$ 0.50	8.21%
		Employee/Spouse - FOUR TIER	$ 4.50	$ 4.89	$ 0.39	8.67%	$ 4.60	$ 4.97	$ 0.37	8.04%
		Employee/Chld(rn) - FOUR TIER	$ 4.39	$ 4.77	$ 0.38	8.66%	$ 4.48	$ 4.85	$ 0.37	8.26%
		Family - FOUR TIER	$ 6.53	$ 7.10	$ 0.57	8.73%	$ 6.66	$ 7.21	$ 0.55	8.26%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 6.08	$ 6.60	$ 0.52	8.55%	$ 6.21	$ 6.71	$ 0.50	8.05%
		Family - TWO TIER	$ 15.80	$ 17.17	$ 1.37	8.67%	$ 16.14	$ 17.44	$ 1.30	8.05%
		Double - THREE TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Family - THREE TIER	$ 16.10	$ 17.50	$ 1.40	8.70%	$ 16.44	$ 17.77	$ 1.33	8.09%
		Employee/Spouse - FOUR TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Employee/Chld(rn) - FOUR TIER	$ 11.86	$ 12.87	$ 1.01	8.52%	$ 12.10	$ 13.08	$ 0.98	8.10%
		Family - FOUR TIER	$ 17.62	$ 19.15	$ 1.53	8.68%	$ 18.00	$ 19.45	$ 1.45	8.06%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 4.91	$ 5.02	$ 0.11	2.24%	$ 5.01	$ 5.10	$ 0.09	1.80%
		Family - TWO TIER	$ 12.75	$ 13.05	$ 0.30	2.35%	$ 13.03	$ 13.26	$ 0.23	1.77%
		Double - THREE TIER	$ 9.80	$ 10.04	$ 0.24	2.45%	$ 10.02	$ 10.20	$ 0.18	1.80%
		Family - THREE TIER	$ 12.99	$ 13.30	$ 0.31	2.39%	$ 13.29	$ 13.51	$ 0.22	1.66%
		Employee/Spouse - FOUR TIER	$ 9.80	$ 10.04	$ 0.24	2.45%	$ 10.02	$ 10.20	$ 0.18	1.80%
		Employee/Chld(rn) - FOUR TIER	$ 9.56	$ 9.79	$ 0.23	2.41%	$ 9.77	$ 9.94	$ 0.17	1.74%
		Family - FOUR TIER	$ 14.22	$ 14.56	$ 0.34	2.39%	$ 14.54	$ 14.79	$ 0.25	1.72%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.24	$ 4.33	$ 0.09	2.12%	$ 4.33	$ 4.40	$ 0.07	1.62%
		Family - TWO TIER	$ 11.02	$ 11.27	$ 0.25	2.27%	$ 11.27	$ 11.45	$ 0.18	1.60%
		Double - THREE TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Family - THREE TIER	$ 11.23	$ 11.49	$ 0.26	2.32%	$ 11.48	$ 11.67	$ 0.19	1.66%
		Employee/Spouse - FOUR TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 8.26	$ 8.45	$ 0.19	2.30%	$ 8.45	$ 8.59	$ 0.14	1.66%
		Family - FOUR TIER	$ 12.29	$ 12.57	$ 0.28	2.28%	$ 12.58	$ 12.77	$ 0.19	1.51%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 1.96	$ 2.00	$ 0.04	2.04%	$ 2.00	$ 2.04	$ 0.04	2.00%
		Family - TWO TIER	$ 5.10	$ 5.21	$ 0.11	2.16%	$ 5.21	$ 5.29	$ 0.08	1.54%
		Double - THREE TIER	$ 3.92	$ 4.01	$ 0.09	2.30%	$ 4.00	$ 4.07	$ 0.07	1.75%
		Family - THREE TIER	$ 5.19	$ 5.31	$ 0.12	2.31%	$ 5.31	$ 5.39	$ 0.08	1.51%
		Employee/Spouse - FOUR TIER	$ 3.92	$ 4.01	$ 0.09	2.30%	$ 4.00	$ 4.07	$ 0.07	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 3.82	$ 3.91	$ 0.09	2.36%	$ 3.91	$ 3.97	$ 0.06	1.53%
		Family - FOUR TIER	$ 5.69	$ 5.81	$ 0.12	2.11%	$ 5.82	$ 5.90	$ 0.08	1.37%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.07	$ 1.09	$ 0.02	1.87%	$ 1.09	$ 1.11	$ 0.02	1.83%
		Family - TWO TIER	$ 2.78	$ 2.84	$ 0.06	2.16%	$ 2.84	$ 2.89	$ 0.05	1.76%
		Double - THREE TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Family - THREE TIER	$ 2.83	$ 2.90	$ 0.07	2.47%	$ 2.89	$ 2.94	$ 0.05	1.73%
		Employee/Spouse - FOUR TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Employee/Chld(rn) - FOUR TIER	$ 2.09	$ 2.13	$ 0.04	1.91%	$ 2.13	$ 2.17	$ 0.04	1.88%
		Family - FOUR TIER	$ 3.09	$ 3.17	$ 0.08	2.59%	$ 3.17	$ 3.22	$ 0.05	1.58%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.72	$ 0.74	$ 0.02	2.78%	$ 0.74	$ 0.75	$ 0.01	1.35%
		Family - TWO TIER	$ 1.89	$ 1.91	$ 0.02	1.06%	$ 1.93	$ 1.94	$ 0.01	0.52%
		Double - THREE TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Family - THREE TIER	$ 1.92	$ 1.95	$ 0.03	1.56%	$ 1.96	$ 1.98	$ 0.02	1.02%
		Employee/Spouse - FOUR TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Employee/Chld(rn) - FOUR TIER	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - FOUR TIER	$ 2.10	$ 2.13	$ 0.03	1.43%	$ 2.15	$ 2.17	$ 0.02	0.93%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.68	$ 0.70	$ 0.02	2.94%	$ 0.69	$ 0.71	$ 0.02	2.90%
		Family - TWO TIER	$ 1.76	$ 1.81	$ 0.05	2.84%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Double - THREE TIER	$ 1.36	$ 1.39	$ 0.03	2.21%	$ 1.38	$ 1.41	$ 0.03	2.17%
		Family - THREE TIER	$ 1.79	$ 1.84	$ 0.05	2.79%	$ 1.83	$ 1.87	$ 0.04	2.19%
		Employee/Spouse - FOUR TIER	$ 1.36	$ 1.39	$ 0.03	2.21%	$ 1.38	$ 1.41	$ 0.03	2.17%
		Employee/Chld(rn) - FOUR TIER	$ 1.31	$ 1.36	$ 0.05	3.82%	$ 1.35	$ 1.38	$ 0.03	2.22%
		Family - FOUR TIER	$ 1.96	$ 2.02	$ 0.06	3.06%	$ 2.00	$ 2.05	$ 0.05	2.50%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.06	$ 3.13	$ 0.07	2.29%	$ 3.13	$ 3.18	$ 0.05	1.60%
		Family - TWO TIER	$ 7.96	$ 8.13	$ 0.17	2.14%	$ 8.14	$ 8.26	$ 0.12	1.47%
		Double - THREE TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Family - THREE TIER	$ 8.11	$ 8.29	$ 0.18	2.22%	$ 8.30	$ 8.42	$ 0.12	1.45%
		Employee/Spouse - FOUR TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 5.96	$ 6.10	$ 0.14	2.35%	$ 6.10	$ 6.20	$ 0.10	1.64%
		Family - FOUR TIER	$ 8.88	$ 9.07	$ 0.19	2.14%	$ 9.08	$ 9.21	$ 0.13	1.43%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 6.26	$ 6.40	$ 0.14	2.24%	$ 6.41	$ 6.50	$ 0.09	1.40%
		Family - TWO TIER	$ 16.30	$ 16.64	$ 0.34	2.09%	$ 16.66	$ 16.90	$ 0.24	1.44%
		Double - THREE TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Family - THREE TIER	$ 16.60	$ 16.96	$ 0.36	2.17%	$ 16.98	$ 17.23	$ 0.25	1.47%
		Employee/Spouse - FOUR TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Employee/Chld(rn) - FOUR TIER	$ 12.22	$ 12.48	$ 0.26	2.13%	$ 12.49	$ 12.68	$ 0.19	1.52%
		Family - FOUR TIER	$ 18.17	$ 18.56	$ 0.39	2.15%	$ 18.58	$ 18.85	$ 0.27	1.45%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.24	$ 4.33	$ 0.09	2.12%	$ 4.33	$ 4.40	$ 0.07	1.62%
		Family - TWO TIER	$ 11.02	$ 11.27	$ 0.25	2.27%	$ 11.27	$ 11.45	$ 0.18	1.60%
		Double - THREE TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Family - THREE TIER	$ 11.23	$ 11.49	$ 0.26	2.32%	$ 11.48	$ 11.67	$ 0.19	1.66%
		Employee/Spouse - FOUR TIER	$ 8.48	$ 8.67	$ 0.19	2.24%	$ 8.67	$ 8.81	$ 0.14	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 8.26	$ 8.45	$ 0.19	2.30%	$ 8.45	$ 8.59	$ 0.14	1.66%
		Family - FOUR TIER	$ 12.29	$ 12.57	$ 0.28	2.28%	$ 12.58	$ 12.77	$ 0.19	1.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 4.75	$ 5.18	$ 0.43	9.05%	$ 4.85	$ 5.26	$ 0.41	8.45%
		Family - TWO TIER	$ 12.35	$ 13.46	$ 1.11	8.99%	$ 12.62	$ 13.68	$ 1.06	8.40%
		Double - THREE TIER	$ 9.50	$ 10.36	$ 0.86	9.05%	$ 9.71	$ 10.52	$ 0.81	8.34%
		Family - THREE TIER	$ 12.59	$ 13.72	$ 1.13	8.98%	$ 12.86	$ 13.94	$ 1.08	8.40%
		Employee/Spouse - FOUR TIER	$ 9.50	$ 10.36	$ 0.86	9.05%	$ 9.71	$ 10.52	$ 0.81	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 9.26	$ 10.10	$ 0.84	9.07%	$ 9.46	$ 10.26	$ 0.80	8.46%
		Family - FOUR TIER	$ 13.78	$ 15.02	$ 1.24	9.00%	$ 14.07	$ 15.25	$ 1.18	8.39%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.11	$ 4.47	$ 0.36	8.76%	$ 4.20	$ 4.54	$ 0.34	8.10%
		Family - TWO TIER	$ 10.68	$ 11.63	$ 0.95	8.90%	$ 10.91	$ 11.81	$ 0.90	8.25%
		Double - THREE TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Family - THREE TIER	$ 10.89	$ 11.85	$ 0.96	8.82%	$ 11.11	$ 12.04	$ 0.93	8.37%
		Employee/Spouse - FOUR TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 8.01	$ 8.72	$ 0.71	8.86%	$ 8.18	$ 8.86	$ 0.68	8.31%
		Family - FOUR TIER	$ 11.92	$ 12.97	$ 1.05	8.81%	$ 12.16	$ 13.17	$ 1.01	8.31%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 1.90	$ 2.07	$ 0.17	8.95%	$ 1.94	$ 2.10	$ 0.16	8.25%
		Family - TWO TIER	$ 4.94	$ 5.37	$ 0.43	8.70%	$ 5.04	$ 5.46	$ 0.42	8.33%
		Double - THREE TIER	$ 3.79	$ 4.13	$ 0.34	8.97%	$ 3.88	$ 4.20	$ 0.32	8.25%
		Family - THREE TIER	$ 5.03	$ 5.48	$ 0.45	8.95%	$ 5.14	$ 5.56	$ 0.42	8.17%
		Employee/Spouse - FOUR TIER	$ 3.79	$ 4.13	$ 0.34	8.97%	$ 3.88	$ 4.20	$ 0.32	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 3.70	$ 4.03	$ 0.33	8.92%	$ 3.78	$ 4.09	$ 0.31	8.20%
		Family - FOUR TIER	$ 5.51	$ 5.99	$ 0.48	8.71%	$ 5.63	$ 6.09	$ 0.46	8.17%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.04	$ 1.13	$ 0.09	8.65%	$ 1.06	$ 1.15	$ 0.09	8.49%
		Family - TWO TIER	$ 2.69	$ 2.93	$ 0.24	8.92%	$ 2.74	$ 2.98	$ 0.24	8.76%
		Double - THREE TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Family - THREE TIER	$ 2.74	$ 2.99	$ 0.25	9.12%	$ 2.80	$ 3.04	$ 0.24	8.57%
		Employee/Spouse - FOUR TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.01	$ 2.20	$ 0.19	9.45%	$ 2.06	$ 2.24	$ 0.18	8.74%
		Family - FOUR TIER	$ 3.00	$ 3.27	$ 0.27	9.00%	$ 3.06	$ 3.32	$ 0.26	8.50%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.70	$ 0.76	$ 0.06	8.57%	$ 0.72	$ 0.77	$ 0.05	6.94%
		Family - TWO TIER	$ 1.83	$ 1.97	$ 0.14	7.65%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Double - THREE TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Family - THREE TIER	$ 1.86	$ 2.01	$ 0.15	8.06%	$ 1.91	$ 2.04	$ 0.13	6.81%
		Employee/Spouse - FOUR TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Employee/Chld(rn) - FOUR TIER	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.50	$ 0.10	7.14%
		Family - FOUR TIER	$ 2.03	$ 2.20	$ 0.17	8.37%	$ 2.09	$ 2.24	$ 0.15	7.18%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.66	$ 0.72	$ 0.06	9.09%	$ 0.67	$ 0.73	$ 0.06	8.96%
		Family - TWO TIER	$ 1.70	$ 1.86	$ 0.16	9.41%	$ 1.74	$ 1.89	$ 0.15	8.62%
		Double - THREE TIER	$ 1.30	$ 1.43	$ 0.13	10.00%	$ 1.33	$ 1.46	$ 0.13	9.77%
		Family - THREE TIER	$ 1.73	$ 1.90	$ 0.17	9.83%	$ 1.77	$ 1.93	$ 0.16	9.04%
		Employee/Spouse - FOUR TIER	$ 1.30	$ 1.43	$ 0.13	10.00%	$ 1.33	$ 1.46	$ 0.13	9.77%
		Employee/Chld(rn) - FOUR TIER	$ 1.27	$ 1.40	$ 0.13	10.24%	$ 1.30	$ 1.42	$ 0.12	9.23%
		Family - FOUR TIER	$ 1.90	$ 2.08	$ 0.18	9.47%	$ 1.94	$ 2.11	$ 0.17	8.76%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 2.97	$ 3.23	$ 0.26	8.75%	$ 3.03	$ 3.28	$ 0.25	8.25%
		Family - TWO TIER	$ 7.70	$ 8.39	$ 0.69	8.96%	$ 7.87	$ 8.52	$ 0.65	8.26%
		Double - THREE TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Family - THREE TIER	$ 7.85	$ 8.55	$ 0.70	8.92%	$ 8.02	$ 8.69	$ 0.67	8.35%
		Employee/Spouse - FOUR TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Employee/Chld(rn) - FOUR TIER	$ 5.77	$ 6.29	$ 0.52	9.01%	$ 5.90	$ 6.39	$ 0.49	8.31%
		Family - FOUR TIER	$ 8.59	$ 9.36	$ 0.77	8.96%	$ 8.77	$ 9.51	$ 0.74	8.44%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 6.08	$ 6.60	$ 0.52	8.55%	$ 6.21	$ 6.71	$ 0.50	8.05%
		Family - TWO TIER	$ 15.80	$ 17.17	$ 1.37	8.67%	$ 16.14	$ 17.44	$ 1.30	8.05%
		Double - THREE TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Family - THREE TIER	$ 16.10	$ 17.50	$ 1.40	8.70%	$ 16.44	$ 17.77	$ 1.33	8.09%
		Employee/Spouse - FOUR TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Employee/Chld(rn) - FOUR TIER	$ 11.86	$ 12.87	$ 1.01	8.52%	$ 12.10	$ 13.08	$ 0.98	8.10%
		Family - FOUR TIER	$ 17.62	$ 19.15	$ 1.53	8.68%	$ 18.00	$ 19.45	$ 1.45	8.06%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.11	$ 4.47	$ 0.36	8.76%	$ 4.20	$ 4.54	$ 0.34	8.10%
		Family - TWO TIER	$ 10.68	$ 11.63	$ 0.95	8.90%	$ 10.91	$ 11.81	$ 0.90	8.25%
		Double - THREE TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Family - THREE TIER	$ 10.89	$ 11.85	$ 0.96	8.82%	$ 11.11	$ 12.04	$ 0.93	8.37%
		Employee/Spouse - FOUR TIER	$ 8.22	$ 8.94	$ 0.72	8.76%	$ 8.39	$ 9.08	$ 0.69	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 8.01	$ 8.72	$ 0.71	8.86%	$ 8.18	$ 8.86	$ 0.68	8.31%
		Family - FOUR TIER	$ 11.92	$ 12.97	$ 1.05	8.81%	$ 12.16	$ 13.17	$ 1.01	8.31%

CDPHP Universal Benefits, Inc.
Capital Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 1.96	$ 2.00	$ 0.04	2.04%	$ 2.00	$ 2.04	$ 0.04	2.00%
		Family - TWO TIER	$ 5.10	$ 5.21	$ 0.11	2.16%	$ 5.21	$ 5.29	$ 0.08	1.54%
		Double - THREE TIER	$ 3.92	$ 4.01	$ 0.09	2.30%	$ 4.00	$ 4.07	$ 0.07	1.75%
		Family - THREE TIER	$ 5.19	$ 5.31	$ 0.12	2.31%	$ 5.31	$ 5.39	$ 0.08	1.51%
		Employee/Spouse - FOUR TIER	$ 3.92	$ 4.01	$ 0.09	2.30%	$ 4.00	$ 4.07	$ 0.07	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 3.82	$ 3.91	$ 0.09	2.36%	$ 3.91	$ 3.97	$ 0.06	1.53%
		Family - FOUR TIER	$ 5.69	$ 5.81	$ 0.12	2.11%	$ 5.82	$ 5.90	$ 0.08	1.37%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.07	$ 1.09	$ 0.02	1.87%	$ 1.09	$ 1.11	$ 0.02	1.83%
		Family - TWO TIER	$ 2.78	$ 2.84	$ 0.06	2.16%	$ 2.84	$ 2.89	$ 0.05	1.76%
		Double - THREE TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Family - THREE TIER	$ 2.83	$ 2.90	$ 0.07	2.47%	$ 2.89	$ 2.94	$ 0.05	1.73%
		Employee/Spouse - FOUR TIER	$ 2.14	$ 2.19	$ 0.05	2.34%	$ 2.18	$ 2.22	$ 0.04	1.83%
		Employee/Chld(rn) - FOUR TIER	$ 2.09	$ 2.13	$ 0.04	1.91%	$ 2.13	$ 2.17	$ 0.04	1.88%
		Family - FOUR TIER	$ 3.09	$ 3.17	$ 0.08	2.59%	$ 3.17	$ 3.22	$ 0.05	1.58%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.72	$ 0.74	$ 0.02	2.78%	$ 0.74	$ 0.75	$ 0.01	1.35%
		Family - TWO TIER	$ 1.89	$ 1.91	$ 0.02	1.06%	$ 1.93	$ 1.94	$ 0.01	0.52%
		Double - THREE TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Family - THREE TIER	$ 1.92	$ 1.95	$ 0.03	1.56%	$ 1.96	$ 1.98	$ 0.02	1.02%
		Employee/Spouse - FOUR TIER	$ 1.45	$ 1.47	$ 0.02	1.38%	$ 1.48	$ 1.50	$ 0.02	1.35%
		Employee/Chld(rn) - FOUR TIER	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - FOUR TIER	$ 2.10	$ 2.13	$ 0.03	1.43%	$ 2.15	$ 2.17	$ 0.02	0.93%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.00)	$ (1.02)	$ (0.02)	2.00%	$ (1.02)	$ (1.04)	$ (0.02)	1.96%
		Family - TWO TIER	$ (2.59)	$ (2.66)	$ (0.07)	2.70%	$ (2.64)	$ (2.70)	$ (0.06)	2.27%
		Double - THREE TIER	$ (1.99)	$ (2.04)	$ (0.05)	2.51%	$ (2.03)	$ (2.08)	$ (0.05)	2.46%
		Family - THREE TIER	$ (2.64)	$ (2.71)	$ (0.07)	2.65%	$ (2.69)	$ (2.75)	$ (0.06)	2.23%
		Employee/Spouse - FOUR TIER	$ (1.99)	$ (2.04)	$ (0.05)	2.51%	$ (2.03)	$ (2.08)	$ (0.05)	2.46%
		Employee/Chld(rn) - FOUR TIER	$ (1.94)	$ (1.99)	$ (0.05)	2.58%	$ (1.98)	$ (2.02)	$ (0.04)	2.02%
		Family - FOUR TIER	$ (2.88)	$ (2.96)	$ (0.08)	2.78%	$ (2.95)	$ (3.01)	$ (0.06)	2.03%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.68	$ 0.70	$ 0.02	2.94%	$ 0.69	$ 0.71	$ 0.02	2.90%
		Family - TWO TIER	$ 1.76	$ 1.81	$ 0.05	2.84%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Double - THREE TIER	$ 1.36	$ 1.39	$ 0.03	2.21%	$ 1.38	$ 1.41	$ 0.03	2.17%
		Family - THREE TIER	$ 1.79	$ 1.84	$ 0.05	2.79%	$ 1.83	$ 1.87	$ 0.04	2.19%
		Employee/Spouse - FOUR TIER	$ 1.36	$ 1.39	$ 0.03	2.21%	$ 1.38	$ 1.41	$ 0.03	2.17%
		Employee/Chld(rn) - FOUR TIER	$ 1.31	$ 1.36	$ 0.05	3.82%	$ 1.35	$ 1.38	$ 0.03	2.22%
		Family - FOUR TIER	$ 1.96	$ 2.02	$ 0.06	3.06%	$ 2.00	$ 2.05	$ 0.05	2.50%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.06	$ 3.13	$ 0.07	2.29%	$ 3.13	$ 3.18	$ 0.05	1.60%
		Family - TWO TIER	$ 7.96	$ 8.13	$ 0.17	2.14%	$ 8.14	$ 8.26	$ 0.12	1.47%
		Double - THREE TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Family - THREE TIER	$ 8.11	$ 8.29	$ 0.18	2.22%	$ 8.30	$ 8.42	$ 0.12	1.45%
		Employee/Spouse - FOUR TIER	$ 6.12	$ 6.26	$ 0.14	2.29%	$ 6.26	$ 6.35	$ 0.09	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 5.96	$ 6.10	$ 0.14	2.35%	$ 6.10	$ 6.20	$ 0.10	1.64%
		Family - FOUR TIER	$ 8.88	$ 9.07	$ 0.19	2.14%	$ 9.08	$ 9.21	$ 0.13	1.43%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.32	$ 2.37	$ 0.05	2.16%	$ 2.37	$ 2.41	$ 0.04	1.69%
		Family - TWO TIER	$ 6.03	$ 6.17	$ 0.14	2.32%	$ 6.17	$ 6.26	$ 0.09	1.46%
		Double - THREE TIER	$ 4.64	$ 4.74	$ 0.10	2.16%	$ 4.75	$ 4.82	$ 0.07	1.47%
		Family - THREE TIER	$ 6.15	$ 6.29	$ 0.14	2.28%	$ 6.28	$ 6.38	$ 0.10	1.59%
		Employee/Spouse - FOUR TIER	$ 4.64	$ 4.74	$ 0.10	2.16%	$ 4.75	$ 4.82	$ 0.07	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.70	$ 0.08	1.73%
		Family - FOUR TIER	$ 6.73	$ 6.88	$ 0.15	2.23%	$ 6.88	$ 6.99	$ 0.11	1.60%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 6.26	$ 6.40	$ 0.14	2.24%	$ 6.41	$ 6.50	$ 0.09	1.40%
		Family - TWO TIER	$ 16.30	$ 16.64	$ 0.34	2.09%	$ 16.66	$ 16.90	$ 0.24	1.44%
		Double - THREE TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Family - THREE TIER	$ 16.60	$ 16.96	$ 0.36	2.17%	$ 16.98	$ 17.23	$ 0.25	1.47%
		Employee/Spouse - FOUR TIER	$ 12.53	$ 12.80	$ 0.27	2.15%	$ 12.82	$ 13.00	$ 0.18	1.40%
		Employee/Chld(rn) - FOUR TIER	$ 12.22	$ 12.48	$ 0.26	2.13%	$ 12.49	$ 12.68	$ 0.19	1.52%
		Family - FOUR TIER	$ 18.17	$ 18.56	$ 0.39	2.15%	$ 18.58	$ 18.85	$ 0.27	1.45%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 4.91	$ 5.02	$ 0.11	2.24%	$ 5.01	$ 5.10	$ 0.09	1.80%
		Family - TWO TIER	$ 12.75	$ 13.05	$ 0.30	2.35%	$ 13.03	$ 13.26	$ 0.23	1.77%
		Double - THREE TIER	$ 9.80	$ 10.04	$ 0.24	2.45%	$ 10.02	$ 10.20	$ 0.18	1.80%
		Family - THREE TIER	$ 12.99	$ 13.30	$ 0.31	2.39%	$ 13.29	$ 13.51	$ 0.22	1.66%
		Employee/Spouse - FOUR TIER	$ 9.80	$ 10.04	$ 0.24	2.45%	$ 10.02	$ 10.20	$ 0.18	1.80%
		Employee/Chld(rn) - FOUR TIER	$ 9.56	$ 9.79	$ 0.23	2.41%	$ 9.77	$ 9.94	$ 0.17	1.74%
		Family - FOUR TIER	$ 14.22	$ 14.56	$ 0.34	2.39%	$ 14.54	$ 14.79	$ 0.25	1.72%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 1.90	$ 2.07	$ 0.17	8.95%	$ 1.94	$ 2.10	$ 0.16	8.25%
		Family - TWO TIER	$ 4.94	$ 5.37	$ 0.43	8.70%	$ 5.04	$ 5.46	$ 0.42	8.33%
		Double - THREE TIER	$ 3.79	$ 4.13	$ 0.34	8.97%	$ 3.88	$ 4.20	$ 0.32	8.25%
		Family - THREE TIER	$ 5.03	$ 5.48	$ 0.45	8.95%	$ 5.14	$ 5.56	$ 0.42	8.17%
		Employee/Spouse - FOUR TIER	$ 3.79	$ 4.13	$ 0.34	8.97%	$ 3.88	$ 4.20	$ 0.32	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 3.70	$ 4.03	$ 0.33	8.92%	$ 3.78	$ 4.09	$ 0.31	8.20%
		Family - FOUR TIER	$ 5.51	$ 5.99	$ 0.48	8.71%	$ 5.63	$ 6.09	$ 0.46	8.17%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.04	$ 1.13	$ 0.09	8.65%	$ 1.06	$ 1.15	$ 0.09	8.49%
		Family - TWO TIER	$ 2.69	$ 2.93	$ 0.24	8.92%	$ 2.74	$ 2.98	$ 0.24	8.76%
		Double - THREE TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Family - THREE TIER	$ 2.74	$ 2.99	$ 0.25	9.12%	$ 2.80	$ 3.04	$ 0.24	8.57%
		Employee/Spouse - FOUR TIER	$ 2.07	$ 2.26	$ 0.19	9.18%	$ 2.11	$ 2.29	$ 0.18	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.01	$ 2.20	$ 0.19	9.45%	$ 2.06	$ 2.24	$ 0.18	8.74%
		Family - FOUR TIER	$ 3.00	$ 3.27	$ 0.27	9.00%	$ 3.06	$ 3.32	$ 0.26	8.50%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.70	$ 0.76	$ 0.06	8.57%	$ 0.72	$ 0.77	$ 0.05	6.94%
		Family - TWO TIER	$ 1.83	$ 1.97	$ 0.14	7.65%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Double - THREE TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Family - THREE TIER	$ 1.86	$ 2.01	$ 0.15	8.06%	$ 1.91	$ 2.04	$ 0.13	6.81%
		Employee/Spouse - FOUR TIER	$ 1.41	$ 1.52	$ 0.11	7.80%	$ 1.44	$ 1.54	$ 0.10	6.94%
		Employee/Chld(rn) - FOUR TIER	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.50	$ 0.10	7.14%
		Family - FOUR TIER	$ 2.03	$ 2.20	$ 0.17	8.37%	$ 2.09	$ 2.24	$ 0.15	7.18%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (0.96)	$ (1.05)	$ (0.09)	9.38%	$ (0.99)	$ (1.07)	$ (0.08)	8.08%
		Family - TWO TIER	$ (2.51)	$ (2.74)	$ (0.23)	9.16%	$ (2.56)	$ (2.79)	$ (0.23)	8.98%
		Double - THREE TIER	$ (1.93)	$ (2.11)	$ (0.18)	9.33%	$ (1.97)	$ (2.14)	$ (0.17)	8.63%
		Family - THREE TIER	$ (2.55)	$ (2.79)	$ (0.24)	9.41%	$ (2.61)	$ (2.84)	$ (0.23)	8.81%
		Employee/Spouse - FOUR TIER	$ (1.93)	$ (2.11)	$ (0.18)	9.33%	$ (1.97)	$ (2.14)	$ (0.17)	8.63%
		Employee/Chld(rn) - FOUR TIER	$ (1.88)	$ (2.06)	$ (0.18)	9.57%	$ (1.92)	$ (2.09)	$ (0.17)	8.85%
		Family - FOUR TIER	$ (2.80)	$ (3.06)	$ (0.26)	9.29%	$ (2.86)	$ (3.11)	$ (0.25)	8.74%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.66	$ 0.72	$ 0.06	9.09%	$ 0.67	$ 0.73	$ 0.06	8.96%
		Family - TWO TIER	$ 1.70	$ 1.86	$ 0.16	9.41%	$ 1.74	$ 1.89	$ 0.15	8.62%
		Double - THREE TIER	$ 1.30	$ 1.43	$ 0.13	10.00%	$ 1.33	$ 1.46	$ 0.13	9.77%
		Family - THREE TIER	$ 1.73	$ 1.90	$ 0.17	9.83%	$ 1.77	$ 1.93	$ 0.16	9.04%
		Employee/Spouse - FOUR TIER	$ 1.30	$ 1.43	$ 0.13	10.00%	$ 1.33	$ 1.46	$ 0.13	9.77%
		Employee/Chld(rn) - FOUR TIER	$ 1.27	$ 1.40	$ 0.13	10.24%	$ 1.30	$ 1.42	$ 0.12	9.23%
		Family - FOUR TIER	$ 1.90	$ 2.08	$ 0.18	9.47%	$ 1.94	$ 2.11	$ 0.17	8.76%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 2.97	$ 3.23	$ 0.26	8.75%	$ 3.03	$ 3.28	$ 0.25	8.25%
		Family - TWO TIER	$ 7.70	$ 8.39	$ 0.69	8.96%	$ 7.87	$ 8.52	$ 0.65	8.26%
		Double - THREE TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Family - THREE TIER	$ 7.85	$ 8.55	$ 0.70	8.92%	$ 8.02	$ 8.69	$ 0.67	8.35%
		Employee/Spouse - FOUR TIER	$ 5.92	$ 6.45	$ 0.53	8.95%	$ 6.05	$ 6.56	$ 0.51	8.43%
		Employee/Chld(rn) - FOUR TIER	$ 5.77	$ 6.29	$ 0.52	9.01%	$ 5.90	$ 6.39	$ 0.49	8.31%
		Family - FOUR TIER	$ 8.59	$ 9.36	$ 0.77	8.96%	$ 8.77	$ 9.51	$ 0.74	8.44%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.25	$ 2.45	$ 0.20	8.89%	$ 2.30	$ 2.49	$ 0.19	8.26%
		Family - TWO TIER	$ 5.85	$ 6.36	$ 0.51	8.72%	$ 5.98	$ 6.46	$ 0.48	8.03%
		Double - THREE TIER	$ 4.50	$ 4.89	$ 0.39	8.67%	$ 4.60	$ 4.97	$ 0.37	8.04%
		Family - THREE TIER	$ 5.96	$ 6.48	$ 0.52	8.72%	$ 6.09	$ 6.59	$ 0.50	8.21%
		Employee/Spouse - FOUR TIER	$ 4.50	$ 4.89	$ 0.39	8.67%	$ 4.60	$ 4.97	$ 0.37	8.04%
		Employee/Chld(rn) - FOUR TIER	$ 4.39	$ 4.77	$ 0.38	8.66%	$ 4.48	$ 4.85	$ 0.37	8.26%
		Family - FOUR TIER	$ 6.53	$ 7.10	$ 0.57	8.73%	$ 6.66	$ 7.21	$ 0.55	8.26%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 6.08	$ 6.60	$ 0.52	8.55%	$ 6.21	$ 6.71	$ 0.50	8.05%
		Family - TWO TIER	$ 15.80	$ 17.17	$ 1.37	8.67%	$ 16.14	$ 17.44	$ 1.30	8.05%
		Double - THREE TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Family - THREE TIER	$ 16.10	$ 17.50	$ 1.40	8.70%	$ 16.44	$ 17.77	$ 1.33	8.09%
		Employee/Spouse - FOUR TIER	$ 12.15	$ 13.20	$ 1.05	8.64%	$ 12.42	$ 13.41	$ 0.99	7.97%
		Employee/Chld(rn) - FOUR TIER	$ 11.86	$ 12.87	$ 1.01	8.52%	$ 12.10	$ 13.08	$ 0.98	8.10%
		Family - FOUR TIER	$ 17.62	$ 19.15	$ 1.53	8.68%	$ 18.00	$ 19.45	$ 1.45	8.06%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 4.75	$ 5.18	$ 0.43	9.05%	$ 4.85	$ 5.26	$ 0.41	8.45%
		Family - TWO TIER	$ 12.35	$ 13.46	$ 1.11	8.99%	$ 12.62	$ 13.68	$ 1.06	8.40%
		Double - THREE TIER	$ 9.50	$ 10.36	$ 0.86	9.05%	$ 9.71	$ 10.52	$ 0.81	8.34%
		Family - THREE TIER	$ 12.59	$ 13.72	$ 1.13	8.98%	$ 12.86	$ 13.94	$ 1.08	8.40%
		Employee/Spouse - FOUR TIER	$ 9.50	$ 10.36	$ 0.86	9.05%	$ 9.71	$ 10.52	$ 0.81	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 9.26	$ 10.10	$ 0.84	9.07%	$ 9.46	$ 10.26	$ 0.80	8.46%
		Family - FOUR TIER	$ 13.78	$ 15.02	$ 1.24	9.00%	$ 14.07	$ 15.25	$ 1.18	8.39%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.83	$ 4.94	$ 0.11	2.28%	$ 4.94	$ 5.02	$ 0.08	1.62%
		Family - TWO TIER	$ 12.57	$ 12.85	$ 0.28	2.23%	$ 12.85	$ 13.05	$ 0.20	1.56%
		Double - THREE TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Family - THREE TIER	$ 12.81	$ 13.09	$ 0.28	2.19%	$ 13.10	$ 13.30	$ 0.20	1.53%
		Employee/Spouse - FOUR TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 9.43	$ 9.64	$ 0.21	2.23%	$ 9.64	$ 9.79	$ 0.15	1.56%
		Family - FOUR TIER	$ 14.02	$ 14.33	$ 0.31	2.21%	$ 14.34	$ 14.56	$ 0.22	1.53%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.48	$ 2.53	$ 0.05	2.02%	$ 2.54	$ 2.57	$ 0.03	1.18%
		Family - TWO TIER	$ 6.45	$ 6.58	$ 0.13	2.02%	$ 6.60	$ 6.68	$ 0.08	1.21%
		Double - THREE TIER	$ 4.96	$ 5.06	$ 0.10	2.02%	$ 5.08	$ 5.14	$ 0.06	1.18%
		Family - THREE TIER	$ 6.58	$ 6.70	$ 0.12	1.82%	$ 6.73	$ 6.81	$ 0.08	1.19%
		Employee/Spouse - FOUR TIER	$ 4.96	$ 5.06	$ 0.10	2.02%	$ 5.08	$ 5.14	$ 0.06	1.18%
		Employee/Chld(rn) - FOUR TIER	$ 4.84	$ 4.93	$ 0.09	1.86%	$ 4.95	$ 5.01	$ 0.06	1.21%
		Family - FOUR TIER	$ 7.19	$ 7.33	$ 0.14	1.95%	$ 7.36	$ 7.45	$ 0.09	1.22%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.25	$ 0.03	2.46%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.17	$ 3.24	$ 0.07	2.21%	$ 3.24	$ 3.29	$ 0.05	1.54%
		Double - THREE TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Family - THREE TIER	$ 3.23	$ 3.30	$ 0.07	2.17%	$ 3.31	$ 3.36	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.43	$ 0.06	2.53%	$ 2.43	$ 2.47	$ 0.04	1.65%
		Family - FOUR TIER	$ 3.53	$ 3.62	$ 0.09	2.55%	$ 3.61	$ 3.67	$ 0.06	1.66%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.85	$ -	0.00%
		Family - TWO TIER	$ 2.15	$ 2.18	$ 0.03	1.40%	$ 2.19	$ 2.22	$ 0.03	1.37%
		Double - THREE TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Family - THREE TIER	$ 2.18	$ 2.22	$ 0.04	1.83%	$ 2.24	$ 2.26	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.64	$ 0.03	1.86%	$ 1.64	$ 1.66	$ 0.02	1.22%
		Family - FOUR TIER	$ 2.39	$ 2.43	$ 0.04	1.67%	$ 2.45	$ 2.47	$ 0.02	0.82%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.17)	$ (0.04)	3.54%	$ (1.15)	$ (1.18)	$ (0.03)	2.61%
		Family - TWO TIER	$ (2.95)	$ (3.03)	$ (0.08)	2.71%	$ (3.01)	$ (3.08)	$ (0.07)	2.33%
		Double - THREE TIER	$ (2.27)	$ (2.33)	$ (0.06)	2.64%	$ (2.32)	$ (2.37)	$ (0.05)	2.16%
		Family - THREE TIER	$ (3.00)	$ (3.09)	$ (0.09)	3.00%	$ (3.07)	$ (3.14)	$ (0.07)	2.28%
		Employee/Spouse - FOUR TIER	$ (2.27)	$ (2.33)	$ (0.06)	2.64%	$ (2.32)	$ (2.37)	$ (0.05)	2.16%
		Employee/Chld(rn) - FOUR TIER	$ (2.20)	$ (2.27)	$ (0.07)	3.18%	$ (2.26)	$ (2.31)	$ (0.05)	2.21%
		Family - FOUR TIER	$ (3.28)	$ (3.38)	$ (0.10)	3.05%	$ (3.36)	$ (3.43)	$ (0.07)	2.08%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.78	$ 0.03	4.00%	$ 0.77	$ 0.79	$ 0.02	2.60%
		Family - TWO TIER	$ 1.96	$ 2.03	$ 0.07	3.57%	$ 2.00	$ 2.06	$ 0.06	3.00%
		Double - THREE TIER	$ 1.52	$ 1.56	$ 0.04	2.63%	$ 1.55	$ 1.59	$ 0.04	2.58%
		Family - THREE TIER	$ 2.00	$ 2.07	$ 0.07	3.50%	$ 2.04	$ 2.10	$ 0.06	2.94%
		Employee/Spouse - FOUR TIER	$ 1.52	$ 1.56	$ 0.04	2.63%	$ 1.55	$ 1.59	$ 0.04	2.58%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.52	$ 0.05	3.40%	$ 1.50	$ 1.55	$ 0.05	3.33%
		Family - FOUR TIER	$ 2.19	$ 2.26	$ 0.07	3.20%	$ 2.24	$ 2.30	$ 0.06	2.68%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.57	$ 0.08	2.29%	$ 3.57	$ 3.62	$ 0.05	1.40%
		Family - TWO TIER	$ 9.07	$ 9.27	$ 0.20	2.21%	$ 9.27	$ 9.42	$ 0.15	1.62%
		Double - THREE TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Family - THREE TIER	$ 9.25	$ 9.45	$ 0.20	2.16%	$ 9.45	$ 9.60	$ 0.15	1.59%
		Employee/Spouse - FOUR TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 6.95	$ 0.15	2.21%	$ 6.96	$ 7.06	$ 0.10	1.44%
		Family - FOUR TIER	$ 10.12	$ 10.34	$ 0.22	2.17%	$ 10.34	$ 10.50	$ 0.16	1.55%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.64	$ 2.70	$ 0.06	2.27%	$ 2.70	$ 2.75	$ 0.05	1.85%
		Family - TWO TIER	$ 6.88	$ 7.03	$ 0.15	2.18%	$ 7.02	$ 7.14	$ 0.12	1.71%
		Double - THREE TIER	$ 5.29	$ 5.41	$ 0.12	2.27%	$ 5.40	$ 5.49	$ 0.09	1.67%
		Family - THREE TIER	$ 7.00	$ 7.17	$ 0.17	2.43%	$ 7.16	$ 7.28	$ 0.12	1.68%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.41	$ 0.12	2.27%	$ 5.40	$ 5.49	$ 0.09	1.67%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.27	$ 0.12	2.33%	$ 5.27	$ 5.36	$ 0.09	1.71%
		Family - FOUR TIER	$ 7.66	$ 7.84	$ 0.18	2.35%	$ 7.84	$ 7.96	$ 0.12	1.53%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.14	$ 7.30	$ 0.16	2.24%	$ 7.30	$ 7.41	$ 0.11	1.51%
		Family - TWO TIER	$ 18.57	$ 18.97	$ 0.40	2.15%	$ 19.00	$ 19.27	$ 0.27	1.42%
		Double - THREE TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Family - THREE TIER	$ 18.93	$ 19.33	$ 0.40	2.11%	$ 19.36	$ 19.64	$ 0.28	1.45%
		Employee/Spouse - FOUR TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 13.93	$ 14.23	$ 0.30	2.15%	$ 14.24	$ 14.45	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.71	$ 21.16	$ 0.45	2.17%	$ 21.18	$ 21.49	$ 0.31	1.46%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.68	$ 5.10	$ 0.42	8.97%	$ 4.78	$ 5.18	$ 0.40	8.37%
		Family - TWO TIER	$ 12.17	$ 13.25	$ 1.08	8.87%	$ 12.43	$ 13.46	$ 1.03	8.29%
		Double - THREE TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Family - THREE TIER	$ 12.41	$ 13.51	$ 1.10	8.86%	$ 12.67	$ 13.72	$ 1.05	8.29%
		Employee/Spouse - FOUR TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Employee/Chld(rn) - FOUR TIER	$ 9.13	$ 9.94	$ 0.81	8.87%	$ 9.32	$ 10.10	$ 0.78	8.37%
		Family - FOUR TIER	$ 13.57	$ 14.78	$ 1.21	8.92%	$ 13.86	$ 15.02	$ 1.16	8.37%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.42	$ 2.61	$ 0.19	7.85%	$ 2.46	$ 2.65	$ 0.19	7.72%
		Family - TWO TIER	$ 6.27	$ 6.78	$ 0.51	8.13%	$ 6.40	$ 6.89	$ 0.49	7.66%
		Double - THREE TIER	$ 4.82	$ 5.22	$ 0.40	8.30%	$ 4.93	$ 5.30	$ 0.37	7.51%
		Family - THREE TIER	$ 6.39	$ 6.91	$ 0.52	8.14%	$ 6.53	$ 7.02	$ 0.49	7.50%
		Employee/Spouse - FOUR TIER	$ 4.82	$ 5.22	$ 0.40	8.30%	$ 4.93	$ 5.30	$ 0.37	7.51%
		Employee/Chld(rn) - FOUR TIER	$ 4.70	$ 5.09	$ 0.39	8.30%	$ 4.80	$ 5.17	$ 0.37	7.71%
		Family - FOUR TIER	$ 6.99	$ 7.57	$ 0.58	8.30%	$ 7.14	$ 7.68	$ 0.54	7.56%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.34	$ 0.26	8.44%	$ 3.15	$ 3.40	$ 0.25	7.94%
		Double - THREE TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Family - THREE TIER	$ 3.14	$ 3.41	$ 0.27	8.60%	$ 3.21	$ 3.46	$ 0.25	7.79%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.51	$ 0.20	8.66%	$ 2.36	$ 2.55	$ 0.19	8.05%
		Family - FOUR TIER	$ 3.43	$ 3.73	$ 0.30	8.75%	$ 3.51	$ 3.79	$ 0.28	7.98%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.25	$ 0.16	7.66%	$ 2.13	$ 2.29	$ 0.16	7.51%
		Double - THREE TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - THREE TIER	$ 2.13	$ 2.29	$ 0.16	7.51%	$ 2.17	$ 2.33	$ 0.16	7.37%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.69	$ 0.12	7.64%	$ 1.60	$ 1.71	$ 0.11	6.87%
		Family - FOUR TIER	$ 2.33	$ 2.51	$ 0.18	7.73%	$ 2.38	$ 2.55	$ 0.17	7.14%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.09)	$ (1.20)	$ (0.11)	10.09%	$ (1.12)	$ (1.22)	$ (0.10)	8.93%
		Family - TWO TIER	$ (2.85)	$ (3.13)	$ (0.28)	9.82%	$ (2.90)	$ (3.18)	$ (0.28)	9.66%
		Double - THREE TIER	$ (2.19)	$ (2.40)	$ (0.21)	9.59%	$ (2.24)	$ (2.44)	$ (0.20)	8.93%
		Family - THREE TIER	$ (2.90)	$ (3.19)	$ (0.29)	10.00%	$ (2.97)	$ (3.24)	$ (0.27)	9.09%
		Employee/Spouse - FOUR TIER	$ (2.19)	$ (2.40)	$ (0.21)	9.59%	$ (2.24)	$ (2.44)	$ (0.20)	8.93%
		Employee/Chld(rn) - FOUR TIER	$ (2.14)	$ (2.34)	$ (0.20)	9.35%	$ (2.18)	$ (2.38)	$ (0.20)	9.17%
		Family - FOUR TIER	$ (3.18)	$ (3.49)	$ (0.31)	9.75%	$ (3.24)	$ (3.54)	$ (0.30)	9.26%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.73	$ 0.81	$ 0.08	10.96%	$ 0.75	$ 0.82	$ 0.07	9.33%
		Family - TWO TIER	$ 1.91	$ 2.09	$ 0.18	9.42%	$ 1.95	$ 2.13	$ 0.18	9.23%
		Double - THREE TIER	$ 1.46	$ 1.61	$ 0.15	10.27%	$ 1.49	$ 1.64	$ 0.15	10.07%
		Family - THREE TIER	$ 1.94	$ 2.13	$ 0.19	9.79%	$ 1.98	$ 2.17	$ 0.19	9.60%
		Employee/Spouse - FOUR TIER	$ 1.46	$ 1.61	$ 0.15	10.27%	$ 1.49	$ 1.64	$ 0.15	10.07%
		Employee/Chld(rn) - FOUR TIER	$ 1.43	$ 1.57	$ 0.14	9.79%	$ 1.46	$ 1.60	$ 0.14	9.59%
		Family - FOUR TIER	$ 2.13	$ 2.34	$ 0.21	9.86%	$ 2.17	$ 2.37	$ 0.20	9.22%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.68	$ 0.29	8.55%	$ 3.45	$ 3.74	$ 0.29	8.41%
		Family - TWO TIER	$ 8.80	$ 9.57	$ 0.77	8.75%	$ 8.98	$ 9.72	$ 0.74	8.24%
		Double - THREE TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Family - THREE TIER	$ 8.97	$ 9.75	$ 0.78	8.70%	$ 9.16	$ 9.90	$ 0.74	8.08%
		Employee/Spouse - FOUR TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Employee/Chld(rn) - FOUR TIER	$ 6.60	$ 7.17	$ 0.57	8.64%	$ 6.74	$ 7.29	$ 0.55	8.16%
		Family - FOUR TIER	$ 9.82	$ 10.67	$ 0.85	8.66%	$ 10.02	$ 10.84	$ 0.82	8.18%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.56	$ 2.79	$ 0.23	8.98%	$ 2.62	$ 2.83	$ 0.21	8.02%
		Family - TWO TIER	$ 6.66	$ 7.25	$ 0.59	8.86%	$ 6.80	$ 7.37	$ 0.57	8.38%
		Double - THREE TIER	$ 5.13	$ 5.58	$ 0.45	8.77%	$ 5.23	$ 5.67	$ 0.44	8.41%
		Family - THREE TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.93	$ 7.51	$ 0.58	8.37%
		Employee/Spouse - FOUR TIER	$ 5.13	$ 5.58	$ 0.45	8.77%	$ 5.23	$ 5.67	$ 0.44	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 4.99	$ 5.44	$ 0.45	9.02%	$ 5.10	$ 5.52	$ 0.42	8.24%
		Family - FOUR TIER	$ 7.43	$ 8.09	$ 0.66	8.88%	$ 7.59	$ 8.22	$ 0.63	8.30%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 6.92	$ 7.53	$ 0.61	8.82%	$ 7.07	$ 7.64	$ 0.57	8.06%
		Family - TWO TIER	$ 17.99	$ 19.57	$ 1.58	8.78%	$ 18.37	$ 19.88	$ 1.51	8.22%
		Double - THREE TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Family - THREE TIER	$ 18.34	$ 19.95	$ 1.61	8.78%	$ 18.73	$ 20.26	$ 1.53	8.17%
		Employee/Spouse - FOUR TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 13.50	$ 14.68	$ 1.18	8.74%	$ 13.78	$ 14.91	$ 1.13	8.20%
		Family - FOUR TIER	$ 20.07	$ 21.83	$ 1.76	8.77%	$ 20.50	$ 22.17	$ 1.67	8.15%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.58	$ 5.72	$ 0.14	2.51%	$ 5.71	$ 5.81	$ 0.10	1.75%
		Family - TWO TIER	$ 14.53	$ 14.88	$ 0.35	2.41%	$ 14.85	$ 15.11	$ 0.26	1.75%
		Double - THREE TIER	$ 11.18	$ 11.44	$ 0.26	2.33%	$ 11.43	$ 11.62	$ 0.19	1.66%
		Family - THREE TIER	$ 14.81	$ 15.16	$ 0.35	2.36%	$ 15.14	$ 15.40	$ 0.26	1.72%
		Employee/Spouse - FOUR TIER	$ 11.18	$ 11.44	$ 0.26	2.33%	$ 11.43	$ 11.62	$ 0.19	1.66%
		Employee/Chld(rn) - FOUR TIER	$ 10.89	$ 11.16	$ 0.27	2.48%	$ 11.15	$ 11.33	$ 0.18	1.61%
		Family - FOUR TIER	$ 16.21	$ 16.59	$ 0.38	2.34%	$ 16.57	$ 16.86	$ 0.29	1.75%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.83	$ 4.94	$ 0.11	2.28%	$ 4.94	$ 5.02	$ 0.08	1.62%
		Family - TWO TIER	$ 12.57	$ 12.85	$ 0.28	2.23%	$ 12.85	$ 13.05	$ 0.20	1.56%
		Double - THREE TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Family - THREE TIER	$ 12.81	$ 13.09	$ 0.28	2.19%	$ 13.10	$ 13.30	$ 0.20	1.53%
		Employee/Spouse - FOUR TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 9.43	$ 9.64	$ 0.21	2.23%	$ 9.64	$ 9.79	$ 0.15	1.56%
		Family - FOUR TIER	$ 14.02	$ 14.33	$ 0.31	2.21%	$ 14.34	$ 14.56	$ 0.22	1.53%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.24	$ 2.28	$ 0.04	1.79%	$ 2.29	$ 2.32	$ 0.03	1.31%
		Family - TWO TIER	$ 5.82	$ 5.94	$ 0.12	2.06%	$ 5.94	$ 6.03	$ 0.09	1.52%
		Double - THREE TIER	$ 4.47	$ 4.57	$ 0.10	2.24%	$ 4.57	$ 4.64	$ 0.07	1.53%
		Family - THREE TIER	$ 5.92	$ 6.05	$ 0.13	2.20%	$ 6.06	$ 6.15	$ 0.09	1.49%
		Employee/Spouse - FOUR TIER	$ 4.47	$ 4.57	$ 0.10	2.24%	$ 4.57	$ 4.64	$ 0.07	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 4.35	$ 4.45	$ 0.10	2.30%	$ 4.46	$ 4.52	$ 0.06	1.35%
		Family - FOUR TIER	$ 6.48	$ 6.62	$ 0.14	2.16%	$ 6.63	$ 6.73	$ 0.10	1.51%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.25	$ 0.03	2.46%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.17	$ 3.24	$ 0.07	2.21%	$ 3.24	$ 3.29	$ 0.05	1.54%
		Double - THREE TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Family - THREE TIER	$ 3.23	$ 3.30	$ 0.07	2.17%	$ 3.31	$ 3.36	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.43	$ 0.06	2.53%	$ 2.43	$ 2.47	$ 0.04	1.65%
		Family - FOUR TIER	$ 3.53	$ 3.62	$ 0.09	2.55%	$ 3.61	$ 3.67	$ 0.06	1.66%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.85	$ -	0.00%
		Family - TWO TIER	$ 2.15	$ 2.18	$ 0.03	1.40%	$ 2.19	$ 2.22	$ 0.03	1.37%
		Double - THREE TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Family - THREE TIER	$ 2.18	$ 2.22	$ 0.04	1.83%	$ 2.24	$ 2.26	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.64	$ 0.03	1.86%	$ 1.64	$ 1.66	$ 0.02	1.22%
		Family - FOUR TIER	$ 2.39	$ 2.43	$ 0.04	1.67%	$ 2.45	$ 2.47	$ 0.02	0.82%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.79	$ 0.02	2.60%	$ 0.78	$ 0.80	$ 0.02	2.56%
		Family - TWO TIER	$ 2.00	$ 2.06	$ 0.06	3.00%	$ 2.04	$ 2.09	$ 0.05	2.45%
		Double - THREE TIER	$ 1.54	$ 1.59	$ 0.05	3.25%	$ 1.58	$ 1.61	$ 0.03	1.90%
		Family - THREE TIER	$ 2.04	$ 2.10	$ 0.06	2.94%	$ 2.09	$ 2.13	$ 0.04	1.91%
		Employee/Spouse - FOUR TIER	$ 1.54	$ 1.59	$ 0.05	3.25%	$ 1.58	$ 1.61	$ 0.03	1.90%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.55	$ 0.05	3.33%	$ 1.54	$ 1.57	$ 0.03	1.95%
		Family - FOUR TIER	$ 2.24	$ 2.30	$ 0.06	2.68%	$ 2.29	$ 2.33	$ 0.04	1.75%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.57	$ 0.08	2.29%	$ 3.57	$ 3.62	$ 0.05	1.40%
		Family - TWO TIER	$ 9.07	$ 9.27	$ 0.20	2.21%	$ 9.27	$ 9.42	$ 0.15	1.62%
		Double - THREE TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Family - THREE TIER	$ 9.25	$ 9.45	$ 0.20	2.16%	$ 9.45	$ 9.60	$ 0.15	1.59%
		Employee/Spouse - FOUR TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 6.95	$ 0.15	2.21%	$ 6.96	$ 7.06	$ 0.10	1.44%
		Family - FOUR TIER	$ 10.12	$ 10.34	$ 0.22	2.17%	$ 10.34	$ 10.50	$ 0.16	1.55%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.14	$ 7.30	$ 0.16	2.24%	$ 7.30	$ 7.41	$ 0.11	1.51%
		Family - TWO TIER	$ 18.57	$ 18.97	$ 0.40	2.15%	$ 19.00	$ 19.27	$ 0.27	1.42%
		Double - THREE TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Family - THREE TIER	$ 18.93	$ 19.33	$ 0.40	2.11%	$ 19.36	$ 19.64	$ 0.28	1.45%
		Employee/Spouse - FOUR TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 13.93	$ 14.23	$ 0.30	2.15%	$ 14.24	$ 14.45	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.71	$ 21.16	$ 0.45	2.17%	$ 21.18	$ 21.49	$ 0.31	1.46%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.83	$ 4.94	$ 0.11	2.28%	$ 4.94	$ 5.02	$ 0.08	1.62%
		Family - TWO TIER	$ 12.57	$ 12.85	$ 0.28	2.23%	$ 12.85	$ 13.05	$ 0.20	1.56%
		Double - THREE TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Family - THREE TIER	$ 12.81	$ 13.09	$ 0.28	2.19%	$ 13.10	$ 13.30	$ 0.20	1.53%
		Employee/Spouse - FOUR TIER	$ 9.66	$ 9.88	$ 0.22	2.28%	$ 9.89	$ 10.04	$ 0.15	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 9.43	$ 9.64	$ 0.21	2.23%	$ 9.64	$ 9.79	$ 0.15	1.56%
		Family - FOUR TIER	$ 14.02	$ 14.33	$ 0.31	2.21%	$ 14.34	$ 14.56	$ 0.22	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.41	$ 5.90	$ 0.49	9.06%	$ 5.53	$ 6.00	$ 0.47	8.50%
		Family - TWO TIER	$ 14.08	$ 15.35	$ 1.27	9.02%	$ 14.38	$ 15.59	$ 1.21	8.41%
		Double - THREE TIER	$ 10.83	$ 11.81	$ 0.98	9.05%	$ 11.06	$ 11.99	$ 0.93	8.41%
		Family - THREE TIER	$ 14.35	$ 15.64	$ 1.29	8.99%	$ 14.65	$ 15.89	$ 1.24	8.46%
		Employee/Spouse - FOUR TIER	$ 10.83	$ 11.81	$ 0.98	9.05%	$ 11.06	$ 11.99	$ 0.93	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 10.56	$ 11.51	$ 0.95	9.00%	$ 10.79	$ 11.69	$ 0.90	8.34%
		Family - FOUR TIER	$ 15.70	$ 17.12	$ 1.42	9.04%	$ 16.03	$ 17.39	$ 1.36	8.48%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.68	$ 5.10	$ 0.42	8.97%	$ 4.78	$ 5.18	$ 0.40	8.37%
		Family - TWO TIER	$ 12.17	$ 13.25	$ 1.08	8.87%	$ 12.43	$ 13.46	$ 1.03	8.29%
		Double - THREE TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Family - THREE TIER	$ 12.41	$ 13.51	$ 1.10	8.86%	$ 12.67	$ 13.72	$ 1.05	8.29%
		Employee/Spouse - FOUR TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Employee/Chld(rn) - FOUR TIER	$ 9.13	$ 9.94	$ 0.81	8.87%	$ 9.32	$ 10.10	$ 0.78	8.37%
		Family - FOUR TIER	$ 13.57	$ 14.78	$ 1.21	8.92%	$ 13.86	$ 15.02	$ 1.16	8.37%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.17	$ 2.36	$ 0.19	8.76%	$ 2.21	$ 2.39	$ 0.18	8.14%
		Family - TWO TIER	$ 5.64	$ 6.13	$ 0.49	8.69%	$ 5.76	$ 6.22	$ 0.46	7.99%
		Double - THREE TIER	$ 4.34	$ 4.71	$ 0.37	8.53%	$ 4.43	$ 4.79	$ 0.36	8.13%
		Family - THREE TIER	$ 5.75	$ 6.24	$ 0.49	8.52%	$ 5.87	$ 6.34	$ 0.47	8.01%
		Employee/Spouse - FOUR TIER	$ 4.34	$ 4.71	$ 0.37	8.53%	$ 4.43	$ 4.79	$ 0.36	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 4.23	$ 4.60	$ 0.37	8.75%	$ 4.32	$ 4.67	$ 0.35	8.10%
		Family - FOUR TIER	$ 6.29	$ 6.83	$ 0.54	8.59%	$ 6.42	$ 6.94	$ 0.52	8.10%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.34	$ 0.26	8.44%	$ 3.15	$ 3.40	$ 0.25	7.94%
		Double - THREE TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Family - THREE TIER	$ 3.14	$ 3.41	$ 0.27	8.60%	$ 3.21	$ 3.46	$ 0.25	7.79%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.51	$ 0.20	8.66%	$ 2.36	$ 2.55	$ 0.19	8.05%
		Family - FOUR TIER	$ 3.43	$ 3.73	$ 0.30	8.75%	$ 3.51	$ 3.79	$ 0.28	7.98%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.25	$ 0.16	7.66%	$ 2.13	$ 2.29	$ 0.16	7.51%
		Double - THREE TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - THREE TIER	$ 2.13	$ 2.29	$ 0.16	7.51%	$ 2.17	$ 2.33	$ 0.16	7.37%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.69	$ 0.12	7.64%	$ 1.60	$ 1.71	$ 0.11	6.87%
		Family - FOUR TIER	$ 2.33	$ 2.51	$ 0.18	7.73%	$ 2.38	$ 2.55	$ 0.17	7.14%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.74	$ 0.82	$ 0.08	10.81%	$ 0.76	$ 0.83	$ 0.07	9.21%
		Family - TWO TIER	$ 1.93	$ 2.13	$ 0.20	10.36%	$ 1.97	$ 2.16	$ 0.19	9.64%
		Double - THREE TIER	$ 1.48	$ 1.64	$ 0.16	10.81%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Family - THREE TIER	$ 1.97	$ 2.17	$ 0.20	10.15%	$ 2.01	$ 2.20	$ 0.19	9.45%
		Employee/Spouse - FOUR TIER	$ 1.48	$ 1.64	$ 0.16	10.81%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Employee/Chld(rn) - FOUR TIER	$ 1.45	$ 1.59	$ 0.14	9.66%	$ 1.48	$ 1.62	$ 0.14	9.46%
		Family - FOUR TIER	$ 2.15	$ 2.37	$ 0.22	10.23%	$ 2.20	$ 2.41	$ 0.21	9.55%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.68	$ 0.29	8.55%	$ 3.45	$ 3.74	$ 0.29	8.41%
		Family - TWO TIER	$ 8.80	$ 9.57	$ 0.77	8.75%	$ 8.98	$ 9.72	$ 0.74	8.24%
		Double - THREE TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Family - THREE TIER	$ 8.97	$ 9.75	$ 0.78	8.70%	$ 9.16	$ 9.90	$ 0.74	8.08%
		Employee/Spouse - FOUR TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Employee/Chld(rn) - FOUR TIER	$ 6.60	$ 7.17	$ 0.57	8.64%	$ 6.74	$ 7.29	$ 0.55	8.16%
		Family - FOUR TIER	$ 9.82	$ 10.67	$ 0.85	8.66%	$ 10.02	$ 10.84	$ 0.82	8.18%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 6.92	$ 7.53	$ 0.61	8.82%	$ 7.07	$ 7.64	$ 0.57	8.06%
		Family - TWO TIER	$ 17.99	$ 19.57	$ 1.58	8.78%	$ 18.37	$ 19.88	$ 1.51	8.22%
		Double - THREE TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Family - THREE TIER	$ 18.34	$ 19.95	$ 1.61	8.78%	$ 18.73	$ 20.26	$ 1.53	8.17%
		Employee/Spouse - FOUR TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 13.50	$ 14.68	$ 1.18	8.74%	$ 13.78	$ 14.91	$ 1.13	8.20%
		Family - FOUR TIER	$ 20.07	$ 21.83	$ 1.76	8.77%	$ 20.50	$ 22.17	$ 1.67	8.15%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.68	$ 5.10	$ 0.42	8.97%	$ 4.78	$ 5.18	$ 0.40	8.37%
		Family - TWO TIER	$ 12.17	$ 13.25	$ 1.08	8.87%	$ 12.43	$ 13.46	$ 1.03	8.29%
		Double - THREE TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Family - THREE TIER	$ 12.41	$ 13.51	$ 1.10	8.86%	$ 12.67	$ 13.72	$ 1.05	8.29%
		Employee/Spouse - FOUR TIER	$ 9.37	$ 10.20	$ 0.83	8.86%	$ 9.56	$ 10.36	$ 0.80	8.37%
		Employee/Chld(rn) - FOUR TIER	$ 9.13	$ 9.94	$ 0.81	8.87%	$ 9.32	$ 10.10	$ 0.78	8.37%
		Family - FOUR TIER	$ 13.57	$ 14.78	$ 1.21	8.92%	$ 13.86	$ 15.02	$ 1.16	8.37%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.24	$ 2.28	$ 0.04	1.79%	$ 2.29	$ 2.32	$ 0.03	1.31%
		Family - TWO TIER	$ 5.82	$ 5.94	$ 0.12	2.06%	$ 5.94	$ 6.03	$ 0.09	1.52%
		Double - THREE TIER	$ 4.47	$ 4.57	$ 0.10	2.24%	$ 4.57	$ 4.64	$ 0.07	1.53%
		Family - THREE TIER	$ 5.92	$ 6.05	$ 0.13	2.20%	$ 6.06	$ 6.15	$ 0.09	1.49%
		Employee/Spouse - FOUR TIER	$ 4.47	$ 4.57	$ 0.10	2.24%	$ 4.57	$ 4.64	$ 0.07	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 4.35	$ 4.45	$ 0.10	2.30%	$ 4.46	$ 4.52	$ 0.06	1.35%
		Family - FOUR TIER	$ 6.48	$ 6.62	$ 0.14	2.16%	$ 6.63	$ 6.73	$ 0.10	1.51%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.25	$ 0.03	2.46%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.17	$ 3.24	$ 0.07	2.21%	$ 3.24	$ 3.29	$ 0.05	1.54%
		Double - THREE TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Family - THREE TIER	$ 3.23	$ 3.30	$ 0.07	2.17%	$ 3.31	$ 3.36	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.44	$ 2.49	$ 0.05	2.05%	$ 2.49	$ 2.53	$ 0.04	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.43	$ 0.06	2.53%	$ 2.43	$ 2.47	$ 0.04	1.65%
		Family - FOUR TIER	$ 3.53	$ 3.62	$ 0.09	2.55%	$ 3.61	$ 3.67	$ 0.06	1.66%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.85	$ -	0.00%
		Family - TWO TIER	$ 2.15	$ 2.18	$ 0.03	1.40%	$ 2.19	$ 2.22	$ 0.03	1.37%
		Double - THREE TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Family - THREE TIER	$ 2.18	$ 2.22	$ 0.04	1.83%	$ 2.24	$ 2.26	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.68	$ 1.70	$ 0.02	1.19%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.64	$ 0.03	1.86%	$ 1.64	$ 1.66	$ 0.02	1.22%
		Family - FOUR TIER	$ 2.39	$ 2.43	$ 0.04	1.67%	$ 2.45	$ 2.47	$ 0.02	0.82%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.17)	$ (0.04)	3.54%	$ (1.15)	$ (1.18)	$ (0.03)	2.61%
		Family - TWO TIER	$ (2.95)	$ (3.03)	$ (0.08)	2.71%	$ (3.01)	$ (3.08)	$ (0.07)	2.33%
		Double - THREE TIER	$ (2.27)	$ (2.33)	$ (0.06)	2.64%	$ (2.32)	$ (2.37)	$ (0.05)	2.16%
		Family - THREE TIER	$ (3.00)	$ (3.09)	$ (0.09)	3.00%	$ (3.07)	$ (3.14)	$ (0.07)	2.28%
		Employee/Spouse - FOUR TIER	$ (2.27)	$ (2.33)	$ (0.06)	2.64%	$ (2.32)	$ (2.37)	$ (0.05)	2.16%
		Employee/Chld(rn) - FOUR TIER	$ (2.20)	$ (2.27)	$ (0.07)	3.18%	$ (2.26)	$ (2.31)	$ (0.05)	2.21%
		Family - FOUR TIER	$ (3.28)	$ (3.38)	$ (0.10)	3.05%	$ (3.36)	$ (3.43)	$ (0.07)	2.08%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.79	$ 0.02	2.60%	$ 0.78	$ 0.80	$ 0.02	2.56%
		Family - TWO TIER	$ 2.00	$ 2.06	$ 0.06	3.00%	$ 2.04	$ 2.09	$ 0.05	2.45%
		Double - THREE TIER	$ 1.54	$ 1.59	$ 0.05	3.25%	$ 1.58	$ 1.61	$ 0.03	1.90%
		Family - THREE TIER	$ 2.04	$ 2.10	$ 0.06	2.94%	$ 2.09	$ 2.13	$ 0.04	1.91%
		Employee/Spouse - FOUR TIER	$ 1.54	$ 1.59	$ 0.05	3.25%	$ 1.58	$ 1.61	$ 0.03	1.90%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.55	$ 0.05	3.33%	$ 1.54	$ 1.57	$ 0.03	1.95%
		Family - FOUR TIER	$ 2.24	$ 2.30	$ 0.06	2.68%	$ 2.29	$ 2.33	$ 0.04	1.75%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.57	$ 0.08	2.29%	$ 3.57	$ 3.62	$ 0.05	1.40%
		Family - TWO TIER	$ 9.07	$ 9.27	$ 0.20	2.21%	$ 9.27	$ 9.42	$ 0.15	1.62%
		Double - THREE TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Family - THREE TIER	$ 9.25	$ 9.45	$ 0.20	2.16%	$ 9.45	$ 9.60	$ 0.15	1.59%
		Employee/Spouse - FOUR TIER	$ 6.98	$ 7.13	$ 0.15	2.15%	$ 7.13	$ 7.24	$ 0.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 6.95	$ 0.15	2.21%	$ 6.96	$ 7.06	$ 0.10	1.44%
		Family - FOUR TIER	$ 10.12	$ 10.34	$ 0.22	2.17%	$ 10.34	$ 10.50	$ 0.16	1.55%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.64	$ 2.70	$ 0.06	2.27%	$ 2.70	$ 2.75	$ 0.05	1.85%
		Family - TWO TIER	$ 6.88	$ 7.03	$ 0.15	2.18%	$ 7.02	$ 7.14	$ 0.12	1.71%
		Double - THREE TIER	$ 5.29	$ 5.41	$ 0.12	2.27%	$ 5.40	$ 5.49	$ 0.09	1.67%
		Family - THREE TIER	$ 7.00	$ 7.17	$ 0.17	2.43%	$ 7.16	$ 7.28	$ 0.12	1.68%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.41	$ 0.12	2.27%	$ 5.40	$ 5.49	$ 0.09	1.67%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.27	$ 0.12	2.33%	$ 5.27	$ 5.36	$ 0.09	1.71%
		Family - FOUR TIER	$ 7.66	$ 7.84	$ 0.18	2.35%	$ 7.84	$ 7.96	$ 0.12	1.53%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.14	$ 7.30	$ 0.16	2.24%	$ 7.30	$ 7.41	$ 0.11	1.51%
		Family - TWO TIER	$ 18.57	$ 18.97	$ 0.40	2.15%	$ 19.00	$ 19.27	$ 0.27	1.42%
		Double - THREE TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Family - THREE TIER	$ 18.93	$ 19.33	$ 0.40	2.11%	$ 19.36	$ 19.64	$ 0.28	1.45%
		Employee/Spouse - FOUR TIER	$ 14.29	$ 14.59	$ 0.30	2.10%	$ 14.61	$ 14.82	$ 0.21	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 13.93	$ 14.23	$ 0.30	2.15%	$ 14.24	$ 14.45	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.71	$ 21.16	$ 0.45	2.17%	$ 21.18	$ 21.49	$ 0.31	1.46%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.58	$ 5.72	$ 0.14	2.51%	$ 5.71	$ 5.81	$ 0.10	1.75%
		Family - TWO TIER	$ 14.53	$ 14.88	$ 0.35	2.41%	$ 14.85	$ 15.11	$ 0.26	1.75%
		Double - THREE TIER	$ 11.18	$ 11.44	$ 0.26	2.33%	$ 11.43	$ 11.62	$ 0.19	1.66%
		Family - THREE TIER	$ 14.81	$ 15.16	$ 0.35	2.36%	$ 15.14	$ 15.40	$ 0.26	1.72%
		Employee/Spouse - FOUR TIER	$ 11.18	$ 11.44	$ 0.26	2.33%	$ 11.43	$ 11.62	$ 0.19	1.66%
		Employee/Chld(rn) - FOUR TIER	$ 10.89	$ 11.16	$ 0.27	2.48%	$ 11.15	$ 11.33	$ 0.18	1.61%
		Family - FOUR TIER	$ 16.21	$ 16.59	$ 0.38	2.34%	$ 16.57	$ 16.86	$ 0.29	1.75%

CDPHP Universal Benefits, Inc.
Capital Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.17	$ 2.36	$ 0.19	8.76%	$ 2.21	$ 2.39	$ 0.18	8.14%
		Family - TWO TIER	$ 5.64	$ 6.13	$ 0.49	8.69%	$ 5.76	$ 6.22	$ 0.46	7.99%
		Double - THREE TIER	$ 4.34	$ 4.71	$ 0.37	8.53%	$ 4.43	$ 4.79	$ 0.36	8.13%
		Family - THREE TIER	$ 5.75	$ 6.24	$ 0.49	8.52%	$ 5.87	$ 6.34	$ 0.47	8.01%
		Employee/Spouse - FOUR TIER	$ 4.34	$ 4.71	$ 0.37	8.53%	$ 4.43	$ 4.79	$ 0.36	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 4.23	$ 4.60	$ 0.37	8.75%	$ 4.32	$ 4.67	$ 0.35	8.10%
		Family - FOUR TIER	$ 6.29	$ 6.83	$ 0.54	8.59%	$ 6.42	$ 6.94	$ 0.52	8.10%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.34	$ 0.26	8.44%	$ 3.15	$ 3.40	$ 0.25	7.94%
		Double - THREE TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Family - THREE TIER	$ 3.14	$ 3.41	$ 0.27	8.60%	$ 3.21	$ 3.46	$ 0.25	7.79%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.57	$ 0.20	8.44%	$ 2.43	$ 2.61	$ 0.18	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.51	$ 0.20	8.66%	$ 2.36	$ 2.55	$ 0.19	8.05%
		Family - FOUR TIER	$ 3.43	$ 3.73	$ 0.30	8.75%	$ 3.51	$ 3.79	$ 0.28	7.98%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.25	$ 0.16	7.66%	$ 2.13	$ 2.29	$ 0.16	7.51%
		Double - THREE TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - THREE TIER	$ 2.13	$ 2.29	$ 0.16	7.51%	$ 2.17	$ 2.33	$ 0.16	7.37%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.73	$ 0.12	7.45%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.69	$ 0.12	7.64%	$ 1.60	$ 1.71	$ 0.11	6.87%
		Family - FOUR TIER	$ 2.33	$ 2.51	$ 0.18	7.73%	$ 2.38	$ 2.55	$ 0.17	7.14%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.09)	$ (1.20)	$ (0.11)	10.09%	$ (1.12)	$ (1.22)	$ (0.10)	8.93%
		Family - TWO TIER	$ (2.85)	$ (3.13)	$ (0.28)	9.82%	$ (2.90)	$ (3.18)	$ (0.28)	9.66%
		Double - THREE TIER	$ (2.19)	$ (2.40)	$ (0.21)	9.59%	$ (2.24)	$ (2.44)	$ (0.20)	8.93%
		Family - THREE TIER	$ (2.90)	$ (3.19)	$ (0.29)	10.00%	$ (2.97)	$ (3.24)	$ (0.27)	9.09%
		Employee/Spouse - FOUR TIER	$ (2.19)	$ (2.40)	$ (0.21)	9.59%	$ (2.24)	$ (2.44)	$ (0.20)	8.93%
		Employee/Chld(rn) - FOUR TIER	$ (2.14)	$ (2.34)	$ (0.20)	9.35%	$ (2.18)	$ (2.38)	$ (0.20)	9.17%
		Family - FOUR TIER	$ (3.18)	$ (3.49)	$ (0.31)	9.75%	$ (3.24)	$ (3.54)	$ (0.30)	9.26%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.74	$ 0.82	$ 0.08	10.81%	$ 0.76	$ 0.83	$ 0.07	9.21%
		Family - TWO TIER	$ 1.93	$ 2.13	$ 0.20	10.36%	$ 1.97	$ 2.16	$ 0.19	9.64%
		Double - THREE TIER	$ 1.48	$ 1.64	$ 0.16	10.81%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Family - THREE TIER	$ 1.97	$ 2.17	$ 0.20	10.15%	$ 2.01	$ 2.20	$ 0.19	9.45%
		Employee/Spouse - FOUR TIER	$ 1.48	$ 1.64	$ 0.16	10.81%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Employee/Chld(rn) - FOUR TIER	$ 1.45	$ 1.59	$ 0.14	9.66%	$ 1.48	$ 1.62	$ 0.14	9.46%
		Family - FOUR TIER	$ 2.15	$ 2.37	$ 0.22	10.23%	$ 2.20	$ 2.41	$ 0.21	9.55%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.68	$ 0.29	8.55%	$ 3.45	$ 3.74	$ 0.29	8.41%
		Family - TWO TIER	$ 8.80	$ 9.57	$ 0.77	8.75%	$ 8.98	$ 9.72	$ 0.74	8.24%
		Double - THREE TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Family - THREE TIER	$ 8.97	$ 9.75	$ 0.78	8.70%	$ 9.16	$ 9.90	$ 0.74	8.08%
		Employee/Spouse - FOUR TIER	$ 6.77	$ 7.36	$ 0.59	8.71%	$ 6.92	$ 7.47	$ 0.55	7.95%
		Employee/Chld(rn) - FOUR TIER	$ 6.60	$ 7.17	$ 0.57	8.64%	$ 6.74	$ 7.29	$ 0.55	8.16%
		Family - FOUR TIER	$ 9.82	$ 10.67	$ 0.85	8.66%	$ 10.02	$ 10.84	$ 0.82	8.18%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.56	$ 2.79	$ 0.23	8.98%	$ 2.62	$ 2.83	$ 0.21	8.02%
		Family - TWO TIER	$ 6.66	$ 7.25	$ 0.59	8.86%	$ 6.80	$ 7.37	$ 0.57	8.38%
		Double - THREE TIER	$ 5.13	$ 5.58	$ 0.45	8.77%	$ 5.23	$ 5.67	$ 0.44	8.41%
		Family - THREE TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.93	$ 7.51	$ 0.58	8.37%
		Employee/Spouse - FOUR TIER	$ 5.13	$ 5.58	$ 0.45	8.77%	$ 5.23	$ 5.67	$ 0.44	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 4.99	$ 5.44	$ 0.45	9.02%	$ 5.10	$ 5.52	$ 0.42	8.24%
		Family - FOUR TIER	$ 7.43	$ 8.09	$ 0.66	8.88%	$ 7.59	$ 8.22	$ 0.63	8.30%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 6.92	$ 7.53	$ 0.61	8.82%	$ 7.07	$ 7.64	$ 0.57	8.06%
		Family - TWO TIER	$ 17.99	$ 19.57	$ 1.58	8.78%	$ 18.37	$ 19.88	$ 1.51	8.22%
		Double - THREE TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Family - THREE TIER	$ 18.34	$ 19.95	$ 1.61	8.78%	$ 18.73	$ 20.26	$ 1.53	8.17%
		Employee/Spouse - FOUR TIER	$ 13.84	$ 15.05	$ 1.21	8.74%	$ 14.13	$ 15.29	$ 1.16	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 13.50	$ 14.68	$ 1.18	8.74%	$ 13.78	$ 14.91	$ 1.13	8.20%
		Family - FOUR TIER	$ 20.07	$ 21.83	$ 1.76	8.77%	$ 20.50	$ 22.17	$ 1.67	8.15%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.41	$ 5.90	$ 0.49	9.06%	$ 5.53	$ 6.00	$ 0.47	8.50%
		Family - TWO TIER	$ 14.08	$ 15.35	$ 1.27	9.02%	$ 14.38	$ 15.59	$ 1.21	8.41%
		Double - THREE TIER	$ 10.83	$ 11.81	$ 0.98	9.05%	$ 11.06	$ 11.99	$ 0.93	8.41%
		Family - THREE TIER	$ 14.35	$ 15.64	$ 1.29	8.99%	$ 14.65	$ 15.89	$ 1.24	8.46%
		Employee/Spouse - FOUR TIER	$ 10.83	$ 11.81	$ 0.98	9.05%	$ 11.06	$ 11.99	$ 0.93	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 10.56	$ 11.51	$ 0.95	9.00%	$ 10.79	$ 11.69	$ 0.90	8.34%
		Family - FOUR TIER	$ 15.70	$ 17.12	$ 1.42	9.04%	$ 16.03	$ 17.39	$ 1.36	8.48%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.85	$ 4.97	$ 0.12	2.47%	$ 4.97	$ 5.04	$ 0.07	1.41%
		Family - TWO TIER	$ 12.63	$ 12.91	$ 0.28	2.22%	$ 12.92	$ 13.11	$ 0.19	1.47%
		Double - THREE TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Family - THREE TIER	$ 12.87	$ 13.16	$ 0.29	2.25%	$ 13.16	$ 13.37	$ 0.21	1.60%
		Employee/Spouse - FOUR TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 9.47	$ 9.68	$ 0.21	2.22%	$ 9.68	$ 9.84	$ 0.16	1.65%
		Family - FOUR TIER	$ 14.08	$ 14.40	$ 0.32	2.27%	$ 14.40	$ 14.63	$ 0.23	1.60%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.49	$ 2.54	$ 0.05	2.01%	$ 2.55	$ 2.58	$ 0.03	1.18%
		Family - TWO TIER	$ 6.48	$ 6.61	$ 0.13	2.01%	$ 6.63	$ 6.71	$ 0.08	1.21%
		Double - THREE TIER	$ 4.99	$ 5.08	$ 0.09	1.80%	$ 5.10	$ 5.16	$ 0.06	1.18%
		Family - THREE TIER	$ 6.61	$ 6.74	$ 0.13	1.97%	$ 6.76	$ 6.84	$ 0.08	1.18%
		Employee/Spouse - FOUR TIER	$ 4.99	$ 5.08	$ 0.09	1.80%	$ 5.10	$ 5.16	$ 0.06	1.18%
		Employee/Chld(rn) - FOUR TIER	$ 4.86	$ 4.96	$ 0.10	2.06%	$ 4.97	$ 5.03	$ 0.06	1.21%
		Family - FOUR TIER	$ 7.24	$ 7.37	$ 0.13	1.80%	$ 7.40	$ 7.49	$ 0.09	1.22%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.25	$ 0.02	1.63%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.18	$ 3.26	$ 0.08	2.52%	$ 3.25	$ 3.31	$ 0.06	1.85%
		Double - THREE TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Family - THREE TIER	$ 3.24	$ 3.32	$ 0.08	2.47%	$ 3.32	$ 3.37	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Employee/Chld(rn) - FOUR TIER	$ 2.38	$ 2.44	$ 0.06	2.52%	$ 2.44	$ 2.48	$ 0.04	1.64%
		Family - FOUR TIER	$ 3.55	$ 3.63	$ 0.08	2.25%	$ 3.63	$ 3.69	$ 0.06	1.65%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.86	$ 0.01	1.18%
		Family - TWO TIER	$ 2.16	$ 2.19	$ 0.03	1.39%	$ 2.20	$ 2.23	$ 0.03	1.36%
		Double - THREE TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - THREE TIER	$ 2.19	$ 2.23	$ 0.04	1.83%	$ 2.25	$ 2.27	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Employee/Chld(rn) - FOUR TIER	$ 1.62	$ 1.64	$ 0.02	1.23%	$ 1.65	$ 1.67	$ 0.02	1.21%
		Family - FOUR TIER	$ 2.41	$ 2.45	$ 0.04	1.66%	$ 2.46	$ 2.48	$ 0.02	0.81%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.17)	$ (0.04)	3.54%	$ (1.17)	$ (1.19)	$ (0.02)	1.71%
		Family - TWO TIER	$ (2.96)	$ (3.05)	$ (0.09)	3.04%	$ (3.03)	$ (3.09)	$ (0.06)	1.98%
		Double - THREE TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.33)	$ (2.38)	$ (0.05)	2.15%
		Family - THREE TIER	$ (3.02)	$ (3.10)	$ (0.08)	2.65%	$ (3.08)	$ (3.15)	$ (0.07)	2.27%
		Employee/Spouse - FOUR TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.33)	$ (2.38)	$ (0.05)	2.15%
		Employee/Chld(rn) - FOUR TIER	$ (2.22)	$ (2.28)	$ (0.06)	2.70%	$ (2.27)	$ (2.32)	$ (0.05)	2.20%
		Family - FOUR TIER	$ (3.31)	$ (3.40)	$ (0.09)	2.72%	$ (3.38)	$ (3.45)	$ (0.07)	2.07%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.76	$ 0.78	$ 0.02	2.63%	$ 0.77	$ 0.80	$ 0.03	3.90%
		Family - TWO TIER	$ 1.97	$ 2.04	$ 0.07	3.55%	$ 2.01	$ 2.07	$ 0.06	2.99%
		Double - THREE TIER	$ 1.52	$ 1.57	$ 0.05	3.29%	$ 1.55	$ 1.59	$ 0.04	2.58%
		Family - THREE TIER	$ 2.01	$ 2.08	$ 0.07	3.48%	$ 2.06	$ 2.11	$ 0.05	2.43%
		Employee/Spouse - FOUR TIER	$ 1.52	$ 1.57	$ 0.05	3.29%	$ 1.55	$ 1.59	$ 0.04	2.58%
		Employee/Chld(rn) - FOUR TIER	$ 1.48	$ 1.53	$ 0.05	3.38%	$ 1.52	$ 1.55	$ 0.03	1.97%
		Family - FOUR TIER	$ 2.20	$ 2.28	$ 0.08	3.64%	$ 2.25	$ 2.31	$ 0.06	2.67%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.51	$ 3.58	$ 0.07	1.99%	$ 3.58	$ 3.64	$ 0.06	1.68%
		Family - TWO TIER	$ 9.11	$ 9.32	$ 0.21	2.31%	$ 9.32	$ 9.46	$ 0.14	1.50%
		Double - THREE TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Family - THREE TIER	$ 9.29	$ 9.50	$ 0.21	2.26%	$ 9.50	$ 9.65	$ 0.15	1.58%
		Employee/Spouse - FOUR TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 6.83	$ 6.99	$ 0.16	2.34%	$ 6.99	$ 7.10	$ 0.11	1.57%
		Family - FOUR TIER	$ 10.17	$ 10.39	$ 0.22	2.16%	$ 10.39	$ 10.56	$ 0.17	1.64%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.66	$ 2.72	$ 0.06	2.26%	$ 2.71	$ 2.76	$ 0.05	1.85%
		Family - TWO TIER	$ 6.91	$ 7.07	$ 0.16	2.32%	$ 7.07	$ 7.18	$ 0.11	1.56%
		Double - THREE TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.44	$ 5.52	$ 0.08	1.47%
		Family - THREE TIER	$ 7.04	$ 7.20	$ 0.16	2.27%	$ 7.19	$ 7.31	$ 0.12	1.67%
		Employee/Spouse - FOUR TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.44	$ 5.52	$ 0.08	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 5.18	$ 5.30	$ 0.12	2.32%	$ 5.30	$ 5.38	$ 0.08	1.51%
		Family - FOUR TIER	$ 7.70	$ 7.88	$ 0.18	2.34%	$ 7.87	$ 8.00	$ 0.13	1.65%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.18	$ 7.33	$ 0.15	2.09%	$ 7.34	$ 7.45	$ 0.11	1.50%
		Family - TWO TIER	$ 18.67	$ 19.06	$ 0.39	2.09%	$ 19.08	$ 19.36	$ 0.28	1.47%
		Double - THREE TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Family - THREE TIER	$ 19.03	$ 19.43	$ 0.40	2.10%	$ 19.45	$ 19.73	$ 0.28	1.44%
		Employee/Spouse - FOUR TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 14.00	$ 14.30	$ 0.30	2.14%	$ 14.31	$ 14.52	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.82	$ 21.26	$ 0.44	2.11%	$ 21.29	$ 21.60	$ 0.31	1.46%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.71	$ 5.12	$ 0.41	8.70%	$ 4.81	$ 5.20	$ 0.39	8.11%
		Family - TWO TIER	$ 12.25	$ 13.32	$ 1.07	8.73%	$ 12.51	$ 13.53	$ 1.02	8.15%
		Double - THREE TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Family - THREE TIER	$ 12.48	$ 13.58	$ 1.10	8.81%	$ 12.75	$ 13.79	$ 1.04	8.16%
		Employee/Spouse - FOUR TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 9.19	$ 9.99	$ 0.80	8.71%	$ 9.38	$ 10.15	$ 0.77	8.21%
		Family - FOUR TIER	$ 13.67	$ 14.86	$ 1.19	8.71%	$ 13.95	$ 15.09	$ 1.14	8.17%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.42	$ 2.62	$ 0.20	8.26%	$ 2.47	$ 2.66	$ 0.19	7.69%
		Family - TWO TIER	$ 6.29	$ 6.82	$ 0.53	8.43%	$ 6.43	$ 6.92	$ 0.49	7.62%
		Double - THREE TIER	$ 4.84	$ 5.24	$ 0.40	8.26%	$ 4.95	$ 5.33	$ 0.38	7.68%
		Family - THREE TIER	$ 6.42	$ 6.95	$ 0.53	8.26%	$ 6.55	$ 7.06	$ 0.51	7.79%
		Employee/Spouse - FOUR TIER	$ 4.84	$ 5.24	$ 0.40	8.26%	$ 4.95	$ 5.33	$ 0.38	7.68%
		Employee/Chld(rn) - FOUR TIER	$ 4.73	$ 5.11	$ 0.38	8.03%	$ 4.82	$ 5.19	$ 0.37	7.68%
		Family - FOUR TIER	$ 7.02	$ 7.60	$ 0.58	8.26%	$ 7.17	$ 7.72	$ 0.55	7.67%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.36	$ 0.28	9.09%	$ 3.15	$ 3.41	$ 0.26	8.25%
		Double - THREE TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Family - THREE TIER	$ 3.14	$ 3.43	$ 0.29	9.24%	$ 3.21	$ 3.48	$ 0.27	8.41%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.52	$ 0.21	9.09%	$ 2.36	$ 2.56	$ 0.20	8.47%
		Family - FOUR TIER	$ 3.43	$ 3.75	$ 0.32	9.33%	$ 3.51	$ 3.81	$ 0.30	8.55%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.26	$ 0.17	8.13%	$ 2.13	$ 2.30	$ 0.17	7.98%
		Double - THREE TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Family - THREE TIER	$ 2.13	$ 2.31	$ 0.18	8.45%	$ 2.17	$ 2.34	$ 0.17	7.83%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.70	$ 0.13	8.28%	$ 1.60	$ 1.72	$ 0.12	7.50%
		Family - FOUR TIER	$ 2.33	$ 2.52	$ 0.19	8.15%	$ 2.38	$ 2.56	$ 0.18	7.56%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.10)	$ (1.21)	$ (0.11)	10.00%	$ (1.13)	$ (1.23)	$ (0.10)	8.85%
		Family - TWO TIER	$ (2.87)	$ (3.14)	$ (0.27)	9.41%	$ (2.93)	$ (3.19)	$ (0.26)	8.87%
		Double - THREE TIER	$ (2.21)	$ (2.42)	$ (0.21)	9.50%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Family - THREE TIER	$ (2.92)	$ (3.20)	$ (0.28)	9.59%	$ (2.99)	$ (3.25)	$ (0.26)	8.70%
		Employee/Spouse - FOUR TIER	$ (2.21)	$ (2.42)	$ (0.21)	9.50%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Employee/Chld(rn) - FOUR TIER	$ (2.15)	$ (2.36)	$ (0.21)	9.77%	$ (2.20)	$ (2.39)	$ (0.19)	8.64%
		Family - FOUR TIER	$ (3.20)	$ (3.50)	$ (0.30)	9.38%	$ (3.27)	$ (3.56)	$ (0.29)	8.87%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.73	$ 0.81	$ 0.08	10.96%	$ 0.75	$ 0.82	$ 0.07	9.33%
		Family - TWO TIER	$ 1.91	$ 2.10	$ 0.19	9.95%	$ 1.95	$ 2.14	$ 0.19	9.74%
		Double - THREE TIER	$ 1.46	$ 1.62	$ 0.16	10.96%	$ 1.49	$ 1.64	$ 0.15	10.07%
		Family - THREE TIER	$ 1.94	$ 2.15	$ 0.21	10.82%	$ 1.98	$ 2.18	$ 0.20	10.10%
		Employee/Spouse - FOUR TIER	$ 1.46	$ 1.62	$ 0.16	10.96%	$ 1.49	$ 1.64	$ 0.15	10.07%
		Employee/Chld(rn) - FOUR TIER	$ 1.43	$ 1.58	$ 0.15	10.49%	$ 1.46	$ 1.60	$ 0.14	9.59%
		Family - FOUR TIER	$ 2.13	$ 2.35	$ 0.22	10.33%	$ 2.17	$ 2.38	$ 0.21	9.68%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.70	$ 0.31	9.14%	$ 3.46	$ 3.76	$ 0.30	8.67%
		Family - TWO TIER	$ 8.83	$ 9.61	$ 0.78	8.83%	$ 9.02	$ 9.76	$ 0.74	8.20%
		Double - THREE TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Family - THREE TIER	$ 9.00	$ 9.80	$ 0.80	8.89%	$ 9.19	$ 9.95	$ 0.76	8.27%
		Employee/Spouse - FOUR TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 6.62	$ 7.21	$ 0.59	8.91%	$ 6.76	$ 7.32	$ 0.56	8.28%
		Family - FOUR TIER	$ 9.84	$ 10.72	$ 0.88	8.94%	$ 10.05	$ 10.89	$ 0.84	8.36%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.57	$ 2.80	$ 0.23	8.95%	$ 2.63	$ 2.85	$ 0.22	8.37%
		Family - TWO TIER	$ 6.69	$ 7.29	$ 0.60	8.97%	$ 6.82	$ 7.40	$ 0.58	8.50%
		Double - THREE TIER	$ 5.14	$ 5.61	$ 0.47	9.14%	$ 5.26	$ 5.69	$ 0.43	8.17%
		Family - THREE TIER	$ 6.81	$ 7.43	$ 0.62	9.10%	$ 6.96	$ 7.55	$ 0.59	8.48%
		Employee/Spouse - FOUR TIER	$ 5.14	$ 5.61	$ 0.47	9.14%	$ 5.26	$ 5.69	$ 0.43	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 5.01	$ 5.47	$ 0.46	9.18%	$ 5.12	$ 5.55	$ 0.43	8.40%
		Family - FOUR TIER	$ 7.46	$ 8.13	$ 0.67	8.98%	$ 7.62	$ 8.26	$ 0.64	8.40%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 6.96	$ 7.56	$ 0.60	8.62%	$ 7.11	$ 7.68	$ 0.57	8.02%
		Family - TWO TIER	$ 18.10	$ 19.67	$ 1.57	8.67%	$ 18.49	$ 19.98	$ 1.49	8.06%
		Double - THREE TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Family - THREE TIER	$ 18.45	$ 20.04	$ 1.59	8.62%	$ 18.84	$ 20.36	$ 1.52	8.07%
		Employee/Spouse - FOUR TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 13.57	$ 14.75	$ 1.18	8.70%	$ 13.86	$ 14.98	$ 1.12	8.08%
		Family - FOUR TIER	$ 20.18	$ 21.94	$ 1.76	8.72%	$ 20.62	$ 22.28	$ 1.66	8.05%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.62	$ 5.75	$ 0.13	2.31%	$ 5.74	$ 5.84	$ 0.10	1.74%
		Family - TWO TIER	$ 14.60	$ 14.95	$ 0.35	2.40%	$ 14.93	$ 15.19	$ 0.26	1.74%
		Double - THREE TIER	$ 11.23	$ 11.50	$ 0.27	2.40%	$ 11.48	$ 11.68	$ 0.20	1.74%
		Family - THREE TIER	$ 14.89	$ 15.24	$ 0.35	2.35%	$ 15.21	$ 15.48	$ 0.27	1.78%
		Employee/Spouse - FOUR TIER	$ 11.23	$ 11.50	$ 0.27	2.40%	$ 11.48	$ 11.68	$ 0.20	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 10.96	$ 11.21	$ 0.25	2.28%	$ 11.20	$ 11.39	$ 0.19	1.70%
		Family - FOUR TIER	$ 16.28	$ 16.68	$ 0.40	2.46%	$ 16.66	$ 16.94	$ 0.28	1.68%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.85	$ 4.97	$ 0.12	2.47%	$ 4.97	$ 5.04	$ 0.07	1.41%
		Family - TWO TIER	$ 12.63	$ 12.91	$ 0.28	2.22%	$ 12.92	$ 13.11	$ 0.19	1.47%
		Double - THREE TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Family - THREE TIER	$ 12.87	$ 13.16	$ 0.29	2.25%	$ 13.16	$ 13.37	$ 0.21	1.60%
		Employee/Spouse - FOUR TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 9.47	$ 9.68	$ 0.21	2.22%	$ 9.68	$ 9.84	$ 0.16	1.65%
		Family - FOUR TIER	$ 14.08	$ 14.40	$ 0.32	2.27%	$ 14.40	$ 14.63	$ 0.23	1.60%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.25	$ 2.30	$ 0.05	2.22%	$ 2.30	$ 2.33	$ 0.03	1.30%
		Family - TWO TIER	$ 5.84	$ 5.97	$ 0.13	2.23%	$ 5.98	$ 6.06	$ 0.08	1.34%
		Double - THREE TIER	$ 4.49	$ 4.59	$ 0.10	2.23%	$ 4.60	$ 4.66	$ 0.06	1.30%
		Family - THREE TIER	$ 5.95	$ 6.08	$ 0.13	2.18%	$ 6.09	$ 6.18	$ 0.09	1.48%
		Employee/Spouse - FOUR TIER	$ 4.49	$ 4.59	$ 0.10	2.23%	$ 4.60	$ 4.66	$ 0.06	1.30%
		Employee/Chld(rn) - FOUR TIER	$ 4.38	$ 4.48	$ 0.10	2.28%	$ 4.48	$ 4.55	$ 0.07	1.56%
		Family - FOUR TIER	$ 6.52	$ 6.66	$ 0.14	2.15%	$ 6.66	$ 6.76	$ 0.10	1.50%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.25	$ 0.02	1.63%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.18	$ 3.26	$ 0.08	2.52%	$ 3.25	$ 3.31	$ 0.06	1.85%
		Double - THREE TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Family - THREE TIER	$ 3.24	$ 3.32	$ 0.08	2.47%	$ 3.32	$ 3.37	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Employee/Chld(rn) - FOUR TIER	$ 2.38	$ 2.44	$ 0.06	2.52%	$ 2.44	$ 2.48	$ 0.04	1.64%
		Family - FOUR TIER	$ 3.55	$ 3.63	$ 0.08	2.25%	$ 3.63	$ 3.69	$ 0.06	1.65%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.86	$ 0.01	1.18%
		Family - TWO TIER	$ 2.16	$ 2.19	$ 0.03	1.39%	$ 2.20	$ 2.23	$ 0.03	1.36%
		Double - THREE TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - THREE TIER	$ 2.19	$ 2.23	$ 0.04	1.83%	$ 2.25	$ 2.27	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Employee/Chld(rn) - FOUR TIER	$ 1.62	$ 1.64	$ 0.02	1.23%	$ 1.65	$ 1.67	$ 0.02	1.21%
		Family - FOUR TIER	$ 2.41	$ 2.45	$ 0.04	1.66%	$ 2.46	$ 2.48	$ 0.02	0.81%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.80	$ 0.03	3.90%	$ 0.79	$ 0.81	$ 0.02	2.53%
		Family - TWO TIER	$ 2.01	$ 2.07	$ 0.06	2.99%	$ 2.06	$ 2.10	$ 0.04	1.94%
		Double - THREE TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Family - THREE TIER	$ 2.06	$ 2.11	$ 0.05	2.43%	$ 2.10	$ 2.14	$ 0.04	1.90%
		Employee/Spouse - FOUR TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.55	$ 0.05	3.33%	$ 1.55	$ 1.58	$ 0.03	1.94%
		Family - FOUR TIER	$ 2.25	$ 2.31	$ 0.06	2.67%	$ 2.30	$ 2.35	$ 0.05	2.17%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.51	$ 3.58	$ 0.07	1.99%	$ 3.58	$ 3.64	$ 0.06	1.68%
		Family - TWO TIER	$ 9.11	$ 9.32	$ 0.21	2.31%	$ 9.32	$ 9.46	$ 0.14	1.50%
		Double - THREE TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Family - THREE TIER	$ 9.29	$ 9.50	$ 0.21	2.26%	$ 9.50	$ 9.65	$ 0.15	1.58%
		Employee/Spouse - FOUR TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 6.83	$ 6.99	$ 0.16	2.34%	$ 6.99	$ 7.10	$ 0.11	1.57%
		Family - FOUR TIER	$ 10.17	$ 10.39	$ 0.22	2.16%	$ 10.39	$ 10.56	$ 0.17	1.64%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.18	$ 7.33	$ 0.15	2.09%	$ 7.34	$ 7.45	$ 0.11	1.50%
		Family - TWO TIER	$ 18.67	$ 19.06	$ 0.39	2.09%	$ 19.08	$ 19.36	$ 0.28	1.47%
		Double - THREE TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Family - THREE TIER	$ 19.03	$ 19.43	$ 0.40	2.10%	$ 19.45	$ 19.73	$ 0.28	1.44%
		Employee/Spouse - FOUR TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 14.00	$ 14.30	$ 0.30	2.14%	$ 14.31	$ 14.52	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.82	$ 21.26	$ 0.44	2.11%	$ 21.29	$ 21.60	$ 0.31	1.46%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.85	$ 4.97	$ 0.12	2.47%	$ 4.97	$ 5.04	$ 0.07	1.41%
		Family - TWO TIER	$ 12.63	$ 12.91	$ 0.28	2.22%	$ 12.92	$ 13.11	$ 0.19	1.47%
		Double - THREE TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Family - THREE TIER	$ 12.87	$ 13.16	$ 0.29	2.25%	$ 13.16	$ 13.37	$ 0.21	1.60%
		Employee/Spouse - FOUR TIER	$ 9.72	$ 9.93	$ 0.21	2.16%	$ 9.94	$ 10.09	$ 0.15	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 9.47	$ 9.68	$ 0.21	2.22%	$ 9.68	$ 9.84	$ 0.16	1.65%
		Family - FOUR TIER	$ 14.08	$ 14.40	$ 0.32	2.27%	$ 14.40	$ 14.63	$ 0.23	1.60%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.45	$ 5.93	$ 0.48	8.81%	$ 5.56	$ 6.03	$ 0.47	8.45%
		Family - TWO TIER	$ 14.15	$ 15.43	$ 1.28	9.05%	$ 14.45	$ 15.67	$ 1.22	8.44%
		Double - THREE TIER	$ 10.89	$ 11.87	$ 0.98	9.00%	$ 11.12	$ 12.05	$ 0.93	8.36%
		Family - THREE TIER	$ 14.43	$ 15.72	$ 1.29	8.94%	$ 14.74	$ 15.97	$ 1.23	8.34%
		Employee/Spouse - FOUR TIER	$ 10.89	$ 11.87	$ 0.98	9.00%	$ 11.12	$ 12.05	$ 0.93	8.36%
		Employee/Chld(rn) - FOUR TIER	$ 10.62	$ 11.57	$ 0.95	8.95%	$ 10.84	$ 11.75	$ 0.91	8.39%
		Family - FOUR TIER	$ 15.79	$ 17.21	$ 1.42	8.99%	$ 16.13	$ 17.48	$ 1.35	8.37%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.71	$ 5.12	$ 0.41	8.70%	$ 4.81	$ 5.20	$ 0.39	8.11%
		Family - TWO TIER	$ 12.25	$ 13.32	$ 1.07	8.73%	$ 12.51	$ 13.53	$ 1.02	8.15%
		Double - THREE TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Family - THREE TIER	$ 12.48	$ 13.58	$ 1.10	8.81%	$ 12.75	$ 13.79	$ 1.04	8.16%
		Employee/Spouse - FOUR TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 9.19	$ 9.99	$ 0.80	8.71%	$ 9.38	$ 10.15	$ 0.77	8.21%
		Family - FOUR TIER	$ 13.67	$ 14.86	$ 1.19	8.71%	$ 13.95	$ 15.09	$ 1.14	8.17%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.18	$ 2.37	$ 0.19	8.72%	$ 2.22	$ 2.41	$ 0.19	8.56%
		Family - TWO TIER	$ 5.67	$ 6.16	$ 0.49	8.64%	$ 5.78	$ 6.25	$ 0.47	8.13%
		Double - THREE TIER	$ 4.35	$ 4.74	$ 0.39	8.97%	$ 4.45	$ 4.81	$ 0.36	8.09%
		Family - THREE TIER	$ 5.77	$ 6.28	$ 0.51	8.84%	$ 5.90	$ 6.37	$ 0.47	7.97%
		Employee/Spouse - FOUR TIER	$ 4.35	$ 4.74	$ 0.39	8.97%	$ 4.45	$ 4.81	$ 0.36	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 4.25	$ 4.62	$ 0.37	8.71%	$ 4.34	$ 4.69	$ 0.35	8.06%
		Family - FOUR TIER	$ 6.33	$ 6.87	$ 0.54	8.53%	$ 6.45	$ 6.98	$ 0.53	8.22%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.36	$ 0.28	9.09%	$ 3.15	$ 3.41	$ 0.26	8.25%
		Double - THREE TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Family - THREE TIER	$ 3.14	$ 3.43	$ 0.29	9.24%	$ 3.21	$ 3.48	$ 0.27	8.41%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.52	$ 0.21	9.09%	$ 2.36	$ 2.56	$ 0.20	8.47%
		Family - FOUR TIER	$ 3.43	$ 3.75	$ 0.32	9.33%	$ 3.51	$ 3.81	$ 0.30	8.55%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.26	$ 0.17	8.13%	$ 2.13	$ 2.30	$ 0.17	7.98%
		Double - THREE TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Family - THREE TIER	$ 2.13	$ 2.31	$ 0.18	8.45%	$ 2.17	$ 2.34	$ 0.17	7.83%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.70	$ 0.13	8.28%	$ 1.60	$ 1.72	$ 0.12	7.50%
		Family - FOUR TIER	$ 2.33	$ 2.52	$ 0.19	8.15%	$ 2.38	$ 2.56	$ 0.18	7.56%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.82	$ 0.07	9.33%	$ 0.77	$ 0.83	$ 0.06	7.79%
		Family - TWO TIER	$ 1.96	$ 2.14	$ 0.18	9.18%	$ 2.00	$ 2.17	$ 0.17	8.50%
		Double - THREE TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Family - THREE TIER	$ 1.99	$ 2.18	$ 0.19	9.55%	$ 2.03	$ 2.21	$ 0.18	8.87%
		Employee/Spouse - FOUR TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.60	$ 0.13	8.84%	$ 1.50	$ 1.63	$ 0.13	8.67%
		Family - FOUR TIER	$ 2.18	$ 2.38	$ 0.20	9.17%	$ 2.24	$ 2.42	$ 0.18	8.04%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.70	$ 0.31	9.14%	$ 3.46	$ 3.76	$ 0.30	8.67%
		Family - TWO TIER	$ 8.83	$ 9.61	$ 0.78	8.83%	$ 9.02	$ 9.76	$ 0.74	8.20%
		Double - THREE TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Family - THREE TIER	$ 9.00	$ 9.80	$ 0.80	8.89%	$ 9.19	$ 9.95	$ 0.76	8.27%
		Employee/Spouse - FOUR TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 6.62	$ 7.21	$ 0.59	8.91%	$ 6.76	$ 7.32	$ 0.56	8.28%
		Family - FOUR TIER	$ 9.84	$ 10.72	$ 0.88	8.94%	$ 10.05	$ 10.89	$ 0.84	8.36%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 6.96	$ 7.56	$ 0.60	8.62%	$ 7.11	$ 7.68	$ 0.57	8.02%
		Family - TWO TIER	$ 18.10	$ 19.67	$ 1.57	8.67%	$ 18.49	$ 19.98	$ 1.49	8.06%
		Double - THREE TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Family - THREE TIER	$ 18.45	$ 20.04	$ 1.59	8.62%	$ 18.84	$ 20.36	$ 1.52	8.07%
		Employee/Spouse - FOUR TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 13.57	$ 14.75	$ 1.18	8.70%	$ 13.86	$ 14.98	$ 1.12	8.08%
		Family - FOUR TIER	$ 20.18	$ 21.94	$ 1.76	8.72%	$ 20.62	$ 22.28	$ 1.66	8.05%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.71	$ 5.12	$ 0.41	8.70%	$ 4.81	$ 5.20	$ 0.39	8.11%
		Family - TWO TIER	$ 12.25	$ 13.32	$ 1.07	8.73%	$ 12.51	$ 13.53	$ 1.02	8.15%
		Double - THREE TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Family - THREE TIER	$ 12.48	$ 13.58	$ 1.10	8.81%	$ 12.75	$ 13.79	$ 1.04	8.16%
		Employee/Spouse - FOUR TIER	$ 9.42	$ 10.25	$ 0.83	8.81%	$ 9.62	$ 10.41	$ 0.79	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 9.19	$ 9.99	$ 0.80	8.71%	$ 9.38	$ 10.15	$ 0.77	8.21%
		Family - FOUR TIER	$ 13.67	$ 14.86	$ 1.19	8.71%	$ 13.95	$ 15.09	$ 1.14	8.17%

CDPHP Universal Benefits, Inc.
Central Region
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.25	$ 2.30	$ 0.05	2.22%	$ 2.30	$ 2.33	$ 0.03	1.30%
		Family - TWO TIER	$ 5.84	$ 5.97	$ 0.13	2.23%	$ 5.98	$ 6.06	$ 0.08	1.34%
		Double - THREE TIER	$ 4.49	$ 4.59	$ 0.10	2.23%	$ 4.60	$ 4.66	$ 0.06	1.30%
		Family - THREE TIER	$ 5.95	$ 6.08	$ 0.13	2.18%	$ 6.09	$ 6.18	$ 0.09	1.48%
		Employee/Spouse - FOUR TIER	$ 4.49	$ 4.59	$ 0.10	2.23%	$ 4.60	$ 4.66	$ 0.06	1.30%
		Employee/Chld(rn) - FOUR TIER	$ 4.38	$ 4.48	$ 0.10	2.28%	$ 4.48	$ 4.55	$ 0.07	1.56%
		Family - FOUR TIER	$ 6.52	$ 6.66	$ 0.14	2.15%	$ 6.66	$ 6.76	$ 0.10	1.50%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.25	$ 0.02	1.63%	$ 1.25	$ 1.27	$ 0.02	1.60%
		Family - TWO TIER	$ 3.18	$ 3.26	$ 0.08	2.52%	$ 3.25	$ 3.31	$ 0.06	1.85%
		Double - THREE TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Family - THREE TIER	$ 3.24	$ 3.32	$ 0.08	2.47%	$ 3.32	$ 3.37	$ 0.05	1.51%
		Employee/Spouse - FOUR TIER	$ 2.45	$ 2.51	$ 0.06	2.45%	$ 2.50	$ 2.55	$ 0.05	2.00%
		Employee/Chld(rn) - FOUR TIER	$ 2.38	$ 2.44	$ 0.06	2.52%	$ 2.44	$ 2.48	$ 0.04	1.64%
		Family - FOUR TIER	$ 3.55	$ 3.63	$ 0.08	2.25%	$ 3.63	$ 3.69	$ 0.06	1.65%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.84	$ 0.01	1.20%	$ 0.85	$ 0.86	$ 0.01	1.18%
		Family - TWO TIER	$ 2.16	$ 2.19	$ 0.03	1.39%	$ 2.20	$ 2.23	$ 0.03	1.36%
		Double - THREE TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - THREE TIER	$ 2.19	$ 2.23	$ 0.04	1.83%	$ 2.25	$ 2.27	$ 0.02	0.89%
		Employee/Spouse - FOUR TIER	$ 1.66	$ 1.69	$ 0.03	1.81%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Employee/Chld(rn) - FOUR TIER	$ 1.62	$ 1.64	$ 0.02	1.23%	$ 1.65	$ 1.67	$ 0.02	1.21%
		Family - FOUR TIER	$ 2.41	$ 2.45	$ 0.04	1.66%	$ 2.46	$ 2.48	$ 0.02	0.81%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.17)	$ (0.04)	3.54%	$ (1.17)	$ (1.19)	$ (0.02)	1.71%
		Family - TWO TIER	$ (2.96)	$ (3.05)	$ (0.09)	3.04%	$ (3.03)	$ (3.09)	$ (0.06)	1.98%
		Double - THREE TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.33)	$ (2.38)	$ (0.05)	2.15%
		Family - THREE TIER	$ (3.02)	$ (3.10)	$ (0.08)	2.65%	$ (3.08)	$ (3.15)	$ (0.07)	2.27%
		Employee/Spouse - FOUR TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.33)	$ (2.38)	$ (0.05)	2.15%
		Employee/Chld(rn) - FOUR TIER	$ (2.22)	$ (2.28)	$ (0.06)	2.70%	$ (2.27)	$ (2.32)	$ (0.05)	2.20%
		Family - FOUR TIER	$ (3.31)	$ (3.40)	$ (0.09)	2.72%	$ (3.38)	$ (3.45)	$ (0.07)	2.07%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.80	$ 0.03	3.90%	$ 0.79	$ 0.81	$ 0.02	2.53%
		Family - TWO TIER	$ 2.01	$ 2.07	$ 0.06	2.99%	$ 2.06	$ 2.10	$ 0.04	1.94%
		Double - THREE TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Family - THREE TIER	$ 2.06	$ 2.11	$ 0.05	2.43%	$ 2.10	$ 2.14	$ 0.04	1.90%
		Employee/Spouse - FOUR TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.55	$ 0.05	3.33%	$ 1.55	$ 1.58	$ 0.03	1.94%
		Family - FOUR TIER	$ 2.25	$ 2.31	$ 0.06	2.67%	$ 2.30	$ 2.35	$ 0.05	2.17%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.51	$ 3.58	$ 0.07	1.99%	$ 3.58	$ 3.64	$ 0.06	1.68%
		Family - TWO TIER	$ 9.11	$ 9.32	$ 0.21	2.31%	$ 9.32	$ 9.46	$ 0.14	1.50%
		Double - THREE TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Family - THREE TIER	$ 9.29	$ 9.50	$ 0.21	2.26%	$ 9.50	$ 9.65	$ 0.15	1.58%
		Employee/Spouse - FOUR TIER	$ 7.01	$ 7.17	$ 0.16	2.28%	$ 7.17	$ 7.28	$ 0.11	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 6.83	$ 6.99	$ 0.16	2.34%	$ 6.99	$ 7.10	$ 0.11	1.57%
		Family - FOUR TIER	$ 10.17	$ 10.39	$ 0.22	2.16%	$ 10.39	$ 10.56	$ 0.17	1.64%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.66	$ 2.72	$ 0.06	2.26%	$ 2.71	$ 2.76	$ 0.05	1.85%
		Family - TWO TIER	$ 6.91	$ 7.07	$ 0.16	2.32%	$ 7.07	$ 7.18	$ 0.11	1.56%
		Double - THREE TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.44	$ 5.52	$ 0.08	1.47%
		Family - THREE TIER	$ 7.04	$ 7.20	$ 0.16	2.27%	$ 7.19	$ 7.31	$ 0.12	1.67%
		Employee/Spouse - FOUR TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.44	$ 5.52	$ 0.08	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 5.18	$ 5.30	$ 0.12	2.32%	$ 5.30	$ 5.38	$ 0.08	1.51%
		Family - FOUR TIER	$ 7.70	$ 7.88	$ 0.18	2.34%	$ 7.87	$ 8.00	$ 0.13	1.65%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.18	$ 7.33	$ 0.15	2.09%	$ 7.34	$ 7.45	$ 0.11	1.50%
		Family - TWO TIER	$ 18.67	$ 19.06	$ 0.39	2.09%	$ 19.08	$ 19.36	$ 0.28	1.47%
		Double - THREE TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Family - THREE TIER	$ 19.03	$ 19.43	$ 0.40	2.10%	$ 19.45	$ 19.73	$ 0.28	1.44%
		Employee/Spouse - FOUR TIER	$ 14.36	$ 14.66	$ 0.30	2.09%	$ 14.68	$ 14.89	$ 0.21	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 14.00	$ 14.30	$ 0.30	2.14%	$ 14.31	$ 14.52	$ 0.21	1.47%
		Family - FOUR TIER	$ 20.82	$ 21.26	$ 0.44	2.11%	$ 21.29	$ 21.60	$ 0.31	1.46%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.62	$ 5.75	$ 0.13	2.31%	$ 5.74	$ 5.84	$ 0.10	1.74%
		Family - TWO TIER	$ 14.60	$ 14.95	$ 0.35	2.40%	$ 14.93	$ 15.19	$ 0.26	1.74%
		Double - THREE TIER	$ 11.23	$ 11.50	$ 0.27	2.40%	$ 11.48	$ 11.68	$ 0.20	1.74%
		Family - THREE TIER	$ 14.89	$ 15.24	$ 0.35	2.35%	$ 15.21	$ 15.48	$ 0.27	1.78%
		Employee/Spouse - FOUR TIER	$ 11.23	$ 11.50	$ 0.27	2.40%	$ 11.48	$ 11.68	$ 0.20	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 10.96	$ 11.21	$ 0.25	2.28%	$ 11.20	$ 11.39	$ 0.19	1.70%
		Family - FOUR TIER	$ 16.28	$ 16.68	$ 0.40	2.46%	$ 16.66	$ 16.94	$ 0.28	1.68%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.18	$ 2.37	$ 0.19	8.72%	$ 2.22	$ 2.41	$ 0.19	8.56%
		Family - TWO TIER	$ 5.67	$ 6.16	$ 0.49	8.64%	$ 5.78	$ 6.25	$ 0.47	8.13%
		Double - THREE TIER	$ 4.35	$ 4.74	$ 0.39	8.97%	$ 4.45	$ 4.81	$ 0.36	8.09%
		Family - THREE TIER	$ 5.77	$ 6.28	$ 0.51	8.84%	$ 5.90	$ 6.37	$ 0.47	7.97%
		Employee/Spouse - FOUR TIER	$ 4.35	$ 4.74	$ 0.39	8.97%	$ 4.45	$ 4.81	$ 0.36	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 4.25	$ 4.62	$ 0.37	8.71%	$ 4.34	$ 4.69	$ 0.35	8.06%
		Family - FOUR TIER	$ 6.33	$ 6.87	$ 0.54	8.53%	$ 6.45	$ 6.98	$ 0.53	8.22%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.19	$ 1.29	$ 0.10	8.40%	$ 1.21	$ 1.31	$ 0.10	8.26%
		Family - TWO TIER	$ 3.08	$ 3.36	$ 0.28	9.09%	$ 3.15	$ 3.41	$ 0.26	8.25%
		Double - THREE TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Family - THREE TIER	$ 3.14	$ 3.43	$ 0.29	9.24%	$ 3.21	$ 3.48	$ 0.27	8.41%
		Employee/Spouse - FOUR TIER	$ 2.37	$ 2.59	$ 0.22	9.28%	$ 2.43	$ 2.63	$ 0.20	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 2.31	$ 2.52	$ 0.21	9.09%	$ 2.36	$ 2.56	$ 0.20	8.47%
		Family - FOUR TIER	$ 3.43	$ 3.75	$ 0.32	9.33%	$ 3.51	$ 3.81	$ 0.30	8.55%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.81	$ 0.87	$ 0.06	7.41%	$ 0.82	$ 0.88	$ 0.06	7.32%
		Family - TWO TIER	$ 2.09	$ 2.26	$ 0.17	8.13%	$ 2.13	$ 2.30	$ 0.17	7.98%
		Double - THREE TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Family - THREE TIER	$ 2.13	$ 2.31	$ 0.18	8.45%	$ 2.17	$ 2.34	$ 0.17	7.83%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.77	$ 0.13	7.93%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.70	$ 0.13	8.28%	$ 1.60	$ 1.72	$ 0.12	7.50%
		Family - FOUR TIER	$ 2.33	$ 2.52	$ 0.19	8.15%	$ 2.38	$ 2.56	$ 0.18	7.56%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.10)	$ (1.21)	$ (0.11)	10.00%	$ (1.13)	$ (1.23)	$ (0.10)	8.85%
		Family - TWO TIER	$ (2.87)	$ (3.14)	$ (0.27)	9.41%	$ (2.93)	$ (3.19)	$ (0.26)	8.87%
		Double - THREE TIER	$ (2.21)	$ (2.42)	$ (0.21)	9.50%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Family - THREE TIER	$ (2.92)	$ (3.20)	$ (0.28)	9.59%	$ (2.99)	$ (3.25)	$ (0.26)	8.70%
		Employee/Spouse - FOUR TIER	$ (2.21)	$ (2.42)	$ (0.21)	9.50%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Employee/Chld(rn) - FOUR TIER	$ (2.15)	$ (2.36)	$ (0.21)	9.77%	$ (2.20)	$ (2.39)	$ (0.19)	8.64%
		Family - FOUR TIER	$ (3.20)	$ (3.50)	$ (0.30)	9.38%	$ (3.27)	$ (3.56)	$ (0.29)	8.87%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.82	$ 0.07	9.33%	$ 0.77	$ 0.83	$ 0.06	7.79%
		Family - TWO TIER	$ 1.96	$ 2.14	$ 0.18	9.18%	$ 2.00	$ 2.17	$ 0.17	8.50%
		Double - THREE TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Family - THREE TIER	$ 1.99	$ 2.18	$ 0.19	9.55%	$ 2.03	$ 2.21	$ 0.18	8.87%
		Employee/Spouse - FOUR TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.60	$ 0.13	8.84%	$ 1.50	$ 1.63	$ 0.13	8.67%
		Family - FOUR TIER	$ 2.18	$ 2.38	$ 0.20	9.17%	$ 2.24	$ 2.42	$ 0.18	8.04%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.39	$ 3.70	$ 0.31	9.14%	$ 3.46	$ 3.76	$ 0.30	8.67%
		Family - TWO TIER	$ 8.83	$ 9.61	$ 0.78	8.83%	$ 9.02	$ 9.76	$ 0.74	8.20%
		Double - THREE TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Family - THREE TIER	$ 9.00	$ 9.80	$ 0.80	8.89%	$ 9.19	$ 9.95	$ 0.76	8.27%
		Employee/Spouse - FOUR TIER	$ 6.79	$ 7.39	$ 0.60	8.84%	$ 6.94	$ 7.51	$ 0.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 6.62	$ 7.21	$ 0.59	8.91%	$ 6.76	$ 7.32	$ 0.56	8.28%
		Family - FOUR TIER	$ 9.84	$ 10.72	$ 0.88	8.94%	$ 10.05	$ 10.89	$ 0.84	8.36%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.57	$ 2.80	$ 0.23	8.95%	$ 2.63	$ 2.85	$ 0.22	8.37%
		Family - TWO TIER	$ 6.69	$ 7.29	$ 0.60	8.97%	$ 6.82	$ 7.40	$ 0.58	8.50%
		Double - THREE TIER	$ 5.14	$ 5.61	$ 0.47	9.14%	$ 5.26	$ 5.69	$ 0.43	8.17%
		Family - THREE TIER	$ 6.81	$ 7.43	$ 0.62	9.10%	$ 6.96	$ 7.55	$ 0.59	8.48%
		Employee/Spouse - FOUR TIER	$ 5.14	$ 5.61	$ 0.47	9.14%	$ 5.26	$ 5.69	$ 0.43	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 5.01	$ 5.47	$ 0.46	9.18%	$ 5.12	$ 5.55	$ 0.43	8.40%
		Family - FOUR TIER	$ 7.46	$ 8.13	$ 0.67	8.98%	$ 7.62	$ 8.26	$ 0.64	8.40%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 6.96	$ 7.56	$ 0.60	8.62%	$ 7.11	$ 7.68	$ 0.57	8.02%
		Family - TWO TIER	$ 18.10	$ 19.67	$ 1.57	8.67%	$ 18.49	$ 19.98	$ 1.49	8.06%
		Double - THREE TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Family - THREE TIER	$ 18.45	$ 20.04	$ 1.59	8.62%	$ 18.84	$ 20.36	$ 1.52	8.07%
		Employee/Spouse - FOUR TIER	$ 13.92	$ 15.13	$ 1.21	8.69%	$ 14.22	$ 15.37	$ 1.15	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 13.57	$ 14.75	$ 1.18	8.70%	$ 13.86	$ 14.98	$ 1.12	8.08%
		Family - FOUR TIER	$ 20.18	$ 21.94	$ 1.76	8.72%	$ 20.62	$ 22.28	$ 1.66	8.05%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.45	$ 5.93	$ 0.48	8.81%	$ 5.56	$ 6.03	$ 0.47	8.45%
		Family - TWO TIER	$ 14.15	$ 15.43	$ 1.28	9.05%	$ 14.45	$ 15.67	$ 1.22	8.44%
		Double - THREE TIER	$ 10.89	$ 11.87	$ 0.98	9.00%	$ 11.12	$ 12.05	$ 0.93	8.36%
		Family - THREE TIER	$ 14.43	$ 15.72	$ 1.29	8.94%	$ 14.74	$ 15.97	$ 1.23	8.34%
		Employee/Spouse - FOUR TIER	$ 10.89	$ 11.87	$ 0.98	9.00%	$ 11.12	$ 12.05	$ 0.93	8.36%
		Employee/Chld(rn) - FOUR TIER	$ 10.62	$ 11.57	$ 0.95	8.95%	$ 10.84	$ 11.75	$ 0.91	8.39%
		Family - FOUR TIER	$ 15.79	$ 17.21	$ 1.42	8.99%	$ 16.13	$ 17.48	$ 1.35	8.37%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.54	$ 5.66	$ 0.12	2.17%	$ 5.66	$ 5.75	$ 0.09	1.59%
		Family - TWO TIER	$ 14.40	$ 14.72	$ 0.32	2.22%	$ 14.72	$ 14.95	$ 0.23	1.56%
		Double - THREE TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Family - THREE TIER	$ 14.67	$ 15.00	$ 0.33	2.25%	$ 15.00	$ 15.24	$ 0.24	1.60%
		Employee/Spouse - FOUR TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
		Family - FOUR TIER	$ 16.06	$ 16.42	$ 0.36	2.24%	$ 16.42	$ 16.68	$ 0.26	1.58%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.84	$ 2.90	$ 0.06	2.11%	$ 2.90	$ 2.94	$ 0.04	1.38%
		Family - TWO TIER	$ 7.40	$ 7.53	$ 0.13	1.76%	$ 7.55	$ 7.65	$ 0.10	1.32%
		Double - THREE TIER	$ 5.69	$ 5.79	$ 0.10	1.76%	$ 5.82	$ 5.89	$ 0.07	1.20%
		Family - THREE TIER	$ 7.53	$ 7.68	$ 0.15	1.99%	$ 7.70	$ 7.80	$ 0.10	1.30%
		Employee/Spouse - FOUR TIER	$ 5.69	$ 5.79	$ 0.10	1.76%	$ 5.82	$ 5.89	$ 0.07	1.20%
		Employee/Chld(rn) - FOUR TIER	$ 5.54	$ 5.65	$ 0.11	1.99%	$ 5.67	$ 5.74	$ 0.07	1.23%
		Family - FOUR TIER	$ 8.24	$ 8.40	$ 0.16	1.94%	$ 8.43	$ 8.53	$ 0.10	1.19%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.40	$ 1.43	$ 0.03	2.14%	$ 1.43	$ 1.45	$ 0.02	1.40%
		Family - TWO TIER	$ 3.62	$ 3.71	$ 0.09	2.49%	$ 3.71	$ 3.77	$ 0.06	1.62%
		Double - THREE TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - THREE TIER	$ 3.70	$ 3.79	$ 0.09	2.43%	$ 3.78	$ 3.85	$ 0.07	1.85%
		Employee/Spouse - FOUR TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 2.72	$ 2.79	$ 0.07	2.57%	$ 2.79	$ 2.83	$ 0.04	1.43%
		Family - FOUR TIER	$ 4.05	$ 4.14	$ 0.09	2.22%	$ 4.14	$ 4.21	$ 0.07	1.69%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.94	$ 0.96	$ 0.02	2.13%	$ 0.96	$ 0.98	$ 0.02	2.08%
		Family - TWO TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.51	$ 2.54	$ 0.03	1.20%
		Double - THREE TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - THREE TIER	$ 2.50	$ 2.55	$ 0.05	2.00%	$ 2.56	$ 2.59	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Employee/Chld(rn) - FOUR TIER	$ 1.84	$ 1.87	$ 0.03	1.63%	$ 1.89	$ 1.90	$ 0.01	0.53%
		Family - FOUR TIER	$ 2.74	$ 2.79	$ 0.05	1.82%	$ 2.81	$ 2.83	$ 0.02	0.71%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.29)	$ (1.34)	$ (0.05)	3.88%	$ (1.32)	$ (1.36)	$ (0.04)	3.03%
		Family - TWO TIER	$ (3.37)	$ (3.47)	$ (0.10)	2.97%	$ (3.45)	$ (3.53)	$ (0.08)	2.32%
		Double - THREE TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Family - THREE TIER	$ (3.44)	$ (3.54)	$ (0.10)	2.91%	$ (3.52)	$ (3.59)	$ (0.07)	1.99%
		Employee/Spouse - FOUR TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Employee/Chld(rn) - FOUR TIER	$ (2.53)	$ (2.60)	$ (0.07)	2.77%	$ (2.59)	$ (2.64)	$ (0.05)	1.93%
		Family - FOUR TIER	$ (3.76)	$ (3.87)	$ (0.11)	2.93%	$ (3.85)	$ (3.93)	$ (0.08)	2.08%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.89	$ 0.02	2.30%	$ 0.89	$ 0.91	$ 0.02	2.25%
		Family - TWO TIER	$ 2.25	$ 2.33	$ 0.08	3.56%	$ 2.30	$ 2.36	$ 0.06	2.61%
		Double - THREE TIER	$ 1.73	$ 1.79	$ 0.06	3.47%	$ 1.77	$ 1.82	$ 0.05	2.82%
		Family - THREE TIER	$ 2.29	$ 2.37	$ 0.08	3.49%	$ 2.34	$ 2.41	$ 0.07	2.99%
		Employee/Spouse - FOUR TIER	$ 1.73	$ 1.79	$ 0.06	3.47%	$ 1.77	$ 1.82	$ 0.05	2.82%
		Employee/Chld(rn) - FOUR TIER	$ 1.68	$ 1.74	$ 0.06	3.57%	$ 1.73	$ 1.77	$ 0.04	2.31%
		Family - FOUR TIER	$ 2.51	$ 2.59	$ 0.08	3.19%	$ 2.56	$ 2.64	$ 0.08	3.13%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.99	$ 4.09	$ 0.10	2.51%	$ 4.09	$ 4.15	$ 0.06	1.47%
		Family - TWO TIER	$ 10.39	$ 10.62	$ 0.23	2.21%	$ 10.63	$ 10.79	$ 0.16	1.51%
		Double - THREE TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Family - THREE TIER	$ 10.60	$ 10.83	$ 0.23	2.17%	$ 10.83	$ 11.00	$ 0.17	1.57%
		Employee/Spouse - FOUR TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 7.80	$ 7.97	$ 0.17	2.18%	$ 7.97	$ 8.09	$ 0.12	1.51%
		Family - FOUR TIER	$ 11.59	$ 11.85	$ 0.26	2.24%	$ 11.86	$ 12.03	$ 0.17	1.43%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.03	$ 3.10	$ 0.07	2.31%	$ 3.09	$ 3.15	$ 0.06	1.94%
		Family - TWO TIER	$ 7.87	$ 8.05	$ 0.18	2.29%	$ 8.05	$ 8.18	$ 0.13	1.61%
		Double - THREE TIER	$ 6.06	$ 6.20	$ 0.14	2.31%	$ 6.19	$ 6.29	$ 0.10	1.62%
		Family - THREE TIER	$ 8.02	$ 8.21	$ 0.19	2.37%	$ 8.20	$ 8.34	$ 0.14	1.71%
		Employee/Spouse - FOUR TIER	$ 6.06	$ 6.20	$ 0.14	2.31%	$ 6.19	$ 6.29	$ 0.10	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.90	$ 6.04	$ 0.14	2.37%	$ 6.04	$ 6.14	$ 0.10	1.66%
		Family - FOUR TIER	$ 8.78	$ 8.98	$ 0.20	2.28%	$ 8.97	$ 9.12	$ 0.15	1.67%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.18	$ 8.36	$ 0.18	2.20%	$ 8.37	$ 8.49	$ 0.12	1.43%
		Family - TWO TIER	$ 21.27	$ 21.73	$ 0.46	2.16%	$ 21.76	$ 22.07	$ 0.31	1.42%
		Double - THREE TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Family - THREE TIER	$ 21.69	$ 22.15	$ 0.46	2.12%	$ 22.18	$ 22.50	$ 0.32	1.44%
		Employee/Spouse - FOUR TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 15.96	$ 16.30	$ 0.34	2.13%	$ 16.32	$ 16.56	$ 0.24	1.47%
		Family - FOUR TIER	$ 23.73	$ 24.24	$ 0.51	2.15%	$ 24.27	$ 24.62	$ 0.35	1.44%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.36	$ 5.84	$ 0.48	8.96%	$ 5.48	$ 5.93	$ 0.45	8.21%
		Family - TWO TIER	$ 13.94	$ 15.19	$ 1.25	8.97%	$ 14.24	$ 15.42	$ 1.18	8.29%
		Double - THREE TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Family - THREE TIER	$ 14.22	$ 15.48	$ 1.26	8.86%	$ 14.52	$ 15.72	$ 1.20	8.26%
		Employee/Spouse - FOUR TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
		Family - FOUR TIER	$ 15.55	$ 16.94	$ 1.39	8.94%	$ 15.88	$ 17.20	$ 1.32	8.31%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.75	$ 2.99	$ 0.24	8.73%	$ 2.81	$ 3.04	$ 0.23	8.19%
		Family - TWO TIER	$ 7.15	$ 7.77	$ 0.62	8.67%	$ 7.31	$ 7.89	$ 0.58	7.93%
		Double - THREE TIER	$ 5.51	$ 5.98	$ 0.47	8.53%	$ 5.63	$ 6.07	$ 0.44	7.82%
		Family - THREE TIER	$ 7.29	$ 7.92	$ 0.63	8.64%	$ 7.45	$ 8.05	$ 0.60	8.05%
		Employee/Spouse - FOUR TIER	$ 5.51	$ 5.98	$ 0.47	8.53%	$ 5.63	$ 6.07	$ 0.44	7.82%
		Employee/Chld(rn) - FOUR TIER	$ 5.37	$ 5.83	$ 0.46	8.57%	$ 5.48	$ 5.92	$ 0.44	8.03%
		Family - FOUR TIER	$ 7.98	$ 8.67	$ 0.69	8.65%	$ 8.15	$ 8.80	$ 0.65	7.98%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.36	$ 1.47	$ 0.11	8.09%	$ 1.39	$ 1.50	$ 0.11	7.91%
		Family - TWO TIER	$ 3.53	$ 3.83	$ 0.30	8.50%	$ 3.60	$ 3.89	$ 0.29	8.06%
		Double - THREE TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - THREE TIER	$ 3.59	$ 3.91	$ 0.32	8.91%	$ 3.67	$ 3.97	$ 0.30	8.17%
		Employee/Spouse - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Employee/Chld(rn) - FOUR TIER	$ 2.65	$ 2.87	$ 0.22	8.30%	$ 2.70	$ 2.92	$ 0.22	8.15%
		Family - FOUR TIER	$ 3.93	$ 4.27	$ 0.34	8.65%	$ 4.02	$ 4.34	$ 0.32	7.96%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.91	$ 0.99	$ 0.08	8.79%	$ 0.93	$ 1.01	$ 0.08	8.60%
		Family - TWO TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.43	$ 2.62	$ 0.19	7.82%
		Double - THREE TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - THREE TIER	$ 2.43	$ 2.63	$ 0.20	8.23%	$ 2.47	$ 2.67	$ 0.20	8.10%
		Employee/Spouse - FOUR TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Employee/Chld(rn) - FOUR TIER	$ 1.78	$ 1.93	$ 0.15	8.43%	$ 1.82	$ 1.96	$ 0.14	7.69%
		Family - FOUR TIER	$ 2.65	$ 2.88	$ 0.23	8.68%	$ 2.71	$ 2.92	$ 0.21	7.75%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.26)	$ (1.38)	$ (0.12)	9.52%	$ (1.28)	$ (1.40)	$ (0.12)	9.38%
		Family - TWO TIER	$ (3.26)	$ (3.58)	$ (0.32)	9.82%	$ (3.34)	$ (3.64)	$ (0.30)	8.98%
		Double - THREE TIER	$ (2.51)	$ (2.76)	$ (0.25)	9.96%	$ (2.56)	$ (2.80)	$ (0.24)	9.38%
		Family - THREE TIER	$ (3.33)	$ (3.65)	$ (0.32)	9.61%	$ (3.40)	$ (3.71)	$ (0.31)	9.12%
		Employee/Spouse - FOUR TIER	$ (2.51)	$ (2.76)	$ (0.25)	9.96%	$ (2.56)	$ (2.80)	$ (0.24)	9.38%
		Employee/Chld(rn) - FOUR TIER	$ (2.45)	$ (2.69)	$ (0.24)	9.80%	$ (2.50)	$ (2.73)	$ (0.23)	9.20%
		Family - FOUR TIER	$ (3.64)	$ (3.99)	$ (0.35)	9.62%	$ (3.72)	$ (4.06)	$ (0.34)	9.14%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.85	$ 0.92	$ 0.07	8.24%	$ 0.86	$ 0.94	$ 0.08	9.30%
		Family - TWO TIER	$ 2.19	$ 2.40	$ 0.21	9.59%	$ 2.24	$ 2.44	$ 0.20	8.93%
		Double - THREE TIER	$ 1.68	$ 1.85	$ 0.17	10.12%	$ 1.73	$ 1.87	$ 0.14	8.09%
		Family - THREE TIER	$ 2.24	$ 2.45	$ 0.21	9.38%	$ 2.29	$ 2.48	$ 0.19	8.30%
		Employee/Spouse - FOUR TIER	$ 1.68	$ 1.85	$ 0.17	10.12%	$ 1.73	$ 1.87	$ 0.14	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 1.64	$ 1.80	$ 0.16	9.76%	$ 1.68	$ 1.83	$ 0.15	8.93%
		Family - FOUR TIER	$ 2.45	$ 2.68	$ 0.23	9.39%	$ 2.50	$ 2.72	$ 0.22	8.80%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.88	$ 4.22	$ 0.34	8.76%	$ 3.96	$ 4.28	$ 0.32	8.08%
		Family - TWO TIER	$ 10.09	$ 10.96	$ 0.87	8.62%	$ 10.30	$ 11.13	$ 0.83	8.06%
		Double - THREE TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Family - THREE TIER	$ 10.28	$ 11.17	$ 0.89	8.66%	$ 10.49	$ 11.35	$ 0.86	8.20%
		Employee/Spouse - FOUR TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 7.56	$ 8.22	$ 0.66	8.73%	$ 7.72	$ 8.35	$ 0.63	8.16%
		Family - FOUR TIER	$ 11.24	$ 12.22	$ 0.98	8.72%	$ 11.48	$ 12.42	$ 0.94	8.19%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.93	$ 3.20	$ 0.27	9.22%	$ 3.00	$ 3.25	$ 0.25	8.33%
		Family - TWO TIER	$ 7.63	$ 8.31	$ 0.68	8.91%	$ 7.79	$ 8.44	$ 0.65	8.34%
		Double - THREE TIER	$ 5.87	$ 6.39	$ 0.52	8.86%	$ 5.99	$ 6.49	$ 0.50	8.35%
		Family - THREE TIER	$ 7.78	$ 8.47	$ 0.69	8.87%	$ 7.94	$ 8.60	$ 0.66	8.31%
		Employee/Spouse - FOUR TIER	$ 5.87	$ 6.39	$ 0.52	8.86%	$ 5.99	$ 6.49	$ 0.50	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 5.72	$ 6.23	$ 0.51	8.92%	$ 5.84	$ 6.33	$ 0.49	8.39%
		Family - FOUR TIER	$ 8.51	$ 9.27	$ 0.76	8.93%	$ 8.69	$ 9.41	$ 0.72	8.29%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.94	$ 8.62	$ 0.68	8.56%	$ 8.11	$ 8.76	$ 0.65	8.01%
		Family - TWO TIER	$ 20.63	$ 22.42	$ 1.79	8.68%	$ 21.07	$ 22.77	$ 1.70	8.07%
		Double - THREE TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Family - THREE TIER	$ 21.03	$ 22.85	$ 1.82	8.65%	$ 21.48	$ 23.21	$ 1.73	8.05%
		Employee/Spouse - FOUR TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 15.48	$ 16.81	$ 1.33	8.59%	$ 15.81	$ 17.08	$ 1.27	8.03%
		Family - FOUR TIER	$ 23.01	$ 25.01	$ 2.00	8.69%	$ 23.50	$ 25.40	$ 1.90	8.09%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.40	$ 6.56	$ 0.16	2.50%	$ 6.55	$ 6.66	$ 0.11	1.68%
		Family - TWO TIER	$ 16.64	$ 17.05	$ 0.41	2.46%	$ 17.02	$ 17.31	$ 0.29	1.70%
		Double - THREE TIER	$ 12.81	$ 13.11	$ 0.30	2.34%	$ 13.10	$ 13.32	$ 0.22	1.68%
		Family - THREE TIER	$ 16.96	$ 17.37	$ 0.41	2.42%	$ 17.34	$ 17.65	$ 0.31	1.79%
		Employee/Spouse - FOUR TIER	$ 12.81	$ 13.11	$ 0.30	2.34%	$ 13.10	$ 13.32	$ 0.22	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 12.48	$ 12.78	$ 0.30	2.40%	$ 12.77	$ 12.98	$ 0.21	1.64%
		Family - FOUR TIER	$ 18.56	$ 19.01	$ 0.45	2.42%	$ 18.99	$ 19.31	$ 0.32	1.69%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.54	$ 5.66	$ 0.12	2.17%	$ 5.66	$ 5.75	$ 0.09	1.59%
		Family - TWO TIER	$ 14.40	$ 14.72	$ 0.32	2.22%	$ 14.72	$ 14.95	$ 0.23	1.56%
		Double - THREE TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Family - THREE TIER	$ 14.67	$ 15.00	$ 0.33	2.25%	$ 15.00	$ 15.24	$ 0.24	1.60%
		Employee/Spouse - FOUR TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
		Family - FOUR TIER	$ 16.06	$ 16.42	$ 0.36	2.24%	$ 16.42	$ 16.68	$ 0.26	1.58%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.56	$ 2.62	$ 0.06	2.34%	$ 2.62	$ 2.66	$ 0.04	1.53%
		Family - TWO TIER	$ 6.65	$ 6.80	$ 0.15	2.26%	$ 6.81	$ 6.91	$ 0.10	1.47%
		Double - THREE TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.32	$ 0.09	1.72%
		Family - THREE TIER	$ 6.79	$ 6.94	$ 0.15	2.21%	$ 6.94	$ 7.04	$ 0.10	1.44%
		Employee/Spouse - FOUR TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.32	$ 0.09	1.72%
		Employee/Chld(rn) - FOUR TIER	$ 4.99	$ 5.10	$ 0.11	2.20%	$ 5.11	$ 5.18	$ 0.07	1.37%
		Family - FOUR TIER	$ 7.43	$ 7.59	$ 0.16	2.15%	$ 7.60	$ 7.71	$ 0.11	1.45%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.40	$ 1.43	$ 0.03	2.14%	$ 1.43	$ 1.45	$ 0.02	1.40%
		Family - TWO TIER	$ 3.62	$ 3.71	$ 0.09	2.49%	$ 3.71	$ 3.77	$ 0.06	1.62%
		Double - THREE TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - THREE TIER	$ 3.70	$ 3.79	$ 0.09	2.43%	$ 3.78	$ 3.85	$ 0.07	1.85%
		Employee/Spouse - FOUR TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 2.72	$ 2.79	$ 0.07	2.57%	$ 2.79	$ 2.83	$ 0.04	1.43%
		Family - FOUR TIER	$ 4.05	$ 4.14	$ 0.09	2.22%	$ 4.14	$ 4.21	$ 0.07	1.69%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.94	$ 0.96	$ 0.02	2.13%	$ 0.96	$ 0.98	$ 0.02	2.08%
		Family - TWO TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.51	$ 2.54	$ 0.03	1.20%
		Double - THREE TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - THREE TIER	$ 2.50	$ 2.55	$ 0.05	2.00%	$ 2.56	$ 2.59	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Employee/Chld(rn) - FOUR TIER	$ 1.84	$ 1.87	$ 0.03	1.63%	$ 1.89	$ 1.90	$ 0.01	0.53%
		Family - FOUR TIER	$ 2.74	$ 2.79	$ 0.05	1.82%	$ 2.81	$ 2.83	$ 0.02	0.71%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.88	$ 0.91	$ 0.03	3.41%	$ 0.90	$ 0.92	$ 0.02	2.22%
		Family - TWO TIER	$ 2.30	$ 2.36	$ 0.06	2.61%	$ 2.34	$ 2.40	$ 0.06	2.56%
		Double - THREE TIER	$ 1.77	$ 1.82	$ 0.05	2.82%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Family - THREE TIER	$ 2.34	$ 2.41	$ 0.07	2.99%	$ 2.39	$ 2.44	$ 0.05	2.09%
		Employee/Spouse - FOUR TIER	$ 1.77	$ 1.82	$ 0.05	2.82%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Employee/Chld(rn) - FOUR TIER	$ 1.72	$ 1.77	$ 0.05	2.91%	$ 1.76	$ 1.80	$ 0.04	2.27%
		Family - FOUR TIER	$ 2.56	$ 2.63	$ 0.07	2.73%	$ 2.62	$ 2.67	$ 0.05	1.91%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.99	$ 4.09	$ 0.10	2.51%	$ 4.09	$ 4.15	$ 0.06	1.47%
		Family - TWO TIER	$ 10.39	$ 10.62	$ 0.23	2.21%	$ 10.63	$ 10.79	$ 0.16	1.51%
		Double - THREE TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Family - THREE TIER	$ 10.60	$ 10.83	$ 0.23	2.17%	$ 10.83	$ 11.00	$ 0.17	1.57%
		Employee/Spouse - FOUR TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 7.80	$ 7.97	$ 0.17	2.18%	$ 7.97	$ 8.09	$ 0.12	1.51%
		Family - FOUR TIER	$ 11.59	$ 11.85	$ 0.26	2.24%	$ 11.86	$ 12.03	$ 0.17	1.43%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.18	$ 8.36	$ 0.18	2.20%	$ 8.37	$ 8.49	$ 0.12	1.43%
		Family - TWO TIER	$ 21.27	$ 21.73	$ 0.46	2.16%	$ 21.76	$ 22.07	$ 0.31	1.42%
		Double - THREE TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Family - THREE TIER	$ 21.69	$ 22.15	$ 0.46	2.12%	$ 22.18	$ 22.50	$ 0.32	1.44%
		Employee/Spouse - FOUR TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 15.96	$ 16.30	$ 0.34	2.13%	$ 16.32	$ 16.56	$ 0.24	1.47%
		Family - FOUR TIER	$ 23.73	$ 24.24	$ 0.51	2.15%	$ 24.27	$ 24.62	$ 0.35	1.44%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.54	$ 5.66	$ 0.12	2.17%	$ 5.66	$ 5.75	$ 0.09	1.59%
		Family - TWO TIER	$ 14.40	$ 14.72	$ 0.32	2.22%	$ 14.72	$ 14.95	$ 0.23	1.56%
		Double - THREE TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Family - THREE TIER	$ 14.67	$ 15.00	$ 0.33	2.25%	$ 15.00	$ 15.24	$ 0.24	1.60%
		Employee/Spouse - FOUR TIER	$ 11.07	$ 11.32	$ 0.25	2.26%	$ 11.33	$ 11.50	$ 0.17	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
		Family - FOUR TIER	$ 16.06	$ 16.42	$ 0.36	2.24%	$ 16.42	$ 16.68	$ 0.26	1.58%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.21	$ 6.76	$ 0.55	8.86%	$ 6.34	$ 6.87	$ 0.53	8.36%
		Family - TWO TIER	$ 16.14	$ 17.58	$ 1.44	8.92%	$ 16.49	$ 17.86	$ 1.37	8.31%
		Double - THREE TIER	$ 12.42	$ 13.53	$ 1.11	8.94%	$ 12.68	$ 13.74	$ 1.06	8.36%
		Family - THREE TIER	$ 16.45	$ 17.92	$ 1.47	8.94%	$ 16.80	$ 18.20	$ 1.40	8.33%
		Employee/Spouse - FOUR TIER	$ 12.42	$ 13.53	$ 1.11	8.94%	$ 12.68	$ 13.74	$ 1.06	8.36%
		Employee/Chld(rn) - FOUR TIER	$ 12.11	$ 13.19	$ 1.08	8.92%	$ 12.36	$ 13.40	$ 1.04	8.41%
		Family - FOUR TIER	$ 18.00	$ 19.61	$ 1.61	8.94%	$ 18.38	$ 19.92	$ 1.54	8.38%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.36	$ 5.84	$ 0.48	8.96%	$ 5.48	$ 5.93	$ 0.45	8.21%
		Family - TWO TIER	$ 13.94	$ 15.19	$ 1.25	8.97%	$ 14.24	$ 15.42	$ 1.18	8.29%
		Double - THREE TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Family - THREE TIER	$ 14.22	$ 15.48	$ 1.26	8.86%	$ 14.52	$ 15.72	$ 1.20	8.26%
		Employee/Spouse - FOUR TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
		Family - FOUR TIER	$ 15.55	$ 16.94	$ 1.39	8.94%	$ 15.88	$ 17.20	$ 1.32	8.31%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.48	$ 2.70	$ 0.22	8.87%	$ 2.53	$ 2.74	$ 0.21	8.30%
		Family - TWO TIER	$ 6.45	$ 7.02	$ 0.57	8.84%	$ 6.59	$ 7.13	$ 0.54	8.19%
		Double - THREE TIER	$ 4.96	$ 5.40	$ 0.44	8.87%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Family - THREE TIER	$ 6.58	$ 7.15	$ 0.57	8.66%	$ 6.72	$ 7.27	$ 0.55	8.18%
		Employee/Spouse - FOUR TIER	$ 4.96	$ 5.40	$ 0.44	8.87%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Employee/Chld(rn) - FOUR TIER	$ 4.84	$ 5.26	$ 0.42	8.68%	$ 4.94	$ 5.35	$ 0.41	8.30%
		Family - FOUR TIER	$ 7.19	$ 7.83	$ 0.64	8.90%	$ 7.35	$ 7.95	$ 0.60	8.16%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.36	$ 1.47	$ 0.11	8.09%	$ 1.39	$ 1.50	$ 0.11	7.91%
		Family - TWO TIER	$ 3.53	$ 3.83	$ 0.30	8.50%	$ 3.60	$ 3.89	$ 0.29	8.06%
		Double - THREE TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - THREE TIER	$ 3.59	$ 3.91	$ 0.32	8.91%	$ 3.67	$ 3.97	$ 0.30	8.17%
		Employee/Spouse - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Employee/Chld(rn) - FOUR TIER	$ 2.65	$ 2.87	$ 0.22	8.30%	$ 2.70	$ 2.92	$ 0.22	8.15%
		Family - FOUR TIER	$ 3.93	$ 4.27	$ 0.34	8.65%	$ 4.02	$ 4.34	$ 0.32	7.96%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.91	$ 0.99	$ 0.08	8.79%	$ 0.93	$ 1.01	$ 0.08	8.60%
		Family - TWO TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.43	$ 2.62	$ 0.19	7.82%
		Double - THREE TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - THREE TIER	$ 2.43	$ 2.63	$ 0.20	8.23%	$ 2.47	$ 2.67	$ 0.20	8.10%
		Employee/Spouse - FOUR TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Employee/Chld(rn) - FOUR TIER	$ 1.78	$ 1.93	$ 0.15	8.43%	$ 1.82	$ 1.96	$ 0.14	7.69%
		Family - FOUR TIER	$ 2.65	$ 2.88	$ 0.23	8.68%	$ 2.71	$ 2.92	$ 0.21	7.75%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.86	$ 0.94	$ 0.08	9.30%	$ 0.87	$ 0.95	$ 0.08	9.20%
		Family - TWO TIER	$ 2.22	$ 2.44	$ 0.22	9.91%	$ 2.27	$ 2.47	$ 0.20	8.81%
		Double - THREE TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.75	$ 1.90	$ 0.15	8.57%
		Family - THREE TIER	$ 2.27	$ 2.48	$ 0.21	9.25%	$ 2.31	$ 2.52	$ 0.21	9.09%
		Employee/Spouse - FOUR TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.75	$ 1.90	$ 0.15	8.57%
		Employee/Chld(rn) - FOUR TIER	$ 1.66	$ 1.83	$ 0.17	10.24%	$ 1.70	$ 1.86	$ 0.16	9.41%
		Family - FOUR TIER	$ 2.48	$ 2.72	$ 0.24	9.68%	$ 2.53	$ 2.76	$ 0.23	9.09%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.88	$ 4.22	$ 0.34	8.76%	$ 3.96	$ 4.28	$ 0.32	8.08%
		Family - TWO TIER	$ 10.09	$ 10.96	$ 0.87	8.62%	$ 10.30	$ 11.13	$ 0.83	8.06%
		Double - THREE TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Family - THREE TIER	$ 10.28	$ 11.17	$ 0.89	8.66%	$ 10.49	$ 11.35	$ 0.86	8.20%
		Employee/Spouse - FOUR TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 7.56	$ 8.22	$ 0.66	8.73%	$ 7.72	$ 8.35	$ 0.63	8.16%
		Family - FOUR TIER	$ 11.24	$ 12.22	$ 0.98	8.72%	$ 11.48	$ 12.42	$ 0.94	8.19%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.94	$ 8.62	$ 0.68	8.56%	$ 8.11	$ 8.76	$ 0.65	8.01%
		Family - TWO TIER	$ 20.63	$ 22.42	$ 1.79	8.68%	$ 21.07	$ 22.77	$ 1.70	8.07%
		Double - THREE TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Family - THREE TIER	$ 21.03	$ 22.85	$ 1.82	8.65%	$ 21.48	$ 23.21	$ 1.73	8.05%
		Employee/Spouse - FOUR TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 15.48	$ 16.81	$ 1.33	8.59%	$ 15.81	$ 17.08	$ 1.27	8.03%
		Family - FOUR TIER	$ 23.01	$ 25.01	$ 2.00	8.69%	$ 23.50	$ 25.40	$ 1.90	8.09%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.36	$ 5.84	$ 0.48	8.96%	$ 5.48	$ 5.93	$ 0.45	8.21%
		Family - TWO TIER	$ 13.94	$ 15.19	$ 1.25	8.97%	$ 14.24	$ 15.42	$ 1.18	8.29%
		Double - THREE TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Family - THREE TIER	$ 14.22	$ 15.48	$ 1.26	8.86%	$ 14.52	$ 15.72	$ 1.20	8.26%
		Employee/Spouse - FOUR TIER	$ 10.73	$ 11.68	$ 0.95	8.85%	$ 10.96	$ 11.86	$ 0.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
		Family - FOUR TIER	$ 15.55	$ 16.94	$ 1.39	8.94%	$ 15.88	$ 17.20	$ 1.32	8.31%

CDPHP Universal Benefits, Inc.
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Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.56	$ 2.62	$ 0.06	2.34%	$ 2.62	$ 2.66	$ 0.04	1.53%
		Family - TWO TIER	$ 6.65	$ 6.80	$ 0.15	2.26%	$ 6.81	$ 6.91	$ 0.10	1.47%
		Double - THREE TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.32	$ 0.09	1.72%
		Family - THREE TIER	$ 6.79	$ 6.94	$ 0.15	2.21%	$ 6.94	$ 7.04	$ 0.10	1.44%
		Employee/Spouse - FOUR TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.32	$ 0.09	1.72%
		Employee/Chld(rn) - FOUR TIER	$ 4.99	$ 5.10	$ 0.11	2.20%	$ 5.11	$ 5.18	$ 0.07	1.37%
		Family - FOUR TIER	$ 7.43	$ 7.59	$ 0.16	2.15%	$ 7.60	$ 7.71	$ 0.11	1.45%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.40	$ 1.43	$ 0.03	2.14%	$ 1.43	$ 1.45	$ 0.02	1.40%
		Family - TWO TIER	$ 3.62	$ 3.71	$ 0.09	2.49%	$ 3.71	$ 3.77	$ 0.06	1.62%
		Double - THREE TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - THREE TIER	$ 3.70	$ 3.79	$ 0.09	2.43%	$ 3.78	$ 3.85	$ 0.07	1.85%
		Employee/Spouse - FOUR TIER	$ 2.79	$ 2.86	$ 0.07	2.51%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 2.72	$ 2.79	$ 0.07	2.57%	$ 2.79	$ 2.83	$ 0.04	1.43%
		Family - FOUR TIER	$ 4.05	$ 4.14	$ 0.09	2.22%	$ 4.14	$ 4.21	$ 0.07	1.69%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.94	$ 0.96	$ 0.02	2.13%	$ 0.96	$ 0.98	$ 0.02	2.08%
		Family - TWO TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.51	$ 2.54	$ 0.03	1.20%
		Double - THREE TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - THREE TIER	$ 2.50	$ 2.55	$ 0.05	2.00%	$ 2.56	$ 2.59	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Employee/Chld(rn) - FOUR TIER	$ 1.84	$ 1.87	$ 0.03	1.63%	$ 1.89	$ 1.90	$ 0.01	0.53%
		Family - FOUR TIER	$ 2.74	$ 2.79	$ 0.05	1.82%	$ 2.81	$ 2.83	$ 0.02	0.71%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.29)	$ (1.34)	$ (0.05)	3.88%	$ (1.32)	$ (1.36)	$ (0.04)	3.03%
		Family - TWO TIER	$ (3.37)	$ (3.47)	$ (0.10)	2.97%	$ (3.45)	$ (3.53)	$ (0.08)	2.32%
		Double - THREE TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Family - THREE TIER	$ (3.44)	$ (3.54)	$ (0.10)	2.91%	$ (3.52)	$ (3.59)	$ (0.07)	1.99%
		Employee/Spouse - FOUR TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Employee/Chld(rn) - FOUR TIER	$ (2.53)	$ (2.60)	$ (0.07)	2.77%	$ (2.59)	$ (2.64)	$ (0.05)	1.93%
		Family - FOUR TIER	$ (3.76)	$ (3.87)	$ (0.11)	2.93%	$ (3.85)	$ (3.93)	$ (0.08)	2.08%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.88	$ 0.91	$ 0.03	3.41%	$ 0.90	$ 0.92	$ 0.02	2.22%
		Family - TWO TIER	$ 2.30	$ 2.36	$ 0.06	2.61%	$ 2.34	$ 2.40	$ 0.06	2.56%
		Double - THREE TIER	$ 1.77	$ 1.82	$ 0.05	2.82%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Family - THREE TIER	$ 2.34	$ 2.41	$ 0.07	2.99%	$ 2.39	$ 2.44	$ 0.05	2.09%
		Employee/Spouse - FOUR TIER	$ 1.77	$ 1.82	$ 0.05	2.82%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Employee/Chld(rn) - FOUR TIER	$ 1.72	$ 1.77	$ 0.05	2.91%	$ 1.76	$ 1.80	$ 0.04	2.27%
		Family - FOUR TIER	$ 2.56	$ 2.63	$ 0.07	2.73%	$ 2.62	$ 2.67	$ 0.05	1.91%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.99	$ 4.09	$ 0.10	2.51%	$ 4.09	$ 4.15	$ 0.06	1.47%
		Family - TWO TIER	$ 10.39	$ 10.62	$ 0.23	2.21%	$ 10.63	$ 10.79	$ 0.16	1.51%
		Double - THREE TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Family - THREE TIER	$ 10.60	$ 10.83	$ 0.23	2.17%	$ 10.83	$ 11.00	$ 0.17	1.57%
		Employee/Spouse - FOUR TIER	$ 8.00	$ 8.17	$ 0.17	2.13%	$ 8.18	$ 8.30	$ 0.12	1.47%
		Employee/Chld(rn) - FOUR TIER	$ 7.80	$ 7.97	$ 0.17	2.18%	$ 7.97	$ 8.09	$ 0.12	1.51%
		Family - FOUR TIER	$ 11.59	$ 11.85	$ 0.26	2.24%	$ 11.86	$ 12.03	$ 0.17	1.43%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.03	$ 3.10	$ 0.07	2.31%	$ 3.09	$ 3.15	$ 0.06	1.94%
		Family - TWO TIER	$ 7.87	$ 8.05	$ 0.18	2.29%	$ 8.05	$ 8.18	$ 0.13	1.61%
		Double - THREE TIER	$ 6.06	$ 6.20	$ 0.14	2.31%	$ 6.19	$ 6.29	$ 0.10	1.62%
		Family - THREE TIER	$ 8.02	$ 8.21	$ 0.19	2.37%	$ 8.20	$ 8.34	$ 0.14	1.71%
		Employee/Spouse - FOUR TIER	$ 6.06	$ 6.20	$ 0.14	2.31%	$ 6.19	$ 6.29	$ 0.10	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.90	$ 6.04	$ 0.14	2.37%	$ 6.04	$ 6.14	$ 0.10	1.66%
		Family - FOUR TIER	$ 8.78	$ 8.98	$ 0.20	2.28%	$ 8.97	$ 9.12	$ 0.15	1.67%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.18	$ 8.36	$ 0.18	2.20%	$ 8.37	$ 8.49	$ 0.12	1.43%
		Family - TWO TIER	$ 21.27	$ 21.73	$ 0.46	2.16%	$ 21.76	$ 22.07	$ 0.31	1.42%
		Double - THREE TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Family - THREE TIER	$ 21.69	$ 22.15	$ 0.46	2.12%	$ 22.18	$ 22.50	$ 0.32	1.44%
		Employee/Spouse - FOUR TIER	$ 16.37	$ 16.72	$ 0.35	2.14%	$ 16.74	$ 16.98	$ 0.24	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 15.96	$ 16.30	$ 0.34	2.13%	$ 16.32	$ 16.56	$ 0.24	1.47%
		Family - FOUR TIER	$ 23.73	$ 24.24	$ 0.51	2.15%	$ 24.27	$ 24.62	$ 0.35	1.44%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.40	$ 6.56	$ 0.16	2.50%	$ 6.55	$ 6.66	$ 0.11	1.68%
		Family - TWO TIER	$ 16.64	$ 17.05	$ 0.41	2.46%	$ 17.02	$ 17.31	$ 0.29	1.70%
		Double - THREE TIER	$ 12.81	$ 13.11	$ 0.30	2.34%	$ 13.10	$ 13.32	$ 0.22	1.68%
		Family - THREE TIER	$ 16.96	$ 17.37	$ 0.41	2.42%	$ 17.34	$ 17.65	$ 0.31	1.79%
		Employee/Spouse - FOUR TIER	$ 12.81	$ 13.11	$ 0.30	2.34%	$ 13.10	$ 13.32	$ 0.22	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 12.48	$ 12.78	$ 0.30	2.40%	$ 12.77	$ 12.98	$ 0.21	1.64%
		Family - FOUR TIER	$ 18.56	$ 19.01	$ 0.45	2.42%	$ 18.99	$ 19.31	$ 0.32	1.69%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.48	$ 2.70	$ 0.22	8.87%	$ 2.53	$ 2.74	$ 0.21	8.30%
		Family - TWO TIER	$ 6.45	$ 7.02	$ 0.57	8.84%	$ 6.59	$ 7.13	$ 0.54	8.19%
		Double - THREE TIER	$ 4.96	$ 5.40	$ 0.44	8.87%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Family - THREE TIER	$ 6.58	$ 7.15	$ 0.57	8.66%	$ 6.72	$ 7.27	$ 0.55	8.18%
		Employee/Spouse - FOUR TIER	$ 4.96	$ 5.40	$ 0.44	8.87%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Employee/Chld(rn) - FOUR TIER	$ 4.84	$ 5.26	$ 0.42	8.68%	$ 4.94	$ 5.35	$ 0.41	8.30%
		Family - FOUR TIER	$ 7.19	$ 7.83	$ 0.64	8.90%	$ 7.35	$ 7.95	$ 0.60	8.16%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.36	$ 1.47	$ 0.11	8.09%	$ 1.39	$ 1.50	$ 0.11	7.91%
		Family - TWO TIER	$ 3.53	$ 3.83	$ 0.30	8.50%	$ 3.60	$ 3.89	$ 0.29	8.06%
		Double - THREE TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - THREE TIER	$ 3.59	$ 3.91	$ 0.32	8.91%	$ 3.67	$ 3.97	$ 0.30	8.17%
		Employee/Spouse - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Employee/Chld(rn) - FOUR TIER	$ 2.65	$ 2.87	$ 0.22	8.30%	$ 2.70	$ 2.92	$ 0.22	8.15%
		Family - FOUR TIER	$ 3.93	$ 4.27	$ 0.34	8.65%	$ 4.02	$ 4.34	$ 0.32	7.96%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.91	$ 0.99	$ 0.08	8.79%	$ 0.93	$ 1.01	$ 0.08	8.60%
		Family - TWO TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.43	$ 2.62	$ 0.19	7.82%
		Double - THREE TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - THREE TIER	$ 2.43	$ 2.63	$ 0.20	8.23%	$ 2.47	$ 2.67	$ 0.20	8.10%
		Employee/Spouse - FOUR TIER	$ 1.83	$ 1.98	$ 0.15	8.20%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Employee/Chld(rn) - FOUR TIER	$ 1.78	$ 1.93	$ 0.15	8.43%	$ 1.82	$ 1.96	$ 0.14	7.69%
		Family - FOUR TIER	$ 2.65	$ 2.88	$ 0.23	8.68%	$ 2.71	$ 2.92	$ 0.21	7.75%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.26)	$ (1.38)	$ (0.12)	9.52%	$ (1.28)	$ (1.40)	$ (0.12)	9.38%
		Family - TWO TIER	$ (3.26)	$ (3.58)	$ (0.32)	9.82%	$ (3.34)	$ (3.64)	$ (0.30)	8.98%
		Double - THREE TIER	$ (2.51)	$ (2.76)	$ (0.25)	9.96%	$ (2.56)	$ (2.80)	$ (0.24)	9.38%
		Family - THREE TIER	$ (3.33)	$ (3.65)	$ (0.32)	9.61%	$ (3.40)	$ (3.71)	$ (0.31)	9.12%
		Employee/Spouse - FOUR TIER	$ (2.51)	$ (2.76)	$ (0.25)	9.96%	$ (2.56)	$ (2.80)	$ (0.24)	9.38%
		Employee/Chld(rn) - FOUR TIER	$ (2.45)	$ (2.69)	$ (0.24)	9.80%	$ (2.50)	$ (2.73)	$ (0.23)	9.20%
		Family - FOUR TIER	$ (3.64)	$ (3.99)	$ (0.35)	9.62%	$ (3.72)	$ (4.06)	$ (0.34)	9.14%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.86	$ 0.94	$ 0.08	9.30%	$ 0.87	$ 0.95	$ 0.08	9.20%
		Family - TWO TIER	$ 2.22	$ 2.44	$ 0.22	9.91%	$ 2.27	$ 2.47	$ 0.20	8.81%
		Double - THREE TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.75	$ 1.90	$ 0.15	8.57%
		Family - THREE TIER	$ 2.27	$ 2.48	$ 0.21	9.25%	$ 2.31	$ 2.52	$ 0.21	9.09%
		Employee/Spouse - FOUR TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.75	$ 1.90	$ 0.15	8.57%
		Employee/Chld(rn) - FOUR TIER	$ 1.66	$ 1.83	$ 0.17	10.24%	$ 1.70	$ 1.86	$ 0.16	9.41%
		Family - FOUR TIER	$ 2.48	$ 2.72	$ 0.24	9.68%	$ 2.53	$ 2.76	$ 0.23	9.09%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.88	$ 4.22	$ 0.34	8.76%	$ 3.96	$ 4.28	$ 0.32	8.08%
		Family - TWO TIER	$ 10.09	$ 10.96	$ 0.87	8.62%	$ 10.30	$ 11.13	$ 0.83	8.06%
		Double - THREE TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Family - THREE TIER	$ 10.28	$ 11.17	$ 0.89	8.66%	$ 10.49	$ 11.35	$ 0.86	8.20%
		Employee/Spouse - FOUR TIER	$ 7.76	$ 8.43	$ 0.67	8.63%	$ 7.91	$ 8.56	$ 0.65	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 7.56	$ 8.22	$ 0.66	8.73%	$ 7.72	$ 8.35	$ 0.63	8.16%
		Family - FOUR TIER	$ 11.24	$ 12.22	$ 0.98	8.72%	$ 11.48	$ 12.42	$ 0.94	8.19%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.93	$ 3.20	$ 0.27	9.22%	$ 3.00	$ 3.25	$ 0.25	8.33%
		Family - TWO TIER	$ 7.63	$ 8.31	$ 0.68	8.91%	$ 7.79	$ 8.44	$ 0.65	8.34%
		Double - THREE TIER	$ 5.87	$ 6.39	$ 0.52	8.86%	$ 5.99	$ 6.49	$ 0.50	8.35%
		Family - THREE TIER	$ 7.78	$ 8.47	$ 0.69	8.87%	$ 7.94	$ 8.60	$ 0.66	8.31%
		Employee/Spouse - FOUR TIER	$ 5.87	$ 6.39	$ 0.52	8.86%	$ 5.99	$ 6.49	$ 0.50	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 5.72	$ 6.23	$ 0.51	8.92%	$ 5.84	$ 6.33	$ 0.49	8.39%
		Family - FOUR TIER	$ 8.51	$ 9.27	$ 0.76	8.93%	$ 8.69	$ 9.41	$ 0.72	8.29%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.94	$ 8.62	$ 0.68	8.56%	$ 8.11	$ 8.76	$ 0.65	8.01%
		Family - TWO TIER	$ 20.63	$ 22.42	$ 1.79	8.68%	$ 21.07	$ 22.77	$ 1.70	8.07%
		Double - THREE TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Family - THREE TIER	$ 21.03	$ 22.85	$ 1.82	8.65%	$ 21.48	$ 23.21	$ 1.73	8.05%
		Employee/Spouse - FOUR TIER	$ 15.87	$ 17.25	$ 1.38	8.70%	$ 16.21	$ 17.52	$ 1.31	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 15.48	$ 16.81	$ 1.33	8.59%	$ 15.81	$ 17.08	$ 1.27	8.03%
		Family - FOUR TIER	$ 23.01	$ 25.01	$ 2.00	8.69%	$ 23.50	$ 25.40	$ 1.90	8.09%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.21	$ 6.76	$ 0.55	8.86%	$ 6.34	$ 6.87	$ 0.53	8.36%
		Family - TWO TIER	$ 16.14	$ 17.58	$ 1.44	8.92%	$ 16.49	$ 17.86	$ 1.37	8.31%
		Double - THREE TIER	$ 12.42	$ 13.53	$ 1.11	8.94%	$ 12.68	$ 13.74	$ 1.06	8.36%
		Family - THREE TIER	$ 16.45	$ 17.92	$ 1.47	8.94%	$ 16.80	$ 18.20	$ 1.40	8.33%
		Employee/Spouse - FOUR TIER	$ 12.42	$ 13.53	$ 1.11	8.94%	$ 12.68	$ 13.74	$ 1.06	8.36%
		Employee/Chld(rn) - FOUR TIER	$ 12.11	$ 13.19	$ 1.08	8.92%	$ 12.36	$ 13.40	$ 1.04	8.41%
		Family - FOUR TIER	$ 18.00	$ 19.61	$ 1.61	8.94%	$ 18.38	$ 19.92	$ 1.54	8.38%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.88	$ 5.00	$ 0.12	2.46%	$ 5.00	$ 5.08	$ 0.08	1.60%
		Family - TWO TIER	$ 12.71	$ 13.00	$ 0.29	2.28%	$ 13.00	$ 13.20	$ 0.20	1.54%
		Double - THREE TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Family - THREE TIER	$ 12.96	$ 13.25	$ 0.29	2.24%	$ 13.24	$ 13.46	$ 0.22	1.66%
		Employee/Spouse - FOUR TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Employee/Chld(rn) - FOUR TIER	$ 9.54	$ 9.75	$ 0.21	2.20%	$ 9.75	$ 9.90	$ 0.15	1.54%
		Family - FOUR TIER	$ 14.18	$ 14.50	$ 0.32	2.26%	$ 14.49	$ 14.72	$ 0.23	1.59%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.51	$ 2.56	$ 0.05	1.99%	$ 2.56	$ 2.60	$ 0.04	1.56%
		Family - TWO TIER	$ 6.53	$ 6.65	$ 0.12	1.84%	$ 6.67	$ 6.76	$ 0.09	1.35%
		Double - THREE TIER	$ 5.02	$ 5.12	$ 0.10	1.99%	$ 5.14	$ 5.20	$ 0.06	1.17%
		Family - THREE TIER	$ 6.65	$ 6.78	$ 0.13	1.95%	$ 6.80	$ 6.89	$ 0.09	1.32%
		Employee/Spouse - FOUR TIER	$ 5.02	$ 5.12	$ 0.10	1.99%	$ 5.14	$ 5.20	$ 0.06	1.17%
		Employee/Chld(rn) - FOUR TIER	$ 4.89	$ 4.99	$ 0.10	2.04%	$ 5.00	$ 5.07	$ 0.07	1.40%
		Family - FOUR TIER	$ 7.28	$ 7.42	$ 0.14	1.92%	$ 7.45	$ 7.54	$ 0.09	1.21%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.26	$ 0.03	2.44%	$ 1.26	$ 1.28	$ 0.02	1.59%
		Family - TWO TIER	$ 3.20	$ 3.28	$ 0.08	2.50%	$ 3.27	$ 3.33	$ 0.06	1.83%
		Double - THREE TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Family - THREE TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.40	$ 0.06	1.80%
		Employee/Spouse - FOUR TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 2.41	$ 2.46	$ 0.05	2.07%	$ 2.46	$ 2.50	$ 0.04	1.63%
		Family - FOUR TIER	$ 3.57	$ 3.66	$ 0.09	2.52%	$ 3.66	$ 3.72	$ 0.06	1.64%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.84	$ 0.85	$ 0.01	1.19%	$ 0.86	$ 0.86	$ -	0.00%
		Family - TWO TIER	$ 2.17	$ 2.21	$ 0.04	1.84%	$ 2.21	$ 2.24	$ 0.03	1.36%
		Double - THREE TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Family - THREE TIER	$ 2.21	$ 2.25	$ 0.04	1.81%	$ 2.27	$ 2.28	$ 0.01	0.44%
		Employee/Spouse - FOUR TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Employee/Chld(rn) - FOUR TIER	$ 1.63	$ 1.66	$ 0.03	1.84%	$ 1.66	$ 1.68	$ 0.02	1.20%
		Family - FOUR TIER	$ 2.43	$ 2.46	$ 0.03	1.23%	$ 2.48	$ 2.50	$ 0.02	0.81%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.14)	$ (1.18)	$ (0.04)	3.51%	$ (1.18)	$ (1.20)	$ (0.02)	1.69%
		Family - TWO TIER	$ (2.98)	$ (3.07)	$ (0.09)	3.02%	$ (3.05)	$ (3.11)	$ (0.06)	1.97%
		Double - THREE TIER	$ (2.29)	$ (2.36)	$ (0.07)	3.06%	$ (2.34)	$ (2.40)	$ (0.06)	2.56%
		Family - THREE TIER	$ (3.04)	$ (3.12)	$ (0.08)	2.63%	$ (3.10)	$ (3.17)	$ (0.07)	2.26%
		Employee/Spouse - FOUR TIER	$ (2.29)	$ (2.36)	$ (0.07)	3.06%	$ (2.34)	$ (2.40)	$ (0.06)	2.56%
		Employee/Chld(rn) - FOUR TIER	$ (2.24)	$ (2.30)	$ (0.06)	2.68%	$ (2.29)	$ (2.34)	$ (0.05)	2.18%
		Family - FOUR TIER	$ (3.33)	$ (3.42)	$ (0.09)	2.70%	$ (3.40)	$ (3.47)	$ (0.07)	2.06%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.76	$ 0.79	$ 0.03	3.95%	$ 0.78	$ 0.80	$ 0.02	2.56%
		Family - TWO TIER	$ 1.98	$ 2.05	$ 0.07	3.54%	$ 2.03	$ 2.09	$ 0.06	2.96%
		Double - THREE TIER	$ 1.53	$ 1.58	$ 0.05	3.27%	$ 1.56	$ 1.60	$ 0.04	2.56%
		Family - THREE TIER	$ 2.02	$ 2.09	$ 0.07	3.47%	$ 2.07	$ 2.13	$ 0.06	2.90%
		Employee/Spouse - FOUR TIER	$ 1.53	$ 1.58	$ 0.05	3.27%	$ 1.56	$ 1.60	$ 0.04	2.56%
		Employee/Chld(rn) - FOUR TIER	$ 1.49	$ 1.54	$ 0.05	3.36%	$ 1.53	$ 1.56	$ 0.03	1.96%
		Family - FOUR TIER	$ 2.21	$ 2.29	$ 0.08	3.62%	$ 2.27	$ 2.33	$ 0.06	2.64%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.53	$ 3.61	$ 0.08	2.27%	$ 3.61	$ 3.66	$ 0.05	1.39%
		Family - TWO TIER	$ 9.18	$ 9.38	$ 0.20	2.18%	$ 9.39	$ 9.53	$ 0.14	1.49%
		Double - THREE TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Family - THREE TIER	$ 9.36	$ 9.56	$ 0.20	2.14%	$ 9.57	$ 9.71	$ 0.14	1.46%
		Employee/Spouse - FOUR TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 6.89	$ 7.04	$ 0.15	2.18%	$ 7.04	$ 7.15	$ 0.11	1.56%
		Family - FOUR TIER	$ 10.23	$ 10.46	$ 0.23	2.25%	$ 10.47	$ 10.63	$ 0.16	1.53%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.67	$ 2.74	$ 0.07	2.62%	$ 2.73	$ 2.78	$ 0.05	1.83%
		Family - TWO TIER	$ 6.95	$ 7.11	$ 0.16	2.30%	$ 7.11	$ 7.22	$ 0.11	1.55%
		Double - THREE TIER	$ 5.35	$ 5.47	$ 0.12	2.24%	$ 5.47	$ 5.56	$ 0.09	1.65%
		Family - THREE TIER	$ 7.09	$ 7.25	$ 0.16	2.26%	$ 7.25	$ 7.36	$ 0.11	1.52%
		Employee/Spouse - FOUR TIER	$ 5.35	$ 5.47	$ 0.12	2.24%	$ 5.47	$ 5.56	$ 0.09	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 5.21	$ 5.33	$ 0.12	2.30%	$ 5.33	$ 5.42	$ 0.09	1.69%
		Family - FOUR TIER	$ 7.76	$ 7.93	$ 0.17	2.19%	$ 7.93	$ 8.06	$ 0.13	1.64%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.23	$ 7.38	$ 0.15	2.07%	$ 7.38	$ 7.50	$ 0.12	1.63%
		Family - TWO TIER	$ 18.80	$ 19.19	$ 0.39	2.07%	$ 19.21	$ 19.49	$ 0.28	1.46%
		Double - THREE TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Family - THREE TIER	$ 19.16	$ 19.56	$ 0.40	2.09%	$ 19.58	$ 19.87	$ 0.29	1.48%
		Employee/Spouse - FOUR TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 14.09	$ 14.39	$ 0.30	2.13%	$ 14.41	$ 14.62	$ 0.21	1.46%
		Family - FOUR TIER	$ 20.96	$ 21.40	$ 0.44	2.10%	$ 21.43	$ 21.74	$ 0.31	1.45%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.75	$ 5.16	$ 0.41	8.63%	$ 4.84	$ 5.24	$ 0.40	8.26%
		Family - TWO TIER	$ 12.33	$ 13.41	$ 1.08	8.76%	$ 12.59	$ 13.62	$ 1.03	8.18%
		Double - THREE TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Family - THREE TIER	$ 12.57	$ 13.67	$ 1.10	8.75%	$ 12.83	$ 13.88	$ 1.05	8.18%
		Employee/Spouse - FOUR TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 9.25	$ 10.06	$ 0.81	8.76%	$ 9.44	$ 10.21	$ 0.77	8.16%
		Family - FOUR TIER	$ 13.75	$ 14.96	$ 1.21	8.80%	$ 14.04	$ 15.19	$ 1.15	8.19%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.43	$ 2.64	$ 0.21	8.64%	$ 2.48	$ 2.68	$ 0.20	8.06%
		Family - TWO TIER	$ 6.33	$ 6.86	$ 0.53	8.37%	$ 6.45	$ 6.97	$ 0.52	8.06%
		Double - THREE TIER	$ 4.86	$ 5.28	$ 0.42	8.64%	$ 4.97	$ 5.36	$ 0.39	7.85%
		Family - THREE TIER	$ 6.44	$ 6.99	$ 0.55	8.54%	$ 6.58	$ 7.10	$ 0.52	7.90%
		Employee/Spouse - FOUR TIER	$ 4.86	$ 5.28	$ 0.42	8.64%	$ 4.97	$ 5.36	$ 0.39	7.85%
		Employee/Chld(rn) - FOUR TIER	$ 4.74	$ 5.15	$ 0.41	8.65%	$ 4.84	$ 5.23	$ 0.39	8.06%
		Family - FOUR TIER	$ 7.05	$ 7.65	$ 0.60	8.51%	$ 7.19	$ 7.77	$ 0.58	8.07%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.20	$ 1.30	$ 0.10	8.33%	$ 1.22	$ 1.32	$ 0.10	8.20%
		Family - TWO TIER	$ 3.10	$ 3.38	$ 0.28	9.03%	$ 3.18	$ 3.44	$ 0.26	8.18%
		Double - THREE TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Family - THREE TIER	$ 3.17	$ 3.45	$ 0.28	8.83%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Employee/Spouse - FOUR TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 2.33	$ 2.54	$ 0.21	9.01%	$ 2.38	$ 2.58	$ 0.20	8.40%
		Family - FOUR TIER	$ 3.46	$ 3.77	$ 0.31	8.96%	$ 3.54	$ 3.83	$ 0.29	8.19%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.82	$ 0.88	$ 0.06	7.32%	$ 0.83	$ 0.89	$ 0.06	7.23%
		Family - TWO TIER	$ 2.12	$ 2.28	$ 0.16	7.55%	$ 2.16	$ 2.31	$ 0.15	6.94%
		Double - THREE TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Family - THREE TIER	$ 2.16	$ 2.32	$ 0.16	7.41%	$ 2.20	$ 2.36	$ 0.16	7.27%
		Employee/Spouse - FOUR TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Employee/Chld(rn) - FOUR TIER	$ 1.59	$ 1.71	$ 0.12	7.55%	$ 1.62	$ 1.73	$ 0.11	6.79%
		Family - FOUR TIER	$ 2.36	$ 2.54	$ 0.18	7.63%	$ 2.41	$ 2.58	$ 0.17	7.05%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.11)	$ (1.22)	$ (0.11)	9.91%	$ (1.13)	$ (1.24)	$ (0.11)	9.73%
		Family - TWO TIER	$ (2.90)	$ (3.16)	$ (0.26)	8.97%	$ (2.96)	$ (3.21)	$ (0.25)	8.45%
		Double - THREE TIER	$ (2.22)	$ (2.43)	$ (0.21)	9.46%	$ (2.28)	$ (2.47)	$ (0.19)	8.33%
		Family - THREE TIER	$ (2.96)	$ (3.22)	$ (0.26)	8.78%	$ (3.02)	$ (3.27)	$ (0.25)	8.28%
		Employee/Spouse - FOUR TIER	$ (2.22)	$ (2.43)	$ (0.21)	9.46%	$ (2.28)	$ (2.47)	$ (0.19)	8.33%
		Employee/Chld(rn) - FOUR TIER	$ (2.17)	$ (2.37)	$ (0.20)	9.22%	$ (2.22)	$ (2.41)	$ (0.19)	8.56%
		Family - FOUR TIER	$ (3.23)	$ (3.53)	$ (0.30)	9.29%	$ (3.31)	$ (3.58)	$ (0.27)	8.16%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.74	$ 0.81	$ 0.07	9.46%	$ 0.76	$ 0.83	$ 0.07	9.21%
		Family - TWO TIER	$ 1.93	$ 2.12	$ 0.19	9.84%	$ 1.97	$ 2.15	$ 0.18	9.14%
		Double - THREE TIER	$ 1.48	$ 1.63	$ 0.15	10.14%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Family - THREE TIER	$ 1.97	$ 2.16	$ 0.19	9.64%	$ 2.01	$ 2.19	$ 0.18	8.96%
		Employee/Spouse - FOUR TIER	$ 1.48	$ 1.63	$ 0.15	10.14%	$ 1.52	$ 1.66	$ 0.14	9.21%
		Employee/Chld(rn) - FOUR TIER	$ 1.45	$ 1.59	$ 0.14	9.66%	$ 1.48	$ 1.61	$ 0.13	8.78%
		Family - FOUR TIER	$ 2.15	$ 2.36	$ 0.21	9.77%	$ 2.20	$ 2.40	$ 0.20	9.09%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.42	$ 3.72	$ 0.30	8.77%	$ 3.50	$ 3.78	$ 0.28	8.00%
		Family - TWO TIER	$ 8.91	$ 9.68	$ 0.77	8.64%	$ 9.09	$ 9.83	$ 0.74	8.14%
		Double - THREE TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Family - THREE TIER	$ 9.08	$ 9.86	$ 0.78	8.59%	$ 9.27	$ 10.02	$ 0.75	8.09%
		Employee/Spouse - FOUR TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 6.67	$ 7.26	$ 0.59	8.85%	$ 6.82	$ 7.37	$ 0.55	8.06%
		Family - FOUR TIER	$ 9.94	$ 10.79	$ 0.85	8.55%	$ 10.14	$ 10.96	$ 0.82	8.09%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.60	$ 2.82	$ 0.22	8.46%	$ 2.65	$ 2.87	$ 0.22	8.30%
		Family - TWO TIER	$ 6.74	$ 7.34	$ 0.60	8.90%	$ 6.88	$ 7.45	$ 0.57	8.28%
		Double - THREE TIER	$ 5.18	$ 5.64	$ 0.46	8.88%	$ 5.30	$ 5.73	$ 0.43	8.11%
		Family - THREE TIER	$ 6.87	$ 7.48	$ 0.61	8.88%	$ 7.01	$ 7.60	$ 0.59	8.42%
		Employee/Spouse - FOUR TIER	$ 5.18	$ 5.64	$ 0.46	8.88%	$ 5.30	$ 5.73	$ 0.43	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 5.05	$ 5.50	$ 0.45	8.91%	$ 5.16	$ 5.59	$ 0.43	8.33%
		Family - FOUR TIER	$ 7.51	$ 8.18	$ 0.67	8.92%	$ 7.67	$ 8.31	$ 0.64	8.34%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.00	$ 7.61	$ 0.61	8.71%	$ 7.15	$ 7.73	$ 0.58	8.11%
		Family - TWO TIER	$ 18.20	$ 19.80	$ 1.60	8.79%	$ 18.59	$ 20.11	$ 1.52	8.18%
		Double - THREE TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Family - THREE TIER	$ 18.55	$ 20.18	$ 1.63	8.79%	$ 18.94	$ 20.49	$ 1.55	8.18%
		Employee/Spouse - FOUR TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 13.66	$ 14.85	$ 1.19	8.71%	$ 13.94	$ 15.08	$ 1.14	8.18%
		Family - FOUR TIER	$ 20.30	$ 22.08	$ 1.78	8.77%	$ 20.73	$ 22.43	$ 1.70	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.66	$ 5.79	$ 0.13	2.30%	$ 5.78	$ 5.88	$ 0.10	1.73%
		Family - TWO TIER	$ 14.70	$ 15.05	$ 0.35	2.38%	$ 15.03	$ 15.29	$ 0.26	1.73%
		Double - THREE TIER	$ 11.30	$ 11.58	$ 0.28	2.48%	$ 11.56	$ 11.76	$ 0.20	1.73%
		Family - THREE TIER	$ 14.98	$ 15.34	$ 0.36	2.40%	$ 15.32	$ 15.58	$ 0.26	1.70%
		Employee/Spouse - FOUR TIER	$ 11.30	$ 11.58	$ 0.28	2.48%	$ 11.56	$ 11.76	$ 0.20	1.73%
		Employee/Chld(rn) - FOUR TIER	$ 11.02	$ 11.29	$ 0.27	2.45%	$ 11.27	$ 11.47	$ 0.20	1.77%
		Family - FOUR TIER	$ 16.39	$ 16.79	$ 0.40	2.44%	$ 16.76	$ 17.05	$ 0.29	1.73%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.88	$ 5.00	$ 0.12	2.46%	$ 5.00	$ 5.08	$ 0.08	1.60%
		Family - TWO TIER	$ 12.71	$ 13.00	$ 0.29	2.28%	$ 13.00	$ 13.20	$ 0.20	1.54%
		Double - THREE TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Family - THREE TIER	$ 12.96	$ 13.25	$ 0.29	2.24%	$ 13.24	$ 13.46	$ 0.22	1.66%
		Employee/Spouse - FOUR TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Employee/Chld(rn) - FOUR TIER	$ 9.54	$ 9.75	$ 0.21	2.20%	$ 9.75	$ 9.90	$ 0.15	1.54%
		Family - FOUR TIER	$ 14.18	$ 14.50	$ 0.32	2.26%	$ 14.49	$ 14.72	$ 0.23	1.59%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.26	$ 2.31	$ 0.05	2.21%	$ 2.31	$ 2.35	$ 0.04	1.73%
		Family - TWO TIER	$ 5.88	$ 6.01	$ 0.13	2.21%	$ 6.01	$ 6.10	$ 0.09	1.50%
		Double - THREE TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.69	$ 0.07	1.52%
		Family - THREE TIER	$ 6.00	$ 6.12	$ 0.12	2.00%	$ 6.12	$ 6.22	$ 0.10	1.63%
		Employee/Spouse - FOUR TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.69	$ 0.07	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 4.41	$ 4.51	$ 0.10	2.27%	$ 4.51	$ 4.58	$ 0.07	1.55%
		Family - FOUR TIER	$ 6.56	$ 6.70	$ 0.14	2.13%	$ 6.71	$ 6.81	$ 0.10	1.49%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.26	$ 0.03	2.44%	$ 1.26	$ 1.28	$ 0.02	1.59%
		Family - TWO TIER	$ 3.20	$ 3.28	$ 0.08	2.50%	$ 3.27	$ 3.33	$ 0.06	1.83%
		Double - THREE TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Family - THREE TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.40	$ 0.06	1.80%
		Employee/Spouse - FOUR TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 2.41	$ 2.46	$ 0.05	2.07%	$ 2.46	$ 2.50	$ 0.04	1.63%
		Family - FOUR TIER	$ 3.57	$ 3.66	$ 0.09	2.52%	$ 3.66	$ 3.72	$ 0.06	1.64%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.84	$ 0.85	$ 0.01	1.19%	$ 0.86	$ 0.86	$ -	0.00%
		Family - TWO TIER	$ 2.17	$ 2.21	$ 0.04	1.84%	$ 2.21	$ 2.24	$ 0.03	1.36%
		Double - THREE TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Family - THREE TIER	$ 2.21	$ 2.25	$ 0.04	1.81%	$ 2.27	$ 2.28	$ 0.01	0.44%
		Employee/Spouse - FOUR TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Employee/Chld(rn) - FOUR TIER	$ 1.63	$ 1.66	$ 0.03	1.84%	$ 1.66	$ 1.68	$ 0.02	1.20%
		Family - FOUR TIER	$ 2.43	$ 2.46	$ 0.03	1.23%	$ 2.48	$ 2.50	$ 0.02	0.81%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.78	$ 0.80	$ 0.02	2.56%	$ 0.79	$ 0.81	$ 0.02	2.53%
		Family - TWO TIER	$ 2.02	$ 2.08	$ 0.06	2.97%	$ 2.08	$ 2.12	$ 0.04	1.92%
		Double - THREE TIER	$ 1.56	$ 1.60	$ 0.04	2.56%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Family - THREE TIER	$ 2.07	$ 2.12	$ 0.05	2.42%	$ 2.11	$ 2.16	$ 0.05	2.37%
		Employee/Spouse - FOUR TIER	$ 1.56	$ 1.60	$ 0.04	2.56%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Employee/Chld(rn) - FOUR TIER	$ 1.52	$ 1.56	$ 0.04	2.63%	$ 1.56	$ 1.59	$ 0.03	1.92%
		Family - FOUR TIER	$ 2.26	$ 2.33	$ 0.07	3.10%	$ 2.31	$ 2.36	$ 0.05	2.16%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.53	$ 3.61	$ 0.08	2.27%	$ 3.61	$ 3.66	$ 0.05	1.39%
		Family - TWO TIER	$ 9.18	$ 9.38	$ 0.20	2.18%	$ 9.39	$ 9.53	$ 0.14	1.49%
		Double - THREE TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Family - THREE TIER	$ 9.36	$ 9.56	$ 0.20	2.14%	$ 9.57	$ 9.71	$ 0.14	1.46%
		Employee/Spouse - FOUR TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 6.89	$ 7.04	$ 0.15	2.18%	$ 7.04	$ 7.15	$ 0.11	1.56%
		Family - FOUR TIER	$ 10.23	$ 10.46	$ 0.23	2.25%	$ 10.47	$ 10.63	$ 0.16	1.53%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.23	$ 7.38	$ 0.15	2.07%	$ 7.38	$ 7.50	$ 0.12	1.63%
		Family - TWO TIER	$ 18.80	$ 19.19	$ 0.39	2.07%	$ 19.21	$ 19.49	$ 0.28	1.46%
		Double - THREE TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Family - THREE TIER	$ 19.16	$ 19.56	$ 0.40	2.09%	$ 19.58	$ 19.87	$ 0.29	1.48%
		Employee/Spouse - FOUR TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 14.09	$ 14.39	$ 0.30	2.13%	$ 14.41	$ 14.62	$ 0.21	1.46%
		Family - FOUR TIER	$ 20.96	$ 21.40	$ 0.44	2.10%	$ 21.43	$ 21.74	$ 0.31	1.45%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.88	$ 5.00	$ 0.12	2.46%	$ 5.00	$ 5.08	$ 0.08	1.60%
		Family - TWO TIER	$ 12.71	$ 13.00	$ 0.29	2.28%	$ 13.00	$ 13.20	$ 0.20	1.54%
		Double - THREE TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Family - THREE TIER	$ 12.96	$ 13.25	$ 0.29	2.24%	$ 13.24	$ 13.46	$ 0.22	1.66%
		Employee/Spouse - FOUR TIER	$ 9.78	$ 10.00	$ 0.22	2.25%	$ 10.00	$ 10.16	$ 0.16	1.60%
		Employee/Chld(rn) - FOUR TIER	$ 9.54	$ 9.75	$ 0.21	2.20%	$ 9.75	$ 9.90	$ 0.15	1.54%
		Family - FOUR TIER	$ 14.18	$ 14.50	$ 0.32	2.26%	$ 14.49	$ 14.72	$ 0.23	1.59%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.49	$ 5.97	$ 0.48	8.74%	$ 5.60	$ 6.07	$ 0.47	8.39%
		Family - TWO TIER	$ 14.26	$ 15.53	$ 1.27	8.91%	$ 14.56	$ 15.77	$ 1.21	8.31%
		Double - THREE TIER	$ 10.97	$ 11.94	$ 0.97	8.84%	$ 11.20	$ 12.13	$ 0.93	8.30%
		Family - THREE TIER	$ 14.54	$ 15.83	$ 1.29	8.87%	$ 14.84	$ 16.07	$ 1.23	8.29%
		Employee/Spouse - FOUR TIER	$ 10.97	$ 11.94	$ 0.97	8.84%	$ 11.20	$ 12.13	$ 0.93	8.30%
		Employee/Chld(rn) - FOUR TIER	$ 10.69	$ 11.65	$ 0.96	8.98%	$ 10.92	$ 11.83	$ 0.91	8.33%
		Family - FOUR TIER	$ 15.90	$ 17.32	$ 1.42	8.93%	$ 16.24	$ 17.59	$ 1.35	8.31%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.75	$ 5.16	$ 0.41	8.63%	$ 4.84	$ 5.24	$ 0.40	8.26%
		Family - TWO TIER	$ 12.33	$ 13.41	$ 1.08	8.76%	$ 12.59	$ 13.62	$ 1.03	8.18%
		Double - THREE TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Family - THREE TIER	$ 12.57	$ 13.67	$ 1.10	8.75%	$ 12.83	$ 13.88	$ 1.05	8.18%
		Employee/Spouse - FOUR TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 9.25	$ 10.06	$ 0.81	8.76%	$ 9.44	$ 10.21	$ 0.77	8.16%
		Family - FOUR TIER	$ 13.75	$ 14.96	$ 1.21	8.80%	$ 14.04	$ 15.19	$ 1.15	8.19%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.19	$ 2.38	$ 0.19	8.68%	$ 2.24	$ 2.42	$ 0.18	8.04%
		Family - TWO TIER	$ 5.69	$ 6.20	$ 0.51	8.96%	$ 5.82	$ 6.30	$ 0.48	8.25%
		Double - THREE TIER	$ 4.38	$ 4.77	$ 0.39	8.90%	$ 4.47	$ 4.84	$ 0.37	8.28%
		Family - THREE TIER	$ 5.81	$ 6.32	$ 0.51	8.78%	$ 5.92	$ 6.42	$ 0.50	8.45%
		Employee/Spouse - FOUR TIER	$ 4.38	$ 4.77	$ 0.39	8.90%	$ 4.47	$ 4.84	$ 0.37	8.28%
		Employee/Chld(rn) - FOUR TIER	$ 4.27	$ 4.65	$ 0.38	8.90%	$ 4.37	$ 4.72	$ 0.35	8.01%
		Family - FOUR TIER	$ 6.35	$ 6.91	$ 0.56	8.82%	$ 6.48	$ 7.02	$ 0.54	8.33%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.20	$ 1.30	$ 0.10	8.33%	$ 1.22	$ 1.32	$ 0.10	8.20%
		Family - TWO TIER	$ 3.10	$ 3.38	$ 0.28	9.03%	$ 3.18	$ 3.44	$ 0.26	8.18%
		Double - THREE TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Family - THREE TIER	$ 3.17	$ 3.45	$ 0.28	8.83%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Employee/Spouse - FOUR TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 2.33	$ 2.54	$ 0.21	9.01%	$ 2.38	$ 2.58	$ 0.20	8.40%
		Family - FOUR TIER	$ 3.46	$ 3.77	$ 0.31	8.96%	$ 3.54	$ 3.83	$ 0.29	8.19%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.82	$ 0.88	$ 0.06	7.32%	$ 0.83	$ 0.89	$ 0.06	7.23%
		Family - TWO TIER	$ 2.12	$ 2.28	$ 0.16	7.55%	$ 2.16	$ 2.31	$ 0.15	6.94%
		Double - THREE TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Family - THREE TIER	$ 2.16	$ 2.32	$ 0.16	7.41%	$ 2.20	$ 2.36	$ 0.16	7.27%
		Employee/Spouse - FOUR TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Employee/Chld(rn) - FOUR TIER	$ 1.59	$ 1.71	$ 0.12	7.55%	$ 1.62	$ 1.73	$ 0.11	6.79%
		Family - FOUR TIER	$ 2.36	$ 2.54	$ 0.18	7.63%	$ 2.41	$ 2.58	$ 0.17	7.05%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.83	$ 0.08	10.67%	$ 0.77	$ 0.84	$ 0.07	9.09%
		Family - TWO TIER	$ 1.96	$ 2.15	$ 0.19	9.69%	$ 2.00	$ 2.18	$ 0.18	9.00%
		Double - THREE TIER	$ 1.50	$ 1.65	$ 0.15	10.00%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Family - THREE TIER	$ 1.99	$ 2.19	$ 0.20	10.05%	$ 2.03	$ 2.23	$ 0.20	9.85%
		Employee/Spouse - FOUR TIER	$ 1.50	$ 1.65	$ 0.15	10.00%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.61	$ 0.14	9.52%	$ 1.50	$ 1.64	$ 0.14	9.33%
		Family - FOUR TIER	$ 2.18	$ 2.40	$ 0.22	10.09%	$ 2.24	$ 2.44	$ 0.20	8.93%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.42	$ 3.72	$ 0.30	8.77%	$ 3.50	$ 3.78	$ 0.28	8.00%
		Family - TWO TIER	$ 8.91	$ 9.68	$ 0.77	8.64%	$ 9.09	$ 9.83	$ 0.74	8.14%
		Double - THREE TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Family - THREE TIER	$ 9.08	$ 9.86	$ 0.78	8.59%	$ 9.27	$ 10.02	$ 0.75	8.09%
		Employee/Spouse - FOUR TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 6.67	$ 7.26	$ 0.59	8.85%	$ 6.82	$ 7.37	$ 0.55	8.06%
		Family - FOUR TIER	$ 9.94	$ 10.79	$ 0.85	8.55%	$ 10.14	$ 10.96	$ 0.82	8.09%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.00	$ 7.61	$ 0.61	8.71%	$ 7.15	$ 7.73	$ 0.58	8.11%
		Family - TWO TIER	$ 18.20	$ 19.80	$ 1.60	8.79%	$ 18.59	$ 20.11	$ 1.52	8.18%
		Double - THREE TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Family - THREE TIER	$ 18.55	$ 20.18	$ 1.63	8.79%	$ 18.94	$ 20.49	$ 1.55	8.18%
		Employee/Spouse - FOUR TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 13.66	$ 14.85	$ 1.19	8.71%	$ 13.94	$ 15.08	$ 1.14	8.18%
		Family - FOUR TIER	$ 20.30	$ 22.08	$ 1.78	8.77%	$ 20.73	$ 22.43	$ 1.70	8.20%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.75	$ 5.16	$ 0.41	8.63%	$ 4.84	$ 5.24	$ 0.40	8.26%
		Family - TWO TIER	$ 12.33	$ 13.41	$ 1.08	8.76%	$ 12.59	$ 13.62	$ 1.03	8.18%
		Double - THREE TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Family - THREE TIER	$ 12.57	$ 13.67	$ 1.10	8.75%	$ 12.83	$ 13.88	$ 1.05	8.18%
		Employee/Spouse - FOUR TIER	$ 9.48	$ 10.31	$ 0.83	8.76%	$ 9.68	$ 10.48	$ 0.80	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 9.25	$ 10.06	$ 0.81	8.76%	$ 9.44	$ 10.21	$ 0.77	8.16%
		Family - FOUR TIER	$ 13.75	$ 14.96	$ 1.21	8.80%	$ 14.04	$ 15.19	$ 1.15	8.19%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.26	$ 2.31	$ 0.05	2.21%	$ 2.31	$ 2.35	$ 0.04	1.73%
		Family - TWO TIER	$ 5.88	$ 6.01	$ 0.13	2.21%	$ 6.01	$ 6.10	$ 0.09	1.50%
		Double - THREE TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.69	$ 0.07	1.52%
		Family - THREE TIER	$ 6.00	$ 6.12	$ 0.12	2.00%	$ 6.12	$ 6.22	$ 0.10	1.63%
		Employee/Spouse - FOUR TIER	$ 4.52	$ 4.62	$ 0.10	2.21%	$ 4.62	$ 4.69	$ 0.07	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 4.41	$ 4.51	$ 0.10	2.27%	$ 4.51	$ 4.58	$ 0.07	1.55%
		Family - FOUR TIER	$ 6.56	$ 6.70	$ 0.14	2.13%	$ 6.71	$ 6.81	$ 0.10	1.49%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.23	$ 1.26	$ 0.03	2.44%	$ 1.26	$ 1.28	$ 0.02	1.59%
		Family - TWO TIER	$ 3.20	$ 3.28	$ 0.08	2.50%	$ 3.27	$ 3.33	$ 0.06	1.83%
		Double - THREE TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Family - THREE TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.40	$ 0.06	1.80%
		Employee/Spouse - FOUR TIER	$ 2.47	$ 2.52	$ 0.05	2.02%	$ 2.52	$ 2.56	$ 0.04	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 2.41	$ 2.46	$ 0.05	2.07%	$ 2.46	$ 2.50	$ 0.04	1.63%
		Family - FOUR TIER	$ 3.57	$ 3.66	$ 0.09	2.52%	$ 3.66	$ 3.72	$ 0.06	1.64%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.84	$ 0.85	$ 0.01	1.19%	$ 0.86	$ 0.86	$ -	0.00%
		Family - TWO TIER	$ 2.17	$ 2.21	$ 0.04	1.84%	$ 2.21	$ 2.24	$ 0.03	1.36%
		Double - THREE TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Family - THREE TIER	$ 2.21	$ 2.25	$ 0.04	1.81%	$ 2.27	$ 2.28	$ 0.01	0.44%
		Employee/Spouse - FOUR TIER	$ 1.67	$ 1.70	$ 0.03	1.80%	$ 1.71	$ 1.72	$ 0.01	0.58%
		Employee/Chld(rn) - FOUR TIER	$ 1.63	$ 1.66	$ 0.03	1.84%	$ 1.66	$ 1.68	$ 0.02	1.20%
		Family - FOUR TIER	$ 2.43	$ 2.46	$ 0.03	1.23%	$ 2.48	$ 2.50	$ 0.02	0.81%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.14)	$ (1.18)	$ (0.04)	3.51%	$ (1.18)	$ (1.20)	$ (0.02)	1.69%
		Family - TWO TIER	$ (2.98)	$ (3.07)	$ (0.09)	3.02%	$ (3.05)	$ (3.11)	$ (0.06)	1.97%
		Double - THREE TIER	$ (2.29)	$ (2.36)	$ (0.07)	3.06%	$ (2.34)	$ (2.40)	$ (0.06)	2.56%
		Family - THREE TIER	$ (3.04)	$ (3.12)	$ (0.08)	2.63%	$ (3.10)	$ (3.17)	$ (0.07)	2.26%
		Employee/Spouse - FOUR TIER	$ (2.29)	$ (2.36)	$ (0.07)	3.06%	$ (2.34)	$ (2.40)	$ (0.06)	2.56%
		Employee/Chld(rn) - FOUR TIER	$ (2.24)	$ (2.30)	$ (0.06)	2.68%	$ (2.29)	$ (2.34)	$ (0.05)	2.18%
		Family - FOUR TIER	$ (3.33)	$ (3.42)	$ (0.09)	2.70%	$ (3.40)	$ (3.47)	$ (0.07)	2.06%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.78	$ 0.80	$ 0.02	2.56%	$ 0.79	$ 0.81	$ 0.02	2.53%
		Family - TWO TIER	$ 2.02	$ 2.08	$ 0.06	2.97%	$ 2.08	$ 2.12	$ 0.04	1.92%
		Double - THREE TIER	$ 1.56	$ 1.60	$ 0.04	2.56%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Family - THREE TIER	$ 2.07	$ 2.12	$ 0.05	2.42%	$ 2.11	$ 2.16	$ 0.05	2.37%
		Employee/Spouse - FOUR TIER	$ 1.56	$ 1.60	$ 0.04	2.56%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Employee/Chld(rn) - FOUR TIER	$ 1.52	$ 1.56	$ 0.04	2.63%	$ 1.56	$ 1.59	$ 0.03	1.92%
		Family - FOUR TIER	$ 2.26	$ 2.33	$ 0.07	3.10%	$ 2.31	$ 2.36	$ 0.05	2.16%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.53	$ 3.61	$ 0.08	2.27%	$ 3.61	$ 3.66	$ 0.05	1.39%
		Family - TWO TIER	$ 9.18	$ 9.38	$ 0.20	2.18%	$ 9.39	$ 9.53	$ 0.14	1.49%
		Double - THREE TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Family - THREE TIER	$ 9.36	$ 9.56	$ 0.20	2.14%	$ 9.57	$ 9.71	$ 0.14	1.46%
		Employee/Spouse - FOUR TIER	$ 7.06	$ 7.22	$ 0.16	2.27%	$ 7.22	$ 7.33	$ 0.11	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 6.89	$ 7.04	$ 0.15	2.18%	$ 7.04	$ 7.15	$ 0.11	1.56%
		Family - FOUR TIER	$ 10.23	$ 10.46	$ 0.23	2.25%	$ 10.47	$ 10.63	$ 0.16	1.53%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.67	$ 2.74	$ 0.07	2.62%	$ 2.73	$ 2.78	$ 0.05	1.83%
		Family - TWO TIER	$ 6.95	$ 7.11	$ 0.16	2.30%	$ 7.11	$ 7.22	$ 0.11	1.55%
		Double - THREE TIER	$ 5.35	$ 5.47	$ 0.12	2.24%	$ 5.47	$ 5.56	$ 0.09	1.65%
		Family - THREE TIER	$ 7.09	$ 7.25	$ 0.16	2.26%	$ 7.25	$ 7.36	$ 0.11	1.52%
		Employee/Spouse - FOUR TIER	$ 5.35	$ 5.47	$ 0.12	2.24%	$ 5.47	$ 5.56	$ 0.09	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 5.21	$ 5.33	$ 0.12	2.30%	$ 5.33	$ 5.42	$ 0.09	1.69%
		Family - FOUR TIER	$ 7.76	$ 7.93	$ 0.17	2.19%	$ 7.93	$ 8.06	$ 0.13	1.64%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.23	$ 7.38	$ 0.15	2.07%	$ 7.38	$ 7.50	$ 0.12	1.63%
		Family - TWO TIER	$ 18.80	$ 19.19	$ 0.39	2.07%	$ 19.21	$ 19.49	$ 0.28	1.46%
		Double - THREE TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Family - THREE TIER	$ 19.16	$ 19.56	$ 0.40	2.09%	$ 19.58	$ 19.87	$ 0.29	1.48%
		Employee/Spouse - FOUR TIER	$ 14.45	$ 14.76	$ 0.31	2.15%	$ 14.78	$ 14.99	$ 0.21	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 14.09	$ 14.39	$ 0.30	2.13%	$ 14.41	$ 14.62	$ 0.21	1.46%
		Family - FOUR TIER	$ 20.96	$ 21.40	$ 0.44	2.10%	$ 21.43	$ 21.74	$ 0.31	1.45%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.66	$ 5.79	$ 0.13	2.30%	$ 5.78	$ 5.88	$ 0.10	1.73%
		Family - TWO TIER	$ 14.70	$ 15.05	$ 0.35	2.38%	$ 15.03	$ 15.29	$ 0.26	1.73%
		Double - THREE TIER	$ 11.30	$ 11.58	$ 0.28	2.48%	$ 11.56	$ 11.76	$ 0.20	1.73%
		Family - THREE TIER	$ 14.98	$ 15.34	$ 0.36	2.40%	$ 15.32	$ 15.58	$ 0.26	1.70%
		Employee/Spouse - FOUR TIER	$ 11.30	$ 11.58	$ 0.28	2.48%	$ 11.56	$ 11.76	$ 0.20	1.73%
		Employee/Chld(rn) - FOUR TIER	$ 11.02	$ 11.29	$ 0.27	2.45%	$ 11.27	$ 11.47	$ 0.20	1.77%
		Family - FOUR TIER	$ 16.39	$ 16.79	$ 0.40	2.44%	$ 16.76	$ 17.05	$ 0.29	1.73%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.19	$ 2.38	$ 0.19	8.68%	$ 2.24	$ 2.42	$ 0.18	8.04%
		Family - TWO TIER	$ 5.69	$ 6.20	$ 0.51	8.96%	$ 5.82	$ 6.30	$ 0.48	8.25%
		Double - THREE TIER	$ 4.38	$ 4.77	$ 0.39	8.90%	$ 4.47	$ 4.84	$ 0.37	8.28%
		Family - THREE TIER	$ 5.81	$ 6.32	$ 0.51	8.78%	$ 5.92	$ 6.42	$ 0.50	8.45%
		Employee/Spouse - FOUR TIER	$ 4.38	$ 4.77	$ 0.39	8.90%	$ 4.47	$ 4.84	$ 0.37	8.28%
		Employee/Chld(rn) - FOUR TIER	$ 4.27	$ 4.65	$ 0.38	8.90%	$ 4.37	$ 4.72	$ 0.35	8.01%
		Family - FOUR TIER	$ 6.35	$ 6.91	$ 0.56	8.82%	$ 6.48	$ 7.02	$ 0.54	8.33%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.20	$ 1.30	$ 0.10	8.33%	$ 1.22	$ 1.32	$ 0.10	8.20%
		Family - TWO TIER	$ 3.10	$ 3.38	$ 0.28	9.03%	$ 3.18	$ 3.44	$ 0.26	8.18%
		Double - THREE TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Family - THREE TIER	$ 3.17	$ 3.45	$ 0.28	8.83%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Employee/Spouse - FOUR TIER	$ 2.39	$ 2.60	$ 0.21	8.79%	$ 2.44	$ 2.64	$ 0.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 2.33	$ 2.54	$ 0.21	9.01%	$ 2.38	$ 2.58	$ 0.20	8.40%
		Family - FOUR TIER	$ 3.46	$ 3.77	$ 0.31	8.96%	$ 3.54	$ 3.83	$ 0.29	8.19%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.82	$ 0.88	$ 0.06	7.32%	$ 0.83	$ 0.89	$ 0.06	7.23%
		Family - TWO TIER	$ 2.12	$ 2.28	$ 0.16	7.55%	$ 2.16	$ 2.31	$ 0.15	6.94%
		Double - THREE TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Family - THREE TIER	$ 2.16	$ 2.32	$ 0.16	7.41%	$ 2.20	$ 2.36	$ 0.16	7.27%
		Employee/Spouse - FOUR TIER	$ 1.63	$ 1.75	$ 0.12	7.36%	$ 1.66	$ 1.78	$ 0.12	7.23%
		Employee/Chld(rn) - FOUR TIER	$ 1.59	$ 1.71	$ 0.12	7.55%	$ 1.62	$ 1.73	$ 0.11	6.79%
		Family - FOUR TIER	$ 2.36	$ 2.54	$ 0.18	7.63%	$ 2.41	$ 2.58	$ 0.17	7.05%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.11)	$ (1.22)	$ (0.11)	9.91%	$ (1.13)	$ (1.24)	$ (0.11)	9.73%
		Family - TWO TIER	$ (2.90)	$ (3.16)	$ (0.26)	8.97%	$ (2.96)	$ (3.21)	$ (0.25)	8.45%
		Double - THREE TIER	$ (2.22)	$ (2.43)	$ (0.21)	9.46%	$ (2.28)	$ (2.47)	$ (0.19)	8.33%
		Family - THREE TIER	$ (2.96)	$ (3.22)	$ (0.26)	8.78%	$ (3.02)	$ (3.27)	$ (0.25)	8.28%
		Employee/Spouse - FOUR TIER	$ (2.22)	$ (2.43)	$ (0.21)	9.46%	$ (2.28)	$ (2.47)	$ (0.19)	8.33%
		Employee/Chld(rn) - FOUR TIER	$ (2.17)	$ (2.37)	$ (0.20)	9.22%	$ (2.22)	$ (2.41)	$ (0.19)	8.56%
		Family - FOUR TIER	$ (3.23)	$ (3.53)	$ (0.30)	9.29%	$ (3.31)	$ (3.58)	$ (0.27)	8.16%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.83	$ 0.08	10.67%	$ 0.77	$ 0.84	$ 0.07	9.09%
		Family - TWO TIER	$ 1.96	$ 2.15	$ 0.19	9.69%	$ 2.00	$ 2.18	$ 0.18	9.00%
		Double - THREE TIER	$ 1.50	$ 1.65	$ 0.15	10.00%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Family - THREE TIER	$ 1.99	$ 2.19	$ 0.20	10.05%	$ 2.03	$ 2.23	$ 0.20	9.85%
		Employee/Spouse - FOUR TIER	$ 1.50	$ 1.65	$ 0.15	10.00%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.61	$ 0.14	9.52%	$ 1.50	$ 1.64	$ 0.14	9.33%
		Family - FOUR TIER	$ 2.18	$ 2.40	$ 0.22	10.09%	$ 2.24	$ 2.44	$ 0.20	8.93%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.42	$ 3.72	$ 0.30	8.77%	$ 3.50	$ 3.78	$ 0.28	8.00%
		Family - TWO TIER	$ 8.91	$ 9.68	$ 0.77	8.64%	$ 9.09	$ 9.83	$ 0.74	8.14%
		Double - THREE TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Family - THREE TIER	$ 9.08	$ 9.86	$ 0.78	8.59%	$ 9.27	$ 10.02	$ 0.75	8.09%
		Employee/Spouse - FOUR TIER	$ 6.85	$ 7.44	$ 0.59	8.61%	$ 6.99	$ 7.56	$ 0.57	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 6.67	$ 7.26	$ 0.59	8.85%	$ 6.82	$ 7.37	$ 0.55	8.06%
		Family - FOUR TIER	$ 9.94	$ 10.79	$ 0.85	8.55%	$ 10.14	$ 10.96	$ 0.82	8.09%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.60	$ 2.82	$ 0.22	8.46%	$ 2.65	$ 2.87	$ 0.22	8.30%
		Family - TWO TIER	$ 6.74	$ 7.34	$ 0.60	8.90%	$ 6.88	$ 7.45	$ 0.57	8.28%
		Double - THREE TIER	$ 5.18	$ 5.64	$ 0.46	8.88%	$ 5.30	$ 5.73	$ 0.43	8.11%
		Family - THREE TIER	$ 6.87	$ 7.48	$ 0.61	8.88%	$ 7.01	$ 7.60	$ 0.59	8.42%
		Employee/Spouse - FOUR TIER	$ 5.18	$ 5.64	$ 0.46	8.88%	$ 5.30	$ 5.73	$ 0.43	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 5.05	$ 5.50	$ 0.45	8.91%	$ 5.16	$ 5.59	$ 0.43	8.33%
		Family - FOUR TIER	$ 7.51	$ 8.18	$ 0.67	8.92%	$ 7.67	$ 8.31	$ 0.64	8.34%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.00	$ 7.61	$ 0.61	8.71%	$ 7.15	$ 7.73	$ 0.58	8.11%
		Family - TWO TIER	$ 18.20	$ 19.80	$ 1.60	8.79%	$ 18.59	$ 20.11	$ 1.52	8.18%
		Double - THREE TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Family - THREE TIER	$ 18.55	$ 20.18	$ 1.63	8.79%	$ 18.94	$ 20.49	$ 1.55	8.18%
		Employee/Spouse - FOUR TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 13.66	$ 14.85	$ 1.19	8.71%	$ 13.94	$ 15.08	$ 1.14	8.18%
		Family - FOUR TIER	$ 20.30	$ 22.08	$ 1.78	8.77%	$ 20.73	$ 22.43	$ 1.70	8.20%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.49	$ 5.97	$ 0.48	8.74%	$ 5.60	$ 6.07	$ 0.47	8.39%
		Family - TWO TIER	$ 14.26	$ 15.53	$ 1.27	8.91%	$ 14.56	$ 15.77	$ 1.21	8.31%
		Double - THREE TIER	$ 10.97	$ 11.94	$ 0.97	8.84%	$ 11.20	$ 12.13	$ 0.93	8.30%
		Family - THREE TIER	$ 14.54	$ 15.83	$ 1.29	8.87%	$ 14.84	$ 16.07	$ 1.23	8.29%
		Employee/Spouse - FOUR TIER	$ 10.97	$ 11.94	$ 0.97	8.84%	$ 11.20	$ 12.13	$ 0.93	8.30%
		Employee/Chld(rn) - FOUR TIER	$ 10.69	$ 11.65	$ 0.96	8.98%	$ 10.92	$ 11.83	$ 0.91	8.33%
		Family - FOUR TIER	$ 15.90	$ 17.32	$ 1.42	8.93%	$ 16.24	$ 17.59	$ 1.35	8.31%

CDPHP Universal Benefits, Inc.
Southern Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.57	$ 5.70	$ 0.13	2.33%	$ 5.70	$ 5.79	$ 0.09	1.58%
		Family - TWO TIER	$ 14.49	$ 14.82	$ 0.33	2.28%	$ 14.82	$ 15.05	$ 0.23	1.55%
		Double - THREE TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Family - THREE TIER	$ 14.77	$ 15.10	$ 0.33	2.23%	$ 15.10	$ 15.34	$ 0.24	1.59%
		Employee/Spouse - FOUR TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 10.87	$ 11.11	$ 0.24	2.21%	$ 11.11	$ 11.29	$ 0.18	1.62%
		Family - FOUR TIER	$ 16.17	$ 16.53	$ 0.36	2.23%	$ 16.53	$ 16.79	$ 0.26	1.57%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.86	$ 2.92	$ 0.06	2.10%	$ 2.92	$ 2.96	$ 0.04	1.37%
		Family - TWO TIER	$ 7.44	$ 7.58	$ 0.14	1.88%	$ 7.61	$ 7.70	$ 0.09	1.18%
		Double - THREE TIER	$ 5.72	$ 5.83	$ 0.11	1.92%	$ 5.85	$ 5.92	$ 0.07	1.20%
		Family - THREE TIER	$ 7.59	$ 7.73	$ 0.14	1.84%	$ 7.76	$ 7.85	$ 0.09	1.16%
		Employee/Spouse - FOUR TIER	$ 5.72	$ 5.83	$ 0.11	1.92%	$ 5.85	$ 5.92	$ 0.07	1.20%
		Employee/Chld(rn) - FOUR TIER	$ 5.58	$ 5.69	$ 0.11	1.97%	$ 5.71	$ 5.78	$ 0.07	1.23%
		Family - FOUR TIER	$ 8.30	$ 8.46	$ 0.16	1.93%	$ 8.49	$ 8.59	$ 0.10	1.18%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - TWO TIER	$ 3.66	$ 3.74	$ 0.08	2.19%	$ 3.74	$ 3.80	$ 0.06	1.60%
		Double - THREE TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Family - THREE TIER	$ 3.72	$ 3.81	$ 0.09	2.42%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Employee/Spouse - FOUR TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 2.74	$ 2.80	$ 0.06	2.19%	$ 2.80	$ 2.85	$ 0.05	1.79%
		Family - FOUR TIER	$ 4.08	$ 4.17	$ 0.09	2.21%	$ 4.16	$ 4.24	$ 0.08	1.92%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.95	$ 0.97	$ 0.02	2.11%	$ 0.97	$ 0.98	$ 0.01	1.03%
		Family - TWO TIER	$ 2.48	$ 2.52	$ 0.04	1.61%	$ 2.53	$ 2.56	$ 0.03	1.19%
		Double - THREE TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Family - THREE TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Employee/Chld(rn) - FOUR TIER	$ 1.85	$ 1.89	$ 0.04	2.16%	$ 1.90	$ 1.92	$ 0.02	1.05%
		Family - FOUR TIER	$ 2.75	$ 2.81	$ 0.06	2.18%	$ 2.82	$ 2.85	$ 0.03	1.06%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.30)	$ (1.34)	$ (0.04)	3.08%	$ (1.33)	$ (1.37)	$ (0.04)	3.01%
		Family - TWO TIER	$ (3.40)	$ (3.49)	$ (0.09)	2.65%	$ (3.48)	$ (3.55)	$ (0.07)	2.01%
		Double - THREE TIER	$ (2.62)	$ (2.69)	$ (0.07)	2.67%	$ (2.67)	$ (2.73)	$ (0.06)	2.25%
		Family - THREE TIER	$ (3.46)	$ (3.56)	$ (0.10)	2.89%	$ (3.54)	$ (3.62)	$ (0.08)	2.26%
		Employee/Spouse - FOUR TIER	$ (2.62)	$ (2.69)	$ (0.07)	2.67%	$ (2.67)	$ (2.73)	$ (0.06)	2.25%
		Employee/Chld(rn) - FOUR TIER	$ (2.54)	$ (2.62)	$ (0.08)	3.15%	$ (2.61)	$ (2.66)	$ (0.05)	1.92%
		Family - FOUR TIER	$ (3.79)	$ (3.90)	$ (0.11)	2.90%	$ (3.88)	$ (3.96)	$ (0.08)	2.06%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.90	$ 0.03	3.45%	$ 0.89	$ 0.91	$ 0.02	2.25%
		Family - TWO TIER	$ 2.27	$ 2.34	$ 0.07	3.08%	$ 2.32	$ 2.38	$ 0.06	2.59%
		Double - THREE TIER	$ 1.74	$ 1.80	$ 0.06	3.45%	$ 1.78	$ 1.83	$ 0.05	2.81%
		Family - THREE TIER	$ 2.31	$ 2.39	$ 0.08	3.46%	$ 2.36	$ 2.42	$ 0.06	2.54%
		Employee/Spouse - FOUR TIER	$ 1.74	$ 1.80	$ 0.06	3.45%	$ 1.78	$ 1.83	$ 0.05	2.81%
		Employee/Chld(rn) - FOUR TIER	$ 1.70	$ 1.76	$ 0.06	3.53%	$ 1.74	$ 1.78	$ 0.04	2.30%
		Family - FOUR TIER	$ 2.52	$ 2.61	$ 0.09	3.57%	$ 2.59	$ 2.65	$ 0.06	2.32%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 4.03	$ 4.11	$ 0.08	1.99%	$ 4.11	$ 4.18	$ 0.07	1.70%
		Family - TWO TIER	$ 10.46	$ 10.69	$ 0.23	2.20%	$ 10.70	$ 10.86	$ 0.16	1.50%
		Double - THREE TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Family - THREE TIER	$ 10.66	$ 10.90	$ 0.24	2.25%	$ 10.90	$ 11.07	$ 0.17	1.56%
		Employee/Spouse - FOUR TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 7.85	$ 8.02	$ 0.17	2.17%	$ 8.02	$ 8.15	$ 0.13	1.62%
		Family - FOUR TIER	$ 11.67	$ 11.93	$ 0.26	2.23%	$ 11.93	$ 12.11	$ 0.18	1.51%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.05	$ 3.12	$ 0.07	2.30%	$ 3.11	$ 3.17	$ 0.06	1.93%
		Family - TWO TIER	$ 7.93	$ 8.11	$ 0.18	2.27%	$ 8.11	$ 8.23	$ 0.12	1.48%
		Double - THREE TIER	$ 6.09	$ 6.24	$ 0.15	2.46%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Family - THREE TIER	$ 8.07	$ 8.26	$ 0.19	2.35%	$ 8.26	$ 8.39	$ 0.13	1.57%
		Employee/Spouse - FOUR TIER	$ 6.09	$ 6.24	$ 0.15	2.46%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 5.94	$ 6.08	$ 0.14	2.36%	$ 6.08	$ 6.18	$ 0.10	1.64%
		Family - FOUR TIER	$ 8.84	$ 9.04	$ 0.20	2.26%	$ 9.04	$ 9.19	$ 0.15	1.66%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.24	$ 8.41	$ 0.17	2.06%	$ 8.42	$ 8.55	$ 0.13	1.54%
		Family - TWO TIER	$ 21.42	$ 21.88	$ 0.46	2.15%	$ 21.90	$ 22.22	$ 0.32	1.46%
		Double - THREE TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Family - THREE TIER	$ 21.84	$ 22.30	$ 0.46	2.11%	$ 22.32	$ 22.65	$ 0.33	1.48%
		Employee/Spouse - FOUR TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 16.06	$ 16.41	$ 0.35	2.18%	$ 16.42	$ 16.66	$ 0.24	1.46%
		Family - FOUR TIER	$ 23.89	$ 24.40	$ 0.51	2.13%	$ 24.43	$ 24.78	$ 0.35	1.43%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.40	$ 5.88	$ 0.48	8.89%	$ 5.52	$ 5.97	$ 0.45	8.15%
		Family - TWO TIER	$ 14.05	$ 15.29	$ 1.24	8.83%	$ 14.35	$ 15.53	$ 1.18	8.22%
		Double - THREE TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Family - THREE TIER	$ 14.32	$ 15.58	$ 1.26	8.80%	$ 14.62	$ 15.82	$ 1.20	8.21%
		Employee/Spouse - FOUR TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 10.54	$ 11.46	$ 0.92	8.73%	$ 10.76	$ 11.64	$ 0.88	8.18%
		Family - FOUR TIER	$ 15.67	$ 17.05	$ 1.38	8.81%	$ 16.01	$ 17.32	$ 1.31	8.18%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.78	$ 3.01	$ 0.23	8.27%	$ 2.83	$ 3.06	$ 0.23	8.13%
		Family - TWO TIER	$ 7.20	$ 7.82	$ 0.62	8.61%	$ 7.36	$ 7.95	$ 0.59	8.02%
		Double - THREE TIER	$ 5.54	$ 6.02	$ 0.48	8.66%	$ 5.66	$ 6.11	$ 0.45	7.95%
		Family - THREE TIER	$ 7.34	$ 7.97	$ 0.63	8.58%	$ 7.50	$ 8.10	$ 0.60	8.00%
		Employee/Spouse - FOUR TIER	$ 5.54	$ 6.02	$ 0.48	8.66%	$ 5.66	$ 6.11	$ 0.45	7.95%
		Employee/Chld(rn) - FOUR TIER	$ 5.40	$ 5.87	$ 0.47	8.70%	$ 5.52	$ 5.96	$ 0.44	7.97%
		Family - FOUR TIER	$ 8.04	$ 8.73	$ 0.69	8.58%	$ 8.21	$ 8.86	$ 0.65	7.92%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.51	$ 0.11	7.86%
		Family - TWO TIER	$ 3.55	$ 3.86	$ 0.31	8.73%	$ 3.62	$ 3.92	$ 0.30	8.29%
		Double - THREE TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Family - THREE TIER	$ 3.62	$ 3.93	$ 0.31	8.56%	$ 3.70	$ 3.99	$ 0.29	7.84%
		Employee/Spouse - FOUR TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Employee/Chld(rn) - FOUR TIER	$ 2.66	$ 2.89	$ 0.23	8.65%	$ 2.72	$ 2.94	$ 0.22	8.09%
		Family - FOUR TIER	$ 3.96	$ 4.30	$ 0.34	8.59%	$ 4.05	$ 4.37	$ 0.32	7.90%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.92	$ 1.00	$ 0.08	8.70%	$ 0.94	$ 1.01	$ 0.07	7.45%
		Family - TWO TIER	$ 2.41	$ 2.60	$ 0.19	7.88%	$ 2.46	$ 2.64	$ 0.18	7.32%
		Double - THREE TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Family - THREE TIER	$ 2.45	$ 2.65	$ 0.20	8.16%	$ 2.50	$ 2.69	$ 0.19	7.60%
		Employee/Spouse - FOUR TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 1.80	$ 1.95	$ 0.15	8.33%	$ 1.84	$ 1.98	$ 0.14	7.61%
		Family - FOUR TIER	$ 2.68	$ 2.90	$ 0.22	8.21%	$ 2.73	$ 2.94	$ 0.21	7.69%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.26)	$ (1.39)	$ (0.13)	10.32%	$ (1.29)	$ (1.41)	$ (0.12)	9.30%
		Family - TWO TIER	$ (3.30)	$ (3.61)	$ (0.31)	9.39%	$ (3.36)	$ (3.66)	$ (0.30)	8.93%
		Double - THREE TIER	$ (2.53)	$ (2.77)	$ (0.24)	9.49%	$ (2.59)	$ (2.82)	$ (0.23)	8.88%
		Family - THREE TIER	$ (3.36)	$ (3.67)	$ (0.31)	9.23%	$ (3.42)	$ (3.73)	$ (0.31)	9.06%
		Employee/Spouse - FOUR TIER	$ (2.53)	$ (2.77)	$ (0.24)	9.49%	$ (2.59)	$ (2.82)	$ (0.23)	8.88%
		Employee/Chld(rn) - FOUR TIER	$ (2.47)	$ (2.70)	$ (0.23)	9.31%	$ (2.52)	$ (2.75)	$ (0.23)	9.13%
		Family - FOUR TIER	$ (3.67)	$ (4.02)	$ (0.35)	9.54%	$ (3.75)	$ (4.08)	$ (0.33)	8.80%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.85	$ 0.93	$ 0.08	9.41%	$ 0.86	$ 0.94	$ 0.08	9.30%
		Family - TWO TIER	$ 2.19	$ 2.42	$ 0.23	10.50%	$ 2.24	$ 2.45	$ 0.21	9.38%
		Double - THREE TIER	$ 1.68	$ 1.86	$ 0.18	10.71%	$ 1.73	$ 1.89	$ 0.16	9.25%
		Family - THREE TIER	$ 2.24	$ 2.46	$ 0.22	9.82%	$ 2.29	$ 2.50	$ 0.21	9.17%
		Employee/Spouse - FOUR TIER	$ 1.68	$ 1.86	$ 0.18	10.71%	$ 1.73	$ 1.89	$ 0.16	9.25%
		Employee/Chld(rn) - FOUR TIER	$ 1.64	$ 1.81	$ 0.17	10.37%	$ 1.68	$ 1.84	$ 0.16	9.52%
		Family - FOUR TIER	$ 2.45	$ 2.69	$ 0.24	9.80%	$ 2.50	$ 2.74	$ 0.24	9.60%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.90	$ 4.24	$ 0.34	8.72%	$ 3.98	$ 4.31	$ 0.33	8.29%
		Family - TWO TIER	$ 10.13	$ 11.03	$ 0.90	8.88%	$ 10.35	$ 11.21	$ 0.86	8.31%
		Double - THREE TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Family - THREE TIER	$ 10.33	$ 11.24	$ 0.91	8.81%	$ 10.55	$ 11.42	$ 0.87	8.25%
		Employee/Spouse - FOUR TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 7.60	$ 8.27	$ 0.67	8.82%	$ 7.77	$ 8.40	$ 0.63	8.11%
		Family - FOUR TIER	$ 11.30	$ 12.30	$ 1.00	8.85%	$ 11.54	$ 12.50	$ 0.96	8.32%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.96	$ 3.22	$ 0.26	8.78%	$ 3.02	$ 3.27	$ 0.25	8.28%
		Family - TWO TIER	$ 7.68	$ 8.36	$ 0.68	8.85%	$ 7.84	$ 8.50	$ 0.66	8.42%
		Double - THREE TIER	$ 5.90	$ 6.43	$ 0.53	8.98%	$ 6.03	$ 6.53	$ 0.50	8.29%
		Family - THREE TIER	$ 7.83	$ 8.52	$ 0.69	8.81%	$ 7.99	$ 8.66	$ 0.67	8.39%
		Employee/Spouse - FOUR TIER	$ 5.90	$ 6.43	$ 0.53	8.98%	$ 6.03	$ 6.53	$ 0.50	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 5.76	$ 6.27	$ 0.51	8.85%	$ 5.88	$ 6.37	$ 0.49	8.33%
		Family - FOUR TIER	$ 8.56	$ 9.33	$ 0.77	9.00%	$ 8.74	$ 9.48	$ 0.74	8.47%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.99	$ 8.68	$ 0.69	8.64%	$ 8.16	$ 8.82	$ 0.66	8.09%
		Family - TWO TIER	$ 20.77	$ 22.57	$ 1.80	8.67%	$ 21.20	$ 22.92	$ 1.72	8.11%
		Double - THREE TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Family - THREE TIER	$ 21.16	$ 23.00	$ 1.84	8.70%	$ 21.61	$ 23.36	$ 1.75	8.10%
		Employee/Spouse - FOUR TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 15.57	$ 16.93	$ 1.36	8.73%	$ 15.90	$ 17.19	$ 1.29	8.11%
		Family - FOUR TIER	$ 23.16	$ 25.17	$ 2.01	8.68%	$ 23.65	$ 25.57	$ 1.92	8.12%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.44	$ 6.60	$ 0.16	2.48%	$ 6.59	$ 6.70	$ 0.11	1.67%
		Family - TWO TIER	$ 16.76	$ 17.16	$ 0.40	2.39%	$ 17.13	$ 17.43	$ 0.30	1.75%
		Double - THREE TIER	$ 12.89	$ 13.20	$ 0.31	2.40%	$ 13.18	$ 13.41	$ 0.23	1.75%
		Family - THREE TIER	$ 17.08	$ 17.49	$ 0.41	2.40%	$ 17.46	$ 17.76	$ 0.30	1.72%
		Employee/Spouse - FOUR TIER	$ 12.89	$ 13.20	$ 0.31	2.40%	$ 13.18	$ 13.41	$ 0.23	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 12.57	$ 12.87	$ 0.30	2.39%	$ 12.85	$ 13.07	$ 0.22	1.71%
		Family - FOUR TIER	$ 18.69	$ 19.14	$ 0.45	2.41%	$ 19.11	$ 19.44	$ 0.33	1.73%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.57	$ 5.70	$ 0.13	2.33%	$ 5.70	$ 5.79	$ 0.09	1.58%
		Family - TWO TIER	$ 14.49	$ 14.82	$ 0.33	2.28%	$ 14.82	$ 15.05	$ 0.23	1.55%
		Double - THREE TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Family - THREE TIER	$ 14.77	$ 15.10	$ 0.33	2.23%	$ 15.10	$ 15.34	$ 0.24	1.59%
		Employee/Spouse - FOUR TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 10.87	$ 11.11	$ 0.24	2.21%	$ 11.11	$ 11.29	$ 0.18	1.62%
		Family - FOUR TIER	$ 16.17	$ 16.53	$ 0.36	2.23%	$ 16.53	$ 16.79	$ 0.26	1.57%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.57	$ 2.63	$ 0.06	2.33%	$ 2.64	$ 2.68	$ 0.04	1.52%
		Family - TWO TIER	$ 6.71	$ 6.85	$ 0.14	2.09%	$ 6.85	$ 6.96	$ 0.11	1.61%
		Double - THREE TIER	$ 5.16	$ 5.27	$ 0.11	2.13%	$ 5.28	$ 5.35	$ 0.07	1.33%
		Family - THREE TIER	$ 6.83	$ 6.98	$ 0.15	2.20%	$ 6.98	$ 7.09	$ 0.11	1.58%
		Employee/Spouse - FOUR TIER	$ 5.16	$ 5.27	$ 0.11	2.13%	$ 5.28	$ 5.35	$ 0.07	1.33%
		Employee/Chld(rn) - FOUR TIER	$ 5.02	$ 5.14	$ 0.12	2.39%	$ 5.14	$ 5.22	$ 0.08	1.56%
		Family - FOUR TIER	$ 7.48	$ 7.64	$ 0.16	2.14%	$ 7.64	$ 7.76	$ 0.12	1.57%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - TWO TIER	$ 3.66	$ 3.74	$ 0.08	2.19%	$ 3.74	$ 3.80	$ 0.06	1.60%
		Double - THREE TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Family - THREE TIER	$ 3.72	$ 3.81	$ 0.09	2.42%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Employee/Spouse - FOUR TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 2.74	$ 2.80	$ 0.06	2.19%	$ 2.80	$ 2.85	$ 0.05	1.79%
		Family - FOUR TIER	$ 4.08	$ 4.17	$ 0.09	2.21%	$ 4.16	$ 4.24	$ 0.08	1.92%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.95	$ 0.97	$ 0.02	2.11%	$ 0.97	$ 0.98	$ 0.01	1.03%
		Family - TWO TIER	$ 2.48	$ 2.52	$ 0.04	1.61%	$ 2.53	$ 2.56	$ 0.03	1.19%
		Double - THREE TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Family - THREE TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Employee/Chld(rn) - FOUR TIER	$ 1.85	$ 1.89	$ 0.04	2.16%	$ 1.90	$ 1.92	$ 0.02	1.05%
		Family - FOUR TIER	$ 2.75	$ 2.81	$ 0.06	2.18%	$ 2.82	$ 2.85	$ 0.03	1.06%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.89	$ 0.91	$ 0.02	2.25%	$ 0.91	$ 0.93	$ 0.02	2.20%
		Family - TWO TIER	$ 2.31	$ 2.38	$ 0.07	3.03%	$ 2.36	$ 2.41	$ 0.05	2.12%
		Double - THREE TIER	$ 1.78	$ 1.83	$ 0.05	2.81%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Family - THREE TIER	$ 2.35	$ 2.42	$ 0.07	2.98%	$ 2.41	$ 2.46	$ 0.05	2.07%
		Employee/Spouse - FOUR TIER	$ 1.78	$ 1.83	$ 0.05	2.81%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Employee/Chld(rn) - FOUR TIER	$ 1.74	$ 1.78	$ 0.04	2.30%	$ 1.77	$ 1.81	$ 0.04	2.26%
		Family - FOUR TIER	$ 2.57	$ 2.65	$ 0.08	3.11%	$ 2.64	$ 2.69	$ 0.05	1.89%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 4.03	$ 4.11	$ 0.08	1.99%	$ 4.11	$ 4.18	$ 0.07	1.70%
		Family - TWO TIER	$ 10.46	$ 10.69	$ 0.23	2.20%	$ 10.70	$ 10.86	$ 0.16	1.50%
		Double - THREE TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Family - THREE TIER	$ 10.66	$ 10.90	$ 0.24	2.25%	$ 10.90	$ 11.07	$ 0.17	1.56%
		Employee/Spouse - FOUR TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 7.85	$ 8.02	$ 0.17	2.17%	$ 8.02	$ 8.15	$ 0.13	1.62%
		Family - FOUR TIER	$ 11.67	$ 11.93	$ 0.26	2.23%	$ 11.93	$ 12.11	$ 0.18	1.51%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.24	$ 8.41	$ 0.17	2.06%	$ 8.42	$ 8.55	$ 0.13	1.54%
		Family - TWO TIER	$ 21.42	$ 21.88	$ 0.46	2.15%	$ 21.90	$ 22.22	$ 0.32	1.46%
		Double - THREE TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Family - THREE TIER	$ 21.84	$ 22.30	$ 0.46	2.11%	$ 22.32	$ 22.65	$ 0.33	1.48%
		Employee/Spouse - FOUR TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 16.06	$ 16.41	$ 0.35	2.18%	$ 16.42	$ 16.66	$ 0.24	1.46%
		Family - FOUR TIER	$ 23.89	$ 24.40	$ 0.51	2.13%	$ 24.43	$ 24.78	$ 0.35	1.43%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.57	$ 5.70	$ 0.13	2.33%	$ 5.70	$ 5.79	$ 0.09	1.58%
		Family - TWO TIER	$ 14.49	$ 14.82	$ 0.33	2.28%	$ 14.82	$ 15.05	$ 0.23	1.55%
		Double - THREE TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Family - THREE TIER	$ 14.77	$ 15.10	$ 0.33	2.23%	$ 15.10	$ 15.34	$ 0.24	1.59%
		Employee/Spouse - FOUR TIER	$ 11.15	$ 11.40	$ 0.25	2.24%	$ 11.40	$ 11.58	$ 0.18	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 10.87	$ 11.11	$ 0.24	2.21%	$ 11.11	$ 11.29	$ 0.18	1.62%
		Family - FOUR TIER	$ 16.17	$ 16.53	$ 0.36	2.23%	$ 16.53	$ 16.79	$ 0.26	1.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.25	$ 6.81	$ 0.56	8.96%	$ 6.38	$ 6.92	$ 0.54	8.46%
		Family - TWO TIER	$ 16.24	$ 17.70	$ 1.46	8.99%	$ 16.59	$ 17.98	$ 1.39	8.38%
		Double - THREE TIER	$ 12.49	$ 13.62	$ 1.13	9.05%	$ 12.76	$ 13.83	$ 1.07	8.39%
		Family - THREE TIER	$ 16.56	$ 18.04	$ 1.48	8.94%	$ 16.91	$ 18.33	$ 1.42	8.40%
		Employee/Spouse - FOUR TIER	$ 12.49	$ 13.62	$ 1.13	9.05%	$ 12.76	$ 13.83	$ 1.07	8.39%
		Employee/Chld(rn) - FOUR TIER	$ 12.18	$ 13.28	$ 1.10	9.03%	$ 12.44	$ 13.48	$ 1.04	8.36%
		Family - FOUR TIER	$ 18.12	$ 19.74	$ 1.62	8.94%	$ 18.50	$ 20.05	$ 1.55	8.38%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.40	$ 5.88	$ 0.48	8.89%	$ 5.52	$ 5.97	$ 0.45	8.15%
		Family - TWO TIER	$ 14.05	$ 15.29	$ 1.24	8.83%	$ 14.35	$ 15.53	$ 1.18	8.22%
		Double - THREE TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Family - THREE TIER	$ 14.32	$ 15.58	$ 1.26	8.80%	$ 14.62	$ 15.82	$ 1.20	8.21%
		Employee/Spouse - FOUR TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 10.54	$ 11.46	$ 0.92	8.73%	$ 10.76	$ 11.64	$ 0.88	8.18%
		Family - FOUR TIER	$ 15.67	$ 17.05	$ 1.38	8.81%	$ 16.01	$ 17.32	$ 1.31	8.18%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.50	$ 2.72	$ 0.22	8.80%	$ 2.55	$ 2.76	$ 0.21	8.24%
		Family - TWO TIER	$ 6.51	$ 7.07	$ 0.56	8.60%	$ 6.64	$ 7.18	$ 0.54	8.13%
		Double - THREE TIER	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.52	$ 0.41	8.02%
		Family - THREE TIER	$ 6.63	$ 7.20	$ 0.57	8.60%	$ 6.77	$ 7.32	$ 0.55	8.12%
		Employee/Spouse - FOUR TIER	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.52	$ 0.41	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 4.87	$ 5.30	$ 0.43	8.83%	$ 4.98	$ 5.38	$ 0.40	8.03%
		Family - FOUR TIER	$ 7.26	$ 7.88	$ 0.62	8.54%	$ 7.41	$ 8.01	$ 0.60	8.10%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.51	$ 0.11	7.86%
		Family - TWO TIER	$ 3.55	$ 3.86	$ 0.31	8.73%	$ 3.62	$ 3.92	$ 0.30	8.29%
		Double - THREE TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Family - THREE TIER	$ 3.62	$ 3.93	$ 0.31	8.56%	$ 3.70	$ 3.99	$ 0.29	7.84%
		Employee/Spouse - FOUR TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Employee/Chld(rn) - FOUR TIER	$ 2.66	$ 2.89	$ 0.23	8.65%	$ 2.72	$ 2.94	$ 0.22	8.09%
		Family - FOUR TIER	$ 3.96	$ 4.30	$ 0.34	8.59%	$ 4.05	$ 4.37	$ 0.32	7.90%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.92	$ 1.00	$ 0.08	8.70%	$ 0.94	$ 1.01	$ 0.07	7.45%
		Family - TWO TIER	$ 2.41	$ 2.60	$ 0.19	7.88%	$ 2.46	$ 2.64	$ 0.18	7.32%
		Double - THREE TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Family - THREE TIER	$ 2.45	$ 2.65	$ 0.20	8.16%	$ 2.50	$ 2.69	$ 0.19	7.60%
		Employee/Spouse - FOUR TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 1.80	$ 1.95	$ 0.15	8.33%	$ 1.84	$ 1.98	$ 0.14	7.61%
		Family - FOUR TIER	$ 2.68	$ 2.90	$ 0.22	8.21%	$ 2.73	$ 2.94	$ 0.21	7.69%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.94	$ 0.07	8.05%	$ 0.88	$ 0.96	$ 0.08	9.09%
		Family - TWO TIER	$ 2.25	$ 2.45	$ 0.20	8.89%	$ 2.29	$ 2.49	$ 0.20	8.73%
		Double - THREE TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Family - THREE TIER	$ 2.29	$ 2.50	$ 0.21	9.17%	$ 2.34	$ 2.54	$ 0.20	8.55%
		Employee/Spouse - FOUR TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 1.68	$ 1.84	$ 0.16	9.52%	$ 1.72	$ 1.87	$ 0.15	8.72%
		Family - FOUR TIER	$ 2.50	$ 2.73	$ 0.23	9.20%	$ 2.55	$ 2.78	$ 0.23	9.02%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.90	$ 4.24	$ 0.34	8.72%	$ 3.98	$ 4.31	$ 0.33	8.29%
		Family - TWO TIER	$ 10.13	$ 11.03	$ 0.90	8.88%	$ 10.35	$ 11.21	$ 0.86	8.31%
		Double - THREE TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Family - THREE TIER	$ 10.33	$ 11.24	$ 0.91	8.81%	$ 10.55	$ 11.42	$ 0.87	8.25%
		Employee/Spouse - FOUR TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 7.60	$ 8.27	$ 0.67	8.82%	$ 7.77	$ 8.40	$ 0.63	8.11%
		Family - FOUR TIER	$ 11.30	$ 12.30	$ 1.00	8.85%	$ 11.54	$ 12.50	$ 0.96	8.32%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.99	$ 8.68	$ 0.69	8.64%	$ 8.16	$ 8.82	$ 0.66	8.09%
		Family - TWO TIER	$ 20.77	$ 22.57	$ 1.80	8.67%	$ 21.20	$ 22.92	$ 1.72	8.11%
		Double - THREE TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Family - THREE TIER	$ 21.16	$ 23.00	$ 1.84	8.70%	$ 21.61	$ 23.36	$ 1.75	8.10%
		Employee/Spouse - FOUR TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 15.57	$ 16.93	$ 1.36	8.73%	$ 15.90	$ 17.19	$ 1.29	8.11%
		Family - FOUR TIER	$ 23.16	$ 25.17	$ 2.01	8.68%	$ 23.65	$ 25.57	$ 1.92	8.12%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.40	$ 5.88	$ 0.48	8.89%	$ 5.52	$ 5.97	$ 0.45	8.15%
		Family - TWO TIER	$ 14.05	$ 15.29	$ 1.24	8.83%	$ 14.35	$ 15.53	$ 1.18	8.22%
		Double - THREE TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Family - THREE TIER	$ 14.32	$ 15.58	$ 1.26	8.80%	$ 14.62	$ 15.82	$ 1.20	8.21%
		Employee/Spouse - FOUR TIER	$ 10.81	$ 11.76	$ 0.95	8.79%	$ 11.04	$ 11.94	$ 0.90	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 10.54	$ 11.46	$ 0.92	8.73%	$ 10.76	$ 11.64	$ 0.88	8.18%
		Family - FOUR TIER	$ 15.67	$ 17.05	$ 1.38	8.81%	$ 16.01	$ 17.32	$ 1.31	8.18%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.57	$ 2.63	$ 0.06	2.33%	$ 2.64	$ 2.68	$ 0.04	1.52%
		Family - TWO TIER	$ 6.71	$ 6.85	$ 0.14	2.09%	$ 6.85	$ 6.96	$ 0.11	1.61%
		Double - THREE TIER	$ 5.16	$ 5.27	$ 0.11	2.13%	$ 5.28	$ 5.35	$ 0.07	1.33%
		Family - THREE TIER	$ 6.83	$ 6.98	$ 0.15	2.20%	$ 6.98	$ 7.09	$ 0.11	1.58%
		Employee/Spouse - FOUR TIER	$ 5.16	$ 5.27	$ 0.11	2.13%	$ 5.28	$ 5.35	$ 0.07	1.33%
		Employee/Chld(rn) - FOUR TIER	$ 5.02	$ 5.14	$ 0.12	2.39%	$ 5.14	$ 5.22	$ 0.08	1.56%
		Family - FOUR TIER	$ 7.48	$ 7.64	$ 0.16	2.14%	$ 7.64	$ 7.76	$ 0.12	1.57%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.41	$ 1.44	$ 0.03	2.13%	$ 1.44	$ 1.46	$ 0.02	1.39%
		Family - TWO TIER	$ 3.66	$ 3.74	$ 0.08	2.19%	$ 3.74	$ 3.80	$ 0.06	1.60%
		Double - THREE TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Family - THREE TIER	$ 3.72	$ 3.81	$ 0.09	2.42%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Employee/Spouse - FOUR TIER	$ 2.81	$ 2.88	$ 0.07	2.49%	$ 2.87	$ 2.92	$ 0.05	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 2.74	$ 2.80	$ 0.06	2.19%	$ 2.80	$ 2.85	$ 0.05	1.79%
		Family - FOUR TIER	$ 4.08	$ 4.17	$ 0.09	2.21%	$ 4.16	$ 4.24	$ 0.08	1.92%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.95	$ 0.97	$ 0.02	2.11%	$ 0.97	$ 0.98	$ 0.01	1.03%
		Family - TWO TIER	$ 2.48	$ 2.52	$ 0.04	1.61%	$ 2.53	$ 2.56	$ 0.03	1.19%
		Double - THREE TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Family - THREE TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Employee/Spouse - FOUR TIER	$ 1.91	$ 1.94	$ 0.03	1.57%	$ 1.95	$ 1.97	$ 0.02	1.03%
		Employee/Chld(rn) - FOUR TIER	$ 1.85	$ 1.89	$ 0.04	2.16%	$ 1.90	$ 1.92	$ 0.02	1.05%
		Family - FOUR TIER	$ 2.75	$ 2.81	$ 0.06	2.18%	$ 2.82	$ 2.85	$ 0.03	1.06%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.30)	$ (1.34)	$ (0.04)	3.08%	$ (1.33)	$ (1.37)	$ (0.04)	3.01%
		Family - TWO TIER	$ (3.40)	$ (3.49)	$ (0.09)	2.65%	$ (3.48)	$ (3.55)	$ (0.07)	2.01%
		Double - THREE TIER	$ (2.62)	$ (2.69)	$ (0.07)	2.67%	$ (2.67)	$ (2.73)	$ (0.06)	2.25%
		Family - THREE TIER	$ (3.46)	$ (3.56)	$ (0.10)	2.89%	$ (3.54)	$ (3.62)	$ (0.08)	2.26%
		Employee/Spouse - FOUR TIER	$ (2.62)	$ (2.69)	$ (0.07)	2.67%	$ (2.67)	$ (2.73)	$ (0.06)	2.25%
		Employee/Chld(rn) - FOUR TIER	$ (2.54)	$ (2.62)	$ (0.08)	3.15%	$ (2.61)	$ (2.66)	$ (0.05)	1.92%
		Family - FOUR TIER	$ (3.79)	$ (3.90)	$ (0.11)	2.90%	$ (3.88)	$ (3.96)	$ (0.08)	2.06%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.89	$ 0.91	$ 0.02	2.25%	$ 0.91	$ 0.93	$ 0.02	2.20%
		Family - TWO TIER	$ 2.31	$ 2.38	$ 0.07	3.03%	$ 2.36	$ 2.41	$ 0.05	2.12%
		Double - THREE TIER	$ 1.78	$ 1.83	$ 0.05	2.81%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Family - THREE TIER	$ 2.35	$ 2.42	$ 0.07	2.98%	$ 2.41	$ 2.46	$ 0.05	2.07%
		Employee/Spouse - FOUR TIER	$ 1.78	$ 1.83	$ 0.05	2.81%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Employee/Chld(rn) - FOUR TIER	$ 1.74	$ 1.78	$ 0.04	2.30%	$ 1.77	$ 1.81	$ 0.04	2.26%
		Family - FOUR TIER	$ 2.57	$ 2.65	$ 0.08	3.11%	$ 2.64	$ 2.69	$ 0.05	1.89%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 4.03	$ 4.11	$ 0.08	1.99%	$ 4.11	$ 4.18	$ 0.07	1.70%
		Family - TWO TIER	$ 10.46	$ 10.69	$ 0.23	2.20%	$ 10.70	$ 10.86	$ 0.16	1.50%
		Double - THREE TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Family - THREE TIER	$ 10.66	$ 10.90	$ 0.24	2.25%	$ 10.90	$ 11.07	$ 0.17	1.56%
		Employee/Spouse - FOUR TIER	$ 8.05	$ 8.23	$ 0.18	2.24%	$ 8.23	$ 8.35	$ 0.12	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 7.85	$ 8.02	$ 0.17	2.17%	$ 8.02	$ 8.15	$ 0.13	1.62%
		Family - FOUR TIER	$ 11.67	$ 11.93	$ 0.26	2.23%	$ 11.93	$ 12.11	$ 0.18	1.51%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.05	$ 3.12	$ 0.07	2.30%	$ 3.11	$ 3.17	$ 0.06	1.93%
		Family - TWO TIER	$ 7.93	$ 8.11	$ 0.18	2.27%	$ 8.11	$ 8.23	$ 0.12	1.48%
		Double - THREE TIER	$ 6.09	$ 6.24	$ 0.15	2.46%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Family - THREE TIER	$ 8.07	$ 8.26	$ 0.19	2.35%	$ 8.26	$ 8.39	$ 0.13	1.57%
		Employee/Spouse - FOUR TIER	$ 6.09	$ 6.24	$ 0.15	2.46%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 5.94	$ 6.08	$ 0.14	2.36%	$ 6.08	$ 6.18	$ 0.10	1.64%
		Family - FOUR TIER	$ 8.84	$ 9.04	$ 0.20	2.26%	$ 9.04	$ 9.19	$ 0.15	1.66%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.24	$ 8.41	$ 0.17	2.06%	$ 8.42	$ 8.55	$ 0.13	1.54%
		Family - TWO TIER	$ 21.42	$ 21.88	$ 0.46	2.15%	$ 21.90	$ 22.22	$ 0.32	1.46%
		Double - THREE TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Family - THREE TIER	$ 21.84	$ 22.30	$ 0.46	2.11%	$ 22.32	$ 22.65	$ 0.33	1.48%
		Employee/Spouse - FOUR TIER	$ 16.48	$ 16.83	$ 0.35	2.12%	$ 16.85	$ 17.09	$ 0.24	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 16.06	$ 16.41	$ 0.35	2.18%	$ 16.42	$ 16.66	$ 0.24	1.46%
		Family - FOUR TIER	$ 23.89	$ 24.40	$ 0.51	2.13%	$ 24.43	$ 24.78	$ 0.35	1.43%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.44	$ 6.60	$ 0.16	2.48%	$ 6.59	$ 6.70	$ 0.11	1.67%
		Family - TWO TIER	$ 16.76	$ 17.16	$ 0.40	2.39%	$ 17.13	$ 17.43	$ 0.30	1.75%
		Double - THREE TIER	$ 12.89	$ 13.20	$ 0.31	2.40%	$ 13.18	$ 13.41	$ 0.23	1.75%
		Family - THREE TIER	$ 17.08	$ 17.49	$ 0.41	2.40%	$ 17.46	$ 17.76	$ 0.30	1.72%
		Employee/Spouse - FOUR TIER	$ 12.89	$ 13.20	$ 0.31	2.40%	$ 13.18	$ 13.41	$ 0.23	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 12.57	$ 12.87	$ 0.30	2.39%	$ 12.85	$ 13.07	$ 0.22	1.71%
		Family - FOUR TIER	$ 18.69	$ 19.14	$ 0.45	2.41%	$ 19.11	$ 19.44	$ 0.33	1.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.50	$ 2.72	$ 0.22	8.80%	$ 2.55	$ 2.76	$ 0.21	8.24%
		Family - TWO TIER	$ 6.51	$ 7.07	$ 0.56	8.60%	$ 6.64	$ 7.18	$ 0.54	8.13%
		Double - THREE TIER	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.52	$ 0.41	8.02%
		Family - THREE TIER	$ 6.63	$ 7.20	$ 0.57	8.60%	$ 6.77	$ 7.32	$ 0.55	8.12%
		Employee/Spouse - FOUR TIER	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.52	$ 0.41	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 4.87	$ 5.30	$ 0.43	8.83%	$ 4.98	$ 5.38	$ 0.40	8.03%
		Family - FOUR TIER	$ 7.26	$ 7.88	$ 0.62	8.54%	$ 7.41	$ 8.01	$ 0.60	8.10%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.37	$ 1.48	$ 0.11	8.03%	$ 1.40	$ 1.51	$ 0.11	7.86%
		Family - TWO TIER	$ 3.55	$ 3.86	$ 0.31	8.73%	$ 3.62	$ 3.92	$ 0.30	8.29%
		Double - THREE TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Family - THREE TIER	$ 3.62	$ 3.93	$ 0.31	8.56%	$ 3.70	$ 3.99	$ 0.29	7.84%
		Employee/Spouse - FOUR TIER	$ 2.73	$ 2.97	$ 0.24	8.79%	$ 2.79	$ 3.01	$ 0.22	7.89%
		Employee/Chld(rn) - FOUR TIER	$ 2.66	$ 2.89	$ 0.23	8.65%	$ 2.72	$ 2.94	$ 0.22	8.09%
		Family - FOUR TIER	$ 3.96	$ 4.30	$ 0.34	8.59%	$ 4.05	$ 4.37	$ 0.32	7.90%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.92	$ 1.00	$ 0.08	8.70%	$ 0.94	$ 1.01	$ 0.07	7.45%
		Family - TWO TIER	$ 2.41	$ 2.60	$ 0.19	7.88%	$ 2.46	$ 2.64	$ 0.18	7.32%
		Double - THREE TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Family - THREE TIER	$ 2.45	$ 2.65	$ 0.20	8.16%	$ 2.50	$ 2.69	$ 0.19	7.60%
		Employee/Spouse - FOUR TIER	$ 1.84	$ 2.00	$ 0.16	8.70%	$ 1.89	$ 2.03	$ 0.14	7.41%
		Employee/Chld(rn) - FOUR TIER	$ 1.80	$ 1.95	$ 0.15	8.33%	$ 1.84	$ 1.98	$ 0.14	7.61%
		Family - FOUR TIER	$ 2.68	$ 2.90	$ 0.22	8.21%	$ 2.73	$ 2.94	$ 0.21	7.69%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.26)	$ (1.39)	$ (0.13)	10.32%	$ (1.29)	$ (1.41)	$ (0.12)	9.30%
		Family - TWO TIER	$ (3.30)	$ (3.61)	$ (0.31)	9.39%	$ (3.36)	$ (3.66)	$ (0.30)	8.93%
		Double - THREE TIER	$ (2.53)	$ (2.77)	$ (0.24)	9.49%	$ (2.59)	$ (2.82)	$ (0.23)	8.88%
		Family - THREE TIER	$ (3.36)	$ (3.67)	$ (0.31)	9.23%	$ (3.42)	$ (3.73)	$ (0.31)	9.06%
		Employee/Spouse - FOUR TIER	$ (2.53)	$ (2.77)	$ (0.24)	9.49%	$ (2.59)	$ (2.82)	$ (0.23)	8.88%
		Employee/Chld(rn) - FOUR TIER	$ (2.47)	$ (2.70)	$ (0.23)	9.31%	$ (2.52)	$ (2.75)	$ (0.23)	9.13%
		Family - FOUR TIER	$ (3.67)	$ (4.02)	$ (0.35)	9.54%	$ (3.75)	$ (4.08)	$ (0.33)	8.80%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.94	$ 0.07	8.05%	$ 0.88	$ 0.96	$ 0.08	9.09%
		Family - TWO TIER	$ 2.25	$ 2.45	$ 0.20	8.89%	$ 2.29	$ 2.49	$ 0.20	8.73%
		Double - THREE TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Family - THREE TIER	$ 2.29	$ 2.50	$ 0.21	9.17%	$ 2.34	$ 2.54	$ 0.20	8.55%
		Employee/Spouse - FOUR TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 1.68	$ 1.84	$ 0.16	9.52%	$ 1.72	$ 1.87	$ 0.15	8.72%
		Family - FOUR TIER	$ 2.50	$ 2.73	$ 0.23	9.20%	$ 2.55	$ 2.78	$ 0.23	9.02%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.90	$ 4.24	$ 0.34	8.72%	$ 3.98	$ 4.31	$ 0.33	8.29%
		Family - TWO TIER	$ 10.13	$ 11.03	$ 0.90	8.88%	$ 10.35	$ 11.21	$ 0.86	8.31%
		Double - THREE TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Family - THREE TIER	$ 10.33	$ 11.24	$ 0.91	8.81%	$ 10.55	$ 11.42	$ 0.87	8.25%
		Employee/Spouse - FOUR TIER	$ 7.80	$ 8.49	$ 0.69	8.85%	$ 7.96	$ 8.62	$ 0.66	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 7.60	$ 8.27	$ 0.67	8.82%	$ 7.77	$ 8.40	$ 0.63	8.11%
		Family - FOUR TIER	$ 11.30	$ 12.30	$ 1.00	8.85%	$ 11.54	$ 12.50	$ 0.96	8.32%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.96	$ 3.22	$ 0.26	8.78%	$ 3.02	$ 3.27	$ 0.25	8.28%
		Family - TWO TIER	$ 7.68	$ 8.36	$ 0.68	8.85%	$ 7.84	$ 8.50	$ 0.66	8.42%
		Double - THREE TIER	$ 5.90	$ 6.43	$ 0.53	8.98%	$ 6.03	$ 6.53	$ 0.50	8.29%
		Family - THREE TIER	$ 7.83	$ 8.52	$ 0.69	8.81%	$ 7.99	$ 8.66	$ 0.67	8.39%
		Employee/Spouse - FOUR TIER	$ 5.90	$ 6.43	$ 0.53	8.98%	$ 6.03	$ 6.53	$ 0.50	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 5.76	$ 6.27	$ 0.51	8.85%	$ 5.88	$ 6.37	$ 0.49	8.33%
		Family - FOUR TIER	$ 8.56	$ 9.33	$ 0.77	9.00%	$ 8.74	$ 9.48	$ 0.74	8.47%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.99	$ 8.68	$ 0.69	8.64%	$ 8.16	$ 8.82	$ 0.66	8.09%
		Family - TWO TIER	$ 20.77	$ 22.57	$ 1.80	8.67%	$ 21.20	$ 22.92	$ 1.72	8.11%
		Double - THREE TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Family - THREE TIER	$ 21.16	$ 23.00	$ 1.84	8.70%	$ 21.61	$ 23.36	$ 1.75	8.10%
		Employee/Spouse - FOUR TIER	$ 15.97	$ 17.36	$ 1.39	8.70%	$ 16.31	$ 17.63	$ 1.32	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 15.57	$ 16.93	$ 1.36	8.73%	$ 15.90	$ 17.19	$ 1.29	8.11%
		Family - FOUR TIER	$ 23.16	$ 25.17	$ 2.01	8.68%	$ 23.65	$ 25.57	$ 1.92	8.12%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.25	$ 6.81	$ 0.56	8.96%	$ 6.38	$ 6.92	$ 0.54	8.46%
		Family - TWO TIER	$ 16.24	$ 17.70	$ 1.46	8.99%	$ 16.59	$ 17.98	$ 1.39	8.38%
		Double - THREE TIER	$ 12.49	$ 13.62	$ 1.13	9.05%	$ 12.76	$ 13.83	$ 1.07	8.39%
		Family - THREE TIER	$ 16.56	$ 18.04	$ 1.48	8.94%	$ 16.91	$ 18.33	$ 1.42	8.40%
		Employee/Spouse - FOUR TIER	$ 12.49	$ 13.62	$ 1.13	9.05%	$ 12.76	$ 13.83	$ 1.07	8.39%
		Employee/Chld(rn) - FOUR TIER	$ 12.18	$ 13.28	$ 1.10	9.03%	$ 12.44	$ 13.48	$ 1.04	8.36%
		Family - FOUR TIER	$ 18.12	$ 19.74	$ 1.62	8.94%	$ 18.50	$ 20.05	$ 1.55	8.38%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.97	$ 5.09	$ 0.12	2.41%	$ 5.09	$ 5.17	$ 0.08	1.57%
		Family - TWO TIER	$ 12.94	$ 13.22	$ 0.28	2.16%	$ 13.22	$ 13.43	$ 0.21	1.59%
		Double - THREE TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Family - THREE TIER	$ 13.18	$ 13.48	$ 0.30	2.28%	$ 13.48	$ 13.69	$ 0.21	1.56%
		Employee/Spouse - FOUR TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 9.69	$ 9.92	$ 0.23	2.37%	$ 9.92	$ 10.07	$ 0.15	1.51%
		Family - FOUR TIER	$ 14.42	$ 14.75	$ 0.33	2.29%	$ 14.75	$ 14.98	$ 0.23	1.56%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.55	$ 2.60	$ 0.05	1.96%	$ 2.62	$ 2.64	$ 0.02	0.76%
		Family - TWO TIER	$ 6.64	$ 6.77	$ 0.13	1.96%	$ 6.79	$ 6.87	$ 0.08	1.18%
		Double - THREE TIER	$ 5.11	$ 5.21	$ 0.10	1.96%	$ 5.22	$ 5.29	$ 0.07	1.34%
		Family - THREE TIER	$ 6.77	$ 6.90	$ 0.13	1.92%	$ 6.92	$ 7.01	$ 0.09	1.30%
		Employee/Spouse - FOUR TIER	$ 5.11	$ 5.21	$ 0.10	1.96%	$ 5.22	$ 5.29	$ 0.07	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 4.98	$ 5.08	$ 0.10	2.01%	$ 5.10	$ 5.16	$ 0.06	1.18%
		Family - FOUR TIER	$ 7.41	$ 7.55	$ 0.14	1.89%	$ 7.58	$ 7.67	$ 0.09	1.19%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.25	$ 1.28	$ 0.03	2.40%	$ 1.28	$ 1.30	$ 0.02	1.56%
		Family - TWO TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.39	$ 0.05	1.50%
		Double - THREE TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Family - THREE TIER	$ 3.33	$ 3.40	$ 0.07	2.10%	$ 3.40	$ 3.45	$ 0.05	1.47%
		Employee/Spouse - FOUR TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Employee/Chld(rn) - FOUR TIER	$ 2.45	$ 2.50	$ 0.05	2.04%	$ 2.50	$ 2.54	$ 0.04	1.60%
		Family - FOUR TIER	$ 3.63	$ 3.72	$ 0.09	2.48%	$ 3.72	$ 3.78	$ 0.06	1.61%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.85	$ 0.86	$ 0.01	1.18%	$ 0.87	$ 0.88	$ 0.01	1.15%
		Family - TWO TIER	$ 2.20	$ 2.25	$ 0.05	2.27%	$ 2.26	$ 2.28	$ 0.02	0.88%
		Double - THREE TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Family - THREE TIER	$ 2.25	$ 2.29	$ 0.04	1.78%	$ 2.30	$ 2.32	$ 0.02	0.87%
		Employee/Spouse - FOUR TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Employee/Chld(rn) - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - FOUR TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.52	$ 2.54	$ 0.02	0.79%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.17)	$ (1.20)	$ (0.03)	2.56%	$ (1.20)	$ (1.22)	$ (0.02)	1.67%
		Family - TWO TIER	$ (3.03)	$ (3.12)	$ (0.09)	2.97%	$ (3.10)	$ (3.17)	$ (0.07)	2.26%
		Double - THREE TIER	$ (2.33)	$ (2.40)	$ (0.07)	3.00%	$ (2.38)	$ (2.44)	$ (0.06)	2.52%
		Family - THREE TIER	$ (3.09)	$ (3.18)	$ (0.09)	2.91%	$ (3.16)	$ (3.23)	$ (0.07)	2.22%
		Employee/Spouse - FOUR TIER	$ (2.33)	$ (2.40)	$ (0.07)	3.00%	$ (2.38)	$ (2.44)	$ (0.06)	2.52%
		Employee/Chld(rn) - FOUR TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.32)	$ (2.38)	$ (0.06)	2.59%
		Family - FOUR TIER	$ (3.38)	$ (3.48)	$ (0.10)	2.96%	$ (3.45)	$ (3.53)	$ (0.08)	2.32%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.80	$ 0.03	3.90%	$ 0.79	$ 0.82	$ 0.03	3.80%
		Family - TWO TIER	$ 2.02	$ 2.09	$ 0.07	3.47%	$ 2.07	$ 2.12	$ 0.05	2.42%
		Double - THREE TIER	$ 1.56	$ 1.61	$ 0.05	3.21%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Family - THREE TIER	$ 2.06	$ 2.13	$ 0.07	3.40%	$ 2.11	$ 2.16	$ 0.05	2.37%
		Employee/Spouse - FOUR TIER	$ 1.56	$ 1.61	$ 0.05	3.21%	$ 1.59	$ 1.63	$ 0.04	2.52%
		Employee/Chld(rn) - FOUR TIER	$ 1.52	$ 1.57	$ 0.05	3.29%	$ 1.55	$ 1.59	$ 0.04	2.58%
		Family - FOUR TIER	$ 2.26	$ 2.33	$ 0.07	3.10%	$ 2.31	$ 2.37	$ 0.06	2.60%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.59	$ 3.67	$ 0.08	2.23%	$ 3.68	$ 3.73	$ 0.05	1.36%
		Family - TWO TIER	$ 9.33	$ 9.54	$ 0.21	2.25%	$ 9.55	$ 9.69	$ 0.14	1.47%
		Double - THREE TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Family - THREE TIER	$ 9.51	$ 9.73	$ 0.22	2.31%	$ 9.73	$ 9.88	$ 0.15	1.54%
		Employee/Spouse - FOUR TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Employee/Chld(rn) - FOUR TIER	$ 7.00	$ 7.16	$ 0.16	2.29%	$ 7.16	$ 7.27	$ 0.11	1.54%
		Family - FOUR TIER	$ 10.41	$ 10.64	$ 0.23	2.21%	$ 10.65	$ 10.81	$ 0.16	1.50%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.72	$ 2.78	$ 0.06	2.21%	$ 2.79	$ 2.83	$ 0.04	1.43%
		Family - TWO TIER	$ 7.08	$ 7.24	$ 0.16	2.26%	$ 7.24	$ 7.35	$ 0.11	1.52%
		Double - THREE TIER	$ 5.44	$ 5.57	$ 0.13	2.39%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Family - THREE TIER	$ 7.20	$ 7.37	$ 0.17	2.36%	$ 7.37	$ 7.49	$ 0.12	1.63%
		Employee/Spouse - FOUR TIER	$ 5.44	$ 5.57	$ 0.13	2.39%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.42	$ 5.51	$ 0.09	1.66%
		Family - FOUR TIER	$ 7.89	$ 8.07	$ 0.18	2.28%	$ 8.06	$ 8.20	$ 0.14	1.74%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.35	$ 7.51	$ 0.16	2.18%	$ 7.52	$ 7.63	$ 0.11	1.46%
		Family - TWO TIER	$ 19.11	$ 19.52	$ 0.41	2.15%	$ 19.55	$ 19.83	$ 0.28	1.43%
		Double - THREE TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Family - THREE TIER	$ 19.48	$ 19.90	$ 0.42	2.16%	$ 19.92	$ 20.21	$ 0.29	1.46%
		Employee/Spouse - FOUR TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 14.34	$ 14.64	$ 0.30	2.09%	$ 14.66	$ 14.87	$ 0.21	1.43%
		Family - FOUR TIER	$ 21.32	$ 21.78	$ 0.46	2.16%	$ 21.80	$ 22.12	$ 0.32	1.47%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 4.82	$ 5.25	$ 0.43	8.92%	$ 4.93	$ 5.33	$ 0.40	8.11%
		Family - TWO TIER	$ 12.53	$ 13.64	$ 1.11	8.86%	$ 12.80	$ 13.86	$ 1.06	8.28%
		Double - THREE TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Family - THREE TIER	$ 12.78	$ 13.90	$ 1.12	8.76%	$ 13.05	$ 14.12	$ 1.07	8.20%
		Employee/Spouse - FOUR TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.40	$ 10.23	$ 0.83	8.83%	$ 9.60	$ 10.39	$ 0.79	8.23%
		Family - FOUR TIER	$ 13.99	$ 15.22	$ 1.23	8.79%	$ 14.28	$ 15.45	$ 1.17	8.19%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.48	$ 2.69	$ 0.21	8.47%	$ 2.53	$ 2.73	$ 0.20	7.91%
		Family - TWO TIER	$ 6.45	$ 6.98	$ 0.53	8.22%	$ 6.59	$ 7.09	$ 0.50	7.59%
		Double - THREE TIER	$ 4.96	$ 5.37	$ 0.41	8.27%	$ 5.06	$ 5.45	$ 0.39	7.71%
		Family - THREE TIER	$ 6.58	$ 7.12	$ 0.54	8.21%	$ 6.72	$ 7.23	$ 0.51	7.59%
		Employee/Spouse - FOUR TIER	$ 4.96	$ 5.37	$ 0.41	8.27%	$ 5.06	$ 5.45	$ 0.39	7.71%
		Employee/Chld(rn) - FOUR TIER	$ 4.84	$ 5.24	$ 0.40	8.26%	$ 4.94	$ 5.32	$ 0.38	7.69%
		Family - FOUR TIER	$ 7.19	$ 7.79	$ 0.60	8.34%	$ 7.35	$ 7.91	$ 0.56	7.62%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.32	$ 0.10	8.20%	$ 1.24	$ 1.34	$ 0.10	8.06%
		Family - TWO TIER	$ 3.16	$ 3.44	$ 0.28	8.86%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Double - THREE TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Family - THREE TIER	$ 3.22	$ 3.51	$ 0.29	9.01%	$ 3.28	$ 3.56	$ 0.28	8.54%
		Employee/Spouse - FOUR TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.42	$ 2.62	$ 0.20	8.26%
		Family - FOUR TIER	$ 3.53	$ 3.84	$ 0.31	8.78%	$ 3.60	$ 3.90	$ 0.30	8.33%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.89	$ 0.06	7.23%	$ 0.84	$ 0.90	$ 0.06	7.14%
		Family - TWO TIER	$ 2.14	$ 2.32	$ 0.18	8.41%	$ 2.18	$ 2.35	$ 0.17	7.80%
		Double - THREE TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Family - THREE TIER	$ 2.18	$ 2.36	$ 0.18	8.26%	$ 2.22	$ 2.40	$ 0.18	8.11%
		Employee/Spouse - FOUR TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - FOUR TIER	$ 2.38	$ 2.58	$ 0.20	8.40%	$ 2.44	$ 2.62	$ 0.18	7.38%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.24)	$ (0.11)	9.73%	$ (1.15)	$ (1.26)	$ (0.11)	9.57%
		Family - TWO TIER	$ (2.96)	$ (3.22)	$ (0.26)	8.78%	$ (3.01)	$ (3.27)	$ (0.26)	8.64%
		Double - THREE TIER	$ (2.27)	$ (2.47)	$ (0.20)	8.81%	$ (2.32)	$ (2.51)	$ (0.19)	8.19%
		Family - THREE TIER	$ (3.01)	$ (3.28)	$ (0.27)	8.97%	$ (3.07)	$ (3.33)	$ (0.26)	8.47%
		Employee/Spouse - FOUR TIER	$ (2.27)	$ (2.47)	$ (0.20)	8.81%	$ (2.32)	$ (2.51)	$ (0.19)	8.19%
		Employee/Chld(rn) - FOUR TIER	$ (2.21)	$ (2.41)	$ (0.20)	9.05%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Family - FOUR TIER	$ (3.30)	$ (3.59)	$ (0.29)	8.79%	$ (3.36)	$ (3.64)	$ (0.28)	8.33%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.75	$ 0.83	$ 0.08	10.67%	$ 0.77	$ 0.84	$ 0.07	9.09%
		Family - TWO TIER	$ 1.96	$ 2.16	$ 0.20	10.20%	$ 2.00	$ 2.19	$ 0.19	9.50%
		Double - THREE TIER	$ 1.50	$ 1.66	$ 0.16	10.67%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Family - THREE TIER	$ 1.99	$ 2.20	$ 0.21	10.55%	$ 2.03	$ 2.23	$ 0.20	9.85%
		Employee/Spouse - FOUR TIER	$ 1.50	$ 1.66	$ 0.16	10.67%	$ 1.54	$ 1.68	$ 0.14	9.09%
		Employee/Chld(rn) - FOUR TIER	$ 1.47	$ 1.62	$ 0.15	10.20%	$ 1.50	$ 1.64	$ 0.14	9.33%
		Family - FOUR TIER	$ 2.18	$ 2.40	$ 0.22	10.09%	$ 2.24	$ 2.44	$ 0.20	8.93%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.79	$ 0.30	8.60%	$ 3.56	$ 3.85	$ 0.29	8.15%
		Family - TWO TIER	$ 9.06	$ 9.84	$ 0.78	8.61%	$ 9.26	$ 10.00	$ 0.74	7.99%
		Double - THREE TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Family - THREE TIER	$ 9.24	$ 10.03	$ 0.79	8.55%	$ 9.43	$ 10.19	$ 0.76	8.06%
		Employee/Spouse - FOUR TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 7.38	$ 0.58	8.53%	$ 6.94	$ 7.50	$ 0.56	8.07%
		Family - FOUR TIER	$ 10.11	$ 10.98	$ 0.87	8.61%	$ 10.32	$ 11.15	$ 0.83	8.04%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.64	$ 2.87	$ 0.23	8.71%	$ 2.70	$ 2.92	$ 0.22	8.15%
		Family - TWO TIER	$ 6.87	$ 7.46	$ 0.59	8.59%	$ 7.01	$ 7.58	$ 0.57	8.13%
		Double - THREE TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Family - THREE TIER	$ 7.00	$ 7.61	$ 0.61	8.71%	$ 7.15	$ 7.73	$ 0.58	8.11%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.60	$ 0.45	8.74%	$ 5.27	$ 5.69	$ 0.42	7.97%
		Family - FOUR TIER	$ 7.66	$ 8.33	$ 0.67	8.75%	$ 7.82	$ 8.46	$ 0.64	8.18%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.13	$ 7.75	$ 0.62	8.70%	$ 7.28	$ 7.87	$ 0.59	8.10%
		Family - TWO TIER	$ 18.54	$ 20.14	$ 1.60	8.63%	$ 18.93	$ 20.46	$ 1.53	8.08%
		Double - THREE TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Family - THREE TIER	$ 18.90	$ 20.53	$ 1.63	8.62%	$ 19.30	$ 20.85	$ 1.55	8.03%
		Employee/Spouse - FOUR TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Employee/Chld(rn) - FOUR TIER	$ 13.91	$ 15.11	$ 1.20	8.63%	$ 14.20	$ 15.34	$ 1.14	8.03%
		Family - FOUR TIER	$ 20.68	$ 22.46	$ 1.78	8.61%	$ 21.13	$ 22.82	$ 1.69	8.00%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.75	$ 5.89	$ 0.14	2.43%	$ 5.88	$ 5.98	$ 0.10	1.70%
		Family - TWO TIER	$ 14.95	$ 15.31	$ 0.36	2.41%	$ 15.29	$ 15.55	$ 0.26	1.70%
		Double - THREE TIER	$ 11.51	$ 11.78	$ 0.27	2.35%	$ 11.76	$ 11.96	$ 0.20	1.70%
		Family - THREE TIER	$ 15.25	$ 15.61	$ 0.36	2.36%	$ 15.59	$ 15.85	$ 0.26	1.67%
		Employee/Spouse - FOUR TIER	$ 11.51	$ 11.78	$ 0.27	2.35%	$ 11.76	$ 11.96	$ 0.20	1.70%
		Employee/Chld(rn) - FOUR TIER	$ 11.22	$ 11.48	$ 0.26	2.32%	$ 11.46	$ 11.66	$ 0.20	1.75%
		Family - FOUR TIER	$ 16.68	$ 17.08	$ 0.40	2.40%	$ 17.06	$ 17.35	$ 0.29	1.70%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.97	$ 5.09	$ 0.12	2.41%	$ 5.09	$ 5.17	$ 0.08	1.57%
		Family - TWO TIER	$ 12.94	$ 13.22	$ 0.28	2.16%	$ 13.22	$ 13.43	$ 0.21	1.59%
		Double - THREE TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Family - THREE TIER	$ 13.18	$ 13.48	$ 0.30	2.28%	$ 13.48	$ 13.69	$ 0.21	1.56%
		Employee/Spouse - FOUR TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 9.69	$ 9.92	$ 0.23	2.37%	$ 9.92	$ 10.07	$ 0.15	1.51%
		Family - FOUR TIER	$ 14.42	$ 14.75	$ 0.33	2.29%	$ 14.75	$ 14.98	$ 0.23	1.56%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.30	$ 2.35	$ 0.05	2.17%	$ 2.35	$ 2.39	$ 0.04	1.70%
		Family - TWO TIER	$ 5.99	$ 6.11	$ 0.12	2.00%	$ 6.11	$ 6.21	$ 0.10	1.64%
		Double - THREE TIER	$ 4.60	$ 4.70	$ 0.10	2.17%	$ 4.70	$ 4.78	$ 0.08	1.70%
		Family - THREE TIER	$ 6.09	$ 6.23	$ 0.14	2.30%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Employee/Spouse - FOUR TIER	$ 4.60	$ 4.70	$ 0.10	2.17%	$ 4.70	$ 4.78	$ 0.08	1.70%
		Employee/Chld(rn) - FOUR TIER	$ 4.48	$ 4.58	$ 0.10	2.23%	$ 4.59	$ 4.66	$ 0.07	1.53%
		Family - FOUR TIER	$ 6.67	$ 6.82	$ 0.15	2.25%	$ 6.82	$ 6.92	$ 0.10	1.47%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.25	$ 1.28	$ 0.03	2.40%	$ 1.28	$ 1.30	$ 0.02	1.56%
		Family - TWO TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.39	$ 0.05	1.50%
		Double - THREE TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Family - THREE TIER	$ 3.33	$ 3.40	$ 0.07	2.10%	$ 3.40	$ 3.45	$ 0.05	1.47%
		Employee/Spouse - FOUR TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Employee/Chld(rn) - FOUR TIER	$ 2.45	$ 2.50	$ 0.05	2.04%	$ 2.50	$ 2.54	$ 0.04	1.60%
		Family - FOUR TIER	$ 3.63	$ 3.72	$ 0.09	2.48%	$ 3.72	$ 3.78	$ 0.06	1.61%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.85	$ 0.86	$ 0.01	1.18%	$ 0.87	$ 0.88	$ 0.01	1.15%
		Family - TWO TIER	$ 2.20	$ 2.25	$ 0.05	2.27%	$ 2.26	$ 2.28	$ 0.02	0.88%
		Double - THREE TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Family - THREE TIER	$ 2.25	$ 2.29	$ 0.04	1.78%	$ 2.30	$ 2.32	$ 0.02	0.87%
		Employee/Spouse - FOUR TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Employee/Chld(rn) - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - FOUR TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.52	$ 2.54	$ 0.02	0.79%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.79	$ 0.82	$ 0.03	3.80%	$ 0.82	$ 0.83	$ 0.01	1.22%
		Family - TWO TIER	$ 2.07	$ 2.12	$ 0.05	2.42%	$ 2.11	$ 2.15	$ 0.04	1.90%
		Double - THREE TIER	$ 1.59	$ 1.63	$ 0.04	2.52%	$ 1.62	$ 1.66	$ 0.04	2.47%
		Family - THREE TIER	$ 2.10	$ 2.16	$ 0.06	2.86%	$ 2.15	$ 2.20	$ 0.05	2.33%
		Employee/Spouse - FOUR TIER	$ 1.59	$ 1.63	$ 0.04	2.52%	$ 1.62	$ 1.66	$ 0.04	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Family - FOUR TIER	$ 2.30	$ 2.37	$ 0.07	3.04%	$ 2.35	$ 2.40	$ 0.05	2.13%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.59	$ 3.67	$ 0.08	2.23%	$ 3.68	$ 3.73	$ 0.05	1.36%
		Family - TWO TIER	$ 9.33	$ 9.54	$ 0.21	2.25%	$ 9.55	$ 9.69	$ 0.14	1.47%
		Double - THREE TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Family - THREE TIER	$ 9.51	$ 9.73	$ 0.22	2.31%	$ 9.73	$ 9.88	$ 0.15	1.54%
		Employee/Spouse - FOUR TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Employee/Chld(rn) - FOUR TIER	$ 7.00	$ 7.16	$ 0.16	2.29%	$ 7.16	$ 7.27	$ 0.11	1.54%
		Family - FOUR TIER	$ 10.41	$ 10.64	$ 0.23	2.21%	$ 10.65	$ 10.81	$ 0.16	1.50%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.35	$ 7.51	$ 0.16	2.18%	$ 7.52	$ 7.63	$ 0.11	1.46%
		Family - TWO TIER	$ 19.11	$ 19.52	$ 0.41	2.15%	$ 19.55	$ 19.83	$ 0.28	1.43%
		Double - THREE TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Family - THREE TIER	$ 19.48	$ 19.90	$ 0.42	2.16%	$ 19.92	$ 20.21	$ 0.29	1.46%
		Employee/Spouse - FOUR TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 14.34	$ 14.64	$ 0.30	2.09%	$ 14.66	$ 14.87	$ 0.21	1.43%
		Family - FOUR TIER	$ 21.32	$ 21.78	$ 0.46	2.16%	$ 21.80	$ 22.12	$ 0.32	1.47%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.97	$ 5.09	$ 0.12	2.41%	$ 5.09	$ 5.17	$ 0.08	1.57%
		Family - TWO TIER	$ 12.94	$ 13.22	$ 0.28	2.16%	$ 13.22	$ 13.43	$ 0.21	1.59%
		Double - THREE TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Family - THREE TIER	$ 13.18	$ 13.48	$ 0.30	2.28%	$ 13.48	$ 13.69	$ 0.21	1.56%
		Employee/Spouse - FOUR TIER	$ 9.95	$ 10.17	$ 0.22	2.21%	$ 10.17	$ 10.33	$ 0.16	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 9.69	$ 9.92	$ 0.23	2.37%	$ 9.92	$ 10.07	$ 0.15	1.51%
		Family - FOUR TIER	$ 14.42	$ 14.75	$ 0.33	2.29%	$ 14.75	$ 14.98	$ 0.23	1.56%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.57	$ 6.08	$ 0.51	9.16%	$ 5.69	$ 6.17	$ 0.48	8.44%
		Family - TWO TIER	$ 14.49	$ 15.80	$ 1.31	9.04%	$ 14.80	$ 16.05	$ 1.25	8.45%
		Double - THREE TIER	$ 11.15	$ 12.15	$ 1.00	8.97%	$ 11.39	$ 12.34	$ 0.95	8.34%
		Family - THREE TIER	$ 14.77	$ 16.10	$ 1.33	9.00%	$ 15.09	$ 16.35	$ 1.26	8.35%
		Employee/Spouse - FOUR TIER	$ 11.15	$ 12.15	$ 1.00	8.97%	$ 11.39	$ 12.34	$ 0.95	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 10.87	$ 11.85	$ 0.98	9.02%	$ 11.10	$ 12.03	$ 0.93	8.38%
		Family - FOUR TIER	$ 16.17	$ 17.62	$ 1.45	8.97%	$ 16.51	$ 17.90	$ 1.39	8.42%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 4.82	$ 5.25	$ 0.43	8.92%	$ 4.93	$ 5.33	$ 0.40	8.11%
		Family - TWO TIER	$ 12.53	$ 13.64	$ 1.11	8.86%	$ 12.80	$ 13.86	$ 1.06	8.28%
		Double - THREE TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Family - THREE TIER	$ 12.78	$ 13.90	$ 1.12	8.76%	$ 13.05	$ 14.12	$ 1.07	8.20%
		Employee/Spouse - FOUR TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.40	$ 10.23	$ 0.83	8.83%	$ 9.60	$ 10.39	$ 0.79	8.23%
		Family - FOUR TIER	$ 13.99	$ 15.22	$ 1.23	8.79%	$ 14.28	$ 15.45	$ 1.17	8.19%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.22	$ 2.43	$ 0.21	9.46%	$ 2.28	$ 2.46	$ 0.18	7.89%
		Family - TWO TIER	$ 5.80	$ 6.31	$ 0.51	8.79%	$ 5.92	$ 6.40	$ 0.48	8.11%
		Double - THREE TIER	$ 4.46	$ 4.85	$ 0.39	8.74%	$ 4.56	$ 4.93	$ 0.37	8.11%
		Family - THREE TIER	$ 5.91	$ 6.43	$ 0.52	8.80%	$ 6.04	$ 6.53	$ 0.49	8.11%
		Employee/Spouse - FOUR TIER	$ 4.46	$ 4.85	$ 0.39	8.74%	$ 4.56	$ 4.93	$ 0.37	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 4.34	$ 4.73	$ 0.39	8.99%	$ 4.44	$ 4.80	$ 0.36	8.11%
		Family - FOUR TIER	$ 6.46	$ 7.03	$ 0.57	8.82%	$ 6.60	$ 7.14	$ 0.54	8.18%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.32	$ 0.10	8.20%	$ 1.24	$ 1.34	$ 0.10	8.06%
		Family - TWO TIER	$ 3.16	$ 3.44	$ 0.28	8.86%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Double - THREE TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Family - THREE TIER	$ 3.22	$ 3.51	$ 0.29	9.01%	$ 3.28	$ 3.56	$ 0.28	8.54%
		Employee/Spouse - FOUR TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.42	$ 2.62	$ 0.20	8.26%
		Family - FOUR TIER	$ 3.53	$ 3.84	$ 0.31	8.78%	$ 3.60	$ 3.90	$ 0.30	8.33%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.89	$ 0.06	7.23%	$ 0.84	$ 0.90	$ 0.06	7.14%
		Family - TWO TIER	$ 2.14	$ 2.32	$ 0.18	8.41%	$ 2.18	$ 2.35	$ 0.17	7.80%
		Double - THREE TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Family - THREE TIER	$ 2.18	$ 2.36	$ 0.18	8.26%	$ 2.22	$ 2.40	$ 0.18	8.11%
		Employee/Spouse - FOUR TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - FOUR TIER	$ 2.38	$ 2.58	$ 0.20	8.40%	$ 2.44	$ 2.62	$ 0.18	7.38%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.84	$ 0.07	9.09%	$ 0.79	$ 0.85	$ 0.06	7.59%
		Family - TWO TIER	$ 2.01	$ 2.19	$ 0.18	8.96%	$ 2.06	$ 2.22	$ 0.16	7.77%
		Double - THREE TIER	$ 1.55	$ 1.68	$ 0.13	8.39%	$ 1.58	$ 1.71	$ 0.13	8.23%
		Family - THREE TIER	$ 2.04	$ 2.23	$ 0.19	9.31%	$ 2.10	$ 2.26	$ 0.16	7.62%
		Employee/Spouse - FOUR TIER	$ 1.55	$ 1.68	$ 0.13	8.39%	$ 1.58	$ 1.71	$ 0.13	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Family - FOUR TIER	$ 2.25	$ 2.44	$ 0.19	8.44%	$ 2.29	$ 2.48	$ 0.19	8.30%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.79	$ 0.30	8.60%	$ 3.56	$ 3.85	$ 0.29	8.15%
		Family - TWO TIER	$ 9.06	$ 9.84	$ 0.78	8.61%	$ 9.26	$ 10.00	$ 0.74	7.99%
		Double - THREE TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Family - THREE TIER	$ 9.24	$ 10.03	$ 0.79	8.55%	$ 9.43	$ 10.19	$ 0.76	8.06%
		Employee/Spouse - FOUR TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 7.38	$ 0.58	8.53%	$ 6.94	$ 7.50	$ 0.56	8.07%
		Family - FOUR TIER	$ 10.11	$ 10.98	$ 0.87	8.61%	$ 10.32	$ 11.15	$ 0.83	8.04%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.13	$ 7.75	$ 0.62	8.70%	$ 7.28	$ 7.87	$ 0.59	8.10%
		Family - TWO TIER	$ 18.54	$ 20.14	$ 1.60	8.63%	$ 18.93	$ 20.46	$ 1.53	8.08%
		Double - THREE TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Family - THREE TIER	$ 18.90	$ 20.53	$ 1.63	8.62%	$ 19.30	$ 20.85	$ 1.55	8.03%
		Employee/Spouse - FOUR TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Employee/Chld(rn) - FOUR TIER	$ 13.91	$ 15.11	$ 1.20	8.63%	$ 14.20	$ 15.34	$ 1.14	8.03%
		Family - FOUR TIER	$ 20.68	$ 22.46	$ 1.78	8.61%	$ 21.13	$ 22.82	$ 1.69	8.00%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 4.82	$ 5.25	$ 0.43	8.92%	$ 4.93	$ 5.33	$ 0.40	8.11%
		Family - TWO TIER	$ 12.53	$ 13.64	$ 1.11	8.86%	$ 12.80	$ 13.86	$ 1.06	8.28%
		Double - THREE TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Family - THREE TIER	$ 12.78	$ 13.90	$ 1.12	8.76%	$ 13.05	$ 14.12	$ 1.07	8.20%
		Employee/Spouse - FOUR TIER	$ 9.64	$ 10.49	$ 0.85	8.82%	$ 9.84	$ 10.66	$ 0.82	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.40	$ 10.23	$ 0.83	8.83%	$ 9.60	$ 10.39	$ 0.79	8.23%
		Family - FOUR TIER	$ 13.99	$ 15.22	$ 1.23	8.79%	$ 14.28	$ 15.45	$ 1.17	8.19%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.30	$ 2.35	$ 0.05	2.17%	$ 2.35	$ 2.39	$ 0.04	1.70%
		Family - TWO TIER	$ 5.99	$ 6.11	$ 0.12	2.00%	$ 6.11	$ 6.21	$ 0.10	1.64%
		Double - THREE TIER	$ 4.60	$ 4.70	$ 0.10	2.17%	$ 4.70	$ 4.78	$ 0.08	1.70%
		Family - THREE TIER	$ 6.09	$ 6.23	$ 0.14	2.30%	$ 6.23	$ 6.33	$ 0.10	1.61%
		Employee/Spouse - FOUR TIER	$ 4.60	$ 4.70	$ 0.10	2.17%	$ 4.70	$ 4.78	$ 0.08	1.70%
		Employee/Chld(rn) - FOUR TIER	$ 4.48	$ 4.58	$ 0.10	2.23%	$ 4.59	$ 4.66	$ 0.07	1.53%
		Family - FOUR TIER	$ 6.67	$ 6.82	$ 0.15	2.25%	$ 6.82	$ 6.92	$ 0.10	1.47%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.25	$ 1.28	$ 0.03	2.40%	$ 1.28	$ 1.30	$ 0.02	1.56%
		Family - TWO TIER	$ 3.26	$ 3.34	$ 0.08	2.45%	$ 3.34	$ 3.39	$ 0.05	1.50%
		Double - THREE TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Family - THREE TIER	$ 3.33	$ 3.40	$ 0.07	2.10%	$ 3.40	$ 3.45	$ 0.05	1.47%
		Employee/Spouse - FOUR TIER	$ 2.51	$ 2.57	$ 0.06	2.39%	$ 2.56	$ 2.61	$ 0.05	1.95%
		Employee/Chld(rn) - FOUR TIER	$ 2.45	$ 2.50	$ 0.05	2.04%	$ 2.50	$ 2.54	$ 0.04	1.60%
		Family - FOUR TIER	$ 3.63	$ 3.72	$ 0.09	2.48%	$ 3.72	$ 3.78	$ 0.06	1.61%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.85	$ 0.86	$ 0.01	1.18%	$ 0.87	$ 0.88	$ 0.01	1.15%
		Family - TWO TIER	$ 2.20	$ 2.25	$ 0.05	2.27%	$ 2.26	$ 2.28	$ 0.02	0.88%
		Double - THREE TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Family - THREE TIER	$ 2.25	$ 2.29	$ 0.04	1.78%	$ 2.30	$ 2.32	$ 0.02	0.87%
		Employee/Spouse - FOUR TIER	$ 1.70	$ 1.73	$ 0.03	1.76%	$ 1.74	$ 1.75	$ 0.01	0.57%
		Employee/Chld(rn) - FOUR TIER	$ 1.65	$ 1.68	$ 0.03	1.82%	$ 1.70	$ 1.71	$ 0.01	0.59%
		Family - FOUR TIER	$ 2.46	$ 2.50	$ 0.04	1.63%	$ 2.52	$ 2.54	$ 0.02	0.79%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.17)	$ (1.20)	$ (0.03)	2.56%	$ (1.20)	$ (1.22)	$ (0.02)	1.67%
		Family - TWO TIER	$ (3.03)	$ (3.12)	$ (0.09)	2.97%	$ (3.10)	$ (3.17)	$ (0.07)	2.26%
		Double - THREE TIER	$ (2.33)	$ (2.40)	$ (0.07)	3.00%	$ (2.38)	$ (2.44)	$ (0.06)	2.52%
		Family - THREE TIER	$ (3.09)	$ (3.18)	$ (0.09)	2.91%	$ (3.16)	$ (3.23)	$ (0.07)	2.22%
		Employee/Spouse - FOUR TIER	$ (2.33)	$ (2.40)	$ (0.07)	3.00%	$ (2.38)	$ (2.44)	$ (0.06)	2.52%
		Employee/Chld(rn) - FOUR TIER	$ (2.28)	$ (2.34)	$ (0.06)	2.63%	$ (2.32)	$ (2.38)	$ (0.06)	2.59%
		Family - FOUR TIER	$ (3.38)	$ (3.48)	$ (0.10)	2.96%	$ (3.45)	$ (3.53)	$ (0.08)	2.32%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.79	$ 0.82	$ 0.03	3.80%	$ 0.82	$ 0.83	$ 0.01	1.22%
		Family - TWO TIER	$ 2.07	$ 2.12	$ 0.05	2.42%	$ 2.11	$ 2.15	$ 0.04	1.90%
		Double - THREE TIER	$ 1.59	$ 1.63	$ 0.04	2.52%	$ 1.62	$ 1.66	$ 0.04	2.47%
		Family - THREE TIER	$ 2.10	$ 2.16	$ 0.06	2.86%	$ 2.15	$ 2.20	$ 0.05	2.33%
		Employee/Spouse - FOUR TIER	$ 1.59	$ 1.63	$ 0.04	2.52%	$ 1.62	$ 1.66	$ 0.04	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 1.55	$ 1.59	$ 0.04	2.58%	$ 1.58	$ 1.62	$ 0.04	2.53%
		Family - FOUR TIER	$ 2.30	$ 2.37	$ 0.07	3.04%	$ 2.35	$ 2.40	$ 0.05	2.13%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.59	$ 3.67	$ 0.08	2.23%	$ 3.68	$ 3.73	$ 0.05	1.36%
		Family - TWO TIER	$ 9.33	$ 9.54	$ 0.21	2.25%	$ 9.55	$ 9.69	$ 0.14	1.47%
		Double - THREE TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Family - THREE TIER	$ 9.51	$ 9.73	$ 0.22	2.31%	$ 9.73	$ 9.88	$ 0.15	1.54%
		Employee/Spouse - FOUR TIER	$ 7.18	$ 7.34	$ 0.16	2.23%	$ 7.34	$ 7.46	$ 0.12	1.63%
		Employee/Chld(rn) - FOUR TIER	$ 7.00	$ 7.16	$ 0.16	2.29%	$ 7.16	$ 7.27	$ 0.11	1.54%
		Family - FOUR TIER	$ 10.41	$ 10.64	$ 0.23	2.21%	$ 10.65	$ 10.81	$ 0.16	1.50%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.72	$ 2.78	$ 0.06	2.21%	$ 2.79	$ 2.83	$ 0.04	1.43%
		Family - TWO TIER	$ 7.08	$ 7.24	$ 0.16	2.26%	$ 7.24	$ 7.35	$ 0.11	1.52%
		Double - THREE TIER	$ 5.44	$ 5.57	$ 0.13	2.39%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Family - THREE TIER	$ 7.20	$ 7.37	$ 0.17	2.36%	$ 7.37	$ 7.49	$ 0.12	1.63%
		Employee/Spouse - FOUR TIER	$ 5.44	$ 5.57	$ 0.13	2.39%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.31	$ 5.43	$ 0.12	2.26%	$ 5.42	$ 5.51	$ 0.09	1.66%
		Family - FOUR TIER	$ 7.89	$ 8.07	$ 0.18	2.28%	$ 8.06	$ 8.20	$ 0.14	1.74%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.35	$ 7.51	$ 0.16	2.18%	$ 7.52	$ 7.63	$ 0.11	1.46%
		Family - TWO TIER	$ 19.11	$ 19.52	$ 0.41	2.15%	$ 19.55	$ 19.83	$ 0.28	1.43%
		Double - THREE TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Family - THREE TIER	$ 19.48	$ 19.90	$ 0.42	2.16%	$ 19.92	$ 20.21	$ 0.29	1.46%
		Employee/Spouse - FOUR TIER	$ 14.71	$ 15.02	$ 0.31	2.11%	$ 15.03	$ 15.25	$ 0.22	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 14.34	$ 14.64	$ 0.30	2.09%	$ 14.66	$ 14.87	$ 0.21	1.43%
		Family - FOUR TIER	$ 21.32	$ 21.78	$ 0.46	2.16%	$ 21.80	$ 22.12	$ 0.32	1.47%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.75	$ 5.89	$ 0.14	2.43%	$ 5.88	$ 5.98	$ 0.10	1.70%
		Family - TWO TIER	$ 14.95	$ 15.31	$ 0.36	2.41%	$ 15.29	$ 15.55	$ 0.26	1.70%
		Double - THREE TIER	$ 11.51	$ 11.78	$ 0.27	2.35%	$ 11.76	$ 11.96	$ 0.20	1.70%
		Family - THREE TIER	$ 15.25	$ 15.61	$ 0.36	2.36%	$ 15.59	$ 15.85	$ 0.26	1.67%
		Employee/Spouse - FOUR TIER	$ 11.51	$ 11.78	$ 0.27	2.35%	$ 11.76	$ 11.96	$ 0.20	1.70%
		Employee/Chld(rn) - FOUR TIER	$ 11.22	$ 11.48	$ 0.26	2.32%	$ 11.46	$ 11.66	$ 0.20	1.75%
		Family - FOUR TIER	$ 16.68	$ 17.08	$ 0.40	2.40%	$ 17.06	$ 17.35	$ 0.29	1.70%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.22	$ 2.43	$ 0.21	9.46%	$ 2.28	$ 2.46	$ 0.18	7.89%
		Family - TWO TIER	$ 5.80	$ 6.31	$ 0.51	8.79%	$ 5.92	$ 6.40	$ 0.48	8.11%
		Double - THREE TIER	$ 4.46	$ 4.85	$ 0.39	8.74%	$ 4.56	$ 4.93	$ 0.37	8.11%
		Family - THREE TIER	$ 5.91	$ 6.43	$ 0.52	8.80%	$ 6.04	$ 6.53	$ 0.49	8.11%
		Employee/Spouse - FOUR TIER	$ 4.46	$ 4.85	$ 0.39	8.74%	$ 4.56	$ 4.93	$ 0.37	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 4.34	$ 4.73	$ 0.39	8.99%	$ 4.44	$ 4.80	$ 0.36	8.11%
		Family - FOUR TIER	$ 6.46	$ 7.03	$ 0.57	8.82%	$ 6.60	$ 7.14	$ 0.54	8.18%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.22	$ 1.32	$ 0.10	8.20%	$ 1.24	$ 1.34	$ 0.10	8.06%
		Family - TWO TIER	$ 3.16	$ 3.44	$ 0.28	8.86%	$ 3.23	$ 3.50	$ 0.27	8.36%
		Double - THREE TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Family - THREE TIER	$ 3.22	$ 3.51	$ 0.29	9.01%	$ 3.28	$ 3.56	$ 0.28	8.54%
		Employee/Spouse - FOUR TIER	$ 2.43	$ 2.65	$ 0.22	9.05%	$ 2.48	$ 2.69	$ 0.21	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 2.37	$ 2.58	$ 0.21	8.86%	$ 2.42	$ 2.62	$ 0.20	8.26%
		Family - FOUR TIER	$ 3.53	$ 3.84	$ 0.31	8.78%	$ 3.60	$ 3.90	$ 0.30	8.33%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.83	$ 0.89	$ 0.06	7.23%	$ 0.84	$ 0.90	$ 0.06	7.14%
		Family - TWO TIER	$ 2.14	$ 2.32	$ 0.18	8.41%	$ 2.18	$ 2.35	$ 0.17	7.80%
		Double - THREE TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Family - THREE TIER	$ 2.18	$ 2.36	$ 0.18	8.26%	$ 2.22	$ 2.40	$ 0.18	8.11%
		Employee/Spouse - FOUR TIER	$ 1.64	$ 1.78	$ 0.14	8.54%	$ 1.68	$ 1.81	$ 0.13	7.74%
		Employee/Chld(rn) - FOUR TIER	$ 1.61	$ 1.74	$ 0.13	8.07%	$ 1.64	$ 1.76	$ 0.12	7.32%
		Family - FOUR TIER	$ 2.38	$ 2.58	$ 0.20	8.40%	$ 2.44	$ 2.62	$ 0.18	7.38%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.13)	$ (1.24)	$ (0.11)	9.73%	$ (1.15)	$ (1.26)	$ (0.11)	9.57%
		Family - TWO TIER	$ (2.96)	$ (3.22)	$ (0.26)	8.78%	$ (3.01)	$ (3.27)	$ (0.26)	8.64%
		Double - THREE TIER	$ (2.27)	$ (2.47)	$ (0.20)	8.81%	$ (2.32)	$ (2.51)	$ (0.19)	8.19%
		Family - THREE TIER	$ (3.01)	$ (3.28)	$ (0.27)	8.97%	$ (3.07)	$ (3.33)	$ (0.26)	8.47%
		Employee/Spouse - FOUR TIER	$ (2.27)	$ (2.47)	$ (0.20)	8.81%	$ (2.32)	$ (2.51)	$ (0.19)	8.19%
		Employee/Chld(rn) - FOUR TIER	$ (2.21)	$ (2.41)	$ (0.20)	9.05%	$ (2.26)	$ (2.45)	$ (0.19)	8.41%
		Family - FOUR TIER	$ (3.30)	$ (3.59)	$ (0.29)	8.79%	$ (3.36)	$ (3.64)	$ (0.28)	8.33%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.77	$ 0.84	$ 0.07	9.09%	$ 0.79	$ 0.85	$ 0.06	7.59%
		Family - TWO TIER	$ 2.01	$ 2.19	$ 0.18	8.96%	$ 2.06	$ 2.22	$ 0.16	7.77%
		Double - THREE TIER	$ 1.55	$ 1.68	$ 0.13	8.39%	$ 1.58	$ 1.71	$ 0.13	8.23%
		Family - THREE TIER	$ 2.04	$ 2.23	$ 0.19	9.31%	$ 2.10	$ 2.26	$ 0.16	7.62%
		Employee/Spouse - FOUR TIER	$ 1.55	$ 1.68	$ 0.13	8.39%	$ 1.58	$ 1.71	$ 0.13	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 1.50	$ 1.64	$ 0.14	9.33%	$ 1.54	$ 1.67	$ 0.13	8.44%
		Family - FOUR TIER	$ 2.25	$ 2.44	$ 0.19	8.44%	$ 2.29	$ 2.48	$ 0.19	8.30%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.49	$ 3.79	$ 0.30	8.60%	$ 3.56	$ 3.85	$ 0.29	8.15%
		Family - TWO TIER	$ 9.06	$ 9.84	$ 0.78	8.61%	$ 9.26	$ 10.00	$ 0.74	7.99%
		Double - THREE TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Family - THREE TIER	$ 9.24	$ 10.03	$ 0.79	8.55%	$ 9.43	$ 10.19	$ 0.76	8.06%
		Employee/Spouse - FOUR TIER	$ 6.97	$ 7.57	$ 0.60	8.61%	$ 7.12	$ 7.69	$ 0.57	8.01%
		Employee/Chld(rn) - FOUR TIER	$ 6.80	$ 7.38	$ 0.58	8.53%	$ 6.94	$ 7.50	$ 0.56	8.07%
		Family - FOUR TIER	$ 10.11	$ 10.98	$ 0.87	8.61%	$ 10.32	$ 11.15	$ 0.83	8.04%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.64	$ 2.87	$ 0.23	8.71%	$ 2.70	$ 2.92	$ 0.22	8.15%
		Family - TWO TIER	$ 6.87	$ 7.46	$ 0.59	8.59%	$ 7.01	$ 7.58	$ 0.57	8.13%
		Double - THREE TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Family - THREE TIER	$ 7.00	$ 7.61	$ 0.61	8.71%	$ 7.15	$ 7.73	$ 0.58	8.11%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.60	$ 0.45	8.74%	$ 5.27	$ 5.69	$ 0.42	7.97%
		Family - FOUR TIER	$ 7.66	$ 8.33	$ 0.67	8.75%	$ 7.82	$ 8.46	$ 0.64	8.18%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.13	$ 7.75	$ 0.62	8.70%	$ 7.28	$ 7.87	$ 0.59	8.10%
		Family - TWO TIER	$ 18.54	$ 20.14	$ 1.60	8.63%	$ 18.93	$ 20.46	$ 1.53	8.08%
		Double - THREE TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Family - THREE TIER	$ 18.90	$ 20.53	$ 1.63	8.62%	$ 19.30	$ 20.85	$ 1.55	8.03%
		Employee/Spouse - FOUR TIER	$ 14.26	$ 15.49	$ 1.23	8.63%	$ 14.57	$ 15.74	$ 1.17	8.03%
		Employee/Chld(rn) - FOUR TIER	$ 13.91	$ 15.11	$ 1.20	8.63%	$ 14.20	$ 15.34	$ 1.14	8.03%
		Family - FOUR TIER	$ 20.68	$ 22.46	$ 1.78	8.61%	$ 21.13	$ 22.82	$ 1.69	8.00%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.57	$ 6.08	$ 0.51	9.16%	$ 5.69	$ 6.17	$ 0.48	8.44%
		Family - TWO TIER	$ 14.49	$ 15.80	$ 1.31	9.04%	$ 14.80	$ 16.05	$ 1.25	8.45%
		Double - THREE TIER	$ 11.15	$ 12.15	$ 1.00	8.97%	$ 11.39	$ 12.34	$ 0.95	8.34%
		Family - THREE TIER	$ 14.77	$ 16.10	$ 1.33	9.00%	$ 15.09	$ 16.35	$ 1.26	8.35%
		Employee/Spouse - FOUR TIER	$ 11.15	$ 12.15	$ 1.00	8.97%	$ 11.39	$ 12.34	$ 0.95	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 10.87	$ 11.85	$ 0.98	9.02%	$ 11.10	$ 12.03	$ 0.93	8.38%
		Family - FOUR TIER	$ 16.17	$ 17.62	$ 1.45	8.97%	$ 16.51	$ 17.90	$ 1.39	8.42%

CDPHP Universal Benefits, Inc.
EHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.67	$ 5.80	$ 0.13	2.29%	$ 5.80	$ 5.89	$ 0.09	1.55%
		Family - TWO TIER	$ 14.75	$ 15.07	$ 0.32	2.17%	$ 15.08	$ 15.31	$ 0.23	1.53%
		Double - THREE TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Family - THREE TIER	$ 15.02	$ 15.36	$ 0.34	2.26%	$ 15.36	$ 15.61	$ 0.25	1.63%
		Employee/Spouse - FOUR TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Employee/Chld(rn) - FOUR TIER	$ 11.06	$ 11.31	$ 0.25	2.26%	$ 11.30	$ 11.48	$ 0.18	1.59%
		Family - FOUR TIER	$ 16.44	$ 16.81	$ 0.37	2.25%	$ 16.81	$ 17.08	$ 0.27	1.61%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.91	$ 2.97	$ 0.06	2.06%	$ 2.98	$ 3.01	$ 0.03	1.01%
		Family - TWO TIER	$ 7.58	$ 7.71	$ 0.13	1.72%	$ 7.74	$ 7.84	$ 0.10	1.29%
		Double - THREE TIER	$ 5.83	$ 5.93	$ 0.10	1.72%	$ 5.95	$ 6.03	$ 0.08	1.34%
		Family - THREE TIER	$ 7.71	$ 7.86	$ 0.15	1.95%	$ 7.89	$ 7.99	$ 0.10	1.27%
		Employee/Spouse - FOUR TIER	$ 5.83	$ 5.93	$ 0.10	1.72%	$ 5.95	$ 6.03	$ 0.08	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 5.68	$ 5.79	$ 0.11	1.94%	$ 5.81	$ 5.88	$ 0.07	1.20%
		Family - FOUR TIER	$ 8.44	$ 8.61	$ 0.17	2.01%	$ 8.63	$ 8.74	$ 0.11	1.27%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.43	$ 1.46	$ 0.03	2.10%	$ 1.46	$ 1.49	$ 0.03	2.05%
		Family - TWO TIER	$ 3.72	$ 3.80	$ 0.08	2.15%	$ 3.80	$ 3.86	$ 0.06	1.58%
		Double - THREE TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Family - THREE TIER	$ 3.79	$ 3.88	$ 0.09	2.37%	$ 3.88	$ 3.94	$ 0.06	1.55%
		Employee/Spouse - FOUR TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Employee/Chld(rn) - FOUR TIER	$ 2.79	$ 2.85	$ 0.06	2.15%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - FOUR TIER	$ 4.14	$ 4.24	$ 0.10	2.42%	$ 4.24	$ 4.31	$ 0.07	1.65%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.96	$ 0.98	$ 0.02	2.08%	$ 0.99	$ 1.00	$ 0.01	1.01%
		Family - TWO TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Double - THREE TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Family - THREE TIER	$ 2.56	$ 2.61	$ 0.05	1.95%	$ 2.63	$ 2.65	$ 0.02	0.76%
		Employee/Spouse - FOUR TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Employee/Chld(rn) - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - FOUR TIER	$ 2.81	$ 2.86	$ 0.05	1.78%	$ 2.87	$ 2.90	$ 0.03	1.05%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.32)	$ (1.37)	$ (0.05)	3.79%	$ (1.36)	$ (1.39)	$ (0.03)	2.21%
		Family - TWO TIER	$ (3.45)	$ (3.56)	$ (0.11)	3.19%	$ (3.53)	$ (3.61)	$ (0.08)	2.27%
		Double - THREE TIER	$ (2.66)	$ (2.73)	$ (0.07)	2.63%	$ (2.72)	$ (2.78)	$ (0.06)	2.21%
		Family - THREE TIER	$ (3.52)	$ (3.62)	$ (0.10)	2.84%	$ (3.60)	$ (3.68)	$ (0.08)	2.22%
		Employee/Spouse - FOUR TIER	$ (2.66)	$ (2.73)	$ (0.07)	2.63%	$ (2.72)	$ (2.78)	$ (0.06)	2.21%
		Employee/Chld(rn) - FOUR TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Family - FOUR TIER	$ (3.86)	$ (3.97)	$ (0.11)	2.85%	$ (3.94)	$ (4.03)	$ (0.09)	2.28%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.89	$ 0.92	$ 0.03	3.37%	$ 0.91	$ 0.93	$ 0.02	2.20%
		Family - TWO TIER	$ 2.30	$ 2.38	$ 0.08	3.48%	$ 2.35	$ 2.42	$ 0.07	2.98%
		Double - THREE TIER	$ 1.77	$ 1.83	$ 0.06	3.39%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Family - THREE TIER	$ 2.35	$ 2.43	$ 0.08	3.40%	$ 2.41	$ 2.47	$ 0.06	2.49%
		Employee/Spouse - FOUR TIER	$ 1.77	$ 1.83	$ 0.06	3.39%	$ 1.81	$ 1.86	$ 0.05	2.76%
		Employee/Chld(rn) - FOUR TIER	$ 1.73	$ 1.79	$ 0.06	3.47%	$ 1.77	$ 1.81	$ 0.04	2.26%
		Family - FOUR TIER	$ 2.57	$ 2.66	$ 0.09	3.50%	$ 2.63	$ 2.70	$ 0.07	2.66%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 4.09	$ 4.18	$ 0.09	2.20%	$ 4.19	$ 4.25	$ 0.06	1.43%
		Family - TWO TIER	$ 10.65	$ 10.88	$ 0.23	2.16%	$ 10.88	$ 11.05	$ 0.17	1.56%
		Double - THREE TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Family - THREE TIER	$ 10.85	$ 11.09	$ 0.24	2.21%	$ 11.09	$ 11.26	$ 0.17	1.53%
		Employee/Spouse - FOUR TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 7.98	$ 8.16	$ 0.18	2.26%	$ 8.16	$ 8.29	$ 0.13	1.59%
		Family - FOUR TIER	$ 11.87	$ 12.13	$ 0.26	2.19%	$ 12.14	$ 12.32	$ 0.18	1.48%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.10	$ 3.17	$ 0.07	2.26%	$ 3.17	$ 3.22	$ 0.05	1.58%
		Family - TWO TIER	$ 8.06	$ 8.25	$ 0.19	2.36%	$ 8.24	$ 8.38	$ 0.14	1.70%
		Double - THREE TIER	$ 6.20	$ 6.34	$ 0.14	2.26%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Family - THREE TIER	$ 8.22	$ 8.41	$ 0.19	2.31%	$ 8.40	$ 8.54	$ 0.14	1.67%
		Employee/Spouse - FOUR TIER	$ 6.20	$ 6.34	$ 0.14	2.26%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 6.05	$ 6.19	$ 0.14	2.31%	$ 6.19	$ 6.28	$ 0.09	1.45%
		Family - FOUR TIER	$ 9.00	$ 9.20	$ 0.20	2.22%	$ 9.20	$ 9.34	$ 0.14	1.52%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.38	$ 8.56	$ 0.18	2.15%	$ 8.57	$ 8.69	$ 0.12	1.40%
		Family - TWO TIER	$ 21.79	$ 22.26	$ 0.47	2.16%	$ 22.28	$ 22.61	$ 0.33	1.48%
		Double - THREE TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Family - THREE TIER	$ 22.21	$ 22.68	$ 0.47	2.12%	$ 22.72	$ 23.04	$ 0.32	1.41%
		Employee/Spouse - FOUR TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.35	$ 16.69	$ 0.34	2.08%	$ 16.71	$ 16.95	$ 0.24	1.44%
		Family - FOUR TIER	$ 24.30	$ 24.82	$ 0.52	2.14%	$ 24.86	$ 25.21	$ 0.35	1.41%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.50	$ 5.98	$ 0.48	8.73%	$ 5.62	$ 6.08	$ 0.46	8.19%
		Family - TWO TIER	$ 14.28	$ 15.55	$ 1.27	8.89%	$ 14.59	$ 15.80	$ 1.21	8.29%
		Double - THREE TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Family - THREE TIER	$ 14.56	$ 15.85	$ 1.29	8.86%	$ 14.86	$ 16.10	$ 1.24	8.34%
		Employee/Spouse - FOUR TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 10.71	$ 11.66	$ 0.95	8.87%	$ 10.94	$ 11.85	$ 0.91	8.32%
		Family - FOUR TIER	$ 15.93	$ 17.35	$ 1.42	8.91%	$ 16.27	$ 17.62	$ 1.35	8.30%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.82	$ 3.06	$ 0.24	8.51%	$ 2.88	$ 3.11	$ 0.23	7.99%
		Family - TWO TIER	$ 7.34	$ 7.96	$ 0.62	8.45%	$ 7.49	$ 8.08	$ 0.59	7.88%
		Double - THREE TIER	$ 5.65	$ 6.12	$ 0.47	8.32%	$ 5.76	$ 6.22	$ 0.46	7.99%
		Family - THREE TIER	$ 7.48	$ 8.11	$ 0.63	8.42%	$ 7.64	$ 8.24	$ 0.60	7.85%
		Employee/Spouse - FOUR TIER	$ 5.65	$ 6.12	$ 0.47	8.32%	$ 5.76	$ 6.22	$ 0.46	7.99%
		Employee/Chld(rn) - FOUR TIER	$ 5.51	$ 5.97	$ 0.46	8.35%	$ 5.63	$ 6.06	$ 0.43	7.64%
		Family - FOUR TIER	$ 8.19	$ 8.88	$ 0.69	8.42%	$ 8.36	$ 9.02	$ 0.66	7.89%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.39	$ 1.51	$ 0.12	8.63%	$ 1.42	$ 1.53	$ 0.11	7.75%
		Family - TWO TIER	$ 3.60	$ 3.92	$ 0.32	8.89%	$ 3.68	$ 3.99	$ 0.31	8.42%
		Double - THREE TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Family - THREE TIER	$ 3.68	$ 4.00	$ 0.32	8.70%	$ 3.75	$ 4.06	$ 0.31	8.27%
		Employee/Spouse - FOUR TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Employee/Chld(rn) - FOUR TIER	$ 2.70	$ 2.94	$ 0.24	8.89%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - FOUR TIER	$ 4.02	$ 4.38	$ 0.36	8.96%	$ 4.10	$ 4.45	$ 0.35	8.54%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.93	$ 1.02	$ 0.09	9.68%	$ 0.95	$ 1.03	$ 0.08	8.42%
		Family - TWO TIER	$ 2.43	$ 2.64	$ 0.21	8.64%	$ 2.48	$ 2.68	$ 0.20	8.06%
		Double - THREE TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Family - THREE TIER	$ 2.48	$ 2.69	$ 0.21	8.47%	$ 2.53	$ 2.73	$ 0.20	7.91%
		Employee/Spouse - FOUR TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Employee/Chld(rn) - FOUR TIER	$ 1.82	$ 1.98	$ 0.16	8.79%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.28)	$ (1.41)	$ (0.13)	10.16%	$ (1.31)	$ (1.43)	$ (0.12)	9.16%
		Family - TWO TIER	$ (3.35)	$ (3.67)	$ (0.32)	9.55%	$ (3.41)	$ (3.73)	$ (0.32)	9.38%
		Double - THREE TIER	$ (2.57)	$ (2.82)	$ (0.25)	9.73%	$ (2.63)	$ (2.87)	$ (0.24)	9.13%
		Family - THREE TIER	$ (3.41)	$ (3.74)	$ (0.33)	9.68%	$ (3.48)	$ (3.80)	$ (0.32)	9.20%
		Employee/Spouse - FOUR TIER	$ (2.57)	$ (2.82)	$ (0.25)	9.73%	$ (2.63)	$ (2.87)	$ (0.24)	9.13%
		Employee/Chld(rn) - FOUR TIER	$ (2.51)	$ (2.75)	$ (0.24)	9.56%	$ (2.56)	$ (2.79)	$ (0.23)	8.98%
		Family - FOUR TIER	$ (3.73)	$ (4.09)	$ (0.36)	9.65%	$ (3.80)	$ (4.16)	$ (0.36)	9.47%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.95	$ 0.08	9.20%	$ 0.88	$ 0.96	$ 0.08	9.09%
		Family - TWO TIER	$ 2.25	$ 2.46	$ 0.21	9.33%	$ 2.29	$ 2.50	$ 0.21	9.17%
		Double - THREE TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Family - THREE TIER	$ 2.29	$ 2.50	$ 0.21	9.17%	$ 2.34	$ 2.54	$ 0.20	8.55%
		Employee/Spouse - FOUR TIER	$ 1.73	$ 1.89	$ 0.16	9.25%	$ 1.77	$ 1.92	$ 0.15	8.47%
		Employee/Chld(rn) - FOUR TIER	$ 1.68	$ 1.84	$ 0.16	9.52%	$ 1.72	$ 1.87	$ 0.15	8.72%
		Family - FOUR TIER	$ 2.50	$ 2.74	$ 0.24	9.60%	$ 2.55	$ 2.78	$ 0.23	9.02%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.97	$ 4.32	$ 0.35	8.82%	$ 4.05	$ 4.38	$ 0.33	8.15%
		Family - TWO TIER	$ 10.32	$ 11.22	$ 0.90	8.72%	$ 10.53	$ 11.40	$ 0.87	8.26%
		Double - THREE TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Family - THREE TIER	$ 10.51	$ 11.44	$ 0.93	8.85%	$ 10.73	$ 11.62	$ 0.89	8.29%
		Employee/Spouse - FOUR TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 7.73	$ 8.42	$ 0.69	8.93%	$ 7.90	$ 8.55	$ 0.65	8.23%
		Family - FOUR TIER	$ 11.51	$ 12.52	$ 1.01	8.77%	$ 11.75	$ 12.71	$ 0.96	8.17%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.00	$ 3.27	$ 0.27	9.00%	$ 3.06	$ 3.32	$ 0.26	8.50%
		Family - TWO TIER	$ 7.81	$ 8.51	$ 0.70	8.96%	$ 7.98	$ 8.64	$ 0.66	8.27%
		Double - THREE TIER	$ 6.01	$ 6.55	$ 0.54	8.99%	$ 6.13	$ 6.65	$ 0.52	8.48%
		Family - THREE TIER	$ 7.96	$ 8.67	$ 0.71	8.92%	$ 8.13	$ 8.81	$ 0.68	8.36%
		Employee/Spouse - FOUR TIER	$ 6.01	$ 6.55	$ 0.54	8.99%	$ 6.13	$ 6.65	$ 0.52	8.48%
		Employee/Chld(rn) - FOUR TIER	$ 5.86	$ 6.38	$ 0.52	8.87%	$ 5.99	$ 6.48	$ 0.49	8.18%
		Family - FOUR TIER	$ 8.71	$ 9.49	$ 0.78	8.96%	$ 8.90	$ 9.64	$ 0.74	8.31%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.13	$ 8.83	$ 0.70	8.61%	$ 8.30	$ 8.97	$ 0.67	8.07%
		Family - TWO TIER	$ 21.13	$ 22.96	$ 1.83	8.66%	$ 21.58	$ 23.32	$ 1.74	8.06%
		Double - THREE TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Family - THREE TIER	$ 21.54	$ 23.40	$ 1.86	8.64%	$ 22.00	$ 23.77	$ 1.77	8.05%
		Employee/Spouse - FOUR TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 15.85	$ 17.22	$ 1.37	8.64%	$ 16.18	$ 17.49	$ 1.31	8.10%
		Family - FOUR TIER	$ 23.56	$ 25.61	$ 2.05	8.70%	$ 24.06	$ 26.01	$ 1.95	8.10%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.56	$ 6.71	$ 0.15	2.29%	$ 6.71	$ 6.82	$ 0.11	1.64%
		Family - TWO TIER	$ 17.05	$ 17.46	$ 0.41	2.40%	$ 17.43	$ 17.73	$ 0.30	1.72%
		Double - THREE TIER	$ 13.12	$ 13.43	$ 0.31	2.36%	$ 13.41	$ 13.64	$ 0.23	1.72%
		Family - THREE TIER	$ 17.38	$ 17.79	$ 0.41	2.36%	$ 17.77	$ 18.07	$ 0.30	1.69%
		Employee/Spouse - FOUR TIER	$ 13.12	$ 13.43	$ 0.31	2.36%	$ 13.41	$ 13.64	$ 0.23	1.72%
		Employee/Chld(rn) - FOUR TIER	$ 12.79	$ 13.09	$ 0.30	2.35%	$ 13.07	$ 13.30	$ 0.23	1.76%
		Family - FOUR TIER	$ 19.02	$ 19.47	$ 0.45	2.37%	$ 19.44	$ 19.78	$ 0.34	1.75%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.67	$ 5.80	$ 0.13	2.29%	$ 5.80	$ 5.89	$ 0.09	1.55%
		Family - TWO TIER	$ 14.75	$ 15.07	$ 0.32	2.17%	$ 15.08	$ 15.31	$ 0.23	1.53%
		Double - THREE TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Family - THREE TIER	$ 15.02	$ 15.36	$ 0.34	2.26%	$ 15.36	$ 15.61	$ 0.25	1.63%
		Employee/Spouse - FOUR TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Employee/Chld(rn) - FOUR TIER	$ 11.06	$ 11.31	$ 0.25	2.26%	$ 11.30	$ 11.48	$ 0.18	1.59%
		Family - FOUR TIER	$ 16.44	$ 16.81	$ 0.37	2.25%	$ 16.81	$ 17.08	$ 0.27	1.61%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.63	$ 2.68	$ 0.05	1.90%	$ 2.68	$ 2.72	$ 0.04	1.49%
		Family - TWO TIER	$ 6.82	$ 6.97	$ 0.15	2.20%	$ 6.97	$ 7.08	$ 0.11	1.58%
		Double - THREE TIER	$ 5.24	$ 5.36	$ 0.12	2.29%	$ 5.36	$ 5.44	$ 0.08	1.49%
		Family - THREE TIER	$ 6.95	$ 7.10	$ 0.15	2.16%	$ 7.11	$ 7.21	$ 0.10	1.41%
		Employee/Spouse - FOUR TIER	$ 5.24	$ 5.36	$ 0.12	2.29%	$ 5.36	$ 5.44	$ 0.08	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.31	$ 0.08	1.53%
		Family - FOUR TIER	$ 7.61	$ 7.77	$ 0.16	2.10%	$ 7.78	$ 7.89	$ 0.11	1.41%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.43	$ 1.46	$ 0.03	2.10%	$ 1.46	$ 1.49	$ 0.03	2.05%
		Family - TWO TIER	$ 3.72	$ 3.80	$ 0.08	2.15%	$ 3.80	$ 3.86	$ 0.06	1.58%
		Double - THREE TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Family - THREE TIER	$ 3.79	$ 3.88	$ 0.09	2.37%	$ 3.88	$ 3.94	$ 0.06	1.55%
		Employee/Spouse - FOUR TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Employee/Chld(rn) - FOUR TIER	$ 2.79	$ 2.85	$ 0.06	2.15%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - FOUR TIER	$ 4.14	$ 4.24	$ 0.10	2.42%	$ 4.24	$ 4.31	$ 0.07	1.65%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.96	$ 0.98	$ 0.02	2.08%	$ 0.99	$ 1.00	$ 0.01	1.01%
		Family - TWO TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Double - THREE TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Family - THREE TIER	$ 2.56	$ 2.61	$ 0.05	1.95%	$ 2.63	$ 2.65	$ 0.02	0.76%
		Employee/Spouse - FOUR TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Employee/Chld(rn) - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - FOUR TIER	$ 2.81	$ 2.86	$ 0.05	1.78%	$ 2.87	$ 2.90	$ 0.03	1.05%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.90	$ 0.93	$ 0.03	3.33%	$ 0.92	$ 0.94	$ 0.02	2.17%
		Family - TWO TIER	$ 2.35	$ 2.42	$ 0.07	2.98%	$ 2.41	$ 2.46	$ 0.05	2.07%
		Double - THREE TIER	$ 1.81	$ 1.86	$ 0.05	2.76%	$ 1.84	$ 1.89	$ 0.05	2.72%
		Family - THREE TIER	$ 2.39	$ 2.46	$ 0.07	2.93%	$ 2.45	$ 2.50	$ 0.05	2.04%
		Employee/Spouse - FOUR TIER	$ 1.81	$ 1.86	$ 0.05	2.76%	$ 1.84	$ 1.89	$ 0.05	2.72%
		Employee/Chld(rn) - FOUR TIER	$ 1.76	$ 1.81	$ 0.05	2.84%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Family - FOUR TIER	$ 2.62	$ 2.70	$ 0.08	3.05%	$ 2.68	$ 2.74	$ 0.06	2.24%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 4.09	$ 4.18	$ 0.09	2.20%	$ 4.19	$ 4.25	$ 0.06	1.43%
		Family - TWO TIER	$ 10.65	$ 10.88	$ 0.23	2.16%	$ 10.88	$ 11.05	$ 0.17	1.56%
		Double - THREE TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Family - THREE TIER	$ 10.85	$ 11.09	$ 0.24	2.21%	$ 11.09	$ 11.26	$ 0.17	1.53%
		Employee/Spouse - FOUR TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 7.98	$ 8.16	$ 0.18	2.26%	$ 8.16	$ 8.29	$ 0.13	1.59%
		Family - FOUR TIER	$ 11.87	$ 12.13	$ 0.26	2.19%	$ 12.14	$ 12.32	$ 0.18	1.48%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.38	$ 8.56	$ 0.18	2.15%	$ 8.57	$ 8.69	$ 0.12	1.40%
		Family - TWO TIER	$ 21.79	$ 22.26	$ 0.47	2.16%	$ 22.28	$ 22.61	$ 0.33	1.48%
		Double - THREE TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Family - THREE TIER	$ 22.21	$ 22.68	$ 0.47	2.12%	$ 22.72	$ 23.04	$ 0.32	1.41%
		Employee/Spouse - FOUR TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.35	$ 16.69	$ 0.34	2.08%	$ 16.71	$ 16.95	$ 0.24	1.44%
		Family - FOUR TIER	$ 24.30	$ 24.82	$ 0.52	2.14%	$ 24.86	$ 25.21	$ 0.35	1.41%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.67	$ 5.80	$ 0.13	2.29%	$ 5.80	$ 5.89	$ 0.09	1.55%
		Family - TWO TIER	$ 14.75	$ 15.07	$ 0.32	2.17%	$ 15.08	$ 15.31	$ 0.23	1.53%
		Double - THREE TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Family - THREE TIER	$ 15.02	$ 15.36	$ 0.34	2.26%	$ 15.36	$ 15.61	$ 0.25	1.63%
		Employee/Spouse - FOUR TIER	$ 11.34	$ 11.60	$ 0.26	2.29%	$ 11.59	$ 11.78	$ 0.19	1.64%
		Employee/Chld(rn) - FOUR TIER	$ 11.06	$ 11.31	$ 0.25	2.26%	$ 11.30	$ 11.48	$ 0.18	1.59%
		Family - FOUR TIER	$ 16.44	$ 16.81	$ 0.37	2.25%	$ 16.81	$ 17.08	$ 0.27	1.61%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.36	$ 6.93	$ 0.57	8.96%	$ 6.49	$ 7.04	$ 0.55	8.47%
		Family - TWO TIER	$ 16.53	$ 18.01	$ 1.48	8.95%	$ 16.88	$ 18.29	$ 1.41	8.35%
		Double - THREE TIER	$ 12.71	$ 13.85	$ 1.14	8.97%	$ 12.99	$ 14.07	$ 1.08	8.31%
		Family - THREE TIER	$ 16.85	$ 18.35	$ 1.50	8.90%	$ 17.21	$ 18.64	$ 1.43	8.31%
		Employee/Spouse - FOUR TIER	$ 12.71	$ 13.85	$ 1.14	8.97%	$ 12.99	$ 14.07	$ 1.08	8.31%
		Employee/Chld(rn) - FOUR TIER	$ 12.40	$ 13.51	$ 1.11	8.95%	$ 12.66	$ 13.72	$ 1.06	8.37%
		Family - FOUR TIER	$ 18.44	$ 20.09	$ 1.65	8.95%	$ 18.83	$ 20.40	$ 1.57	8.34%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.50	$ 5.98	$ 0.48	8.73%	$ 5.62	$ 6.08	$ 0.46	8.19%
		Family - TWO TIER	$ 14.28	$ 15.55	$ 1.27	8.89%	$ 14.59	$ 15.80	$ 1.21	8.29%
		Double - THREE TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Family - THREE TIER	$ 14.56	$ 15.85	$ 1.29	8.86%	$ 14.86	$ 16.10	$ 1.24	8.34%
		Employee/Spouse - FOUR TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 10.71	$ 11.66	$ 0.95	8.87%	$ 10.94	$ 11.85	$ 0.91	8.32%
		Family - FOUR TIER	$ 15.93	$ 17.35	$ 1.42	8.91%	$ 16.27	$ 17.62	$ 1.35	8.30%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.54	$ 2.76	$ 0.22	8.66%	$ 2.60	$ 2.81	$ 0.21	8.08%
		Family - TWO TIER	$ 6.61	$ 7.19	$ 0.58	8.77%	$ 6.75	$ 7.30	$ 0.55	8.15%
		Double - THREE TIER	$ 5.09	$ 5.53	$ 0.44	8.64%	$ 5.19	$ 5.62	$ 0.43	8.29%
		Family - THREE TIER	$ 6.74	$ 7.33	$ 0.59	8.75%	$ 6.88	$ 7.44	$ 0.56	8.14%
		Employee/Spouse - FOUR TIER	$ 5.09	$ 5.53	$ 0.44	8.64%	$ 5.19	$ 5.62	$ 0.43	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 4.96	$ 5.39	$ 0.43	8.67%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Family - FOUR TIER	$ 7.37	$ 8.02	$ 0.65	8.82%	$ 7.52	$ 8.14	$ 0.62	8.24%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.39	$ 1.51	$ 0.12	8.63%	$ 1.42	$ 1.53	$ 0.11	7.75%
		Family - TWO TIER	$ 3.60	$ 3.92	$ 0.32	8.89%	$ 3.68	$ 3.99	$ 0.31	8.42%
		Double - THREE TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Family - THREE TIER	$ 3.68	$ 4.00	$ 0.32	8.70%	$ 3.75	$ 4.06	$ 0.31	8.27%
		Employee/Spouse - FOUR TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Employee/Chld(rn) - FOUR TIER	$ 2.70	$ 2.94	$ 0.24	8.89%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - FOUR TIER	$ 4.02	$ 4.38	$ 0.36	8.96%	$ 4.10	$ 4.45	$ 0.35	8.54%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.93	$ 1.02	$ 0.09	9.68%	$ 0.95	$ 1.03	$ 0.08	8.42%
		Family - TWO TIER	$ 2.43	$ 2.64	$ 0.21	8.64%	$ 2.48	$ 2.68	$ 0.20	8.06%
		Double - THREE TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Family - THREE TIER	$ 2.48	$ 2.69	$ 0.21	8.47%	$ 2.53	$ 2.73	$ 0.20	7.91%
		Employee/Spouse - FOUR TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Employee/Chld(rn) - FOUR TIER	$ 1.82	$ 1.98	$ 0.16	8.79%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.96	$ 0.09	10.34%	$ 0.89	$ 0.97	$ 0.08	8.99%
		Family - TWO TIER	$ 2.27	$ 2.49	$ 0.22	9.69%	$ 2.32	$ 2.53	$ 0.21	9.05%
		Double - THREE TIER	$ 1.75	$ 1.92	$ 0.17	9.71%	$ 1.78	$ 1.95	$ 0.17	9.55%
		Family - THREE TIER	$ 2.32	$ 2.54	$ 0.22	9.48%	$ 2.36	$ 2.58	$ 0.22	9.32%
		Employee/Spouse - FOUR TIER	$ 1.75	$ 1.92	$ 0.17	9.71%	$ 1.78	$ 1.95	$ 0.17	9.55%
		Employee/Chld(rn) - FOUR TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.74	$ 1.90	$ 0.16	9.20%
		Family - FOUR TIER	$ 2.53	$ 2.78	$ 0.25	9.88%	$ 2.59	$ 2.83	$ 0.24	9.27%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.97	$ 4.32	$ 0.35	8.82%	$ 4.05	$ 4.38	$ 0.33	8.15%
		Family - TWO TIER	$ 10.32	$ 11.22	$ 0.90	8.72%	$ 10.53	$ 11.40	$ 0.87	8.26%
		Double - THREE TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Family - THREE TIER	$ 10.51	$ 11.44	$ 0.93	8.85%	$ 10.73	$ 11.62	$ 0.89	8.29%
		Employee/Spouse - FOUR TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 7.73	$ 8.42	$ 0.69	8.93%	$ 7.90	$ 8.55	$ 0.65	8.23%
		Family - FOUR TIER	$ 11.51	$ 12.52	$ 1.01	8.77%	$ 11.75	$ 12.71	$ 0.96	8.17%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.13	$ 8.83	$ 0.70	8.61%	$ 8.30	$ 8.97	$ 0.67	8.07%
		Family - TWO TIER	$ 21.13	$ 22.96	$ 1.83	8.66%	$ 21.58	$ 23.32	$ 1.74	8.06%
		Double - THREE TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Family - THREE TIER	$ 21.54	$ 23.40	$ 1.86	8.64%	$ 22.00	$ 23.77	$ 1.77	8.05%
		Employee/Spouse - FOUR TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 15.85	$ 17.22	$ 1.37	8.64%	$ 16.18	$ 17.49	$ 1.31	8.10%
		Family - FOUR TIER	$ 23.56	$ 25.61	$ 2.05	8.70%	$ 24.06	$ 26.01	$ 1.95	8.10%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.50	$ 5.98	$ 0.48	8.73%	$ 5.62	$ 6.08	$ 0.46	8.19%
		Family - TWO TIER	$ 14.28	$ 15.55	$ 1.27	8.89%	$ 14.59	$ 15.80	$ 1.21	8.29%
		Double - THREE TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Family - THREE TIER	$ 14.56	$ 15.85	$ 1.29	8.86%	$ 14.86	$ 16.10	$ 1.24	8.34%
		Employee/Spouse - FOUR TIER	$ 10.99	$ 11.96	$ 0.97	8.83%	$ 11.22	$ 12.15	$ 0.93	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 10.71	$ 11.66	$ 0.95	8.87%	$ 10.94	$ 11.85	$ 0.91	8.32%
		Family - FOUR TIER	$ 15.93	$ 17.35	$ 1.42	8.91%	$ 16.27	$ 17.62	$ 1.35	8.30%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.63	$ 2.68	$ 0.05	1.90%	$ 2.68	$ 2.72	$ 0.04	1.49%
		Family - TWO TIER	$ 6.82	$ 6.97	$ 0.15	2.20%	$ 6.97	$ 7.08	$ 0.11	1.58%
		Double - THREE TIER	$ 5.24	$ 5.36	$ 0.12	2.29%	$ 5.36	$ 5.44	$ 0.08	1.49%
		Family - THREE TIER	$ 6.95	$ 7.10	$ 0.15	2.16%	$ 7.11	$ 7.21	$ 0.10	1.41%
		Employee/Spouse - FOUR TIER	$ 5.24	$ 5.36	$ 0.12	2.29%	$ 5.36	$ 5.44	$ 0.08	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 5.12	$ 5.23	$ 0.11	2.15%	$ 5.23	$ 5.31	$ 0.08	1.53%
		Family - FOUR TIER	$ 7.61	$ 7.77	$ 0.16	2.10%	$ 7.78	$ 7.89	$ 0.11	1.41%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.43	$ 1.46	$ 0.03	2.10%	$ 1.46	$ 1.49	$ 0.03	2.05%
		Family - TWO TIER	$ 3.72	$ 3.80	$ 0.08	2.15%	$ 3.80	$ 3.86	$ 0.06	1.58%
		Double - THREE TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Family - THREE TIER	$ 3.79	$ 3.88	$ 0.09	2.37%	$ 3.88	$ 3.94	$ 0.06	1.55%
		Employee/Spouse - FOUR TIER	$ 2.86	$ 2.93	$ 0.07	2.45%	$ 2.92	$ 2.97	$ 0.05	1.71%
		Employee/Chld(rn) - FOUR TIER	$ 2.79	$ 2.85	$ 0.06	2.15%	$ 2.85	$ 2.90	$ 0.05	1.75%
		Family - FOUR TIER	$ 4.14	$ 4.24	$ 0.10	2.42%	$ 4.24	$ 4.31	$ 0.07	1.65%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.96	$ 0.98	$ 0.02	2.08%	$ 0.99	$ 1.00	$ 0.01	1.01%
		Family - TWO TIER	$ 2.52	$ 2.56	$ 0.04	1.59%	$ 2.57	$ 2.60	$ 0.03	1.17%
		Double - THREE TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Family - THREE TIER	$ 2.56	$ 2.61	$ 0.05	1.95%	$ 2.63	$ 2.65	$ 0.02	0.76%
		Employee/Spouse - FOUR TIER	$ 1.94	$ 1.97	$ 0.03	1.55%	$ 1.98	$ 2.00	$ 0.02	1.01%
		Employee/Chld(rn) - FOUR TIER	$ 1.89	$ 1.92	$ 0.03	1.59%	$ 1.93	$ 1.95	$ 0.02	1.04%
		Family - FOUR TIER	$ 2.81	$ 2.86	$ 0.05	1.78%	$ 2.87	$ 2.90	$ 0.03	1.05%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.32)	$ (1.37)	$ (0.05)	3.79%	$ (1.36)	$ (1.39)	$ (0.03)	2.21%
		Family - TWO TIER	$ (3.45)	$ (3.56)	$ (0.11)	3.19%	$ (3.53)	$ (3.61)	$ (0.08)	2.27%
		Double - THREE TIER	$ (2.66)	$ (2.73)	$ (0.07)	2.63%	$ (2.72)	$ (2.78)	$ (0.06)	2.21%
		Family - THREE TIER	$ (3.52)	$ (3.62)	$ (0.10)	2.84%	$ (3.60)	$ (3.68)	$ (0.08)	2.22%
		Employee/Spouse - FOUR TIER	$ (2.66)	$ (2.73)	$ (0.07)	2.63%	$ (2.72)	$ (2.78)	$ (0.06)	2.21%
		Employee/Chld(rn) - FOUR TIER	$ (2.60)	$ (2.67)	$ (0.07)	2.69%	$ (2.65)	$ (2.71)	$ (0.06)	2.26%
		Family - FOUR TIER	$ (3.86)	$ (3.97)	$ (0.11)	2.85%	$ (3.94)	$ (4.03)	$ (0.09)	2.28%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.90	$ 0.93	$ 0.03	3.33%	$ 0.92	$ 0.94	$ 0.02	2.17%
		Family - TWO TIER	$ 2.35	$ 2.42	$ 0.07	2.98%	$ 2.41	$ 2.46	$ 0.05	2.07%
		Double - THREE TIER	$ 1.81	$ 1.86	$ 0.05	2.76%	$ 1.84	$ 1.89	$ 0.05	2.72%
		Family - THREE TIER	$ 2.39	$ 2.46	$ 0.07	2.93%	$ 2.45	$ 2.50	$ 0.05	2.04%
		Employee/Spouse - FOUR TIER	$ 1.81	$ 1.86	$ 0.05	2.76%	$ 1.84	$ 1.89	$ 0.05	2.72%
		Employee/Chld(rn) - FOUR TIER	$ 1.76	$ 1.81	$ 0.05	2.84%	$ 1.80	$ 1.84	$ 0.04	2.22%
		Family - FOUR TIER	$ 2.62	$ 2.70	$ 0.08	3.05%	$ 2.68	$ 2.74	$ 0.06	2.24%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 4.09	$ 4.18	$ 0.09	2.20%	$ 4.19	$ 4.25	$ 0.06	1.43%
		Family - TWO TIER	$ 10.65	$ 10.88	$ 0.23	2.16%	$ 10.88	$ 11.05	$ 0.17	1.56%
		Double - THREE TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Family - THREE TIER	$ 10.85	$ 11.09	$ 0.24	2.21%	$ 11.09	$ 11.26	$ 0.17	1.53%
		Employee/Spouse - FOUR TIER	$ 8.19	$ 8.37	$ 0.18	2.20%	$ 8.37	$ 8.50	$ 0.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 7.98	$ 8.16	$ 0.18	2.26%	$ 8.16	$ 8.29	$ 0.13	1.59%
		Family - FOUR TIER	$ 11.87	$ 12.13	$ 0.26	2.19%	$ 12.14	$ 12.32	$ 0.18	1.48%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.10	$ 3.17	$ 0.07	2.26%	$ 3.17	$ 3.22	$ 0.05	1.58%
		Family - TWO TIER	$ 8.06	$ 8.25	$ 0.19	2.36%	$ 8.24	$ 8.38	$ 0.14	1.70%
		Double - THREE TIER	$ 6.20	$ 6.34	$ 0.14	2.26%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Family - THREE TIER	$ 8.22	$ 8.41	$ 0.19	2.31%	$ 8.40	$ 8.54	$ 0.14	1.67%
		Employee/Spouse - FOUR TIER	$ 6.20	$ 6.34	$ 0.14	2.26%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Employee/Chld(rn) - FOUR TIER	$ 6.05	$ 6.19	$ 0.14	2.31%	$ 6.19	$ 6.28	$ 0.09	1.45%
		Family - FOUR TIER	$ 9.00	$ 9.20	$ 0.20	2.22%	$ 9.20	$ 9.34	$ 0.14	1.52%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.38	$ 8.56	$ 0.18	2.15%	$ 8.57	$ 8.69	$ 0.12	1.40%
		Family - TWO TIER	$ 21.79	$ 22.26	$ 0.47	2.16%	$ 22.28	$ 22.61	$ 0.33	1.48%
		Double - THREE TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Family - THREE TIER	$ 22.21	$ 22.68	$ 0.47	2.12%	$ 22.72	$ 23.04	$ 0.32	1.41%
		Employee/Spouse - FOUR TIER	$ 16.76	$ 17.12	$ 0.36	2.15%	$ 17.14	$ 17.39	$ 0.25	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.35	$ 16.69	$ 0.34	2.08%	$ 16.71	$ 16.95	$ 0.24	1.44%
		Family - FOUR TIER	$ 24.30	$ 24.82	$ 0.52	2.14%	$ 24.86	$ 25.21	$ 0.35	1.41%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.56	$ 6.71	$ 0.15	2.29%	$ 6.71	$ 6.82	$ 0.11	1.64%
		Family - TWO TIER	$ 17.05	$ 17.46	$ 0.41	2.40%	$ 17.43	$ 17.73	$ 0.30	1.72%
		Double - THREE TIER	$ 13.12	$ 13.43	$ 0.31	2.36%	$ 13.41	$ 13.64	$ 0.23	1.72%
		Family - THREE TIER	$ 17.38	$ 17.79	$ 0.41	2.36%	$ 17.77	$ 18.07	$ 0.30	1.69%
		Employee/Spouse - FOUR TIER	$ 13.12	$ 13.43	$ 0.31	2.36%	$ 13.41	$ 13.64	$ 0.23	1.72%
		Employee/Chld(rn) - FOUR TIER	$ 12.79	$ 13.09	$ 0.30	2.35%	$ 13.07	$ 13.30	$ 0.23	1.76%
		Family - FOUR TIER	$ 19.02	$ 19.47	$ 0.45	2.37%	$ 19.44	$ 19.78	$ 0.34	1.75%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.54	$ 2.76	$ 0.22	8.66%	$ 2.60	$ 2.81	$ 0.21	8.08%
		Family - TWO TIER	$ 6.61	$ 7.19	$ 0.58	8.77%	$ 6.75	$ 7.30	$ 0.55	8.15%
		Double - THREE TIER	$ 5.09	$ 5.53	$ 0.44	8.64%	$ 5.19	$ 5.62	$ 0.43	8.29%
		Family - THREE TIER	$ 6.74	$ 7.33	$ 0.59	8.75%	$ 6.88	$ 7.44	$ 0.56	8.14%
		Employee/Spouse - FOUR TIER	$ 5.09	$ 5.53	$ 0.44	8.64%	$ 5.19	$ 5.62	$ 0.43	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 4.96	$ 5.39	$ 0.43	8.67%	$ 5.06	$ 5.48	$ 0.42	8.30%
		Family - FOUR TIER	$ 7.37	$ 8.02	$ 0.65	8.82%	$ 7.52	$ 8.14	$ 0.62	8.24%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.39	$ 1.51	$ 0.12	8.63%	$ 1.42	$ 1.53	$ 0.11	7.75%
		Family - TWO TIER	$ 3.60	$ 3.92	$ 0.32	8.89%	$ 3.68	$ 3.99	$ 0.31	8.42%
		Double - THREE TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Family - THREE TIER	$ 3.68	$ 4.00	$ 0.32	8.70%	$ 3.75	$ 4.06	$ 0.31	8.27%
		Employee/Spouse - FOUR TIER	$ 2.78	$ 3.02	$ 0.24	8.63%	$ 2.83	$ 3.07	$ 0.24	8.48%
		Employee/Chld(rn) - FOUR TIER	$ 2.70	$ 2.94	$ 0.24	8.89%	$ 2.77	$ 2.99	$ 0.22	7.94%
		Family - FOUR TIER	$ 4.02	$ 4.38	$ 0.36	8.96%	$ 4.10	$ 4.45	$ 0.35	8.54%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.93	$ 1.02	$ 0.09	9.68%	$ 0.95	$ 1.03	$ 0.08	8.42%
		Family - TWO TIER	$ 2.43	$ 2.64	$ 0.21	8.64%	$ 2.48	$ 2.68	$ 0.20	8.06%
		Double - THREE TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Family - THREE TIER	$ 2.48	$ 2.69	$ 0.21	8.47%	$ 2.53	$ 2.73	$ 0.20	7.91%
		Employee/Spouse - FOUR TIER	$ 1.86	$ 2.03	$ 0.17	9.14%	$ 1.91	$ 2.06	$ 0.15	7.85%
		Employee/Chld(rn) - FOUR TIER	$ 1.82	$ 1.98	$ 0.16	8.79%	$ 1.86	$ 2.01	$ 0.15	8.06%
		Family - FOUR TIER	$ 2.71	$ 2.95	$ 0.24	8.86%	$ 2.77	$ 2.99	$ 0.22	7.94%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.28)	$ (1.41)	$ (0.13)	10.16%	$ (1.31)	$ (1.43)	$ (0.12)	9.16%
		Family - TWO TIER	$ (3.35)	$ (3.67)	$ (0.32)	9.55%	$ (3.41)	$ (3.73)	$ (0.32)	9.38%
		Double - THREE TIER	$ (2.57)	$ (2.82)	$ (0.25)	9.73%	$ (2.63)	$ (2.87)	$ (0.24)	9.13%
		Family - THREE TIER	$ (3.41)	$ (3.74)	$ (0.33)	9.68%	$ (3.48)	$ (3.80)	$ (0.32)	9.20%
		Employee/Spouse - FOUR TIER	$ (2.57)	$ (2.82)	$ (0.25)	9.73%	$ (2.63)	$ (2.87)	$ (0.24)	9.13%
		Employee/Chld(rn) - FOUR TIER	$ (2.51)	$ (2.75)	$ (0.24)	9.56%	$ (2.56)	$ (2.79)	$ (0.23)	8.98%
		Family - FOUR TIER	$ (3.73)	$ (4.09)	$ (0.36)	9.65%	$ (3.80)	$ (4.16)	$ (0.36)	9.47%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.87	$ 0.96	$ 0.09	10.34%	$ 0.89	$ 0.97	$ 0.08	8.99%
		Family - TWO TIER	$ 2.27	$ 2.49	$ 0.22	9.69%	$ 2.32	$ 2.53	$ 0.21	9.05%
		Double - THREE TIER	$ 1.75	$ 1.92	$ 0.17	9.71%	$ 1.78	$ 1.95	$ 0.17	9.55%
		Family - THREE TIER	$ 2.32	$ 2.54	$ 0.22	9.48%	$ 2.36	$ 2.58	$ 0.22	9.32%
		Employee/Spouse - FOUR TIER	$ 1.75	$ 1.92	$ 0.17	9.71%	$ 1.78	$ 1.95	$ 0.17	9.55%
		Employee/Chld(rn) - FOUR TIER	$ 1.71	$ 1.87	$ 0.16	9.36%	$ 1.74	$ 1.90	$ 0.16	9.20%
		Family - FOUR TIER	$ 2.53	$ 2.78	$ 0.25	9.88%	$ 2.59	$ 2.83	$ 0.24	9.27%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.97	$ 4.32	$ 0.35	8.82%	$ 4.05	$ 4.38	$ 0.33	8.15%
		Family - TWO TIER	$ 10.32	$ 11.22	$ 0.90	8.72%	$ 10.53	$ 11.40	$ 0.87	8.26%
		Double - THREE TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Family - THREE TIER	$ 10.51	$ 11.44	$ 0.93	8.85%	$ 10.73	$ 11.62	$ 0.89	8.29%
		Employee/Spouse - FOUR TIER	$ 7.94	$ 8.63	$ 0.69	8.69%	$ 8.11	$ 8.77	$ 0.66	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 7.73	$ 8.42	$ 0.69	8.93%	$ 7.90	$ 8.55	$ 0.65	8.23%
		Family - FOUR TIER	$ 11.51	$ 12.52	$ 1.01	8.77%	$ 11.75	$ 12.71	$ 0.96	8.17%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.00	$ 3.27	$ 0.27	9.00%	$ 3.06	$ 3.32	$ 0.26	8.50%
		Family - TWO TIER	$ 7.81	$ 8.51	$ 0.70	8.96%	$ 7.98	$ 8.64	$ 0.66	8.27%
		Double - THREE TIER	$ 6.01	$ 6.55	$ 0.54	8.99%	$ 6.13	$ 6.65	$ 0.52	8.48%
		Family - THREE TIER	$ 7.96	$ 8.67	$ 0.71	8.92%	$ 8.13	$ 8.81	$ 0.68	8.36%
		Employee/Spouse - FOUR TIER	$ 6.01	$ 6.55	$ 0.54	8.99%	$ 6.13	$ 6.65	$ 0.52	8.48%
		Employee/Chld(rn) - FOUR TIER	$ 5.86	$ 6.38	$ 0.52	8.87%	$ 5.99	$ 6.48	$ 0.49	8.18%
		Family - FOUR TIER	$ 8.71	$ 9.49	$ 0.78	8.96%	$ 8.90	$ 9.64	$ 0.74	8.31%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.13	$ 8.83	$ 0.70	8.61%	$ 8.30	$ 8.97	$ 0.67	8.07%
		Family - TWO TIER	$ 21.13	$ 22.96	$ 1.83	8.66%	$ 21.58	$ 23.32	$ 1.74	8.06%
		Double - THREE TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Family - THREE TIER	$ 21.54	$ 23.40	$ 1.86	8.64%	$ 22.00	$ 23.77	$ 1.77	8.05%
		Employee/Spouse - FOUR TIER	$ 16.25	$ 17.66	$ 1.41	8.68%	$ 16.60	$ 17.94	$ 1.34	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 15.85	$ 17.22	$ 1.37	8.64%	$ 16.18	$ 17.49	$ 1.31	8.10%
		Family - FOUR TIER	$ 23.56	$ 25.61	$ 2.05	8.70%	$ 24.06	$ 26.01	$ 1.95	8.10%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.36	$ 6.93	$ 0.57	8.96%	$ 6.49	$ 7.04	$ 0.55	8.47%
		Family - TWO TIER	$ 16.53	$ 18.01	$ 1.48	8.95%	$ 16.88	$ 18.29	$ 1.41	8.35%
		Double - THREE TIER	$ 12.71	$ 13.85	$ 1.14	8.97%	$ 12.99	$ 14.07	$ 1.08	8.31%
		Family - THREE TIER	$ 16.85	$ 18.35	$ 1.50	8.90%	$ 17.21	$ 18.64	$ 1.43	8.31%
		Employee/Spouse - FOUR TIER	$ 12.71	$ 13.85	$ 1.14	8.97%	$ 12.99	$ 14.07	$ 1.08	8.31%
		Employee/Chld(rn) - FOUR TIER	$ 12.40	$ 13.51	$ 1.11	8.95%	$ 12.66	$ 13.72	$ 1.06	8.37%
		Family - FOUR TIER	$ 18.44	$ 20.09	$ 1.65	8.95%	$ 18.83	$ 20.40	$ 1.57	8.34%

CDPHP Universal Benefits, Inc.
WHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.16	$ 5.28	$ 0.12	2.33%	$ 5.28	$ 5.36	$ 0.08	1.52%
		Family - TWO TIER	$ 13.41	$ 13.72	$ 0.31	2.31%	$ 13.72	$ 13.93	$ 0.21	1.53%
		Double - THREE TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Family - THREE TIER	$ 13.67	$ 13.98	$ 0.31	2.27%	$ 13.99	$ 14.20	$ 0.21	1.50%
		Employee/Spouse - FOUR TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 10.07	$ 10.29	$ 0.22	2.18%	$ 10.29	$ 10.45	$ 0.16	1.55%
		Family - FOUR TIER	$ 14.96	$ 15.30	$ 0.34	2.27%	$ 15.30	$ 15.54	$ 0.24	1.57%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.65	$ 2.70	$ 0.05	1.89%	$ 2.71	$ 2.74	$ 0.03	1.11%
		Family - TWO TIER	$ 6.89	$ 7.02	$ 0.13	1.89%	$ 7.05	$ 7.13	$ 0.08	1.13%
		Double - THREE TIER	$ 5.30	$ 5.40	$ 0.10	1.89%	$ 5.41	$ 5.48	$ 0.07	1.29%
		Family - THREE TIER	$ 7.02	$ 7.15	$ 0.13	1.85%	$ 7.18	$ 7.27	$ 0.09	1.25%
		Employee/Spouse - FOUR TIER	$ 5.30	$ 5.40	$ 0.10	1.89%	$ 5.41	$ 5.48	$ 0.07	1.29%
		Employee/Chld(rn) - FOUR TIER	$ 5.17	$ 5.26	$ 0.09	1.74%	$ 5.29	$ 5.35	$ 0.06	1.13%
		Family - FOUR TIER	$ 7.68	$ 7.83	$ 0.15	1.95%	$ 7.86	$ 7.95	$ 0.09	1.15%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.30	$ 1.33	$ 0.03	2.31%	$ 1.33	$ 1.35	$ 0.02	1.50%
		Family - TWO TIER	$ 3.38	$ 3.46	$ 0.08	2.37%	$ 3.45	$ 3.52	$ 0.07	2.03%
		Double - THREE TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Family - THREE TIER	$ 3.44	$ 3.53	$ 0.09	2.62%	$ 3.53	$ 3.58	$ 0.05	1.42%
		Employee/Spouse - FOUR TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 2.53	$ 2.60	$ 0.07	2.77%	$ 2.60	$ 2.64	$ 0.04	1.54%
		Family - FOUR TIER	$ 3.77	$ 3.86	$ 0.09	2.39%	$ 3.86	$ 3.92	$ 0.06	1.55%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.88	$ 0.90	$ 0.02	2.27%	$ 0.90	$ 0.91	$ 0.01	1.11%
		Family - TWO TIER	$ 2.29	$ 2.33	$ 0.04	1.75%	$ 2.34	$ 2.37	$ 0.03	1.28%
		Double - THREE TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Family - THREE TIER	$ 2.33	$ 2.37	$ 0.04	1.72%	$ 2.38	$ 2.41	$ 0.03	1.26%
		Employee/Spouse - FOUR TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Employee/Chld(rn) - FOUR TIER	$ 1.72	$ 1.75	$ 0.03	1.74%	$ 1.76	$ 1.77	$ 0.01	0.57%
		Family - FOUR TIER	$ 2.55	$ 2.60	$ 0.05	1.96%	$ 2.62	$ 2.64	$ 0.02	0.76%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.21)	$ (1.24)	$ (0.03)	2.48%	$ (1.24)	$ (1.26)	$ (0.02)	1.61%
		Family - TWO TIER	$ (3.15)	$ (3.23)	$ (0.08)	2.54%	$ (3.21)	$ (3.29)	$ (0.08)	2.49%
		Double - THREE TIER	$ (2.42)	$ (2.49)	$ (0.07)	2.89%	$ (2.47)	$ (2.53)	$ (0.06)	2.43%
		Family - THREE TIER	$ (3.20)	$ (3.30)	$ (0.10)	3.12%	$ (3.27)	$ (3.35)	$ (0.08)	2.45%
		Employee/Spouse - FOUR TIER	$ (2.42)	$ (2.49)	$ (0.07)	2.89%	$ (2.47)	$ (2.53)	$ (0.06)	2.43%
		Employee/Chld(rn) - FOUR TIER	$ (2.36)	$ (2.43)	$ (0.07)	2.97%	$ (2.42)	$ (2.46)	$ (0.04)	1.65%
		Family - FOUR TIER	$ (3.51)	$ (3.61)	$ (0.10)	2.85%	$ (3.58)	$ (3.66)	$ (0.08)	2.23%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.81	$ 0.83	$ 0.02	2.47%	$ 0.83	$ 0.85	$ 0.02	2.41%
		Family - TWO TIER	$ 2.10	$ 2.17	$ 0.07	3.33%	$ 2.14	$ 2.20	$ 0.06	2.80%
		Double - THREE TIER	$ 1.61	$ 1.67	$ 0.06	3.73%	$ 1.65	$ 1.69	$ 0.04	2.42%
		Family - THREE TIER	$ 2.14	$ 2.21	$ 0.07	3.27%	$ 2.18	$ 2.24	$ 0.06	2.75%
		Employee/Spouse - FOUR TIER	$ 1.61	$ 1.67	$ 0.06	3.73%	$ 1.65	$ 1.69	$ 0.04	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 1.57	$ 1.63	$ 0.06	3.82%	$ 1.61	$ 1.65	$ 0.04	2.48%
		Family - FOUR TIER	$ 2.34	$ 2.42	$ 0.08	3.42%	$ 2.39	$ 2.46	$ 0.07	2.93%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.73	$ 3.81	$ 0.08	2.14%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Family - TWO TIER	$ 9.68	$ 9.90	$ 0.22	2.27%	$ 9.91	$ 10.05	$ 0.14	1.41%
		Double - THREE TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Family - THREE TIER	$ 9.87	$ 10.09	$ 0.22	2.23%	$ 10.10	$ 10.25	$ 0.15	1.49%
		Employee/Spouse - FOUR TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 7.26	$ 7.42	$ 0.16	2.20%	$ 7.43	$ 7.54	$ 0.11	1.48%
		Family - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.82	$ 2.89	$ 0.07	2.48%	$ 2.88	$ 2.93	$ 0.05	1.74%
		Family - TWO TIER	$ 7.33	$ 7.50	$ 0.17	2.32%	$ 7.50	$ 7.62	$ 0.12	1.60%
		Double - THREE TIER	$ 5.65	$ 5.77	$ 0.12	2.12%	$ 5.77	$ 5.86	$ 0.09	1.56%
		Family - THREE TIER	$ 7.48	$ 7.65	$ 0.17	2.27%	$ 7.65	$ 7.77	$ 0.12	1.57%
		Employee/Spouse - FOUR TIER	$ 5.65	$ 5.77	$ 0.12	2.12%	$ 5.77	$ 5.86	$ 0.09	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 5.50	$ 5.63	$ 0.13	2.36%	$ 5.63	$ 5.72	$ 0.09	1.60%
		Family - FOUR TIER	$ 8.18	$ 8.37	$ 0.19	2.32%	$ 8.37	$ 8.50	$ 0.13	1.55%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.63	$ 7.79	$ 0.16	2.10%	$ 7.80	$ 7.91	$ 0.11	1.41%
		Family - TWO TIER	$ 19.82	$ 20.25	$ 0.43	2.17%	$ 20.28	$ 20.57	$ 0.29	1.43%
		Double - THREE TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Family - THREE TIER	$ 20.20	$ 20.64	$ 0.44	2.18%	$ 20.66	$ 20.96	$ 0.30	1.45%
		Employee/Spouse - FOUR TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Employee/Chld(rn) - FOUR TIER	$ 14.88	$ 15.19	$ 0.31	2.08%	$ 15.20	$ 15.43	$ 0.23	1.51%
		Family - FOUR TIER	$ 22.11	$ 22.59	$ 0.48	2.17%	$ 22.61	$ 22.94	$ 0.33	1.46%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.53	$ 0.42	8.22%
		Family - TWO TIER	$ 13.01	$ 14.15	$ 1.14	8.76%	$ 13.29	$ 14.37	$ 1.08	8.13%
		Double - THREE TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Family - THREE TIER	$ 13.25	$ 14.42	$ 1.17	8.83%	$ 13.54	$ 14.65	$ 1.11	8.20%
		Employee/Spouse - FOUR TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.76	$ 10.61	$ 0.85	8.71%	$ 9.96	$ 10.78	$ 0.82	8.23%
		Family - FOUR TIER	$ 14.50	$ 15.78	$ 1.28	8.83%	$ 14.81	$ 16.03	$ 1.22	8.24%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.57	$ 2.79	$ 0.22	8.56%	$ 2.63	$ 2.83	$ 0.20	7.60%
		Family - TWO TIER	$ 6.69	$ 7.24	$ 0.55	8.22%	$ 6.82	$ 7.36	$ 0.54	7.92%
		Double - THREE TIER	$ 5.14	$ 5.57	$ 0.43	8.37%	$ 5.26	$ 5.66	$ 0.40	7.60%
		Family - THREE TIER	$ 6.81	$ 7.38	$ 0.57	8.37%	$ 6.96	$ 7.50	$ 0.54	7.76%
		Employee/Spouse - FOUR TIER	$ 5.14	$ 5.57	$ 0.43	8.37%	$ 5.26	$ 5.66	$ 0.40	7.60%
		Employee/Chld(rn) - FOUR TIER	$ 5.01	$ 5.43	$ 0.42	8.38%	$ 5.12	$ 5.52	$ 0.40	7.81%
		Family - FOUR TIER	$ 7.46	$ 8.08	$ 0.62	8.31%	$ 7.62	$ 8.20	$ 0.58	7.61%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.26	$ 1.37	$ 0.11	8.73%	$ 1.29	$ 1.39	$ 0.10	7.75%
		Family - TWO TIER	$ 3.30	$ 3.57	$ 0.27	8.18%	$ 3.36	$ 3.63	$ 0.27	8.04%
		Double - THREE TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Family - THREE TIER	$ 3.36	$ 3.64	$ 0.28	8.33%	$ 3.42	$ 3.70	$ 0.28	8.19%
		Employee/Spouse - FOUR TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Employee/Chld(rn) - FOUR TIER	$ 2.47	$ 2.68	$ 0.21	8.50%	$ 2.52	$ 2.72	$ 0.20	7.94%
		Family - FOUR TIER	$ 3.67	$ 3.98	$ 0.31	8.45%	$ 3.75	$ 4.05	$ 0.30	8.00%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.86	$ 0.92	$ 0.06	6.98%	$ 0.87	$ 0.94	$ 0.07	8.05%
		Family - TWO TIER	$ 2.22	$ 2.40	$ 0.18	8.11%	$ 2.27	$ 2.44	$ 0.17	7.49%
		Double - THREE TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Family - THREE TIER	$ 2.27	$ 2.45	$ 0.18	7.93%	$ 2.31	$ 2.49	$ 0.18	7.79%
		Employee/Spouse - FOUR TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Employee/Chld(rn) - FOUR TIER	$ 1.66	$ 1.80	$ 0.14	8.43%	$ 1.70	$ 1.83	$ 0.13	7.65%
		Family - FOUR TIER	$ 2.48	$ 2.68	$ 0.20	8.06%	$ 2.53	$ 2.72	$ 0.19	7.51%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.18)	$ (1.28)	$ (0.10)	8.47%	$ (1.20)	$ (1.30)	$ (0.10)	8.33%
		Family - TWO TIER	$ (3.05)	$ (3.34)	$ (0.29)	9.51%	$ (3.13)	$ (3.39)	$ (0.26)	8.31%
		Double - THREE TIER	$ (2.35)	$ (2.57)	$ (0.22)	9.36%	$ (2.41)	$ (2.61)	$ (0.20)	8.30%
		Family - THREE TIER	$ (3.11)	$ (3.40)	$ (0.29)	9.32%	$ (3.18)	$ (3.45)	$ (0.27)	8.49%
		Employee/Spouse - FOUR TIER	$ (2.35)	$ (2.57)	$ (0.22)	9.36%	$ (2.41)	$ (2.61)	$ (0.20)	8.30%
		Employee/Chld(rn) - FOUR TIER	$ (2.29)	$ (2.50)	$ (0.21)	9.17%	$ (2.34)	$ (2.54)	$ (0.20)	8.55%
		Family - FOUR TIER	$ (3.41)	$ (3.72)	$ (0.31)	9.09%	$ (3.49)	$ (3.78)	$ (0.29)	8.31%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.78	$ 0.86	$ 0.08	10.26%	$ 0.81	$ 0.87	$ 0.06	7.41%
		Family - TWO TIER	$ 2.03	$ 2.24	$ 0.21	10.34%	$ 2.08	$ 2.27	$ 0.19	9.13%
		Double - THREE TIER	$ 1.57	$ 1.72	$ 0.15	9.55%	$ 1.60	$ 1.75	$ 0.15	9.38%
		Family - THREE TIER	$ 2.08	$ 2.28	$ 0.20	9.62%	$ 2.12	$ 2.31	$ 0.19	8.96%
		Employee/Spouse - FOUR TIER	$ 1.57	$ 1.72	$ 0.15	9.55%	$ 1.60	$ 1.75	$ 0.15	9.38%
		Employee/Chld(rn) - FOUR TIER	$ 1.53	$ 1.68	$ 0.15	9.80%	$ 1.56	$ 1.70	$ 0.14	8.97%
		Family - FOUR TIER	$ 2.27	$ 2.49	$ 0.22	9.69%	$ 2.32	$ 2.53	$ 0.21	9.05%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 3.60	$ 3.93	$ 0.33	9.17%	$ 3.69	$ 3.99	$ 0.30	8.13%
		Family - TWO TIER	$ 9.38	$ 10.21	$ 0.83	8.85%	$ 9.58	$ 10.37	$ 0.79	8.25%
		Double - THREE TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Family - THREE TIER	$ 9.56	$ 10.41	$ 0.85	8.89%	$ 9.76	$ 10.57	$ 0.81	8.30%
		Employee/Spouse - FOUR TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Employee/Chld(rn) - FOUR TIER	$ 7.04	$ 7.66	$ 0.62	8.81%	$ 7.18	$ 7.78	$ 0.60	8.36%
		Family - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 2.73	$ 2.98	$ 0.25	9.16%	$ 2.79	$ 3.02	$ 0.23	8.24%
		Family - TWO TIER	$ 7.11	$ 7.74	$ 0.63	8.86%	$ 7.26	$ 7.86	$ 0.60	8.26%
		Double - THREE TIER	$ 5.47	$ 5.96	$ 0.49	8.96%	$ 5.58	$ 6.05	$ 0.47	8.42%
		Family - THREE TIER	$ 7.24	$ 7.89	$ 0.65	8.98%	$ 7.40	$ 8.01	$ 0.61	8.24%
		Employee/Spouse - FOUR TIER	$ 5.47	$ 5.96	$ 0.49	8.96%	$ 5.58	$ 6.05	$ 0.47	8.42%
		Employee/Chld(rn) - FOUR TIER	$ 5.33	$ 5.81	$ 0.48	9.01%	$ 5.45	$ 5.90	$ 0.45	8.26%
		Family - FOUR TIER	$ 7.93	$ 8.64	$ 0.71	8.95%	$ 8.09	$ 8.77	$ 0.68	8.41%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 7.40	$ 8.03	$ 0.63	8.51%	$ 7.55	$ 8.16	$ 0.61	8.08%
		Family - TWO TIER	$ 19.22	$ 20.89	$ 1.67	8.69%	$ 19.63	$ 21.22	$ 1.59	8.10%
		Double - THREE TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Family - THREE TIER	$ 19.59	$ 21.29	$ 1.70	8.68%	$ 20.00	$ 21.63	$ 1.63	8.15%
		Employee/Spouse - FOUR TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 14.42	$ 15.67	$ 1.25	8.67%	$ 14.73	$ 15.91	$ 1.18	8.01%
		Family - FOUR TIER	$ 21.44	$ 23.30	$ 1.86	8.68%	$ 21.90	$ 23.67	$ 1.77	8.08%

CDPHP Universal Benefits, Inc.
WHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.96	$ 6.11	$ 0.15	2.52%	$ 6.10	$ 6.20	$ 0.10	1.64%
		Family - TWO TIER	$ 15.51	$ 15.88	$ 0.37	2.39%	$ 15.86	$ 16.13	$ 0.27	1.70%
		Double - THREE TIER	$ 11.93	$ 12.22	$ 0.29	2.43%	$ 12.19	$ 12.41	$ 0.22	1.80%
		Family - THREE TIER	$ 15.81	$ 16.19	$ 0.38	2.40%	$ 16.17	$ 16.44	$ 0.27	1.67%
		Employee/Spouse - FOUR TIER	$ 11.93	$ 12.22	$ 0.29	2.43%	$ 12.19	$ 12.41	$ 0.22	1.80%
		Employee/Chld(rn) - FOUR TIER	$ 11.63	$ 11.91	$ 0.28	2.41%	$ 11.90	$ 12.10	$ 0.20	1.68%
		Family - FOUR TIER	$ 17.30	$ 17.72	$ 0.42	2.43%	$ 17.69	$ 17.99	$ 0.30	1.70%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.16	$ 5.28	$ 0.12	2.33%	$ 5.28	$ 5.36	$ 0.08	1.52%
		Family - TWO TIER	$ 13.41	$ 13.72	$ 0.31	2.31%	$ 13.72	$ 13.93	$ 0.21	1.53%
		Double - THREE TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Family - THREE TIER	$ 13.67	$ 13.98	$ 0.31	2.27%	$ 13.99	$ 14.20	$ 0.21	1.50%
		Employee/Spouse - FOUR TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 10.07	$ 10.29	$ 0.22	2.18%	$ 10.29	$ 10.45	$ 0.16	1.55%
		Family - FOUR TIER	$ 14.96	$ 15.30	$ 0.34	2.27%	$ 15.30	$ 15.54	$ 0.24	1.57%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.38	$ 2.44	$ 0.06	2.52%	$ 2.44	$ 2.48	$ 0.04	1.64%
		Family - TWO TIER	$ 6.21	$ 6.34	$ 0.13	2.09%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Double - THREE TIER	$ 4.77	$ 4.88	$ 0.11	2.31%	$ 4.88	$ 4.95	$ 0.07	1.43%
		Family - THREE TIER	$ 6.33	$ 6.46	$ 0.13	2.05%	$ 6.46	$ 6.56	$ 0.10	1.55%
		Employee/Spouse - FOUR TIER	$ 4.77	$ 4.88	$ 0.11	2.31%	$ 4.88	$ 4.95	$ 0.07	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 4.65	$ 4.76	$ 0.11	2.37%	$ 4.76	$ 4.83	$ 0.07	1.47%
		Family - FOUR TIER	$ 6.92	$ 7.07	$ 0.15	2.17%	$ 7.08	$ 7.18	$ 0.10	1.41%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.30	$ 1.33	$ 0.03	2.31%	$ 1.33	$ 1.35	$ 0.02	1.50%
		Family - TWO TIER	$ 3.38	$ 3.46	$ 0.08	2.37%	$ 3.45	$ 3.52	$ 0.07	2.03%
		Double - THREE TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Family - THREE TIER	$ 3.44	$ 3.53	$ 0.09	2.62%	$ 3.53	$ 3.58	$ 0.05	1.42%
		Employee/Spouse - FOUR TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 2.53	$ 2.60	$ 0.07	2.77%	$ 2.60	$ 2.64	$ 0.04	1.54%
		Family - FOUR TIER	$ 3.77	$ 3.86	$ 0.09	2.39%	$ 3.86	$ 3.92	$ 0.06	1.55%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.88	$ 0.90	$ 0.02	2.27%	$ 0.90	$ 0.91	$ 0.01	1.11%
		Family - TWO TIER	$ 2.29	$ 2.33	$ 0.04	1.75%	$ 2.34	$ 2.37	$ 0.03	1.28%
		Double - THREE TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Family - THREE TIER	$ 2.33	$ 2.37	$ 0.04	1.72%	$ 2.38	$ 2.41	$ 0.03	1.26%
		Employee/Spouse - FOUR TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Employee/Chld(rn) - FOUR TIER	$ 1.72	$ 1.75	$ 0.03	1.74%	$ 1.76	$ 1.77	$ 0.01	0.57%
		Family - FOUR TIER	$ 2.55	$ 2.60	$ 0.05	1.96%	$ 2.62	$ 2.64	$ 0.02	0.76%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.83	$ 0.85	$ 0.02	2.41%	$ 0.84	$ 0.86	$ 0.02	2.38%
		Family - TWO TIER	$ 2.14	$ 2.20	$ 0.06	2.80%	$ 2.18	$ 2.23	$ 0.05	2.29%
		Double - THREE TIER	$ 1.64	$ 1.69	$ 0.05	3.05%	$ 1.68	$ 1.72	$ 0.04	2.38%
		Family - THREE TIER	$ 2.18	$ 2.24	$ 0.06	2.75%	$ 2.22	$ 2.28	$ 0.06	2.70%
		Employee/Spouse - FOUR TIER	$ 1.64	$ 1.69	$ 0.05	3.05%	$ 1.68	$ 1.72	$ 0.04	2.38%
		Employee/Chld(rn) - FOUR TIER	$ 1.60	$ 1.65	$ 0.05	3.12%	$ 1.64	$ 1.68	$ 0.04	2.44%
		Family - FOUR TIER	$ 2.38	$ 2.45	$ 0.07	2.94%	$ 2.44	$ 2.49	$ 0.05	2.05%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.73	$ 3.81	$ 0.08	2.14%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Family - TWO TIER	$ 9.68	$ 9.90	$ 0.22	2.27%	$ 9.91	$ 10.05	$ 0.14	1.41%
		Double - THREE TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Family - THREE TIER	$ 9.87	$ 10.09	$ 0.22	2.23%	$ 10.10	$ 10.25	$ 0.15	1.49%
		Employee/Spouse - FOUR TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 7.26	$ 7.42	$ 0.16	2.20%	$ 7.43	$ 7.54	$ 0.11	1.48%
		Family - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.63	$ 7.79	$ 0.16	2.10%	$ 7.80	$ 7.91	$ 0.11	1.41%
		Family - TWO TIER	$ 19.82	$ 20.25	$ 0.43	2.17%	$ 20.28	$ 20.57	$ 0.29	1.43%
		Double - THREE TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Family - THREE TIER	$ 20.20	$ 20.64	$ 0.44	2.18%	$ 20.66	$ 20.96	$ 0.30	1.45%
		Employee/Spouse - FOUR TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Employee/Chld(rn) - FOUR TIER	$ 14.88	$ 15.19	$ 0.31	2.08%	$ 15.20	$ 15.43	$ 0.23	1.51%
		Family - FOUR TIER	$ 22.11	$ 22.59	$ 0.48	2.17%	$ 22.61	$ 22.94	$ 0.33	1.46%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.16	$ 5.28	$ 0.12	2.33%	$ 5.28	$ 5.36	$ 0.08	1.52%
		Family - TWO TIER	$ 13.41	$ 13.72	$ 0.31	2.31%	$ 13.72	$ 13.93	$ 0.21	1.53%
		Double - THREE TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Family - THREE TIER	$ 13.67	$ 13.98	$ 0.31	2.27%	$ 13.99	$ 14.20	$ 0.21	1.50%
		Employee/Spouse - FOUR TIER	$ 10.32	$ 10.55	$ 0.23	2.23%	$ 10.55	$ 10.72	$ 0.17	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 10.07	$ 10.29	$ 0.22	2.18%	$ 10.29	$ 10.45	$ 0.16	1.55%
		Family - FOUR TIER	$ 14.96	$ 15.30	$ 0.34	2.27%	$ 15.30	$ 15.54	$ 0.24	1.57%

CDPHP Universal Benefits, Inc.
WHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 5.78	$ 6.30	$ 0.52	9.00%	$ 5.91	$ 6.40	$ 0.49	8.29%
		Family - TWO TIER	$ 15.04	$ 16.39	$ 1.35	8.98%	$ 15.36	$ 16.64	$ 1.28	8.33%
		Double - THREE TIER	$ 11.57	$ 12.60	$ 1.03	8.90%	$ 11.81	$ 12.80	$ 0.99	8.38%
		Family - THREE TIER	$ 15.33	$ 16.70	$ 1.37	8.94%	$ 15.66	$ 16.96	$ 1.30	8.30%
		Employee/Spouse - FOUR TIER	$ 11.57	$ 12.60	$ 1.03	8.90%	$ 11.81	$ 12.80	$ 0.99	8.38%
		Employee/Chld(rn) - FOUR TIER	$ 11.28	$ 12.29	$ 1.01	8.95%	$ 11.52	$ 12.48	$ 0.96	8.33%
		Family - FOUR TIER	$ 16.78	$ 18.28	$ 1.50	8.94%	$ 17.13	$ 18.56	$ 1.43	8.35%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.53	$ 0.42	8.22%
		Family - TWO TIER	$ 13.01	$ 14.15	$ 1.14	8.76%	$ 13.29	$ 14.37	$ 1.08	8.13%
		Double - THREE TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Family - THREE TIER	$ 13.25	$ 14.42	$ 1.17	8.83%	$ 13.54	$ 14.65	$ 1.11	8.20%
		Employee/Spouse - FOUR TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.76	$ 10.61	$ 0.85	8.71%	$ 9.96	$ 10.78	$ 0.82	8.23%
		Family - FOUR TIER	$ 14.50	$ 15.78	$ 1.28	8.83%	$ 14.81	$ 16.03	$ 1.22	8.24%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.31	$ 2.52	$ 0.21	9.09%	$ 2.36	$ 2.56	$ 0.20	8.47%
		Family - TWO TIER	$ 6.01	$ 6.54	$ 0.53	8.82%	$ 6.13	$ 6.64	$ 0.51	8.32%
		Double - THREE TIER	$ 4.62	$ 5.03	$ 0.41	8.87%	$ 4.71	$ 5.11	$ 0.40	8.49%
		Family - THREE TIER	$ 6.12	$ 6.67	$ 0.55	8.99%	$ 6.25	$ 6.77	$ 0.52	8.32%
		Employee/Spouse - FOUR TIER	$ 4.62	$ 5.03	$ 0.41	8.87%	$ 4.71	$ 5.11	$ 0.40	8.49%
		Employee/Chld(rn) - FOUR TIER	$ 4.50	$ 4.91	$ 0.41	9.11%	$ 4.60	$ 4.98	$ 0.38	8.26%
		Family - FOUR TIER	$ 6.70	$ 7.30	$ 0.60	8.96%	$ 6.84	$ 7.41	$ 0.57	8.33%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.26	$ 1.37	$ 0.11	8.73%	$ 1.29	$ 1.39	$ 0.10	7.75%
		Family - TWO TIER	$ 3.30	$ 3.57	$ 0.27	8.18%	$ 3.36	$ 3.63	$ 0.27	8.04%
		Double - THREE TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Family - THREE TIER	$ 3.36	$ 3.64	$ 0.28	8.33%	$ 3.42	$ 3.70	$ 0.28	8.19%
		Employee/Spouse - FOUR TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Employee/Chld(rn) - FOUR TIER	$ 2.47	$ 2.68	$ 0.21	8.50%	$ 2.52	$ 2.72	$ 0.20	7.94%
		Family - FOUR TIER	$ 3.67	$ 3.98	$ 0.31	8.45%	$ 3.75	$ 4.05	$ 0.30	8.00%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.86	$ 0.92	$ 0.06	6.98%	$ 0.87	$ 0.94	$ 0.07	8.05%
		Family - TWO TIER	$ 2.22	$ 2.40	$ 0.18	8.11%	$ 2.27	$ 2.44	$ 0.17	7.49%
		Double - THREE TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Family - THREE TIER	$ 2.27	$ 2.45	$ 0.18	7.93%	$ 2.31	$ 2.49	$ 0.18	7.79%
		Employee/Spouse - FOUR TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Employee/Chld(rn) - FOUR TIER	$ 1.66	$ 1.80	$ 0.14	8.43%	$ 1.70	$ 1.83	$ 0.13	7.65%
		Family - FOUR TIER	$ 2.48	$ 2.68	$ 0.20	8.06%	$ 2.53	$ 2.72	$ 0.19	7.51%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.79	$ 0.87	$ 0.08	10.13%	$ 0.81	$ 0.89	$ 0.08	9.88%
		Family - TWO TIER	$ 2.07	$ 2.27	$ 0.20	9.66%	$ 2.11	$ 2.30	$ 0.19	9.00%
		Double - THREE TIER	$ 1.59	$ 1.75	$ 0.16	10.06%	$ 1.62	$ 1.77	$ 0.15	9.26%
		Family - THREE TIER	$ 2.10	$ 2.31	$ 0.21	10.00%	$ 2.15	$ 2.35	$ 0.20	9.30%
		Employee/Spouse - FOUR TIER	$ 1.59	$ 1.75	$ 0.16	10.06%	$ 1.62	$ 1.77	$ 0.15	9.26%
		Employee/Chld(rn) - FOUR TIER	$ 1.55	$ 1.70	$ 0.15	9.68%	$ 1.58	$ 1.73	$ 0.15	9.49%
		Family - FOUR TIER	$ 2.30	$ 2.53	$ 0.23	10.00%	$ 2.35	$ 2.57	$ 0.22	9.36%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 3.60	$ 3.93	$ 0.33	9.17%	$ 3.69	$ 3.99	$ 0.30	8.13%
		Family - TWO TIER	$ 9.38	$ 10.21	$ 0.83	8.85%	$ 9.58	$ 10.37	$ 0.79	8.25%
		Double - THREE TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Family - THREE TIER	$ 9.56	$ 10.41	$ 0.85	8.89%	$ 9.76	$ 10.57	$ 0.81	8.30%
		Employee/Spouse - FOUR TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Employee/Chld(rn) - FOUR TIER	$ 7.04	$ 7.66	$ 0.62	8.81%	$ 7.18	$ 7.78	$ 0.60	8.36%
		Family - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 7.40	$ 8.03	$ 0.63	8.51%	$ 7.55	$ 8.16	$ 0.61	8.08%
		Family - TWO TIER	$ 19.22	$ 20.89	$ 1.67	8.69%	$ 19.63	$ 21.22	$ 1.59	8.10%
		Double - THREE TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Family - THREE TIER	$ 19.59	$ 21.29	$ 1.70	8.68%	$ 20.00	$ 21.63	$ 1.63	8.15%
		Employee/Spouse - FOUR TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 14.42	$ 15.67	$ 1.25	8.67%	$ 14.73	$ 15.91	$ 1.18	8.01%
		Family - FOUR TIER	$ 21.44	$ 23.30	$ 1.86	8.68%	$ 21.90	$ 23.67	$ 1.77	8.08%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.00	$ 5.44	$ 0.44	8.80%	$ 5.11	$ 5.53	$ 0.42	8.22%
		Family - TWO TIER	$ 13.01	$ 14.15	$ 1.14	8.76%	$ 13.29	$ 14.37	$ 1.08	8.13%
		Double - THREE TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Family - THREE TIER	$ 13.25	$ 14.42	$ 1.17	8.83%	$ 13.54	$ 14.65	$ 1.11	8.20%
		Employee/Spouse - FOUR TIER	$ 10.00	$ 10.88	$ 0.88	8.80%	$ 10.21	$ 11.06	$ 0.85	8.33%
		Employee/Chld(rn) - FOUR TIER	$ 9.76	$ 10.61	$ 0.85	8.71%	$ 9.96	$ 10.78	$ 0.82	8.23%
		Family - FOUR TIER	$ 14.50	$ 15.78	$ 1.28	8.83%	$ 14.81	$ 16.03	$ 1.22	8.24%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.38	$ 2.44	$ 0.06	2.52%	$ 2.44	$ 2.48	$ 0.04	1.64%
		Family - TWO TIER	$ 6.21	$ 6.34	$ 0.13	2.09%	$ 6.35	$ 6.44	$ 0.09	1.42%
		Double - THREE TIER	$ 4.77	$ 4.88	$ 0.11	2.31%	$ 4.88	$ 4.95	$ 0.07	1.43%
		Family - THREE TIER	$ 6.33	$ 6.46	$ 0.13	2.05%	$ 6.46	$ 6.56	$ 0.10	1.55%
		Employee/Spouse - FOUR TIER	$ 4.77	$ 4.88	$ 0.11	2.31%	$ 4.88	$ 4.95	$ 0.07	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 4.65	$ 4.76	$ 0.11	2.37%	$ 4.76	$ 4.83	$ 0.07	1.47%
		Family - FOUR TIER	$ 6.92	$ 7.07	$ 0.15	2.17%	$ 7.08	$ 7.18	$ 0.10	1.41%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.30	$ 1.33	$ 0.03	2.31%	$ 1.33	$ 1.35	$ 0.02	1.50%
		Family - TWO TIER	$ 3.38	$ 3.46	$ 0.08	2.37%	$ 3.45	$ 3.52	$ 0.07	2.03%
		Double - THREE TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Family - THREE TIER	$ 3.44	$ 3.53	$ 0.09	2.62%	$ 3.53	$ 3.58	$ 0.05	1.42%
		Employee/Spouse - FOUR TIER	$ 2.60	$ 2.66	$ 0.06	2.31%	$ 2.66	$ 2.70	$ 0.04	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 2.53	$ 2.60	$ 0.07	2.77%	$ 2.60	$ 2.64	$ 0.04	1.54%
		Family - FOUR TIER	$ 3.77	$ 3.86	$ 0.09	2.39%	$ 3.86	$ 3.92	$ 0.06	1.55%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.88	$ 0.90	$ 0.02	2.27%	$ 0.90	$ 0.91	$ 0.01	1.11%
		Family - TWO TIER	$ 2.29	$ 2.33	$ 0.04	1.75%	$ 2.34	$ 2.37	$ 0.03	1.28%
		Double - THREE TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Family - THREE TIER	$ 2.33	$ 2.37	$ 0.04	1.72%	$ 2.38	$ 2.41	$ 0.03	1.26%
		Employee/Spouse - FOUR TIER	$ 1.76	$ 1.79	$ 0.03	1.70%	$ 1.80	$ 1.82	$ 0.02	1.11%
		Employee/Chld(rn) - FOUR TIER	$ 1.72	$ 1.75	$ 0.03	1.74%	$ 1.76	$ 1.77	$ 0.01	0.57%
		Family - FOUR TIER	$ 2.55	$ 2.60	$ 0.05	1.96%	$ 2.62	$ 2.64	$ 0.02	0.76%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.21)	$ (1.24)	$ (0.03)	2.48%	$ (1.24)	$ (1.26)	$ (0.02)	1.61%
		Family - TWO TIER	$ (3.15)	$ (3.23)	$ (0.08)	2.54%	$ (3.21)	$ (3.29)	$ (0.08)	2.49%
		Double - THREE TIER	$ (2.42)	$ (2.49)	$ (0.07)	2.89%	$ (2.47)	$ (2.53)	$ (0.06)	2.43%
		Family - THREE TIER	$ (3.20)	$ (3.30)	$ (0.10)	3.12%	$ (3.27)	$ (3.35)	$ (0.08)	2.45%
		Employee/Spouse - FOUR TIER	$ (2.42)	$ (2.49)	$ (0.07)	2.89%	$ (2.47)	$ (2.53)	$ (0.06)	2.43%
		Employee/Chld(rn) - FOUR TIER	$ (2.36)	$ (2.43)	$ (0.07)	2.97%	$ (2.42)	$ (2.46)	$ (0.04)	1.65%
		Family - FOUR TIER	$ (3.51)	$ (3.61)	$ (0.10)	2.85%	$ (3.58)	$ (3.66)	$ (0.08)	2.23%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.83	$ 0.85	$ 0.02	2.41%	$ 0.84	$ 0.86	$ 0.02	2.38%
		Family - TWO TIER	$ 2.14	$ 2.20	$ 0.06	2.80%	$ 2.18	$ 2.23	$ 0.05	2.29%
		Double - THREE TIER	$ 1.64	$ 1.69	$ 0.05	3.05%	$ 1.68	$ 1.72	$ 0.04	2.38%
		Family - THREE TIER	$ 2.18	$ 2.24	$ 0.06	2.75%	$ 2.22	$ 2.28	$ 0.06	2.70%
		Employee/Spouse - FOUR TIER	$ 1.64	$ 1.69	$ 0.05	3.05%	$ 1.68	$ 1.72	$ 0.04	2.38%
		Employee/Chld(rn) - FOUR TIER	$ 1.60	$ 1.65	$ 0.05	3.12%	$ 1.64	$ 1.68	$ 0.04	2.44%
		Family - FOUR TIER	$ 2.38	$ 2.45	$ 0.07	2.94%	$ 2.44	$ 2.49	$ 0.05	2.05%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.73	$ 3.81	$ 0.08	2.14%	$ 3.80	$ 3.87	$ 0.07	1.84%
		Family - TWO TIER	$ 9.68	$ 9.90	$ 0.22	2.27%	$ 9.91	$ 10.05	$ 0.14	1.41%
		Double - THREE TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Family - THREE TIER	$ 9.87	$ 10.09	$ 0.22	2.23%	$ 10.10	$ 10.25	$ 0.15	1.49%
		Employee/Spouse - FOUR TIER	$ 7.45	$ 7.61	$ 0.16	2.15%	$ 7.62	$ 7.73	$ 0.11	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 7.26	$ 7.42	$ 0.16	2.20%	$ 7.43	$ 7.54	$ 0.11	1.48%
		Family - FOUR TIER	$ 10.80	$ 11.04	$ 0.24	2.22%	$ 11.04	$ 11.21	$ 0.17	1.54%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.82	$ 2.89	$ 0.07	2.48%	$ 2.88	$ 2.93	$ 0.05	1.74%
		Family - TWO TIER	$ 7.33	$ 7.50	$ 0.17	2.32%	$ 7.50	$ 7.62	$ 0.12	1.60%
		Double - THREE TIER	$ 5.65	$ 5.77	$ 0.12	2.12%	$ 5.77	$ 5.86	$ 0.09	1.56%
		Family - THREE TIER	$ 7.48	$ 7.65	$ 0.17	2.27%	$ 7.65	$ 7.77	$ 0.12	1.57%
		Employee/Spouse - FOUR TIER	$ 5.65	$ 5.77	$ 0.12	2.12%	$ 5.77	$ 5.86	$ 0.09	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 5.50	$ 5.63	$ 0.13	2.36%	$ 5.63	$ 5.72	$ 0.09	1.60%
		Family - FOUR TIER	$ 8.18	$ 8.37	$ 0.19	2.32%	$ 8.37	$ 8.50	$ 0.13	1.55%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.63	$ 7.79	$ 0.16	2.10%	$ 7.80	$ 7.91	$ 0.11	1.41%
		Family - TWO TIER	$ 19.82	$ 20.25	$ 0.43	2.17%	$ 20.28	$ 20.57	$ 0.29	1.43%
		Double - THREE TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Family - THREE TIER	$ 20.20	$ 20.64	$ 0.44	2.18%	$ 20.66	$ 20.96	$ 0.30	1.45%
		Employee/Spouse - FOUR TIER	$ 15.26	$ 15.58	$ 0.32	2.10%	$ 15.60	$ 15.82	$ 0.22	1.41%
		Employee/Chld(rn) - FOUR TIER	$ 14.88	$ 15.19	$ 0.31	2.08%	$ 15.20	$ 15.43	$ 0.23	1.51%
		Family - FOUR TIER	$ 22.11	$ 22.59	$ 0.48	2.17%	$ 22.61	$ 22.94	$ 0.33	1.46%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.96	$ 6.11	$ 0.15	2.52%	$ 6.10	$ 6.20	$ 0.10	1.64%
		Family - TWO TIER	$ 15.51	$ 15.88	$ 0.37	2.39%	$ 15.86	$ 16.13	$ 0.27	1.70%
		Double - THREE TIER	$ 11.93	$ 12.22	$ 0.29	2.43%	$ 12.19	$ 12.41	$ 0.22	1.80%
		Family - THREE TIER	$ 15.81	$ 16.19	$ 0.38	2.40%	$ 16.17	$ 16.44	$ 0.27	1.67%
		Employee/Spouse - FOUR TIER	$ 11.93	$ 12.22	$ 0.29	2.43%	$ 12.19	$ 12.41	$ 0.22	1.80%
		Employee/Chld(rn) - FOUR TIER	$ 11.63	$ 11.91	$ 0.28	2.41%	$ 11.90	$ 12.10	$ 0.20	1.68%
		Family - FOUR TIER	$ 17.30	$ 17.72	$ 0.42	2.43%	$ 17.69	$ 17.99	$ 0.30	1.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.31	$ 2.52	$ 0.21	9.09%	$ 2.36	$ 2.56	$ 0.20	8.47%
		Family - TWO TIER	$ 6.01	$ 6.54	$ 0.53	8.82%	$ 6.13	$ 6.64	$ 0.51	8.32%
		Double - THREE TIER	$ 4.62	$ 5.03	$ 0.41	8.87%	$ 4.71	$ 5.11	$ 0.40	8.49%
		Family - THREE TIER	$ 6.12	$ 6.67	$ 0.55	8.99%	$ 6.25	$ 6.77	$ 0.52	8.32%
		Employee/Spouse - FOUR TIER	$ 4.62	$ 5.03	$ 0.41	8.87%	$ 4.71	$ 5.11	$ 0.40	8.49%
		Employee/Chld(rn) - FOUR TIER	$ 4.50	$ 4.91	$ 0.41	9.11%	$ 4.60	$ 4.98	$ 0.38	8.26%
		Family - FOUR TIER	$ 6.70	$ 7.30	$ 0.60	8.96%	$ 6.84	$ 7.41	$ 0.57	8.33%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.26	$ 1.37	$ 0.11	8.73%	$ 1.29	$ 1.39	$ 0.10	7.75%
		Family - TWO TIER	$ 3.30	$ 3.57	$ 0.27	8.18%	$ 3.36	$ 3.63	$ 0.27	8.04%
		Double - THREE TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Family - THREE TIER	$ 3.36	$ 3.64	$ 0.28	8.33%	$ 3.42	$ 3.70	$ 0.28	8.19%
		Employee/Spouse - FOUR TIER	$ 2.53	$ 2.75	$ 0.22	8.70%	$ 2.59	$ 2.79	$ 0.20	7.72%
		Employee/Chld(rn) - FOUR TIER	$ 2.47	$ 2.68	$ 0.21	8.50%	$ 2.52	$ 2.72	$ 0.20	7.94%
		Family - FOUR TIER	$ 3.67	$ 3.98	$ 0.31	8.45%	$ 3.75	$ 4.05	$ 0.30	8.00%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.86	$ 0.92	$ 0.06	6.98%	$ 0.87	$ 0.94	$ 0.07	8.05%
		Family - TWO TIER	$ 2.22	$ 2.40	$ 0.18	8.11%	$ 2.27	$ 2.44	$ 0.17	7.49%
		Double - THREE TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Family - THREE TIER	$ 2.27	$ 2.45	$ 0.18	7.93%	$ 2.31	$ 2.49	$ 0.18	7.79%
		Employee/Spouse - FOUR TIER	$ 1.71	$ 1.85	$ 0.14	8.19%	$ 1.75	$ 1.88	$ 0.13	7.43%
		Employee/Chld(rn) - FOUR TIER	$ 1.66	$ 1.80	$ 0.14	8.43%	$ 1.70	$ 1.83	$ 0.13	7.65%
		Family - FOUR TIER	$ 2.48	$ 2.68	$ 0.20	8.06%	$ 2.53	$ 2.72	$ 0.19	7.51%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.18)	$ (1.28)	$ (0.10)	8.47%	$ (1.20)	$ (1.30)	$ (0.10)	8.33%
		Family - TWO TIER	$ (3.05)	$ (3.34)	$ (0.29)	9.51%	$ (3.13)	$ (3.39)	$ (0.26)	8.31%
		Double - THREE TIER	$ (2.35)	$ (2.57)	$ (0.22)	9.36%	$ (2.41)	$ (2.61)	$ (0.20)	8.30%
		Family - THREE TIER	$ (3.11)	$ (3.40)	$ (0.29)	9.32%	$ (3.18)	$ (3.45)	$ (0.27)	8.49%
		Employee/Spouse - FOUR TIER	$ (2.35)	$ (2.57)	$ (0.22)	9.36%	$ (2.41)	$ (2.61)	$ (0.20)	8.30%
		Employee/Chld(rn) - FOUR TIER	$ (2.29)	$ (2.50)	$ (0.21)	9.17%	$ (2.34)	$ (2.54)	$ (0.20)	8.55%
		Family - FOUR TIER	$ (3.41)	$ (3.72)	$ (0.31)	9.09%	$ (3.49)	$ (3.78)	$ (0.29)	8.31%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.79	$ 0.87	$ 0.08	10.13%	$ 0.81	$ 0.89	$ 0.08	9.88%
		Family - TWO TIER	$ 2.07	$ 2.27	$ 0.20	9.66%	$ 2.11	$ 2.30	$ 0.19	9.00%
		Double - THREE TIER	$ 1.59	$ 1.75	$ 0.16	10.06%	$ 1.62	$ 1.77	$ 0.15	9.26%
		Family - THREE TIER	$ 2.10	$ 2.31	$ 0.21	10.00%	$ 2.15	$ 2.35	$ 0.20	9.30%
		Employee/Spouse - FOUR TIER	$ 1.59	$ 1.75	$ 0.16	10.06%	$ 1.62	$ 1.77	$ 0.15	9.26%
		Employee/Chld(rn) - FOUR TIER	$ 1.55	$ 1.70	$ 0.15	9.68%	$ 1.58	$ 1.73	$ 0.15	9.49%
		Family - FOUR TIER	$ 2.30	$ 2.53	$ 0.23	10.00%	$ 2.35	$ 2.57	$ 0.22	9.36%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 3.60	$ 3.93	$ 0.33	9.17%	$ 3.69	$ 3.99	$ 0.30	8.13%
		Family - TWO TIER	$ 9.38	$ 10.21	$ 0.83	8.85%	$ 9.58	$ 10.37	$ 0.79	8.25%
		Double - THREE TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Family - THREE TIER	$ 9.56	$ 10.41	$ 0.85	8.89%	$ 9.76	$ 10.57	$ 0.81	8.30%
		Employee/Spouse - FOUR TIER	$ 7.22	$ 7.86	$ 0.64	8.86%	$ 7.36	$ 7.98	$ 0.62	8.42%
		Employee/Chld(rn) - FOUR TIER	$ 7.04	$ 7.66	$ 0.62	8.81%	$ 7.18	$ 7.78	$ 0.60	8.36%
		Family - FOUR TIER	$ 10.46	$ 11.39	$ 0.93	8.89%	$ 10.68	$ 11.57	$ 0.89	8.33%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 2.73	$ 2.98	$ 0.25	9.16%	$ 2.79	$ 3.02	$ 0.23	8.24%
		Family - TWO TIER	$ 7.11	$ 7.74	$ 0.63	8.86%	$ 7.26	$ 7.86	$ 0.60	8.26%
		Double - THREE TIER	$ 5.47	$ 5.96	$ 0.49	8.96%	$ 5.58	$ 6.05	$ 0.47	8.42%
		Family - THREE TIER	$ 7.24	$ 7.89	$ 0.65	8.98%	$ 7.40	$ 8.01	$ 0.61	8.24%
		Employee/Spouse - FOUR TIER	$ 5.47	$ 5.96	$ 0.49	8.96%	$ 5.58	$ 6.05	$ 0.47	8.42%
		Employee/Chld(rn) - FOUR TIER	$ 5.33	$ 5.81	$ 0.48	9.01%	$ 5.45	$ 5.90	$ 0.45	8.26%
		Family - FOUR TIER	$ 7.93	$ 8.64	$ 0.71	8.95%	$ 8.09	$ 8.77	$ 0.68	8.41%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 7.40	$ 8.03	$ 0.63	8.51%	$ 7.55	$ 8.16	$ 0.61	8.08%
		Family - TWO TIER	$ 19.22	$ 20.89	$ 1.67	8.69%	$ 19.63	$ 21.22	$ 1.59	8.10%
		Double - THREE TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Family - THREE TIER	$ 19.59	$ 21.29	$ 1.70	8.68%	$ 20.00	$ 21.63	$ 1.63	8.15%
		Employee/Spouse - FOUR TIER	$ 14.79	$ 16.07	$ 1.28	8.65%	$ 15.10	$ 16.32	$ 1.22	8.08%
		Employee/Chld(rn) - FOUR TIER	$ 14.42	$ 15.67	$ 1.25	8.67%	$ 14.73	$ 15.91	$ 1.18	8.01%
		Family - FOUR TIER	$ 21.44	$ 23.30	$ 1.86	8.68%	$ 21.90	$ 23.67	$ 1.77	8.08%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 5.78	$ 6.30	$ 0.52	9.00%	$ 5.91	$ 6.40	$ 0.49	8.29%
		Family - TWO TIER	$ 15.04	$ 16.39	$ 1.35	8.98%	$ 15.36	$ 16.64	$ 1.28	8.33%
		Double - THREE TIER	$ 11.57	$ 12.60	$ 1.03	8.90%	$ 11.81	$ 12.80	$ 0.99	8.38%
		Family - THREE TIER	$ 15.33	$ 16.70	$ 1.37	8.94%	$ 15.66	$ 16.96	$ 1.30	8.30%
		Employee/Spouse - FOUR TIER	$ 11.57	$ 12.60	$ 1.03	8.90%	$ 11.81	$ 12.80	$ 0.99	8.38%
		Employee/Chld(rn) - FOUR TIER	$ 11.28	$ 12.29	$ 1.01	8.95%	$ 11.52	$ 12.48	$ 0.96	8.33%
		Family - FOUR TIER	$ 16.78	$ 18.28	$ 1.50	8.94%	$ 17.13	$ 18.56	$ 1.43	8.35%

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WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.88	$ 6.01	$ 0.13	2.21%	$ 6.02	$ 6.11	$ 0.09	1.50%
		Family - TWO TIER	$ 15.29	$ 15.64	$ 0.35	2.29%	$ 15.64	$ 15.88	$ 0.24	1.53%
		Double - THREE TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Family - THREE TIER	$ 15.59	$ 15.94	$ 0.35	2.25%	$ 15.93	$ 16.19	$ 0.26	1.63%
		Employee/Spouse - FOUR TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 11.47	$ 11.73	$ 0.26	2.27%	$ 11.73	$ 11.91	$ 0.18	1.53%
		Family - FOUR TIER	$ 17.06	$ 17.44	$ 0.38	2.23%	$ 17.44	$ 17.71	$ 0.27	1.55%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 3.02	$ 3.08	$ 0.06	1.99%	$ 3.08	$ 3.13	$ 0.05	1.62%
		Family - TWO TIER	$ 7.85	$ 8.00	$ 0.15	1.91%	$ 8.03	$ 8.13	$ 0.10	1.25%
		Double - THREE TIER	$ 6.04	$ 6.16	$ 0.12	1.99%	$ 6.18	$ 6.25	$ 0.07	1.13%
		Family - THREE TIER	$ 8.00	$ 8.16	$ 0.16	2.00%	$ 8.18	$ 8.28	$ 0.10	1.22%
		Employee/Spouse - FOUR TIER	$ 6.04	$ 6.16	$ 0.12	1.99%	$ 6.18	$ 6.25	$ 0.07	1.13%
		Employee/Chld(rn) - FOUR TIER	$ 5.89	$ 6.00	$ 0.11	1.87%	$ 6.02	$ 6.10	$ 0.08	1.33%
		Family - FOUR TIER	$ 8.76	$ 8.93	$ 0.17	1.94%	$ 8.95	$ 9.07	$ 0.12	1.34%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.48	$ 1.52	$ 0.04	2.70%	$ 1.52	$ 1.54	$ 0.02	1.32%
		Family - TWO TIER	$ 3.86	$ 3.95	$ 0.09	2.33%	$ 3.94	$ 4.01	$ 0.07	1.78%
		Double - THREE TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Family - THREE TIER	$ 3.93	$ 4.02	$ 0.09	2.29%	$ 4.02	$ 4.08	$ 0.06	1.49%
		Employee/Spouse - FOUR TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 2.89	$ 2.96	$ 0.07	2.42%	$ 2.96	$ 3.01	$ 0.05	1.69%
		Family - FOUR TIER	$ 4.30	$ 4.40	$ 0.10	2.33%	$ 4.40	$ 4.47	$ 0.07	1.59%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 1.01	$ 1.02	$ 0.01	0.99%	$ 1.03	$ 1.04	$ 0.01	0.97%
		Family - TWO TIER	$ 2.61	$ 2.66	$ 0.05	1.92%	$ 2.67	$ 2.70	$ 0.03	1.12%
		Double - THREE TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Family - THREE TIER	$ 2.66	$ 2.71	$ 0.05	1.88%	$ 2.72	$ 2.75	$ 0.03	1.10%
		Employee/Spouse - FOUR TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Employee/Chld(rn) - FOUR TIER	$ 1.96	$ 1.99	$ 0.03	1.53%	$ 2.00	$ 2.02	$ 0.02	1.00%
		Family - FOUR TIER	$ 2.91	$ 2.96	$ 0.05	1.72%	$ 2.98	$ 3.01	$ 0.03	1.01%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.38)	$ (1.42)	$ (0.04)	2.90%	$ (1.41)	$ (1.44)	$ (0.03)	2.13%
		Family - TWO TIER	$ (3.58)	$ (3.69)	$ (0.11)	3.07%	$ (3.67)	$ (3.75)	$ (0.08)	2.18%
		Double - THREE TIER	$ (2.75)	$ (2.84)	$ (0.09)	3.27%	$ (2.82)	$ (2.88)	$ (0.06)	2.13%
		Family - THREE TIER	$ (3.66)	$ (3.76)	$ (0.10)	2.73%	$ (3.74)	$ (3.82)	$ (0.08)	2.14%
		Employee/Spouse - FOUR TIER	$ (2.75)	$ (2.84)	$ (0.09)	3.27%	$ (2.82)	$ (2.88)	$ (0.06)	2.13%
		Employee/Chld(rn) - FOUR TIER	$ (2.69)	$ (2.77)	$ (0.08)	2.97%	$ (2.74)	$ (2.81)	$ (0.07)	2.55%
		Family - FOUR TIER	$ (3.99)	$ (4.11)	$ (0.12)	3.01%	$ (4.09)	$ (4.18)	$ (0.09)	2.20%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.92	$ 0.95	$ 0.03	3.26%	$ 0.94	$ 0.97	$ 0.03	3.19%
		Family - TWO TIER	$ 2.39	$ 2.47	$ 0.08	3.35%	$ 2.45	$ 2.51	$ 0.06	2.45%
		Double - THREE TIER	$ 1.83	$ 1.90	$ 0.07	3.83%	$ 1.88	$ 1.93	$ 0.05	2.66%
		Family - THREE TIER	$ 2.44	$ 2.52	$ 0.08	3.28%	$ 2.49	$ 2.56	$ 0.07	2.81%
		Employee/Spouse - FOUR TIER	$ 1.83	$ 1.90	$ 0.07	3.83%	$ 1.88	$ 1.93	$ 0.05	2.66%
		Employee/Chld(rn) - FOUR TIER	$ 1.79	$ 1.85	$ 0.06	3.35%	$ 1.83	$ 1.88	$ 0.05	2.73%
		Family - FOUR TIER	$ 2.67	$ 2.76	$ 0.09	3.37%	$ 2.72	$ 2.80	$ 0.08	2.94%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 4.25	$ 4.34	$ 0.09	2.12%	$ 4.34	$ 4.41	$ 0.07	1.61%
		Family - TWO TIER	$ 11.04	$ 11.28	$ 0.24	2.17%	$ 11.28	$ 11.46	$ 0.18	1.60%
		Double - THREE TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Family - THREE TIER	$ 11.25	$ 11.50	$ 0.25	2.22%	$ 11.51	$ 11.68	$ 0.17	1.48%
		Employee/Spouse - FOUR TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 8.27	$ 8.46	$ 0.19	2.30%	$ 8.47	$ 8.60	$ 0.13	1.53%
		Family - FOUR TIER	$ 12.31	$ 12.59	$ 0.28	2.27%	$ 12.59	$ 12.78	$ 0.19	1.51%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.22	$ 3.29	$ 0.07	2.17%	$ 3.28	$ 3.34	$ 0.06	1.83%
		Family - TWO TIER	$ 8.36	$ 8.56	$ 0.20	2.39%	$ 8.55	$ 8.69	$ 0.14	1.64%
		Double - THREE TIER	$ 6.43	$ 6.58	$ 0.15	2.33%	$ 6.58	$ 6.68	$ 0.10	1.52%
		Family - THREE TIER	$ 8.53	$ 8.72	$ 0.19	2.23%	$ 8.72	$ 8.86	$ 0.14	1.61%
		Employee/Spouse - FOUR TIER	$ 6.43	$ 6.58	$ 0.15	2.33%	$ 6.58	$ 6.68	$ 0.10	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 6.27	$ 6.42	$ 0.15	2.39%	$ 6.41	$ 6.52	$ 0.11	1.72%
		Family - FOUR TIER	$ 9.32	$ 9.54	$ 0.22	2.36%	$ 9.54	$ 9.69	$ 0.15	1.57%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.70	$ 8.88	$ 0.18	2.07%	$ 8.89	$ 9.02	$ 0.13	1.46%
		Family - TWO TIER	$ 22.60	$ 23.08	$ 0.48	2.12%	$ 23.11	$ 23.45	$ 0.34	1.47%
		Double - THREE TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Family - THREE TIER	$ 23.04	$ 23.53	$ 0.49	2.13%	$ 23.55	$ 23.90	$ 0.35	1.49%
		Employee/Spouse - FOUR TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.95	$ 17.31	$ 0.36	2.12%	$ 17.33	$ 17.59	$ 0.26	1.50%
		Family - FOUR TIER	$ 25.22	$ 25.75	$ 0.53	2.10%	$ 25.78	$ 26.15	$ 0.37	1.44%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPBHS111	EPBHS112								
		Individual - ALL TIERS	$ 5.71	$ 6.20	$ 0.49	8.58%	$ 5.83	$ 6.30	$ 0.47	8.06%
		Family - TWO TIER	$ 14.83	$ 16.13	$ 1.30	8.77%	$ 15.15	$ 16.38	$ 1.23	8.12%
		Double - THREE TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Family - THREE TIER	$ 15.12	$ 16.44	$ 1.32	8.73%	$ 15.44	$ 16.70	$ 1.26	8.16%
		Employee/Spouse - FOUR TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 11.12	$ 12.10	$ 0.98	8.81%	$ 11.36	$ 12.29	$ 0.93	8.19%
		Family - FOUR TIER	$ 16.55	$ 17.99	$ 1.44	8.70%	$ 16.90	$ 18.27	$ 1.37	8.11%
EPO	EPBHS211	EPBHS212								
		Individual - ALL TIERS	$ 2.92	$ 3.18	$ 0.26	8.90%	$ 2.99	$ 3.23	$ 0.24	8.03%
		Family - TWO TIER	$ 7.60	$ 8.26	$ 0.66	8.68%	$ 7.77	$ 8.39	$ 0.62	7.98%
		Double - THREE TIER	$ 5.85	$ 6.35	$ 0.50	8.55%	$ 5.96	$ 6.45	$ 0.49	8.22%
		Family - THREE TIER	$ 7.74	$ 8.41	$ 0.67	8.66%	$ 7.91	$ 8.55	$ 0.64	8.09%
		Employee/Spouse - FOUR TIER	$ 5.85	$ 6.35	$ 0.50	8.55%	$ 5.96	$ 6.45	$ 0.49	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 5.70	$ 6.19	$ 0.49	8.60%	$ 5.82	$ 6.29	$ 0.47	8.08%
		Family - FOUR TIER	$ 8.48	$ 9.21	$ 0.73	8.61%	$ 8.66	$ 9.35	$ 0.69	7.97%
EPO	EPBHS311	EPBHS312								
		Individual - ALL TIERS	$ 1.44	$ 1.57	$ 0.13	9.03%	$ 1.46	$ 1.59	$ 0.13	8.90%
		Family - TWO TIER	$ 3.74	$ 4.07	$ 0.33	8.82%	$ 3.81	$ 4.13	$ 0.32	8.40%
		Double - THREE TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Family - THREE TIER	$ 3.80	$ 4.15	$ 0.35	9.21%	$ 3.89	$ 4.21	$ 0.32	8.23%
		Employee/Spouse - FOUR TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.80	$ 3.05	$ 0.25	8.93%	$ 2.86	$ 3.10	$ 0.24	8.39%
		Family - FOUR TIER	$ 4.16	$ 4.54	$ 0.38	9.13%	$ 4.26	$ 4.61	$ 0.35	8.22%
EPO	EPBHS411	EPBHS412								
		Individual - ALL TIERS	$ 0.97	$ 1.05	$ 0.08	8.25%	$ 1.00	$ 1.07	$ 0.07	7.00%
		Family - TWO TIER	$ 2.53	$ 2.74	$ 0.21	8.30%	$ 2.59	$ 2.78	$ 0.19	7.34%
		Double - THREE TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Family - THREE TIER	$ 2.59	$ 2.79	$ 0.20	7.72%	$ 2.64	$ 2.84	$ 0.20	7.58%
		Employee/Spouse - FOUR TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Employee/Chld(rn) - FOUR TIER	$ 1.90	$ 2.05	$ 0.15	7.89%	$ 1.94	$ 2.09	$ 0.15	7.73%
		Family - FOUR TIER	$ 2.83	$ 3.06	$ 0.23	8.13%	$ 2.88	$ 3.10	$ 0.22	7.64%
EPO	EPDEDS111	EPDEDS112								
		Individual - ALL TIERS	$ (1.33)	$ (1.46)	$ (0.13)	9.77%	$ (1.37)	$ (1.49)	$ (0.12)	8.76%
		Family - TWO TIER	$ (3.48)	$ (3.80)	$ (0.32)	9.20%	$ (3.55)	$ (3.86)	$ (0.31)	8.73%
		Double - THREE TIER	$ (2.67)	$ (2.93)	$ (0.26)	9.74%	$ (2.73)	$ (2.97)	$ (0.24)	8.79%
		Family - THREE TIER	$ (3.54)	$ (3.88)	$ (0.34)	9.60%	$ (3.61)	$ (3.94)	$ (0.33)	9.14%
		Employee/Spouse - FOUR TIER	$ (2.67)	$ (2.93)	$ (0.26)	9.74%	$ (2.73)	$ (2.97)	$ (0.24)	8.79%
		Employee/Chld(rn) - FOUR TIER	$ (2.61)	$ (2.85)	$ (0.24)	9.20%	$ (2.66)	$ (2.90)	$ (0.24)	9.02%
		Family - FOUR TIER	$ (3.88)	$ (4.24)	$ (0.36)	9.28%	$ (3.95)	$ (4.31)	$ (0.36)	9.11%
EPO	EPSNFS111	EPSNFS112								
		Individual - ALL TIERS	$ 0.89	$ 0.98	$ 0.09	10.11%	$ 0.91	$ 1.00	$ 0.09	9.89%
		Family - TWO TIER	$ 2.32	$ 2.55	$ 0.23	9.91%	$ 2.37	$ 2.59	$ 0.22	9.28%
		Double - THREE TIER	$ 1.79	$ 1.96	$ 0.17	9.50%	$ 1.82	$ 1.99	$ 0.17	9.34%
		Family - THREE TIER	$ 2.37	$ 2.60	$ 0.23	9.70%	$ 2.42	$ 2.64	$ 0.22	9.09%
		Employee/Spouse - FOUR TIER	$ 1.79	$ 1.96	$ 0.17	9.50%	$ 1.82	$ 1.99	$ 0.17	9.34%
		Employee/Chld(rn) - FOUR TIER	$ 1.75	$ 1.91	$ 0.16	9.14%	$ 1.78	$ 1.94	$ 0.16	8.99%
		Family - FOUR TIER	$ 2.60	$ 2.84	$ 0.24	9.23%	$ 2.65	$ 2.89	$ 0.24	9.06%
EPO	EPVSNS111	EPVSNS112								
		Individual - ALL TIERS	$ 4.12	$ 4.48	$ 0.36	8.74%	$ 4.21	$ 4.55	$ 0.34	8.08%
		Family - TWO TIER	$ 10.71	$ 11.64	$ 0.93	8.68%	$ 10.93	$ 11.82	$ 0.89	8.14%
		Double - THREE TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Family - THREE TIER	$ 10.91	$ 11.87	$ 0.96	8.80%	$ 11.15	$ 12.05	$ 0.90	8.07%
		Employee/Spouse - FOUR TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 8.03	$ 8.73	$ 0.70	8.72%	$ 8.20	$ 8.87	$ 0.67	8.17%
		Family - FOUR TIER	$ 11.94	$ 12.98	$ 1.04	8.71%	$ 12.19	$ 13.19	$ 1.00	8.20%
EPO	EPVSNS211	EPVSNS212								
		Individual - ALL TIERS	$ 3.11	$ 3.39	$ 0.28	9.00%	$ 3.18	$ 3.45	$ 0.27	8.49%
		Family - TWO TIER	$ 8.09	$ 8.83	$ 0.74	9.15%	$ 8.26	$ 8.96	$ 0.70	8.47%
		Double - THREE TIER	$ 6.23	$ 6.79	$ 0.56	8.99%	$ 6.36	$ 6.90	$ 0.54	8.49%
		Family - THREE TIER	$ 8.25	$ 9.00	$ 0.75	9.09%	$ 8.42	$ 9.14	$ 0.72	8.55%
		Employee/Spouse - FOUR TIER	$ 6.23	$ 6.79	$ 0.56	8.99%	$ 6.36	$ 6.90	$ 0.54	8.49%
		Employee/Chld(rn) - FOUR TIER	$ 6.07	$ 6.62	$ 0.55	9.06%	$ 6.20	$ 6.72	$ 0.52	8.39%
		Family - FOUR TIER	$ 9.03	$ 9.84	$ 0.81	8.97%	$ 9.22	$ 10.00	$ 0.78	8.46%
EPO	EPVSNS311	EPVSNS312								
		Individual - ALL TIERS	$ 8.42	$ 9.16	$ 0.74	8.79%	$ 8.60	$ 9.30	$ 0.70	8.14%
		Family - TWO TIER	$ 21.91	$ 23.82	$ 1.91	8.72%	$ 22.38	$ 24.19	$ 1.81	8.09%
		Double - THREE TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Family - THREE TIER	$ 22.33	$ 24.27	$ 1.94	8.69%	$ 22.81	$ 24.65	$ 1.84	8.07%
		Employee/Spouse - FOUR TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 16.43	$ 17.86	$ 1.43	8.70%	$ 16.78	$ 18.14	$ 1.36	8.10%
		Family - FOUR TIER	$ 24.44	$ 26.56	$ 2.12	8.67%	$ 24.96	$ 26.98	$ 2.02	8.09%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.80	$ 6.96	$ 0.16	2.35%	$ 6.95	$ 7.07	$ 0.12	1.73%
		Family - TWO TIER	$ 17.68	$ 18.11	$ 0.43	2.43%	$ 18.08	$ 18.39	$ 0.31	1.71%
		Double - THREE TIER	$ 13.60	$ 13.93	$ 0.33	2.43%	$ 13.91	$ 14.15	$ 0.24	1.73%
		Family - THREE TIER	$ 18.02	$ 18.45	$ 0.43	2.39%	$ 18.42	$ 18.74	$ 0.32	1.74%
		Employee/Spouse - FOUR TIER	$ 13.60	$ 13.93	$ 0.33	2.43%	$ 13.91	$ 14.15	$ 0.24	1.73%
		Employee/Chld(rn) - FOUR TIER	$ 13.26	$ 13.58	$ 0.32	2.41%	$ 13.56	$ 13.79	$ 0.23	1.70%
		Family - FOUR TIER	$ 19.72	$ 20.20	$ 0.48	2.43%	$ 20.16	$ 20.51	$ 0.35	1.74%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.88	$ 6.01	$ 0.13	2.21%	$ 6.02	$ 6.11	$ 0.09	1.50%
		Family - TWO TIER	$ 15.29	$ 15.64	$ 0.35	2.29%	$ 15.64	$ 15.88	$ 0.24	1.53%
		Double - THREE TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Family - THREE TIER	$ 15.59	$ 15.94	$ 0.35	2.25%	$ 15.93	$ 16.19	$ 0.26	1.63%
		Employee/Spouse - FOUR TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 11.47	$ 11.73	$ 0.26	2.27%	$ 11.73	$ 11.91	$ 0.18	1.53%
		Family - FOUR TIER	$ 17.06	$ 17.44	$ 0.38	2.23%	$ 17.44	$ 17.71	$ 0.27	1.55%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.72	$ 2.78	$ 0.06	2.21%	$ 2.79	$ 2.82	$ 0.03	1.08%
		Family - TWO TIER	$ 7.08	$ 7.23	$ 0.15	2.12%	$ 7.24	$ 7.34	$ 0.10	1.38%
		Double - THREE TIER	$ 5.45	$ 5.56	$ 0.11	2.02%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Family - THREE TIER	$ 7.20	$ 7.37	$ 0.17	2.36%	$ 7.37	$ 7.48	$ 0.11	1.49%
		Employee/Spouse - FOUR TIER	$ 5.45	$ 5.56	$ 0.11	2.02%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.31	$ 5.42	$ 0.11	2.07%	$ 5.42	$ 5.51	$ 0.09	1.66%
		Family - FOUR TIER	$ 7.89	$ 8.06	$ 0.17	2.15%	$ 8.06	$ 8.19	$ 0.13	1.61%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.48	$ 1.52	$ 0.04	2.70%	$ 1.52	$ 1.54	$ 0.02	1.32%
		Family - TWO TIER	$ 3.86	$ 3.95	$ 0.09	2.33%	$ 3.94	$ 4.01	$ 0.07	1.78%
		Double - THREE TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Family - THREE TIER	$ 3.93	$ 4.02	$ 0.09	2.29%	$ 4.02	$ 4.08	$ 0.06	1.49%
		Employee/Spouse - FOUR TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 2.89	$ 2.96	$ 0.07	2.42%	$ 2.96	$ 3.01	$ 0.05	1.69%
		Family - FOUR TIER	$ 4.30	$ 4.40	$ 0.10	2.33%	$ 4.40	$ 4.47	$ 0.07	1.59%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 1.01	$ 1.02	$ 0.01	0.99%	$ 1.03	$ 1.04	$ 0.01	0.97%
		Family - TWO TIER	$ 2.61	$ 2.66	$ 0.05	1.92%	$ 2.67	$ 2.70	$ 0.03	1.12%
		Double - THREE TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Family - THREE TIER	$ 2.66	$ 2.71	$ 0.05	1.88%	$ 2.72	$ 2.75	$ 0.03	1.10%
		Employee/Spouse - FOUR TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Employee/Chld(rn) - FOUR TIER	$ 1.96	$ 1.99	$ 0.03	1.53%	$ 2.00	$ 2.02	$ 0.02	1.00%
		Family - FOUR TIER	$ 2.91	$ 2.96	$ 0.05	1.72%	$ 2.98	$ 3.01	$ 0.03	1.01%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.93	$ 0.96	$ 0.03	3.23%	$ 0.95	$ 0.98	$ 0.03	3.16%
		Family - TWO TIER	$ 2.44	$ 2.51	$ 0.07	2.87%	$ 2.49	$ 2.55	$ 0.06	2.41%
		Double - THREE TIER	$ 1.88	$ 1.93	$ 0.05	2.66%	$ 1.92	$ 1.96	$ 0.04	2.08%
		Family - THREE TIER	$ 2.48	$ 2.56	$ 0.08	3.23%	$ 2.54	$ 2.60	$ 0.06	2.36%
		Employee/Spouse - FOUR TIER	$ 1.88	$ 1.93	$ 0.05	2.66%	$ 1.92	$ 1.96	$ 0.04	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 1.83	$ 1.88	$ 0.05	2.73%	$ 1.86	$ 1.91	$ 0.05	2.69%
		Family - FOUR TIER	$ 2.72	$ 2.80	$ 0.08	2.94%	$ 2.78	$ 2.84	$ 0.06	2.16%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 4.25	$ 4.34	$ 0.09	2.12%	$ 4.34	$ 4.41	$ 0.07	1.61%
		Family - TWO TIER	$ 11.04	$ 11.28	$ 0.24	2.17%	$ 11.28	$ 11.46	$ 0.18	1.60%
		Double - THREE TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Family - THREE TIER	$ 11.25	$ 11.50	$ 0.25	2.22%	$ 11.51	$ 11.68	$ 0.17	1.48%
		Employee/Spouse - FOUR TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 8.27	$ 8.46	$ 0.19	2.30%	$ 8.47	$ 8.60	$ 0.13	1.53%
		Family - FOUR TIER	$ 12.31	$ 12.59	$ 0.28	2.27%	$ 12.59	$ 12.78	$ 0.19	1.51%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.70	$ 8.88	$ 0.18	2.07%	$ 8.89	$ 9.02	$ 0.13	1.46%
		Family - TWO TIER	$ 22.60	$ 23.08	$ 0.48	2.12%	$ 23.11	$ 23.45	$ 0.34	1.47%
		Double - THREE TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Family - THREE TIER	$ 23.04	$ 23.53	$ 0.49	2.13%	$ 23.55	$ 23.90	$ 0.35	1.49%
		Employee/Spouse - FOUR TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.95	$ 17.31	$ 0.36	2.12%	$ 17.33	$ 17.59	$ 0.26	1.50%
		Family - FOUR TIER	$ 25.22	$ 25.75	$ 0.53	2.10%	$ 25.78	$ 26.15	$ 0.37	1.44%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.88	$ 6.01	$ 0.13	2.21%	$ 6.02	$ 6.11	$ 0.09	1.50%
		Family - TWO TIER	$ 15.29	$ 15.64	$ 0.35	2.29%	$ 15.64	$ 15.88	$ 0.24	1.53%
		Double - THREE TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Family - THREE TIER	$ 15.59	$ 15.94	$ 0.35	2.25%	$ 15.93	$ 16.19	$ 0.26	1.63%
		Employee/Spouse - FOUR TIER	$ 11.76	$ 12.03	$ 0.27	2.30%	$ 12.03	$ 12.22	$ 0.19	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 11.47	$ 11.73	$ 0.26	2.27%	$ 11.73	$ 11.91	$ 0.18	1.53%
		Family - FOUR TIER	$ 17.06	$ 17.44	$ 0.38	2.23%	$ 17.44	$ 17.71	$ 0.27	1.55%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPVSNS611	EPVSNS612								
		Individual - ALL TIERS	$ 6.59	$ 7.18	$ 0.59	8.95%	$ 6.73	$ 7.30	$ 0.57	8.47%
		Family - TWO TIER	$ 17.13	$ 18.68	$ 1.55	9.05%	$ 17.49	$ 18.97	$ 1.48	8.46%
		Double - THREE TIER	$ 13.18	$ 14.37	$ 1.19	9.03%	$ 13.46	$ 14.59	$ 1.13	8.40%
		Family - THREE TIER	$ 17.46	$ 19.04	$ 1.58	9.05%	$ 17.83	$ 19.34	$ 1.51	8.47%
		Employee/Spouse - FOUR TIER	$ 13.18	$ 14.37	$ 1.19	9.03%	$ 13.46	$ 14.59	$ 1.13	8.40%
		Employee/Chld(rn) - FOUR TIER	$ 12.85	$ 14.01	$ 1.16	9.03%	$ 13.13	$ 14.23	$ 1.10	8.38%
		Family - FOUR TIER	$ 19.11	$ 20.83	$ 1.72	9.00%	$ 19.52	$ 21.16	$ 1.64	8.40%
HD	HDBHS111	HDBHS112								
		Individual - ALL TIERS	$ 5.71	$ 6.20	$ 0.49	8.58%	$ 5.83	$ 6.30	$ 0.47	8.06%
		Family - TWO TIER	$ 14.83	$ 16.13	$ 1.30	8.77%	$ 15.15	$ 16.38	$ 1.23	8.12%
		Double - THREE TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Family - THREE TIER	$ 15.12	$ 16.44	$ 1.32	8.73%	$ 15.44	$ 16.70	$ 1.26	8.16%
		Employee/Spouse - FOUR TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 11.12	$ 12.10	$ 0.98	8.81%	$ 11.36	$ 12.29	$ 0.93	8.19%
		Family - FOUR TIER	$ 16.55	$ 17.99	$ 1.44	8.70%	$ 16.90	$ 18.27	$ 1.37	8.11%
HD	HDBHS211	HDBHS212								
		Individual - ALL TIERS	$ 2.64	$ 2.87	$ 0.23	8.71%	$ 2.70	$ 2.91	$ 0.21	7.78%
		Family - TWO TIER	$ 6.87	$ 7.46	$ 0.59	8.59%	$ 7.01	$ 7.57	$ 0.56	7.99%
		Double - THREE TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Family - THREE TIER	$ 7.00	$ 7.60	$ 0.60	8.57%	$ 7.15	$ 7.72	$ 0.57	7.97%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.59	$ 0.44	8.54%	$ 5.27	$ 5.68	$ 0.41	7.78%
		Family - FOUR TIER	$ 7.66	$ 8.32	$ 0.66	8.62%	$ 7.82	$ 8.45	$ 0.63	8.06%
HD	HDBHS311	HDBHS312								
		Individual - ALL TIERS	$ 1.44	$ 1.57	$ 0.13	9.03%	$ 1.46	$ 1.59	$ 0.13	8.90%
		Family - TWO TIER	$ 3.74	$ 4.07	$ 0.33	8.82%	$ 3.81	$ 4.13	$ 0.32	8.40%
		Double - THREE TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Family - THREE TIER	$ 3.80	$ 4.15	$ 0.35	9.21%	$ 3.89	$ 4.21	$ 0.32	8.23%
		Employee/Spouse - FOUR TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.80	$ 3.05	$ 0.25	8.93%	$ 2.86	$ 3.10	$ 0.24	8.39%
		Family - FOUR TIER	$ 4.16	$ 4.54	$ 0.38	9.13%	$ 4.26	$ 4.61	$ 0.35	8.22%
HD	HDBHS411	HDBHS412								
		Individual - ALL TIERS	$ 0.97	$ 1.05	$ 0.08	8.25%	$ 1.00	$ 1.07	$ 0.07	7.00%
		Family - TWO TIER	$ 2.53	$ 2.74	$ 0.21	8.30%	$ 2.59	$ 2.78	$ 0.19	7.34%
		Double - THREE TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Family - THREE TIER	$ 2.59	$ 2.79	$ 0.20	7.72%	$ 2.64	$ 2.84	$ 0.20	7.58%
		Employee/Spouse - FOUR TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Employee/Chld(rn) - FOUR TIER	$ 1.90	$ 2.05	$ 0.15	7.89%	$ 1.94	$ 2.09	$ 0.15	7.73%
		Family - FOUR TIER	$ 2.83	$ 3.06	$ 0.23	8.13%	$ 2.88	$ 3.10	$ 0.22	7.64%
HD	HDSNFS111	HDSNFS112								
		Individual - ALL TIERS	$ 0.90	$ 1.00	$ 0.10	11.11%	$ 0.92	$ 1.01	$ 0.09	9.78%
		Family - TWO TIER	$ 2.35	$ 2.59	$ 0.24	10.21%	$ 2.41	$ 2.63	$ 0.22	9.13%
		Double - THREE TIER	$ 1.81	$ 1.99	$ 0.18	9.94%	$ 1.84	$ 2.02	$ 0.18	9.78%
		Family - THREE TIER	$ 2.39	$ 2.64	$ 0.25	10.46%	$ 2.45	$ 2.68	$ 0.23	9.39%
		Employee/Spouse - FOUR TIER	$ 1.81	$ 1.99	$ 0.18	9.94%	$ 1.84	$ 2.02	$ 0.18	9.78%
		Employee/Chld(rn) - FOUR TIER	$ 1.76	$ 1.94	$ 0.18	10.23%	$ 1.80	$ 1.97	$ 0.17	9.44%
		Family - FOUR TIER	$ 2.62	$ 2.89	$ 0.27	10.31%	$ 2.68	$ 2.93	$ 0.25	9.33%
HD	HDVSNS111	HDVSNS112								
		Individual - ALL TIERS	$ 4.12	$ 4.48	$ 0.36	8.74%	$ 4.21	$ 4.55	$ 0.34	8.08%
		Family - TWO TIER	$ 10.71	$ 11.64	$ 0.93	8.68%	$ 10.93	$ 11.82	$ 0.89	8.14%
		Double - THREE TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Family - THREE TIER	$ 10.91	$ 11.87	$ 0.96	8.80%	$ 11.15	$ 12.05	$ 0.90	8.07%
		Employee/Spouse - FOUR TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 8.03	$ 8.73	$ 0.70	8.72%	$ 8.20	$ 8.87	$ 0.67	8.17%
		Family - FOUR TIER	$ 11.94	$ 12.98	$ 1.04	8.71%	$ 12.19	$ 13.19	$ 1.00	8.20%
HD	HDVSNS311	HDVSNS312								
		Individual - ALL TIERS	$ 8.42	$ 9.16	$ 0.74	8.79%	$ 8.60	$ 9.30	$ 0.70	8.14%
		Family - TWO TIER	$ 21.91	$ 23.82	$ 1.91	8.72%	$ 22.38	$ 24.19	$ 1.81	8.09%
		Double - THREE TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Family - THREE TIER	$ 22.33	$ 24.27	$ 1.94	8.69%	$ 22.81	$ 24.65	$ 1.84	8.07%
		Employee/Spouse - FOUR TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 16.43	$ 17.86	$ 1.43	8.70%	$ 16.78	$ 18.14	$ 1.36	8.10%
		Family - FOUR TIER	$ 24.44	$ 26.56	$ 2.12	8.67%	$ 24.96	$ 26.98	$ 2.02	8.09%
PPO	PPBHS111	PPBHS112								
		Individual - ALL TIERS	$ 5.71	$ 6.20	$ 0.49	8.58%	$ 5.83	$ 6.30	$ 0.47	8.06%
		Family - TWO TIER	$ 14.83	$ 16.13	$ 1.30	8.77%	$ 15.15	$ 16.38	$ 1.23	8.12%
		Double - THREE TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Family - THREE TIER	$ 15.12	$ 16.44	$ 1.32	8.73%	$ 15.44	$ 16.70	$ 1.26	8.16%
		Employee/Spouse - FOUR TIER	$ 11.41	$ 12.41	$ 1.00	8.76%	$ 11.65	$ 12.60	$ 0.95	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 11.12	$ 12.10	$ 0.98	8.81%	$ 11.36	$ 12.29	$ 0.93	8.19%
		Family - FOUR TIER	$ 16.55	$ 17.99	$ 1.44	8.70%	$ 16.90	$ 18.27	$ 1.37	8.11%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.72	$ 2.78	$ 0.06	2.21%	$ 2.79	$ 2.82	$ 0.03	1.08%
		Family - TWO TIER	$ 7.08	$ 7.23	$ 0.15	2.12%	$ 7.24	$ 7.34	$ 0.10	1.38%
		Double - THREE TIER	$ 5.45	$ 5.56	$ 0.11	2.02%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Family - THREE TIER	$ 7.20	$ 7.37	$ 0.17	2.36%	$ 7.37	$ 7.48	$ 0.11	1.49%
		Employee/Spouse - FOUR TIER	$ 5.45	$ 5.56	$ 0.11	2.02%	$ 5.56	$ 5.65	$ 0.09	1.62%
		Employee/Chld(rn) - FOUR TIER	$ 5.31	$ 5.42	$ 0.11	2.07%	$ 5.42	$ 5.51	$ 0.09	1.66%
		Family - FOUR TIER	$ 7.89	$ 8.06	$ 0.17	2.15%	$ 8.06	$ 8.19	$ 0.13	1.61%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.48	$ 1.52	$ 0.04	2.70%	$ 1.52	$ 1.54	$ 0.02	1.32%
		Family - TWO TIER	$ 3.86	$ 3.95	$ 0.09	2.33%	$ 3.94	$ 4.01	$ 0.07	1.78%
		Double - THREE TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Family - THREE TIER	$ 3.93	$ 4.02	$ 0.09	2.29%	$ 4.02	$ 4.08	$ 0.06	1.49%
		Employee/Spouse - FOUR TIER	$ 2.97	$ 3.04	$ 0.07	2.36%	$ 3.03	$ 3.08	$ 0.05	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 2.89	$ 2.96	$ 0.07	2.42%	$ 2.96	$ 3.01	$ 0.05	1.69%
		Family - FOUR TIER	$ 4.30	$ 4.40	$ 0.10	2.33%	$ 4.40	$ 4.47	$ 0.07	1.59%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 1.01	$ 1.02	$ 0.01	0.99%	$ 1.03	$ 1.04	$ 0.01	0.97%
		Family - TWO TIER	$ 2.61	$ 2.66	$ 0.05	1.92%	$ 2.67	$ 2.70	$ 0.03	1.12%
		Double - THREE TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Family - THREE TIER	$ 2.66	$ 2.71	$ 0.05	1.88%	$ 2.72	$ 2.75	$ 0.03	1.10%
		Employee/Spouse - FOUR TIER	$ 2.01	$ 2.04	$ 0.03	1.49%	$ 2.06	$ 2.07	$ 0.01	0.49%
		Employee/Chld(rn) - FOUR TIER	$ 1.96	$ 1.99	$ 0.03	1.53%	$ 2.00	$ 2.02	$ 0.02	1.00%
		Family - FOUR TIER	$ 2.91	$ 2.96	$ 0.05	1.72%	$ 2.98	$ 3.01	$ 0.03	1.01%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.38)	$ (1.42)	$ (0.04)	2.90%	$ (1.41)	$ (1.44)	$ (0.03)	2.13%
		Family - TWO TIER	$ (3.58)	$ (3.69)	$ (0.11)	3.07%	$ (3.67)	$ (3.75)	$ (0.08)	2.18%
		Double - THREE TIER	$ (2.75)	$ (2.84)	$ (0.09)	3.27%	$ (2.82)	$ (2.88)	$ (0.06)	2.13%
		Family - THREE TIER	$ (3.66)	$ (3.76)	$ (0.10)	2.73%	$ (3.74)	$ (3.82)	$ (0.08)	2.14%
		Employee/Spouse - FOUR TIER	$ (2.75)	$ (2.84)	$ (0.09)	3.27%	$ (2.82)	$ (2.88)	$ (0.06)	2.13%
		Employee/Chld(rn) - FOUR TIER	$ (2.69)	$ (2.77)	$ (0.08)	2.97%	$ (2.74)	$ (2.81)	$ (0.07)	2.55%
		Family - FOUR TIER	$ (3.99)	$ (4.11)	$ (0.12)	3.01%	$ (4.09)	$ (4.18)	$ (0.09)	2.20%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.93	$ 0.96	$ 0.03	3.23%	$ 0.95	$ 0.98	$ 0.03	3.16%
		Family - TWO TIER	$ 2.44	$ 2.51	$ 0.07	2.87%	$ 2.49	$ 2.55	$ 0.06	2.41%
		Double - THREE TIER	$ 1.88	$ 1.93	$ 0.05	2.66%	$ 1.92	$ 1.96	$ 0.04	2.08%
		Family - THREE TIER	$ 2.48	$ 2.56	$ 0.08	3.23%	$ 2.54	$ 2.60	$ 0.06	2.36%
		Employee/Spouse - FOUR TIER	$ 1.88	$ 1.93	$ 0.05	2.66%	$ 1.92	$ 1.96	$ 0.04	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 1.83	$ 1.88	$ 0.05	2.73%	$ 1.86	$ 1.91	$ 0.05	2.69%
		Family - FOUR TIER	$ 2.72	$ 2.80	$ 0.08	2.94%	$ 2.78	$ 2.84	$ 0.06	2.16%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 4.25	$ 4.34	$ 0.09	2.12%	$ 4.34	$ 4.41	$ 0.07	1.61%
		Family - TWO TIER	$ 11.04	$ 11.28	$ 0.24	2.17%	$ 11.28	$ 11.46	$ 0.18	1.60%
		Double - THREE TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Family - THREE TIER	$ 11.25	$ 11.50	$ 0.25	2.22%	$ 11.51	$ 11.68	$ 0.17	1.48%
		Employee/Spouse - FOUR TIER	$ 8.49	$ 8.68	$ 0.19	2.24%	$ 8.69	$ 8.82	$ 0.13	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 8.27	$ 8.46	$ 0.19	2.30%	$ 8.47	$ 8.60	$ 0.13	1.53%
		Family - FOUR TIER	$ 12.31	$ 12.59	$ 0.28	2.27%	$ 12.59	$ 12.78	$ 0.19	1.51%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.22	$ 3.29	$ 0.07	2.17%	$ 3.28	$ 3.34	$ 0.06	1.83%
		Family - TWO TIER	$ 8.36	$ 8.56	$ 0.20	2.39%	$ 8.55	$ 8.69	$ 0.14	1.64%
		Double - THREE TIER	$ 6.43	$ 6.58	$ 0.15	2.33%	$ 6.58	$ 6.68	$ 0.10	1.52%
		Family - THREE TIER	$ 8.53	$ 8.72	$ 0.19	2.23%	$ 8.72	$ 8.86	$ 0.14	1.61%
		Employee/Spouse - FOUR TIER	$ 6.43	$ 6.58	$ 0.15	2.33%	$ 6.58	$ 6.68	$ 0.10	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 6.27	$ 6.42	$ 0.15	2.39%	$ 6.41	$ 6.52	$ 0.11	1.72%
		Family - FOUR TIER	$ 9.32	$ 9.54	$ 0.22	2.36%	$ 9.54	$ 9.69	$ 0.15	1.57%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.70	$ 8.88	$ 0.18	2.07%	$ 8.89	$ 9.02	$ 0.13	1.46%
		Family - TWO TIER	$ 22.60	$ 23.08	$ 0.48	2.12%	$ 23.11	$ 23.45	$ 0.34	1.47%
		Double - THREE TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Family - THREE TIER	$ 23.04	$ 23.53	$ 0.49	2.13%	$ 23.55	$ 23.90	$ 0.35	1.49%
		Employee/Spouse - FOUR TIER	$ 17.39	$ 17.76	$ 0.37	2.13%	$ 17.78	$ 18.04	$ 0.26	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 16.95	$ 17.31	$ 0.36	2.12%	$ 17.33	$ 17.59	$ 0.26	1.50%
		Family - FOUR TIER	$ 25.22	$ 25.75	$ 0.53	2.10%	$ 25.78	$ 26.15	$ 0.37	1.44%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.80	$ 6.96	$ 0.16	2.35%	$ 6.95	$ 7.07	$ 0.12	1.73%
		Family - TWO TIER	$ 17.68	$ 18.11	$ 0.43	2.43%	$ 18.08	$ 18.39	$ 0.31	1.71%
		Double - THREE TIER	$ 13.60	$ 13.93	$ 0.33	2.43%	$ 13.91	$ 14.15	$ 0.24	1.73%
		Family - THREE TIER	$ 18.02	$ 18.45	$ 0.43	2.39%	$ 18.42	$ 18.74	$ 0.32	1.74%
		Employee/Spouse - FOUR TIER	$ 13.60	$ 13.93	$ 0.33	2.43%	$ 13.91	$ 14.15	$ 0.24	1.73%
		Employee/Chld(rn) - FOUR TIER	$ 13.26	$ 13.58	$ 0.32	2.41%	$ 13.56	$ 13.79	$ 0.23	1.70%
		Family - FOUR TIER	$ 19.72	$ 20.20	$ 0.48	2.43%	$ 20.16	$ 20.51	$ 0.35	1.74%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPBHS211	PPBHS212								
		Individual - ALL TIERS	$ 2.64	$ 2.87	$ 0.23	8.71%	$ 2.70	$ 2.91	$ 0.21	7.78%
		Family - TWO TIER	$ 6.87	$ 7.46	$ 0.59	8.59%	$ 7.01	$ 7.57	$ 0.56	7.99%
		Double - THREE TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Family - THREE TIER	$ 7.00	$ 7.60	$ 0.60	8.57%	$ 7.15	$ 7.72	$ 0.57	7.97%
		Employee/Spouse - FOUR TIER	$ 5.29	$ 5.74	$ 0.45	8.51%	$ 5.39	$ 5.83	$ 0.44	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 5.15	$ 5.59	$ 0.44	8.54%	$ 5.27	$ 5.68	$ 0.41	7.78%
		Family - FOUR TIER	$ 7.66	$ 8.32	$ 0.66	8.62%	$ 7.82	$ 8.45	$ 0.63	8.06%
PPO	PPBHS311	PPBHS312								
		Individual - ALL TIERS	$ 1.44	$ 1.57	$ 0.13	9.03%	$ 1.46	$ 1.59	$ 0.13	8.90%
		Family - TWO TIER	$ 3.74	$ 4.07	$ 0.33	8.82%	$ 3.81	$ 4.13	$ 0.32	8.40%
		Double - THREE TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Family - THREE TIER	$ 3.80	$ 4.15	$ 0.35	9.21%	$ 3.89	$ 4.21	$ 0.32	8.23%
		Employee/Spouse - FOUR TIER	$ 2.87	$ 3.13	$ 0.26	9.06%	$ 2.93	$ 3.18	$ 0.25	8.53%
		Employee/Chld(rn) - FOUR TIER	$ 2.80	$ 3.05	$ 0.25	8.93%	$ 2.86	$ 3.10	$ 0.24	8.39%
		Family - FOUR TIER	$ 4.16	$ 4.54	$ 0.38	9.13%	$ 4.26	$ 4.61	$ 0.35	8.22%
PPO	PPBHS411	PPBHS412								
		Individual - ALL TIERS	$ 0.97	$ 1.05	$ 0.08	8.25%	$ 1.00	$ 1.07	$ 0.07	7.00%
		Family - TWO TIER	$ 2.53	$ 2.74	$ 0.21	8.30%	$ 2.59	$ 2.78	$ 0.19	7.34%
		Double - THREE TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Family - THREE TIER	$ 2.59	$ 2.79	$ 0.20	7.72%	$ 2.64	$ 2.84	$ 0.20	7.58%
		Employee/Spouse - FOUR TIER	$ 1.95	$ 2.11	$ 0.16	8.21%	$ 1.99	$ 2.14	$ 0.15	7.54%
		Employee/Chld(rn) - FOUR TIER	$ 1.90	$ 2.05	$ 0.15	7.89%	$ 1.94	$ 2.09	$ 0.15	7.73%
		Family - FOUR TIER	$ 2.83	$ 3.06	$ 0.23	8.13%	$ 2.88	$ 3.10	$ 0.22	7.64%
PPO	PPDEDS111	PPDEDS112								
		Individual - ALL TIERS	$ (1.33)	$ (1.46)	$ (0.13)	9.77%	$ (1.37)	$ (1.49)	$ (0.12)	8.76%
		Family - TWO TIER	$ (3.48)	$ (3.80)	$ (0.32)	9.20%	$ (3.55)	$ (3.86)	$ (0.31)	8.73%
		Double - THREE TIER	$ (2.67)	$ (2.93)	$ (0.26)	9.74%	$ (2.73)	$ (2.97)	$ (0.24)	8.79%
		Family - THREE TIER	$ (3.54)	$ (3.88)	$ (0.34)	9.60%	$ (3.61)	$ (3.94)	$ (0.33)	9.14%
		Employee/Spouse - FOUR TIER	$ (2.67)	$ (2.93)	$ (0.26)	9.74%	$ (2.73)	$ (2.97)	$ (0.24)	8.79%
		Employee/Chld(rn) - FOUR TIER	$ (2.61)	$ (2.85)	$ (0.24)	9.20%	$ (2.66)	$ (2.90)	$ (0.24)	9.02%
		Family - FOUR TIER	$ (3.88)	$ (4.24)	$ (0.36)	9.28%	$ (3.95)	$ (4.31)	$ (0.36)	9.11%
PPO	PPSNFS111	PPSNFS112								
		Individual - ALL TIERS	$ 0.90	$ 1.00	$ 0.10	11.11%	$ 0.92	$ 1.01	$ 0.09	9.78%
		Family - TWO TIER	$ 2.35	$ 2.59	$ 0.24	10.21%	$ 2.41	$ 2.63	$ 0.22	9.13%
		Double - THREE TIER	$ 1.81	$ 1.99	$ 0.18	9.94%	$ 1.84	$ 2.02	$ 0.18	9.78%
		Family - THREE TIER	$ 2.39	$ 2.64	$ 0.25	10.46%	$ 2.45	$ 2.68	$ 0.23	9.39%
		Employee/Spouse - FOUR TIER	$ 1.81	$ 1.99	$ 0.18	9.94%	$ 1.84	$ 2.02	$ 0.18	9.78%
		Employee/Chld(rn) - FOUR TIER	$ 1.76	$ 1.94	$ 0.18	10.23%	$ 1.80	$ 1.97	$ 0.17	9.44%
		Family - FOUR TIER	$ 2.62	$ 2.89	$ 0.27	10.31%	$ 2.68	$ 2.93	$ 0.25	9.33%
PPO	PPVSNS111	PPVSNS112								
		Individual - ALL TIERS	$ 4.12	$ 4.48	$ 0.36	8.74%	$ 4.21	$ 4.55	$ 0.34	8.08%
		Family - TWO TIER	$ 10.71	$ 11.64	$ 0.93	8.68%	$ 10.93	$ 11.82	$ 0.89	8.14%
		Double - THREE TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Family - THREE TIER	$ 10.91	$ 11.87	$ 0.96	8.80%	$ 11.15	$ 12.05	$ 0.90	8.07%
		Employee/Spouse - FOUR TIER	$ 8.23	$ 8.95	$ 0.72	8.75%	$ 8.41	$ 9.10	$ 0.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 8.03	$ 8.73	$ 0.70	8.72%	$ 8.20	$ 8.87	$ 0.67	8.17%
		Family - FOUR TIER	$ 11.94	$ 12.98	$ 1.04	8.71%	$ 12.19	$ 13.19	$ 1.00	8.20%
PPO	PPVSNS211	PPVSNS212								
		Individual - ALL TIERS	$ 3.11	$ 3.39	$ 0.28	9.00%	$ 3.18	$ 3.45	$ 0.27	8.49%
		Family - TWO TIER	$ 8.09	$ 8.83	$ 0.74	9.15%	$ 8.26	$ 8.96	$ 0.70	8.47%
		Double - THREE TIER	$ 6.23	$ 6.79	$ 0.56	8.99%	$ 6.36	$ 6.90	$ 0.54	8.49%
		Family - THREE TIER	$ 8.25	$ 9.00	$ 0.75	9.09%	$ 8.42	$ 9.14	$ 0.72	8.55%
		Employee/Spouse - FOUR TIER	$ 6.23	$ 6.79	$ 0.56	8.99%	$ 6.36	$ 6.90	$ 0.54	8.49%
		Employee/Chld(rn) - FOUR TIER	$ 6.07	$ 6.62	$ 0.55	9.06%	$ 6.20	$ 6.72	$ 0.52	8.39%
		Family - FOUR TIER	$ 9.03	$ 9.84	$ 0.81	8.97%	$ 9.22	$ 10.00	$ 0.78	8.46%
PPO	PPVSNS311	PPVSNS312								
		Individual - ALL TIERS	$ 8.42	$ 9.16	$ 0.74	8.79%	$ 8.60	$ 9.30	$ 0.70	8.14%
		Family - TWO TIER	$ 21.91	$ 23.82	$ 1.91	8.72%	$ 22.38	$ 24.19	$ 1.81	8.09%
		Double - THREE TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Family - THREE TIER	$ 22.33	$ 24.27	$ 1.94	8.69%	$ 22.81	$ 24.65	$ 1.84	8.07%
		Employee/Spouse - FOUR TIER	$ 16.86	$ 18.32	$ 1.46	8.66%	$ 17.22	$ 18.61	$ 1.39	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 16.43	$ 17.86	$ 1.43	8.70%	$ 16.78	$ 18.14	$ 1.36	8.10%
		Family - FOUR TIER	$ 24.44	$ 26.56	$ 2.12	8.67%	$ 24.96	$ 26.98	$ 2.02	8.09%
PPO	PPVSNS611	PPVSNS612								
		Individual - ALL TIERS	$ 6.59	$ 7.18	$ 0.59	8.95%	$ 6.73	$ 7.30	$ 0.57	8.47%
		Family - TWO TIER	$ 17.13	$ 18.68	$ 1.55	9.05%	$ 17.49	$ 18.97	$ 1.48	8.46%
		Double - THREE TIER	$ 13.18	$ 14.37	$ 1.19	9.03%	$ 13.46	$ 14.59	$ 1.13	8.40%
		Family - THREE TIER	$ 17.46	$ 19.04	$ 1.58	9.05%	$ 17.83	$ 19.34	$ 1.51	8.47%
		Employee/Spouse - FOUR TIER	$ 13.18	$ 14.37	$ 1.19	9.03%	$ 13.46	$ 14.59	$ 1.13	8.40%
		Employee/Chld(rn) - FOUR TIER	$ 12.85	$ 14.01	$ 1.16	9.03%	$ 13.13	$ 14.23	$ 1.10	8.38%
		Family - FOUR TIER	$ 19.11	$ 20.83	$ 1.72	9.00%	$ 19.52	$ 21.16	$ 1.64	8.40%

CDPHP Universal Benefits, Inc.
All Regions
Student/Dependent Factors
Proposed Premium Rates Effective 1/1/2012

** Applied only to Base Medical and Pharmacy rates

	Form Number	Old Rider Name	New Rider Name	Benefit	2012 Factor
Small Group	PP/HD/EP/ELG/LS/2910	EPELGS2911	EPELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	EPELGS1211	EPELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	EPELGS1311	EPELGS1312	Domestic Partner - Same Sex Only	0.000
	PP/HD/EP/ELG/LS/2910	HDELGS2911	HDELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	HDELGS1211	HDELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	HDELGS1311	HDELGS1312	Domestic Partner - Same Sex Only	0.000
	PP/HD/EP/ELG/LS/2910	PPELGS2911	PPELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	PPELGS1211	PPELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	PPELGS1311	PPELGS1312	Domestic Partner - Same Sex Only	0.000
Sole Proprietor	PP/HD/EP/ELG/LS/2910	EPELGS2911	EPELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	EPELGS1211	EPELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	EPELGS1311	EPELGS1312	Domestic Partner - Same Sex Only	0.000
	PP/HD/EP/ELG/LS/2910	HDELGS2911	HDELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	HDELGS1211	HDELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	HDELGS1311	HDELGS1312	Domestic Partner - Same Sex Only	0.000
	PP/HD/EP/ELG/LS/2910	PPELGS2911	PPELGS2912	Young Adult to 29	1.024
	[PP;EP;HD]ELG[L;S]-0110	PPELGS1211	PPELGS1212	Domestic Partner - Same or Opposite Sex	0.000
	[PP;EP;HD]ELG[L;S]-0110	PPELGS1311	PPELGS1312	Domestic Partner - Same Sex Only	0.000

CDPHP Universal Benefits, Inc.
Benefit Summary

Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	Product Line	Product Type	2011 Plan Code	2012 Plan Code	Benefit Description
[EP;PP;HD]BH[S]1-0110	SG	EPO	Other	EPBHS111	EPBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SG	EPO	Other	EPBHS211	EPBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SG	EPO	Other	EPBHS311	EPBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SG	EPO	Other	EPBHS411	EPBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]DED[L;S]-0107	SG	EPO	Other	EPDEDS111	EPDEDS112	Remove Deductible Carryover
[PP;PS;EP]SNF[L;S]-0107	SG	EPO	Other	EPSNFS111	EPSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SG	EPO	Vision	EPVSNS111	EPVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SG	EPO	Vision	EPVSNS211	EPVSNS212	Routine Eye Exam Every 24 Months
[PP;EP;HD]VSN[L;S]-0110	SG	EPO	Vision	EPVSNS311	EPVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[PP;EP;HD]VSN[L;S]-0110	SG	EPO	Vision	EPVSNS611	EPVSNS612	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[EP;PP;HD]BH[S]1-0110	SG	HD	Other	HDBHS111	HDBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SG	HD	Other	HDBHS211	HDBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SG	HD	Other	HDBHS311	HDBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SG	HD	Other	HDBHS411	HDBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]SNF[L;S]-0107	SG	HD	Other	HDSNFS111	HDSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SG	HD	Vision	HDVSNS111	HDVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SG	HD	Vision	HDVSNS311	HDVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[EP;PP;HD]BH[S]1-0110	SG	PPO	Other	PPBHS111	PPBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SG	PPO	Other	PPBHS211	PPBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SG	PPO	Other	PPBHS311	PPBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SG	PPO	Other	PPBHS411	PPBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]DED[L;S]-0107	SG	PPO	Other	PPDEDS111	PPDEDS112	Remove Deductible Carryover
[PP;PS;EP]SNF[L;S]-0107	SG	PPO	Other	PPSNFS111	PPSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SG	PPO	Vision	PPVSNS111	PPVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SG	PPO	Vision	PPVSNS211	PPVSNS212	Routine Eye Exam Every 24 Months
[PP;EP;HD]VSN[L;S]-0110	SG	PPO	Vision	PPVSNS311	PPVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[PP;EP;HD]VSN[L;S]-0110	SG	PPO	Vision	PPVSNS611	PPVSNS612	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[EP;PP;HD]BH[S]1-0110	SP	EPO	Other	EPBHS111	EPBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SP	EPO	Other	EPBHS211	EPBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SP	EPO	Other	EPBHS311	EPBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SP	EPO	Other	EPBHS411	EPBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]DED[L;S]-0107	SP	EPO	Other	EPDEDS111	EPDEDS112	Remove Deductible Carryover
[PP;PS;EP]SNF[L;S]-0107	SP	EPO	Other	EPSNFS111	EPSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SP	EPO	Vision	EPVSNS111	EPVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SP	EPO	Vision	EPVSNS211	EPVSNS212	Routine Eye Exam Every 24 Months
[PP;EP;HD]VSN[L;S]-0110	SP	EPO	Vision	EPVSNS311	EPVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[PP;EP;HD]VSN[L;S]-0110	SP	EPO	Vision	EPVSNS611	EPVSNS612	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[EP;PP;HD]BH[S]1-0110	SP	HD	Other	HDBHS111	HDBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SP	HD	Other	HDBHS211	HDBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SP	HD	Other	HDBHS311	HDBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SP	HD	Other	HDBHS411	HDBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]SNF[L;S]-0107	SP	HD	Other	HDSNFS111	HDSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SP	HD	Vision	HDVSNS111	HDVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SP	HD	Vision	HDVSNS311	HDVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[EP;PP;HD]BH[S]1-0110	SP	PPO	Other	PPBHS111	PPBHS112	Federal Parity - Unlimited Inpatient & Outpatient Mental Health and Chemical Abuse Services
[EP;PP;HD]BH[S]2-0110	SP	PPO	Other	PPBHS211	PPBHS212	Adds Timothy's Law (BBMI; Children w/ Serious Emotional Disorders) & Adds 30-Days IP Chemical Abuse Rehab
[AE;CE;AP;AHD;CHD] CA1-0107	SP	PPO	Other	PPBHS311	PPBHS312	Adds 30 Days IP Chemical Abuse Rehab and 7 Days IP Chemical Abuse Detox
[AE;CE;AP;AHD;CHD] CA2-0107	SP	PPO	Other	PPBHS411	PPBHS412	Adds 7 Days IP Chemical Abuse Detox
[PP;PS;EP]DED[L;S]-0107	SP	PPO	Other	PPDEDS111	PPDEDS112	Remove Deductible Carryover
[PP;PS;EP]SNF[L;S]-0107	SP	PPO	Other	PPSNFS111	PPSNFS112	Changes SNF to 365 Days
[PP;EP;HD]VSN[L;S]-0110	SP	PPO	Vision	PPVSNS111	PPVSNS112	Routine Eye Exam Every 12 Months
[PP;EP;HD]VSN[L;S]-0110	SP	PPO	Vision	PPVSNS211	PPVSNS212	Routine Eye Exam Every 24 Months
[PP;EP;HD]VSN[L;S]-0110	SP	PPO	Vision	PPVSNS311	PPVSNS312	Vision Hardware and Routine Eye Exam Every 12 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)
[PP;EP;HD]VSN[L;S]-0110	SP	PPO	Vision	PPVSNS611	PPVSNS612	Vision Hardware and Routine Eye Exam Every 24 Months (Low Option Hardware: $75 Frames & Lenses/$75 Contract Lenses)

CDPHP Universal Benefits, Inc.
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Proposed Premium Rates Effective 1/1/2012

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CDPHP Universal Benefits, Inc.
2012 Rate Adjustment
SG UBI Pharmacy
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CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS10A11	EPRXS10A12								
		Individual - ALL TIERS	$ 66.53	$ 68.51	$ 1.98	2.98%	$ 68.52	$ 69.59	$ 1.07	1.56%
		Family - TWO TIER	$ 172.97	$ 178.13	$ 5.16	2.98%	$ 178.16	$ 180.93	$ 2.77	1.55%
		Double - THREE TIER	$ 133.05	$ 137.03	$ 3.98	2.99%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Family - THREE TIER	$ 176.30	$ 181.56	$ 5.26	2.98%	$ 181.59	$ 184.41	$ 2.82	1.55%
		Employee/Spouse - FOUR TIER	$ 133.05	$ 137.03	$ 3.98	2.99%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.73	$ 133.60	$ 3.87	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Family - FOUR TIER	$ 192.93	$ 198.69	$ 5.76	2.99%	$ 198.72	$ 201.81	$ 3.09	1.55%
EPO	EPRXS11A11	EPRXS11A12								
		Individual - ALL TIERS	$ 47.39	$ 48.80	$ 1.41	2.98%	$ 48.81	$ 49.57	$ 0.76	1.56%
		Family - TWO TIER	$ 123.20	$ 126.89	$ 3.69	3.00%	$ 126.90	$ 128.88	$ 1.98	1.56%
		Double - THREE TIER	$ 94.77	$ 97.60	$ 2.83	2.99%	$ 97.61	$ 99.14	$ 1.53	1.57%
		Family - THREE TIER	$ 125.57	$ 129.33	$ 3.76	2.99%	$ 129.34	$ 131.36	$ 2.02	1.56%
		Employee/Spouse - FOUR TIER	$ 94.77	$ 97.60	$ 2.83	2.99%	$ 97.61	$ 99.14	$ 1.53	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 92.40	$ 95.16	$ 2.76	2.99%	$ 95.17	$ 96.66	$ 1.49	1.57%
		Family - FOUR TIER	$ 137.42	$ 141.53	$ 4.11	2.99%	$ 141.54	$ 143.75	$ 2.21	1.56%
EPO	EPRXS12A11	EPRXS12A12								
		Individual - ALL TIERS	$ 68.83	$ 70.88	$ 2.05	2.98%	$ 70.89	$ 71.99	$ 1.10	1.55%
		Family - TWO TIER	$ 178.95	$ 184.29	$ 5.34	2.98%	$ 184.32	$ 187.18	$ 2.86	1.55%
		Double - THREE TIER	$ 137.66	$ 141.76	$ 4.10	2.98%	$ 141.79	$ 143.99	$ 2.20	1.55%
		Family - THREE TIER	$ 182.40	$ 187.84	$ 5.44	2.98%	$ 187.87	$ 190.78	$ 2.91	1.55%
		Employee/Spouse - FOUR TIER	$ 137.66	$ 141.76	$ 4.10	2.98%	$ 141.79	$ 143.99	$ 2.20	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 134.22	$ 138.22	$ 4.00	2.98%	$ 138.24	$ 140.39	$ 2.15	1.56%
		Family - FOUR TIER	$ 199.60	$ 205.56	$ 5.96	2.99%	$ 205.59	$ 208.78	$ 3.19	1.55%
EPO	EPRXS19A11	EPRXS19A12								
		Individual - ALL TIERS	$ 67.26	$ 69.26	$ 2.00	2.97%	$ 69.27	$ 70.35	$ 1.08	1.56%
		Family - TWO TIER	$ 174.87	$ 180.09	$ 5.22	2.99%	$ 180.12	$ 182.91	$ 2.79	1.55%
		Double - THREE TIER	$ 134.51	$ 138.53	$ 4.02	2.99%	$ 138.55	$ 140.70	$ 2.15	1.55%
		Family - THREE TIER	$ 178.23	$ 183.55	$ 5.32	2.98%	$ 183.58	$ 186.43	$ 2.85	1.55%
		Employee/Spouse - FOUR TIER	$ 134.51	$ 138.53	$ 4.02	2.99%	$ 138.55	$ 140.70	$ 2.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 131.16	$ 135.07	$ 3.91	2.98%	$ 135.09	$ 137.19	$ 2.10	1.55%
		Family - FOUR TIER	$ 195.04	$ 200.87	$ 5.83	2.99%	$ 200.89	$ 204.02	$ 3.13	1.56%
EPO	EPRXS21A11	EPRXS21A12								
		Individual - ALL TIERS	$ 20.79	$ 21.41	$ 0.62	2.98%	$ 21.41	$ 21.75	$ 0.34	1.59%
		Family - TWO TIER	$ 54.05	$ 55.66	$ 1.61	2.98%	$ 55.67	$ 56.54	$ 0.87	1.56%
		Double - THREE TIER	$ 41.57	$ 42.82	$ 1.25	3.01%	$ 42.81	$ 43.49	$ 0.68	1.59%
		Family - THREE TIER	$ 55.08	$ 56.74	$ 1.66	3.01%	$ 56.74	$ 57.63	$ 0.89	1.57%
		Employee/Spouse - FOUR TIER	$ 41.57	$ 42.82	$ 1.25	3.01%	$ 42.81	$ 43.49	$ 0.68	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 40.54	$ 41.75	$ 1.21	2.98%	$ 41.74	$ 42.40	$ 0.66	1.58%
		Family - FOUR TIER	$ 60.27	$ 62.09	$ 1.82	3.02%	$ 62.09	$ 63.06	$ 0.97	1.56%
EPO	EPRXS22A11	EPRXS22A12								
		Individual - ALL TIERS	$ 75.08	$ 77.32	$ 2.24	2.98%	$ 77.33	$ 78.53	$ 1.20	1.55%
		Family - TWO TIER	$ 195.21	$ 201.03	$ 5.82	2.98%	$ 201.07	$ 204.18	$ 3.11	1.55%
		Double - THREE TIER	$ 150.16	$ 154.63	$ 4.47	2.98%	$ 154.67	$ 157.06	$ 2.39	1.55%
		Family - THREE TIER	$ 198.96	$ 204.89	$ 5.93	2.98%	$ 204.94	$ 208.11	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 150.16	$ 154.63	$ 4.47	2.98%	$ 154.67	$ 157.06	$ 2.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 146.41	$ 150.77	$ 4.36	2.98%	$ 150.80	$ 153.14	$ 2.34	1.55%
		Family - FOUR TIER	$ 217.74	$ 224.22	$ 6.48	2.98%	$ 224.26	$ 227.74	$ 3.48	1.55%
EPO	EPRXS23A11	EPRXS23A12								
		Individual - ALL TIERS	$ 85.89	$ 88.45	$ 2.56	2.98%	$ 88.47	$ 89.84	$ 1.37	1.55%
		Family - TWO TIER	$ 223.32	$ 229.97	$ 6.65	2.98%	$ 230.02	$ 233.58	$ 3.56	1.55%
		Double - THREE TIER	$ 171.79	$ 176.90	$ 5.11	2.97%	$ 176.94	$ 179.68	$ 2.74	1.55%
		Family - THREE TIER	$ 227.61	$ 234.39	$ 6.78	2.98%	$ 234.44	$ 238.07	$ 3.63	1.55%
		Employee/Spouse - FOUR TIER	$ 171.79	$ 176.90	$ 5.11	2.97%	$ 176.94	$ 179.68	$ 2.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.49	$ 172.48	$ 4.99	2.98%	$ 172.51	$ 175.18	$ 2.67	1.55%
		Family - FOUR TIER	$ 249.09	$ 256.50	$ 7.41	2.97%	$ 256.56	$ 260.53	$ 3.97	1.55%
EPO	EPRXS29A11	EPRXS29A12								
		Individual - ALL TIERS	$ 89.39	$ 92.05	$ 2.66	2.98%	$ 92.07	$ 93.50	$ 1.43	1.55%
		Family - TWO TIER	$ 232.42	$ 239.34	$ 6.92	2.98%	$ 239.39	$ 243.10	$ 3.71	1.55%
		Double - THREE TIER	$ 178.79	$ 184.11	$ 5.32	2.98%	$ 184.15	$ 187.00	$ 2.85	1.55%
		Family - THREE TIER	$ 236.89	$ 243.94	$ 7.05	2.98%	$ 244.00	$ 247.77	$ 3.77	1.55%
		Employee/Spouse - FOUR TIER	$ 178.79	$ 184.11	$ 5.32	2.98%	$ 184.15	$ 187.00	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.32	$ 179.51	$ 5.19	2.98%	$ 179.54	$ 182.32	$ 2.78	1.55%
		Family - FOUR TIER	$ 259.24	$ 266.96	$ 7.72	2.98%	$ 267.02	$ 271.15	$ 4.13	1.55%
EPO	EPRXS30A11	EPRXS30A12								
		Individual - ALL TIERS	$ 91.61	$ 94.34	$ 2.73	2.98%	$ 94.36	$ 95.82	$ 1.46	1.55%
		Family - TWO TIER	$ 238.20	$ 245.28	$ 7.08	2.97%	$ 245.34	$ 249.13	$ 3.79	1.54%
		Double - THREE TIER	$ 183.23	$ 188.68	$ 5.45	2.97%	$ 188.72	$ 191.64	$ 2.92	1.55%
		Family - THREE TIER	$ 242.77	$ 250.00	$ 7.23	2.98%	$ 250.06	$ 253.93	$ 3.87	1.55%
		Employee/Spouse - FOUR TIER	$ 183.23	$ 188.68	$ 5.45	2.97%	$ 188.72	$ 191.64	$ 2.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 178.64	$ 183.96	$ 5.32	2.98%	$ 184.00	$ 186.85	$ 2.85	1.55%
		Family - FOUR TIER	$ 265.68	$ 273.59	$ 7.91	2.98%	$ 273.65	$ 277.88	$ 4.23	1.55%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS10A11	EPRXS10A12								
		Individual - ALL TIERS	$ 64.96	$ 70.68	$ 5.72	8.81%	$ 66.34	$ 71.79	$ 5.45	8.22%
		Family - TWO TIER	$ 168.91	$ 183.77	$ 14.86	8.80%	$ 172.49	$ 186.66	$ 14.17	8.21%
		Double - THREE TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Family - THREE TIER	$ 172.15	$ 187.30	$ 15.15	8.80%	$ 175.80	$ 190.24	$ 14.44	8.21%
		Employee/Spouse - FOUR TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 126.67	$ 137.83	$ 11.16	8.81%	$ 129.36	$ 139.99	$ 10.63	8.22%
		Family - FOUR TIER	$ 188.39	$ 204.97	$ 16.58	8.80%	$ 192.38	$ 208.19	$ 15.81	8.22%
EPO	EPRXS11A11	EPRXS11A12								
		Individual - ALL TIERS	$ 46.28	$ 50.35	$ 4.07	8.79%	$ 47.26	$ 51.14	$ 3.88	8.21%
		Family - TWO TIER	$ 120.33	$ 130.90	$ 10.57	8.78%	$ 122.87	$ 132.96	$ 10.09	8.21%
		Double - THREE TIER	$ 92.56	$ 100.69	$ 8.13	8.78%	$ 94.52	$ 102.27	$ 7.75	8.20%
		Family - THREE TIER	$ 122.64	$ 133.42	$ 10.78	8.79%	$ 125.23	$ 135.51	$ 10.28	8.21%
		Employee/Spouse - FOUR TIER	$ 92.56	$ 100.69	$ 8.13	8.78%	$ 94.52	$ 102.27	$ 7.75	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 90.24	$ 98.18	$ 7.94	8.80%	$ 92.16	$ 99.72	$ 7.56	8.20%
		Family - FOUR TIER	$ 134.21	$ 146.01	$ 11.80	8.79%	$ 137.05	$ 148.30	$ 11.25	8.21%
EPO	EPRXS12A11	EPRXS12A12								
		Individual - ALL TIERS	$ 67.21	$ 73.12	$ 5.91	8.79%	$ 68.63	$ 74.27	$ 5.64	8.22%
		Family - TWO TIER	$ 174.75	$ 190.12	$ 15.37	8.80%	$ 178.45	$ 193.11	$ 14.66	8.22%
		Double - THREE TIER	$ 134.42	$ 146.25	$ 11.83	8.80%	$ 137.27	$ 148.54	$ 11.27	8.21%
		Family - THREE TIER	$ 178.11	$ 193.78	$ 15.67	8.80%	$ 181.88	$ 196.82	$ 14.94	8.21%
		Employee/Spouse - FOUR TIER	$ 134.42	$ 146.25	$ 11.83	8.80%	$ 137.27	$ 148.54	$ 11.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 131.06	$ 142.59	$ 11.53	8.80%	$ 133.85	$ 144.83	$ 10.98	8.20%
		Family - FOUR TIER	$ 194.92	$ 212.06	$ 17.14	8.79%	$ 199.05	$ 215.39	$ 16.34	8.21%
EPO	EPRXS19A11	EPRXS19A12								
		Individual - ALL TIERS	$ 65.68	$ 71.46	$ 5.78	8.80%	$ 67.07	$ 72.58	$ 5.51	8.22%
		Family - TWO TIER	$ 170.76	$ 185.79	$ 15.03	8.80%	$ 174.37	$ 188.70	$ 14.33	8.22%
		Double - THREE TIER	$ 131.35	$ 142.91	$ 11.56	8.80%	$ 134.13	$ 145.16	$ 11.03	8.22%
		Family - THREE TIER	$ 174.04	$ 189.36	$ 15.32	8.80%	$ 177.73	$ 192.33	$ 14.60	8.21%
		Employee/Spouse - FOUR TIER	$ 131.35	$ 142.91	$ 11.56	8.80%	$ 134.13	$ 145.16	$ 11.03	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 128.06	$ 139.34	$ 11.28	8.81%	$ 130.78	$ 141.53	$ 10.75	8.22%
		Family - FOUR TIER	$ 190.46	$ 207.22	$ 16.76	8.80%	$ 194.49	$ 210.48	$ 15.99	8.22%
EPO	EPRXS21A11	EPRXS21A12								
		Individual - ALL TIERS	$ 20.30	$ 22.09	$ 1.79	8.82%	$ 20.73	$ 22.43	$ 1.70	8.20%
		Family - TWO TIER	$ 52.78	$ 57.43	$ 4.65	8.81%	$ 53.91	$ 58.33	$ 4.42	8.20%
		Double - THREE TIER	$ 40.60	$ 44.17	$ 3.57	8.79%	$ 41.46	$ 44.87	$ 3.41	8.22%
		Family - THREE TIER	$ 53.80	$ 58.53	$ 4.73	8.79%	$ 54.94	$ 59.45	$ 4.51	8.21%
		Employee/Spouse - FOUR TIER	$ 40.60	$ 44.17	$ 3.57	8.79%	$ 41.46	$ 44.87	$ 3.41	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 39.58	$ 43.07	$ 3.49	8.82%	$ 40.43	$ 43.75	$ 3.32	8.21%
		Family - FOUR TIER	$ 58.88	$ 64.05	$ 5.17	8.78%	$ 60.13	$ 65.06	$ 4.93	8.20%
EPO	EPRXS22A11	EPRXS22A12								
		Individual - ALL TIERS	$ 73.32	$ 79.76	$ 6.44	8.78%	$ 74.87	$ 81.02	$ 6.15	8.21%
		Family - TWO TIER	$ 190.63	$ 207.39	$ 16.76	8.79%	$ 194.67	$ 210.64	$ 15.97	8.20%
		Double - THREE TIER	$ 146.63	$ 159.53	$ 12.90	8.80%	$ 149.75	$ 162.03	$ 12.28	8.20%
		Family - THREE TIER	$ 194.29	$ 211.38	$ 17.09	8.80%	$ 198.41	$ 214.69	$ 16.28	8.21%
		Employee/Spouse - FOUR TIER	$ 146.63	$ 159.53	$ 12.90	8.80%	$ 149.75	$ 162.03	$ 12.28	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.97	$ 155.54	$ 12.57	8.79%	$ 146.00	$ 157.98	$ 11.98	8.21%
		Family - FOUR TIER	$ 212.63	$ 231.32	$ 18.69	8.79%	$ 217.13	$ 234.95	$ 17.82	8.21%
EPO	EPRXS23A11	EPRXS23A12								
		Individual - ALL TIERS	$ 83.88	$ 91.25	$ 7.37	8.79%	$ 85.65	$ 92.68	$ 7.03	8.21%
		Family - TWO TIER	$ 218.08	$ 237.25	$ 19.17	8.79%	$ 222.71	$ 240.97	$ 18.26	8.20%
		Double - THREE TIER	$ 167.75	$ 182.50	$ 14.75	8.79%	$ 171.31	$ 185.36	$ 14.05	8.20%
		Family - THREE TIER	$ 222.27	$ 241.81	$ 19.54	8.79%	$ 226.99	$ 245.61	$ 18.62	8.20%
		Employee/Spouse - FOUR TIER	$ 167.75	$ 182.50	$ 14.75	8.79%	$ 171.31	$ 185.36	$ 14.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 163.56	$ 177.93	$ 14.37	8.79%	$ 167.03	$ 180.73	$ 13.70	8.20%
		Family - FOUR TIER	$ 243.24	$ 264.62	$ 21.38	8.79%	$ 248.40	$ 268.78	$ 20.38	8.20%
EPO	EPRXS29A11	EPRXS29A12								
		Individual - ALL TIERS	$ 87.29	$ 94.97	$ 7.68	8.80%	$ 89.15	$ 96.46	$ 7.31	8.20%
		Family - TWO TIER	$ 226.96	$ 246.91	$ 19.95	8.79%	$ 231.78	$ 250.79	$ 19.01	8.20%
		Double - THREE TIER	$ 174.58	$ 189.93	$ 15.35	8.79%	$ 178.28	$ 192.92	$ 14.64	8.21%
		Family - THREE TIER	$ 231.32	$ 251.66	$ 20.34	8.79%	$ 236.23	$ 255.61	$ 19.38	8.20%
		Employee/Spouse - FOUR TIER	$ 174.58	$ 189.93	$ 15.35	8.79%	$ 178.28	$ 192.92	$ 14.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.22	$ 185.19	$ 14.97	8.79%	$ 173.83	$ 188.09	$ 14.26	8.20%
		Family - FOUR TIER	$ 253.15	$ 275.40	$ 22.25	8.79%	$ 258.52	$ 279.73	$ 21.21	8.20%
EPO	EPRXS30A11	EPRXS30A12								
		Individual - ALL TIERS	$ 89.46	$ 97.33	$ 7.87	8.80%	$ 91.36	$ 98.85	$ 7.49	8.20%
		Family - TWO TIER	$ 232.60	$ 253.05	$ 20.45	8.79%	$ 237.53	$ 257.02	$ 19.49	8.21%
		Double - THREE TIER	$ 178.93	$ 194.65	$ 15.72	8.79%	$ 182.72	$ 197.71	$ 14.99	8.20%
		Family - THREE TIER	$ 237.07	$ 257.91	$ 20.84	8.79%	$ 242.10	$ 261.96	$ 19.86	8.20%
		Employee/Spouse - FOUR TIER	$ 178.93	$ 194.65	$ 15.72	8.79%	$ 182.72	$ 197.71	$ 14.99	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 174.45	$ 189.78	$ 15.33	8.79%	$ 178.14	$ 192.76	$ 14.62	8.21%
		Family - FOUR TIER	$ 259.44	$ 282.24	$ 22.80	8.79%	$ 264.94	$ 286.68	$ 21.74	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS35A11	EPRXS35A12								
		Individual - ALL TIERS	$ 89.45	$ 92.12	$ 2.67	2.98%	$ 92.13	$ 93.56	$ 1.43	1.55%
		Family - TWO TIER	$ 232.57	$ 239.50	$ 6.93	2.98%	$ 239.54	$ 243.26	$ 3.72	1.55%
		Double - THREE TIER	$ 178.90	$ 184.23	$ 5.33	2.98%	$ 184.27	$ 187.12	$ 2.85	1.55%
		Family - THREE TIER	$ 237.04	$ 244.11	$ 7.07	2.98%	$ 244.15	$ 247.94	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 178.90	$ 184.23	$ 5.33	2.98%	$ 184.27	$ 187.12	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.43	$ 179.63	$ 5.20	2.98%	$ 179.66	$ 182.45	$ 2.79	1.55%
		Family - FOUR TIER	$ 259.41	$ 267.14	$ 7.73	2.98%	$ 267.18	$ 271.33	$ 4.15	1.55%
EPO	EPRXS36A11	EPRXS36A12								
		Individual - ALL TIERS	$ 83.84	$ 86.34	$ 2.50	2.98%	$ 86.35	$ 87.69	$ 1.34	1.55%
		Family - TWO TIER	$ 217.97	$ 224.48	$ 6.51	2.99%	$ 224.51	$ 228.00	$ 3.49	1.55%
		Double - THREE TIER	$ 167.68	$ 172.68	$ 5.00	2.98%	$ 172.70	$ 175.39	$ 2.69	1.56%
		Family - THREE TIER	$ 222.17	$ 228.80	$ 6.63	2.98%	$ 228.83	$ 232.39	$ 3.56	1.56%
		Employee/Spouse - FOUR TIER	$ 167.68	$ 172.68	$ 5.00	2.98%	$ 172.70	$ 175.39	$ 2.69	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 163.48	$ 168.36	$ 4.88	2.99%	$ 168.39	$ 171.00	$ 2.61	1.55%
		Family - FOUR TIER	$ 243.12	$ 250.38	$ 7.26	2.99%	$ 250.41	$ 254.31	$ 3.90	1.56%
EPO	EPRXS37A11	EPRXS37A12								
		Individual - ALL TIERS	$ 78.50	$ 80.84	$ 2.34	2.98%	$ 80.85	$ 82.11	$ 1.26	1.56%
		Family - TWO TIER	$ 204.09	$ 210.18	$ 6.09	2.98%	$ 210.22	$ 213.48	$ 3.26	1.55%
		Double - THREE TIER	$ 157.00	$ 161.68	$ 4.68	2.98%	$ 161.70	$ 164.22	$ 2.52	1.56%
		Family - THREE TIER	$ 208.02	$ 214.22	$ 6.20	2.98%	$ 214.26	$ 217.59	$ 3.33	1.55%
		Employee/Spouse - FOUR TIER	$ 157.00	$ 161.68	$ 4.68	2.98%	$ 161.70	$ 164.22	$ 2.52	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 153.07	$ 157.64	$ 4.57	2.99%	$ 157.66	$ 160.11	$ 2.45	1.55%
		Family - FOUR TIER	$ 227.64	$ 234.43	$ 6.79	2.98%	$ 234.48	$ 238.11	$ 3.63	1.55%
EPO	EPRXS38A11	EPRXS38A12								
		Individual - ALL TIERS	$ 88.80	$ 91.45	$ 2.65	2.98%	$ 91.46	$ 92.88	$ 1.42	1.55%
		Family - TWO TIER	$ 230.88	$ 237.76	$ 6.88	2.98%	$ 237.79	$ 241.49	$ 3.70	1.56%
		Double - THREE TIER	$ 177.59	$ 182.89	$ 5.30	2.98%	$ 182.92	$ 185.76	$ 2.84	1.55%
		Family - THREE TIER	$ 235.31	$ 242.33	$ 7.02	2.98%	$ 242.37	$ 246.14	$ 3.77	1.56%
		Employee/Spouse - FOUR TIER	$ 177.59	$ 182.89	$ 5.30	2.98%	$ 182.92	$ 185.76	$ 2.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 173.15	$ 178.32	$ 5.17	2.99%	$ 178.35	$ 181.12	$ 2.77	1.55%
		Family - FOUR TIER	$ 257.51	$ 265.19	$ 7.68	2.98%	$ 265.24	$ 269.36	$ 4.12	1.55%
EPO	EPRXS39A11	EPRXS39A12								
		Individual - ALL TIERS	$ 77.45	$ 79.76	$ 2.31	2.98%	$ 79.78	$ 81.01	$ 1.23	1.54%
		Family - TWO TIER	$ 201.38	$ 207.37	$ 5.99	2.97%	$ 207.42	$ 210.63	$ 3.21	1.55%
		Double - THREE TIER	$ 154.91	$ 159.52	$ 4.61	2.98%	$ 159.55	$ 162.02	$ 2.47	1.55%
		Family - THREE TIER	$ 205.26	$ 211.36	$ 6.10	2.97%	$ 211.41	$ 214.68	$ 3.27	1.55%
		Employee/Spouse - FOUR TIER	$ 154.91	$ 159.52	$ 4.61	2.98%	$ 159.55	$ 162.02	$ 2.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 151.03	$ 155.53	$ 4.50	2.98%	$ 155.57	$ 157.97	$ 2.40	1.54%
		Family - FOUR TIER	$ 224.61	$ 231.30	$ 6.69	2.98%	$ 231.35	$ 234.93	$ 3.58	1.55%
EPO	EPRXS40A11	EPRXS40A12								
		Individual - ALL TIERS	$ 79.56	$ 81.93	$ 2.37	2.98%	$ 81.94	$ 83.22	$ 1.28	1.56%
		Family - TWO TIER	$ 206.85	$ 213.02	$ 6.17	2.98%	$ 213.04	$ 216.36	$ 3.32	1.56%
		Double - THREE TIER	$ 159.11	$ 163.86	$ 4.75	2.99%	$ 163.88	$ 166.43	$ 2.55	1.56%
		Family - THREE TIER	$ 210.82	$ 217.12	$ 6.30	2.99%	$ 217.14	$ 220.53	$ 3.39	1.56%
		Employee/Spouse - FOUR TIER	$ 159.11	$ 163.86	$ 4.75	2.99%	$ 163.88	$ 166.43	$ 2.55	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 155.13	$ 159.77	$ 4.64	2.99%	$ 159.78	$ 162.27	$ 2.49	1.56%
		Family - FOUR TIER	$ 230.71	$ 237.60	$ 6.89	2.99%	$ 237.64	$ 241.33	$ 3.69	1.55%
EPO	EPRXS41A11	EPRXS41A12								
		Individual - ALL TIERS	$ 89.86	$ 92.54	$ 2.68	2.98%	$ 92.56	$ 93.99	$ 1.43	1.54%
		Family - TWO TIER	$ 233.63	$ 240.60	$ 6.97	2.98%	$ 240.64	$ 244.38	$ 3.74	1.55%
		Double - THREE TIER	$ 179.71	$ 185.08	$ 5.37	2.99%	$ 185.11	$ 187.98	$ 2.87	1.55%
		Family - THREE TIER	$ 238.12	$ 245.23	$ 7.11	2.99%	$ 245.26	$ 249.08	$ 3.82	1.56%
		Employee/Spouse - FOUR TIER	$ 179.71	$ 185.08	$ 5.37	2.99%	$ 185.11	$ 187.98	$ 2.87	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 175.22	$ 180.45	$ 5.23	2.98%	$ 180.48	$ 183.28	$ 2.80	1.55%
		Family - FOUR TIER	$ 260.58	$ 268.36	$ 7.78	2.99%	$ 268.40	$ 272.57	$ 4.17	1.55%
EPO	EPRXS42A11	EPRXS42A12								
		Individual - ALL TIERS	$ 90.06	$ 92.74	$ 2.68	2.98%	$ 92.76	$ 94.20	$ 1.44	1.55%
		Family - TWO TIER	$ 234.15	$ 241.13	$ 6.98	2.98%	$ 241.17	$ 244.92	$ 3.75	1.55%
		Double - THREE TIER	$ 180.12	$ 185.49	$ 5.37	2.98%	$ 185.52	$ 188.40	$ 2.88	1.55%
		Family - THREE TIER	$ 238.65	$ 245.77	$ 7.12	2.98%	$ 245.80	$ 249.63	$ 3.83	1.56%
		Employee/Spouse - FOUR TIER	$ 180.12	$ 185.49	$ 5.37	2.98%	$ 185.52	$ 188.40	$ 2.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 175.61	$ 180.85	$ 5.24	2.98%	$ 180.88	$ 183.69	$ 2.81	1.55%
		Family - FOUR TIER	$ 261.17	$ 268.96	$ 7.79	2.98%	$ 269.00	$ 273.18	$ 4.18	1.55%
EPO	EPRXS43A11	EPRXS43A12								
		Individual - ALL TIERS	$ 84.84	$ 87.37	$ 2.53	2.98%	$ 87.40	$ 88.74	$ 1.34	1.53%
		Family - TWO TIER	$ 220.61	$ 227.16	$ 6.55	2.97%	$ 227.23	$ 230.72	$ 3.49	1.54%
		Double - THREE TIER	$ 169.70	$ 174.74	$ 5.04	2.97%	$ 174.79	$ 177.48	$ 2.69	1.54%
		Family - THREE TIER	$ 224.85	$ 231.53	$ 6.68	2.97%	$ 231.60	$ 235.16	$ 3.56	1.54%
		Employee/Spouse - FOUR TIER	$ 169.70	$ 174.74	$ 5.04	2.97%	$ 174.79	$ 177.48	$ 2.69	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 165.45	$ 170.37	$ 4.92	2.97%	$ 170.42	$ 173.04	$ 2.62	1.54%
		Family - FOUR TIER	$ 246.06	$ 253.37	$ 7.31	2.97%	$ 253.44	$ 257.35	$ 3.91	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS35A11	EPRXS35A12								
		Individual - ALL TIERS	$ 87.36	$ 95.03	$ 7.67	8.78%	$ 89.20	$ 96.52	$ 7.32	8.21%
		Family - TWO TIER	$ 227.11	$ 247.08	$ 19.97	8.79%	$ 231.94	$ 250.96	$ 19.02	8.20%
		Double - THREE TIER	$ 174.70	$ 190.06	$ 15.36	8.79%	$ 178.41	$ 193.05	$ 14.64	8.21%
		Family - THREE TIER	$ 231.48	$ 251.83	$ 20.35	8.79%	$ 236.40	$ 255.79	$ 19.39	8.20%
		Employee/Spouse - FOUR TIER	$ 174.70	$ 190.06	$ 15.36	8.79%	$ 178.41	$ 193.05	$ 14.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.34	$ 185.31	$ 14.97	8.79%	$ 173.95	$ 188.22	$ 14.27	8.20%
		Family - FOUR TIER	$ 253.33	$ 275.59	$ 22.26	8.79%	$ 258.69	$ 279.92	$ 21.23	8.21%
EPO	EPRXS36A11	EPRXS36A12								
		Individual - ALL TIERS	$ 81.87	$ 89.07	$ 7.20	8.79%	$ 83.61	$ 90.47	$ 6.86	8.20%
		Family - TWO TIER	$ 212.85	$ 231.58	$ 18.73	8.80%	$ 217.37	$ 235.22	$ 17.85	8.21%
		Double - THREE TIER	$ 163.74	$ 178.14	$ 14.40	8.79%	$ 167.21	$ 180.94	$ 13.73	8.21%
		Family - THREE TIER	$ 216.95	$ 236.04	$ 19.09	8.80%	$ 221.55	$ 239.74	$ 18.19	8.21%
		Employee/Spouse - FOUR TIER	$ 163.74	$ 178.14	$ 14.40	8.79%	$ 167.21	$ 180.94	$ 13.73	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 159.65	$ 173.69	$ 14.04	8.79%	$ 163.03	$ 176.41	$ 13.38	8.21%
		Family - FOUR TIER	$ 237.41	$ 258.31	$ 20.90	8.80%	$ 242.45	$ 262.36	$ 19.91	8.21%
EPO	EPRXS37A11	EPRXS37A12								
		Individual - ALL TIERS	$ 76.65	$ 83.40	$ 6.75	8.81%	$ 78.28	$ 84.71	$ 6.43	8.21%
		Family - TWO TIER	$ 199.30	$ 216.83	$ 17.53	8.80%	$ 203.53	$ 220.24	$ 16.71	8.21%
		Double - THREE TIER	$ 153.31	$ 166.80	$ 13.49	8.80%	$ 156.56	$ 169.41	$ 12.85	8.21%
		Family - THREE TIER	$ 203.14	$ 221.00	$ 17.86	8.79%	$ 207.44	$ 224.47	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.31	$ 166.80	$ 13.49	8.80%	$ 156.56	$ 169.41	$ 12.85	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.47	$ 162.63	$ 13.16	8.80%	$ 152.64	$ 165.18	$ 12.54	8.22%
		Family - FOUR TIER	$ 222.29	$ 241.85	$ 19.56	8.80%	$ 227.01	$ 245.65	$ 18.64	8.21%
EPO	EPRXS38A11	EPRXS38A12								
		Individual - ALL TIERS	$ 86.71	$ 94.34	$ 7.63	8.80%	$ 88.55	$ 95.82	$ 7.27	8.21%
		Family - TWO TIER	$ 225.44	$ 245.28	$ 19.84	8.80%	$ 230.23	$ 249.14	$ 18.91	8.21%
		Double - THREE TIER	$ 173.42	$ 188.68	$ 15.26	8.80%	$ 177.10	$ 191.64	$ 14.54	8.21%
		Family - THREE TIER	$ 229.78	$ 250.00	$ 20.22	8.80%	$ 234.65	$ 253.93	$ 19.28	8.22%
		Employee/Spouse - FOUR TIER	$ 173.42	$ 188.68	$ 15.26	8.80%	$ 177.10	$ 191.64	$ 14.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 169.09	$ 183.96	$ 14.87	8.79%	$ 172.67	$ 186.85	$ 14.18	8.21%
		Family - FOUR TIER	$ 251.46	$ 273.59	$ 22.13	8.80%	$ 256.79	$ 277.88	$ 21.09	8.21%
EPO	EPRXS39A11	EPRXS39A12								
		Individual - ALL TIERS	$ 75.64	$ 82.28	$ 6.64	8.78%	$ 77.25	$ 83.57	$ 6.32	8.18%
		Family - TWO TIER	$ 196.66	$ 213.93	$ 17.27	8.78%	$ 200.83	$ 217.29	$ 16.46	8.20%
		Double - THREE TIER	$ 151.28	$ 164.56	$ 13.28	8.78%	$ 154.49	$ 167.15	$ 12.66	8.19%
		Family - THREE TIER	$ 200.45	$ 218.05	$ 17.60	8.78%	$ 204.70	$ 221.47	$ 16.77	8.19%
		Employee/Spouse - FOUR TIER	$ 151.28	$ 164.56	$ 13.28	8.78%	$ 154.49	$ 167.15	$ 12.66	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 147.49	$ 160.45	$ 12.96	8.79%	$ 150.63	$ 162.97	$ 12.34	8.19%
		Family - FOUR TIER	$ 219.36	$ 238.62	$ 19.26	8.78%	$ 224.01	$ 242.36	$ 18.35	8.19%
EPO	EPRXS40A11	EPRXS40A12								
		Individual - ALL TIERS	$ 77.69	$ 84.52	$ 6.83	8.79%	$ 79.34	$ 85.85	$ 6.51	8.21%
		Family - TWO TIER	$ 201.99	$ 219.76	$ 17.77	8.80%	$ 206.27	$ 223.21	$ 16.94	8.21%
		Double - THREE TIER	$ 155.38	$ 169.05	$ 13.67	8.80%	$ 158.67	$ 171.70	$ 13.03	8.21%
		Family - THREE TIER	$ 205.87	$ 223.99	$ 18.12	8.80%	$ 210.24	$ 227.50	$ 17.26	8.21%
		Employee/Spouse - FOUR TIER	$ 155.38	$ 169.05	$ 13.67	8.80%	$ 158.67	$ 171.70	$ 13.03	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 151.50	$ 164.82	$ 13.32	8.79%	$ 154.71	$ 167.41	$ 12.70	8.21%
		Family - FOUR TIER	$ 225.30	$ 245.12	$ 19.82	8.80%	$ 230.07	$ 248.97	$ 18.90	8.21%
EPO	EPRXS41A11	EPRXS41A12								
		Individual - ALL TIERS	$ 87.76	$ 95.47	$ 7.71	8.79%	$ 89.61	$ 96.97	$ 7.36	8.21%
		Family - TWO TIER	$ 228.16	$ 248.21	$ 20.05	8.79%	$ 232.99	$ 252.11	$ 19.12	8.21%
		Double - THREE TIER	$ 175.51	$ 190.93	$ 15.42	8.79%	$ 179.23	$ 193.93	$ 14.70	8.20%
		Family - THREE TIER	$ 232.55	$ 252.99	$ 20.44	8.79%	$ 237.48	$ 256.96	$ 19.48	8.20%
		Employee/Spouse - FOUR TIER	$ 175.51	$ 190.93	$ 15.42	8.79%	$ 179.23	$ 193.93	$ 14.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 171.12	$ 186.16	$ 15.04	8.79%	$ 174.74	$ 189.08	$ 14.34	8.21%
		Family - FOUR TIER	$ 254.49	$ 276.85	$ 22.36	8.79%	$ 259.88	$ 281.20	$ 21.32	8.20%
EPO	EPRXS42A11	EPRXS42A12								
		Individual - ALL TIERS	$ 87.95	$ 95.68	$ 7.73	8.79%	$ 89.81	$ 97.18	$ 7.37	8.21%
		Family - TWO TIER	$ 228.66	$ 248.76	$ 20.10	8.79%	$ 233.50	$ 252.67	$ 19.17	8.21%
		Double - THREE TIER	$ 175.89	$ 191.36	$ 15.47	8.80%	$ 179.62	$ 194.36	$ 14.74	8.21%
		Family - THREE TIER	$ 233.06	$ 253.55	$ 20.49	8.79%	$ 238.00	$ 257.53	$ 19.53	8.21%
		Employee/Spouse - FOUR TIER	$ 175.89	$ 191.36	$ 15.47	8.80%	$ 179.62	$ 194.36	$ 14.74	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 171.49	$ 186.57	$ 15.08	8.79%	$ 175.12	$ 189.50	$ 14.38	8.21%
		Family - FOUR TIER	$ 255.04	$ 277.47	$ 22.43	8.79%	$ 260.45	$ 281.82	$ 21.37	8.21%
EPO	EPRXS43A11	EPRXS43A12								
		Individual - ALL TIERS	$ 82.86	$ 90.13	$ 7.27	8.77%	$ 84.62	$ 91.55	$ 6.93	8.19%
		Family - TWO TIER	$ 215.44	$ 234.35	$ 18.91	8.78%	$ 220.01	$ 238.03	$ 18.02	8.19%
		Double - THREE TIER	$ 165.73	$ 180.27	$ 14.54	8.77%	$ 169.23	$ 183.10	$ 13.87	8.20%
		Family - THREE TIER	$ 219.58	$ 238.85	$ 19.27	8.78%	$ 224.24	$ 242.60	$ 18.36	8.19%
		Employee/Spouse - FOUR TIER	$ 165.73	$ 180.27	$ 14.54	8.77%	$ 169.23	$ 183.10	$ 13.87	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 161.58	$ 175.76	$ 14.18	8.78%	$ 165.01	$ 178.52	$ 13.51	8.19%
		Family - FOUR TIER	$ 240.31	$ 261.39	$ 21.08	8.77%	$ 245.39	$ 265.49	$ 20.10	8.19%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS44A11	EPRXS44A12								
		Individual - ALL TIERS	$ 72.43	$ 74.59	$ 2.16	2.98%	$ 74.60	$ 75.76	$ 1.16	1.55%
		Family - TWO TIER	$ 188.32	$ 193.93	$ 5.61	2.98%	$ 193.96	$ 196.97	$ 3.01	1.55%
		Double - THREE TIER	$ 144.85	$ 149.18	$ 4.33	2.99%	$ 149.20	$ 151.52	$ 2.32	1.55%
		Family - THREE TIER	$ 191.94	$ 197.66	$ 5.72	2.98%	$ 197.69	$ 200.76	$ 3.07	1.55%
		Employee/Spouse - FOUR TIER	$ 144.85	$ 149.18	$ 4.33	2.99%	$ 149.20	$ 151.52	$ 2.32	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 141.23	$ 145.45	$ 4.22	2.99%	$ 145.47	$ 147.73	$ 2.26	1.55%
		Family - FOUR TIER	$ 210.05	$ 216.31	$ 6.26	2.98%	$ 216.35	$ 219.70	$ 3.35	1.55%
EPO	EPRXS46A11	EPRXS46A12								
		Individual - ALL TIERS	$ 80.94	$ 83.35	$ 2.41	2.98%	$ 83.36	$ 84.66	$ 1.30	1.56%
		Family - TWO TIER	$ 210.43	$ 216.72	$ 6.29	2.99%	$ 216.74	$ 220.12	$ 3.38	1.56%
		Double - THREE TIER	$ 161.87	$ 166.70	$ 4.83	2.98%	$ 166.72	$ 169.32	$ 2.60	1.56%
		Family - THREE TIER	$ 214.47	$ 220.88	$ 6.41	2.99%	$ 220.91	$ 224.35	$ 3.44	1.56%
		Employee/Spouse - FOUR TIER	$ 161.87	$ 166.70	$ 4.83	2.98%	$ 166.72	$ 169.32	$ 2.60	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 157.82	$ 162.54	$ 4.72	2.99%	$ 162.56	$ 165.09	$ 2.53	1.56%
		Family - FOUR TIER	$ 234.71	$ 241.72	$ 7.01	2.99%	$ 241.76	$ 245.52	$ 3.76	1.56%
EPO	EPRXS47A11	EPRXS47A12								
		Individual - ALL TIERS	$ 64.07	$ 65.98	$ 1.91	2.98%	$ 65.99	$ 67.02	$ 1.03	1.56%
		Family - TWO TIER	$ 166.57	$ 171.55	$ 4.98	2.99%	$ 171.56	$ 174.24	$ 2.68	1.56%
		Double - THREE TIER	$ 128.14	$ 131.96	$ 3.82	2.98%	$ 131.97	$ 134.03	$ 2.06	1.56%
		Family - THREE TIER	$ 169.77	$ 174.85	$ 5.08	2.99%	$ 174.87	$ 177.59	$ 2.72	1.56%
		Employee/Spouse - FOUR TIER	$ 128.14	$ 131.96	$ 3.82	2.98%	$ 131.97	$ 134.03	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 124.93	$ 128.66	$ 3.73	2.99%	$ 128.68	$ 130.68	$ 2.00	1.55%
		Family - FOUR TIER	$ 185.79	$ 191.34	$ 5.55	2.99%	$ 191.37	$ 194.34	$ 2.97	1.55%
EPO	EPRXS48A11	EPRXS48A12								
		Individual - ALL TIERS	$ 65.88	$ 67.84	$ 1.96	2.98%	$ 67.86	$ 68.91	$ 1.05	1.55%
		Family - TWO TIER	$ 171.29	$ 176.39	$ 5.10	2.98%	$ 176.43	$ 179.16	$ 2.73	1.55%
		Double - THREE TIER	$ 131.76	$ 135.69	$ 3.93	2.98%	$ 135.72	$ 137.82	$ 2.10	1.55%
		Family - THREE TIER	$ 174.58	$ 179.78	$ 5.20	2.98%	$ 179.83	$ 182.61	$ 2.78	1.55%
		Employee/Spouse - FOUR TIER	$ 131.76	$ 135.69	$ 3.93	2.98%	$ 135.72	$ 137.82	$ 2.10	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 128.47	$ 132.29	$ 3.82	2.97%	$ 132.32	$ 134.37	$ 2.05	1.55%
		Family - FOUR TIER	$ 191.06	$ 196.75	$ 5.69	2.98%	$ 196.79	$ 199.83	$ 3.04	1.54%
EPO	EPRXS49A11	EPRXS49A12								
		Individual - ALL TIERS	$ 73.07	$ 75.25	$ 2.18	2.98%	$ 75.26	$ 76.43	$ 1.17	1.55%
		Family - TWO TIER	$ 189.98	$ 195.64	$ 5.66	2.98%	$ 195.68	$ 198.72	$ 3.04	1.55%
		Double - THREE TIER	$ 146.14	$ 150.50	$ 4.36	2.98%	$ 150.52	$ 152.86	$ 2.34	1.55%
		Family - THREE TIER	$ 193.63	$ 199.41	$ 5.78	2.99%	$ 199.44	$ 202.54	$ 3.10	1.55%
		Employee/Spouse - FOUR TIER	$ 146.14	$ 150.50	$ 4.36	2.98%	$ 150.52	$ 152.86	$ 2.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 142.49	$ 146.73	$ 4.24	2.98%	$ 146.76	$ 149.04	$ 2.28	1.55%
		Family - FOUR TIER	$ 211.90	$ 218.22	$ 6.32	2.98%	$ 218.26	$ 221.64	$ 3.38	1.55%
EPO	EPRXS50A11	EPRXS50A12								
		Individual - ALL TIERS	$ 102.95	$ 106.02	$ 3.07	2.98%	$ 106.05	$ 107.68	$ 1.63	1.54%
		Family - TWO TIER	$ 267.68	$ 275.65	$ 7.97	2.98%	$ 275.70	$ 279.97	$ 4.27	1.55%
		Double - THREE TIER	$ 205.90	$ 212.04	$ 6.14	2.98%	$ 212.08	$ 215.36	$ 3.28	1.55%
		Family - THREE TIER	$ 272.82	$ 280.95	$ 8.13	2.98%	$ 281.01	$ 285.36	$ 4.35	1.55%
		Employee/Spouse - FOUR TIER	$ 205.90	$ 212.04	$ 6.14	2.98%	$ 212.08	$ 215.36	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 200.75	$ 206.73	$ 5.98	2.98%	$ 206.78	$ 209.98	$ 3.20	1.55%
		Family - FOUR TIER	$ 298.57	$ 307.45	$ 8.88	2.97%	$ 307.52	$ 312.28	$ 4.76	1.55%
EPO	EPRXS51A11	EPRXS51A12								
		Individual - ALL TIERS	$ 98.06	$ 100.98	$ 2.92	2.98%	$ 101.00	$ 102.57	$ 1.57	1.55%
		Family - TWO TIER	$ 254.95	$ 262.55	$ 7.60	2.98%	$ 262.60	$ 266.68	$ 4.08	1.55%
		Double - THREE TIER	$ 196.11	$ 201.96	$ 5.85	2.98%	$ 202.00	$ 205.14	$ 3.14	1.55%
		Family - THREE TIER	$ 259.85	$ 267.60	$ 7.75	2.98%	$ 267.65	$ 271.80	$ 4.15	1.55%
		Employee/Spouse - FOUR TIER	$ 196.11	$ 201.96	$ 5.85	2.98%	$ 202.00	$ 205.14	$ 3.14	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 191.21	$ 196.92	$ 5.71	2.99%	$ 196.95	$ 200.01	$ 3.06	1.55%
		Family - FOUR TIER	$ 284.37	$ 292.85	$ 8.48	2.98%	$ 292.90	$ 297.45	$ 4.55	1.55%
EPO	EPRXS52A11	EPRXS52A12								
		Individual - ALL TIERS	$ 78.43	$ 80.77	$ 2.34	2.98%	$ 80.79	$ 82.04	$ 1.25	1.55%
		Family - TWO TIER	$ 203.92	$ 209.99	$ 6.07	2.98%	$ 210.04	$ 213.29	$ 3.25	1.55%
		Double - THREE TIER	$ 156.86	$ 161.53	$ 4.67	2.98%	$ 161.57	$ 164.07	$ 2.50	1.55%
		Family - THREE TIER	$ 207.85	$ 214.03	$ 6.18	2.97%	$ 214.08	$ 217.39	$ 3.31	1.55%
		Employee/Spouse - FOUR TIER	$ 156.86	$ 161.53	$ 4.67	2.98%	$ 161.57	$ 164.07	$ 2.50	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 152.94	$ 157.50	$ 4.56	2.98%	$ 157.53	$ 159.97	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.45	$ 234.22	$ 6.77	2.98%	$ 234.28	$ 237.90	$ 3.62	1.55%
EPO	EPRXS53A11	EPRXS53A12								
		Individual - ALL TIERS	$ 85.92	$ 88.48	$ 2.56	2.98%	$ 88.50	$ 89.87	$ 1.37	1.55%
		Family - TWO TIER	$ 223.40	$ 230.05	$ 6.65	2.98%	$ 230.10	$ 233.66	$ 3.56	1.55%
		Double - THREE TIER	$ 171.84	$ 176.96	$ 5.12	2.98%	$ 177.00	$ 179.74	$ 2.74	1.55%
		Family - THREE TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Employee/Spouse - FOUR TIER	$ 171.84	$ 176.96	$ 5.12	2.98%	$ 177.00	$ 179.74	$ 2.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.55	$ 172.54	$ 4.99	2.98%	$ 172.57	$ 175.25	$ 2.68	1.55%
		Family - FOUR TIER	$ 249.17	$ 256.59	$ 7.42	2.98%	$ 256.65	$ 260.62	$ 3.97	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS44A11	EPRXS44A12								
		Individual - ALL TIERS	$ 70.73	$ 76.95	$ 6.22	8.79%	$ 72.23	$ 78.16	$ 5.93	8.21%
		Family - TWO TIER	$ 183.89	$ 200.07	$ 16.18	8.80%	$ 187.79	$ 203.21	$ 15.42	8.21%
		Double - THREE TIER	$ 141.45	$ 153.90	$ 12.45	8.80%	$ 144.45	$ 156.31	$ 11.86	8.21%
		Family - THREE TIER	$ 187.43	$ 203.91	$ 16.48	8.79%	$ 191.40	$ 207.12	$ 15.72	8.21%
		Employee/Spouse - FOUR TIER	$ 141.45	$ 153.90	$ 12.45	8.80%	$ 144.45	$ 156.31	$ 11.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 137.92	$ 150.05	$ 12.13	8.79%	$ 140.84	$ 152.41	$ 11.57	8.21%
		Family - FOUR TIER	$ 205.11	$ 223.15	$ 18.04	8.80%	$ 209.46	$ 226.66	$ 17.20	8.21%
EPO	EPRXS46A11	EPRXS46A12								
		Individual - ALL TIERS	$ 79.04	$ 85.99	$ 6.95	8.79%	$ 80.71	$ 87.34	$ 6.63	8.21%
		Family - TWO TIER	$ 205.49	$ 223.57	$ 18.08	8.80%	$ 209.84	$ 227.08	$ 17.24	8.22%
		Double - THREE TIER	$ 158.07	$ 171.98	$ 13.91	8.80%	$ 161.43	$ 174.68	$ 13.25	8.21%
		Family - THREE TIER	$ 209.44	$ 227.87	$ 18.43	8.80%	$ 213.88	$ 231.45	$ 17.57	8.21%
		Employee/Spouse - FOUR TIER	$ 158.07	$ 171.98	$ 13.91	8.80%	$ 161.43	$ 174.68	$ 13.25	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 154.11	$ 167.68	$ 13.57	8.81%	$ 157.39	$ 170.31	$ 12.92	8.21%
		Family - FOUR TIER	$ 229.20	$ 249.37	$ 20.17	8.80%	$ 234.06	$ 253.29	$ 19.23	8.22%
EPO	EPRXS47A11	EPRXS47A12								
		Individual - ALL TIERS	$ 62.56	$ 68.07	$ 5.51	8.81%	$ 63.89	$ 69.14	$ 5.25	8.22%
		Family - TWO TIER	$ 162.65	$ 176.98	$ 14.33	8.81%	$ 166.11	$ 179.75	$ 13.64	8.21%
		Double - THREE TIER	$ 125.13	$ 136.13	$ 11.00	8.79%	$ 127.78	$ 138.27	$ 10.49	8.21%
		Family - THREE TIER	$ 165.79	$ 180.38	$ 14.59	8.80%	$ 169.30	$ 183.21	$ 13.91	8.22%
		Employee/Spouse - FOUR TIER	$ 125.13	$ 136.13	$ 11.00	8.79%	$ 127.78	$ 138.27	$ 10.49	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 121.99	$ 132.73	$ 10.74	8.80%	$ 124.58	$ 134.82	$ 10.24	8.22%
		Family - FOUR TIER	$ 181.43	$ 197.40	$ 15.97	8.80%	$ 185.27	$ 200.49	$ 15.22	8.22%
EPO	EPRXS48A11	EPRXS48A12								
		Individual - ALL TIERS	$ 64.34	$ 69.99	$ 5.65	8.78%	$ 65.70	$ 71.09	$ 5.39	8.20%
		Family - TWO TIER	$ 167.28	$ 181.97	$ 14.69	8.78%	$ 170.82	$ 184.83	$ 14.01	8.20%
		Double - THREE TIER	$ 128.68	$ 139.98	$ 11.30	8.78%	$ 131.41	$ 142.18	$ 10.77	8.20%
		Family - THREE TIER	$ 170.49	$ 185.47	$ 14.98	8.79%	$ 174.12	$ 188.39	$ 14.27	8.20%
		Employee/Spouse - FOUR TIER	$ 128.68	$ 139.98	$ 11.30	8.78%	$ 131.41	$ 142.18	$ 10.77	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 125.47	$ 136.48	$ 11.01	8.78%	$ 128.13	$ 138.62	$ 10.49	8.19%
		Family - FOUR TIER	$ 186.58	$ 202.97	$ 16.39	8.78%	$ 190.54	$ 206.16	$ 15.62	8.20%
EPO	EPRXS49A11	EPRXS49A12								
		Individual - ALL TIERS	$ 71.35	$ 77.63	$ 6.28	8.80%	$ 72.86	$ 78.85	$ 5.99	8.22%
		Family - TWO TIER	$ 185.51	$ 201.83	$ 16.32	8.80%	$ 189.45	$ 205.00	$ 15.55	8.21%
		Double - THREE TIER	$ 142.70	$ 155.26	$ 12.56	8.80%	$ 145.72	$ 157.70	$ 11.98	8.22%
		Family - THREE TIER	$ 189.08	$ 205.72	$ 16.64	8.80%	$ 193.08	$ 208.95	$ 15.87	8.22%
		Employee/Spouse - FOUR TIER	$ 142.70	$ 155.26	$ 12.56	8.80%	$ 145.72	$ 157.70	$ 11.98	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 139.13	$ 151.38	$ 12.25	8.80%	$ 142.08	$ 153.75	$ 11.67	8.21%
		Family - FOUR TIER	$ 206.92	$ 225.12	$ 18.20	8.80%	$ 211.31	$ 228.66	$ 17.35	8.21%
EPO	EPRXS50A11	EPRXS50A12								
		Individual - ALL TIERS	$ 100.55	$ 109.37	$ 8.82	8.77%	$ 102.68	$ 111.09	$ 8.41	8.19%
		Family - TWO TIER	$ 261.41	$ 284.37	$ 22.96	8.78%	$ 266.95	$ 288.83	$ 21.88	8.20%
		Double - THREE TIER	$ 201.08	$ 218.75	$ 17.67	8.79%	$ 205.34	$ 222.18	$ 16.84	8.20%
		Family - THREE TIER	$ 266.43	$ 289.84	$ 23.41	8.79%	$ 272.08	$ 294.39	$ 22.31	8.20%
		Employee/Spouse - FOUR TIER	$ 201.08	$ 218.75	$ 17.67	8.79%	$ 205.34	$ 222.18	$ 16.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 196.06	$ 213.28	$ 17.22	8.78%	$ 200.21	$ 216.63	$ 16.42	8.20%
		Family - FOUR TIER	$ 291.57	$ 317.18	$ 25.61	8.78%	$ 297.75	$ 322.16	$ 24.41	8.20%
EPO	EPRXS51A11	EPRXS51A12								
		Individual - ALL TIERS	$ 95.76	$ 104.18	$ 8.42	8.79%	$ 97.79	$ 105.81	$ 8.02	8.20%
		Family - TWO TIER	$ 248.97	$ 270.86	$ 21.89	8.79%	$ 254.26	$ 275.12	$ 20.86	8.20%
		Double - THREE TIER	$ 191.52	$ 208.36	$ 16.84	8.79%	$ 195.58	$ 211.63	$ 16.05	8.21%
		Family - THREE TIER	$ 253.76	$ 276.07	$ 22.31	8.79%	$ 259.14	$ 280.41	$ 21.27	8.21%
		Employee/Spouse - FOUR TIER	$ 191.52	$ 208.36	$ 16.84	8.79%	$ 195.58	$ 211.63	$ 16.05	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.74	$ 203.15	$ 16.41	8.79%	$ 190.69	$ 206.34	$ 15.65	8.21%
		Family - FOUR TIER	$ 277.71	$ 302.12	$ 24.41	8.79%	$ 283.60	$ 306.86	$ 23.26	8.20%
EPO	EPRXS52A11	EPRXS52A12								
		Individual - ALL TIERS	$ 76.59	$ 83.32	$ 6.73	8.79%	$ 78.22	$ 84.63	$ 6.41	8.19%
		Family - TWO TIER	$ 199.14	$ 216.64	$ 17.50	8.79%	$ 203.37	$ 220.04	$ 16.67	8.20%
		Double - THREE TIER	$ 153.19	$ 166.65	$ 13.46	8.79%	$ 156.44	$ 169.26	$ 12.82	8.19%
		Family - THREE TIER	$ 202.98	$ 220.81	$ 17.83	8.78%	$ 207.28	$ 224.27	$ 16.99	8.20%
		Employee/Spouse - FOUR TIER	$ 153.19	$ 166.65	$ 13.46	8.79%	$ 156.44	$ 169.26	$ 12.82	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 149.36	$ 162.48	$ 13.12	8.78%	$ 152.53	$ 165.03	$ 12.50	8.20%
		Family - FOUR TIER	$ 222.12	$ 241.64	$ 19.52	8.79%	$ 226.83	$ 245.43	$ 18.60	8.20%
EPO	EPRXS53A11	EPRXS53A12								
		Individual - ALL TIERS	$ 83.90	$ 91.28	$ 7.38	8.80%	$ 85.68	$ 92.71	$ 7.03	8.20%
		Family - TWO TIER	$ 218.16	$ 237.33	$ 19.17	8.79%	$ 222.78	$ 241.06	$ 18.28	8.21%
		Double - THREE TIER	$ 167.81	$ 182.56	$ 14.75	8.79%	$ 171.37	$ 185.43	$ 14.06	8.20%
		Family - THREE TIER	$ 222.36	$ 241.89	$ 19.53	8.78%	$ 227.07	$ 245.69	$ 18.62	8.20%
		Employee/Spouse - FOUR TIER	$ 167.81	$ 182.56	$ 14.75	8.79%	$ 171.37	$ 185.43	$ 14.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 163.62	$ 178.00	$ 14.38	8.79%	$ 167.08	$ 180.79	$ 13.71	8.21%
		Family - FOUR TIER	$ 243.32	$ 264.71	$ 21.39	8.79%	$ 248.48	$ 268.87	$ 20.39	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS54A11	EPRXS54A12								
		Individual - ALL TIERS	$ 93.16	$ 95.94	$ 2.78	2.98%	$ 95.95	$ 97.44	$ 1.49	1.55%
		Family - TWO TIER	$ 242.21	$ 249.43	$ 7.22	2.98%	$ 249.48	$ 253.35	$ 3.87	1.55%
		Double - THREE TIER	$ 186.31	$ 191.87	$ 5.56	2.98%	$ 191.90	$ 194.88	$ 2.98	1.55%
		Family - THREE TIER	$ 246.87	$ 254.23	$ 7.36	2.98%	$ 254.27	$ 258.22	$ 3.95	1.55%
		Employee/Spouse - FOUR TIER	$ 186.31	$ 191.87	$ 5.56	2.98%	$ 191.90	$ 194.88	$ 2.98	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 181.66	$ 187.08	$ 5.42	2.98%	$ 187.11	$ 190.01	$ 2.90	1.55%
		Family - FOUR TIER	$ 270.16	$ 278.21	$ 8.05	2.98%	$ 278.26	$ 282.58	$ 4.32	1.55%
EPO	EPRXS55A11	EPRXS55A12								
		Individual - ALL TIERS	$ 78.58	$ 80.92	$ 2.34	2.98%	$ 80.94	$ 82.19	$ 1.25	1.54%
		Family - TWO TIER	$ 204.31	$ 210.40	$ 6.09	2.98%	$ 210.44	$ 213.70	$ 3.26	1.55%
		Double - THREE TIER	$ 157.16	$ 161.84	$ 4.68	2.98%	$ 161.88	$ 164.38	$ 2.50	1.54%
		Family - THREE TIER	$ 208.24	$ 214.44	$ 6.20	2.98%	$ 214.49	$ 217.81	$ 3.32	1.55%
		Employee/Spouse - FOUR TIER	$ 157.16	$ 161.84	$ 4.68	2.98%	$ 161.88	$ 164.38	$ 2.50	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 153.23	$ 157.80	$ 4.57	2.98%	$ 157.83	$ 160.27	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.88	$ 234.67	$ 6.79	2.98%	$ 234.72	$ 238.36	$ 3.64	1.55%
EPO	EPRXS57A11	EPRXS57A12								
		Individual - ALL TIERS	$ 94.34	$ 97.15	$ 2.81	2.98%	$ 97.17	$ 98.68	$ 1.51	1.55%
		Family - TWO TIER	$ 245.27	$ 252.59	$ 7.32	2.98%	$ 252.63	$ 256.56	$ 3.93	1.56%
		Double - THREE TIER	$ 188.67	$ 194.30	$ 5.63	2.98%	$ 194.33	$ 197.35	$ 3.02	1.55%
		Family - THREE TIER	$ 249.99	$ 257.45	$ 7.46	2.98%	$ 257.49	$ 261.49	$ 4.00	1.55%
		Employee/Spouse - FOUR TIER	$ 188.67	$ 194.30	$ 5.63	2.98%	$ 194.33	$ 197.35	$ 3.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 183.96	$ 189.45	$ 5.49	2.98%	$ 189.47	$ 192.42	$ 2.95	1.56%
		Family - FOUR TIER	$ 273.57	$ 281.74	$ 8.17	2.99%	$ 281.78	$ 286.16	$ 4.38	1.55%
EPO	EPRXS58A11	EPRXS58A12								
		Individual - ALL TIERS	$ 99.14	$ 102.09	$ 2.95	2.98%	$ 102.11	$ 103.70	$ 1.59	1.56%
		Family - TWO TIER	$ 257.76	$ 265.45	$ 7.69	2.98%	$ 265.49	$ 269.61	$ 4.12	1.55%
		Double - THREE TIER	$ 198.28	$ 204.19	$ 5.91	2.98%	$ 204.23	$ 207.39	$ 3.16	1.55%
		Family - THREE TIER	$ 262.72	$ 270.55	$ 7.83	2.98%	$ 270.60	$ 274.80	$ 4.20	1.55%
		Employee/Spouse - FOUR TIER	$ 198.28	$ 204.19	$ 5.91	2.98%	$ 204.23	$ 207.39	$ 3.16	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.32	$ 199.08	$ 5.76	2.98%	$ 199.12	$ 202.21	$ 3.09	1.55%
		Family - FOUR TIER	$ 287.50	$ 296.07	$ 8.57	2.98%	$ 296.13	$ 300.72	$ 4.59	1.55%
EPO	EPRXS59A11	EPRXS59A12								
		Individual - ALL TIERS	$ 89.92	$ 92.60	$ 2.68	2.98%	$ 92.61	$ 94.05	$ 1.44	1.55%
		Family - TWO TIER	$ 233.78	$ 240.76	$ 6.98	2.99%	$ 240.79	$ 244.54	$ 3.75	1.56%
		Double - THREE TIER	$ 179.83	$ 185.20	$ 5.37	2.99%	$ 185.23	$ 188.11	$ 2.88	1.55%
		Family - THREE TIER	$ 238.28	$ 245.39	$ 7.11	2.98%	$ 245.42	$ 249.24	$ 3.82	1.56%
		Employee/Spouse - FOUR TIER	$ 179.83	$ 185.20	$ 5.37	2.99%	$ 185.23	$ 188.11	$ 2.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 175.34	$ 180.57	$ 5.23	2.98%	$ 180.59	$ 183.40	$ 2.81	1.56%
		Family - FOUR TIER	$ 260.75	$ 268.54	$ 7.79	2.99%	$ 268.58	$ 272.75	$ 4.17	1.55%
EPO	EPRXS60A11	EPRXS60A12								
		Individual - ALL TIERS	$ 74.02	$ 76.23	$ 2.21	2.99%	$ 76.24	$ 77.42	$ 1.18	1.55%
		Family - TWO TIER	$ 192.44	$ 198.19	$ 5.75	2.99%	$ 198.21	$ 201.30	$ 3.09	1.56%
		Double - THREE TIER	$ 148.03	$ 152.45	$ 4.42	2.99%	$ 152.47	$ 154.85	$ 2.38	1.56%
		Family - THREE TIER	$ 196.15	$ 202.00	$ 5.85	2.98%	$ 202.03	$ 205.17	$ 3.14	1.55%
		Employee/Spouse - FOUR TIER	$ 148.03	$ 152.45	$ 4.42	2.99%	$ 152.47	$ 154.85	$ 2.38	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 144.34	$ 148.64	$ 4.30	2.98%	$ 148.66	$ 150.97	$ 2.31	1.55%
		Family - FOUR TIER	$ 214.64	$ 221.05	$ 6.41	2.99%	$ 221.09	$ 224.53	$ 3.44	1.56%
EPO	EPRXS61A11	EPRXS61A12								
		Individual - ALL TIERS	$ 83.38	$ 85.86	$ 2.48	2.97%	$ 85.88	$ 87.21	$ 1.33	1.55%
		Family - TWO TIER	$ 216.78	$ 223.25	$ 6.47	2.98%	$ 223.29	$ 226.75	$ 3.46	1.55%
		Double - THREE TIER	$ 166.75	$ 171.73	$ 4.98	2.99%	$ 171.76	$ 174.43	$ 2.67	1.55%
		Family - THREE TIER	$ 220.96	$ 227.54	$ 6.58	2.98%	$ 227.58	$ 231.11	$ 3.53	1.55%
		Employee/Spouse - FOUR TIER	$ 166.75	$ 171.73	$ 4.98	2.99%	$ 171.76	$ 174.43	$ 2.67	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 162.59	$ 167.44	$ 4.85	2.98%	$ 167.46	$ 170.07	$ 2.61	1.56%
		Family - FOUR TIER	$ 241.80	$ 249.01	$ 7.21	2.98%	$ 249.06	$ 252.92	$ 3.86	1.55%
EPO	EPRXS62A11	EPRXS62A12								
		Individual - ALL TIERS	$ 60.56	$ 62.36	$ 1.80	2.97%	$ 62.38	$ 63.34	$ 0.96	1.54%
		Family - TWO TIER	$ 157.46	$ 162.15	$ 4.69	2.98%	$ 162.19	$ 164.69	$ 2.50	1.54%
		Double - THREE TIER	$ 121.12	$ 124.73	$ 3.61	2.98%	$ 124.76	$ 126.69	$ 1.93	1.55%
		Family - THREE TIER	$ 160.49	$ 165.27	$ 4.78	2.98%	$ 165.30	$ 167.86	$ 2.56	1.55%
		Employee/Spouse - FOUR TIER	$ 121.12	$ 124.73	$ 3.61	2.98%	$ 124.76	$ 126.69	$ 1.93	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 118.09	$ 121.61	$ 3.52	2.98%	$ 121.64	$ 123.52	$ 1.88	1.55%
		Family - FOUR TIER	$ 175.63	$ 180.86	$ 5.23	2.98%	$ 180.90	$ 183.70	$ 2.80	1.55%
EPO	EPRXS63A11	EPRXS63A12								
		Individual - ALL TIERS	$ 65.98	$ 67.95	$ 1.97	2.99%	$ 67.96	$ 69.01	$ 1.05	1.55%
		Family - TWO TIER	$ 171.54	$ 176.66	$ 5.12	2.98%	$ 176.69	$ 179.43	$ 2.74	1.55%
		Double - THREE TIER	$ 131.96	$ 135.89	$ 3.93	2.98%	$ 135.91	$ 138.03	$ 2.12	1.56%
		Family - THREE TIER	$ 174.84	$ 180.06	$ 5.22	2.99%	$ 180.08	$ 182.88	$ 2.80	1.55%
		Employee/Spouse - FOUR TIER	$ 131.96	$ 135.89	$ 3.93	2.98%	$ 135.91	$ 138.03	$ 2.12	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 128.66	$ 132.50	$ 3.84	2.98%	$ 132.51	$ 134.58	$ 2.07	1.56%
		Family - FOUR TIER	$ 191.34	$ 197.04	$ 5.70	2.98%	$ 197.08	$ 200.14	$ 3.06	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS54A11	EPRXS54A12								
		Individual - ALL TIERS	$ 90.97	$ 98.97	$ 8.00	8.79%	$ 92.90	$ 100.53	$ 7.63	8.21%
		Family - TWO TIER	$ 236.52	$ 257.33	$ 20.81	8.80%	$ 241.53	$ 261.37	$ 19.84	8.21%
		Double - THREE TIER	$ 181.94	$ 197.94	$ 16.00	8.79%	$ 185.79	$ 201.05	$ 15.26	8.21%
		Family - THREE TIER	$ 241.07	$ 262.28	$ 21.21	8.80%	$ 246.17	$ 266.39	$ 20.22	8.21%
		Employee/Spouse - FOUR TIER	$ 181.94	$ 197.94	$ 16.00	8.79%	$ 185.79	$ 201.05	$ 15.26	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 177.39	$ 193.00	$ 15.61	8.80%	$ 181.15	$ 196.03	$ 14.88	8.21%
		Family - FOUR TIER	$ 263.80	$ 287.02	$ 23.22	8.80%	$ 269.40	$ 291.53	$ 22.13	8.21%
EPO	EPRXS55A11	EPRXS55A12								
		Individual - ALL TIERS	$ 76.74	$ 83.48	$ 6.74	8.78%	$ 78.36	$ 84.79	$ 6.43	8.21%
		Family - TWO TIER	$ 199.51	$ 217.05	$ 17.54	8.79%	$ 203.74	$ 220.46	$ 16.72	8.21%
		Double - THREE TIER	$ 153.47	$ 166.97	$ 13.50	8.80%	$ 156.72	$ 169.59	$ 12.87	8.21%
		Family - THREE TIER	$ 203.35	$ 221.23	$ 17.88	8.79%	$ 207.66	$ 224.70	$ 17.04	8.21%
		Employee/Spouse - FOUR TIER	$ 153.47	$ 166.97	$ 13.50	8.80%	$ 156.72	$ 169.59	$ 12.87	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.63	$ 162.79	$ 13.16	8.80%	$ 152.80	$ 165.35	$ 12.55	8.21%
		Family - FOUR TIER	$ 222.53	$ 242.10	$ 19.57	8.79%	$ 227.25	$ 245.90	$ 18.65	8.21%
EPO	EPRXS57A11	EPRXS57A12								
		Individual - ALL TIERS	$ 92.12	$ 100.23	$ 8.11	8.80%	$ 94.07	$ 101.80	$ 7.73	8.22%
		Family - TWO TIER	$ 239.52	$ 260.59	$ 21.07	8.80%	$ 244.60	$ 264.68	$ 20.08	8.21%
		Double - THREE TIER	$ 184.25	$ 200.45	$ 16.20	8.79%	$ 188.16	$ 203.60	$ 15.44	8.21%
		Family - THREE TIER	$ 244.13	$ 265.60	$ 21.47	8.79%	$ 249.30	$ 269.77	$ 20.47	8.21%
		Employee/Spouse - FOUR TIER	$ 184.25	$ 200.45	$ 16.20	8.79%	$ 188.16	$ 203.60	$ 15.44	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 179.64	$ 195.44	$ 15.80	8.80%	$ 183.45	$ 198.51	$ 15.06	8.21%
		Family - FOUR TIER	$ 267.16	$ 290.65	$ 23.49	8.79%	$ 272.82	$ 295.22	$ 22.40	8.21%
EPO	EPRXS58A11	EPRXS58A12								
		Individual - ALL TIERS	$ 96.82	$ 105.33	$ 8.51	8.79%	$ 98.87	$ 106.98	$ 8.11	8.20%
		Family - TWO TIER	$ 251.72	$ 273.85	$ 22.13	8.79%	$ 257.06	$ 278.15	$ 21.09	8.20%
		Double - THREE TIER	$ 193.63	$ 210.65	$ 17.02	8.79%	$ 197.73	$ 213.96	$ 16.23	8.21%
		Family - THREE TIER	$ 256.56	$ 279.11	$ 22.55	8.79%	$ 262.00	$ 283.49	$ 21.49	8.20%
		Employee/Spouse - FOUR TIER	$ 193.63	$ 210.65	$ 17.02	8.79%	$ 197.73	$ 213.96	$ 16.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 188.79	$ 205.38	$ 16.59	8.79%	$ 192.79	$ 208.61	$ 15.82	8.21%
		Family - FOUR TIER	$ 280.77	$ 305.44	$ 24.67	8.79%	$ 286.71	$ 310.24	$ 23.53	8.21%
EPO	EPRXS59A11	EPRXS59A12								
		Individual - ALL TIERS	$ 87.80	$ 95.53	$ 7.73	8.80%	$ 89.67	$ 97.03	$ 7.36	8.21%
		Family - TWO TIER	$ 228.29	$ 248.38	$ 20.09	8.80%	$ 233.13	$ 252.28	$ 19.15	8.21%
		Double - THREE TIER	$ 175.61	$ 191.06	$ 15.45	8.80%	$ 179.33	$ 194.06	$ 14.73	8.21%
		Family - THREE TIER	$ 232.68	$ 253.15	$ 20.47	8.80%	$ 237.61	$ 257.13	$ 19.52	8.22%
		Employee/Spouse - FOUR TIER	$ 175.61	$ 191.06	$ 15.45	8.80%	$ 179.33	$ 194.06	$ 14.73	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 171.22	$ 186.28	$ 15.06	8.80%	$ 174.85	$ 189.21	$ 14.36	8.21%
		Family - FOUR TIER	$ 254.63	$ 277.04	$ 22.41	8.80%	$ 260.03	$ 281.39	$ 21.36	8.21%
EPO	EPRXS60A11	EPRXS60A12								
		Individual - ALL TIERS	$ 72.29	$ 78.64	$ 6.35	8.78%	$ 73.82	$ 79.87	$ 6.05	8.20%
		Family - TWO TIER	$ 187.94	$ 204.46	$ 16.52	8.79%	$ 191.93	$ 207.67	$ 15.74	8.20%
		Double - THREE TIER	$ 144.57	$ 157.28	$ 12.71	8.79%	$ 147.63	$ 159.75	$ 12.12	8.21%
		Family - THREE TIER	$ 191.56	$ 208.39	$ 16.83	8.79%	$ 195.62	$ 211.66	$ 16.04	8.20%
		Employee/Spouse - FOUR TIER	$ 144.57	$ 157.28	$ 12.71	8.79%	$ 147.63	$ 159.75	$ 12.12	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 140.96	$ 153.34	$ 12.38	8.78%	$ 143.94	$ 155.75	$ 11.81	8.20%
		Family - FOUR TIER	$ 209.62	$ 228.05	$ 18.43	8.79%	$ 214.07	$ 231.63	$ 17.56	8.20%
EPO	EPRXS61A11	EPRXS61A12								
		Individual - ALL TIERS	$ 81.42	$ 88.58	$ 7.16	8.79%	$ 83.15	$ 89.97	$ 6.82	8.20%
		Family - TWO TIER	$ 211.71	$ 230.31	$ 18.60	8.79%	$ 216.19	$ 233.93	$ 17.74	8.21%
		Double - THREE TIER	$ 162.86	$ 177.16	$ 14.30	8.78%	$ 166.30	$ 179.95	$ 13.65	8.21%
		Family - THREE TIER	$ 215.78	$ 234.74	$ 18.96	8.79%	$ 220.35	$ 238.43	$ 18.08	8.21%
		Employee/Spouse - FOUR TIER	$ 162.86	$ 177.16	$ 14.30	8.78%	$ 166.30	$ 179.95	$ 13.65	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 158.78	$ 172.74	$ 13.96	8.79%	$ 162.15	$ 175.45	$ 13.30	8.20%
		Family - FOUR TIER	$ 236.13	$ 256.89	$ 20.76	8.79%	$ 241.14	$ 260.92	$ 19.78	8.20%
EPO	EPRXS62A11	EPRXS62A12								
		Individual - ALL TIERS	$ 59.14	$ 64.34	$ 5.20	8.79%	$ 60.40	$ 65.35	$ 4.95	8.20%
		Family - TWO TIER	$ 153.78	$ 167.28	$ 13.50	8.78%	$ 157.04	$ 169.91	$ 12.87	8.20%
		Double - THREE TIER	$ 118.29	$ 128.68	$ 10.39	8.78%	$ 120.80	$ 130.70	$ 9.90	8.20%
		Family - THREE TIER	$ 156.73	$ 170.50	$ 13.77	8.79%	$ 160.06	$ 173.17	$ 13.11	8.19%
		Employee/Spouse - FOUR TIER	$ 118.29	$ 128.68	$ 10.39	8.78%	$ 120.80	$ 130.70	$ 9.90	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 115.34	$ 125.46	$ 10.12	8.77%	$ 117.77	$ 127.43	$ 9.66	8.20%
		Family - FOUR TIER	$ 171.52	$ 186.58	$ 15.06	8.78%	$ 175.16	$ 189.51	$ 14.35	8.19%
EPO	EPRXS63A11	EPRXS63A12								
		Individual - ALL TIERS	$ 64.43	$ 70.10	$ 5.67	8.80%	$ 65.79	$ 71.20	$ 5.41	8.22%
		Family - TWO TIER	$ 167.52	$ 182.25	$ 14.73	8.79%	$ 171.07	$ 185.11	$ 14.04	8.21%
		Double - THREE TIER	$ 128.86	$ 140.19	$ 11.33	8.79%	$ 131.59	$ 142.39	$ 10.80	8.21%
		Family - THREE TIER	$ 170.74	$ 185.76	$ 15.02	8.80%	$ 174.36	$ 188.67	$ 14.31	8.21%
		Employee/Spouse - FOUR TIER	$ 128.86	$ 140.19	$ 11.33	8.79%	$ 131.59	$ 142.39	$ 10.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 125.64	$ 136.69	$ 11.05	8.79%	$ 128.31	$ 138.83	$ 10.52	8.20%
		Family - FOUR TIER	$ 186.84	$ 203.28	$ 16.44	8.80%	$ 190.81	$ 206.47	$ 15.66	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS64A11	EPRXS64A12								
		Individual - ALL TIERS	$ 68.67	$ 70.72	$ 2.05	2.99%	$ 70.72	$ 71.83	$ 1.11	1.57%
		Family - TWO TIER	$ 178.53	$ 183.86	$ 5.33	2.99%	$ 183.88	$ 186.75	$ 2.87	1.56%
		Double - THREE TIER	$ 137.32	$ 141.43	$ 4.11	2.99%	$ 141.44	$ 143.65	$ 2.21	1.56%
		Family - THREE TIER	$ 181.96	$ 187.40	$ 5.44	2.99%	$ 187.41	$ 190.34	$ 2.93	1.56%
		Employee/Spouse - FOUR TIER	$ 137.32	$ 141.43	$ 4.11	2.99%	$ 141.44	$ 143.65	$ 2.21	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 133.89	$ 137.90	$ 4.01	2.99%	$ 137.90	$ 140.06	$ 2.16	1.57%
		Family - FOUR TIER	$ 199.12	$ 205.08	$ 5.96	2.99%	$ 205.10	$ 208.30	$ 3.20	1.56%
EPO	EPRXS65A11	EPRXS65A12								
		Individual - ALL TIERS	$ 72.62	$ 74.78	$ 2.16	2.97%	$ 74.79	$ 75.96	$ 1.17	1.56%
		Family - TWO TIER	$ 188.80	$ 194.44	$ 5.64	2.99%	$ 194.46	$ 197.49	$ 3.03	1.56%
		Double - THREE TIER	$ 145.24	$ 149.57	$ 4.33	2.98%	$ 149.59	$ 151.92	$ 2.33	1.56%
		Family - THREE TIER	$ 192.43	$ 198.18	$ 5.75	2.99%	$ 198.20	$ 201.29	$ 3.09	1.56%
		Employee/Spouse - FOUR TIER	$ 145.24	$ 149.57	$ 4.33	2.98%	$ 149.59	$ 151.92	$ 2.33	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 141.60	$ 145.83	$ 4.23	2.99%	$ 145.85	$ 148.12	$ 2.27	1.56%
		Family - FOUR TIER	$ 210.59	$ 216.87	$ 6.28	2.98%	$ 216.90	$ 220.28	$ 3.38	1.56%
EPO	EPRXS8A11	EPRXS8A12								
		Individual - ALL TIERS	$ 106.15	$ 109.31	$ 3.16	2.98%	$ 109.34	$ 111.03	$ 1.69	1.55%
		Family - TWO TIER	$ 276.00	$ 284.21	$ 8.21	2.97%	$ 284.29	$ 288.68	$ 4.39	1.54%
		Double - THREE TIER	$ 212.30	$ 218.63	$ 6.33	2.98%	$ 218.68	$ 222.06	$ 3.38	1.55%
		Family - THREE TIER	$ 281.31	$ 289.68	$ 8.37	2.98%	$ 289.75	$ 294.23	$ 4.48	1.55%
		Employee/Spouse - FOUR TIER	$ 212.30	$ 218.63	$ 6.33	2.98%	$ 218.68	$ 222.06	$ 3.38	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 207.01	$ 213.16	$ 6.15	2.97%	$ 213.21	$ 216.51	$ 3.30	1.55%
		Family - FOUR TIER	$ 307.85	$ 317.01	$ 9.16	2.98%	$ 317.08	$ 321.99	$ 4.91	1.55%
EPO	EPRXS9A11	EPRXS9A12								
		Individual - ALL TIERS	$ 45.66	$ 47.02	$ 1.36	2.98%	$ 47.03	$ 47.76	$ 0.73	1.55%
		Family - TWO TIER	$ 118.72	$ 122.25	$ 3.53	2.97%	$ 122.28	$ 124.17	$ 1.89	1.55%
		Double - THREE TIER	$ 91.32	$ 94.04	$ 2.72	2.98%	$ 94.06	$ 95.52	$ 1.46	1.55%
		Family - THREE TIER	$ 121.00	$ 124.60	$ 3.60	2.98%	$ 124.63	$ 126.56	$ 1.93	1.55%
		Employee/Spouse - FOUR TIER	$ 91.32	$ 94.04	$ 2.72	2.98%	$ 94.06	$ 95.52	$ 1.46	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.04	$ 91.69	$ 2.65	2.98%	$ 91.71	$ 93.13	$ 1.42	1.55%
		Family - FOUR TIER	$ 132.42	$ 136.36	$ 3.94	2.98%	$ 136.39	$ 138.50	$ 2.11	1.55%
HD	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)								
		Individual - ALL TIERS	$ 50.02	$ 51.51	$ 1.49	2.98%	$ 51.52	$ 52.32	$ 0.80	1.55%
		Family - TWO TIER	$ 130.05	$ 133.93	$ 3.88	2.98%	$ 133.95	$ 136.03	$ 2.08	1.55%
		Double - THREE TIER	$ 100.04	$ 103.02	$ 2.98	2.98%	$ 103.04	$ 104.64	$ 1.60	1.55%
		Family - THREE TIER	$ 132.55	$ 136.50	$ 3.95	2.98%	$ 136.53	$ 138.65	$ 2.12	1.55%
		Employee/Spouse - FOUR TIER	$ 100.04	$ 103.02	$ 2.98	2.98%	$ 103.04	$ 104.64	$ 1.60	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 97.54	$ 100.45	$ 2.91	2.98%	$ 100.46	$ 102.02	$ 1.56	1.55%
		Family - FOUR TIER	$ 145.06	$ 149.38	$ 4.32	2.98%	$ 149.41	$ 151.73	$ 2.32	1.55%
HD	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)								
		Individual - ALL TIERS	$ 49.46	$ 50.93	$ 1.47	2.97%	$ 50.94	$ 51.73	$ 0.79	1.55%
		Family - TWO TIER	$ 128.58	$ 132.43	$ 3.85	2.99%	$ 132.44	$ 134.51	$ 2.07	1.56%
		Double - THREE TIER	$ 98.91	$ 101.87	$ 2.96	2.99%	$ 101.88	$ 103.47	$ 1.59	1.56%
		Family - THREE TIER	$ 131.06	$ 134.97	$ 3.91	2.98%	$ 134.99	$ 137.09	$ 2.10	1.56%
		Employee/Spouse - FOUR TIER	$ 98.91	$ 101.87	$ 2.96	2.99%	$ 101.88	$ 103.47	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.44	$ 99.32	$ 2.88	2.99%	$ 99.33	$ 100.88	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.42	$ 147.71	$ 4.29	2.99%	$ 147.72	$ 150.03	$ 2.31	1.56%
HD	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)								
		Individual - ALL TIERS	$ 46.61	$ 48.00	$ 1.39	2.98%	$ 48.00	$ 48.75	$ 0.75	1.56%
		Family - TWO TIER	$ 121.17	$ 124.80	$ 3.63	3.00%	$ 124.81	$ 126.76	$ 1.95	1.56%
		Double - THREE TIER	$ 93.21	$ 96.00	$ 2.79	2.99%	$ 96.01	$ 97.51	$ 1.50	1.56%
		Family - THREE TIER	$ 123.50	$ 127.20	$ 3.70	3.00%	$ 127.21	$ 129.19	$ 1.98	1.56%
		Employee/Spouse - FOUR TIER	$ 93.21	$ 96.00	$ 2.79	2.99%	$ 96.01	$ 97.51	$ 1.50	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 90.88	$ 93.60	$ 2.72	2.99%	$ 93.61	$ 95.07	$ 1.46	1.56%
		Family - FOUR TIER	$ 135.16	$ 139.20	$ 4.04	2.99%	$ 139.21	$ 141.38	$ 2.17	1.56%
HD	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)								
		Individual - ALL TIERS	$ 35.41	$ 36.47	$ 1.06	2.99%	$ 36.47	$ 37.04	$ 0.57	1.56%
		Family - TWO TIER	$ 92.06	$ 94.81	$ 2.75	2.99%	$ 94.82	$ 96.30	$ 1.48	1.56%
		Double - THREE TIER	$ 70.81	$ 72.93	$ 2.12	2.99%	$ 72.94	$ 74.08	$ 1.14	1.56%
		Family - THREE TIER	$ 93.83	$ 96.63	$ 2.80	2.98%	$ 96.64	$ 98.15	$ 1.51	1.56%
		Employee/Spouse - FOUR TIER	$ 70.81	$ 72.93	$ 2.12	2.99%	$ 72.94	$ 74.08	$ 1.14	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 69.04	$ 71.11	$ 2.07	3.00%	$ 71.11	$ 72.22	$ 1.11	1.56%
		Family - FOUR TIER	$ 102.68	$ 105.75	$ 3.07	2.99%	$ 105.76	$ 107.41	$ 1.65	1.56%
HD	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)								
		Individual - ALL TIERS	$ 29.82	$ 30.71	$ 0.89	2.98%	$ 30.72	$ 31.19	$ 0.47	1.53%
		Family - TWO TIER	$ 77.54	$ 79.84	$ 2.30	2.97%	$ 79.86	$ 81.10	$ 1.24	1.55%
		Double - THREE TIER	$ 59.64	$ 61.42	$ 1.78	2.98%	$ 61.43	$ 62.38	$ 0.95	1.55%
		Family - THREE TIER	$ 79.03	$ 81.38	$ 2.35	2.97%	$ 81.40	$ 82.66	$ 1.26	1.55%
		Employee/Spouse - FOUR TIER	$ 59.64	$ 61.42	$ 1.78	2.98%	$ 61.43	$ 62.38	$ 0.95	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 58.15	$ 59.88	$ 1.73	2.98%	$ 59.90	$ 60.82	$ 0.92	1.54%
		Family - FOUR TIER	$ 86.48	$ 89.06	$ 2.58	2.98%	$ 89.08	$ 90.45	$ 1.37	1.54%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS64A11	EPRXS64A12								
		Individual - ALL TIERS	$ 67.06	$ 72.95	$ 5.89	8.78%	$ 68.48	$ 74.10	$ 5.62	8.21%
		Family - TWO TIER	$ 174.33	$ 189.68	$ 15.35	8.81%	$ 178.03	$ 192.66	$ 14.63	8.22%
		Double - THREE TIER	$ 134.10	$ 145.91	$ 11.81	8.81%	$ 136.94	$ 148.20	$ 11.26	8.22%
		Family - THREE TIER	$ 177.69	$ 193.33	$ 15.64	8.80%	$ 181.45	$ 196.36	$ 14.91	8.22%
		Employee/Spouse - FOUR TIER	$ 134.10	$ 145.91	$ 11.81	8.81%	$ 136.94	$ 148.20	$ 11.26	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 130.75	$ 142.26	$ 11.51	8.80%	$ 133.52	$ 144.49	$ 10.97	8.22%
		Family - FOUR TIER	$ 194.45	$ 211.57	$ 17.12	8.80%	$ 198.57	$ 214.89	$ 16.32	8.22%
EPO	EPRXS65A11	EPRXS65A12								
		Individual - ALL TIERS	$ 70.91	$ 77.15	$ 6.24	8.80%	$ 72.42	$ 78.36	$ 5.94	8.20%
		Family - TWO TIER	$ 184.36	$ 200.59	$ 16.23	8.80%	$ 188.27	$ 203.74	$ 15.47	8.22%
		Double - THREE TIER	$ 141.81	$ 154.30	$ 12.49	8.81%	$ 144.82	$ 156.72	$ 11.90	8.22%
		Family - THREE TIER	$ 187.90	$ 204.45	$ 16.55	8.81%	$ 191.89	$ 207.66	$ 15.77	8.22%
		Employee/Spouse - FOUR TIER	$ 141.81	$ 154.30	$ 12.49	8.81%	$ 144.82	$ 156.72	$ 11.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 138.28	$ 150.44	$ 12.16	8.79%	$ 141.20	$ 152.81	$ 11.61	8.22%
		Family - FOUR TIER	$ 205.64	$ 223.74	$ 18.10	8.80%	$ 209.99	$ 227.25	$ 17.26	8.22%
EPO	EPRXS8A11	EPRXS8A12								
		Individual - ALL TIERS	$ 103.66	$ 112.77	$ 9.11	8.79%	$ 105.87	$ 114.54	$ 8.67	8.19%
		Family - TWO TIER	$ 269.53	$ 293.21	$ 23.68	8.79%	$ 275.25	$ 297.81	$ 22.56	8.20%
		Double - THREE TIER	$ 207.33	$ 225.55	$ 18.22	8.79%	$ 211.73	$ 229.09	$ 17.36	8.20%
		Family - THREE TIER	$ 274.72	$ 298.85	$ 24.13	8.78%	$ 280.53	$ 303.54	$ 23.01	8.20%
		Employee/Spouse - FOUR TIER	$ 207.33	$ 225.55	$ 18.22	8.79%	$ 211.73	$ 229.09	$ 17.36	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 202.15	$ 219.91	$ 17.76	8.79%	$ 206.43	$ 223.36	$ 16.93	8.20%
		Family - FOUR TIER	$ 300.63	$ 327.04	$ 26.41	8.78%	$ 307.00	$ 332.18	$ 25.18	8.20%
EPO	EPRXS9A11	EPRXS9A12								
		Individual - ALL TIERS	$ 44.59	$ 48.51	$ 3.92	8.79%	$ 45.54	$ 49.27	$ 3.73	8.19%
		Family - TWO TIER	$ 115.93	$ 126.12	$ 10.19	8.79%	$ 118.39	$ 128.10	$ 9.71	8.20%
		Double - THREE TIER	$ 89.18	$ 97.02	$ 7.84	8.79%	$ 91.07	$ 98.54	$ 7.47	8.20%
		Family - THREE TIER	$ 118.17	$ 128.55	$ 10.38	8.78%	$ 120.67	$ 130.57	$ 9.90	8.20%
		Employee/Spouse - FOUR TIER	$ 89.18	$ 97.02	$ 7.84	8.79%	$ 91.07	$ 98.54	$ 7.47	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 86.95	$ 94.59	$ 7.64	8.79%	$ 88.80	$ 96.08	$ 7.28	8.20%
		Family - FOUR TIER	$ 129.31	$ 140.68	$ 11.37	8.79%	$ 132.06	$ 142.88	$ 10.82	8.19%
HD	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)								
		Individual - ALL TIERS	$ 48.85	$ 53.14	$ 4.29	8.78%	$ 49.88	$ 53.98	$ 4.10	8.22%
		Family - TWO TIER	$ 127.01	$ 138.17	$ 11.16	8.79%	$ 129.70	$ 140.34	$ 10.64	8.20%
		Double - THREE TIER	$ 97.70	$ 106.28	$ 8.58	8.78%	$ 99.77	$ 107.95	$ 8.18	8.20%
		Family - THREE TIER	$ 129.45	$ 140.82	$ 11.37	8.78%	$ 132.19	$ 143.03	$ 10.84	8.20%
		Employee/Spouse - FOUR TIER	$ 97.70	$ 106.28	$ 8.58	8.78%	$ 99.77	$ 107.95	$ 8.18	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 95.26	$ 103.62	$ 8.36	8.78%	$ 97.27	$ 105.25	$ 7.98	8.20%
		Family - FOUR TIER	$ 141.67	$ 154.11	$ 12.44	8.78%	$ 144.66	$ 156.53	$ 11.87	8.21%
HD	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)								
		Individual - ALL TIERS	$ 48.29	$ 52.55	$ 4.26	8.82%	$ 49.32	$ 53.37	$ 4.05	8.21%
		Family - TWO TIER	$ 125.57	$ 136.62	$ 11.05	8.80%	$ 128.23	$ 138.76	$ 10.53	8.21%
		Double - THREE TIER	$ 96.59	$ 105.09	$ 8.50	8.80%	$ 98.64	$ 106.74	$ 8.10	8.21%
		Family - THREE TIER	$ 127.99	$ 139.25	$ 11.26	8.80%	$ 130.70	$ 141.43	$ 10.73	8.21%
		Employee/Spouse - FOUR TIER	$ 96.59	$ 105.09	$ 8.50	8.80%	$ 98.64	$ 106.74	$ 8.10	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 94.18	$ 102.46	$ 8.28	8.79%	$ 96.17	$ 104.07	$ 7.90	8.21%
		Family - FOUR TIER	$ 140.07	$ 152.38	$ 12.31	8.79%	$ 143.03	$ 154.78	$ 11.75	8.22%
HD	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)								
		Individual - ALL TIERS	$ 45.51	$ 49.52	$ 4.01	8.81%	$ 46.47	$ 50.30	$ 3.83	8.24%
		Family - TWO TIER	$ 118.31	$ 128.75	$ 10.44	8.82%	$ 120.81	$ 130.77	$ 9.96	8.24%
		Double - THREE TIER	$ 91.01	$ 99.04	$ 8.03	8.82%	$ 92.94	$ 100.59	$ 7.65	8.23%
		Family - THREE TIER	$ 120.58	$ 131.22	$ 10.64	8.82%	$ 123.15	$ 133.28	$ 10.13	8.23%
		Employee/Spouse - FOUR TIER	$ 91.01	$ 99.04	$ 8.03	8.82%	$ 92.94	$ 100.59	$ 7.65	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 88.73	$ 96.56	$ 7.83	8.82%	$ 90.62	$ 98.08	$ 7.46	8.23%
		Family - FOUR TIER	$ 131.96	$ 143.60	$ 11.64	8.82%	$ 134.76	$ 145.86	$ 11.10	8.24%
HD	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)								
		Individual - ALL TIERS	$ 34.57	$ 37.62	$ 3.05	8.82%	$ 35.31	$ 38.21	$ 2.90	8.21%
		Family - TWO TIER	$ 89.90	$ 97.81	$ 7.91	8.80%	$ 91.81	$ 99.35	$ 7.54	8.21%
		Double - THREE TIER	$ 69.15	$ 75.24	$ 6.09	8.81%	$ 70.62	$ 76.42	$ 5.80	8.21%
		Family - THREE TIER	$ 91.63	$ 99.69	$ 8.06	8.80%	$ 93.56	$ 101.26	$ 7.70	8.23%
		Employee/Spouse - FOUR TIER	$ 69.15	$ 75.24	$ 6.09	8.81%	$ 70.62	$ 76.42	$ 5.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 67.43	$ 73.36	$ 5.93	8.79%	$ 68.85	$ 74.51	$ 5.66	8.22%
		Family - FOUR TIER	$ 100.27	$ 109.10	$ 8.83	8.81%	$ 102.39	$ 110.81	$ 8.42	8.22%
HD	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)								
		Individual - ALL TIERS	$ 29.13	$ 31.68	$ 2.55	8.75%	$ 29.74	$ 32.18	$ 2.44	8.20%
		Family - TWO TIER	$ 75.71	$ 82.37	$ 6.66	8.80%	$ 77.32	$ 83.66	$ 6.34	8.20%
		Double - THREE TIER	$ 58.24	$ 63.36	$ 5.12	8.79%	$ 59.48	$ 64.36	$ 4.88	8.20%
		Family - THREE TIER	$ 77.17	$ 83.95	$ 6.78	8.79%	$ 78.81	$ 85.27	$ 6.46	8.20%
		Employee/Spouse - FOUR TIER	$ 58.24	$ 63.36	$ 5.12	8.79%	$ 59.48	$ 64.36	$ 4.88	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 56.79	$ 61.78	$ 4.99	8.79%	$ 57.99	$ 62.75	$ 4.76	8.21%
		Family - FOUR TIER	$ 84.45	$ 91.87	$ 7.42	8.79%	$ 86.24	$ 93.32	$ 7.08	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)								
		Individual - ALL TIERS	$ 24.86	$ 25.60	$ 0.74	2.98%	$ 25.60	$ 26.00	$ 0.40	1.56%
		Family - TWO TIER	$ 64.63	$ 66.56	$ 1.93	2.99%	$ 66.57	$ 67.61	$ 1.04	1.56%
		Double - THREE TIER	$ 49.71	$ 51.20	$ 1.49	3.00%	$ 51.20	$ 52.01	$ 0.81	1.58%
		Family - THREE TIER	$ 65.87	$ 67.84	$ 1.97	2.99%	$ 67.85	$ 68.91	$ 1.06	1.56%
		Employee/Spouse - FOUR TIER	$ 49.71	$ 51.20	$ 1.49	3.00%	$ 51.20	$ 52.01	$ 0.81	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 48.47	$ 49.92	$ 1.45	2.99%	$ 49.92	$ 50.71	$ 0.79	1.58%
		Family - FOUR TIER	$ 72.08	$ 74.24	$ 2.16	3.00%	$ 74.25	$ 75.41	$ 1.16	1.56%
HD	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)								
		Individual - ALL TIERS	$ 22.95	$ 23.63	$ 0.68	2.96%	$ 23.63	$ 24.01	$ 0.38	1.61%
		Family - TWO TIER	$ 59.66	$ 61.45	$ 1.79	3.00%	$ 61.45	$ 62.41	$ 0.96	1.56%
		Double - THREE TIER	$ 45.89	$ 47.27	$ 1.38	3.01%	$ 47.27	$ 48.01	$ 0.74	1.57%
		Family - THREE TIER	$ 60.81	$ 62.63	$ 1.82	2.99%	$ 62.63	$ 63.61	$ 0.98	1.56%
		Employee/Spouse - FOUR TIER	$ 45.89	$ 47.27	$ 1.38	3.01%	$ 47.27	$ 48.01	$ 0.74	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 44.74	$ 46.09	$ 1.35	3.02%	$ 46.09	$ 46.81	$ 0.72	1.56%
		Family - FOUR TIER	$ 66.54	$ 68.54	$ 2.00	3.01%	$ 68.54	$ 69.61	$ 1.07	1.56%
HD	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)								
		Individual - ALL TIERS	$ 35.60	$ 36.66	$ 1.06	2.98%	$ 36.67	$ 37.24	$ 0.57	1.55%
		Family - TWO TIER	$ 92.57	$ 95.32	$ 2.75	2.97%	$ 95.35	$ 96.81	$ 1.46	1.53%
		Double - THREE TIER	$ 71.21	$ 73.32	$ 2.11	2.96%	$ 73.34	$ 74.47	$ 1.13	1.54%
		Family - THREE TIER	$ 94.35	$ 97.15	$ 2.80	2.97%	$ 97.18	$ 98.68	$ 1.50	1.54%
		Employee/Spouse - FOUR TIER	$ 71.21	$ 73.32	$ 2.11	2.96%	$ 73.34	$ 74.47	$ 1.13	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 69.43	$ 71.49	$ 2.06	2.97%	$ 71.51	$ 72.61	$ 1.10	1.54%
		Family - FOUR TIER	$ 103.25	$ 106.32	$ 3.07	2.97%	$ 106.35	$ 107.99	$ 1.64	1.54%
HD	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)								
		Individual - ALL TIERS	$ 35.21	$ 36.26	$ 1.05	2.98%	$ 36.27	$ 36.83	$ 0.56	1.54%
		Family - TWO TIER	$ 91.54	$ 94.27	$ 2.73	2.98%	$ 94.29	$ 95.75	$ 1.46	1.55%
		Double - THREE TIER	$ 70.42	$ 72.52	$ 2.10	2.98%	$ 72.53	$ 73.66	$ 1.13	1.56%
		Family - THREE TIER	$ 93.31	$ 96.09	$ 2.78	2.98%	$ 96.10	$ 97.60	$ 1.50	1.56%
		Employee/Spouse - FOUR TIER	$ 70.42	$ 72.52	$ 2.10	2.98%	$ 72.53	$ 73.66	$ 1.13	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 68.66	$ 70.71	$ 2.05	2.99%	$ 70.72	$ 71.82	$ 1.10	1.56%
		Family - FOUR TIER	$ 102.11	$ 105.15	$ 3.04	2.98%	$ 105.17	$ 106.80	$ 1.63	1.55%
HD	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)								
		Individual - ALL TIERS	$ 33.29	$ 34.28	$ 0.99	2.97%	$ 34.29	$ 34.82	$ 0.53	1.55%
		Family - TWO TIER	$ 86.56	$ 89.13	$ 2.57	2.97%	$ 89.15	$ 90.53	$ 1.38	1.55%
		Double - THREE TIER	$ 66.58	$ 68.56	$ 1.98	2.97%	$ 68.58	$ 69.64	$ 1.06	1.55%
		Family - THREE TIER	$ 88.22	$ 90.85	$ 2.63	2.98%	$ 90.87	$ 92.27	$ 1.40	1.54%
		Employee/Spouse - FOUR TIER	$ 66.58	$ 68.56	$ 1.98	2.97%	$ 68.58	$ 69.64	$ 1.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 64.92	$ 66.85	$ 1.93	2.97%	$ 66.87	$ 67.90	$ 1.03	1.54%
		Family - FOUR TIER	$ 96.54	$ 99.42	$ 2.88	2.98%	$ 99.44	$ 100.98	$ 1.54	1.55%
HD	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)								
		Individual - ALL TIERS	$ 25.33	$ 26.08	$ 0.75	2.96%	$ 26.09	$ 26.49	$ 0.40	1.53%
		Family - TWO TIER	$ 65.86	$ 67.82	$ 1.96	2.98%	$ 67.84	$ 68.89	$ 1.05	1.55%
		Double - THREE TIER	$ 50.66	$ 52.17	$ 1.51	2.98%	$ 52.18	$ 52.99	$ 0.81	1.55%
		Family - THREE TIER	$ 67.13	$ 69.12	$ 1.99	2.96%	$ 69.14	$ 70.21	$ 1.07	1.55%
		Employee/Spouse - FOUR TIER	$ 50.66	$ 52.17	$ 1.51	2.98%	$ 52.18	$ 52.99	$ 0.81	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 49.40	$ 50.87	$ 1.47	2.98%	$ 50.88	$ 51.66	$ 0.78	1.53%
		Family - FOUR TIER	$ 73.46	$ 75.65	$ 2.19	2.98%	$ 75.67	$ 76.83	$ 1.16	1.53%
HD	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)								
		Individual - ALL TIERS	$ 21.37	$ 22.01	$ 0.64	2.99%	$ 22.01	$ 22.35	$ 0.34	1.54%
		Family - TWO TIER	$ 55.57	$ 57.22	$ 1.65	2.97%	$ 57.24	$ 58.12	$ 0.88	1.54%
		Double - THREE TIER	$ 42.75	$ 44.01	$ 1.26	2.95%	$ 44.03	$ 44.70	$ 0.67	1.52%
		Family - THREE TIER	$ 56.64	$ 58.32	$ 1.68	2.97%	$ 58.34	$ 59.23	$ 0.89	1.53%
		Employee/Spouse - FOUR TIER	$ 42.75	$ 44.01	$ 1.26	2.95%	$ 44.03	$ 44.70	$ 0.67	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 41.68	$ 42.91	$ 1.23	2.95%	$ 42.93	$ 43.59	$ 0.66	1.54%
		Family - FOUR TIER	$ 61.98	$ 63.82	$ 1.84	2.97%	$ 63.84	$ 64.82	$ 0.98	1.54%
HD	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)								
		Individual - ALL TIERS	$ 17.75	$ 18.28	$ 0.53	2.99%	$ 18.29	$ 18.57	$ 0.28	1.53%
		Family - TWO TIER	$ 46.16	$ 47.53	$ 1.37	2.97%	$ 47.55	$ 48.27	$ 0.72	1.51%
		Double - THREE TIER	$ 35.51	$ 36.56	$ 1.05	2.96%	$ 36.57	$ 37.13	$ 0.56	1.53%
		Family - THREE TIER	$ 47.05	$ 48.44	$ 1.39	2.95%	$ 48.46	$ 49.20	$ 0.74	1.53%
		Employee/Spouse - FOUR TIER	$ 35.51	$ 36.56	$ 1.05	2.96%	$ 36.57	$ 37.13	$ 0.56	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 34.62	$ 35.64	$ 1.02	2.95%	$ 35.66	$ 36.20	$ 0.54	1.51%
		Family - FOUR TIER	$ 51.49	$ 53.01	$ 1.52	2.95%	$ 53.03	$ 53.84	$ 0.81	1.53%
HD	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)								
		Individual - ALL TIERS	$ 16.29	$ 16.78	$ 0.49	3.01%	$ 16.78	$ 17.04	$ 0.26	1.55%
		Family - TWO TIER	$ 42.36	$ 43.62	$ 1.26	2.97%	$ 43.63	$ 44.30	$ 0.67	1.54%
		Double - THREE TIER	$ 32.58	$ 33.55	$ 0.97	2.98%	$ 33.56	$ 34.08	$ 0.52	1.55%
		Family - THREE TIER	$ 43.17	$ 44.45	$ 1.28	2.97%	$ 44.47	$ 45.15	$ 0.68	1.53%
		Employee/Spouse - FOUR TIER	$ 32.58	$ 33.55	$ 0.97	2.98%	$ 33.56	$ 34.08	$ 0.52	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 31.77	$ 32.71	$ 0.94	2.96%	$ 32.72	$ 33.23	$ 0.51	1.56%
		Family - FOUR TIER	$ 47.25	$ 48.65	$ 1.40	2.96%	$ 48.66	$ 49.41	$ 0.75	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)								
		Individual - ALL TIERS	$ 24.27	$ 26.41	$ 2.14	8.82%	$ 24.78	$ 26.83	$ 2.05	8.27%
		Family - TWO TIER	$ 63.10	$ 68.67	$ 5.57	8.83%	$ 64.44	$ 69.75	$ 5.31	8.24%
		Double - THREE TIER	$ 48.54	$ 52.82	$ 4.28	8.82%	$ 49.56	$ 53.65	$ 4.09	8.25%
		Family - THREE TIER	$ 64.31	$ 69.99	$ 5.68	8.83%	$ 65.68	$ 71.09	$ 5.41	8.24%
		Employee/Spouse - FOUR TIER	$ 48.54	$ 52.82	$ 4.28	8.82%	$ 49.56	$ 53.65	$ 4.09	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 47.33	$ 51.50	$ 4.17	8.81%	$ 48.32	$ 52.31	$ 3.99	8.26%
		Family - FOUR TIER	$ 70.38	$ 76.59	$ 6.21	8.82%	$ 71.88	$ 77.79	$ 5.91	8.22%
HD	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)								
		Individual - ALL TIERS	$ 22.40	$ 24.38	$ 1.98	8.84%	$ 22.87	$ 24.76	$ 1.89	8.26%
		Family - TWO TIER	$ 58.24	$ 63.39	$ 5.15	8.84%	$ 59.48	$ 64.39	$ 4.91	8.25%
		Double - THREE TIER	$ 44.81	$ 48.76	$ 3.95	8.81%	$ 45.75	$ 49.53	$ 3.78	8.26%
		Family - THREE TIER	$ 59.36	$ 64.61	$ 5.25	8.84%	$ 60.62	$ 65.63	$ 5.01	8.26%
		Employee/Spouse - FOUR TIER	$ 44.81	$ 48.76	$ 3.95	8.81%	$ 45.75	$ 49.53	$ 3.78	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 43.68	$ 47.54	$ 3.86	8.84%	$ 44.60	$ 48.29	$ 3.69	8.27%
		Family - FOUR TIER	$ 64.96	$ 70.71	$ 5.75	8.85%	$ 66.34	$ 71.82	$ 5.48	8.26%
HD	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)								
		Individual - ALL TIERS	$ 34.76	$ 37.82	$ 3.06	8.80%	$ 35.50	$ 38.41	$ 2.91	8.20%
		Family - TWO TIER	$ 90.40	$ 98.33	$ 7.93	8.77%	$ 92.30	$ 99.88	$ 7.58	8.21%
		Double - THREE TIER	$ 69.53	$ 75.64	$ 6.11	8.79%	$ 71.01	$ 76.83	$ 5.82	8.20%
		Family - THREE TIER	$ 92.13	$ 100.23	$ 8.10	8.79%	$ 94.08	$ 101.80	$ 7.72	8.21%
		Employee/Spouse - FOUR TIER	$ 69.53	$ 75.64	$ 6.11	8.79%	$ 71.01	$ 76.83	$ 5.82	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.80	$ 73.75	$ 5.95	8.78%	$ 69.23	$ 74.91	$ 5.68	8.20%
		Family - FOUR TIER	$ 100.82	$ 109.68	$ 8.86	8.79%	$ 102.96	$ 111.40	$ 8.44	8.20%
HD	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)								
		Individual - ALL TIERS	$ 34.38	$ 37.41	$ 3.03	8.81%	$ 35.11	$ 37.99	$ 2.88	8.20%
		Family - TWO TIER	$ 89.40	$ 97.26	$ 7.86	8.79%	$ 91.30	$ 98.78	$ 7.48	8.19%
		Double - THREE TIER	$ 68.77	$ 74.81	$ 6.04	8.78%	$ 70.22	$ 75.99	$ 5.77	8.22%
		Family - THREE TIER	$ 91.12	$ 99.13	$ 8.01	8.79%	$ 93.05	$ 100.68	$ 7.63	8.20%
		Employee/Spouse - FOUR TIER	$ 68.77	$ 74.81	$ 6.04	8.78%	$ 70.22	$ 75.99	$ 5.77	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 67.05	$ 72.94	$ 5.89	8.78%	$ 68.48	$ 74.09	$ 5.61	8.19%
		Family - FOUR TIER	$ 99.72	$ 108.48	$ 8.76	8.78%	$ 101.83	$ 110.18	$ 8.35	8.20%
HD	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)								
		Individual - ALL TIERS	$ 32.51	$ 35.37	$ 2.86	8.80%	$ 33.19	$ 35.92	$ 2.73	8.23%
		Family - TWO TIER	$ 84.52	$ 91.95	$ 7.43	8.79%	$ 86.31	$ 93.40	$ 7.09	8.21%
		Double - THREE TIER	$ 65.01	$ 70.73	$ 5.72	8.80%	$ 66.39	$ 71.84	$ 5.45	8.21%
		Family - THREE TIER	$ 86.14	$ 93.72	$ 7.58	8.80%	$ 87.97	$ 95.19	$ 7.22	8.21%
		Employee/Spouse - FOUR TIER	$ 65.01	$ 70.73	$ 5.72	8.80%	$ 66.39	$ 71.84	$ 5.45	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 63.39	$ 68.97	$ 5.58	8.80%	$ 64.74	$ 70.05	$ 5.31	8.20%
		Family - FOUR TIER	$ 94.26	$ 102.56	$ 8.30	8.81%	$ 96.27	$ 104.17	$ 7.90	8.21%
HD	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)								
		Individual - ALL TIERS	$ 24.73	$ 26.91	$ 2.18	8.82%	$ 25.26	$ 27.33	$ 2.07	8.19%
		Family - TWO TIER	$ 64.30	$ 69.97	$ 5.67	8.82%	$ 65.67	$ 71.07	$ 5.40	8.22%
		Double - THREE TIER	$ 49.46	$ 53.82	$ 4.36	8.82%	$ 50.51	$ 54.67	$ 4.16	8.24%
		Family - THREE TIER	$ 65.54	$ 71.31	$ 5.77	8.80%	$ 66.93	$ 72.43	$ 5.50	8.22%
		Employee/Spouse - FOUR TIER	$ 49.46	$ 53.82	$ 4.36	8.82%	$ 50.51	$ 54.67	$ 4.16	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 48.23	$ 52.48	$ 4.25	8.81%	$ 49.25	$ 53.30	$ 4.05	8.22%
		Family - FOUR TIER	$ 71.72	$ 78.04	$ 6.32	8.81%	$ 73.24	$ 79.27	$ 6.03	8.23%
HD	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)								
		Individual - ALL TIERS	$ 20.86	$ 22.70	$ 1.84	8.82%	$ 21.31	$ 23.06	$ 1.75	8.21%
		Family - TWO TIER	$ 54.25	$ 59.03	$ 4.78	8.81%	$ 55.39	$ 59.96	$ 4.57	8.25%
		Double - THREE TIER	$ 41.72	$ 45.41	$ 3.69	8.84%	$ 42.61	$ 46.12	$ 3.51	8.24%
		Family - THREE TIER	$ 55.28	$ 60.16	$ 4.88	8.83%	$ 56.46	$ 61.11	$ 4.65	8.24%
		Employee/Spouse - FOUR TIER	$ 41.72	$ 45.41	$ 3.69	8.84%	$ 42.61	$ 46.12	$ 3.51	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 40.68	$ 44.27	$ 3.59	8.82%	$ 41.54	$ 44.97	$ 3.43	8.26%
		Family - FOUR TIER	$ 60.51	$ 65.84	$ 5.33	8.81%	$ 61.79	$ 66.87	$ 5.08	8.22%
HD	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)								
		Individual - ALL TIERS	$ 17.33	$ 18.86	$ 1.53	8.83%	$ 17.70	$ 19.15	$ 1.45	8.19%
		Family - TWO TIER	$ 45.08	$ 49.03	$ 3.95	8.76%	$ 46.04	$ 49.80	$ 3.76	8.17%
		Double - THREE TIER	$ 34.68	$ 37.71	$ 3.03	8.74%	$ 35.41	$ 38.31	$ 2.90	8.19%
		Family - THREE TIER	$ 45.95	$ 49.97	$ 4.02	8.75%	$ 46.91	$ 50.76	$ 3.85	8.21%
		Employee/Spouse - FOUR TIER	$ 34.68	$ 37.71	$ 3.03	8.74%	$ 35.41	$ 38.31	$ 2.90	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 33.81	$ 36.77	$ 2.96	8.75%	$ 34.53	$ 37.35	$ 2.82	8.17%
		Family - FOUR TIER	$ 50.28	$ 54.69	$ 4.41	8.77%	$ 51.34	$ 55.55	$ 4.21	8.20%
HD	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)								
		Individual - ALL TIERS	$ 15.91	$ 17.31	$ 1.40	8.80%	$ 16.25	$ 17.58	$ 1.33	8.18%
		Family - TWO TIER	$ 41.37	$ 45.00	$ 3.63	8.77%	$ 42.24	$ 45.70	$ 3.46	8.19%
		Double - THREE TIER	$ 31.83	$ 34.61	$ 2.78	8.73%	$ 32.49	$ 35.16	$ 2.67	8.22%
		Family - THREE TIER	$ 42.17	$ 45.86	$ 3.69	8.75%	$ 43.06	$ 46.58	$ 3.52	8.17%
		Employee/Spouse - FOUR TIER	$ 31.83	$ 34.61	$ 2.78	8.73%	$ 32.49	$ 35.16	$ 2.67	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 31.02	$ 33.75	$ 2.73	8.80%	$ 31.69	$ 34.28	$ 2.59	8.17%
		Family - FOUR TIER	$ 46.14	$ 50.19	$ 4.05	8.78%	$ 47.13	$ 50.98	$ 3.85	8.17%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)								
		Individual - ALL TIERS	$ 51.73	$ 53.27	$ 1.54	2.98%	$ 53.28	$ 54.11	$ 0.83	1.56%
		Family - TWO TIER	$ 134.49	$ 138.51	$ 4.02	2.99%	$ 138.52	$ 140.68	$ 2.16	1.56%
		Double - THREE TIER	$ 103.45	$ 106.54	$ 3.09	2.99%	$ 106.56	$ 108.22	$ 1.66	1.56%
		Family - THREE TIER	$ 137.07	$ 141.17	$ 4.10	2.99%	$ 141.19	$ 143.39	$ 2.20	1.56%
		Employee/Spouse - FOUR TIER	$ 103.45	$ 106.54	$ 3.09	2.99%	$ 106.56	$ 108.22	$ 1.66	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 100.87	$ 103.88	$ 3.01	2.98%	$ 103.89	$ 105.51	$ 1.62	1.56%
		Family - FOUR TIER	$ 150.01	$ 154.49	$ 4.48	2.99%	$ 154.51	$ 156.91	$ 2.40	1.55%
HD	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)								
		Individual - ALL TIERS	$ 51.13	$ 52.65	$ 1.52	2.97%	$ 52.67	$ 53.48	$ 0.81	1.54%
		Family - TWO TIER	$ 132.94	$ 136.90	$ 3.96	2.98%	$ 136.93	$ 139.05	$ 2.12	1.55%
		Double - THREE TIER	$ 102.26	$ 105.31	$ 3.05	2.98%	$ 105.33	$ 106.96	$ 1.63	1.55%
		Family - THREE TIER	$ 135.50	$ 139.53	$ 4.03	2.97%	$ 139.56	$ 141.72	$ 2.16	1.55%
		Employee/Spouse - FOUR TIER	$ 102.26	$ 105.31	$ 3.05	2.98%	$ 105.33	$ 106.96	$ 1.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 99.71	$ 102.67	$ 2.96	2.97%	$ 102.70	$ 104.29	$ 1.59	1.55%
		Family - FOUR TIER	$ 148.28	$ 152.70	$ 4.42	2.98%	$ 152.73	$ 155.09	$ 2.36	1.55%
HD	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)								
		Individual - ALL TIERS	$ 48.15	$ 49.58	$ 1.43	2.97%	$ 49.59	$ 50.36	$ 0.77	1.55%
		Family - TWO TIER	$ 125.18	$ 128.92	$ 3.74	2.99%	$ 128.93	$ 130.94	$ 2.01	1.56%
		Double - THREE TIER	$ 96.29	$ 99.17	$ 2.88	2.99%	$ 99.18	$ 100.73	$ 1.55	1.56%
		Family - THREE TIER	$ 127.59	$ 131.40	$ 3.81	2.99%	$ 131.41	$ 133.46	$ 2.05	1.56%
		Employee/Spouse - FOUR TIER	$ 96.29	$ 99.17	$ 2.88	2.99%	$ 99.18	$ 100.73	$ 1.55	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 93.88	$ 96.69	$ 2.81	2.99%	$ 96.70	$ 98.21	$ 1.51	1.56%
		Family - FOUR TIER	$ 139.62	$ 143.80	$ 4.18	2.99%	$ 143.81	$ 146.05	$ 2.24	1.56%
HD	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)								
		Individual - ALL TIERS	$ 36.54	$ 37.63	$ 1.09	2.98%	$ 37.63	$ 38.22	$ 0.59	1.57%
		Family - TWO TIER	$ 95.00	$ 97.84	$ 2.84	2.99%	$ 97.85	$ 99.37	$ 1.52	1.55%
		Double - THREE TIER	$ 73.08	$ 75.26	$ 2.18	2.98%	$ 75.27	$ 76.44	$ 1.17	1.55%
		Family - THREE TIER	$ 96.83	$ 99.72	$ 2.89	2.98%	$ 99.73	$ 101.28	$ 1.55	1.55%
		Employee/Spouse - FOUR TIER	$ 73.08	$ 75.26	$ 2.18	2.98%	$ 75.27	$ 76.44	$ 1.17	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 71.25	$ 73.38	$ 2.13	2.99%	$ 73.39	$ 74.53	$ 1.14	1.55%
		Family - FOUR TIER	$ 105.96	$ 109.12	$ 3.16	2.98%	$ 109.14	$ 110.84	$ 1.70	1.56%
HD	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)								
		Individual - ALL TIERS	$ 30.77	$ 31.69	$ 0.92	2.99%	$ 31.70	$ 32.18	$ 0.48	1.51%
		Family - TWO TIER	$ 80.01	$ 82.39	$ 2.38	2.97%	$ 82.42	$ 83.68	$ 1.26	1.53%
		Double - THREE TIER	$ 61.55	$ 63.37	$ 1.82	2.96%	$ 63.40	$ 64.37	$ 0.97	1.53%
		Family - THREE TIER	$ 81.55	$ 83.97	$ 2.42	2.97%	$ 84.00	$ 85.29	$ 1.29	1.54%
		Employee/Spouse - FOUR TIER	$ 61.55	$ 63.37	$ 1.82	2.96%	$ 63.40	$ 64.37	$ 0.97	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 60.01	$ 61.79	$ 1.78	2.97%	$ 61.81	$ 62.76	$ 0.95	1.54%
		Family - FOUR TIER	$ 89.25	$ 91.89	$ 2.64	2.96%	$ 91.92	$ 93.33	$ 1.41	1.53%
HD	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)								
		Individual - ALL TIERS	$ 25.66	$ 26.42	$ 0.76	2.96%	$ 26.43	$ 26.84	$ 0.41	1.55%
		Family - TWO TIER	$ 66.71	$ 68.70	$ 1.99	2.98%	$ 68.72	$ 69.78	$ 1.06	1.54%
		Double - THREE TIER	$ 51.32	$ 52.85	$ 1.53	2.98%	$ 52.86	$ 53.68	$ 0.82	1.55%
		Family - THREE TIER	$ 68.00	$ 70.03	$ 2.03	2.99%	$ 70.04	$ 71.12	$ 1.08	1.54%
		Employee/Spouse - FOUR TIER	$ 51.32	$ 52.85	$ 1.53	2.98%	$ 52.86	$ 53.68	$ 0.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 50.04	$ 51.53	$ 1.49	2.98%	$ 51.54	$ 52.34	$ 0.80	1.55%
		Family - FOUR TIER	$ 74.41	$ 76.63	$ 2.22	2.98%	$ 76.65	$ 77.83	$ 1.18	1.54%
HD	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)								
		Individual - ALL TIERS	$ 23.66	$ 24.37	$ 0.71	3.00%	$ 24.37	$ 24.75	$ 0.38	1.56%
		Family - TWO TIER	$ 61.52	$ 63.35	$ 1.83	2.97%	$ 63.37	$ 64.34	$ 0.97	1.53%
		Double - THREE TIER	$ 47.32	$ 48.73	$ 1.41	2.98%	$ 48.74	$ 49.50	$ 0.76	1.56%
		Family - THREE TIER	$ 62.71	$ 64.57	$ 1.86	2.97%	$ 64.59	$ 65.58	$ 0.99	1.53%
		Employee/Spouse - FOUR TIER	$ 47.32	$ 48.73	$ 1.41	2.98%	$ 48.74	$ 49.50	$ 0.76	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 46.14	$ 47.51	$ 1.37	2.97%	$ 47.53	$ 48.26	$ 0.73	1.54%
		Family - FOUR TIER	$ 68.62	$ 70.66	$ 2.04	2.97%	$ 70.68	$ 71.77	$ 1.09	1.54%
HD	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)								
		Individual - ALL TIERS	$ 50.38	$ 51.88	$ 1.50	2.98%	$ 51.89	$ 52.70	$ 0.81	1.56%
		Family - TWO TIER	$ 131.00	$ 134.89	$ 3.89	2.97%	$ 134.93	$ 137.01	$ 2.08	1.54%
		Double - THREE TIER	$ 100.77	$ 103.76	$ 2.99	2.97%	$ 103.79	$ 105.39	$ 1.60	1.54%
		Family - THREE TIER	$ 133.52	$ 137.49	$ 3.97	2.97%	$ 137.52	$ 139.64	$ 2.12	1.54%
		Employee/Spouse - FOUR TIER	$ 100.77	$ 103.76	$ 2.99	2.97%	$ 103.79	$ 105.39	$ 1.60	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 98.25	$ 101.17	$ 2.92	2.97%	$ 101.19	$ 102.76	$ 1.57	1.55%
		Family - FOUR TIER	$ 146.11	$ 150.46	$ 4.35	2.98%	$ 150.49	$ 152.82	$ 2.33	1.55%
HD	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)								
		Individual - ALL TIERS	$ 49.85	$ 51.34	$ 1.49	2.99%	$ 51.34	$ 52.14	$ 0.80	1.56%
		Family - TWO TIER	$ 129.61	$ 133.47	$ 3.86	2.98%	$ 133.50	$ 135.57	$ 2.07	1.55%
		Double - THREE TIER	$ 99.70	$ 102.67	$ 2.97	2.98%	$ 102.69	$ 104.28	$ 1.59	1.55%
		Family - THREE TIER	$ 132.10	$ 136.04	$ 3.94	2.98%	$ 136.06	$ 138.18	$ 2.12	1.56%
		Employee/Spouse - FOUR TIER	$ 99.70	$ 102.67	$ 2.97	2.98%	$ 102.69	$ 104.28	$ 1.59	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 97.20	$ 100.10	$ 2.90	2.98%	$ 100.12	$ 101.68	$ 1.56	1.56%
		Family - FOUR TIER	$ 144.56	$ 148.87	$ 4.31	2.98%	$ 148.89	$ 151.21	$ 2.32	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)								
		Individual - ALL TIERS	$ 50.52	$ 54.96	$ 4.44	8.79%	$ 51.59	$ 55.82	$ 4.23	8.20%
		Family - TWO TIER	$ 131.35	$ 142.89	$ 11.54	8.79%	$ 134.13	$ 145.13	$ 11.00	8.20%
		Double - THREE TIER	$ 101.03	$ 109.91	$ 8.88	8.79%	$ 103.17	$ 111.64	$ 8.47	8.21%
		Family - THREE TIER	$ 133.87	$ 145.64	$ 11.77	8.79%	$ 136.71	$ 147.92	$ 11.21	8.20%
		Employee/Spouse - FOUR TIER	$ 101.03	$ 109.91	$ 8.88	8.79%	$ 103.17	$ 111.64	$ 8.47	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 98.51	$ 107.17	$ 8.66	8.79%	$ 100.60	$ 108.85	$ 8.25	8.20%
		Family - FOUR TIER	$ 146.50	$ 159.38	$ 12.88	8.79%	$ 149.60	$ 161.88	$ 12.28	8.21%
HD	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)								
		Individual - ALL TIERS	$ 49.93	$ 54.32	$ 4.39	8.79%	$ 50.99	$ 55.17	$ 4.18	8.20%
		Family - TWO TIER	$ 129.83	$ 141.23	$ 11.40	8.78%	$ 132.59	$ 143.45	$ 10.86	8.19%
		Double - THREE TIER	$ 99.87	$ 108.64	$ 8.77	8.78%	$ 101.99	$ 110.35	$ 8.36	8.20%
		Family - THREE TIER	$ 132.32	$ 143.95	$ 11.63	8.79%	$ 135.13	$ 146.21	$ 11.08	8.20%
		Employee/Spouse - FOUR TIER	$ 99.87	$ 108.64	$ 8.77	8.78%	$ 101.99	$ 110.35	$ 8.36	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 97.37	$ 105.92	$ 8.55	8.78%	$ 99.43	$ 107.59	$ 8.16	8.21%
		Family - FOUR TIER	$ 144.81	$ 157.53	$ 12.72	8.78%	$ 147.87	$ 160.00	$ 12.13	8.20%
HD	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)								
		Individual - ALL TIERS	$ 47.02	$ 51.15	$ 4.13	8.78%	$ 48.02	$ 51.96	$ 3.94	8.20%
		Family - TWO TIER	$ 122.26	$ 133.00	$ 10.74	8.78%	$ 124.85	$ 135.09	$ 10.24	8.20%
		Double - THREE TIER	$ 94.04	$ 102.31	$ 8.27	8.79%	$ 96.03	$ 103.91	$ 7.88	8.21%
		Family - THREE TIER	$ 124.61	$ 135.56	$ 10.95	8.79%	$ 127.25	$ 137.69	$ 10.44	8.20%
		Employee/Spouse - FOUR TIER	$ 94.04	$ 102.31	$ 8.27	8.79%	$ 96.03	$ 103.91	$ 7.88	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 91.69	$ 99.75	$ 8.06	8.79%	$ 93.64	$ 101.32	$ 7.68	8.20%
		Family - FOUR TIER	$ 136.36	$ 148.35	$ 11.99	8.79%	$ 139.25	$ 150.68	$ 11.43	8.21%
HD	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)								
		Individual - ALL TIERS	$ 35.68	$ 38.82	$ 3.14	8.80%	$ 36.44	$ 39.43	$ 2.99	8.21%
		Family - TWO TIER	$ 92.77	$ 100.93	$ 8.16	8.80%	$ 94.74	$ 102.52	$ 7.78	8.21%
		Double - THREE TIER	$ 71.36	$ 77.64	$ 6.28	8.80%	$ 72.87	$ 78.86	$ 5.99	8.22%
		Family - THREE TIER	$ 94.55	$ 102.87	$ 8.32	8.80%	$ 96.55	$ 104.49	$ 7.94	8.22%
		Employee/Spouse - FOUR TIER	$ 71.36	$ 77.64	$ 6.28	8.80%	$ 72.87	$ 78.86	$ 5.99	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 69.58	$ 75.70	$ 6.12	8.80%	$ 71.05	$ 76.89	$ 5.84	8.22%
		Family - FOUR TIER	$ 103.47	$ 112.58	$ 9.11	8.80%	$ 105.66	$ 114.34	$ 8.68	8.22%
HD	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)								
		Individual - ALL TIERS	$ 30.06	$ 32.69	$ 2.63	8.75%	$ 30.69	$ 33.20	$ 2.51	8.18%
		Family - TWO TIER	$ 78.14	$ 84.99	$ 6.85	8.77%	$ 79.80	$ 86.33	$ 6.53	8.18%
		Double - THREE TIER	$ 60.11	$ 65.38	$ 5.27	8.77%	$ 61.39	$ 66.41	$ 5.02	8.18%
		Family - THREE TIER	$ 79.64	$ 86.63	$ 6.99	8.78%	$ 81.34	$ 87.99	$ 6.65	8.18%
		Employee/Spouse - FOUR TIER	$ 60.11	$ 65.38	$ 5.27	8.77%	$ 61.39	$ 66.41	$ 5.02	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 58.61	$ 63.75	$ 5.14	8.77%	$ 59.85	$ 64.75	$ 4.90	8.19%
		Family - FOUR TIER	$ 87.15	$ 94.80	$ 7.65	8.78%	$ 89.01	$ 96.29	$ 7.28	8.18%
HD	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)								
		Individual - ALL TIERS	$ 25.07	$ 27.26	$ 2.19	8.74%	$ 25.60	$ 27.69	$ 2.09	8.16%
		Family - TWO TIER	$ 65.16	$ 70.88	$ 5.72	8.78%	$ 66.55	$ 71.99	$ 5.44	8.17%
		Double - THREE TIER	$ 50.12	$ 54.52	$ 4.40	8.78%	$ 51.18	$ 55.38	$ 4.20	8.21%
		Family - THREE TIER	$ 66.42	$ 72.24	$ 5.82	8.76%	$ 67.82	$ 73.38	$ 5.56	8.20%
		Employee/Spouse - FOUR TIER	$ 50.12	$ 54.52	$ 4.40	8.78%	$ 51.18	$ 55.38	$ 4.20	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 48.87	$ 53.16	$ 4.29	8.78%	$ 49.91	$ 53.99	$ 4.08	8.17%
		Family - FOUR TIER	$ 72.68	$ 79.06	$ 6.38	8.78%	$ 74.22	$ 80.30	$ 6.08	8.19%
HD	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)								
		Individual - ALL TIERS	$ 23.11	$ 25.14	$ 2.03	8.78%	$ 23.60	$ 25.53	$ 1.93	8.18%
		Family - TWO TIER	$ 60.07	$ 65.35	$ 5.28	8.79%	$ 61.35	$ 66.38	$ 5.03	8.20%
		Double - THREE TIER	$ 46.20	$ 50.27	$ 4.07	8.81%	$ 47.19	$ 51.06	$ 3.87	8.20%
		Family - THREE TIER	$ 61.23	$ 66.61	$ 5.38	8.79%	$ 62.52	$ 67.66	$ 5.14	8.22%
		Employee/Spouse - FOUR TIER	$ 46.20	$ 50.27	$ 4.07	8.81%	$ 47.19	$ 51.06	$ 3.87	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 45.05	$ 49.02	$ 3.97	8.81%	$ 46.00	$ 49.79	$ 3.79	8.24%
		Family - FOUR TIER	$ 67.00	$ 72.89	$ 5.89	8.79%	$ 68.42	$ 74.04	$ 5.62	8.21%
HD	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)								
		Individual - ALL TIERS	$ 49.20	$ 53.52	$ 4.32	8.78%	$ 50.24	$ 54.36	$ 4.12	8.20%
		Family - TWO TIER	$ 127.92	$ 139.16	$ 11.24	8.79%	$ 130.64	$ 141.35	$ 10.71	8.20%
		Double - THREE TIER	$ 98.41	$ 107.05	$ 8.64	8.78%	$ 100.48	$ 108.73	$ 8.25	8.21%
		Family - THREE TIER	$ 130.38	$ 141.84	$ 11.46	8.79%	$ 133.15	$ 144.06	$ 10.91	8.19%
		Employee/Spouse - FOUR TIER	$ 98.41	$ 107.05	$ 8.64	8.78%	$ 100.48	$ 108.73	$ 8.25	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 95.94	$ 104.37	$ 8.43	8.79%	$ 97.97	$ 106.01	$ 8.04	8.21%
		Family - FOUR TIER	$ 142.68	$ 155.22	$ 12.54	8.79%	$ 145.71	$ 157.65	$ 11.94	8.19%
HD	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)								
		Individual - ALL TIERS	$ 48.67	$ 52.96	$ 4.29	8.81%	$ 49.71	$ 53.79	$ 4.08	8.21%
		Family - TWO TIER	$ 126.57	$ 137.70	$ 11.13	8.79%	$ 129.25	$ 139.86	$ 10.61	8.21%
		Double - THREE TIER	$ 97.36	$ 105.92	$ 8.56	8.79%	$ 99.42	$ 107.58	$ 8.16	8.21%
		Family - THREE TIER	$ 128.99	$ 140.34	$ 11.35	8.80%	$ 131.74	$ 142.55	$ 10.81	8.21%
		Employee/Spouse - FOUR TIER	$ 97.36	$ 105.92	$ 8.56	8.79%	$ 99.42	$ 107.58	$ 8.16	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 94.92	$ 103.27	$ 8.35	8.80%	$ 96.93	$ 104.89	$ 7.96	8.21%
		Family - FOUR TIER	$ 141.17	$ 153.58	$ 12.41	8.79%	$ 144.17	$ 156.00	$ 11.83	8.21%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)								
		Individual - ALL TIERS	$ 47.23	$ 48.64	$ 1.41	2.99%	$ 48.65	$ 49.40	$ 0.75	1.54%
		Family - TWO TIER	$ 122.80	$ 126.46	$ 3.66	2.98%	$ 126.48	$ 128.44	$ 1.96	1.55%
		Double - THREE TIER	$ 94.47	$ 97.27	$ 2.80	2.96%	$ 97.29	$ 98.80	$ 1.51	1.55%
		Family - THREE TIER	$ 125.16	$ 128.89	$ 3.73	2.98%	$ 128.91	$ 130.91	$ 2.00	1.55%
		Employee/Spouse - FOUR TIER	$ 94.47	$ 97.27	$ 2.80	2.96%	$ 97.29	$ 98.80	$ 1.51	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 92.10	$ 94.84	$ 2.74	2.98%	$ 94.86	$ 96.33	$ 1.47	1.55%
		Family - FOUR TIER	$ 136.97	$ 141.05	$ 4.08	2.98%	$ 141.07	$ 143.26	$ 2.19	1.55%
HD	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)								
		Individual - ALL TIERS	$ 42.33	$ 43.59	$ 1.26	2.98%	$ 43.60	$ 44.28	$ 0.68	1.56%
		Family - TWO TIER	$ 110.06	$ 113.34	$ 3.28	2.98%	$ 113.37	$ 115.12	$ 1.75	1.54%
		Double - THREE TIER	$ 84.66	$ 87.18	$ 2.52	2.98%	$ 87.20	$ 88.55	$ 1.35	1.55%
		Family - THREE TIER	$ 112.18	$ 115.52	$ 3.34	2.98%	$ 115.54	$ 117.33	$ 1.79	1.55%
		Employee/Spouse - FOUR TIER	$ 84.66	$ 87.18	$ 2.52	2.98%	$ 87.20	$ 88.55	$ 1.35	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 82.55	$ 85.00	$ 2.45	2.97%	$ 85.02	$ 86.34	$ 1.32	1.55%
		Family - FOUR TIER	$ 122.75	$ 126.42	$ 3.67	2.99%	$ 126.44	$ 128.40	$ 1.96	1.55%
HD	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)								
		Individual - ALL TIERS	$ 38.01	$ 39.14	$ 1.13	2.97%	$ 39.15	$ 39.76	$ 0.61	1.56%
		Family - TWO TIER	$ 98.83	$ 101.77	$ 2.94	2.97%	$ 101.79	$ 103.37	$ 1.58	1.55%
		Double - THREE TIER	$ 76.02	$ 78.29	$ 2.27	2.99%	$ 78.30	$ 79.51	$ 1.21	1.55%
		Family - THREE TIER	$ 100.73	$ 103.73	$ 3.00	2.98%	$ 103.75	$ 105.36	$ 1.61	1.55%
		Employee/Spouse - FOUR TIER	$ 76.02	$ 78.29	$ 2.27	2.99%	$ 78.30	$ 79.51	$ 1.21	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 74.12	$ 76.33	$ 2.21	2.98%	$ 76.35	$ 77.53	$ 1.18	1.55%
		Family - FOUR TIER	$ 110.23	$ 113.51	$ 3.28	2.98%	$ 113.54	$ 115.30	$ 1.76	1.55%
HD	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)								
		Individual - ALL TIERS	$ 36.40	$ 37.48	$ 1.08	2.97%	$ 37.50	$ 38.07	$ 0.57	1.52%
		Family - TWO TIER	$ 94.65	$ 97.46	$ 2.81	2.97%	$ 97.48	$ 98.99	$ 1.51	1.55%
		Double - THREE TIER	$ 72.80	$ 74.97	$ 2.17	2.98%	$ 74.98	$ 76.15	$ 1.17	1.56%
		Family - THREE TIER	$ 96.46	$ 99.33	$ 2.87	2.98%	$ 99.36	$ 100.89	$ 1.53	1.54%
		Employee/Spouse - FOUR TIER	$ 72.80	$ 74.97	$ 2.17	2.98%	$ 74.98	$ 76.15	$ 1.17	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 70.98	$ 73.10	$ 2.12	2.99%	$ 73.11	$ 74.24	$ 1.13	1.55%
		Family - FOUR TIER	$ 105.56	$ 108.71	$ 3.15	2.98%	$ 108.73	$ 110.41	$ 1.68	1.55%
HD	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)								
		Individual - ALL TIERS	$ 31.02	$ 31.94	$ 0.92	2.97%	$ 31.95	$ 32.45	$ 0.50	1.56%
		Family - TWO TIER	$ 80.65	$ 83.06	$ 2.41	2.99%	$ 83.08	$ 84.36	$ 1.28	1.54%
		Double - THREE TIER	$ 62.04	$ 63.89	$ 1.85	2.98%	$ 63.90	$ 64.89	$ 0.99	1.55%
		Family - THREE TIER	$ 82.21	$ 84.65	$ 2.44	2.97%	$ 84.68	$ 85.98	$ 1.30	1.54%
		Employee/Spouse - FOUR TIER	$ 62.04	$ 63.89	$ 1.85	2.98%	$ 63.90	$ 64.89	$ 0.99	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 60.49	$ 62.29	$ 1.80	2.98%	$ 62.31	$ 63.27	$ 0.96	1.54%
		Family - FOUR TIER	$ 89.96	$ 92.64	$ 2.68	2.98%	$ 92.65	$ 94.09	$ 1.44	1.55%
HD	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)								
		Individual - ALL TIERS	$ 26.20	$ 26.98	$ 0.78	2.98%	$ 26.99	$ 27.40	$ 0.41	1.52%
		Family - TWO TIER	$ 68.13	$ 70.15	$ 2.02	2.96%	$ 70.17	$ 71.25	$ 1.08	1.54%
		Double - THREE TIER	$ 52.40	$ 53.96	$ 1.56	2.98%	$ 53.97	$ 54.81	$ 0.84	1.56%
		Family - THREE TIER	$ 69.44	$ 71.50	$ 2.06	2.97%	$ 71.52	$ 72.62	$ 1.10	1.54%
		Employee/Spouse - FOUR TIER	$ 52.40	$ 53.96	$ 1.56	2.98%	$ 53.97	$ 54.81	$ 0.84	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 51.09	$ 52.61	$ 1.52	2.98%	$ 52.63	$ 53.44	$ 0.81	1.54%
		Family - FOUR TIER	$ 75.99	$ 78.24	$ 2.25	2.96%	$ 78.27	$ 79.47	$ 1.20	1.53%
HD	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)								
		Individual - ALL TIERS	$ 24.68	$ 25.42	$ 0.74	3.00%	$ 25.42	$ 25.81	$ 0.39	1.53%
		Family - TWO TIER	$ 64.17	$ 66.08	$ 1.91	2.98%	$ 66.09	$ 67.12	$ 1.03	1.56%
		Double - THREE TIER	$ 49.36	$ 50.83	$ 1.47	2.98%	$ 50.85	$ 51.63	$ 0.78	1.53%
		Family - THREE TIER	$ 65.40	$ 67.35	$ 1.95	2.98%	$ 67.36	$ 68.41	$ 1.05	1.56%
		Employee/Spouse - FOUR TIER	$ 49.36	$ 50.83	$ 1.47	2.98%	$ 50.85	$ 51.63	$ 0.78	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 48.12	$ 49.56	$ 1.44	2.99%	$ 49.57	$ 50.34	$ 0.77	1.55%
		Family - FOUR TIER	$ 71.57	$ 73.70	$ 2.13	2.98%	$ 73.72	$ 74.86	$ 1.14	1.55%
HD	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)								
		Individual - ALL TIERS	$ 14.88	$ 15.32	$ 0.44	2.96%	$ 15.32	$ 15.56	$ 0.24	1.57%
		Family - TWO TIER	$ 38.68	$ 39.84	$ 1.16	3.00%	$ 39.84	$ 40.47	$ 0.63	1.58%
		Double - THREE TIER	$ 29.75	$ 30.65	$ 0.90	3.03%	$ 30.64	$ 31.13	$ 0.49	1.60%
		Family - THREE TIER	$ 39.42	$ 40.61	$ 1.19	3.02%	$ 40.61	$ 41.24	$ 0.63	1.55%
		Employee/Spouse - FOUR TIER	$ 29.75	$ 30.65	$ 0.90	3.03%	$ 30.64	$ 31.13	$ 0.49	1.60%
		Employee/Chld(rn) - FOUR TIER	$ 29.01	$ 29.88	$ 0.87	3.00%	$ 29.88	$ 30.35	$ 0.47	1.57%
		Family - FOUR TIER	$ 43.14	$ 44.44	$ 1.30	3.01%	$ 44.44	$ 45.14	$ 0.70	1.58%
HD	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)								
		Individual - ALL TIERS	$ 14.55	$ 14.98	$ 0.43	2.96%	$ 14.98	$ 15.22	$ 0.24	1.60%
		Family - TWO TIER	$ 37.82	$ 38.96	$ 1.14	3.01%	$ 38.96	$ 39.57	$ 0.61	1.57%
		Double - THREE TIER	$ 29.09	$ 29.97	$ 0.88	3.03%	$ 29.97	$ 30.44	$ 0.47	1.57%
		Family - THREE TIER	$ 38.56	$ 39.71	$ 1.15	2.98%	$ 39.71	$ 40.33	$ 0.62	1.56%
		Employee/Spouse - FOUR TIER	$ 29.09	$ 29.97	$ 0.88	3.03%	$ 29.97	$ 30.44	$ 0.47	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 28.37	$ 29.22	$ 0.85	3.00%	$ 29.22	$ 29.68	$ 0.46	1.57%
		Family - FOUR TIER	$ 42.19	$ 43.45	$ 1.26	2.99%	$ 43.46	$ 44.13	$ 0.67	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)								
		Individual - ALL TIERS	$ 46.13	$ 50.18	$ 4.05	8.78%	$ 47.11	$ 50.96	$ 3.85	8.17%
		Family - TWO TIER	$ 119.94	$ 130.46	$ 10.52	8.77%	$ 122.48	$ 132.51	$ 10.03	8.19%
		Double - THREE TIER	$ 92.25	$ 100.35	$ 8.10	8.78%	$ 94.21	$ 101.93	$ 7.72	8.19%
		Family - THREE TIER	$ 122.23	$ 132.97	$ 10.74	8.79%	$ 124.83	$ 135.06	$ 10.23	8.20%
		Employee/Spouse - FOUR TIER	$ 92.25	$ 100.35	$ 8.10	8.78%	$ 94.21	$ 101.93	$ 7.72	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 89.95	$ 97.84	$ 7.89	8.77%	$ 91.86	$ 99.38	$ 7.52	8.19%
		Family - FOUR TIER	$ 133.77	$ 145.51	$ 11.74	8.78%	$ 136.60	$ 147.80	$ 11.20	8.20%
HD	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)								
		Individual - ALL TIERS	$ 41.33	$ 44.97	$ 3.64	8.81%	$ 42.21	$ 45.68	$ 3.47	8.22%
		Family - TWO TIER	$ 107.48	$ 116.92	$ 9.44	8.78%	$ 109.75	$ 118.76	$ 9.01	8.21%
		Double - THREE TIER	$ 82.67	$ 89.94	$ 7.27	8.79%	$ 84.42	$ 91.35	$ 6.93	8.21%
		Family - THREE TIER	$ 109.54	$ 119.17	$ 9.63	8.79%	$ 111.86	$ 121.04	$ 9.18	8.21%
		Employee/Spouse - FOUR TIER	$ 82.67	$ 89.94	$ 7.27	8.79%	$ 84.42	$ 91.35	$ 6.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 80.61	$ 87.69	$ 7.08	8.78%	$ 82.31	$ 89.07	$ 6.76	8.21%
		Family - FOUR TIER	$ 119.87	$ 130.42	$ 10.55	8.80%	$ 122.41	$ 132.46	$ 10.05	8.21%
HD	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)								
		Individual - ALL TIERS	$ 37.11	$ 40.38	$ 3.27	8.81%	$ 37.91	$ 41.02	$ 3.11	8.20%
		Family - TWO TIER	$ 96.50	$ 104.99	$ 8.49	8.80%	$ 98.54	$ 106.64	$ 8.10	8.22%
		Double - THREE TIER	$ 74.23	$ 80.76	$ 6.53	8.80%	$ 75.81	$ 82.03	$ 6.22	8.20%
		Family - THREE TIER	$ 98.36	$ 107.01	$ 8.65	8.79%	$ 100.44	$ 108.69	$ 8.25	8.21%
		Employee/Spouse - FOUR TIER	$ 74.23	$ 80.76	$ 6.53	8.80%	$ 75.81	$ 82.03	$ 6.22	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 72.37	$ 78.74	$ 6.37	8.80%	$ 73.91	$ 79.98	$ 6.07	8.21%
		Family - FOUR TIER	$ 107.63	$ 117.11	$ 9.48	8.81%	$ 109.92	$ 118.94	$ 9.02	8.21%
HD	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)								
		Individual - ALL TIERS	$ 35.55	$ 38.67	$ 3.12	8.78%	$ 36.30	$ 39.28	$ 2.98	8.21%
		Family - TWO TIER	$ 92.43	$ 100.54	$ 8.11	8.77%	$ 94.39	$ 102.12	$ 7.73	8.19%
		Double - THREE TIER	$ 71.10	$ 77.34	$ 6.24	8.78%	$ 72.61	$ 78.56	$ 5.95	8.19%
		Family - THREE TIER	$ 94.21	$ 102.48	$ 8.27	8.78%	$ 96.20	$ 104.09	$ 7.89	8.20%
		Employee/Spouse - FOUR TIER	$ 71.10	$ 77.34	$ 6.24	8.78%	$ 72.61	$ 78.56	$ 5.95	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 69.32	$ 75.41	$ 6.09	8.79%	$ 70.80	$ 76.59	$ 5.79	8.18%
		Family - FOUR TIER	$ 103.09	$ 112.15	$ 9.06	8.79%	$ 105.28	$ 113.91	$ 8.63	8.20%
HD	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)								
		Individual - ALL TIERS	$ 30.29	$ 32.96	$ 2.67	8.81%	$ 30.94	$ 33.47	$ 2.53	8.18%
		Family - TWO TIER	$ 78.77	$ 85.68	$ 6.91	8.77%	$ 80.44	$ 87.03	$ 6.59	8.19%
		Double - THREE TIER	$ 60.59	$ 65.91	$ 5.32	8.78%	$ 61.87	$ 66.95	$ 5.08	8.21%
		Family - THREE TIER	$ 80.29	$ 87.33	$ 7.04	8.77%	$ 81.98	$ 88.70	$ 6.72	8.20%
		Employee/Spouse - FOUR TIER	$ 60.59	$ 65.91	$ 5.32	8.78%	$ 61.87	$ 66.95	$ 5.08	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 59.08	$ 64.26	$ 5.18	8.77%	$ 60.33	$ 65.27	$ 4.94	8.19%
		Family - FOUR TIER	$ 87.85	$ 95.57	$ 7.72	8.79%	$ 89.72	$ 97.07	$ 7.35	8.19%
HD	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)								
		Individual - ALL TIERS	$ 25.59	$ 27.83	$ 2.24	8.75%	$ 26.13	$ 28.27	$ 2.14	8.19%
		Family - TWO TIER	$ 66.53	$ 72.37	$ 5.84	8.78%	$ 67.94	$ 73.51	$ 5.57	8.20%
		Double - THREE TIER	$ 51.17	$ 55.67	$ 4.50	8.79%	$ 52.25	$ 56.54	$ 4.29	8.21%
		Family - THREE TIER	$ 67.80	$ 73.76	$ 5.96	8.79%	$ 69.24	$ 74.92	$ 5.68	8.20%
		Employee/Spouse - FOUR TIER	$ 51.17	$ 55.67	$ 4.50	8.79%	$ 52.25	$ 56.54	$ 4.29	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 49.89	$ 54.28	$ 4.39	8.80%	$ 50.95	$ 55.13	$ 4.18	8.20%
		Family - FOUR TIER	$ 74.20	$ 80.72	$ 6.52	8.79%	$ 75.76	$ 81.99	$ 6.23	8.22%
HD	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)								
		Individual - ALL TIERS	$ 24.09	$ 26.22	$ 2.13	8.84%	$ 24.61	$ 26.63	$ 2.02	8.21%
		Family - TWO TIER	$ 62.66	$ 68.17	$ 5.51	8.79%	$ 63.98	$ 69.24	$ 5.26	8.22%
		Double - THREE TIER	$ 48.20	$ 52.44	$ 4.24	8.80%	$ 49.21	$ 53.26	$ 4.05	8.23%
		Family - THREE TIER	$ 63.86	$ 69.48	$ 5.62	8.80%	$ 65.21	$ 70.57	$ 5.36	8.22%
		Employee/Spouse - FOUR TIER	$ 48.20	$ 52.44	$ 4.24	8.80%	$ 49.21	$ 53.26	$ 4.05	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 46.99	$ 51.13	$ 4.14	8.81%	$ 47.98	$ 51.93	$ 3.95	8.23%
		Family - FOUR TIER	$ 69.88	$ 76.04	$ 6.16	8.82%	$ 71.37	$ 77.23	$ 5.86	8.21%
HD	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)								
		Individual - ALL TIERS	$ 14.53	$ 15.81	$ 1.28	8.81%	$ 14.83	$ 16.06	$ 1.23	8.29%
		Family - TWO TIER	$ 37.76	$ 41.10	$ 3.34	8.85%	$ 38.57	$ 41.75	$ 3.18	8.24%
		Double - THREE TIER	$ 29.05	$ 31.62	$ 2.57	8.85%	$ 29.67	$ 32.11	$ 2.44	8.22%
		Family - THREE TIER	$ 38.49	$ 41.89	$ 3.40	8.83%	$ 39.31	$ 42.55	$ 3.24	8.24%
		Employee/Spouse - FOUR TIER	$ 29.05	$ 31.62	$ 2.57	8.85%	$ 29.67	$ 32.11	$ 2.44	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 28.32	$ 30.83	$ 2.51	8.86%	$ 28.92	$ 31.31	$ 2.39	8.26%
		Family - FOUR TIER	$ 42.13	$ 45.84	$ 3.71	8.81%	$ 43.02	$ 46.56	$ 3.54	8.23%
HD	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)								
		Individual - ALL TIERS	$ 14.21	$ 15.46	$ 1.25	8.80%	$ 14.50	$ 15.70	$ 1.20	8.28%
		Family - TWO TIER	$ 36.93	$ 40.19	$ 3.26	8.83%	$ 37.71	$ 40.82	$ 3.11	8.25%
		Double - THREE TIER	$ 28.41	$ 30.92	$ 2.51	8.83%	$ 29.01	$ 31.40	$ 2.39	8.24%
		Family - THREE TIER	$ 37.64	$ 40.96	$ 3.32	8.82%	$ 38.44	$ 41.61	$ 3.17	8.25%
		Employee/Spouse - FOUR TIER	$ 28.41	$ 30.92	$ 2.51	8.83%	$ 29.01	$ 31.40	$ 2.39	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 27.70	$ 30.14	$ 2.44	8.81%	$ 28.29	$ 30.62	$ 2.33	8.24%
		Family - FOUR TIER	$ 41.19	$ 44.83	$ 3.64	8.84%	$ 42.06	$ 45.53	$ 3.47	8.25%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)								
		Individual - ALL TIERS	$ 13.16	$ 13.55	$ 0.39	2.96%	$ 13.55	$ 13.76	$ 0.21	1.55%
		Family - TWO TIER	$ 34.20	$ 35.24	$ 1.04	3.04%	$ 35.23	$ 35.79	$ 0.56	1.59%
		Double - THREE TIER	$ 26.31	$ 27.10	$ 0.79	3.00%	$ 27.10	$ 27.53	$ 0.43	1.59%
		Family - THREE TIER	$ 34.86	$ 35.91	$ 1.05	3.01%	$ 35.91	$ 36.48	$ 0.57	1.59%
		Employee/Spouse - FOUR TIER	$ 26.31	$ 27.10	$ 0.79	3.00%	$ 27.10	$ 27.53	$ 0.43	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 25.65	$ 26.43	$ 0.78	3.04%	$ 26.42	$ 26.84	$ 0.42	1.59%
		Family - FOUR TIER	$ 38.15	$ 39.30	$ 1.15	3.01%	$ 39.30	$ 39.92	$ 0.62	1.58%
HD	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)								
		Individual - ALL TIERS	$ 11.40	$ 11.74	$ 0.34	2.98%	$ 11.74	$ 11.92	$ 0.18	1.53%
		Family - TWO TIER	$ 29.63	$ 30.52	$ 0.89	3.00%	$ 30.52	$ 31.00	$ 0.48	1.57%
		Double - THREE TIER	$ 22.79	$ 23.48	$ 0.69	3.03%	$ 23.48	$ 23.85	$ 0.37	1.58%
		Family - THREE TIER	$ 30.20	$ 31.11	$ 0.91	3.01%	$ 31.11	$ 31.60	$ 0.49	1.58%
		Employee/Spouse - FOUR TIER	$ 22.79	$ 23.48	$ 0.69	3.03%	$ 23.48	$ 23.85	$ 0.37	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 22.22	$ 22.89	$ 0.67	3.02%	$ 22.89	$ 23.25	$ 0.36	1.57%
		Family - FOUR TIER	$ 33.05	$ 34.05	$ 1.00	3.03%	$ 34.04	$ 34.58	$ 0.54	1.59%
HD	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)								
		Individual - ALL TIERS	$ 10.03	$ 10.33	$ 0.30	2.99%	$ 10.33	$ 10.49	$ 0.16	1.55%
		Family - TWO TIER	$ 26.08	$ 26.86	$ 0.78	2.99%	$ 26.87	$ 27.28	$ 0.41	1.53%
		Double - THREE TIER	$ 20.07	$ 20.66	$ 0.59	2.94%	$ 20.67	$ 20.98	$ 0.31	1.50%
		Family - THREE TIER	$ 26.58	$ 27.37	$ 0.79	2.97%	$ 27.38	$ 27.80	$ 0.42	1.53%
		Employee/Spouse - FOUR TIER	$ 20.07	$ 20.66	$ 0.59	2.94%	$ 20.67	$ 20.98	$ 0.31	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 19.56	$ 20.14	$ 0.58	2.97%	$ 20.15	$ 20.46	$ 0.31	1.54%
		Family - FOUR TIER	$ 29.09	$ 29.95	$ 0.86	2.96%	$ 29.96	$ 30.42	$ 0.46	1.54%
HD	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)								
		Individual - ALL TIERS	$ 9.56	$ 9.84	$ 0.28	2.93%	$ 9.84	$ 10.00	$ 0.16	1.63%
		Family - TWO TIER	$ 24.83	$ 25.60	$ 0.77	3.10%	$ 25.59	$ 26.00	$ 0.41	1.60%
		Double - THREE TIER	$ 19.10	$ 19.69	$ 0.59	3.09%	$ 19.67	$ 20.00	$ 0.33	1.68%
		Family - THREE TIER	$ 25.31	$ 26.09	$ 0.78	3.08%	$ 26.07	$ 26.50	$ 0.43	1.65%
		Employee/Spouse - FOUR TIER	$ 19.10	$ 19.69	$ 0.59	3.09%	$ 19.67	$ 20.00	$ 0.33	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 18.63	$ 19.20	$ 0.57	3.06%	$ 19.19	$ 19.50	$ 0.31	1.62%
		Family - FOUR TIER	$ 27.71	$ 28.55	$ 0.84	3.03%	$ 28.53	$ 29.00	$ 0.47	1.65%
HD	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)								
		Individual - ALL TIERS	$ 7.95	$ 8.19	$ 0.24	3.02%	$ 8.19	$ 8.32	$ 0.13	1.59%
		Family - TWO TIER	$ 20.66	$ 21.29	$ 0.63	3.05%	$ 21.29	$ 21.62	$ 0.33	1.55%
		Double - THREE TIER	$ 15.89	$ 16.37	$ 0.48	3.02%	$ 16.37	$ 16.63	$ 0.26	1.59%
		Family - THREE TIER	$ 21.06	$ 21.70	$ 0.64	3.04%	$ 21.70	$ 22.04	$ 0.34	1.57%
		Employee/Spouse - FOUR TIER	$ 15.89	$ 16.37	$ 0.48	3.02%	$ 16.37	$ 16.63	$ 0.26	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 15.50	$ 15.96	$ 0.46	2.97%	$ 15.97	$ 16.22	$ 0.25	1.57%
		Family - FOUR TIER	$ 23.05	$ 23.74	$ 0.69	2.99%	$ 23.74	$ 24.11	$ 0.37	1.56%
HD	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)								
		Individual - ALL TIERS	$ 6.45	$ 6.64	$ 0.19	2.95%	$ 6.65	$ 6.75	$ 0.10	1.50%
		Family - TWO TIER	$ 16.78	$ 17.27	$ 0.49	2.92%	$ 17.29	$ 17.54	$ 0.25	1.45%
		Double - THREE TIER	$ 12.92	$ 13.28	$ 0.36	2.79%	$ 13.30	$ 13.49	$ 0.19	1.43%
		Family - THREE TIER	$ 17.11	$ 17.60	$ 0.49	2.86%	$ 17.62	$ 17.88	$ 0.26	1.48%
		Employee/Spouse - FOUR TIER	$ 12.92	$ 13.28	$ 0.36	2.79%	$ 13.30	$ 13.49	$ 0.19	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 12.59	$ 12.95	$ 0.36	2.86%	$ 12.97	$ 13.16	$ 0.19	1.46%
		Family - FOUR TIER	$ 18.72	$ 19.26	$ 0.54	2.88%	$ 19.28	$ 19.56	$ 0.28	1.45%
HD	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)								
		Individual - ALL TIERS	$ 5.53	$ 5.69	$ 0.16	2.89%	$ 5.70	$ 5.78	$ 0.08	1.40%
		Family - TWO TIER	$ 14.38	$ 14.81	$ 0.43	2.99%	$ 14.81	$ 15.04	$ 0.23	1.55%
		Double - THREE TIER	$ 11.06	$ 11.39	$ 0.33	2.98%	$ 11.39	$ 11.57	$ 0.18	1.58%
		Family - THREE TIER	$ 14.65	$ 15.09	$ 0.44	3.00%	$ 15.09	$ 15.33	$ 0.24	1.59%
		Employee/Spouse - FOUR TIER	$ 11.06	$ 11.39	$ 0.33	2.98%	$ 11.39	$ 11.57	$ 0.18	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 10.79	$ 11.10	$ 0.31	2.87%	$ 11.10	$ 11.28	$ 0.18	1.62%
		Family - FOUR TIER	$ 16.03	$ 16.51	$ 0.48	2.99%	$ 16.52	$ 16.77	$ 0.25	1.51%
HD	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)								
		Individual - ALL TIERS	$ 56.40	$ 58.08	$ 1.68	2.98%	$ 58.09	$ 58.99	$ 0.90	1.55%
		Family - TWO TIER	$ 146.63	$ 151.01	$ 4.38	2.99%	$ 151.04	$ 153.38	$ 2.34	1.55%
		Double - THREE TIER	$ 112.79	$ 116.16	$ 3.37	2.99%	$ 116.18	$ 117.99	$ 1.81	1.56%
		Family - THREE TIER	$ 149.45	$ 153.91	$ 4.46	2.98%	$ 153.95	$ 156.33	$ 2.38	1.55%
		Employee/Spouse - FOUR TIER	$ 112.79	$ 116.16	$ 3.37	2.99%	$ 116.18	$ 117.99	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.98	$ 113.26	$ 3.28	2.98%	$ 113.28	$ 115.04	$ 1.76	1.55%
		Family - FOUR TIER	$ 163.56	$ 168.43	$ 4.87	2.98%	$ 168.46	$ 171.08	$ 2.62	1.56%
HD	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)								
		Individual - ALL TIERS	$ 55.81	$ 57.47	$ 1.66	2.97%	$ 57.49	$ 58.38	$ 0.89	1.55%
		Family - TWO TIER	$ 145.12	$ 149.43	$ 4.31	2.97%	$ 149.47	$ 151.78	$ 2.31	1.55%
		Double - THREE TIER	$ 111.63	$ 114.95	$ 3.32	2.97%	$ 114.98	$ 116.75	$ 1.77	1.54%
		Family - THREE TIER	$ 147.91	$ 152.30	$ 4.39	2.97%	$ 152.35	$ 154.70	$ 2.35	1.54%
		Employee/Spouse - FOUR TIER	$ 111.63	$ 114.95	$ 3.32	2.97%	$ 114.98	$ 116.75	$ 1.77	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 108.84	$ 112.07	$ 3.23	2.97%	$ 112.11	$ 113.83	$ 1.72	1.53%
		Family - FOUR TIER	$ 161.86	$ 166.67	$ 4.81	2.97%	$ 166.72	$ 169.29	$ 2.57	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)								
		Individual - ALL TIERS	$ 12.85	$ 13.98	$ 1.13	8.79%	$ 13.12	$ 14.20	$ 1.08	8.23%
		Family - TWO TIER	$ 33.41	$ 36.35	$ 2.94	8.80%	$ 34.12	$ 36.92	$ 2.80	8.21%
		Double - THREE TIER	$ 25.69	$ 27.96	$ 2.27	8.84%	$ 26.24	$ 28.40	$ 2.16	8.23%
		Family - THREE TIER	$ 34.04	$ 37.05	$ 3.01	8.84%	$ 34.77	$ 37.63	$ 2.86	8.23%
		Employee/Spouse - FOUR TIER	$ 25.69	$ 27.96	$ 2.27	8.84%	$ 26.24	$ 28.40	$ 2.16	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 25.06	$ 27.26	$ 2.20	8.78%	$ 25.59	$ 27.69	$ 2.10	8.21%
		Family - FOUR TIER	$ 37.26	$ 40.55	$ 3.29	8.83%	$ 38.05	$ 41.18	$ 3.13	8.23%
HD	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)								
		Individual - ALL TIERS	$ 11.12	$ 12.11	$ 0.99	8.90%	$ 11.37	$ 12.30	$ 0.93	8.18%
		Family - TWO TIER	$ 28.93	$ 31.49	$ 2.56	8.85%	$ 29.55	$ 31.98	$ 2.43	8.22%
		Double - THREE TIER	$ 22.26	$ 24.22	$ 1.96	8.81%	$ 22.74	$ 24.60	$ 1.86	8.18%
		Family - THREE TIER	$ 29.50	$ 32.09	$ 2.59	8.78%	$ 30.12	$ 32.60	$ 2.48	8.23%
		Employee/Spouse - FOUR TIER	$ 22.26	$ 24.22	$ 1.96	8.81%	$ 22.74	$ 24.60	$ 1.86	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 21.70	$ 23.62	$ 1.92	8.85%	$ 22.16	$ 23.99	$ 1.83	8.26%
		Family - FOUR TIER	$ 32.27	$ 35.12	$ 2.85	8.83%	$ 32.96	$ 35.67	$ 2.71	8.22%
HD	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)								
		Individual - ALL TIERS	$ 9.79	$ 10.66	$ 0.87	8.89%	$ 10.00	$ 10.82	$ 0.82	8.20%
		Family - TWO TIER	$ 25.46	$ 27.71	$ 2.25	8.84%	$ 26.00	$ 28.14	$ 2.14	8.23%
		Double - THREE TIER	$ 19.59	$ 21.31	$ 1.72	8.78%	$ 20.00	$ 21.65	$ 1.65	8.25%
		Family - THREE TIER	$ 25.96	$ 28.24	$ 2.28	8.78%	$ 26.51	$ 28.68	$ 2.17	8.19%
		Employee/Spouse - FOUR TIER	$ 19.59	$ 21.31	$ 1.72	8.78%	$ 20.00	$ 21.65	$ 1.65	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 19.10	$ 20.78	$ 1.68	8.80%	$ 19.51	$ 21.11	$ 1.60	8.20%
		Family - FOUR TIER	$ 28.41	$ 30.90	$ 2.49	8.76%	$ 29.01	$ 31.39	$ 2.38	8.20%
HD	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)								
		Individual - ALL TIERS	$ 9.33	$ 10.16	$ 0.83	8.90%	$ 9.52	$ 10.32	$ 0.80	8.40%
		Family - TWO TIER	$ 24.26	$ 26.41	$ 2.15	8.86%	$ 24.78	$ 26.82	$ 2.04	8.23%
		Double - THREE TIER	$ 18.67	$ 20.31	$ 1.64	8.78%	$ 19.06	$ 20.63	$ 1.57	8.24%
		Family - THREE TIER	$ 24.73	$ 26.91	$ 2.18	8.82%	$ 25.26	$ 27.34	$ 2.08	8.23%
		Employee/Spouse - FOUR TIER	$ 18.67	$ 20.31	$ 1.64	8.78%	$ 19.06	$ 20.63	$ 1.57	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 18.20	$ 19.81	$ 1.61	8.85%	$ 18.58	$ 20.12	$ 1.54	8.29%
		Family - FOUR TIER	$ 27.06	$ 29.45	$ 2.39	8.83%	$ 27.63	$ 29.92	$ 2.29	8.29%
HD	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)								
		Individual - ALL TIERS	$ 7.77	$ 8.45	$ 0.68	8.75%	$ 7.93	$ 8.58	$ 0.65	8.20%
		Family - TWO TIER	$ 20.18	$ 21.96	$ 1.78	8.82%	$ 20.62	$ 22.30	$ 1.68	8.15%
		Double - THREE TIER	$ 15.53	$ 16.89	$ 1.36	8.76%	$ 15.86	$ 17.16	$ 1.30	8.20%
		Family - THREE TIER	$ 20.58	$ 22.38	$ 1.80	8.75%	$ 21.01	$ 22.73	$ 1.72	8.19%
		Employee/Spouse - FOUR TIER	$ 15.53	$ 16.89	$ 1.36	8.76%	$ 15.86	$ 17.16	$ 1.30	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 15.14	$ 16.47	$ 1.33	8.78%	$ 15.46	$ 16.73	$ 1.27	8.21%
		Family - FOUR TIER	$ 22.51	$ 24.49	$ 1.98	8.80%	$ 22.99	$ 24.88	$ 1.89	8.22%
HD	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)								
		Individual - ALL TIERS	$ 6.30	$ 6.85	$ 0.55	8.73%	$ 6.44	$ 6.96	$ 0.52	8.07%
		Family - TWO TIER	$ 16.40	$ 17.82	$ 1.42	8.66%	$ 16.75	$ 18.10	$ 1.35	8.06%
		Double - THREE TIER	$ 12.62	$ 13.70	$ 1.08	8.56%	$ 12.88	$ 13.92	$ 1.04	8.07%
		Family - THREE TIER	$ 16.72	$ 18.16	$ 1.44	8.61%	$ 17.07	$ 18.44	$ 1.37	8.03%
		Employee/Spouse - FOUR TIER	$ 12.62	$ 13.70	$ 1.08	8.56%	$ 12.88	$ 13.92	$ 1.04	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 12.30	$ 13.36	$ 1.06	8.62%	$ 12.57	$ 13.57	$ 1.00	7.96%
		Family - FOUR TIER	$ 18.30	$ 19.87	$ 1.57	8.58%	$ 18.68	$ 20.18	$ 1.50	8.03%
HD	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)								
		Individual - ALL TIERS	$ 5.40	$ 5.88	$ 0.48	8.89%	$ 5.52	$ 5.97	$ 0.45	8.15%
		Family - TWO TIER	$ 14.05	$ 15.28	$ 1.23	8.75%	$ 14.35	$ 15.51	$ 1.16	8.08%
		Double - THREE TIER	$ 10.81	$ 11.75	$ 0.94	8.70%	$ 11.04	$ 11.93	$ 0.89	8.06%
		Family - THREE TIER	$ 14.32	$ 15.57	$ 1.25	8.73%	$ 14.62	$ 15.81	$ 1.19	8.14%
		Employee/Spouse - FOUR TIER	$ 10.81	$ 11.75	$ 0.94	8.70%	$ 11.04	$ 11.93	$ 0.89	8.06%
		Employee/Chld(rn) - FOUR TIER	$ 10.54	$ 11.46	$ 0.92	8.73%	$ 10.76	$ 11.64	$ 0.88	8.18%
		Family - FOUR TIER	$ 15.67	$ 17.04	$ 1.37	8.74%	$ 16.01	$ 17.31	$ 1.30	8.12%
HD	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)								
		Individual - ALL TIERS	$ 55.07	$ 59.92	$ 4.85	8.81%	$ 56.25	$ 60.86	$ 4.61	8.20%
		Family - TWO TIER	$ 143.20	$ 155.79	$ 12.59	8.79%	$ 146.23	$ 158.23	$ 12.00	8.21%
		Double - THREE TIER	$ 110.16	$ 119.84	$ 9.68	8.79%	$ 112.49	$ 121.72	$ 9.23	8.21%
		Family - THREE TIER	$ 145.96	$ 158.78	$ 12.82	8.78%	$ 149.05	$ 161.28	$ 12.23	8.21%
		Employee/Spouse - FOUR TIER	$ 110.16	$ 119.84	$ 9.68	8.79%	$ 112.49	$ 121.72	$ 9.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 107.40	$ 116.84	$ 9.44	8.79%	$ 109.68	$ 118.68	$ 9.00	8.21%
		Family - FOUR TIER	$ 159.72	$ 173.76	$ 14.04	8.79%	$ 163.11	$ 176.49	$ 13.38	8.20%
HD	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)								
		Individual - ALL TIERS	$ 54.50	$ 59.29	$ 4.79	8.79%	$ 55.66	$ 60.22	$ 4.56	8.19%
		Family - TWO TIER	$ 141.71	$ 154.16	$ 12.45	8.79%	$ 144.72	$ 156.58	$ 11.86	8.20%
		Double - THREE TIER	$ 109.01	$ 118.58	$ 9.57	8.78%	$ 111.32	$ 120.45	$ 9.13	8.20%
		Family - THREE TIER	$ 144.44	$ 157.12	$ 12.68	8.78%	$ 147.50	$ 159.59	$ 12.09	8.20%
		Employee/Spouse - FOUR TIER	$ 109.01	$ 118.58	$ 9.57	8.78%	$ 111.32	$ 120.45	$ 9.13	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 106.29	$ 115.62	$ 9.33	8.78%	$ 108.54	$ 117.43	$ 8.89	8.19%
		Family - FOUR TIER	$ 158.07	$ 171.95	$ 13.88	8.78%	$ 161.41	$ 174.65	$ 13.24	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)								
		Individual - ALL TIERS	$ 52.98	$ 54.56	$ 1.58	2.98%	$ 54.56	$ 55.42	$ 0.86	1.58%
		Family - TWO TIER	$ 137.72	$ 141.85	$ 4.13	3.00%	$ 141.86	$ 144.08	$ 2.22	1.56%
		Double - THREE TIER	$ 105.94	$ 109.12	$ 3.18	3.00%	$ 109.12	$ 110.83	$ 1.71	1.57%
		Family - THREE TIER	$ 140.37	$ 144.58	$ 4.21	3.00%	$ 144.59	$ 146.85	$ 2.26	1.56%
		Employee/Spouse - FOUR TIER	$ 105.94	$ 109.12	$ 3.18	3.00%	$ 109.12	$ 110.83	$ 1.71	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 103.29	$ 106.39	$ 3.10	3.00%	$ 106.39	$ 108.06	$ 1.67	1.57%
		Family - FOUR TIER	$ 153.62	$ 158.22	$ 4.60	2.99%	$ 158.23	$ 160.70	$ 2.47	1.56%
HD	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)								
		Individual - ALL TIERS	$ 47.50	$ 48.92	$ 1.42	2.99%	$ 48.92	$ 49.68	$ 0.76	1.55%
		Family - TWO TIER	$ 123.48	$ 127.18	$ 3.70	3.00%	$ 127.19	$ 129.18	$ 1.99	1.56%
		Double - THREE TIER	$ 94.98	$ 97.83	$ 2.85	3.00%	$ 97.83	$ 99.37	$ 1.54	1.57%
		Family - THREE TIER	$ 125.86	$ 129.63	$ 3.77	3.00%	$ 129.64	$ 131.66	$ 2.02	1.56%
		Employee/Spouse - FOUR TIER	$ 94.98	$ 97.83	$ 2.85	3.00%	$ 97.83	$ 99.37	$ 1.54	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 92.61	$ 95.39	$ 2.78	3.00%	$ 95.40	$ 96.88	$ 1.48	1.55%
		Family - FOUR TIER	$ 137.74	$ 141.86	$ 4.12	2.99%	$ 141.87	$ 144.08	$ 2.21	1.56%
HD	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)								
		Individual - ALL TIERS	$ 42.68	$ 43.95	$ 1.27	2.98%	$ 43.96	$ 44.64	$ 0.68	1.55%
		Family - TWO TIER	$ 110.97	$ 114.27	$ 3.30	2.97%	$ 114.30	$ 116.07	$ 1.77	1.55%
		Double - THREE TIER	$ 85.36	$ 87.90	$ 2.54	2.98%	$ 87.92	$ 89.28	$ 1.36	1.55%
		Family - THREE TIER	$ 113.10	$ 116.47	$ 3.37	2.98%	$ 116.49	$ 118.30	$ 1.81	1.55%
		Employee/Spouse - FOUR TIER	$ 85.36	$ 87.90	$ 2.54	2.98%	$ 87.92	$ 89.28	$ 1.36	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 83.22	$ 85.71	$ 2.49	2.99%	$ 85.72	$ 87.05	$ 1.33	1.55%
		Family - FOUR TIER	$ 123.77	$ 127.46	$ 3.69	2.98%	$ 127.49	$ 129.46	$ 1.97	1.55%
HD	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)								
		Individual - ALL TIERS	$ 40.92	$ 42.14	$ 1.22	2.98%	$ 42.15	$ 42.80	$ 0.65	1.54%
		Family - TWO TIER	$ 106.38	$ 109.56	$ 3.18	2.99%	$ 109.57	$ 111.28	$ 1.71	1.56%
		Double - THREE TIER	$ 81.84	$ 84.28	$ 2.44	2.98%	$ 84.28	$ 85.60	$ 1.32	1.57%
		Family - THREE TIER	$ 108.43	$ 111.67	$ 3.24	2.99%	$ 111.68	$ 113.42	$ 1.74	1.56%
		Employee/Spouse - FOUR TIER	$ 81.84	$ 84.28	$ 2.44	2.98%	$ 84.28	$ 85.60	$ 1.32	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 79.79	$ 82.17	$ 2.38	2.98%	$ 82.19	$ 83.46	$ 1.27	1.55%
		Family - FOUR TIER	$ 118.65	$ 122.20	$ 3.55	2.99%	$ 122.21	$ 124.12	$ 1.91	1.56%
HD	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)								
		Individual - ALL TIERS	$ 34.95	$ 35.99	$ 1.04	2.98%	$ 36.00	$ 36.56	$ 0.56	1.56%
		Family - TWO TIER	$ 90.89	$ 93.58	$ 2.69	2.96%	$ 93.62	$ 95.05	$ 1.43	1.53%
		Double - THREE TIER	$ 69.92	$ 71.98	$ 2.06	2.95%	$ 72.01	$ 73.11	$ 1.10	1.53%
		Family - THREE TIER	$ 92.64	$ 95.38	$ 2.74	2.96%	$ 95.42	$ 96.87	$ 1.45	1.52%
		Employee/Spouse - FOUR TIER	$ 69.92	$ 71.98	$ 2.06	2.95%	$ 72.01	$ 73.11	$ 1.10	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 68.17	$ 70.18	$ 2.01	2.95%	$ 70.21	$ 71.29	$ 1.08	1.54%
		Family - FOUR TIER	$ 101.37	$ 104.38	$ 3.01	2.97%	$ 104.41	$ 106.01	$ 1.60	1.53%
HD	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)								
		Individual - ALL TIERS	$ 29.59	$ 30.47	$ 0.88	2.97%	$ 30.48	$ 30.95	$ 0.47	1.54%
		Family - TWO TIER	$ 76.95	$ 79.23	$ 2.28	2.96%	$ 79.26	$ 80.47	$ 1.21	1.53%
		Double - THREE TIER	$ 59.19	$ 60.94	$ 1.75	2.96%	$ 60.96	$ 61.90	$ 0.94	1.54%
		Family - THREE TIER	$ 78.42	$ 80.75	$ 2.33	2.97%	$ 80.78	$ 82.02	$ 1.24	1.54%
		Employee/Spouse - FOUR TIER	$ 59.19	$ 60.94	$ 1.75	2.96%	$ 60.96	$ 61.90	$ 0.94	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 57.71	$ 59.42	$ 1.71	2.96%	$ 59.44	$ 60.35	$ 0.91	1.53%
		Family - FOUR TIER	$ 85.83	$ 88.37	$ 2.54	2.96%	$ 88.40	$ 89.76	$ 1.36	1.54%
HD	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)								
		Individual - ALL TIERS	$ 27.91	$ 28.74	$ 0.83	2.97%	$ 28.74	$ 29.19	$ 0.45	1.57%
		Family - TWO TIER	$ 72.55	$ 74.73	$ 2.18	3.00%	$ 74.74	$ 75.90	$ 1.16	1.55%
		Double - THREE TIER	$ 55.81	$ 57.48	$ 1.67	2.99%	$ 57.49	$ 58.39	$ 0.90	1.57%
		Family - THREE TIER	$ 73.95	$ 76.17	$ 2.22	3.00%	$ 76.17	$ 77.36	$ 1.19	1.56%
		Employee/Spouse - FOUR TIER	$ 55.81	$ 57.48	$ 1.67	2.99%	$ 57.49	$ 58.39	$ 0.90	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 54.42	$ 56.05	$ 1.63	3.00%	$ 56.05	$ 56.93	$ 0.88	1.57%
		Family - FOUR TIER	$ 80.92	$ 83.35	$ 2.43	3.00%	$ 83.36	$ 84.66	$ 1.30	1.56%
HD	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)								
		Individual - ALL TIERS	$ 64.71	$ 66.64	$ 1.93	2.98%	$ 66.66	$ 67.68	$ 1.02	1.53%
		Family - TWO TIER	$ 168.27	$ 173.26	$ 4.99	2.97%	$ 173.31	$ 175.98	$ 2.67	1.54%
		Double - THREE TIER	$ 129.44	$ 133.28	$ 3.84	2.97%	$ 133.32	$ 135.37	$ 2.05	1.54%
		Family - THREE TIER	$ 171.50	$ 176.59	$ 5.09	2.97%	$ 176.65	$ 179.36	$ 2.71	1.53%
		Employee/Spouse - FOUR TIER	$ 129.44	$ 133.28	$ 3.84	2.97%	$ 133.32	$ 135.37	$ 2.05	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 126.21	$ 129.94	$ 3.73	2.96%	$ 129.99	$ 131.98	$ 1.99	1.53%
		Family - FOUR TIER	$ 187.69	$ 193.25	$ 5.56	2.96%	$ 193.32	$ 196.29	$ 2.97	1.54%
HD	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)								
		Individual - ALL TIERS	$ 64.15	$ 66.06	$ 1.91	2.98%	$ 66.07	$ 67.10	$ 1.03	1.56%
		Family - TWO TIER	$ 166.79	$ 171.76	$ 4.97	2.98%	$ 171.79	$ 174.46	$ 2.67	1.55%
		Double - THREE TIER	$ 128.29	$ 132.12	$ 3.83	2.99%	$ 132.15	$ 134.20	$ 2.05	1.55%
		Family - THREE TIER	$ 170.00	$ 175.06	$ 5.06	2.98%	$ 175.09	$ 177.81	$ 2.72	1.55%
		Employee/Spouse - FOUR TIER	$ 128.29	$ 132.12	$ 3.83	2.99%	$ 132.15	$ 134.20	$ 2.05	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.08	$ 128.82	$ 3.74	2.99%	$ 128.85	$ 130.84	$ 1.99	1.54%
		Family - FOUR TIER	$ 186.03	$ 191.58	$ 5.55	2.98%	$ 191.61	$ 194.59	$ 2.98	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)								
		Individual - ALL TIERS	$ 51.74	$ 56.29	$ 4.55	8.79%	$ 52.83	$ 57.17	$ 4.34	8.22%
		Family - TWO TIER	$ 134.50	$ 146.34	$ 11.84	8.80%	$ 137.35	$ 148.64	$ 11.29	8.22%
		Double - THREE TIER	$ 103.46	$ 112.57	$ 9.11	8.81%	$ 105.65	$ 114.34	$ 8.69	8.23%
		Family - THREE TIER	$ 137.09	$ 149.16	$ 12.07	8.80%	$ 140.00	$ 151.50	$ 11.50	8.21%
		Employee/Spouse - FOUR TIER	$ 103.46	$ 112.57	$ 9.11	8.81%	$ 105.65	$ 114.34	$ 8.69	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 100.87	$ 109.76	$ 8.89	8.81%	$ 103.02	$ 111.48	$ 8.46	8.21%
		Family - FOUR TIER	$ 150.03	$ 163.23	$ 13.20	8.80%	$ 153.20	$ 165.79	$ 12.59	8.22%
HD	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)								
		Individual - ALL TIERS	$ 46.37	$ 50.46	$ 4.09	8.82%	$ 47.36	$ 51.26	$ 3.90	8.23%
		Family - TWO TIER	$ 120.58	$ 131.21	$ 10.63	8.82%	$ 123.14	$ 133.27	$ 10.13	8.23%
		Double - THREE TIER	$ 92.76	$ 100.93	$ 8.17	8.81%	$ 94.72	$ 102.51	$ 7.79	8.22%
		Family - THREE TIER	$ 122.90	$ 133.73	$ 10.83	8.81%	$ 125.51	$ 135.83	$ 10.32	8.22%
		Employee/Spouse - FOUR TIER	$ 92.76	$ 100.93	$ 8.17	8.81%	$ 94.72	$ 102.51	$ 7.79	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 90.44	$ 98.40	$ 7.96	8.80%	$ 92.36	$ 99.95	$ 7.59	8.22%
		Family - FOUR TIER	$ 134.49	$ 146.34	$ 11.85	8.81%	$ 137.35	$ 148.64	$ 11.29	8.22%
HD	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)								
		Individual - ALL TIERS	$ 41.68	$ 45.34	$ 3.66	8.78%	$ 42.56	$ 46.05	$ 3.49	8.20%
		Family - TWO TIER	$ 108.37	$ 117.89	$ 9.52	8.78%	$ 110.65	$ 119.74	$ 9.09	8.22%
		Double - THREE TIER	$ 83.35	$ 90.69	$ 7.34	8.81%	$ 85.12	$ 92.11	$ 6.99	8.21%
		Family - THREE TIER	$ 110.44	$ 120.16	$ 9.72	8.80%	$ 112.78	$ 122.04	$ 9.26	8.21%
		Employee/Spouse - FOUR TIER	$ 83.35	$ 90.69	$ 7.34	8.81%	$ 85.12	$ 92.11	$ 6.99	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 81.27	$ 88.42	$ 7.15	8.80%	$ 82.99	$ 89.81	$ 6.82	8.22%
		Family - FOUR TIER	$ 120.87	$ 131.49	$ 10.62	8.79%	$ 123.42	$ 133.56	$ 10.14	8.22%
HD	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)								
		Individual - ALL TIERS	$ 39.96	$ 43.47	$ 3.51	8.78%	$ 40.81	$ 44.16	$ 3.35	8.21%
		Family - TWO TIER	$ 103.89	$ 113.03	$ 9.14	8.80%	$ 106.10	$ 114.80	$ 8.70	8.20%
		Double - THREE TIER	$ 79.92	$ 86.95	$ 7.03	8.80%	$ 81.61	$ 88.31	$ 6.70	8.21%
		Family - THREE TIER	$ 105.90	$ 115.20	$ 9.30	8.78%	$ 108.13	$ 117.01	$ 8.88	8.21%
		Employee/Spouse - FOUR TIER	$ 79.92	$ 86.95	$ 7.03	8.80%	$ 81.61	$ 88.31	$ 6.70	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 77.93	$ 84.77	$ 6.84	8.78%	$ 79.57	$ 86.10	$ 6.53	8.21%
		Family - FOUR TIER	$ 115.88	$ 126.07	$ 10.19	8.79%	$ 118.34	$ 128.05	$ 9.71	8.21%
HD	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)								
		Individual - ALL TIERS	$ 34.14	$ 37.13	$ 2.99	8.76%	$ 34.86	$ 37.71	$ 2.85	8.18%
		Family - TWO TIER	$ 88.74	$ 96.54	$ 7.80	8.79%	$ 90.63	$ 98.06	$ 7.43	8.20%
		Double - THREE TIER	$ 68.26	$ 74.26	$ 6.00	8.79%	$ 69.72	$ 75.43	$ 5.71	8.19%
		Family - THREE TIER	$ 90.45	$ 98.40	$ 7.95	8.79%	$ 92.37	$ 99.94	$ 7.57	8.20%
		Employee/Spouse - FOUR TIER	$ 68.26	$ 74.26	$ 6.00	8.79%	$ 69.72	$ 75.43	$ 5.71	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 66.56	$ 72.40	$ 5.84	8.77%	$ 67.97	$ 73.54	$ 5.57	8.19%
		Family - FOUR TIER	$ 98.99	$ 107.68	$ 8.69	8.78%	$ 101.09	$ 109.37	$ 8.28	8.19%
HD	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)								
		Individual - ALL TIERS	$ 28.90	$ 31.44	$ 2.54	8.79%	$ 29.52	$ 31.93	$ 2.41	8.16%
		Family - TWO TIER	$ 75.14	$ 81.73	$ 6.59	8.77%	$ 76.73	$ 83.02	$ 6.29	8.20%
		Double - THREE TIER	$ 57.80	$ 62.87	$ 5.07	8.77%	$ 59.02	$ 63.86	$ 4.84	8.20%
		Family - THREE TIER	$ 76.58	$ 83.31	$ 6.73	8.79%	$ 78.21	$ 84.61	$ 6.40	8.18%
		Employee/Spouse - FOUR TIER	$ 57.80	$ 62.87	$ 5.07	8.77%	$ 59.02	$ 63.86	$ 4.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 56.35	$ 61.30	$ 4.95	8.78%	$ 57.55	$ 62.26	$ 4.71	8.18%
		Family - FOUR TIER	$ 83.81	$ 91.16	$ 7.35	8.77%	$ 85.59	$ 92.60	$ 7.01	8.19%
HD	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)								
		Individual - ALL TIERS	$ 27.25	$ 29.65	$ 2.40	8.81%	$ 27.83	$ 30.12	$ 2.29	8.23%
		Family - TWO TIER	$ 70.86	$ 77.09	$ 6.23	8.79%	$ 72.35	$ 78.30	$ 5.95	8.22%
		Double - THREE TIER	$ 54.50	$ 59.30	$ 4.80	8.81%	$ 55.66	$ 60.23	$ 4.57	8.21%
		Family - THREE TIER	$ 72.22	$ 78.58	$ 6.36	8.81%	$ 73.75	$ 79.81	$ 6.06	8.22%
		Employee/Spouse - FOUR TIER	$ 54.50	$ 59.30	$ 4.80	8.81%	$ 55.66	$ 60.23	$ 4.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 53.14	$ 57.82	$ 4.68	8.81%	$ 54.27	$ 58.73	$ 4.46	8.22%
		Family - FOUR TIER	$ 79.03	$ 85.99	$ 6.96	8.81%	$ 80.71	$ 87.34	$ 6.63	8.21%
HD	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)								
		Individual - ALL TIERS	$ 63.20	$ 68.75	$ 5.55	8.78%	$ 64.54	$ 69.83	$ 5.29	8.20%
		Family - TWO TIER	$ 164.33	$ 178.74	$ 14.41	8.77%	$ 167.81	$ 181.55	$ 13.74	8.19%
		Double - THREE TIER	$ 126.41	$ 137.49	$ 11.08	8.77%	$ 129.09	$ 139.65	$ 10.56	8.18%
		Family - THREE TIER	$ 167.49	$ 182.18	$ 14.69	8.77%	$ 171.05	$ 185.04	$ 13.99	8.18%
		Employee/Spouse - FOUR TIER	$ 126.41	$ 137.49	$ 11.08	8.77%	$ 129.09	$ 139.65	$ 10.56	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 123.25	$ 134.06	$ 10.81	8.77%	$ 125.86	$ 136.16	$ 10.30	8.18%
		Family - FOUR TIER	$ 183.29	$ 199.37	$ 16.08	8.77%	$ 187.18	$ 202.50	$ 15.32	8.18%
HD	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)								
		Individual - ALL TIERS	$ 62.64	$ 68.15	$ 5.51	8.80%	$ 63.97	$ 69.22	$ 5.25	8.21%
		Family - TWO TIER	$ 162.87	$ 177.20	$ 14.33	8.80%	$ 166.32	$ 179.98	$ 13.66	8.21%
		Double - THREE TIER	$ 125.29	$ 136.30	$ 11.01	8.79%	$ 127.93	$ 138.44	$ 10.51	8.22%
		Family - THREE TIER	$ 166.00	$ 180.60	$ 14.60	8.80%	$ 169.52	$ 183.44	$ 13.92	8.21%
		Employee/Spouse - FOUR TIER	$ 125.29	$ 136.30	$ 11.01	8.79%	$ 127.93	$ 138.44	$ 10.51	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 122.15	$ 132.90	$ 10.75	8.80%	$ 124.75	$ 134.98	$ 10.23	8.20%
		Family - FOUR TIER	$ 181.66	$ 197.64	$ 15.98	8.80%	$ 185.51	$ 200.74	$ 15.23	8.21%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)								
		Individual - ALL TIERS	$ 61.36	$ 63.19	$ 1.83	2.98%	$ 63.19	$ 64.18	$ 0.99	1.57%
		Family - TWO TIER	$ 159.52	$ 164.29	$ 4.77	2.99%	$ 164.30	$ 166.87	$ 2.57	1.56%
		Double - THREE TIER	$ 122.70	$ 126.38	$ 3.68	3.00%	$ 126.39	$ 128.36	$ 1.97	1.56%
		Family - THREE TIER	$ 162.58	$ 167.45	$ 4.87	3.00%	$ 167.46	$ 170.08	$ 2.62	1.56%
		Employee/Spouse - FOUR TIER	$ 122.70	$ 126.38	$ 3.68	3.00%	$ 126.39	$ 128.36	$ 1.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 119.64	$ 123.22	$ 3.58	2.99%	$ 123.22	$ 125.15	$ 1.93	1.57%
		Family - FOUR TIER	$ 177.92	$ 183.25	$ 5.33	3.00%	$ 183.26	$ 186.12	$ 2.86	1.56%
HD	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)								
		Individual - ALL TIERS	$ 55.36	$ 57.01	$ 1.65	2.98%	$ 57.02	$ 57.90	$ 0.88	1.54%
		Family - TWO TIER	$ 143.92	$ 148.23	$ 4.31	2.99%	$ 148.25	$ 150.55	$ 2.30	1.55%
		Double - THREE TIER	$ 110.72	$ 114.02	$ 3.30	2.98%	$ 114.03	$ 115.81	$ 1.78	1.56%
		Family - THREE TIER	$ 146.70	$ 151.08	$ 4.38	2.99%	$ 151.10	$ 153.45	$ 2.35	1.56%
		Employee/Spouse - FOUR TIER	$ 110.72	$ 114.02	$ 3.30	2.98%	$ 114.03	$ 115.81	$ 1.78	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 107.94	$ 111.17	$ 3.23	2.99%	$ 111.18	$ 112.91	$ 1.73	1.56%
		Family - FOUR TIER	$ 160.54	$ 165.33	$ 4.79	2.98%	$ 165.35	$ 167.92	$ 2.57	1.55%
HD	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)								
		Individual - ALL TIERS	$ 49.88	$ 51.37	$ 1.49	2.99%	$ 51.38	$ 52.17	$ 0.79	1.54%
		Family - TWO TIER	$ 129.68	$ 133.55	$ 3.87	2.98%	$ 133.57	$ 135.65	$ 2.08	1.56%
		Double - THREE TIER	$ 99.75	$ 102.73	$ 2.98	2.99%	$ 102.75	$ 104.35	$ 1.60	1.56%
		Family - THREE TIER	$ 132.18	$ 136.12	$ 3.94	2.98%	$ 136.15	$ 138.26	$ 2.11	1.55%
		Employee/Spouse - FOUR TIER	$ 99.75	$ 102.73	$ 2.98	2.99%	$ 102.75	$ 104.35	$ 1.60	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 97.26	$ 100.16	$ 2.90	2.98%	$ 100.18	$ 101.74	$ 1.56	1.56%
		Family - FOUR TIER	$ 144.64	$ 148.96	$ 4.32	2.99%	$ 148.99	$ 151.30	$ 2.31	1.55%
HD	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)								
		Individual - ALL TIERS	$ 47.86	$ 49.29	$ 1.43	2.99%	$ 49.29	$ 50.06	$ 0.77	1.56%
		Family - TWO TIER	$ 124.43	$ 128.14	$ 3.71	2.98%	$ 128.16	$ 130.16	$ 2.00	1.56%
		Double - THREE TIER	$ 95.72	$ 98.57	$ 2.85	2.98%	$ 98.59	$ 100.12	$ 1.53	1.55%
		Family - THREE TIER	$ 126.82	$ 130.61	$ 3.79	2.99%	$ 130.63	$ 132.66	$ 2.03	1.55%
		Employee/Spouse - FOUR TIER	$ 95.72	$ 98.57	$ 2.85	2.98%	$ 98.59	$ 100.12	$ 1.53	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 93.32	$ 96.11	$ 2.79	2.99%	$ 96.12	$ 97.62	$ 1.50	1.56%
		Family - FOUR TIER	$ 138.78	$ 142.93	$ 4.15	2.99%	$ 142.95	$ 145.17	$ 2.22	1.55%
HD	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)								
		Individual - ALL TIERS	$ 41.63	$ 42.87	$ 1.24	2.98%	$ 42.88	$ 43.54	$ 0.66	1.54%
		Family - TWO TIER	$ 108.24	$ 111.46	$ 3.22	2.97%	$ 111.48	$ 113.21	$ 1.73	1.55%
		Double - THREE TIER	$ 83.26	$ 85.74	$ 2.48	2.98%	$ 85.76	$ 87.09	$ 1.33	1.55%
		Family - THREE TIER	$ 110.32	$ 113.61	$ 3.29	2.98%	$ 113.62	$ 115.39	$ 1.77	1.56%
		Employee/Spouse - FOUR TIER	$ 83.26	$ 85.74	$ 2.48	2.98%	$ 85.76	$ 87.09	$ 1.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 81.18	$ 83.60	$ 2.42	2.98%	$ 83.61	$ 84.91	$ 1.30	1.55%
		Family - FOUR TIER	$ 120.72	$ 124.32	$ 3.60	2.98%	$ 124.34	$ 126.28	$ 1.94	1.56%
HD	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)								
		Individual - ALL TIERS	$ 35.66	$ 36.72	$ 1.06	2.97%	$ 36.73	$ 37.30	$ 0.57	1.55%
		Family - TWO TIER	$ 92.73	$ 95.48	$ 2.75	2.97%	$ 95.51	$ 96.98	$ 1.47	1.54%
		Double - THREE TIER	$ 71.34	$ 73.45	$ 2.11	2.96%	$ 73.48	$ 74.60	$ 1.12	1.52%
		Family - THREE TIER	$ 94.52	$ 97.32	$ 2.80	2.96%	$ 97.35	$ 98.84	$ 1.49	1.53%
		Employee/Spouse - FOUR TIER	$ 71.34	$ 73.45	$ 2.11	2.96%	$ 73.48	$ 74.60	$ 1.12	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 69.55	$ 71.61	$ 2.06	2.96%	$ 71.63	$ 72.73	$ 1.10	1.54%
		Family - FOUR TIER	$ 103.43	$ 106.50	$ 3.07	2.97%	$ 106.53	$ 108.17	$ 1.64	1.54%
HD	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)								
		Individual - ALL TIERS	$ 33.88	$ 34.89	$ 1.01	2.98%	$ 34.90	$ 35.44	$ 0.54	1.55%
		Family - TWO TIER	$ 88.10	$ 90.71	$ 2.61	2.96%	$ 90.74	$ 92.14	$ 1.40	1.54%
		Double - THREE TIER	$ 67.77	$ 69.78	$ 2.01	2.97%	$ 69.80	$ 70.87	$ 1.07	1.53%
		Family - THREE TIER	$ 89.79	$ 92.46	$ 2.67	2.97%	$ 92.48	$ 93.91	$ 1.43	1.55%
		Employee/Spouse - FOUR TIER	$ 67.77	$ 69.78	$ 2.01	2.97%	$ 69.80	$ 70.87	$ 1.07	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 66.07	$ 68.03	$ 1.96	2.97%	$ 68.05	$ 69.10	$ 1.05	1.54%
		Family - FOUR TIER	$ 98.26	$ 101.18	$ 2.92	2.97%	$ 101.21	$ 102.77	$ 1.56	1.54%
HD	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)								
		Individual - ALL TIERS	$ 68.37	$ 70.41	$ 2.04	2.98%	$ 70.42	$ 71.51	$ 1.09	1.55%
		Family - TWO TIER	$ 177.76	$ 183.06	$ 5.30	2.98%	$ 183.10	$ 185.93	$ 2.83	1.55%
		Double - THREE TIER	$ 136.74	$ 140.81	$ 4.07	2.98%	$ 140.85	$ 143.03	$ 2.18	1.55%
		Family - THREE TIER	$ 181.19	$ 186.58	$ 5.39	2.97%	$ 186.62	$ 189.51	$ 2.89	1.55%
		Employee/Spouse - FOUR TIER	$ 136.74	$ 140.81	$ 4.07	2.98%	$ 140.85	$ 143.03	$ 2.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 133.33	$ 137.29	$ 3.96	2.97%	$ 137.32	$ 139.45	$ 2.13	1.55%
		Family - FOUR TIER	$ 198.27	$ 204.18	$ 5.91	2.98%	$ 204.23	$ 207.39	$ 3.16	1.55%
HD	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)								
		Individual - ALL TIERS	$ 67.60	$ 69.61	$ 2.01	2.97%	$ 69.63	$ 70.71	$ 1.08	1.55%
		Family - TWO TIER	$ 175.76	$ 181.00	$ 5.24	2.98%	$ 181.03	$ 183.84	$ 2.81	1.55%
		Double - THREE TIER	$ 135.20	$ 139.23	$ 4.03	2.98%	$ 139.25	$ 141.41	$ 2.16	1.55%
		Family - THREE TIER	$ 179.14	$ 184.48	$ 5.34	2.98%	$ 184.51	$ 187.37	$ 2.86	1.55%
		Employee/Spouse - FOUR TIER	$ 135.20	$ 139.23	$ 4.03	2.98%	$ 139.25	$ 141.41	$ 2.16	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 131.82	$ 135.75	$ 3.93	2.98%	$ 135.77	$ 137.88	$ 2.11	1.55%
		Family - FOUR TIER	$ 196.04	$ 201.88	$ 5.84	2.98%	$ 201.92	$ 205.05	$ 3.13	1.55%

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All Regions
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)								
		Individual - ALL TIERS	$ 59.90	$ 65.19	$ 5.29	8.83%	$ 61.18	$ 66.21	$ 5.03	8.22%
		Family - TWO TIER	$ 155.77	$ 169.49	$ 13.72	8.81%	$ 159.06	$ 172.15	$ 13.09	8.23%
		Double - THREE TIER	$ 119.82	$ 130.38	$ 10.56	8.81%	$ 122.36	$ 132.42	$ 10.06	8.22%
		Family - THREE TIER	$ 158.76	$ 172.75	$ 13.99	8.81%	$ 162.12	$ 175.46	$ 13.34	8.23%
		Employee/Spouse - FOUR TIER	$ 119.82	$ 130.38	$ 10.56	8.81%	$ 122.36	$ 132.42	$ 10.06	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 116.82	$ 127.12	$ 10.30	8.82%	$ 119.30	$ 129.11	$ 9.81	8.22%
		Family - FOUR TIER	$ 173.74	$ 189.05	$ 15.31	8.81%	$ 177.42	$ 192.01	$ 14.59	8.22%
HD	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)								
		Individual - ALL TIERS	$ 54.07	$ 58.81	$ 4.74	8.77%	$ 55.21	$ 59.74	$ 4.53	8.21%
		Family - TWO TIER	$ 140.56	$ 152.92	$ 12.36	8.79%	$ 143.54	$ 155.32	$ 11.78	8.21%
		Double - THREE TIER	$ 108.12	$ 117.63	$ 9.51	8.80%	$ 110.42	$ 119.47	$ 9.05	8.20%
		Family - THREE TIER	$ 143.27	$ 155.86	$ 12.59	8.79%	$ 146.31	$ 158.30	$ 11.99	8.19%
		Employee/Spouse - FOUR TIER	$ 108.12	$ 117.63	$ 9.51	8.80%	$ 110.42	$ 119.47	$ 9.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 105.42	$ 114.69	$ 9.27	8.79%	$ 107.66	$ 116.49	$ 8.83	8.20%
		Family - FOUR TIER	$ 156.78	$ 170.56	$ 13.78	8.79%	$ 160.10	$ 173.24	$ 13.14	8.21%
HD	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)								
		Individual - ALL TIERS	$ 48.71	$ 52.99	$ 4.28	8.79%	$ 49.74	$ 53.82	$ 4.08	8.20%
		Family - TWO TIER	$ 126.64	$ 137.78	$ 11.14	8.80%	$ 129.32	$ 139.94	$ 10.62	8.21%
		Double - THREE TIER	$ 97.42	$ 105.98	$ 8.56	8.79%	$ 99.49	$ 107.65	$ 8.16	8.20%
		Family - THREE TIER	$ 129.08	$ 140.43	$ 11.35	8.79%	$ 131.81	$ 142.63	$ 10.82	8.21%
		Employee/Spouse - FOUR TIER	$ 97.42	$ 105.98	$ 8.56	8.79%	$ 99.49	$ 107.65	$ 8.16	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 94.98	$ 103.33	$ 8.35	8.79%	$ 97.00	$ 104.96	$ 7.96	8.21%
		Family - FOUR TIER	$ 141.25	$ 153.68	$ 12.43	8.80%	$ 144.25	$ 156.09	$ 11.84	8.21%
HD	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)								
		Individual - ALL TIERS	$ 46.73	$ 50.85	$ 4.12	8.82%	$ 47.72	$ 51.64	$ 3.92	8.21%
		Family - TWO TIER	$ 121.49	$ 132.20	$ 10.71	8.82%	$ 124.08	$ 134.28	$ 10.20	8.22%
		Double - THREE TIER	$ 93.46	$ 101.69	$ 8.23	8.81%	$ 95.44	$ 103.29	$ 7.85	8.23%
		Family - THREE TIER	$ 123.83	$ 134.74	$ 10.91	8.81%	$ 126.46	$ 136.86	$ 10.40	8.22%
		Employee/Spouse - FOUR TIER	$ 93.46	$ 101.69	$ 8.23	8.81%	$ 95.44	$ 103.29	$ 7.85	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 91.13	$ 99.15	$ 8.02	8.80%	$ 93.06	$ 100.71	$ 7.65	8.22%
		Family - FOUR TIER	$ 135.52	$ 147.45	$ 11.93	8.80%	$ 138.39	$ 149.77	$ 11.38	8.22%
HD	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)								
		Individual - ALL TIERS	$ 40.65	$ 44.23	$ 3.58	8.81%	$ 41.51	$ 44.92	$ 3.41	8.21%
		Family - TWO TIER	$ 105.70	$ 114.99	$ 9.29	8.79%	$ 107.94	$ 116.80	$ 8.86	8.21%
		Double - THREE TIER	$ 81.31	$ 88.45	$ 7.14	8.78%	$ 83.03	$ 89.84	$ 6.81	8.20%
		Family - THREE TIER	$ 107.73	$ 117.20	$ 9.47	8.79%	$ 110.02	$ 119.04	$ 9.02	8.20%
		Employee/Spouse - FOUR TIER	$ 81.31	$ 88.45	$ 7.14	8.78%	$ 83.03	$ 89.84	$ 6.81	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 79.27	$ 86.24	$ 6.97	8.79%	$ 80.96	$ 87.60	$ 6.64	8.20%
		Family - FOUR TIER	$ 117.89	$ 128.26	$ 10.37	8.80%	$ 120.39	$ 130.27	$ 9.88	8.21%
HD	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)								
		Individual - ALL TIERS	$ 34.83	$ 37.88	$ 3.05	8.76%	$ 35.57	$ 38.48	$ 2.91	8.18%
		Family - TWO TIER	$ 90.54	$ 98.50	$ 7.96	8.79%	$ 92.47	$ 100.05	$ 7.58	8.20%
		Double - THREE TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Family - THREE TIER	$ 92.29	$ 100.39	$ 8.10	8.78%	$ 94.24	$ 101.97	$ 7.73	8.20%
		Employee/Spouse - FOUR TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.91	$ 73.88	$ 5.97	8.79%	$ 69.35	$ 75.04	$ 5.69	8.20%
		Family - FOUR TIER	$ 100.99	$ 109.87	$ 8.88	8.79%	$ 103.14	$ 111.59	$ 8.45	8.19%
HD	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)								
		Individual - ALL TIERS	$ 33.09	$ 35.99	$ 2.90	8.76%	$ 33.79	$ 36.56	$ 2.77	8.20%
		Family - TWO TIER	$ 86.03	$ 93.58	$ 7.55	8.78%	$ 87.85	$ 95.05	$ 7.20	8.20%
		Double - THREE TIER	$ 66.18	$ 71.99	$ 5.81	8.78%	$ 67.59	$ 73.12	$ 5.53	8.18%
		Family - THREE TIER	$ 87.68	$ 95.38	$ 7.70	8.78%	$ 89.55	$ 96.88	$ 7.33	8.19%
		Employee/Spouse - FOUR TIER	$ 66.18	$ 71.99	$ 5.81	8.78%	$ 67.59	$ 73.12	$ 5.53	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 64.52	$ 70.19	$ 5.67	8.79%	$ 65.89	$ 71.29	$ 5.40	8.20%
		Family - FOUR TIER	$ 95.96	$ 104.38	$ 8.42	8.77%	$ 97.99	$ 106.02	$ 8.03	8.19%
HD	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)								
		Individual - ALL TIERS	$ 66.77	$ 72.64	$ 5.87	8.79%	$ 68.19	$ 73.78	$ 5.59	8.20%
		Family - TWO TIER	$ 173.60	$ 188.85	$ 15.25	8.78%	$ 177.29	$ 191.82	$ 14.53	8.20%
		Double - THREE TIER	$ 133.54	$ 145.27	$ 11.73	8.78%	$ 136.37	$ 147.55	$ 11.18	8.20%
		Family - THREE TIER	$ 176.94	$ 192.48	$ 15.54	8.78%	$ 180.69	$ 195.51	$ 14.82	8.20%
		Employee/Spouse - FOUR TIER	$ 133.54	$ 145.27	$ 11.73	8.78%	$ 136.37	$ 147.55	$ 11.18	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 130.20	$ 141.64	$ 11.44	8.79%	$ 132.96	$ 143.86	$ 10.90	8.20%
		Family - FOUR TIER	$ 193.63	$ 210.64	$ 17.01	8.78%	$ 197.73	$ 213.95	$ 16.22	8.20%
HD	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)								
		Individual - ALL TIERS	$ 66.02	$ 71.82	$ 5.80	8.79%	$ 67.42	$ 72.95	$ 5.53	8.20%
		Family - TWO TIER	$ 171.64	$ 186.73	$ 15.09	8.79%	$ 175.28	$ 189.66	$ 14.38	8.20%
		Double - THREE TIER	$ 132.03	$ 143.64	$ 11.61	8.79%	$ 134.83	$ 145.89	$ 11.06	8.20%
		Family - THREE TIER	$ 174.94	$ 190.32	$ 15.38	8.79%	$ 178.65	$ 193.30	$ 14.65	8.20%
		Employee/Spouse - FOUR TIER	$ 132.03	$ 143.64	$ 11.61	8.79%	$ 134.83	$ 145.89	$ 11.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 128.73	$ 140.04	$ 11.31	8.79%	$ 131.46	$ 142.24	$ 10.78	8.20%
		Family - FOUR TIER	$ 191.45	$ 208.27	$ 16.82	8.79%	$ 195.51	$ 211.54	$ 16.03	8.20%

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			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)								
		Individual - ALL TIERS	$ 63.76	$ 65.66	$ 1.90	2.98%	$ 65.67	$ 66.69	$ 1.02	1.55%
		Family - TWO TIER	$ 165.78	$ 170.72	$ 4.94	2.98%	$ 170.75	$ 173.40	$ 2.65	1.55%
		Double - THREE TIER	$ 127.52	$ 131.32	$ 3.80	2.98%	$ 131.35	$ 133.38	$ 2.03	1.55%
		Family - THREE TIER	$ 168.96	$ 174.00	$ 5.04	2.98%	$ 174.03	$ 176.73	$ 2.70	1.55%
		Employee/Spouse - FOUR TIER	$ 127.52	$ 131.32	$ 3.80	2.98%	$ 131.35	$ 133.38	$ 2.03	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 124.33	$ 128.04	$ 3.71	2.98%	$ 128.06	$ 130.05	$ 1.99	1.55%
		Family - FOUR TIER	$ 184.90	$ 190.41	$ 5.51	2.98%	$ 190.45	$ 193.40	$ 2.95	1.55%
HD	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)								
		Individual - ALL TIERS	$ 58.65	$ 60.40	$ 1.75	2.98%	$ 60.41	$ 61.35	$ 0.94	1.56%
		Family - TWO TIER	$ 152.50	$ 157.03	$ 4.53	2.97%	$ 157.08	$ 159.50	$ 2.42	1.54%
		Double - THREE TIER	$ 117.31	$ 120.80	$ 3.49	2.98%	$ 120.83	$ 122.69	$ 1.86	1.54%
		Family - THREE TIER	$ 155.44	$ 160.05	$ 4.61	2.97%	$ 160.10	$ 162.57	$ 2.47	1.54%
		Employee/Spouse - FOUR TIER	$ 117.31	$ 120.80	$ 3.49	2.98%	$ 120.83	$ 122.69	$ 1.86	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 114.37	$ 117.78	$ 3.41	2.98%	$ 117.81	$ 119.62	$ 1.81	1.54%
		Family - FOUR TIER	$ 170.10	$ 175.15	$ 5.05	2.97%	$ 175.20	$ 177.90	$ 2.70	1.54%
HD	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)								
		Individual - ALL TIERS	$ 54.10	$ 55.71	$ 1.61	2.98%	$ 55.73	$ 56.59	$ 0.86	1.54%
		Family - TWO TIER	$ 140.67	$ 144.85	$ 4.18	2.97%	$ 144.89	$ 147.13	$ 2.24	1.55%
		Double - THREE TIER	$ 108.21	$ 111.42	$ 3.21	2.97%	$ 111.45	$ 113.17	$ 1.72	1.54%
		Family - THREE TIER	$ 143.37	$ 147.64	$ 4.27	2.98%	$ 147.67	$ 149.96	$ 2.29	1.55%
		Employee/Spouse - FOUR TIER	$ 108.21	$ 111.42	$ 3.21	2.97%	$ 111.45	$ 113.17	$ 1.72	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 105.51	$ 108.64	$ 3.13	2.97%	$ 108.66	$ 110.34	$ 1.68	1.55%
		Family - FOUR TIER	$ 156.90	$ 161.57	$ 4.67	2.98%	$ 161.61	$ 164.10	$ 2.49	1.54%
HD	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)								
		Individual - ALL TIERS	$ 52.49	$ 54.05	$ 1.56	2.97%	$ 54.06	$ 54.90	$ 0.84	1.55%
		Family - TWO TIER	$ 136.46	$ 140.54	$ 4.08	2.99%	$ 140.55	$ 142.75	$ 2.20	1.57%
		Double - THREE TIER	$ 104.98	$ 108.11	$ 3.13	2.98%	$ 108.12	$ 109.81	$ 1.69	1.56%
		Family - THREE TIER	$ 139.09	$ 143.24	$ 4.15	2.98%	$ 143.27	$ 145.49	$ 2.22	1.55%
		Employee/Spouse - FOUR TIER	$ 104.98	$ 108.11	$ 3.13	2.98%	$ 108.12	$ 109.81	$ 1.69	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 102.35	$ 105.41	$ 3.06	2.99%	$ 105.42	$ 107.06	$ 1.64	1.56%
		Family - FOUR TIER	$ 152.21	$ 156.76	$ 4.55	2.99%	$ 156.77	$ 159.22	$ 2.45	1.56%
HD	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)								
		Individual - ALL TIERS	$ 43.46	$ 44.76	$ 1.30	2.99%	$ 44.76	$ 45.46	$ 0.70	1.56%
		Family - TWO TIER	$ 113.00	$ 116.36	$ 3.36	2.97%	$ 116.39	$ 118.19	$ 1.80	1.55%
		Double - THREE TIER	$ 86.92	$ 89.51	$ 2.59	2.98%	$ 89.53	$ 90.92	$ 1.39	1.55%
		Family - THREE TIER	$ 115.17	$ 118.60	$ 3.43	2.98%	$ 118.62	$ 120.46	$ 1.84	1.55%
		Employee/Spouse - FOUR TIER	$ 86.92	$ 89.51	$ 2.59	2.98%	$ 89.53	$ 90.92	$ 1.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 84.75	$ 87.27	$ 2.52	2.97%	$ 87.28	$ 88.64	$ 1.36	1.56%
		Family - FOUR TIER	$ 126.03	$ 129.79	$ 3.76	2.98%	$ 129.81	$ 131.83	$ 2.02	1.56%
HD	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)								
		Individual - ALL TIERS	$ 37.63	$ 38.75	$ 1.12	2.98%	$ 38.77	$ 39.36	$ 0.59	1.52%
		Family - TWO TIER	$ 97.86	$ 100.75	$ 2.89	2.95%	$ 100.79	$ 102.34	$ 1.55	1.54%
		Double - THREE TIER	$ 75.27	$ 77.50	$ 2.23	2.96%	$ 77.53	$ 78.72	$ 1.19	1.53%
		Family - THREE TIER	$ 99.73	$ 102.69	$ 2.96	2.97%	$ 102.73	$ 104.30	$ 1.57	1.53%
		Employee/Spouse - FOUR TIER	$ 75.27	$ 77.50	$ 2.23	2.96%	$ 77.53	$ 78.72	$ 1.19	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 73.39	$ 75.57	$ 2.18	2.97%	$ 75.60	$ 76.75	$ 1.15	1.52%
		Family - FOUR TIER	$ 109.14	$ 112.38	$ 3.24	2.97%	$ 112.42	$ 114.14	$ 1.72	1.53%
HD	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)								
		Individual - ALL TIERS	$ 35.65	$ 36.71	$ 1.06	2.97%	$ 36.72	$ 37.29	$ 0.57	1.55%
		Family - TWO TIER	$ 92.71	$ 95.45	$ 2.74	2.96%	$ 95.48	$ 96.95	$ 1.47	1.54%
		Double - THREE TIER	$ 71.31	$ 73.42	$ 2.11	2.96%	$ 73.44	$ 74.58	$ 1.14	1.55%
		Family - THREE TIER	$ 94.49	$ 97.29	$ 2.80	2.96%	$ 97.33	$ 98.82	$ 1.49	1.53%
		Employee/Spouse - FOUR TIER	$ 71.31	$ 73.42	$ 2.11	2.96%	$ 73.44	$ 74.58	$ 1.14	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 69.52	$ 71.59	$ 2.07	2.98%	$ 71.61	$ 72.71	$ 1.10	1.54%
		Family - FOUR TIER	$ 103.40	$ 106.47	$ 3.07	2.97%	$ 106.50	$ 108.14	$ 1.64	1.54%
HD	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)								
		Individual - ALL TIERS	$ 65.05	$ 66.99	$ 1.94	2.98%	$ 67.00	$ 68.04	$ 1.04	1.55%
		Family - TWO TIER	$ 169.13	$ 174.17	$ 5.04	2.98%	$ 174.20	$ 176.90	$ 2.70	1.55%
		Double - THREE TIER	$ 130.11	$ 133.98	$ 3.87	2.97%	$ 134.01	$ 136.08	$ 2.07	1.54%
		Family - THREE TIER	$ 172.38	$ 177.52	$ 5.14	2.98%	$ 177.55	$ 180.31	$ 2.76	1.55%
		Employee/Spouse - FOUR TIER	$ 130.11	$ 133.98	$ 3.87	2.97%	$ 134.01	$ 136.08	$ 2.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 126.85	$ 130.63	$ 3.78	2.98%	$ 130.66	$ 132.68	$ 2.02	1.55%
		Family - FOUR TIER	$ 188.64	$ 194.27	$ 5.63	2.98%	$ 194.30	$ 197.32	$ 3.02	1.55%
HD	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)								
		Individual - ALL TIERS	$ 64.34	$ 66.26	$ 1.92	2.98%	$ 66.27	$ 67.30	$ 1.03	1.55%
		Family - TWO TIER	$ 167.28	$ 172.27	$ 4.99	2.98%	$ 172.30	$ 174.97	$ 2.67	1.55%
		Double - THREE TIER	$ 128.68	$ 132.51	$ 3.83	2.98%	$ 132.54	$ 134.60	$ 2.06	1.55%
		Family - THREE TIER	$ 170.49	$ 175.58	$ 5.09	2.99%	$ 175.61	$ 178.34	$ 2.73	1.55%
		Employee/Spouse - FOUR TIER	$ 128.68	$ 132.51	$ 3.83	2.98%	$ 132.54	$ 134.60	$ 2.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.47	$ 129.20	$ 3.73	2.97%	$ 129.23	$ 131.23	$ 2.00	1.55%
		Family - FOUR TIER	$ 186.59	$ 192.15	$ 5.56	2.98%	$ 192.18	$ 195.16	$ 2.98	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)								
		Individual - ALL TIERS	$ 62.26	$ 67.74	$ 5.48	8.80%	$ 63.58	$ 68.80	$ 5.22	8.21%
		Family - TWO TIER	$ 161.87	$ 176.12	$ 14.25	8.80%	$ 165.30	$ 178.88	$ 13.58	8.22%
		Double - THREE TIER	$ 124.52	$ 135.48	$ 10.96	8.80%	$ 127.16	$ 137.60	$ 10.44	8.21%
		Family - THREE TIER	$ 164.99	$ 179.51	$ 14.52	8.80%	$ 168.48	$ 182.32	$ 13.84	8.21%
		Employee/Spouse - FOUR TIER	$ 124.52	$ 135.48	$ 10.96	8.80%	$ 127.16	$ 137.60	$ 10.44	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 121.41	$ 132.09	$ 10.68	8.80%	$ 123.98	$ 134.16	$ 10.18	8.21%
		Family - FOUR TIER	$ 180.55	$ 196.44	$ 15.89	8.80%	$ 184.38	$ 199.52	$ 15.14	8.21%
HD	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)								
		Individual - ALL TIERS	$ 57.28	$ 62.31	$ 5.03	8.78%	$ 58.49	$ 63.29	$ 4.80	8.21%
		Family - TWO TIER	$ 148.92	$ 162.00	$ 13.08	8.78%	$ 152.08	$ 164.55	$ 12.47	8.20%
		Double - THREE TIER	$ 114.55	$ 124.62	$ 10.07	8.79%	$ 116.98	$ 126.57	$ 9.59	8.20%
		Family - THREE TIER	$ 151.78	$ 165.12	$ 13.34	8.79%	$ 155.00	$ 167.71	$ 12.71	8.20%
		Employee/Spouse - FOUR TIER	$ 114.55	$ 124.62	$ 10.07	8.79%	$ 116.98	$ 126.57	$ 9.59	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 111.69	$ 121.50	$ 9.81	8.78%	$ 114.06	$ 123.41	$ 9.35	8.20%
		Family - FOUR TIER	$ 166.11	$ 180.70	$ 14.59	8.78%	$ 169.63	$ 183.53	$ 13.90	8.19%
HD	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)								
		Individual - ALL TIERS	$ 52.84	$ 57.48	$ 4.64	8.78%	$ 53.96	$ 58.38	$ 4.42	8.19%
		Family - TWO TIER	$ 137.37	$ 149.44	$ 12.07	8.79%	$ 140.29	$ 151.78	$ 11.49	8.19%
		Double - THREE TIER	$ 105.67	$ 114.95	$ 9.28	8.78%	$ 107.91	$ 116.76	$ 8.85	8.20%
		Family - THREE TIER	$ 140.02	$ 152.31	$ 12.29	8.78%	$ 142.99	$ 154.70	$ 11.71	8.19%
		Employee/Spouse - FOUR TIER	$ 105.67	$ 114.95	$ 9.28	8.78%	$ 107.91	$ 116.76	$ 8.85	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 103.04	$ 112.08	$ 9.04	8.77%	$ 105.22	$ 113.84	$ 8.62	8.19%
		Family - FOUR TIER	$ 153.22	$ 166.68	$ 13.46	8.78%	$ 156.48	$ 169.30	$ 12.82	8.19%
HD	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)								
		Individual - ALL TIERS	$ 51.25	$ 55.76	$ 4.51	8.80%	$ 52.34	$ 56.64	$ 4.30	8.22%
		Family - TWO TIER	$ 133.25	$ 144.99	$ 11.74	8.81%	$ 136.07	$ 147.26	$ 11.19	8.22%
		Double - THREE TIER	$ 102.50	$ 111.53	$ 9.03	8.81%	$ 104.68	$ 113.28	$ 8.60	8.22%
		Family - THREE TIER	$ 135.82	$ 147.78	$ 11.96	8.81%	$ 138.69	$ 150.10	$ 11.41	8.23%
		Employee/Spouse - FOUR TIER	$ 102.50	$ 111.53	$ 9.03	8.81%	$ 104.68	$ 113.28	$ 8.60	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 99.94	$ 108.74	$ 8.80	8.81%	$ 102.06	$ 110.45	$ 8.39	8.22%
		Family - FOUR TIER	$ 148.63	$ 161.72	$ 13.09	8.81%	$ 151.77	$ 164.26	$ 12.49	8.23%
HD	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)								
		Individual - ALL TIERS	$ 42.44	$ 46.17	$ 3.73	8.79%	$ 43.34	$ 46.90	$ 3.56	8.21%
		Family - TWO TIER	$ 110.35	$ 120.05	$ 9.70	8.79%	$ 112.69	$ 121.93	$ 9.24	8.20%
		Double - THREE TIER	$ 84.88	$ 92.34	$ 7.46	8.79%	$ 86.68	$ 93.79	$ 7.11	8.20%
		Family - THREE TIER	$ 112.47	$ 122.35	$ 9.88	8.78%	$ 114.85	$ 124.28	$ 9.43	8.21%
		Employee/Spouse - FOUR TIER	$ 84.88	$ 92.34	$ 7.46	8.79%	$ 86.68	$ 93.79	$ 7.11	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 82.76	$ 90.03	$ 7.27	8.78%	$ 84.52	$ 91.45	$ 6.93	8.20%
		Family - FOUR TIER	$ 123.08	$ 133.90	$ 10.82	8.79%	$ 125.69	$ 136.00	$ 10.31	8.20%
HD	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)								
		Individual - ALL TIERS	$ 36.75	$ 39.98	$ 3.23	8.79%	$ 37.54	$ 40.61	$ 3.07	8.18%
		Family - TWO TIER	$ 95.57	$ 103.94	$ 8.37	8.76%	$ 97.59	$ 105.57	$ 7.98	8.18%
		Double - THREE TIER	$ 73.51	$ 79.96	$ 6.45	8.77%	$ 75.07	$ 81.21	$ 6.14	8.18%
		Family - THREE TIER	$ 97.40	$ 105.94	$ 8.54	8.77%	$ 99.47	$ 107.60	$ 8.13	8.17%
		Employee/Spouse - FOUR TIER	$ 73.51	$ 79.96	$ 6.45	8.77%	$ 75.07	$ 81.21	$ 6.14	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 71.68	$ 77.96	$ 6.28	8.76%	$ 73.19	$ 79.18	$ 5.99	8.18%
		Family - FOUR TIER	$ 106.59	$ 115.94	$ 9.35	8.77%	$ 108.85	$ 117.76	$ 8.91	8.19%
HD	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)								
		Individual - ALL TIERS	$ 34.82	$ 37.87	$ 3.05	8.76%	$ 35.56	$ 38.47	$ 2.91	8.18%
		Family - TWO TIER	$ 90.52	$ 98.47	$ 7.95	8.78%	$ 92.44	$ 100.02	$ 7.58	8.20%
		Double - THREE TIER	$ 69.63	$ 75.75	$ 6.12	8.79%	$ 71.11	$ 76.94	$ 5.83	8.20%
		Family - THREE TIER	$ 92.26	$ 100.37	$ 8.11	8.79%	$ 94.22	$ 101.94	$ 7.72	8.19%
		Employee/Spouse - FOUR TIER	$ 69.63	$ 75.75	$ 6.12	8.79%	$ 71.11	$ 76.94	$ 5.83	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.89	$ 73.85	$ 5.96	8.78%	$ 69.33	$ 75.01	$ 5.68	8.19%
		Family - FOUR TIER	$ 100.97	$ 109.84	$ 8.87	8.78%	$ 103.11	$ 111.56	$ 8.45	8.20%
HD	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)								
		Individual - ALL TIERS	$ 63.53	$ 69.11	$ 5.58	8.78%	$ 64.87	$ 70.19	$ 5.32	8.20%
		Family - TWO TIER	$ 165.17	$ 179.68	$ 14.51	8.78%	$ 168.67	$ 182.50	$ 13.83	8.20%
		Double - THREE TIER	$ 127.06	$ 138.22	$ 11.16	8.78%	$ 129.75	$ 140.39	$ 10.64	8.20%
		Family - THREE TIER	$ 168.34	$ 183.14	$ 14.80	8.79%	$ 171.91	$ 186.01	$ 14.10	8.20%
		Employee/Spouse - FOUR TIER	$ 127.06	$ 138.22	$ 11.16	8.78%	$ 129.75	$ 140.39	$ 10.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 123.88	$ 134.76	$ 10.88	8.78%	$ 126.50	$ 136.88	$ 10.38	8.21%
		Family - FOUR TIER	$ 184.23	$ 200.41	$ 16.18	8.78%	$ 188.12	$ 203.56	$ 15.44	8.21%
HD	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)								
		Individual - ALL TIERS	$ 62.83	$ 68.35	$ 5.52	8.79%	$ 64.16	$ 69.43	$ 5.27	8.21%
		Family - TWO TIER	$ 163.36	$ 177.72	$ 14.36	8.79%	$ 166.83	$ 180.51	$ 13.68	8.20%
		Double - THREE TIER	$ 125.67	$ 136.71	$ 11.04	8.78%	$ 128.33	$ 138.85	$ 10.52	8.20%
		Family - THREE TIER	$ 166.50	$ 181.14	$ 14.64	8.79%	$ 170.04	$ 183.98	$ 13.94	8.20%
		Employee/Spouse - FOUR TIER	$ 125.67	$ 136.71	$ 11.04	8.78%	$ 128.33	$ 138.85	$ 10.52	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 122.52	$ 133.29	$ 10.77	8.79%	$ 125.12	$ 135.38	$ 10.26	8.20%
		Family - FOUR TIER	$ 182.21	$ 198.23	$ 16.02	8.79%	$ 186.08	$ 201.34	$ 15.26	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)								
		Individual - ALL TIERS	$ 60.85	$ 62.66	$ 1.81	2.97%	$ 62.67	$ 63.65	$ 0.98	1.56%
		Family - TWO TIER	$ 158.19	$ 162.92	$ 4.73	2.99%	$ 162.94	$ 165.48	$ 2.54	1.56%
		Double - THREE TIER	$ 121.68	$ 125.33	$ 3.65	3.00%	$ 125.34	$ 127.29	$ 1.95	1.56%
		Family - THREE TIER	$ 161.23	$ 166.06	$ 4.83	3.00%	$ 166.08	$ 168.66	$ 2.58	1.55%
		Employee/Spouse - FOUR TIER	$ 121.68	$ 125.33	$ 3.65	3.00%	$ 125.34	$ 127.29	$ 1.95	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 118.64	$ 122.19	$ 3.55	2.99%	$ 122.20	$ 124.11	$ 1.91	1.56%
		Family - FOUR TIER	$ 176.45	$ 181.72	$ 5.27	2.99%	$ 181.74	$ 184.58	$ 2.84	1.56%
HD	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)								
		Individual - ALL TIERS	$ 56.29	$ 57.97	$ 1.68	2.98%	$ 57.98	$ 58.88	$ 0.90	1.55%
		Family - TWO TIER	$ 146.35	$ 150.72	$ 4.37	2.99%	$ 150.75	$ 153.08	$ 2.33	1.55%
		Double - THREE TIER	$ 112.57	$ 115.93	$ 3.36	2.98%	$ 115.95	$ 117.76	$ 1.81	1.56%
		Family - THREE TIER	$ 149.17	$ 153.61	$ 4.44	2.98%	$ 153.64	$ 156.03	$ 2.39	1.56%
		Employee/Spouse - FOUR TIER	$ 112.57	$ 115.93	$ 3.36	2.98%	$ 115.95	$ 117.76	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.76	$ 113.04	$ 3.28	2.99%	$ 113.06	$ 114.81	$ 1.75	1.55%
		Family - FOUR TIER	$ 163.24	$ 168.11	$ 4.87	2.98%	$ 168.13	$ 170.74	$ 2.61	1.55%
HD	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)								
		Individual - ALL TIERS	$ 52.21	$ 53.77	$ 1.56	2.99%	$ 53.78	$ 54.61	$ 0.83	1.54%
		Family - TWO TIER	$ 135.74	$ 139.79	$ 4.05	2.98%	$ 139.82	$ 141.99	$ 2.17	1.55%
		Double - THREE TIER	$ 104.42	$ 107.53	$ 3.11	2.98%	$ 107.55	$ 109.22	$ 1.67	1.55%
		Family - THREE TIER	$ 138.36	$ 142.48	$ 4.12	2.98%	$ 142.51	$ 144.72	$ 2.21	1.55%
		Employee/Spouse - FOUR TIER	$ 104.42	$ 107.53	$ 3.11	2.98%	$ 107.55	$ 109.22	$ 1.67	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.81	$ 104.84	$ 3.03	2.98%	$ 104.87	$ 106.49	$ 1.62	1.54%
		Family - FOUR TIER	$ 151.41	$ 155.92	$ 4.51	2.98%	$ 155.96	$ 158.37	$ 2.41	1.55%
HD	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)								
		Individual - ALL TIERS	$ 50.74	$ 52.25	$ 1.51	2.98%	$ 52.27	$ 53.07	$ 0.80	1.53%
		Family - TWO TIER	$ 131.94	$ 135.86	$ 3.92	2.97%	$ 135.89	$ 137.99	$ 2.10	1.55%
		Double - THREE TIER	$ 101.49	$ 104.50	$ 3.01	2.97%	$ 104.53	$ 106.14	$ 1.61	1.54%
		Family - THREE TIER	$ 134.47	$ 138.47	$ 4.00	2.97%	$ 138.51	$ 140.64	$ 2.13	1.54%
		Employee/Spouse - FOUR TIER	$ 101.49	$ 104.50	$ 3.01	2.97%	$ 104.53	$ 106.14	$ 1.61	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 98.95	$ 101.89	$ 2.94	2.97%	$ 101.92	$ 103.49	$ 1.57	1.54%
		Family - FOUR TIER	$ 147.15	$ 151.53	$ 4.38	2.98%	$ 151.57	$ 153.91	$ 2.34	1.54%
HD	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)								
		Individual - ALL TIERS	$ 42.32	$ 43.58	$ 1.26	2.98%	$ 43.59	$ 44.27	$ 0.68	1.56%
		Family - TWO TIER	$ 110.03	$ 113.31	$ 3.28	2.98%	$ 113.33	$ 115.09	$ 1.76	1.55%
		Double - THREE TIER	$ 84.64	$ 87.16	$ 2.52	2.98%	$ 87.18	$ 88.53	$ 1.35	1.55%
		Family - THREE TIER	$ 112.15	$ 115.49	$ 3.34	2.98%	$ 115.51	$ 117.30	$ 1.79	1.55%
		Employee/Spouse - FOUR TIER	$ 84.64	$ 87.16	$ 2.52	2.98%	$ 87.18	$ 88.53	$ 1.35	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 82.52	$ 84.98	$ 2.46	2.98%	$ 85.00	$ 86.32	$ 1.32	1.55%
		Family - FOUR TIER	$ 122.72	$ 126.39	$ 3.67	2.99%	$ 126.41	$ 128.37	$ 1.96	1.55%
HD	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)								
		Individual - ALL TIERS	$ 36.80	$ 37.90	$ 1.10	2.99%	$ 37.90	$ 38.49	$ 0.59	1.56%
		Family - TWO TIER	$ 95.66	$ 98.53	$ 2.87	3.00%	$ 98.53	$ 100.08	$ 1.55	1.57%
		Double - THREE TIER	$ 73.58	$ 75.79	$ 2.21	3.00%	$ 75.80	$ 76.98	$ 1.18	1.56%
		Family - THREE TIER	$ 97.51	$ 100.43	$ 2.92	2.99%	$ 100.43	$ 102.00	$ 1.57	1.56%
		Employee/Spouse - FOUR TIER	$ 73.58	$ 75.79	$ 2.21	3.00%	$ 75.80	$ 76.98	$ 1.18	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 71.75	$ 73.90	$ 2.15	3.00%	$ 73.90	$ 75.06	$ 1.16	1.57%
		Family - FOUR TIER	$ 106.70	$ 109.90	$ 3.20	3.00%	$ 109.90	$ 111.63	$ 1.73	1.57%
HD	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)								
		Individual - ALL TIERS	$ 34.89	$ 35.93	$ 1.04	2.98%	$ 35.93	$ 36.49	$ 0.56	1.56%
		Family - TWO TIER	$ 90.70	$ 93.42	$ 2.72	3.00%	$ 93.42	$ 94.88	$ 1.46	1.56%
		Double - THREE TIER	$ 69.77	$ 71.86	$ 2.09	3.00%	$ 71.87	$ 72.99	$ 1.12	1.56%
		Family - THREE TIER	$ 92.44	$ 95.21	$ 2.77	3.00%	$ 95.22	$ 96.71	$ 1.49	1.56%
		Employee/Spouse - FOUR TIER	$ 69.77	$ 71.86	$ 2.09	3.00%	$ 71.87	$ 72.99	$ 1.12	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 68.02	$ 70.06	$ 2.04	3.00%	$ 70.06	$ 71.16	$ 1.10	1.57%
		Family - FOUR TIER	$ 101.16	$ 104.20	$ 3.04	3.01%	$ 104.20	$ 105.83	$ 1.63	1.56%
HD	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)								
		Individual - ALL TIERS	$ 61.85	$ 63.69	$ 1.84	2.97%	$ 63.71	$ 64.69	$ 0.98	1.54%
		Family - TWO TIER	$ 160.82	$ 165.60	$ 4.78	2.97%	$ 165.64	$ 168.20	$ 2.56	1.55%
		Double - THREE TIER	$ 123.71	$ 127.39	$ 3.68	2.97%	$ 127.42	$ 129.39	$ 1.97	1.55%
		Family - THREE TIER	$ 163.92	$ 168.79	$ 4.87	2.97%	$ 168.83	$ 171.44	$ 2.61	1.55%
		Employee/Spouse - FOUR TIER	$ 123.71	$ 127.39	$ 3.68	2.97%	$ 127.42	$ 129.39	$ 1.97	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 120.61	$ 124.20	$ 3.59	2.98%	$ 124.24	$ 126.15	$ 1.91	1.54%
		Family - FOUR TIER	$ 179.37	$ 184.71	$ 5.34	2.98%	$ 184.76	$ 187.61	$ 2.85	1.54%
HD	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)								
		Individual - ALL TIERS	$ 61.20	$ 63.02	$ 1.82	2.97%	$ 63.04	$ 64.01	$ 0.97	1.54%
		Family - TWO TIER	$ 159.13	$ 163.86	$ 4.73	2.97%	$ 163.89	$ 166.43	$ 2.54	1.55%
		Double - THREE TIER	$ 122.40	$ 126.05	$ 3.65	2.98%	$ 126.07	$ 128.03	$ 1.96	1.55%
		Family - THREE TIER	$ 162.18	$ 167.01	$ 4.83	2.98%	$ 167.05	$ 169.64	$ 2.59	1.55%
		Employee/Spouse - FOUR TIER	$ 122.40	$ 126.05	$ 3.65	2.98%	$ 126.07	$ 128.03	$ 1.96	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 119.34	$ 122.90	$ 3.56	2.98%	$ 122.92	$ 124.83	$ 1.91	1.55%
		Family - FOUR TIER	$ 177.49	$ 182.77	$ 5.28	2.97%	$ 182.81	$ 185.64	$ 2.83	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)								
		Individual - ALL TIERS	$ 59.42	$ 64.65	$ 5.23	8.80%	$ 60.68	$ 65.66	$ 4.98	8.21%
		Family - TWO TIER	$ 154.49	$ 168.08	$ 13.59	8.80%	$ 157.76	$ 170.72	$ 12.96	8.22%
		Double - THREE TIER	$ 118.83	$ 129.29	$ 10.46	8.80%	$ 121.36	$ 131.32	$ 9.96	8.21%
		Family - THREE TIER	$ 157.45	$ 171.31	$ 13.86	8.80%	$ 160.79	$ 174.00	$ 13.21	8.22%
		Employee/Spouse - FOUR TIER	$ 118.83	$ 129.29	$ 10.46	8.80%	$ 121.36	$ 131.32	$ 9.96	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 115.87	$ 126.06	$ 10.19	8.79%	$ 118.31	$ 128.04	$ 9.73	8.22%
		Family - FOUR TIER	$ 172.31	$ 187.47	$ 15.16	8.80%	$ 175.96	$ 190.42	$ 14.46	8.22%
HD	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)								
		Individual - ALL TIERS	$ 54.97	$ 59.80	$ 4.83	8.79%	$ 56.13	$ 60.74	$ 4.61	8.21%
		Family - TWO TIER	$ 142.92	$ 155.49	$ 12.57	8.80%	$ 145.95	$ 157.93	$ 11.98	8.21%
		Double - THREE TIER	$ 109.93	$ 119.60	$ 9.67	8.80%	$ 112.26	$ 121.48	$ 9.22	8.21%
		Family - THREE TIER	$ 145.66	$ 158.48	$ 12.82	8.80%	$ 148.75	$ 160.96	$ 12.21	8.21%
		Employee/Spouse - FOUR TIER	$ 109.93	$ 119.60	$ 9.67	8.80%	$ 112.26	$ 121.48	$ 9.22	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 107.19	$ 116.61	$ 9.42	8.79%	$ 109.46	$ 118.44	$ 8.98	8.20%
		Family - FOUR TIER	$ 159.40	$ 173.43	$ 14.03	8.80%	$ 162.78	$ 176.15	$ 13.37	8.21%
HD	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)								
		Individual - ALL TIERS	$ 50.99	$ 55.47	$ 4.48	8.79%	$ 52.07	$ 56.34	$ 4.27	8.20%
		Family - TWO TIER	$ 132.58	$ 144.22	$ 11.64	8.78%	$ 135.38	$ 146.48	$ 11.10	8.20%
		Double - THREE TIER	$ 101.98	$ 110.93	$ 8.95	8.78%	$ 104.14	$ 112.68	$ 8.54	8.20%
		Family - THREE TIER	$ 135.12	$ 146.99	$ 11.87	8.78%	$ 137.99	$ 149.30	$ 11.31	8.20%
		Employee/Spouse - FOUR TIER	$ 101.98	$ 110.93	$ 8.95	8.78%	$ 104.14	$ 112.68	$ 8.54	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 99.42	$ 108.16	$ 8.74	8.79%	$ 101.53	$ 109.86	$ 8.33	8.20%
		Family - FOUR TIER	$ 147.86	$ 160.86	$ 13.00	8.79%	$ 151.00	$ 163.38	$ 12.38	8.20%
HD	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)								
		Individual - ALL TIERS	$ 49.55	$ 53.91	$ 4.36	8.80%	$ 50.60	$ 54.75	$ 4.15	8.20%
		Family - TWO TIER	$ 128.84	$ 140.15	$ 11.31	8.78%	$ 131.57	$ 142.36	$ 10.79	8.20%
		Double - THREE TIER	$ 99.11	$ 107.81	$ 8.70	8.78%	$ 101.20	$ 109.50	$ 8.30	8.20%
		Family - THREE TIER	$ 131.31	$ 142.85	$ 11.54	8.79%	$ 134.10	$ 145.09	$ 10.99	8.20%
		Employee/Spouse - FOUR TIER	$ 99.11	$ 107.81	$ 8.70	8.78%	$ 101.20	$ 109.50	$ 8.30	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 96.63	$ 105.12	$ 8.49	8.79%	$ 98.67	$ 106.77	$ 8.10	8.21%
		Family - FOUR TIER	$ 143.70	$ 156.33	$ 12.63	8.79%	$ 146.75	$ 158.78	$ 12.03	8.20%
HD	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)								
		Individual - ALL TIERS	$ 41.32	$ 44.96	$ 3.64	8.81%	$ 42.20	$ 45.67	$ 3.47	8.22%
		Family - TWO TIER	$ 107.44	$ 116.90	$ 9.46	8.80%	$ 109.72	$ 118.73	$ 9.01	8.21%
		Double - THREE TIER	$ 82.65	$ 89.92	$ 7.27	8.80%	$ 84.40	$ 91.33	$ 6.93	8.21%
		Family - THREE TIER	$ 109.51	$ 119.14	$ 9.63	8.79%	$ 111.83	$ 121.02	$ 9.19	8.22%
		Employee/Spouse - FOUR TIER	$ 82.65	$ 89.92	$ 7.27	8.80%	$ 84.40	$ 91.33	$ 6.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 80.59	$ 87.67	$ 7.08	8.79%	$ 82.29	$ 89.05	$ 6.76	8.21%
		Family - FOUR TIER	$ 119.84	$ 130.38	$ 10.54	8.80%	$ 122.38	$ 132.43	$ 10.05	8.21%
HD	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)								
		Individual - ALL TIERS	$ 35.93	$ 39.10	$ 3.17	8.82%	$ 36.69	$ 39.71	$ 3.02	8.23%
		Family - TWO TIER	$ 93.43	$ 101.65	$ 8.22	8.80%	$ 95.40	$ 103.25	$ 7.85	8.23%
		Double - THREE TIER	$ 71.87	$ 78.19	$ 6.32	8.79%	$ 73.39	$ 79.42	$ 6.03	8.22%
		Family - THREE TIER	$ 95.22	$ 103.60	$ 8.38	8.80%	$ 97.24	$ 105.23	$ 7.99	8.22%
		Employee/Spouse - FOUR TIER	$ 71.87	$ 78.19	$ 6.32	8.79%	$ 73.39	$ 79.42	$ 6.03	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 70.06	$ 76.24	$ 6.18	8.82%	$ 71.55	$ 77.43	$ 5.88	8.22%
		Family - FOUR TIER	$ 104.20	$ 113.38	$ 9.18	8.81%	$ 106.41	$ 115.16	$ 8.75	8.22%
HD	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)								
		Individual - ALL TIERS	$ 34.06	$ 37.07	$ 3.01	8.84%	$ 34.78	$ 37.65	$ 2.87	8.25%
		Family - TWO TIER	$ 88.56	$ 96.37	$ 7.81	8.82%	$ 90.44	$ 97.89	$ 7.45	8.24%
		Double - THREE TIER	$ 68.13	$ 74.13	$ 6.00	8.81%	$ 69.57	$ 75.30	$ 5.73	8.24%
		Family - THREE TIER	$ 90.27	$ 98.23	$ 7.96	8.82%	$ 92.18	$ 99.77	$ 7.59	8.23%
		Employee/Spouse - FOUR TIER	$ 68.13	$ 74.13	$ 6.00	8.81%	$ 69.57	$ 75.30	$ 5.73	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 66.42	$ 72.28	$ 5.86	8.82%	$ 67.83	$ 73.42	$ 5.59	8.24%
		Family - FOUR TIER	$ 98.79	$ 107.49	$ 8.70	8.81%	$ 100.87	$ 109.18	$ 8.31	8.24%
HD	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)								
		Individual - ALL TIERS	$ 60.40	$ 65.71	$ 5.31	8.79%	$ 61.68	$ 66.74	$ 5.06	8.20%
		Family - TWO TIER	$ 157.04	$ 170.84	$ 13.80	8.79%	$ 160.38	$ 173.53	$ 13.15	8.20%
		Double - THREE TIER	$ 120.80	$ 131.42	$ 10.62	8.79%	$ 123.37	$ 133.48	$ 10.11	8.19%
		Family - THREE TIER	$ 160.06	$ 174.13	$ 14.07	8.79%	$ 163.46	$ 176.86	$ 13.40	8.20%
		Employee/Spouse - FOUR TIER	$ 120.80	$ 131.42	$ 10.62	8.79%	$ 123.37	$ 133.48	$ 10.11	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 117.78	$ 128.13	$ 10.35	8.79%	$ 120.27	$ 130.14	$ 9.87	8.21%
		Family - FOUR TIER	$ 175.17	$ 190.56	$ 15.39	8.79%	$ 178.88	$ 193.55	$ 14.67	8.20%
HD	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)								
		Individual - ALL TIERS	$ 59.77	$ 65.02	$ 5.25	8.78%	$ 61.04	$ 66.04	$ 5.00	8.19%
		Family - TWO TIER	$ 155.40	$ 169.05	$ 13.65	8.78%	$ 158.69	$ 171.70	$ 13.01	8.20%
		Double - THREE TIER	$ 119.53	$ 130.04	$ 10.51	8.79%	$ 122.08	$ 132.08	$ 10.00	8.19%
		Family - THREE TIER	$ 158.38	$ 172.30	$ 13.92	8.79%	$ 161.74	$ 175.00	$ 13.26	8.20%
		Employee/Spouse - FOUR TIER	$ 119.53	$ 130.04	$ 10.51	8.79%	$ 122.08	$ 132.08	$ 10.00	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 116.55	$ 126.79	$ 10.24	8.79%	$ 119.02	$ 128.78	$ 9.76	8.20%
		Family - FOUR TIER	$ 173.32	$ 188.55	$ 15.23	8.79%	$ 177.00	$ 191.51	$ 14.51	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)								
		Individual - ALL TIERS	$ 58.10	$ 59.83	$ 1.73	2.98%	$ 59.85	$ 60.77	$ 0.92	1.54%
		Family - TWO TIER	$ 151.07	$ 155.56	$ 4.49	2.97%	$ 155.61	$ 158.00	$ 2.39	1.54%
		Double - THREE TIER	$ 116.21	$ 119.66	$ 3.45	2.97%	$ 119.69	$ 121.54	$ 1.85	1.55%
		Family - THREE TIER	$ 153.98	$ 158.55	$ 4.57	2.97%	$ 158.60	$ 161.04	$ 2.44	1.54%
		Employee/Spouse - FOUR TIER	$ 116.21	$ 119.66	$ 3.45	2.97%	$ 119.69	$ 121.54	$ 1.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.30	$ 116.67	$ 3.37	2.97%	$ 116.70	$ 118.50	$ 1.80	1.54%
		Family - FOUR TIER	$ 168.50	$ 173.51	$ 5.01	2.97%	$ 173.56	$ 176.24	$ 2.68	1.54%
HD	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)								
		Individual - ALL TIERS	$ 54.00	$ 55.61	$ 1.61	2.98%	$ 55.62	$ 56.48	$ 0.86	1.55%
		Family - TWO TIER	$ 140.42	$ 144.58	$ 4.16	2.96%	$ 144.63	$ 146.85	$ 2.22	1.53%
		Double - THREE TIER	$ 108.02	$ 111.22	$ 3.20	2.96%	$ 111.26	$ 112.96	$ 1.70	1.53%
		Family - THREE TIER	$ 143.12	$ 147.36	$ 4.24	2.96%	$ 147.41	$ 149.68	$ 2.27	1.54%
		Employee/Spouse - FOUR TIER	$ 108.02	$ 111.22	$ 3.20	2.96%	$ 111.26	$ 112.96	$ 1.70	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 105.31	$ 108.44	$ 3.13	2.97%	$ 108.47	$ 110.14	$ 1.67	1.54%
		Family - FOUR TIER	$ 156.63	$ 161.27	$ 4.64	2.96%	$ 161.32	$ 163.80	$ 2.48	1.54%
HD	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)								
		Individual - ALL TIERS	$ 50.37	$ 51.87	$ 1.50	2.98%	$ 51.87	$ 52.69	$ 0.82	1.58%
		Family - TWO TIER	$ 130.94	$ 134.86	$ 3.92	2.99%	$ 134.87	$ 136.98	$ 2.11	1.56%
		Double - THREE TIER	$ 100.73	$ 103.74	$ 3.01	2.99%	$ 103.75	$ 105.37	$ 1.62	1.56%
		Family - THREE TIER	$ 133.47	$ 137.46	$ 3.99	2.99%	$ 137.47	$ 139.62	$ 2.15	1.56%
		Employee/Spouse - FOUR TIER	$ 100.73	$ 103.74	$ 3.01	2.99%	$ 103.75	$ 105.37	$ 1.62	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 98.21	$ 101.15	$ 2.94	2.99%	$ 101.15	$ 102.74	$ 1.59	1.57%
		Family - FOUR TIER	$ 146.05	$ 150.43	$ 4.38	3.00%	$ 150.44	$ 152.79	$ 2.35	1.56%
HD	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)								
		Individual - ALL TIERS	$ 49.03	$ 50.49	$ 1.46	2.98%	$ 50.51	$ 51.28	$ 0.77	1.52%
		Family - TWO TIER	$ 127.49	$ 131.28	$ 3.79	2.97%	$ 131.31	$ 133.34	$ 2.03	1.55%
		Double - THREE TIER	$ 98.07	$ 100.98	$ 2.91	2.97%	$ 101.01	$ 102.57	$ 1.56	1.54%
		Family - THREE TIER	$ 129.94	$ 133.80	$ 3.86	2.97%	$ 133.84	$ 135.90	$ 2.06	1.54%
		Employee/Spouse - FOUR TIER	$ 98.07	$ 100.98	$ 2.91	2.97%	$ 101.01	$ 102.57	$ 1.56	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 95.62	$ 98.46	$ 2.84	2.97%	$ 98.49	$ 100.00	$ 1.51	1.53%
		Family - FOUR TIER	$ 142.20	$ 146.42	$ 4.22	2.97%	$ 146.47	$ 148.72	$ 2.25	1.54%
HD	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)								
		Individual - ALL TIERS	$ 41.18	$ 42.41	$ 1.23	2.99%	$ 42.42	$ 43.07	$ 0.65	1.53%
		Family - TWO TIER	$ 107.08	$ 110.26	$ 3.18	2.97%	$ 110.30	$ 111.99	$ 1.69	1.53%
		Double - THREE TIER	$ 82.38	$ 84.81	$ 2.43	2.95%	$ 84.84	$ 86.15	$ 1.31	1.54%
		Family - THREE TIER	$ 109.15	$ 112.38	$ 3.23	2.96%	$ 112.42	$ 114.14	$ 1.72	1.53%
		Employee/Spouse - FOUR TIER	$ 82.38	$ 84.81	$ 2.43	2.95%	$ 84.84	$ 86.15	$ 1.31	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 80.32	$ 82.69	$ 2.37	2.95%	$ 82.73	$ 83.99	$ 1.26	1.52%
		Family - FOUR TIER	$ 119.45	$ 122.98	$ 3.53	2.96%	$ 123.03	$ 124.91	$ 1.88	1.53%
HD	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)								
		Individual - ALL TIERS	$ 35.95	$ 37.02	$ 1.07	2.98%	$ 37.03	$ 37.60	$ 0.57	1.54%
		Family - TWO TIER	$ 93.47	$ 96.26	$ 2.79	2.98%	$ 96.28	$ 97.77	$ 1.49	1.55%
		Double - THREE TIER	$ 71.90	$ 74.04	$ 2.14	2.98%	$ 74.06	$ 75.21	$ 1.15	1.55%
		Family - THREE TIER	$ 95.27	$ 98.11	$ 2.84	2.98%	$ 98.13	$ 99.65	$ 1.52	1.55%
		Employee/Spouse - FOUR TIER	$ 71.90	$ 74.04	$ 2.14	2.98%	$ 74.06	$ 75.21	$ 1.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 70.11	$ 72.19	$ 2.08	2.97%	$ 72.20	$ 73.33	$ 1.13	1.57%
		Family - FOUR TIER	$ 104.25	$ 107.36	$ 3.11	2.98%	$ 107.39	$ 109.05	$ 1.66	1.55%
HD	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)								
		Individual - ALL TIERS	$ 34.12	$ 35.14	$ 1.02	2.99%	$ 35.13	$ 35.69	$ 0.56	1.59%
		Family - TWO TIER	$ 88.70	$ 91.36	$ 2.66	3.00%	$ 91.36	$ 92.79	$ 1.43	1.57%
		Double - THREE TIER	$ 68.23	$ 70.27	$ 2.04	2.99%	$ 70.28	$ 71.38	$ 1.10	1.57%
		Family - THREE TIER	$ 90.41	$ 93.11	$ 2.70	2.99%	$ 93.12	$ 94.57	$ 1.45	1.56%
		Employee/Spouse - FOUR TIER	$ 68.23	$ 70.27	$ 2.04	2.99%	$ 70.28	$ 71.38	$ 1.10	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 66.53	$ 68.52	$ 1.99	2.99%	$ 68.52	$ 69.59	$ 1.07	1.56%
		Family - FOUR TIER	$ 98.94	$ 101.90	$ 2.96	2.99%	$ 101.90	$ 103.50	$ 1.60	1.57%
HD	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)								
		Individual - ALL TIERS	$ 67.82	$ 69.84	$ 2.02	2.98%	$ 69.85	$ 70.94	$ 1.09	1.56%
		Family - TWO TIER	$ 176.33	$ 181.59	$ 5.26	2.98%	$ 181.62	$ 184.44	$ 2.82	1.55%
		Double - THREE TIER	$ 135.64	$ 139.68	$ 4.04	2.98%	$ 139.71	$ 141.88	$ 2.17	1.55%
		Family - THREE TIER	$ 179.72	$ 185.08	$ 5.36	2.98%	$ 185.12	$ 187.98	$ 2.86	1.54%
		Employee/Spouse - FOUR TIER	$ 135.64	$ 139.68	$ 4.04	2.98%	$ 139.71	$ 141.88	$ 2.17	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 132.25	$ 136.19	$ 3.94	2.98%	$ 136.22	$ 138.33	$ 2.11	1.55%
		Family - FOUR TIER	$ 196.67	$ 202.54	$ 5.87	2.98%	$ 202.58	$ 205.72	$ 3.14	1.55%
HD	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)								
		Individual - ALL TIERS	$ 67.06	$ 69.06	$ 2.00	2.98%	$ 69.06	$ 70.14	$ 1.08	1.56%
		Family - TWO TIER	$ 174.33	$ 179.55	$ 5.22	2.99%	$ 179.56	$ 182.37	$ 2.81	1.56%
		Double - THREE TIER	$ 134.10	$ 138.12	$ 4.02	3.00%	$ 138.13	$ 140.29	$ 2.16	1.56%
		Family - THREE TIER	$ 177.69	$ 183.00	$ 5.31	2.99%	$ 183.02	$ 185.88	$ 2.86	1.56%
		Employee/Spouse - FOUR TIER	$ 134.10	$ 138.12	$ 4.02	3.00%	$ 138.13	$ 140.29	$ 2.16	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 130.75	$ 134.66	$ 3.91	2.99%	$ 134.67	$ 136.78	$ 2.11	1.57%
		Family - FOUR TIER	$ 194.45	$ 200.27	$ 5.82	2.99%	$ 200.28	$ 203.41	$ 3.13	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)								
		Individual - ALL TIERS	$ 56.75	$ 61.72	$ 4.97	8.76%	$ 57.94	$ 62.69	$ 4.75	8.20%
		Family - TWO TIER	$ 147.54	$ 160.48	$ 12.94	8.77%	$ 150.66	$ 163.00	$ 12.34	8.19%
		Double - THREE TIER	$ 113.49	$ 123.45	$ 9.96	8.78%	$ 115.90	$ 125.39	$ 9.49	8.19%
		Family - THREE TIER	$ 150.37	$ 163.57	$ 13.20	8.78%	$ 153.56	$ 166.14	$ 12.58	8.19%
		Employee/Spouse - FOUR TIER	$ 113.49	$ 123.45	$ 9.96	8.78%	$ 115.90	$ 125.39	$ 9.49	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 110.65	$ 120.36	$ 9.71	8.78%	$ 113.00	$ 122.25	$ 9.25	8.19%
		Family - FOUR TIER	$ 164.56	$ 179.00	$ 14.44	8.77%	$ 168.05	$ 181.81	$ 13.76	8.19%
HD	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)								
		Individual - ALL TIERS	$ 52.74	$ 57.37	$ 4.63	8.78%	$ 53.85	$ 58.27	$ 4.42	8.21%
		Family - TWO TIER	$ 137.12	$ 149.16	$ 12.04	8.78%	$ 140.02	$ 151.50	$ 11.48	8.20%
		Double - THREE TIER	$ 105.47	$ 114.74	$ 9.27	8.79%	$ 107.71	$ 116.54	$ 8.83	8.20%
		Family - THREE TIER	$ 139.75	$ 152.03	$ 12.28	8.79%	$ 142.71	$ 154.41	$ 11.70	8.20%
		Employee/Spouse - FOUR TIER	$ 105.47	$ 114.74	$ 9.27	8.79%	$ 107.71	$ 116.54	$ 8.83	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 102.84	$ 111.87	$ 9.03	8.78%	$ 105.02	$ 113.63	$ 8.61	8.20%
		Family - FOUR TIER	$ 152.94	$ 166.37	$ 13.43	8.78%	$ 156.18	$ 168.98	$ 12.80	8.20%
HD	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)								
		Individual - ALL TIERS	$ 49.18	$ 53.51	$ 4.33	8.80%	$ 50.22	$ 54.35	$ 4.13	8.22%
		Family - TWO TIER	$ 127.87	$ 139.13	$ 11.26	8.81%	$ 130.58	$ 141.32	$ 10.74	8.22%
		Double - THREE TIER	$ 98.36	$ 107.03	$ 8.67	8.81%	$ 100.45	$ 108.71	$ 8.26	8.22%
		Family - THREE TIER	$ 130.33	$ 141.81	$ 11.48	8.81%	$ 133.09	$ 144.03	$ 10.94	8.22%
		Employee/Spouse - FOUR TIER	$ 98.36	$ 107.03	$ 8.67	8.81%	$ 100.45	$ 108.71	$ 8.26	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 95.91	$ 104.35	$ 8.44	8.80%	$ 97.94	$ 105.99	$ 8.05	8.22%
		Family - FOUR TIER	$ 142.63	$ 155.19	$ 12.56	8.81%	$ 145.65	$ 157.62	$ 11.97	8.22%
HD	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)								
		Individual - ALL TIERS	$ 47.89	$ 52.09	$ 4.20	8.77%	$ 48.90	$ 52.91	$ 4.01	8.20%
		Family - TWO TIER	$ 124.50	$ 135.43	$ 10.93	8.78%	$ 127.14	$ 137.56	$ 10.42	8.20%
		Double - THREE TIER	$ 95.77	$ 104.18	$ 8.41	8.78%	$ 97.80	$ 105.81	$ 8.01	8.19%
		Family - THREE TIER	$ 126.90	$ 138.04	$ 11.14	8.78%	$ 129.59	$ 140.20	$ 10.61	8.19%
		Employee/Spouse - FOUR TIER	$ 95.77	$ 104.18	$ 8.41	8.78%	$ 97.80	$ 105.81	$ 8.01	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 93.37	$ 101.57	$ 8.20	8.78%	$ 95.36	$ 103.17	$ 7.81	8.19%
		Family - FOUR TIER	$ 138.87	$ 151.06	$ 12.19	8.78%	$ 141.81	$ 153.43	$ 11.62	8.19%
HD	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)								
		Individual - ALL TIERS	$ 40.22	$ 43.75	$ 3.53	8.78%	$ 41.08	$ 44.44	$ 3.36	8.18%
		Family - TWO TIER	$ 104.57	$ 113.75	$ 9.18	8.78%	$ 106.79	$ 115.53	$ 8.74	8.18%
		Double - THREE TIER	$ 80.44	$ 87.50	$ 7.06	8.78%	$ 82.14	$ 88.87	$ 6.73	8.19%
		Family - THREE TIER	$ 106.59	$ 115.94	$ 9.35	8.77%	$ 108.84	$ 117.76	$ 8.92	8.20%
		Employee/Spouse - FOUR TIER	$ 80.44	$ 87.50	$ 7.06	8.78%	$ 82.14	$ 88.87	$ 6.73	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 78.43	$ 85.31	$ 6.88	8.77%	$ 80.10	$ 86.65	$ 6.55	8.18%
		Family - FOUR TIER	$ 116.64	$ 126.87	$ 10.23	8.77%	$ 119.11	$ 128.86	$ 9.75	8.19%
HD	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)								
		Individual - ALL TIERS	$ 35.11	$ 38.19	$ 3.08	8.77%	$ 35.85	$ 38.79	$ 2.94	8.20%
		Family - TWO TIER	$ 91.28	$ 99.30	$ 8.02	8.79%	$ 93.21	$ 100.86	$ 7.65	8.21%
		Double - THREE TIER	$ 70.21	$ 76.39	$ 6.18	8.80%	$ 71.71	$ 77.59	$ 5.88	8.20%
		Family - THREE TIER	$ 93.03	$ 101.21	$ 8.18	8.79%	$ 95.01	$ 102.80	$ 7.79	8.20%
		Employee/Spouse - FOUR TIER	$ 70.21	$ 76.39	$ 6.18	8.80%	$ 71.71	$ 77.59	$ 5.88	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 68.46	$ 74.48	$ 6.02	8.79%	$ 69.92	$ 75.65	$ 5.73	8.20%
		Family - FOUR TIER	$ 101.81	$ 110.76	$ 8.95	8.79%	$ 103.97	$ 112.50	$ 8.53	8.20%
HD	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)								
		Individual - ALL TIERS	$ 33.31	$ 36.25	$ 2.94	8.83%	$ 34.02	$ 36.82	$ 2.80	8.23%
		Family - TWO TIER	$ 86.60	$ 94.25	$ 7.65	8.83%	$ 88.44	$ 95.73	$ 7.29	8.24%
		Double - THREE TIER	$ 66.62	$ 72.50	$ 5.88	8.83%	$ 68.03	$ 73.64	$ 5.61	8.25%
		Family - THREE TIER	$ 88.27	$ 96.06	$ 7.79	8.83%	$ 90.14	$ 97.57	$ 7.43	8.24%
		Employee/Spouse - FOUR TIER	$ 66.62	$ 72.50	$ 5.88	8.83%	$ 68.03	$ 73.64	$ 5.61	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 64.96	$ 70.69	$ 5.73	8.82%	$ 66.34	$ 71.79	$ 5.45	8.22%
		Family - FOUR TIER	$ 96.59	$ 105.12	$ 8.53	8.83%	$ 98.65	$ 106.77	$ 8.12	8.23%
HD	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)								
		Individual - ALL TIERS	$ 66.23	$ 72.05	$ 5.82	8.79%	$ 67.63	$ 73.18	$ 5.55	8.21%
		Family - TWO TIER	$ 172.19	$ 187.33	$ 15.14	8.79%	$ 175.85	$ 190.27	$ 14.42	8.20%
		Double - THREE TIER	$ 132.46	$ 144.10	$ 11.64	8.79%	$ 135.27	$ 146.36	$ 11.09	8.20%
		Family - THREE TIER	$ 175.51	$ 190.94	$ 15.43	8.79%	$ 179.23	$ 193.93	$ 14.70	8.20%
		Employee/Spouse - FOUR TIER	$ 132.46	$ 144.10	$ 11.64	8.79%	$ 135.27	$ 146.36	$ 11.09	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 129.14	$ 140.50	$ 11.36	8.80%	$ 131.89	$ 142.71	$ 10.82	8.20%
		Family - FOUR TIER	$ 192.06	$ 208.95	$ 16.89	8.79%	$ 196.13	$ 212.23	$ 16.10	8.21%
HD	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)								
		Individual - ALL TIERS	$ 65.48	$ 71.24	$ 5.76	8.80%	$ 66.87	$ 72.36	$ 5.49	8.21%
		Family - TWO TIER	$ 170.23	$ 185.23	$ 15.00	8.81%	$ 173.84	$ 188.14	$ 14.30	8.23%
		Double - THREE TIER	$ 130.94	$ 142.49	$ 11.55	8.82%	$ 133.72	$ 144.72	$ 11.00	8.23%
		Family - THREE TIER	$ 173.50	$ 188.80	$ 15.30	8.82%	$ 177.18	$ 191.76	$ 14.58	8.23%
		Employee/Spouse - FOUR TIER	$ 130.94	$ 142.49	$ 11.55	8.82%	$ 133.72	$ 144.72	$ 11.00	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 127.67	$ 138.93	$ 11.26	8.82%	$ 130.38	$ 141.11	$ 10.73	8.23%
		Family - FOUR TIER	$ 189.87	$ 206.61	$ 16.74	8.82%	$ 193.90	$ 209.85	$ 15.95	8.23%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)								
		Individual - ALL TIERS	$ 63.23	$ 65.11	$ 1.88	2.97%	$ 65.13	$ 66.14	$ 1.01	1.55%
		Family - TWO TIER	$ 164.39	$ 169.30	$ 4.91	2.99%	$ 169.33	$ 171.96	$ 2.63	1.55%
		Double - THREE TIER	$ 126.45	$ 130.23	$ 3.78	2.99%	$ 130.24	$ 132.27	$ 2.03	1.56%
		Family - THREE TIER	$ 167.55	$ 172.55	$ 5.00	2.98%	$ 172.58	$ 175.26	$ 2.68	1.55%
		Employee/Spouse - FOUR TIER	$ 126.45	$ 130.23	$ 3.78	2.99%	$ 130.24	$ 132.27	$ 2.03	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 123.29	$ 126.97	$ 3.68	2.98%	$ 126.99	$ 128.97	$ 1.98	1.56%
		Family - FOUR TIER	$ 183.36	$ 188.83	$ 5.47	2.98%	$ 188.87	$ 191.80	$ 2.93	1.55%
HD	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)								
		Individual - ALL TIERS	$ 58.15	$ 59.88	$ 1.73	2.98%	$ 59.89	$ 60.82	$ 0.93	1.55%
		Family - TWO TIER	$ 151.17	$ 155.70	$ 4.53	3.00%	$ 155.71	$ 158.14	$ 2.43	1.56%
		Double - THREE TIER	$ 116.29	$ 119.77	$ 3.48	2.99%	$ 119.78	$ 121.65	$ 1.87	1.56%
		Family - THREE TIER	$ 154.08	$ 158.69	$ 4.61	2.99%	$ 158.70	$ 161.18	$ 2.48	1.56%
		Employee/Spouse - FOUR TIER	$ 116.29	$ 119.77	$ 3.48	2.99%	$ 119.78	$ 121.65	$ 1.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 113.38	$ 116.77	$ 3.39	2.99%	$ 116.78	$ 118.60	$ 1.82	1.56%
		Family - FOUR TIER	$ 168.62	$ 173.66	$ 5.04	2.99%	$ 173.67	$ 176.39	$ 2.72	1.57%
HD	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)								
		Individual - ALL TIERS	$ 53.60	$ 55.20	$ 1.60	2.99%	$ 55.21	$ 56.06	$ 0.85	1.54%
		Family - TWO TIER	$ 139.38	$ 143.51	$ 4.13	2.96%	$ 143.55	$ 145.77	$ 2.22	1.55%
		Double - THREE TIER	$ 107.21	$ 110.39	$ 3.18	2.97%	$ 110.42	$ 112.13	$ 1.71	1.55%
		Family - THREE TIER	$ 142.06	$ 146.27	$ 4.21	2.96%	$ 146.32	$ 148.57	$ 2.25	1.54%
		Employee/Spouse - FOUR TIER	$ 107.21	$ 110.39	$ 3.18	2.97%	$ 110.42	$ 112.13	$ 1.71	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 104.53	$ 107.63	$ 3.10	2.97%	$ 107.67	$ 109.32	$ 1.65	1.53%
		Family - FOUR TIER	$ 155.45	$ 160.07	$ 4.62	2.97%	$ 160.12	$ 162.59	$ 2.47	1.54%
HD	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)								
		Individual - ALL TIERS	$ 52.00	$ 53.55	$ 1.55	2.98%	$ 53.56	$ 54.39	$ 0.83	1.55%
		Family - TWO TIER	$ 135.19	$ 139.23	$ 4.04	2.99%	$ 139.25	$ 141.41	$ 2.16	1.55%
		Double - THREE TIER	$ 104.00	$ 107.10	$ 3.10	2.98%	$ 107.12	$ 108.78	$ 1.66	1.55%
		Family - THREE TIER	$ 137.80	$ 141.91	$ 4.11	2.98%	$ 141.93	$ 144.13	$ 2.20	1.55%
		Employee/Spouse - FOUR TIER	$ 104.00	$ 107.10	$ 3.10	2.98%	$ 107.12	$ 108.78	$ 1.66	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.39	$ 104.42	$ 3.03	2.99%	$ 104.43	$ 106.06	$ 1.63	1.56%
		Family - FOUR TIER	$ 150.80	$ 155.29	$ 4.49	2.98%	$ 155.32	$ 157.73	$ 2.41	1.55%
HD	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)								
		Individual - ALL TIERS	$ 43.02	$ 44.30	$ 1.28	2.98%	$ 44.31	$ 45.00	$ 0.69	1.56%
		Family - TWO TIER	$ 111.85	$ 115.19	$ 3.34	2.99%	$ 115.21	$ 116.99	$ 1.78	1.55%
		Double - THREE TIER	$ 86.04	$ 88.60	$ 2.56	2.98%	$ 88.62	$ 90.00	$ 1.38	1.56%
		Family - THREE TIER	$ 114.00	$ 117.40	$ 3.40	2.98%	$ 117.42	$ 119.24	$ 1.82	1.55%
		Employee/Spouse - FOUR TIER	$ 86.04	$ 88.60	$ 2.56	2.98%	$ 88.62	$ 90.00	$ 1.38	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 83.89	$ 86.39	$ 2.50	2.98%	$ 86.40	$ 87.75	$ 1.35	1.56%
		Family - FOUR TIER	$ 124.76	$ 128.48	$ 3.72	2.98%	$ 128.50	$ 130.49	$ 1.99	1.55%
HD	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)								
		Individual - ALL TIERS	$ 37.23	$ 38.34	$ 1.11	2.98%	$ 38.34	$ 38.94	$ 0.60	1.56%
		Family - TWO TIER	$ 96.79	$ 99.68	$ 2.89	2.99%	$ 99.70	$ 101.25	$ 1.55	1.55%
		Double - THREE TIER	$ 74.45	$ 76.68	$ 2.23	3.00%	$ 76.69	$ 77.88	$ 1.19	1.55%
		Family - THREE TIER	$ 98.65	$ 101.60	$ 2.95	2.99%	$ 101.62	$ 103.19	$ 1.57	1.54%
		Employee/Spouse - FOUR TIER	$ 74.45	$ 76.68	$ 2.23	3.00%	$ 76.69	$ 77.88	$ 1.19	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 72.60	$ 74.76	$ 2.16	2.98%	$ 74.77	$ 75.94	$ 1.17	1.56%
		Family - FOUR TIER	$ 107.96	$ 111.18	$ 3.22	2.98%	$ 111.19	$ 112.93	$ 1.74	1.56%
HD	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)								
		Individual - ALL TIERS	$ 35.26	$ 36.31	$ 1.05	2.98%	$ 36.31	$ 36.88	$ 0.57	1.57%
		Family - TWO TIER	$ 91.67	$ 94.41	$ 2.74	2.99%	$ 94.41	$ 95.89	$ 1.48	1.57%
		Double - THREE TIER	$ 70.51	$ 72.62	$ 2.11	2.99%	$ 72.63	$ 73.76	$ 1.13	1.56%
		Family - THREE TIER	$ 93.43	$ 96.22	$ 2.79	2.99%	$ 96.23	$ 97.73	$ 1.50	1.56%
		Employee/Spouse - FOUR TIER	$ 70.51	$ 72.62	$ 2.11	2.99%	$ 72.63	$ 73.76	$ 1.13	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 68.75	$ 70.81	$ 2.06	3.00%	$ 70.81	$ 71.92	$ 1.11	1.57%
		Family - FOUR TIER	$ 102.24	$ 105.30	$ 3.06	2.99%	$ 105.30	$ 106.95	$ 1.65	1.57%
HD	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)								
		Individual - ALL TIERS	$ 60.92	$ 62.74	$ 1.82	2.99%	$ 62.74	$ 63.72	$ 0.98	1.56%
		Family - TWO TIER	$ 158.40	$ 163.11	$ 4.71	2.97%	$ 163.14	$ 165.67	$ 2.53	1.55%
		Double - THREE TIER	$ 121.84	$ 125.47	$ 3.63	2.98%	$ 125.50	$ 127.44	$ 1.94	1.55%
		Family - THREE TIER	$ 161.44	$ 166.25	$ 4.81	2.98%	$ 166.28	$ 168.86	$ 2.58	1.55%
		Employee/Spouse - FOUR TIER	$ 121.84	$ 125.47	$ 3.63	2.98%	$ 125.50	$ 127.44	$ 1.94	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 118.79	$ 122.33	$ 3.54	2.98%	$ 122.36	$ 124.25	$ 1.89	1.54%
		Family - FOUR TIER	$ 176.67	$ 181.93	$ 5.26	2.98%	$ 181.97	$ 184.79	$ 2.82	1.55%
HD	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)								
		Individual - ALL TIERS	$ 60.27	$ 62.07	$ 1.80	2.99%	$ 62.08	$ 63.04	$ 0.96	1.55%
		Family - TWO TIER	$ 156.71	$ 161.37	$ 4.66	2.97%	$ 161.41	$ 163.91	$ 2.50	1.55%
		Double - THREE TIER	$ 120.55	$ 124.13	$ 3.58	2.97%	$ 124.16	$ 126.08	$ 1.92	1.55%
		Family - THREE TIER	$ 159.72	$ 164.48	$ 4.76	2.98%	$ 164.52	$ 167.06	$ 2.54	1.54%
		Employee/Spouse - FOUR TIER	$ 120.55	$ 124.13	$ 3.58	2.97%	$ 124.16	$ 126.08	$ 1.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 117.53	$ 121.03	$ 3.50	2.98%	$ 121.06	$ 122.93	$ 1.87	1.54%
		Family - FOUR TIER	$ 174.80	$ 179.99	$ 5.19	2.97%	$ 180.04	$ 182.82	$ 2.78	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)								
		Individual - ALL TIERS	$ 61.75	$ 67.17	$ 5.42	8.78%	$ 63.06	$ 68.23	$ 5.17	8.20%
		Family - TWO TIER	$ 160.55	$ 174.65	$ 14.10	8.78%	$ 163.95	$ 177.40	$ 13.45	8.20%
		Double - THREE TIER	$ 123.50	$ 134.35	$ 10.85	8.79%	$ 126.11	$ 136.46	$ 10.35	8.21%
		Family - THREE TIER	$ 163.63	$ 178.01	$ 14.38	8.79%	$ 167.10	$ 180.81	$ 13.71	8.20%
		Employee/Spouse - FOUR TIER	$ 123.50	$ 134.35	$ 10.85	8.79%	$ 126.11	$ 136.46	$ 10.35	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 120.41	$ 130.99	$ 10.58	8.79%	$ 122.95	$ 133.05	$ 10.10	8.21%
		Family - FOUR TIER	$ 179.07	$ 194.81	$ 15.74	8.79%	$ 182.86	$ 197.87	$ 15.01	8.21%
HD	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)								
		Individual - ALL TIERS	$ 56.79	$ 61.78	$ 4.99	8.79%	$ 57.99	$ 62.75	$ 4.76	8.21%
		Family - TWO TIER	$ 147.64	$ 160.62	$ 12.98	8.79%	$ 150.77	$ 163.14	$ 12.37	8.20%
		Double - THREE TIER	$ 113.57	$ 123.56	$ 9.99	8.80%	$ 115.97	$ 125.50	$ 9.53	8.22%
		Family - THREE TIER	$ 150.48	$ 163.71	$ 13.23	8.79%	$ 153.67	$ 166.28	$ 12.61	8.21%
		Employee/Spouse - FOUR TIER	$ 113.57	$ 123.56	$ 9.99	8.80%	$ 115.97	$ 125.50	$ 9.53	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 110.73	$ 120.47	$ 9.74	8.80%	$ 113.08	$ 122.36	$ 9.28	8.21%
		Family - FOUR TIER	$ 164.68	$ 179.16	$ 14.48	8.79%	$ 168.16	$ 181.97	$ 13.81	8.21%
HD	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)								
		Individual - ALL TIERS	$ 52.35	$ 56.94	$ 4.59	8.77%	$ 53.45	$ 57.84	$ 4.39	8.21%
		Family - TWO TIER	$ 136.09	$ 148.05	$ 11.96	8.79%	$ 138.99	$ 150.38	$ 11.39	8.19%
		Double - THREE TIER	$ 104.69	$ 113.89	$ 9.20	8.79%	$ 106.91	$ 115.68	$ 8.77	8.20%
		Family - THREE TIER	$ 138.71	$ 150.90	$ 12.19	8.79%	$ 141.66	$ 153.27	$ 11.61	8.20%
		Employee/Spouse - FOUR TIER	$ 104.69	$ 113.89	$ 9.20	8.79%	$ 106.91	$ 115.68	$ 8.77	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 102.07	$ 111.04	$ 8.97	8.79%	$ 104.23	$ 112.78	$ 8.55	8.20%
		Family - FOUR TIER	$ 151.81	$ 165.14	$ 13.33	8.78%	$ 155.02	$ 167.73	$ 12.71	8.20%
HD	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)								
		Individual - ALL TIERS	$ 50.78	$ 55.24	$ 4.46	8.78%	$ 51.85	$ 56.11	$ 4.26	8.22%
		Family - TWO TIER	$ 132.02	$ 143.64	$ 11.62	8.80%	$ 134.82	$ 145.89	$ 11.07	8.21%
		Double - THREE TIER	$ 101.55	$ 110.49	$ 8.94	8.80%	$ 103.71	$ 112.22	$ 8.51	8.21%
		Family - THREE TIER	$ 134.57	$ 146.40	$ 11.83	8.79%	$ 137.42	$ 148.70	$ 11.28	8.21%
		Employee/Spouse - FOUR TIER	$ 101.55	$ 110.49	$ 8.94	8.80%	$ 103.71	$ 112.22	$ 8.51	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 99.02	$ 107.73	$ 8.71	8.80%	$ 101.12	$ 109.42	$ 8.30	8.21%
		Family - FOUR TIER	$ 147.26	$ 160.21	$ 12.95	8.79%	$ 150.37	$ 162.72	$ 12.35	8.21%
HD	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)								
		Individual - ALL TIERS	$ 42.01	$ 45.70	$ 3.69	8.78%	$ 42.90	$ 46.42	$ 3.52	8.21%
		Family - TWO TIER	$ 109.22	$ 118.83	$ 9.61	8.80%	$ 111.53	$ 120.70	$ 9.17	8.22%
		Double - THREE TIER	$ 84.02	$ 91.41	$ 7.39	8.80%	$ 85.80	$ 92.84	$ 7.04	8.21%
		Family - THREE TIER	$ 111.32	$ 121.12	$ 9.80	8.80%	$ 113.68	$ 123.02	$ 9.34	8.22%
		Employee/Spouse - FOUR TIER	$ 84.02	$ 91.41	$ 7.39	8.80%	$ 85.80	$ 92.84	$ 7.04	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 81.92	$ 89.12	$ 7.20	8.79%	$ 83.66	$ 90.52	$ 6.86	8.20%
		Family - FOUR TIER	$ 121.82	$ 132.54	$ 10.72	8.80%	$ 124.41	$ 134.62	$ 10.21	8.21%
HD	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)								
		Individual - ALL TIERS	$ 36.35	$ 39.55	$ 3.20	8.80%	$ 37.12	$ 40.17	$ 3.05	8.22%
		Family - TWO TIER	$ 94.52	$ 102.84	$ 8.32	8.80%	$ 96.52	$ 104.45	$ 7.93	8.22%
		Double - THREE TIER	$ 72.70	$ 79.11	$ 6.41	8.82%	$ 74.25	$ 80.35	$ 6.10	8.22%
		Family - THREE TIER	$ 96.34	$ 104.81	$ 8.47	8.79%	$ 98.37	$ 106.46	$ 8.09	8.22%
		Employee/Spouse - FOUR TIER	$ 72.70	$ 79.11	$ 6.41	8.82%	$ 74.25	$ 80.35	$ 6.10	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 70.89	$ 77.13	$ 6.24	8.80%	$ 72.40	$ 78.34	$ 5.94	8.20%
		Family - FOUR TIER	$ 105.42	$ 114.70	$ 9.28	8.80%	$ 107.66	$ 116.50	$ 8.84	8.21%
HD	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)								
		Individual - ALL TIERS	$ 34.42	$ 37.46	$ 3.04	8.83%	$ 35.15	$ 38.05	$ 2.90	8.25%
		Family - TWO TIER	$ 89.51	$ 97.40	$ 7.89	8.81%	$ 91.40	$ 98.92	$ 7.52	8.23%
		Double - THREE TIER	$ 68.85	$ 74.92	$ 6.07	8.82%	$ 70.31	$ 76.10	$ 5.79	8.23%
		Family - THREE TIER	$ 91.22	$ 99.27	$ 8.05	8.82%	$ 93.16	$ 100.83	$ 7.67	8.23%
		Employee/Spouse - FOUR TIER	$ 68.85	$ 74.92	$ 6.07	8.82%	$ 70.31	$ 76.10	$ 5.79	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 67.13	$ 73.05	$ 5.92	8.82%	$ 68.55	$ 74.19	$ 5.64	8.23%
		Family - FOUR TIER	$ 99.84	$ 108.63	$ 8.79	8.80%	$ 101.95	$ 110.34	$ 8.39	8.23%
HD	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)								
		Individual - ALL TIERS	$ 59.49	$ 64.72	$ 5.23	8.79%	$ 60.75	$ 65.74	$ 4.99	8.21%
		Family - TWO TIER	$ 154.67	$ 168.27	$ 13.60	8.79%	$ 157.95	$ 170.92	$ 12.97	8.21%
		Double - THREE TIER	$ 118.97	$ 129.44	$ 10.47	8.80%	$ 121.49	$ 131.47	$ 9.98	8.21%
		Family - THREE TIER	$ 157.64	$ 171.51	$ 13.87	8.80%	$ 160.98	$ 174.20	$ 13.22	8.21%
		Employee/Spouse - FOUR TIER	$ 118.97	$ 129.44	$ 10.47	8.80%	$ 121.49	$ 131.47	$ 9.98	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 116.00	$ 126.21	$ 10.21	8.80%	$ 118.46	$ 128.19	$ 9.73	8.21%
		Family - FOUR TIER	$ 172.51	$ 187.69	$ 15.18	8.80%	$ 176.17	$ 190.64	$ 14.47	8.21%
HD	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)								
		Individual - ALL TIERS	$ 58.86	$ 64.03	$ 5.17	8.78%	$ 60.11	$ 65.04	$ 4.93	8.20%
		Family - TWO TIER	$ 153.02	$ 166.48	$ 13.46	8.80%	$ 156.27	$ 169.09	$ 12.82	8.20%
		Double - THREE TIER	$ 117.71	$ 128.06	$ 10.35	8.79%	$ 120.20	$ 130.07	$ 9.87	8.21%
		Family - THREE TIER	$ 155.97	$ 169.68	$ 13.71	8.79%	$ 159.27	$ 172.34	$ 13.07	8.21%
		Employee/Spouse - FOUR TIER	$ 117.71	$ 128.06	$ 10.35	8.79%	$ 120.20	$ 130.07	$ 9.87	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 114.77	$ 124.86	$ 10.09	8.79%	$ 117.20	$ 126.82	$ 9.62	8.21%
		Family - FOUR TIER	$ 170.67	$ 185.69	$ 15.02	8.80%	$ 174.30	$ 188.60	$ 14.30	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)								
		Individual - ALL TIERS	$ 57.20	$ 58.90	$ 1.70	2.97%	$ 58.92	$ 59.83	$ 0.91	1.54%
		Family - TWO TIER	$ 148.72	$ 153.15	$ 4.43	2.98%	$ 153.19	$ 155.56	$ 2.37	1.55%
		Double - THREE TIER	$ 114.40	$ 117.81	$ 3.41	2.98%	$ 117.84	$ 119.66	$ 1.82	1.54%
		Family - THREE TIER	$ 151.58	$ 156.10	$ 4.52	2.98%	$ 156.14	$ 158.55	$ 2.41	1.54%
		Employee/Spouse - FOUR TIER	$ 114.40	$ 117.81	$ 3.41	2.98%	$ 117.84	$ 119.66	$ 1.82	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 111.54	$ 114.86	$ 3.32	2.98%	$ 114.89	$ 116.67	$ 1.78	1.55%
		Family - FOUR TIER	$ 165.89	$ 170.82	$ 4.93	2.97%	$ 170.87	$ 173.51	$ 2.64	1.55%
HD	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)								
		Individual - ALL TIERS	$ 53.12	$ 54.70	$ 1.58	2.97%	$ 54.71	$ 55.56	$ 0.85	1.55%
		Family - TWO TIER	$ 138.12	$ 142.23	$ 4.11	2.98%	$ 142.26	$ 144.46	$ 2.20	1.55%
		Double - THREE TIER	$ 106.24	$ 109.41	$ 3.17	2.98%	$ 109.43	$ 111.12	$ 1.69	1.54%
		Family - THREE TIER	$ 140.77	$ 144.96	$ 4.19	2.98%	$ 144.99	$ 147.24	$ 2.25	1.55%
		Employee/Spouse - FOUR TIER	$ 106.24	$ 109.41	$ 3.17	2.98%	$ 109.43	$ 111.12	$ 1.69	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 103.59	$ 106.67	$ 3.08	2.97%	$ 106.69	$ 108.35	$ 1.66	1.56%
		Family - FOUR TIER	$ 154.05	$ 158.64	$ 4.59	2.98%	$ 158.67	$ 161.13	$ 2.46	1.55%
HD	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)								
		Individual - ALL TIERS	$ 49.50	$ 50.98	$ 1.48	2.99%	$ 50.98	$ 51.78	$ 0.80	1.57%
		Family - TWO TIER	$ 128.69	$ 132.54	$ 3.85	2.99%	$ 132.54	$ 134.62	$ 2.08	1.57%
		Double - THREE TIER	$ 98.99	$ 101.95	$ 2.96	2.99%	$ 101.96	$ 103.55	$ 1.59	1.56%
		Family - THREE TIER	$ 131.16	$ 135.08	$ 3.92	2.99%	$ 135.10	$ 137.20	$ 2.10	1.55%
		Employee/Spouse - FOUR TIER	$ 98.99	$ 101.95	$ 2.96	2.99%	$ 101.96	$ 103.55	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.51	$ 99.40	$ 2.89	2.99%	$ 99.41	$ 100.96	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.53	$ 147.83	$ 4.30	3.00%	$ 147.84	$ 150.15	$ 2.31	1.56%
HD	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)								
		Individual - ALL TIERS	$ 48.16	$ 49.60	$ 1.44	2.99%	$ 49.61	$ 50.37	$ 0.76	1.53%
		Family - TWO TIER	$ 125.22	$ 128.95	$ 3.73	2.98%	$ 128.98	$ 130.97	$ 1.99	1.54%
		Double - THREE TIER	$ 96.33	$ 99.19	$ 2.86	2.97%	$ 99.21	$ 100.75	$ 1.54	1.55%
		Family - THREE TIER	$ 127.63	$ 131.43	$ 3.80	2.98%	$ 131.46	$ 133.49	$ 2.03	1.54%
		Employee/Spouse - FOUR TIER	$ 96.33	$ 99.19	$ 2.86	2.97%	$ 99.21	$ 100.75	$ 1.54	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 93.91	$ 96.71	$ 2.80	2.98%	$ 96.73	$ 98.23	$ 1.50	1.55%
		Family - FOUR TIER	$ 139.67	$ 143.83	$ 4.16	2.98%	$ 143.86	$ 146.08	$ 2.22	1.54%
HD	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)								
		Individual - ALL TIERS	$ 40.39	$ 41.59	$ 1.20	2.97%	$ 41.60	$ 42.25	$ 0.65	1.56%
		Family - TWO TIER	$ 105.01	$ 108.14	$ 3.13	2.98%	$ 108.15	$ 109.84	$ 1.69	1.56%
		Double - THREE TIER	$ 80.78	$ 83.19	$ 2.41	2.98%	$ 83.19	$ 84.49	$ 1.30	1.56%
		Family - THREE TIER	$ 107.02	$ 110.22	$ 3.20	2.99%	$ 110.23	$ 111.95	$ 1.72	1.56%
		Employee/Spouse - FOUR TIER	$ 80.78	$ 83.19	$ 2.41	2.98%	$ 83.19	$ 84.49	$ 1.30	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 78.75	$ 81.11	$ 2.36	3.00%	$ 81.12	$ 82.38	$ 1.26	1.55%
		Family - FOUR TIER	$ 117.12	$ 120.62	$ 3.50	2.99%	$ 120.63	$ 122.52	$ 1.89	1.57%
HD	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)								
		Individual - ALL TIERS	$ 35.20	$ 36.25	$ 1.05	2.98%	$ 36.25	$ 36.82	$ 0.57	1.57%
		Family - TWO TIER	$ 91.50	$ 94.25	$ 2.75	3.01%	$ 94.25	$ 95.73	$ 1.48	1.57%
		Double - THREE TIER	$ 70.38	$ 72.50	$ 2.12	3.01%	$ 72.50	$ 73.64	$ 1.14	1.57%
		Family - THREE TIER	$ 93.27	$ 96.06	$ 2.79	2.99%	$ 96.06	$ 97.57	$ 1.51	1.57%
		Employee/Spouse - FOUR TIER	$ 70.38	$ 72.50	$ 2.12	3.01%	$ 72.50	$ 73.64	$ 1.14	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 68.62	$ 70.69	$ 2.07	3.02%	$ 70.69	$ 71.80	$ 1.11	1.57%
		Family - FOUR TIER	$ 102.06	$ 105.12	$ 3.06	3.00%	$ 105.12	$ 106.77	$ 1.65	1.57%
HD	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)								
		Individual - ALL TIERS	$ 33.37	$ 34.36	$ 0.99	2.97%	$ 34.37	$ 34.90	$ 0.53	1.54%
		Family - TWO TIER	$ 86.76	$ 89.35	$ 2.59	2.99%	$ 89.37	$ 90.75	$ 1.38	1.54%
		Double - THREE TIER	$ 66.74	$ 68.73	$ 1.99	2.98%	$ 68.74	$ 69.81	$ 1.07	1.56%
		Family - THREE TIER	$ 88.44	$ 91.07	$ 2.63	2.97%	$ 91.09	$ 92.50	$ 1.41	1.55%
		Employee/Spouse - FOUR TIER	$ 66.74	$ 68.73	$ 1.99	2.98%	$ 68.74	$ 69.81	$ 1.07	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 65.07	$ 67.01	$ 1.94	2.98%	$ 67.02	$ 68.06	$ 1.04	1.55%
		Family - FOUR TIER	$ 96.77	$ 99.66	$ 2.89	2.99%	$ 99.68	$ 101.22	$ 1.54	1.54%
HD	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)								
		Individual - ALL TIERS	$ 67.45	$ 69.46	$ 2.01	2.98%	$ 69.47	$ 70.55	$ 1.08	1.55%
		Family - TWO TIER	$ 175.37	$ 180.60	$ 5.23	2.98%	$ 180.62	$ 183.43	$ 2.81	1.56%
		Double - THREE TIER	$ 134.90	$ 138.92	$ 4.02	2.98%	$ 138.94	$ 141.10	$ 2.16	1.55%
		Family - THREE TIER	$ 178.74	$ 184.07	$ 5.33	2.98%	$ 184.10	$ 186.96	$ 2.86	1.55%
		Employee/Spouse - FOUR TIER	$ 134.90	$ 138.92	$ 4.02	2.98%	$ 138.94	$ 141.10	$ 2.16	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 131.53	$ 135.45	$ 3.92	2.98%	$ 135.47	$ 137.57	$ 2.10	1.55%
		Family - FOUR TIER	$ 195.60	$ 201.43	$ 5.83	2.98%	$ 201.46	$ 204.60	$ 3.14	1.56%
HD	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)								
		Individual - ALL TIERS	$ 66.73	$ 68.72	$ 1.99	2.98%	$ 68.73	$ 69.80	$ 1.07	1.56%
		Family - TWO TIER	$ 173.48	$ 178.67	$ 5.19	2.99%	$ 178.68	$ 181.47	$ 2.79	1.56%
		Double - THREE TIER	$ 133.44	$ 137.44	$ 4.00	3.00%	$ 137.45	$ 139.59	$ 2.14	1.56%
		Family - THREE TIER	$ 176.82	$ 182.10	$ 5.28	2.99%	$ 182.12	$ 184.96	$ 2.84	1.56%
		Employee/Spouse - FOUR TIER	$ 133.44	$ 137.44	$ 4.00	3.00%	$ 137.45	$ 139.59	$ 2.14	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 130.11	$ 134.00	$ 3.89	2.99%	$ 134.02	$ 136.11	$ 2.09	1.56%
		Family - FOUR TIER	$ 193.50	$ 199.28	$ 5.78	2.99%	$ 199.30	$ 202.41	$ 3.11	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)								
		Individual - ALL TIERS	$ 55.86	$ 60.77	$ 4.91	8.79%	$ 57.04	$ 61.72	$ 4.68	8.20%
		Family - TWO TIER	$ 145.24	$ 158.00	$ 12.76	8.79%	$ 148.32	$ 160.48	$ 12.16	8.20%
		Double - THREE TIER	$ 111.72	$ 121.54	$ 9.82	8.79%	$ 114.09	$ 123.45	$ 9.36	8.20%
		Family - THREE TIER	$ 148.03	$ 161.04	$ 13.01	8.79%	$ 151.17	$ 163.57	$ 12.40	8.20%
		Employee/Spouse - FOUR TIER	$ 111.72	$ 121.54	$ 9.82	8.79%	$ 114.09	$ 123.45	$ 9.36	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 108.93	$ 118.50	$ 9.57	8.79%	$ 111.24	$ 120.36	$ 9.12	8.20%
		Family - FOUR TIER	$ 162.00	$ 176.23	$ 14.23	8.78%	$ 165.43	$ 179.00	$ 13.57	8.20%
HD	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)								
		Individual - ALL TIERS	$ 51.87	$ 56.43	$ 4.56	8.79%	$ 52.98	$ 57.32	$ 4.34	8.19%
		Family - TWO TIER	$ 134.87	$ 146.73	$ 11.86	8.79%	$ 137.72	$ 149.03	$ 11.31	8.21%
		Double - THREE TIER	$ 103.75	$ 112.87	$ 9.12	8.79%	$ 105.95	$ 114.64	$ 8.69	8.20%
		Family - THREE TIER	$ 137.46	$ 149.55	$ 12.09	8.80%	$ 140.37	$ 151.90	$ 11.53	8.21%
		Employee/Spouse - FOUR TIER	$ 103.75	$ 112.87	$ 9.12	8.79%	$ 105.95	$ 114.64	$ 8.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 101.15	$ 110.05	$ 8.90	8.80%	$ 103.30	$ 111.77	$ 8.47	8.20%
		Family - FOUR TIER	$ 150.43	$ 163.66	$ 13.23	8.79%	$ 153.62	$ 166.23	$ 12.61	8.21%
HD	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)								
		Individual - ALL TIERS	$ 48.33	$ 52.59	$ 4.26	8.81%	$ 49.36	$ 53.41	$ 4.05	8.21%
		Family - TWO TIER	$ 125.68	$ 136.73	$ 11.05	8.79%	$ 128.34	$ 138.88	$ 10.54	8.21%
		Double - THREE TIER	$ 96.68	$ 105.18	$ 8.50	8.79%	$ 98.72	$ 106.83	$ 8.11	8.22%
		Family - THREE TIER	$ 128.09	$ 139.36	$ 11.27	8.80%	$ 130.81	$ 141.55	$ 10.74	8.21%
		Employee/Spouse - FOUR TIER	$ 96.68	$ 105.18	$ 8.50	8.79%	$ 98.72	$ 106.83	$ 8.11	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 94.25	$ 102.55	$ 8.30	8.81%	$ 96.26	$ 104.16	$ 7.90	8.21%
		Family - FOUR TIER	$ 140.18	$ 152.51	$ 12.33	8.80%	$ 143.15	$ 154.90	$ 11.75	8.21%
HD	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)								
		Individual - ALL TIERS	$ 47.03	$ 51.16	$ 4.13	8.78%	$ 48.03	$ 51.97	$ 3.94	8.20%
		Family - TWO TIER	$ 122.28	$ 133.03	$ 10.75	8.79%	$ 124.87	$ 135.12	$ 10.25	8.21%
		Double - THREE TIER	$ 94.06	$ 102.33	$ 8.27	8.79%	$ 96.05	$ 103.94	$ 7.89	8.21%
		Family - THREE TIER	$ 124.63	$ 135.59	$ 10.96	8.79%	$ 127.28	$ 137.72	$ 10.44	8.20%
		Employee/Spouse - FOUR TIER	$ 94.06	$ 102.33	$ 8.27	8.79%	$ 96.05	$ 103.94	$ 7.89	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 91.71	$ 99.77	$ 8.06	8.79%	$ 93.66	$ 101.34	$ 7.68	8.20%
		Family - FOUR TIER	$ 136.39	$ 148.38	$ 11.99	8.79%	$ 139.28	$ 150.71	$ 11.43	8.21%
HD	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)								
		Individual - ALL TIERS	$ 39.43	$ 42.91	$ 3.48	8.83%	$ 40.27	$ 43.58	$ 3.31	8.22%
		Family - TWO TIER	$ 102.54	$ 111.57	$ 9.03	8.81%	$ 104.71	$ 113.32	$ 8.61	8.22%
		Double - THREE TIER	$ 78.87	$ 85.82	$ 6.95	8.81%	$ 80.54	$ 87.17	$ 6.63	8.23%
		Family - THREE TIER	$ 104.51	$ 113.71	$ 9.20	8.80%	$ 106.72	$ 115.50	$ 8.78	8.23%
		Employee/Spouse - FOUR TIER	$ 78.87	$ 85.82	$ 6.95	8.81%	$ 80.54	$ 87.17	$ 6.63	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 76.90	$ 83.67	$ 6.77	8.80%	$ 78.53	$ 84.99	$ 6.46	8.23%
		Family - FOUR TIER	$ 114.37	$ 124.44	$ 10.07	8.80%	$ 116.79	$ 126.39	$ 9.60	8.22%
HD	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)								
		Individual - ALL TIERS	$ 34.36	$ 37.40	$ 3.04	8.85%	$ 35.09	$ 37.98	$ 2.89	8.24%
		Family - TWO TIER	$ 89.35	$ 97.23	$ 7.88	8.82%	$ 91.24	$ 98.76	$ 7.52	8.24%
		Double - THREE TIER	$ 68.73	$ 74.79	$ 6.06	8.82%	$ 70.18	$ 75.97	$ 5.79	8.25%
		Family - THREE TIER	$ 91.06	$ 99.10	$ 8.04	8.83%	$ 92.99	$ 100.66	$ 7.67	8.25%
		Employee/Spouse - FOUR TIER	$ 68.73	$ 74.79	$ 6.06	8.82%	$ 70.18	$ 75.97	$ 5.79	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 67.01	$ 72.92	$ 5.91	8.82%	$ 68.43	$ 74.07	$ 5.64	8.24%
		Family - FOUR TIER	$ 99.66	$ 108.45	$ 8.79	8.82%	$ 101.76	$ 110.15	$ 8.39	8.24%
HD	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)								
		Individual - ALL TIERS	$ 32.59	$ 35.45	$ 2.86	8.78%	$ 33.28	$ 36.01	$ 2.73	8.20%
		Family - TWO TIER	$ 84.73	$ 92.18	$ 7.45	8.79%	$ 86.52	$ 93.62	$ 7.10	8.21%
		Double - THREE TIER	$ 65.17	$ 70.90	$ 5.73	8.79%	$ 66.56	$ 72.02	$ 5.46	8.20%
		Family - THREE TIER	$ 86.35	$ 93.95	$ 7.60	8.80%	$ 88.18	$ 95.42	$ 7.24	8.21%
		Employee/Spouse - FOUR TIER	$ 65.17	$ 70.90	$ 5.73	8.79%	$ 66.56	$ 72.02	$ 5.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 63.54	$ 69.13	$ 5.59	8.80%	$ 64.89	$ 70.22	$ 5.33	8.21%
		Family - FOUR TIER	$ 94.50	$ 102.81	$ 8.31	8.79%	$ 96.50	$ 104.42	$ 7.92	8.21%
HD	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)								
		Individual - ALL TIERS	$ 65.87	$ 71.66	$ 5.79	8.79%	$ 67.26	$ 72.78	$ 5.52	8.21%
		Family - TWO TIER	$ 171.25	$ 186.31	$ 15.06	8.79%	$ 174.88	$ 189.24	$ 14.36	8.21%
		Double - THREE TIER	$ 131.73	$ 143.32	$ 11.59	8.80%	$ 134.52	$ 145.57	$ 11.05	8.21%
		Family - THREE TIER	$ 174.54	$ 189.89	$ 15.35	8.79%	$ 178.24	$ 192.88	$ 14.64	8.21%
		Employee/Spouse - FOUR TIER	$ 131.73	$ 143.32	$ 11.59	8.80%	$ 134.52	$ 145.57	$ 11.05	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 128.44	$ 139.73	$ 11.29	8.79%	$ 131.17	$ 141.93	$ 10.76	8.20%
		Family - FOUR TIER	$ 191.01	$ 207.81	$ 16.80	8.80%	$ 195.06	$ 211.07	$ 16.01	8.21%
HD	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)								
		Individual - ALL TIERS	$ 65.16	$ 70.89	$ 5.73	8.79%	$ 66.55	$ 72.01	$ 5.46	8.20%
		Family - TWO TIER	$ 169.42	$ 184.32	$ 14.90	8.79%	$ 173.02	$ 187.22	$ 14.20	8.21%
		Double - THREE TIER	$ 130.33	$ 141.79	$ 11.46	8.79%	$ 133.08	$ 144.01	$ 10.93	8.21%
		Family - THREE TIER	$ 172.68	$ 187.87	$ 15.19	8.80%	$ 176.34	$ 190.82	$ 14.48	8.21%
		Employee/Spouse - FOUR TIER	$ 130.33	$ 141.79	$ 11.46	8.79%	$ 133.08	$ 144.01	$ 10.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 127.07	$ 138.24	$ 11.17	8.79%	$ 129.76	$ 140.41	$ 10.65	8.21%
		Family - FOUR TIER	$ 188.97	$ 205.59	$ 16.62	8.80%	$ 192.98	$ 208.82	$ 15.84	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)								
		Individual - ALL TIERS	$ 63.28	$ 65.17	$ 1.89	2.99%	$ 65.18	$ 66.19	$ 1.01	1.55%
		Family - TWO TIER	$ 164.54	$ 169.43	$ 4.89	2.97%	$ 169.47	$ 172.09	$ 2.62	1.55%
		Double - THREE TIER	$ 126.57	$ 130.33	$ 3.76	2.97%	$ 130.36	$ 132.38	$ 2.02	1.55%
		Family - THREE TIER	$ 167.70	$ 172.69	$ 4.99	2.98%	$ 172.73	$ 175.40	$ 2.67	1.55%
		Employee/Spouse - FOUR TIER	$ 126.57	$ 130.33	$ 3.76	2.97%	$ 130.36	$ 132.38	$ 2.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.40	$ 127.07	$ 3.67	2.97%	$ 127.11	$ 129.07	$ 1.96	1.54%
		Family - FOUR TIER	$ 183.52	$ 188.98	$ 5.46	2.98%	$ 189.03	$ 191.95	$ 2.92	1.54%
HD	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)								
		Individual - ALL TIERS	$ 58.77	$ 60.52	$ 1.75	2.98%	$ 60.53	$ 61.47	$ 0.94	1.55%
		Family - TWO TIER	$ 152.79	$ 157.36	$ 4.57	2.99%	$ 157.38	$ 159.83	$ 2.45	1.56%
		Double - THREE TIER	$ 117.53	$ 121.04	$ 3.51	2.99%	$ 121.06	$ 122.94	$ 1.88	1.55%
		Family - THREE TIER	$ 155.73	$ 160.38	$ 4.65	2.99%	$ 160.40	$ 162.90	$ 2.50	1.56%
		Employee/Spouse - FOUR TIER	$ 117.53	$ 121.04	$ 3.51	2.99%	$ 121.06	$ 122.94	$ 1.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 114.60	$ 118.02	$ 3.42	2.98%	$ 118.03	$ 119.87	$ 1.84	1.56%
		Family - FOUR TIER	$ 170.42	$ 175.51	$ 5.09	2.99%	$ 175.53	$ 178.27	$ 2.74	1.56%
HD	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)								
		Individual - ALL TIERS	$ 54.74	$ 56.37	$ 1.63	2.98%	$ 56.39	$ 57.26	$ 0.87	1.54%
		Family - TWO TIER	$ 142.32	$ 146.57	$ 4.25	2.99%	$ 146.59	$ 148.87	$ 2.28	1.56%
		Double - THREE TIER	$ 109.48	$ 112.74	$ 3.26	2.98%	$ 112.76	$ 114.51	$ 1.75	1.55%
		Family - THREE TIER	$ 145.07	$ 149.38	$ 4.31	2.97%	$ 149.41	$ 151.73	$ 2.32	1.55%
		Employee/Spouse - FOUR TIER	$ 109.48	$ 112.74	$ 3.26	2.98%	$ 112.76	$ 114.51	$ 1.75	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 106.74	$ 109.92	$ 3.18	2.98%	$ 109.94	$ 111.65	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.74	$ 163.48	$ 4.74	2.99%	$ 163.51	$ 166.04	$ 2.53	1.55%
HD	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)								
		Individual - ALL TIERS	$ 53.27	$ 54.86	$ 1.59	2.98%	$ 54.87	$ 55.72	$ 0.85	1.55%
		Family - TWO TIER	$ 138.51	$ 142.63	$ 4.12	2.97%	$ 142.66	$ 144.87	$ 2.21	1.55%
		Double - THREE TIER	$ 106.54	$ 109.71	$ 3.17	2.98%	$ 109.74	$ 111.44	$ 1.70	1.55%
		Family - THREE TIER	$ 141.17	$ 145.37	$ 4.20	2.98%	$ 145.41	$ 147.65	$ 2.24	1.54%
		Employee/Spouse - FOUR TIER	$ 106.54	$ 109.71	$ 3.17	2.98%	$ 109.74	$ 111.44	$ 1.70	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 103.88	$ 106.97	$ 3.09	2.97%	$ 107.00	$ 108.65	$ 1.65	1.54%
		Family - FOUR TIER	$ 154.49	$ 159.09	$ 4.60	2.98%	$ 159.13	$ 161.58	$ 2.45	1.54%
HD	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)								
		Individual - ALL TIERS	$ 44.76	$ 46.09	$ 1.33	2.97%	$ 46.11	$ 46.82	$ 0.71	1.54%
		Family - TWO TIER	$ 116.40	$ 119.84	$ 3.44	2.96%	$ 119.89	$ 121.73	$ 1.84	1.53%
		Double - THREE TIER	$ 89.54	$ 92.19	$ 2.65	2.96%	$ 92.22	$ 93.64	$ 1.42	1.54%
		Family - THREE TIER	$ 118.63	$ 122.15	$ 3.52	2.97%	$ 122.19	$ 124.07	$ 1.88	1.54%
		Employee/Spouse - FOUR TIER	$ 89.54	$ 92.19	$ 2.65	2.96%	$ 92.22	$ 93.64	$ 1.42	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 87.30	$ 89.88	$ 2.58	2.96%	$ 89.92	$ 91.29	$ 1.37	1.52%
		Family - FOUR TIER	$ 129.83	$ 133.67	$ 3.84	2.96%	$ 133.72	$ 135.77	$ 2.05	1.53%
HD	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)								
		Individual - ALL TIERS	$ 39.22	$ 40.39	$ 1.17	2.98%	$ 40.40	$ 41.02	$ 0.62	1.53%
		Family - TWO TIER	$ 101.99	$ 105.01	$ 3.02	2.96%	$ 105.05	$ 106.66	$ 1.61	1.53%
		Double - THREE TIER	$ 78.46	$ 80.78	$ 2.32	2.96%	$ 80.81	$ 82.05	$ 1.24	1.53%
		Family - THREE TIER	$ 103.95	$ 107.03	$ 3.08	2.96%	$ 107.06	$ 108.71	$ 1.65	1.54%
		Employee/Spouse - FOUR TIER	$ 78.46	$ 80.78	$ 2.32	2.96%	$ 80.81	$ 82.05	$ 1.24	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 76.49	$ 78.76	$ 2.27	2.97%	$ 78.78	$ 79.99	$ 1.21	1.54%
		Family - FOUR TIER	$ 113.76	$ 117.13	$ 3.37	2.96%	$ 117.17	$ 118.97	$ 1.80	1.54%
HD	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)								
		Individual - ALL TIERS	$ 37.32	$ 38.43	$ 1.11	2.97%	$ 38.43	$ 39.04	$ 0.61	1.59%
		Family - TWO TIER	$ 97.01	$ 99.92	$ 2.91	3.00%	$ 99.92	$ 101.49	$ 1.57	1.57%
		Double - THREE TIER	$ 74.62	$ 76.86	$ 2.24	3.00%	$ 76.87	$ 78.07	$ 1.20	1.56%
		Family - THREE TIER	$ 98.87	$ 101.85	$ 2.98	3.01%	$ 101.84	$ 103.44	$ 1.60	1.57%
		Employee/Spouse - FOUR TIER	$ 74.62	$ 76.86	$ 2.24	3.00%	$ 76.87	$ 78.07	$ 1.20	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 72.76	$ 74.94	$ 2.18	3.00%	$ 74.94	$ 76.12	$ 1.18	1.57%
		Family - FOUR TIER	$ 108.21	$ 111.45	$ 3.24	2.99%	$ 111.45	$ 113.20	$ 1.75	1.57%
HD	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)								
		Individual - ALL TIERS	$ 73.41	$ 75.60	$ 2.19	2.98%	$ 75.62	$ 76.78	$ 1.16	1.53%
		Family - TWO TIER	$ 190.88	$ 196.55	$ 5.67	2.97%	$ 196.61	$ 199.64	$ 3.03	1.54%
		Double - THREE TIER	$ 146.84	$ 151.20	$ 4.36	2.97%	$ 151.23	$ 153.57	$ 2.34	1.55%
		Family - THREE TIER	$ 194.56	$ 200.33	$ 5.77	2.97%	$ 200.38	$ 203.48	$ 3.10	1.55%
		Employee/Spouse - FOUR TIER	$ 146.84	$ 151.20	$ 4.36	2.97%	$ 151.23	$ 153.57	$ 2.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 143.16	$ 147.42	$ 4.26	2.98%	$ 147.45	$ 149.73	$ 2.28	1.55%
		Family - FOUR TIER	$ 212.91	$ 219.23	$ 6.32	2.97%	$ 219.30	$ 222.68	$ 3.38	1.54%
HD	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)								
		Individual - ALL TIERS	$ 72.58	$ 74.74	$ 2.16	2.98%	$ 74.75	$ 75.92	$ 1.17	1.57%
		Family - TWO TIER	$ 188.69	$ 194.33	$ 5.64	2.99%	$ 194.35	$ 197.38	$ 3.03	1.56%
		Double - THREE TIER	$ 145.15	$ 149.49	$ 4.34	2.99%	$ 149.51	$ 151.83	$ 2.32	1.55%
		Family - THREE TIER	$ 192.32	$ 198.07	$ 5.75	2.99%	$ 198.08	$ 201.18	$ 3.10	1.57%
		Employee/Spouse - FOUR TIER	$ 145.15	$ 149.49	$ 4.34	2.99%	$ 149.51	$ 151.83	$ 2.32	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 141.52	$ 145.75	$ 4.23	2.99%	$ 145.77	$ 148.04	$ 2.27	1.56%
		Family - FOUR TIER	$ 210.46	$ 216.75	$ 6.29	2.99%	$ 216.77	$ 220.16	$ 3.39	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)								
		Individual - ALL TIERS	$ 61.80	$ 67.23	$ 5.43	8.79%	$ 63.10	$ 68.28	$ 5.18	8.21%
		Family - TWO TIER	$ 160.67	$ 174.79	$ 14.12	8.79%	$ 164.08	$ 177.54	$ 13.46	8.20%
		Double - THREE TIER	$ 123.59	$ 134.46	$ 10.87	8.80%	$ 126.22	$ 136.57	$ 10.35	8.20%
		Family - THREE TIER	$ 163.77	$ 178.15	$ 14.38	8.78%	$ 167.23	$ 180.95	$ 13.72	8.20%
		Employee/Spouse - FOUR TIER	$ 123.59	$ 134.46	$ 10.87	8.80%	$ 126.22	$ 136.57	$ 10.35	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 120.51	$ 131.09	$ 10.58	8.78%	$ 123.06	$ 133.15	$ 10.09	8.20%
		Family - FOUR TIER	$ 179.21	$ 194.96	$ 15.75	8.79%	$ 183.01	$ 198.02	$ 15.01	8.20%
HD	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)								
		Individual - ALL TIERS	$ 57.39	$ 62.44	$ 5.05	8.80%	$ 58.60	$ 63.42	$ 4.82	8.23%
		Family - TWO TIER	$ 149.21	$ 162.34	$ 13.13	8.80%	$ 152.37	$ 164.88	$ 12.51	8.21%
		Double - THREE TIER	$ 114.78	$ 124.87	$ 10.09	8.79%	$ 117.21	$ 126.83	$ 9.62	8.21%
		Family - THREE TIER	$ 152.08	$ 165.46	$ 13.38	8.80%	$ 155.30	$ 168.05	$ 12.75	8.21%
		Employee/Spouse - FOUR TIER	$ 114.78	$ 124.87	$ 10.09	8.79%	$ 117.21	$ 126.83	$ 9.62	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 111.90	$ 121.75	$ 9.85	8.80%	$ 114.28	$ 123.66	$ 9.38	8.21%
		Family - FOUR TIER	$ 166.43	$ 181.07	$ 14.64	8.80%	$ 169.95	$ 183.91	$ 13.96	8.21%
HD	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)								
		Individual - ALL TIERS	$ 53.46	$ 58.16	$ 4.70	8.79%	$ 54.60	$ 59.07	$ 4.47	8.19%
		Family - TWO TIER	$ 139.00	$ 151.20	$ 12.20	8.78%	$ 141.94	$ 153.58	$ 11.64	8.20%
		Double - THREE TIER	$ 106.92	$ 116.31	$ 9.39	8.78%	$ 109.19	$ 118.14	$ 8.95	8.20%
		Family - THREE TIER	$ 141.67	$ 154.11	$ 12.44	8.78%	$ 144.67	$ 156.53	$ 11.86	8.20%
		Employee/Spouse - FOUR TIER	$ 106.92	$ 116.31	$ 9.39	8.78%	$ 109.19	$ 118.14	$ 8.95	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 104.24	$ 113.40	$ 9.16	8.79%	$ 106.46	$ 115.18	$ 8.72	8.19%
		Family - FOUR TIER	$ 155.04	$ 168.65	$ 13.61	8.78%	$ 158.32	$ 171.30	$ 12.98	8.20%
HD	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)								
		Individual - ALL TIERS	$ 52.02	$ 56.59	$ 4.57	8.79%	$ 53.12	$ 57.48	$ 4.36	8.21%
		Family - TWO TIER	$ 135.27	$ 147.14	$ 11.87	8.78%	$ 138.13	$ 149.45	$ 11.32	8.20%
		Double - THREE TIER	$ 104.04	$ 113.19	$ 9.15	8.79%	$ 106.26	$ 114.96	$ 8.70	8.19%
		Family - THREE TIER	$ 137.86	$ 149.97	$ 12.11	8.78%	$ 140.79	$ 152.33	$ 11.54	8.20%
		Employee/Spouse - FOUR TIER	$ 104.04	$ 113.19	$ 9.15	8.79%	$ 106.26	$ 114.96	$ 8.70	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 101.45	$ 110.36	$ 8.91	8.78%	$ 103.60	$ 112.09	$ 8.49	8.19%
		Family - FOUR TIER	$ 150.87	$ 164.12	$ 13.25	8.78%	$ 154.06	$ 166.70	$ 12.64	8.20%
HD	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)								
		Individual - ALL TIERS	$ 43.71	$ 47.55	$ 3.84	8.79%	$ 44.65	$ 48.30	$ 3.65	8.17%
		Family - TWO TIER	$ 113.66	$ 123.64	$ 9.98	8.78%	$ 116.07	$ 125.58	$ 9.51	8.19%
		Double - THREE TIER	$ 87.43	$ 95.11	$ 7.68	8.78%	$ 89.28	$ 96.60	$ 7.32	8.20%
		Family - THREE TIER	$ 115.85	$ 126.01	$ 10.16	8.77%	$ 118.30	$ 127.99	$ 9.69	8.19%
		Employee/Spouse - FOUR TIER	$ 87.43	$ 95.11	$ 7.68	8.78%	$ 89.28	$ 96.60	$ 7.32	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 85.25	$ 92.73	$ 7.48	8.77%	$ 87.06	$ 94.18	$ 7.12	8.18%
		Family - FOUR TIER	$ 126.78	$ 137.90	$ 11.12	8.77%	$ 129.46	$ 140.07	$ 10.61	8.20%
HD	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)								
		Individual - ALL TIERS	$ 38.30	$ 41.67	$ 3.37	8.80%	$ 39.12	$ 42.32	$ 3.20	8.18%
		Family - TWO TIER	$ 99.58	$ 108.33	$ 8.75	8.79%	$ 101.70	$ 110.03	$ 8.33	8.19%
		Double - THREE TIER	$ 76.60	$ 83.33	$ 6.73	8.79%	$ 78.22	$ 84.64	$ 6.42	8.21%
		Family - THREE TIER	$ 101.50	$ 110.42	$ 8.92	8.79%	$ 103.65	$ 112.15	$ 8.50	8.20%
		Employee/Spouse - FOUR TIER	$ 76.60	$ 83.33	$ 6.73	8.79%	$ 78.22	$ 84.64	$ 6.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 74.68	$ 81.25	$ 6.57	8.80%	$ 76.27	$ 82.53	$ 6.26	8.21%
		Family - FOUR TIER	$ 111.08	$ 120.83	$ 9.75	8.78%	$ 113.43	$ 122.73	$ 9.30	8.20%
HD	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)								
		Individual - ALL TIERS	$ 36.44	$ 39.65	$ 3.21	8.81%	$ 37.21	$ 40.27	$ 3.06	8.22%
		Family - TWO TIER	$ 94.73	$ 103.09	$ 8.36	8.83%	$ 96.73	$ 104.70	$ 7.97	8.24%
		Double - THREE TIER	$ 72.87	$ 79.30	$ 6.43	8.82%	$ 74.41	$ 80.54	$ 6.13	8.24%
		Family - THREE TIER	$ 96.55	$ 105.07	$ 8.52	8.82%	$ 98.60	$ 106.72	$ 8.12	8.24%
		Employee/Spouse - FOUR TIER	$ 72.87	$ 79.30	$ 6.43	8.82%	$ 74.41	$ 80.54	$ 6.13	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 71.05	$ 77.31	$ 6.26	8.81%	$ 72.55	$ 78.53	$ 5.98	8.24%
		Family - FOUR TIER	$ 105.65	$ 114.98	$ 9.33	8.83%	$ 107.90	$ 116.79	$ 8.89	8.24%
HD	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)								
		Individual - ALL TIERS	$ 71.70	$ 77.99	$ 6.29	8.77%	$ 73.21	$ 79.21	$ 6.00	8.20%
		Family - TWO TIER	$ 186.40	$ 202.77	$ 16.37	8.78%	$ 190.35	$ 205.96	$ 15.61	8.20%
		Double - THREE TIER	$ 143.38	$ 155.98	$ 12.60	8.79%	$ 146.42	$ 158.43	$ 12.01	8.20%
		Family - THREE TIER	$ 189.98	$ 206.67	$ 16.69	8.79%	$ 194.02	$ 209.92	$ 15.90	8.20%
		Employee/Spouse - FOUR TIER	$ 143.38	$ 155.98	$ 12.60	8.79%	$ 146.42	$ 158.43	$ 12.01	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 139.80	$ 152.08	$ 12.28	8.78%	$ 142.77	$ 154.47	$ 11.70	8.19%
		Family - FOUR TIER	$ 207.91	$ 226.17	$ 18.26	8.78%	$ 212.31	$ 229.72	$ 17.41	8.20%
HD	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)								
		Individual - ALL TIERS	$ 70.87	$ 77.11	$ 6.24	8.80%	$ 72.37	$ 78.32	$ 5.95	8.22%
		Family - TWO TIER	$ 184.26	$ 200.48	$ 16.22	8.80%	$ 188.17	$ 203.63	$ 15.46	8.22%
		Double - THREE TIER	$ 141.74	$ 154.22	$ 12.48	8.80%	$ 144.74	$ 156.64	$ 11.90	8.22%
		Family - THREE TIER	$ 187.80	$ 204.34	$ 16.54	8.81%	$ 191.78	$ 207.54	$ 15.76	8.22%
		Employee/Spouse - FOUR TIER	$ 141.74	$ 154.22	$ 12.48	8.80%	$ 144.74	$ 156.64	$ 11.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 138.19	$ 150.36	$ 12.17	8.81%	$ 141.13	$ 152.72	$ 11.59	8.21%
		Family - FOUR TIER	$ 205.52	$ 223.61	$ 18.09	8.80%	$ 209.88	$ 227.12	$ 17.24	8.21%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)								
		Individual - ALL TIERS	$ 68.40	$ 70.44	$ 2.04	2.98%	$ 70.46	$ 71.54	$ 1.08	1.53%
		Family - TWO TIER	$ 177.86	$ 183.14	$ 5.28	2.97%	$ 183.19	$ 186.01	$ 2.82	1.54%
		Double - THREE TIER	$ 136.81	$ 140.88	$ 4.07	2.97%	$ 140.91	$ 143.09	$ 2.18	1.55%
		Family - THREE TIER	$ 181.27	$ 186.66	$ 5.39	2.97%	$ 186.72	$ 189.59	$ 2.87	1.54%
		Employee/Spouse - FOUR TIER	$ 136.81	$ 140.88	$ 4.07	2.97%	$ 140.91	$ 143.09	$ 2.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 133.39	$ 137.35	$ 3.96	2.97%	$ 137.40	$ 139.51	$ 2.11	1.54%
		Family - FOUR TIER	$ 198.38	$ 204.27	$ 5.89	2.97%	$ 204.32	$ 207.48	$ 3.16	1.55%
HD	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)								
		Individual - ALL TIERS	$ 62.89	$ 64.76	$ 1.87	2.97%	$ 64.78	$ 65.78	$ 1.00	1.54%
		Family - TWO TIER	$ 163.52	$ 168.39	$ 4.87	2.98%	$ 168.43	$ 171.03	$ 2.60	1.54%
		Double - THREE TIER	$ 125.79	$ 129.53	$ 3.74	2.97%	$ 129.57	$ 131.56	$ 1.99	1.54%
		Family - THREE TIER	$ 166.67	$ 171.62	$ 4.95	2.97%	$ 171.67	$ 174.32	$ 2.65	1.54%
		Employee/Spouse - FOUR TIER	$ 125.79	$ 129.53	$ 3.74	2.97%	$ 129.57	$ 131.56	$ 1.99	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 122.65	$ 126.29	$ 3.64	2.97%	$ 126.32	$ 128.27	$ 1.95	1.54%
		Family - FOUR TIER	$ 182.39	$ 187.82	$ 5.43	2.98%	$ 187.87	$ 190.76	$ 2.89	1.54%
HD	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)								
		Individual - ALL TIERS	$ 57.98	$ 59.71	$ 1.73	2.98%	$ 59.71	$ 60.65	$ 0.94	1.57%
		Family - TWO TIER	$ 150.75	$ 155.24	$ 4.49	2.98%	$ 155.26	$ 157.68	$ 2.42	1.56%
		Double - THREE TIER	$ 115.95	$ 119.42	$ 3.47	2.99%	$ 119.44	$ 121.29	$ 1.85	1.55%
		Family - THREE TIER	$ 153.64	$ 158.23	$ 4.59	2.99%	$ 158.25	$ 160.71	$ 2.46	1.55%
		Employee/Spouse - FOUR TIER	$ 115.95	$ 119.42	$ 3.47	2.99%	$ 119.44	$ 121.29	$ 1.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.06	$ 116.43	$ 3.37	2.98%	$ 116.45	$ 118.26	$ 1.81	1.55%
		Family - FOUR TIER	$ 168.13	$ 173.15	$ 5.02	2.99%	$ 173.18	$ 175.87	$ 2.69	1.55%
HD	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)								
		Individual - ALL TIERS	$ 56.24	$ 57.92	$ 1.68	2.99%	$ 57.92	$ 58.83	$ 0.91	1.57%
		Family - TWO TIER	$ 146.21	$ 150.58	$ 4.37	2.99%	$ 150.60	$ 152.95	$ 2.35	1.56%
		Double - THREE TIER	$ 112.47	$ 115.83	$ 3.36	2.99%	$ 115.85	$ 117.65	$ 1.80	1.55%
		Family - THREE TIER	$ 149.02	$ 153.48	$ 4.46	2.99%	$ 153.49	$ 155.89	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 112.47	$ 115.83	$ 3.36	2.99%	$ 115.85	$ 117.65	$ 1.80	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 109.66	$ 112.94	$ 3.28	2.99%	$ 112.95	$ 114.71	$ 1.76	1.56%
		Family - FOUR TIER	$ 163.08	$ 167.96	$ 4.88	2.99%	$ 167.97	$ 170.59	$ 2.62	1.56%
HD	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)								
		Individual - ALL TIERS	$ 46.60	$ 47.99	$ 1.39	2.98%	$ 48.00	$ 48.74	$ 0.74	1.54%
		Family - TWO TIER	$ 121.16	$ 124.77	$ 3.61	2.98%	$ 124.80	$ 126.73	$ 1.93	1.55%
		Double - THREE TIER	$ 93.20	$ 95.98	$ 2.78	2.98%	$ 96.00	$ 97.48	$ 1.48	1.54%
		Family - THREE TIER	$ 123.50	$ 127.17	$ 3.67	2.97%	$ 127.19	$ 129.17	$ 1.98	1.56%
		Employee/Spouse - FOUR TIER	$ 93.20	$ 95.98	$ 2.78	2.98%	$ 96.00	$ 97.48	$ 1.48	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 90.87	$ 93.58	$ 2.71	2.98%	$ 93.60	$ 95.05	$ 1.45	1.55%
		Family - FOUR TIER	$ 135.14	$ 139.17	$ 4.03	2.98%	$ 139.20	$ 141.35	$ 2.15	1.54%
HD	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)								
		Individual - ALL TIERS	$ 40.50	$ 41.71	$ 1.21	2.99%	$ 41.71	$ 42.36	$ 0.65	1.56%
		Family - TWO TIER	$ 105.30	$ 108.44	$ 3.14	2.98%	$ 108.46	$ 110.14	$ 1.68	1.55%
		Double - THREE TIER	$ 81.00	$ 83.41	$ 2.41	2.98%	$ 83.44	$ 84.72	$ 1.28	1.53%
		Family - THREE TIER	$ 107.33	$ 110.52	$ 3.19	2.97%	$ 110.55	$ 112.26	$ 1.71	1.55%
		Employee/Spouse - FOUR TIER	$ 81.00	$ 83.41	$ 2.41	2.98%	$ 83.44	$ 84.72	$ 1.28	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 78.98	$ 81.33	$ 2.35	2.98%	$ 81.35	$ 82.61	$ 1.26	1.55%
		Family - FOUR TIER	$ 117.46	$ 120.95	$ 3.49	2.97%	$ 120.97	$ 122.85	$ 1.88	1.55%
HD	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)								
		Individual - ALL TIERS	$ 38.45	$ 39.60	$ 1.15	2.99%	$ 39.60	$ 40.22	$ 0.62	1.57%
		Family - TWO TIER	$ 99.97	$ 102.95	$ 2.98	2.98%	$ 102.97	$ 104.57	$ 1.60	1.55%
		Double - THREE TIER	$ 76.91	$ 79.19	$ 2.28	2.96%	$ 79.22	$ 80.43	$ 1.21	1.53%
		Family - THREE TIER	$ 101.90	$ 104.93	$ 3.03	2.97%	$ 104.95	$ 106.58	$ 1.63	1.55%
		Employee/Spouse - FOUR TIER	$ 76.91	$ 79.19	$ 2.28	2.96%	$ 79.22	$ 80.43	$ 1.21	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 74.98	$ 77.21	$ 2.23	2.97%	$ 77.24	$ 78.42	$ 1.18	1.53%
		Family - FOUR TIER	$ 111.51	$ 114.83	$ 3.32	2.98%	$ 114.86	$ 116.63	$ 1.77	1.54%
HD	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)								
		Individual - ALL TIERS	$ 73.59	$ 75.78	$ 2.19	2.98%	$ 75.80	$ 76.97	$ 1.17	1.54%
		Family - TWO TIER	$ 191.34	$ 197.04	$ 5.70	2.98%	$ 197.08	$ 200.13	$ 3.05	1.55%
		Double - THREE TIER	$ 147.19	$ 151.57	$ 4.38	2.98%	$ 151.60	$ 153.95	$ 2.35	1.55%
		Family - THREE TIER	$ 195.02	$ 200.82	$ 5.80	2.97%	$ 200.87	$ 203.98	$ 3.11	1.55%
		Employee/Spouse - FOUR TIER	$ 147.19	$ 151.57	$ 4.38	2.98%	$ 151.60	$ 153.95	$ 2.35	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 143.51	$ 147.78	$ 4.27	2.98%	$ 147.81	$ 150.10	$ 2.29	1.55%
		Family - FOUR TIER	$ 213.42	$ 219.77	$ 6.35	2.98%	$ 219.81	$ 223.22	$ 3.41	1.55%
HD	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)								
		Individual - ALL TIERS	$ 72.75	$ 74.92	$ 2.17	2.98%	$ 74.93	$ 76.09	$ 1.16	1.55%
		Family - TWO TIER	$ 189.15	$ 194.79	$ 5.64	2.98%	$ 194.82	$ 197.84	$ 3.02	1.55%
		Double - THREE TIER	$ 145.50	$ 149.84	$ 4.34	2.98%	$ 149.87	$ 152.19	$ 2.32	1.55%
		Family - THREE TIER	$ 192.79	$ 198.53	$ 5.74	2.98%	$ 198.57	$ 201.65	$ 3.08	1.55%
		Employee/Spouse - FOUR TIER	$ 145.50	$ 149.84	$ 4.34	2.98%	$ 149.87	$ 152.19	$ 2.32	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 141.87	$ 146.09	$ 4.22	2.97%	$ 146.12	$ 148.38	$ 2.26	1.55%
		Family - FOUR TIER	$ 210.98	$ 217.26	$ 6.28	2.98%	$ 217.30	$ 220.67	$ 3.37	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)								
		Individual - ALL TIERS	$ 66.80	$ 72.67	$ 5.87	8.79%	$ 68.22	$ 73.81	$ 5.59	8.19%
		Family - TWO TIER	$ 173.68	$ 188.94	$ 15.26	8.79%	$ 177.36	$ 191.90	$ 14.54	8.20%
		Double - THREE TIER	$ 133.60	$ 145.33	$ 11.73	8.78%	$ 136.43	$ 147.62	$ 11.19	8.20%
		Family - THREE TIER	$ 177.02	$ 192.57	$ 15.55	8.78%	$ 180.77	$ 195.59	$ 14.82	8.20%
		Employee/Spouse - FOUR TIER	$ 133.60	$ 145.33	$ 11.73	8.78%	$ 136.43	$ 147.62	$ 11.19	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 130.25	$ 141.70	$ 11.45	8.79%	$ 133.02	$ 143.93	$ 10.91	8.20%
		Family - FOUR TIER	$ 193.72	$ 210.74	$ 17.02	8.79%	$ 197.83	$ 214.04	$ 16.21	8.19%
HD	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)								
		Individual - ALL TIERS	$ 61.42	$ 66.81	$ 5.39	8.78%	$ 62.72	$ 67.86	$ 5.14	8.20%
		Family - TWO TIER	$ 159.68	$ 173.72	$ 14.04	8.79%	$ 163.07	$ 176.44	$ 13.37	8.20%
		Double - THREE TIER	$ 122.83	$ 133.63	$ 10.80	8.79%	$ 125.43	$ 135.73	$ 10.30	8.21%
		Family - THREE TIER	$ 162.75	$ 177.06	$ 14.31	8.79%	$ 166.20	$ 179.84	$ 13.64	8.21%
		Employee/Spouse - FOUR TIER	$ 122.83	$ 133.63	$ 10.80	8.79%	$ 125.43	$ 135.73	$ 10.30	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 119.77	$ 130.29	$ 10.52	8.78%	$ 122.30	$ 132.33	$ 10.03	8.20%
		Family - FOUR TIER	$ 178.10	$ 193.76	$ 15.66	8.79%	$ 181.88	$ 196.80	$ 14.92	8.20%
HD	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)								
		Individual - ALL TIERS	$ 56.61	$ 61.60	$ 4.99	8.81%	$ 57.82	$ 62.56	$ 4.74	8.20%
		Family - TWO TIER	$ 147.20	$ 160.15	$ 12.95	8.80%	$ 150.32	$ 162.67	$ 12.35	8.22%
		Double - THREE TIER	$ 113.23	$ 123.19	$ 9.96	8.80%	$ 115.63	$ 125.13	$ 9.50	8.22%
		Family - THREE TIER	$ 150.03	$ 163.23	$ 13.20	8.80%	$ 153.20	$ 165.80	$ 12.60	8.22%
		Employee/Spouse - FOUR TIER	$ 113.23	$ 123.19	$ 9.96	8.80%	$ 115.63	$ 125.13	$ 9.50	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 110.40	$ 120.11	$ 9.71	8.80%	$ 112.74	$ 122.00	$ 9.26	8.21%
		Family - FOUR TIER	$ 164.18	$ 178.63	$ 14.45	8.80%	$ 167.67	$ 181.44	$ 13.77	8.21%
HD	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)								
		Individual - ALL TIERS	$ 54.91	$ 59.75	$ 4.84	8.81%	$ 56.08	$ 60.69	$ 4.61	8.22%
		Family - TWO TIER	$ 142.78	$ 155.35	$ 12.57	8.80%	$ 145.81	$ 157.79	$ 11.98	8.22%
		Double - THREE TIER	$ 109.84	$ 119.50	$ 9.66	8.79%	$ 112.16	$ 121.37	$ 9.21	8.21%
		Family - THREE TIER	$ 145.53	$ 158.33	$ 12.80	8.80%	$ 148.62	$ 160.82	$ 12.20	8.21%
		Employee/Spouse - FOUR TIER	$ 109.84	$ 119.50	$ 9.66	8.79%	$ 112.16	$ 121.37	$ 9.21	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 107.08	$ 116.51	$ 9.43	8.81%	$ 109.36	$ 118.34	$ 8.98	8.21%
		Family - FOUR TIER	$ 159.25	$ 173.27	$ 14.02	8.80%	$ 162.63	$ 175.99	$ 13.36	8.21%
HD	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)								
		Individual - ALL TIERS	$ 45.51	$ 49.51	$ 4.00	8.79%	$ 46.47	$ 50.28	$ 3.81	8.20%
		Family - TWO TIER	$ 118.31	$ 128.72	$ 10.41	8.80%	$ 120.81	$ 130.74	$ 9.93	8.22%
		Double - THREE TIER	$ 91.01	$ 99.01	$ 8.00	8.79%	$ 92.94	$ 100.57	$ 7.63	8.21%
		Family - THREE TIER	$ 120.58	$ 131.19	$ 10.61	8.80%	$ 123.15	$ 133.25	$ 10.10	8.20%
		Employee/Spouse - FOUR TIER	$ 91.01	$ 99.01	$ 8.00	8.79%	$ 92.94	$ 100.57	$ 7.63	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 88.73	$ 96.54	$ 7.81	8.80%	$ 90.62	$ 98.06	$ 7.44	8.21%
		Family - FOUR TIER	$ 131.96	$ 143.57	$ 11.61	8.80%	$ 134.76	$ 145.83	$ 11.07	8.21%
HD	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)								
		Individual - ALL TIERS	$ 39.55	$ 43.03	$ 3.48	8.80%	$ 40.39	$ 43.70	$ 3.31	8.20%
		Family - TWO TIER	$ 102.82	$ 111.87	$ 9.05	8.80%	$ 105.01	$ 113.63	$ 8.62	8.21%
		Double - THREE TIER	$ 79.09	$ 86.05	$ 6.96	8.80%	$ 80.78	$ 87.40	$ 6.62	8.20%
		Family - THREE TIER	$ 104.81	$ 114.02	$ 9.21	8.79%	$ 107.02	$ 115.81	$ 8.79	8.21%
		Employee/Spouse - FOUR TIER	$ 79.09	$ 86.05	$ 6.96	8.80%	$ 80.78	$ 87.40	$ 6.62	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 77.12	$ 83.90	$ 6.78	8.79%	$ 78.75	$ 85.22	$ 6.47	8.22%
		Family - FOUR TIER	$ 114.69	$ 124.78	$ 10.09	8.80%	$ 117.12	$ 126.74	$ 9.62	8.21%
HD	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)								
		Individual - ALL TIERS	$ 37.55	$ 40.85	$ 3.30	8.79%	$ 38.34	$ 41.49	$ 3.15	8.22%
		Family - TWO TIER	$ 97.62	$ 106.21	$ 8.59	8.80%	$ 99.70	$ 107.87	$ 8.17	8.19%
		Double - THREE TIER	$ 75.10	$ 81.70	$ 6.60	8.79%	$ 76.69	$ 82.98	$ 6.29	8.20%
		Family - THREE TIER	$ 99.51	$ 108.25	$ 8.74	8.78%	$ 101.62	$ 109.95	$ 8.33	8.20%
		Employee/Spouse - FOUR TIER	$ 75.10	$ 81.70	$ 6.60	8.79%	$ 76.69	$ 82.98	$ 6.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 73.22	$ 79.66	$ 6.44	8.80%	$ 74.77	$ 80.91	$ 6.14	8.21%
		Family - FOUR TIER	$ 108.90	$ 118.46	$ 9.56	8.78%	$ 111.19	$ 120.32	$ 9.13	8.21%
HD	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)								
		Individual - ALL TIERS	$ 71.87	$ 78.18	$ 6.31	8.78%	$ 73.39	$ 79.41	$ 6.02	8.20%
		Family - TWO TIER	$ 186.84	$ 203.27	$ 16.43	8.79%	$ 190.81	$ 206.46	$ 15.65	8.20%
		Double - THREE TIER	$ 143.72	$ 156.36	$ 12.64	8.79%	$ 146.77	$ 158.82	$ 12.05	8.21%
		Family - THREE TIER	$ 190.43	$ 207.18	$ 16.75	8.80%	$ 194.47	$ 210.43	$ 15.96	8.21%
		Employee/Spouse - FOUR TIER	$ 143.72	$ 156.36	$ 12.64	8.79%	$ 146.77	$ 158.82	$ 12.05	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 140.13	$ 152.45	$ 12.32	8.79%	$ 143.11	$ 154.85	$ 11.74	8.20%
		Family - FOUR TIER	$ 208.40	$ 226.73	$ 18.33	8.80%	$ 212.82	$ 230.29	$ 17.47	8.21%
HD	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)								
		Individual - ALL TIERS	$ 71.04	$ 77.29	$ 6.25	8.80%	$ 72.54	$ 78.50	$ 5.96	8.22%
		Family - TWO TIER	$ 184.70	$ 200.95	$ 16.25	8.80%	$ 188.61	$ 204.11	$ 15.50	8.22%
		Double - THREE TIER	$ 142.08	$ 154.58	$ 12.50	8.80%	$ 145.09	$ 157.00	$ 11.91	8.21%
		Family - THREE TIER	$ 188.25	$ 204.82	$ 16.57	8.80%	$ 192.25	$ 208.03	$ 15.78	8.21%
		Employee/Spouse - FOUR TIER	$ 142.08	$ 154.58	$ 12.50	8.80%	$ 145.09	$ 157.00	$ 11.91	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 138.53	$ 150.71	$ 12.18	8.79%	$ 141.46	$ 153.08	$ 11.62	8.21%
		Family - FOUR TIER	$ 206.01	$ 224.14	$ 18.13	8.80%	$ 210.38	$ 227.66	$ 17.28	8.21%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)								
		Individual - ALL TIERS	$ 68.58	$ 70.62	$ 2.04	2.97%	$ 70.64	$ 71.73	$ 1.09	1.54%
		Family - TWO TIER	$ 178.31	$ 183.62	$ 5.31	2.98%	$ 183.66	$ 186.50	$ 2.84	1.55%
		Double - THREE TIER	$ 137.16	$ 141.25	$ 4.09	2.98%	$ 141.27	$ 143.47	$ 2.20	1.56%
		Family - THREE TIER	$ 181.75	$ 187.15	$ 5.40	2.97%	$ 187.19	$ 190.09	$ 2.90	1.55%
		Employee/Spouse - FOUR TIER	$ 137.16	$ 141.25	$ 4.09	2.98%	$ 141.27	$ 143.47	$ 2.20	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 133.73	$ 137.72	$ 3.99	2.98%	$ 137.75	$ 139.88	$ 2.13	1.55%
		Family - FOUR TIER	$ 198.89	$ 204.81	$ 5.92	2.98%	$ 204.85	$ 208.02	$ 3.17	1.55%
HD	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)								
		Individual - ALL TIERS	$ 63.08	$ 64.96	$ 1.88	2.98%	$ 64.97	$ 65.98	$ 1.01	1.55%
		Family - TWO TIER	$ 164.01	$ 168.90	$ 4.89	2.98%	$ 168.93	$ 171.55	$ 2.62	1.55%
		Double - THREE TIER	$ 126.15	$ 129.92	$ 3.77	2.99%	$ 129.95	$ 131.96	$ 2.01	1.55%
		Family - THREE TIER	$ 167.16	$ 172.14	$ 4.98	2.98%	$ 172.18	$ 174.85	$ 2.67	1.55%
		Employee/Spouse - FOUR TIER	$ 126.15	$ 129.92	$ 3.77	2.99%	$ 129.95	$ 131.96	$ 2.01	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.01	$ 126.67	$ 3.66	2.98%	$ 126.70	$ 128.66	$ 1.96	1.55%
		Family - FOUR TIER	$ 182.93	$ 188.38	$ 5.45	2.98%	$ 188.42	$ 191.34	$ 2.92	1.55%
HD	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)								
		Individual - ALL TIERS	$ 58.16	$ 59.89	$ 1.73	2.97%	$ 59.90	$ 60.83	$ 0.93	1.55%
		Family - TWO TIER	$ 151.22	$ 155.72	$ 4.50	2.98%	$ 155.76	$ 158.17	$ 2.41	1.55%
		Double - THREE TIER	$ 116.32	$ 119.79	$ 3.47	2.98%	$ 119.81	$ 121.67	$ 1.86	1.55%
		Family - THREE TIER	$ 154.13	$ 158.72	$ 4.59	2.98%	$ 158.76	$ 161.21	$ 2.45	1.54%
		Employee/Spouse - FOUR TIER	$ 116.32	$ 119.79	$ 3.47	2.98%	$ 119.81	$ 121.67	$ 1.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.41	$ 116.79	$ 3.38	2.98%	$ 116.82	$ 118.63	$ 1.81	1.55%
		Family - FOUR TIER	$ 168.67	$ 173.69	$ 5.02	2.98%	$ 173.73	$ 176.42	$ 2.69	1.55%
HD	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)								
		Individual - ALL TIERS	$ 56.41	$ 58.09	$ 1.68	2.98%	$ 58.10	$ 59.00	$ 0.90	1.55%
		Family - TWO TIER	$ 146.67	$ 151.04	$ 4.37	2.98%	$ 151.07	$ 153.41	$ 2.34	1.55%
		Double - THREE TIER	$ 112.83	$ 116.18	$ 3.35	2.97%	$ 116.21	$ 118.01	$ 1.80	1.55%
		Family - THREE TIER	$ 149.50	$ 153.94	$ 4.44	2.97%	$ 153.98	$ 156.36	$ 2.38	1.55%
		Employee/Spouse - FOUR TIER	$ 112.83	$ 116.18	$ 3.35	2.97%	$ 116.21	$ 118.01	$ 1.80	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 110.00	$ 113.28	$ 3.28	2.98%	$ 113.30	$ 115.06	$ 1.76	1.55%
		Family - FOUR TIER	$ 163.60	$ 168.46	$ 4.86	2.97%	$ 168.50	$ 171.11	$ 2.61	1.55%
HD	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)								
		Individual - ALL TIERS	$ 46.78	$ 48.17	$ 1.39	2.97%	$ 48.19	$ 48.93	$ 0.74	1.54%
		Family - TWO TIER	$ 121.62	$ 125.25	$ 3.63	2.98%	$ 125.28	$ 127.22	$ 1.94	1.55%
		Double - THREE TIER	$ 93.55	$ 96.35	$ 2.80	2.99%	$ 96.36	$ 97.86	$ 1.50	1.56%
		Family - THREE TIER	$ 123.96	$ 127.66	$ 3.70	2.98%	$ 127.68	$ 129.67	$ 1.99	1.56%
		Employee/Spouse - FOUR TIER	$ 93.55	$ 96.35	$ 2.80	2.99%	$ 96.36	$ 97.86	$ 1.50	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 91.21	$ 93.94	$ 2.73	2.99%	$ 93.96	$ 95.41	$ 1.45	1.54%
		Family - FOUR TIER	$ 135.66	$ 139.70	$ 4.04	2.98%	$ 139.73	$ 141.90	$ 2.17	1.55%
HD	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)								
		Individual - ALL TIERS	$ 40.67	$ 41.88	$ 1.21	2.98%	$ 41.90	$ 42.54	$ 0.64	1.53%
		Family - TWO TIER	$ 105.76	$ 108.89	$ 3.13	2.96%	$ 108.94	$ 110.60	$ 1.66	1.52%
		Double - THREE TIER	$ 81.36	$ 83.76	$ 2.40	2.95%	$ 83.80	$ 85.08	$ 1.28	1.53%
		Family - THREE TIER	$ 107.79	$ 110.99	$ 3.20	2.97%	$ 111.03	$ 112.73	$ 1.70	1.53%
		Employee/Spouse - FOUR TIER	$ 81.36	$ 83.76	$ 2.40	2.95%	$ 83.80	$ 85.08	$ 1.28	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 79.32	$ 81.67	$ 2.35	2.96%	$ 81.70	$ 82.95	$ 1.25	1.53%
		Family - FOUR TIER	$ 117.96	$ 121.46	$ 3.50	2.97%	$ 121.50	$ 123.36	$ 1.86	1.53%
HD	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)								
		Individual - ALL TIERS	$ 38.63	$ 39.78	$ 1.15	2.98%	$ 39.78	$ 40.41	$ 0.63	1.58%
		Family - TWO TIER	$ 100.44	$ 103.43	$ 2.99	2.98%	$ 103.45	$ 105.05	$ 1.60	1.55%
		Double - THREE TIER	$ 77.26	$ 79.56	$ 2.30	2.98%	$ 79.58	$ 80.81	$ 1.23	1.55%
		Family - THREE TIER	$ 102.37	$ 105.42	$ 3.05	2.98%	$ 105.44	$ 107.08	$ 1.64	1.56%
		Employee/Spouse - FOUR TIER	$ 77.26	$ 79.56	$ 2.30	2.98%	$ 79.58	$ 80.81	$ 1.23	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 75.33	$ 77.57	$ 2.24	2.97%	$ 77.59	$ 78.79	$ 1.20	1.55%
		Family - FOUR TIER	$ 112.02	$ 115.37	$ 3.35	2.99%	$ 115.39	$ 117.18	$ 1.79	1.55%
HD	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)								
		Individual - ALL TIERS	$ 50.63	$ 52.14	$ 1.51	2.98%	$ 52.15	$ 52.96	$ 0.81	1.55%
		Family - TWO TIER	$ 131.65	$ 135.56	$ 3.91	2.97%	$ 135.60	$ 137.69	$ 2.09	1.54%
		Double - THREE TIER	$ 101.27	$ 104.28	$ 3.01	2.97%	$ 104.31	$ 105.91	$ 1.60	1.53%
		Family - THREE TIER	$ 134.18	$ 138.17	$ 3.99	2.97%	$ 138.21	$ 140.34	$ 2.13	1.54%
		Employee/Spouse - FOUR TIER	$ 101.27	$ 104.28	$ 3.01	2.97%	$ 104.31	$ 105.91	$ 1.60	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 98.74	$ 101.67	$ 2.93	2.97%	$ 101.70	$ 103.27	$ 1.57	1.54%
		Family - FOUR TIER	$ 146.84	$ 151.20	$ 4.36	2.97%	$ 151.24	$ 153.58	$ 2.34	1.55%
HD	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)								
		Individual - ALL TIERS	$ 50.05	$ 51.54	$ 1.49	2.98%	$ 51.55	$ 52.35	$ 0.80	1.55%
		Family - TWO TIER	$ 130.13	$ 134.01	$ 3.88	2.98%	$ 134.03	$ 136.11	$ 2.08	1.55%
		Double - THREE TIER	$ 100.10	$ 103.08	$ 2.98	2.98%	$ 103.10	$ 104.70	$ 1.60	1.55%
		Family - THREE TIER	$ 132.63	$ 136.58	$ 3.95	2.98%	$ 136.61	$ 138.73	$ 2.12	1.55%
		Employee/Spouse - FOUR TIER	$ 100.10	$ 103.08	$ 2.98	2.98%	$ 103.10	$ 104.70	$ 1.60	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 97.60	$ 100.51	$ 2.91	2.98%	$ 100.52	$ 102.08	$ 1.56	1.55%
		Family - FOUR TIER	$ 145.14	$ 149.47	$ 4.33	2.98%	$ 149.50	$ 151.82	$ 2.32	1.55%

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All Regions
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)								
		Individual - ALL TIERS	$ 66.97	$ 72.86	$ 5.89	8.79%	$ 68.39	$ 74.00	$ 5.61	8.20%
		Family - TWO TIER	$ 174.13	$ 189.43	$ 15.30	8.79%	$ 177.82	$ 192.41	$ 14.59	8.20%
		Double - THREE TIER	$ 133.94	$ 145.72	$ 11.78	8.79%	$ 136.78	$ 148.01	$ 11.23	8.21%
		Family - THREE TIER	$ 177.48	$ 193.08	$ 15.60	8.79%	$ 181.24	$ 196.11	$ 14.87	8.20%
		Employee/Spouse - FOUR TIER	$ 133.94	$ 145.72	$ 11.78	8.79%	$ 136.78	$ 148.01	$ 11.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 130.59	$ 142.07	$ 11.48	8.79%	$ 133.36	$ 144.31	$ 10.95	8.21%
		Family - FOUR TIER	$ 194.22	$ 211.29	$ 17.07	8.79%	$ 198.33	$ 214.61	$ 16.28	8.21%
HD	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)								
		Individual - ALL TIERS	$ 61.60	$ 67.02	$ 5.42	8.80%	$ 62.90	$ 68.07	$ 5.17	8.22%
		Family - TWO TIER	$ 160.15	$ 174.24	$ 14.09	8.80%	$ 163.54	$ 176.98	$ 13.44	8.22%
		Double - THREE TIER	$ 123.20	$ 134.03	$ 10.83	8.79%	$ 125.81	$ 136.14	$ 10.33	8.21%
		Family - THREE TIER	$ 163.23	$ 177.59	$ 14.36	8.80%	$ 166.69	$ 180.38	$ 13.69	8.21%
		Employee/Spouse - FOUR TIER	$ 123.20	$ 134.03	$ 10.83	8.79%	$ 125.81	$ 136.14	$ 10.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 120.12	$ 130.68	$ 10.56	8.79%	$ 122.66	$ 132.73	$ 10.07	8.21%
		Family - FOUR TIER	$ 178.63	$ 194.35	$ 15.72	8.80%	$ 182.41	$ 197.40	$ 14.99	8.22%
HD	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)								
		Individual - ALL TIERS	$ 56.80	$ 61.79	$ 4.99	8.79%	$ 58.00	$ 62.76	$ 4.76	8.21%
		Family - TWO TIER	$ 147.66	$ 160.65	$ 12.99	8.80%	$ 150.80	$ 163.17	$ 12.37	8.20%
		Double - THREE TIER	$ 113.59	$ 123.58	$ 9.99	8.79%	$ 115.99	$ 125.52	$ 9.53	8.22%
		Family - THREE TIER	$ 150.50	$ 163.74	$ 13.24	8.80%	$ 153.70	$ 166.31	$ 12.61	8.20%
		Employee/Spouse - FOUR TIER	$ 113.59	$ 123.58	$ 9.99	8.79%	$ 115.99	$ 125.52	$ 9.53	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 110.75	$ 120.49	$ 9.74	8.79%	$ 113.10	$ 122.38	$ 9.28	8.21%
		Family - FOUR TIER	$ 164.71	$ 179.19	$ 14.48	8.79%	$ 168.20	$ 182.00	$ 13.80	8.20%
HD	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)								
		Individual - ALL TIERS	$ 55.08	$ 59.93	$ 4.85	8.81%	$ 56.26	$ 60.87	$ 4.61	8.19%
		Family - TWO TIER	$ 143.22	$ 155.82	$ 12.60	8.80%	$ 146.26	$ 158.26	$ 12.00	8.20%
		Double - THREE TIER	$ 110.18	$ 119.86	$ 9.68	8.79%	$ 112.51	$ 121.74	$ 9.23	8.20%
		Family - THREE TIER	$ 145.98	$ 158.81	$ 12.83	8.79%	$ 149.07	$ 161.31	$ 12.24	8.21%
		Employee/Spouse - FOUR TIER	$ 110.18	$ 119.86	$ 9.68	8.79%	$ 112.51	$ 121.74	$ 9.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 107.42	$ 116.86	$ 9.44	8.79%	$ 109.70	$ 118.70	$ 9.00	8.20%
		Family - FOUR TIER	$ 159.75	$ 173.80	$ 14.05	8.79%	$ 163.14	$ 176.52	$ 13.38	8.20%
HD	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)								
		Individual - ALL TIERS	$ 45.69	$ 49.70	$ 4.01	8.78%	$ 46.65	$ 50.48	$ 3.83	8.21%
		Family - TWO TIER	$ 118.78	$ 129.22	$ 10.44	8.79%	$ 121.30	$ 131.25	$ 9.95	8.20%
		Double - THREE TIER	$ 91.37	$ 99.40	$ 8.03	8.79%	$ 93.31	$ 100.96	$ 7.65	8.20%
		Family - THREE TIER	$ 121.07	$ 131.70	$ 10.63	8.78%	$ 123.63	$ 133.77	$ 10.14	8.20%
		Employee/Spouse - FOUR TIER	$ 91.37	$ 99.40	$ 8.03	8.79%	$ 93.31	$ 100.96	$ 7.65	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 89.08	$ 96.91	$ 7.83	8.79%	$ 90.98	$ 98.43	$ 7.45	8.19%
		Family - FOUR TIER	$ 132.49	$ 144.13	$ 11.64	8.79%	$ 135.30	$ 146.39	$ 11.09	8.20%
HD	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)								
		Individual - ALL TIERS	$ 39.73	$ 43.21	$ 3.48	8.76%	$ 40.57	$ 43.89	$ 3.32	8.18%
		Family - TWO TIER	$ 103.29	$ 112.34	$ 9.05	8.76%	$ 105.48	$ 114.10	$ 8.62	8.17%
		Double - THREE TIER	$ 79.45	$ 86.41	$ 6.96	8.76%	$ 81.14	$ 87.77	$ 6.63	8.17%
		Family - THREE TIER	$ 105.28	$ 114.50	$ 9.22	8.76%	$ 107.51	$ 116.30	$ 8.79	8.18%
		Employee/Spouse - FOUR TIER	$ 79.45	$ 86.41	$ 6.96	8.76%	$ 81.14	$ 87.77	$ 6.63	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 77.47	$ 84.25	$ 6.78	8.75%	$ 79.11	$ 85.58	$ 6.47	8.18%
		Family - FOUR TIER	$ 115.21	$ 125.30	$ 10.09	8.76%	$ 117.66	$ 127.27	$ 9.61	8.17%
HD	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)								
		Individual - ALL TIERS	$ 37.72	$ 41.04	$ 3.32	8.80%	$ 38.52	$ 41.68	$ 3.16	8.20%
		Family - TWO TIER	$ 98.07	$ 106.70	$ 8.63	8.80%	$ 100.15	$ 108.38	$ 8.23	8.22%
		Double - THREE TIER	$ 75.44	$ 82.08	$ 6.64	8.80%	$ 77.04	$ 83.37	$ 6.33	8.22%
		Family - THREE TIER	$ 99.95	$ 108.76	$ 8.81	8.81%	$ 102.07	$ 110.46	$ 8.39	8.22%
		Employee/Spouse - FOUR TIER	$ 75.44	$ 82.08	$ 6.64	8.80%	$ 77.04	$ 83.37	$ 6.33	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 73.55	$ 80.03	$ 6.48	8.81%	$ 75.11	$ 81.28	$ 6.17	8.21%
		Family - FOUR TIER	$ 109.38	$ 119.02	$ 9.64	8.81%	$ 111.70	$ 120.88	$ 9.18	8.22%
HD	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)								
		Individual - ALL TIERS	$ 49.45	$ 53.79	$ 4.34	8.78%	$ 50.49	$ 54.63	$ 4.14	8.20%
		Family - TWO TIER	$ 128.55	$ 139.85	$ 11.30	8.79%	$ 131.27	$ 142.05	$ 10.78	8.21%
		Double - THREE TIER	$ 98.88	$ 107.58	$ 8.70	8.80%	$ 100.98	$ 109.27	$ 8.29	8.21%
		Family - THREE TIER	$ 131.02	$ 142.54	$ 11.52	8.79%	$ 133.80	$ 144.78	$ 10.98	8.21%
		Employee/Spouse - FOUR TIER	$ 98.88	$ 107.58	$ 8.70	8.80%	$ 100.98	$ 109.27	$ 8.29	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 96.41	$ 104.89	$ 8.48	8.80%	$ 98.46	$ 106.53	$ 8.07	8.20%
		Family - FOUR TIER	$ 143.38	$ 155.99	$ 12.61	8.79%	$ 146.42	$ 158.44	$ 12.02	8.21%
HD	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)								
		Individual - ALL TIERS	$ 48.87	$ 53.17	$ 4.30	8.80%	$ 49.91	$ 54.01	$ 4.10	8.21%
		Family - TWO TIER	$ 127.09	$ 138.25	$ 11.16	8.78%	$ 129.78	$ 140.42	$ 10.64	8.20%
		Double - THREE TIER	$ 97.76	$ 106.35	$ 8.59	8.79%	$ 99.84	$ 108.01	$ 8.17	8.18%
		Family - THREE TIER	$ 129.53	$ 140.91	$ 11.38	8.79%	$ 132.28	$ 143.12	$ 10.84	8.19%
		Employee/Spouse - FOUR TIER	$ 97.76	$ 106.35	$ 8.59	8.79%	$ 99.84	$ 108.01	$ 8.17	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 95.31	$ 103.69	$ 8.38	8.79%	$ 97.34	$ 105.31	$ 7.97	8.19%
		Family - FOUR TIER	$ 141.75	$ 154.20	$ 12.45	8.78%	$ 144.76	$ 156.62	$ 11.86	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)								
		Individual - ALL TIERS	$ 47.14	$ 48.54	$ 1.40	2.97%	$ 48.56	$ 49.31	$ 0.75	1.54%
		Family - TWO TIER	$ 122.57	$ 126.22	$ 3.65	2.98%	$ 126.25	$ 128.20	$ 1.95	1.54%
		Double - THREE TIER	$ 94.28	$ 97.09	$ 2.81	2.98%	$ 97.11	$ 98.61	$ 1.50	1.54%
		Family - THREE TIER	$ 124.93	$ 128.64	$ 3.71	2.97%	$ 128.67	$ 130.66	$ 1.99	1.55%
		Employee/Spouse - FOUR TIER	$ 94.28	$ 97.09	$ 2.81	2.98%	$ 97.11	$ 98.61	$ 1.50	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 91.93	$ 94.66	$ 2.73	2.97%	$ 94.68	$ 96.15	$ 1.47	1.55%
		Family - FOUR TIER	$ 136.71	$ 140.78	$ 4.07	2.98%	$ 140.81	$ 142.99	$ 2.18	1.55%
HD	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)								
		Individual - ALL TIERS	$ 38.27	$ 39.41	$ 1.14	2.98%	$ 39.42	$ 40.03	$ 0.61	1.55%
		Family - TWO TIER	$ 99.51	$ 102.47	$ 2.96	2.97%	$ 102.49	$ 104.08	$ 1.59	1.55%
		Double - THREE TIER	$ 76.54	$ 78.82	$ 2.28	2.98%	$ 78.84	$ 80.06	$ 1.22	1.55%
		Family - THREE TIER	$ 101.42	$ 104.44	$ 3.02	2.98%	$ 104.46	$ 106.08	$ 1.62	1.55%
		Employee/Spouse - FOUR TIER	$ 76.54	$ 78.82	$ 2.28	2.98%	$ 78.84	$ 80.06	$ 1.22	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 74.63	$ 76.85	$ 2.22	2.97%	$ 76.87	$ 78.06	$ 1.19	1.55%
		Family - FOUR TIER	$ 110.99	$ 114.29	$ 3.30	2.97%	$ 114.32	$ 116.08	$ 1.76	1.54%
HD	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)								
		Individual - ALL TIERS	$ 31.22	$ 32.15	$ 0.93	2.98%	$ 32.16	$ 32.66	$ 0.50	1.55%
		Family - TWO TIER	$ 81.18	$ 83.59	$ 2.41	2.97%	$ 83.62	$ 84.90	$ 1.28	1.53%
		Double - THREE TIER	$ 62.45	$ 64.30	$ 1.85	2.96%	$ 64.32	$ 65.31	$ 0.99	1.54%
		Family - THREE TIER	$ 82.74	$ 85.20	$ 2.46	2.97%	$ 85.23	$ 86.54	$ 1.31	1.54%
		Employee/Spouse - FOUR TIER	$ 62.45	$ 64.30	$ 1.85	2.96%	$ 64.32	$ 65.31	$ 0.99	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 60.89	$ 62.69	$ 1.80	2.96%	$ 62.71	$ 63.68	$ 0.97	1.55%
		Family - FOUR TIER	$ 90.55	$ 93.24	$ 2.69	2.97%	$ 93.27	$ 94.70	$ 1.43	1.53%
HD	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)								
		Individual - ALL TIERS	$ 26.28	$ 27.06	$ 0.78	2.97%	$ 27.07	$ 27.49	$ 0.42	1.55%
		Family - TWO TIER	$ 68.33	$ 70.36	$ 2.03	2.97%	$ 70.38	$ 71.47	$ 1.09	1.55%
		Double - THREE TIER	$ 52.56	$ 54.13	$ 1.57	2.99%	$ 54.14	$ 54.98	$ 0.84	1.55%
		Family - THREE TIER	$ 69.65	$ 71.72	$ 2.07	2.97%	$ 71.74	$ 72.84	$ 1.10	1.53%
		Employee/Spouse - FOUR TIER	$ 52.56	$ 54.13	$ 1.57	2.99%	$ 54.14	$ 54.98	$ 0.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 51.25	$ 52.77	$ 1.52	2.97%	$ 52.79	$ 53.60	$ 0.81	1.53%
		Family - FOUR TIER	$ 76.22	$ 78.48	$ 2.26	2.97%	$ 78.50	$ 79.72	$ 1.22	1.55%
HD	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)								
		Individual - ALL TIERS	$ 24.50	$ 25.23	$ 0.73	2.98%	$ 25.24	$ 25.63	$ 0.39	1.55%
		Family - TWO TIER	$ 63.70	$ 65.60	$ 1.90	2.98%	$ 65.61	$ 66.63	$ 1.02	1.55%
		Double - THREE TIER	$ 49.00	$ 50.46	$ 1.46	2.98%	$ 50.47	$ 51.25	$ 0.78	1.55%
		Family - THREE TIER	$ 64.93	$ 66.86	$ 1.93	2.97%	$ 66.87	$ 67.91	$ 1.04	1.56%
		Employee/Spouse - FOUR TIER	$ 49.00	$ 50.46	$ 1.46	2.98%	$ 50.47	$ 51.25	$ 0.78	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 47.78	$ 49.20	$ 1.42	2.97%	$ 49.21	$ 49.97	$ 0.76	1.54%
		Family - FOUR TIER	$ 71.05	$ 73.17	$ 2.12	2.98%	$ 73.18	$ 74.32	$ 1.14	1.56%
HD	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)								
		Individual - ALL TIERS	$ 54.33	$ 55.95	$ 1.62	2.98%	$ 55.96	$ 56.83	$ 0.87	1.55%
		Family - TWO TIER	$ 141.26	$ 145.47	$ 4.21	2.98%	$ 145.49	$ 147.75	$ 2.26	1.55%
		Double - THREE TIER	$ 108.66	$ 111.90	$ 3.24	2.98%	$ 111.92	$ 113.65	$ 1.73	1.55%
		Family - THREE TIER	$ 143.97	$ 148.26	$ 4.29	2.98%	$ 148.29	$ 150.59	$ 2.30	1.55%
		Employee/Spouse - FOUR TIER	$ 108.66	$ 111.90	$ 3.24	2.98%	$ 111.92	$ 113.65	$ 1.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 105.94	$ 109.10	$ 3.16	2.98%	$ 109.12	$ 110.81	$ 1.69	1.55%
		Family - FOUR TIER	$ 157.56	$ 162.25	$ 4.69	2.98%	$ 162.28	$ 164.80	$ 2.52	1.55%
HD	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)								
		Individual - ALL TIERS	$ 53.68	$ 55.28	$ 1.60	2.98%	$ 55.29	$ 56.15	$ 0.86	1.56%
		Family - TWO TIER	$ 139.56	$ 143.73	$ 4.17	2.99%	$ 143.75	$ 145.98	$ 2.23	1.55%
		Double - THREE TIER	$ 107.36	$ 110.56	$ 3.20	2.98%	$ 110.58	$ 112.30	$ 1.72	1.56%
		Family - THREE TIER	$ 142.25	$ 146.49	$ 4.24	2.98%	$ 146.52	$ 148.79	$ 2.27	1.55%
		Employee/Spouse - FOUR TIER	$ 107.36	$ 110.56	$ 3.20	2.98%	$ 110.58	$ 112.30	$ 1.72	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 104.67	$ 107.80	$ 3.13	2.99%	$ 107.81	$ 109.49	$ 1.68	1.56%
		Family - FOUR TIER	$ 155.67	$ 160.31	$ 4.64	2.98%	$ 160.34	$ 162.83	$ 2.49	1.55%
HD	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)								
		Individual - ALL TIERS	$ 50.47	$ 51.97	$ 1.50	2.97%	$ 51.99	$ 52.79	$ 0.80	1.54%
		Family - TWO TIER	$ 131.23	$ 135.13	$ 3.90	2.97%	$ 135.17	$ 137.25	$ 2.08	1.54%
		Double - THREE TIER	$ 100.95	$ 103.95	$ 3.00	2.97%	$ 103.97	$ 105.58	$ 1.61	1.55%
		Family - THREE TIER	$ 133.75	$ 137.73	$ 3.98	2.98%	$ 137.77	$ 139.89	$ 2.12	1.54%
		Employee/Spouse - FOUR TIER	$ 100.95	$ 103.95	$ 3.00	2.97%	$ 103.97	$ 105.58	$ 1.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 98.42	$ 101.35	$ 2.93	2.98%	$ 101.38	$ 102.94	$ 1.56	1.54%
		Family - FOUR TIER	$ 146.37	$ 150.72	$ 4.35	2.97%	$ 150.76	$ 153.09	$ 2.33	1.55%
HD	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)								
		Individual - ALL TIERS	$ 40.08	$ 41.27	$ 1.19	2.97%	$ 41.29	$ 41.92	$ 0.63	1.53%
		Family - TWO TIER	$ 104.22	$ 107.31	$ 3.09	2.96%	$ 107.34	$ 109.00	$ 1.66	1.55%
		Double - THREE TIER	$ 80.17	$ 82.55	$ 2.38	2.97%	$ 82.57	$ 83.84	$ 1.27	1.54%
		Family - THREE TIER	$ 106.22	$ 109.38	$ 3.16	2.97%	$ 109.41	$ 111.09	$ 1.68	1.54%
		Employee/Spouse - FOUR TIER	$ 80.17	$ 82.55	$ 2.38	2.97%	$ 82.57	$ 83.84	$ 1.27	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 78.16	$ 80.49	$ 2.33	2.98%	$ 80.51	$ 81.75	$ 1.24	1.54%
		Family - FOUR TIER	$ 116.24	$ 119.70	$ 3.46	2.98%	$ 119.73	$ 121.57	$ 1.84	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)								
		Individual - ALL TIERS	$ 46.04	$ 50.08	$ 4.04	8.77%	$ 47.01	$ 50.87	$ 3.86	8.21%
		Family - TWO TIER	$ 119.69	$ 130.21	$ 10.52	8.79%	$ 122.23	$ 132.26	$ 10.03	8.21%
		Double - THREE TIER	$ 92.07	$ 100.16	$ 8.09	8.79%	$ 94.03	$ 101.73	$ 7.70	8.19%
		Family - THREE TIER	$ 122.00	$ 132.71	$ 10.71	8.78%	$ 124.59	$ 134.80	$ 10.21	8.19%
		Employee/Spouse - FOUR TIER	$ 92.07	$ 100.16	$ 8.09	8.79%	$ 94.03	$ 101.73	$ 7.70	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 89.77	$ 97.66	$ 7.89	8.79%	$ 91.68	$ 99.19	$ 7.51	8.19%
		Family - FOUR TIER	$ 133.51	$ 145.24	$ 11.73	8.79%	$ 136.34	$ 147.52	$ 11.18	8.20%
HD	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)								
		Individual - ALL TIERS	$ 37.38	$ 40.66	$ 3.28	8.77%	$ 38.17	$ 41.30	$ 3.13	8.20%
		Family - TWO TIER	$ 97.18	$ 105.71	$ 8.53	8.78%	$ 99.24	$ 107.37	$ 8.13	8.19%
		Double - THREE TIER	$ 74.76	$ 81.32	$ 6.56	8.77%	$ 76.34	$ 82.59	$ 6.25	8.19%
		Family - THREE TIER	$ 99.05	$ 107.74	$ 8.69	8.77%	$ 101.15	$ 109.43	$ 8.28	8.19%
		Employee/Spouse - FOUR TIER	$ 74.76	$ 81.32	$ 6.56	8.77%	$ 76.34	$ 82.59	$ 6.25	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 72.88	$ 79.28	$ 6.40	8.78%	$ 74.43	$ 80.53	$ 6.10	8.20%
		Family - FOUR TIER	$ 108.40	$ 117.91	$ 9.51	8.77%	$ 110.70	$ 119.76	$ 9.06	8.18%
HD	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)								
		Individual - ALL TIERS	$ 30.48	$ 33.17	$ 2.69	8.83%	$ 31.13	$ 33.69	$ 2.56	8.22%
		Family - TWO TIER	$ 79.26	$ 86.24	$ 6.98	8.81%	$ 80.95	$ 87.59	$ 6.64	8.20%
		Double - THREE TIER	$ 60.97	$ 66.34	$ 5.37	8.81%	$ 62.27	$ 67.38	$ 5.11	8.21%
		Family - THREE TIER	$ 80.79	$ 87.89	$ 7.10	8.79%	$ 82.50	$ 89.27	$ 6.77	8.21%
		Employee/Spouse - FOUR TIER	$ 60.97	$ 66.34	$ 5.37	8.81%	$ 62.27	$ 67.38	$ 5.11	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 59.45	$ 64.68	$ 5.23	8.80%	$ 60.71	$ 65.69	$ 4.98	8.20%
		Family - FOUR TIER	$ 88.42	$ 96.19	$ 7.77	8.79%	$ 90.29	$ 97.70	$ 7.41	8.21%
HD	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)								
		Individual - ALL TIERS	$ 25.66	$ 27.92	$ 2.26	8.81%	$ 26.21	$ 28.36	$ 2.15	8.20%
		Family - TWO TIER	$ 66.73	$ 72.59	$ 5.86	8.78%	$ 68.15	$ 73.73	$ 5.58	8.19%
		Double - THREE TIER	$ 51.33	$ 55.84	$ 4.51	8.79%	$ 52.42	$ 56.72	$ 4.30	8.20%
		Family - THREE TIER	$ 68.01	$ 73.99	$ 5.98	8.79%	$ 69.45	$ 75.15	$ 5.70	8.21%
		Employee/Spouse - FOUR TIER	$ 51.33	$ 55.84	$ 4.51	8.79%	$ 52.42	$ 56.72	$ 4.30	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 50.05	$ 54.44	$ 4.39	8.77%	$ 51.11	$ 55.30	$ 4.19	8.20%
		Family - FOUR TIER	$ 74.43	$ 80.97	$ 6.54	8.79%	$ 76.01	$ 82.24	$ 6.23	8.20%
HD	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)								
		Individual - ALL TIERS	$ 23.92	$ 26.03	$ 2.11	8.82%	$ 24.43	$ 26.44	$ 2.01	8.23%
		Family - TWO TIER	$ 62.21	$ 67.67	$ 5.46	8.78%	$ 63.53	$ 68.74	$ 5.21	8.20%
		Double - THREE TIER	$ 47.86	$ 52.06	$ 4.20	8.78%	$ 48.87	$ 52.87	$ 4.00	8.18%
		Family - THREE TIER	$ 63.41	$ 68.98	$ 5.57	8.78%	$ 64.76	$ 70.06	$ 5.30	8.18%
		Employee/Spouse - FOUR TIER	$ 47.86	$ 52.06	$ 4.20	8.78%	$ 48.87	$ 52.87	$ 4.00	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 46.66	$ 50.76	$ 4.10	8.79%	$ 47.65	$ 51.55	$ 3.90	8.18%
		Family - FOUR TIER	$ 69.39	$ 75.48	$ 6.09	8.78%	$ 70.86	$ 76.67	$ 5.81	8.20%
HD	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)								
		Individual - ALL TIERS	$ 53.06	$ 57.72	$ 4.66	8.78%	$ 54.18	$ 58.63	$ 4.45	8.21%
		Family - TWO TIER	$ 137.95	$ 150.07	$ 12.12	8.79%	$ 140.87	$ 152.43	$ 11.56	8.21%
		Double - THREE TIER	$ 106.12	$ 115.44	$ 9.32	8.78%	$ 108.37	$ 117.25	$ 8.88	8.19%
		Family - THREE TIER	$ 140.61	$ 152.96	$ 12.35	8.78%	$ 143.58	$ 155.36	$ 11.78	8.20%
		Employee/Spouse - FOUR TIER	$ 106.12	$ 115.44	$ 9.32	8.78%	$ 108.37	$ 117.25	$ 8.88	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 103.46	$ 112.55	$ 9.09	8.79%	$ 105.65	$ 114.32	$ 8.67	8.21%
		Family - FOUR TIER	$ 153.87	$ 167.39	$ 13.52	8.79%	$ 157.13	$ 170.01	$ 12.88	8.20%
HD	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)								
		Individual - ALL TIERS	$ 52.41	$ 57.03	$ 4.62	8.82%	$ 53.53	$ 57.92	$ 4.39	8.20%
		Family - TWO TIER	$ 136.28	$ 148.28	$ 12.00	8.81%	$ 139.17	$ 150.60	$ 11.43	8.21%
		Double - THREE TIER	$ 104.83	$ 114.06	$ 9.23	8.80%	$ 107.05	$ 115.85	$ 8.80	8.22%
		Family - THREE TIER	$ 138.90	$ 151.13	$ 12.23	8.80%	$ 141.85	$ 153.50	$ 11.65	8.21%
		Employee/Spouse - FOUR TIER	$ 104.83	$ 114.06	$ 9.23	8.80%	$ 107.05	$ 115.85	$ 8.80	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 102.21	$ 111.21	$ 9.00	8.81%	$ 104.38	$ 112.95	$ 8.57	8.21%
		Family - FOUR TIER	$ 152.01	$ 165.38	$ 13.37	8.80%	$ 155.23	$ 167.98	$ 12.75	8.21%
HD	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)								
		Individual - ALL TIERS	$ 49.29	$ 53.62	$ 4.33	8.78%	$ 50.34	$ 54.46	$ 4.12	8.18%
		Family - TWO TIER	$ 128.16	$ 139.41	$ 11.25	8.78%	$ 130.87	$ 141.60	$ 10.73	8.20%
		Double - THREE TIER	$ 98.59	$ 107.24	$ 8.65	8.77%	$ 100.67	$ 108.92	$ 8.25	8.20%
		Family - THREE TIER	$ 130.63	$ 142.09	$ 11.46	8.77%	$ 133.39	$ 144.32	$ 10.93	8.19%
		Employee/Spouse - FOUR TIER	$ 98.59	$ 107.24	$ 8.65	8.77%	$ 100.67	$ 108.92	$ 8.25	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 96.12	$ 104.56	$ 8.44	8.78%	$ 98.15	$ 106.20	$ 8.05	8.20%
		Family - FOUR TIER	$ 142.95	$ 155.49	$ 12.54	8.77%	$ 145.98	$ 157.94	$ 11.96	8.19%
HD	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)								
		Individual - ALL TIERS	$ 39.15	$ 42.58	$ 3.43	8.76%	$ 39.97	$ 43.25	$ 3.28	8.21%
		Family - TWO TIER	$ 101.78	$ 110.71	$ 8.93	8.77%	$ 103.94	$ 112.45	$ 8.51	8.19%
		Double - THREE TIER	$ 78.29	$ 85.16	$ 6.87	8.78%	$ 79.95	$ 86.50	$ 6.55	8.19%
		Family - THREE TIER	$ 103.74	$ 112.84	$ 9.10	8.77%	$ 105.94	$ 114.61	$ 8.67	8.18%
		Employee/Spouse - FOUR TIER	$ 78.29	$ 85.16	$ 6.87	8.78%	$ 79.95	$ 86.50	$ 6.55	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 76.34	$ 83.03	$ 6.69	8.76%	$ 77.95	$ 84.34	$ 6.39	8.20%
		Family - FOUR TIER	$ 113.53	$ 123.48	$ 9.95	8.76%	$ 115.93	$ 125.42	$ 9.49	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)								
		Individual - ALL TIERS	$ 32.25	$ 33.21	$ 0.96	2.98%	$ 33.22	$ 33.73	$ 0.51	1.54%
		Family - TWO TIER	$ 83.86	$ 86.35	$ 2.49	2.97%	$ 86.37	$ 87.70	$ 1.33	1.54%
		Double - THREE TIER	$ 64.50	$ 66.42	$ 1.92	2.98%	$ 66.44	$ 67.46	$ 1.02	1.54%
		Family - THREE TIER	$ 85.47	$ 88.01	$ 2.54	2.97%	$ 88.03	$ 89.39	$ 1.36	1.54%
		Employee/Spouse - FOUR TIER	$ 64.50	$ 66.42	$ 1.92	2.98%	$ 66.44	$ 67.46	$ 1.02	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 62.89	$ 64.76	$ 1.87	2.97%	$ 64.78	$ 65.78	$ 1.00	1.54%
		Family - FOUR TIER	$ 93.53	$ 96.31	$ 2.78	2.97%	$ 96.34	$ 97.82	$ 1.48	1.54%
HD	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)								
		Individual - ALL TIERS	$ 26.79	$ 27.59	$ 0.80	2.99%	$ 27.60	$ 28.02	$ 0.42	1.52%
		Family - TWO TIER	$ 69.67	$ 71.73	$ 2.06	2.96%	$ 71.76	$ 72.86	$ 1.10	1.53%
		Double - THREE TIER	$ 53.59	$ 55.18	$ 1.59	2.97%	$ 55.20	$ 56.04	$ 0.84	1.52%
		Family - THREE TIER	$ 71.01	$ 73.11	$ 2.10	2.96%	$ 73.14	$ 74.26	$ 1.12	1.53%
		Employee/Spouse - FOUR TIER	$ 53.59	$ 55.18	$ 1.59	2.97%	$ 55.20	$ 56.04	$ 0.84	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 52.25	$ 53.80	$ 1.55	2.97%	$ 53.82	$ 54.64	$ 0.82	1.52%
		Family - FOUR TIER	$ 77.70	$ 80.01	$ 2.31	2.97%	$ 80.04	$ 81.26	$ 1.22	1.52%
HD	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)								
		Individual - ALL TIERS	$ 24.84	$ 25.58	$ 0.74	2.98%	$ 25.58	$ 25.98	$ 0.40	1.56%
		Family - TWO TIER	$ 64.58	$ 66.51	$ 1.93	2.99%	$ 66.52	$ 67.55	$ 1.03	1.55%
		Double - THREE TIER	$ 49.68	$ 51.16	$ 1.48	2.98%	$ 51.17	$ 51.96	$ 0.79	1.54%
		Family - THREE TIER	$ 65.82	$ 67.79	$ 1.97	2.99%	$ 67.80	$ 68.85	$ 1.05	1.55%
		Employee/Spouse - FOUR TIER	$ 49.68	$ 51.16	$ 1.48	2.98%	$ 51.17	$ 51.96	$ 0.79	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 48.43	$ 49.88	$ 1.45	2.99%	$ 49.89	$ 50.66	$ 0.77	1.54%
		Family - FOUR TIER	$ 72.03	$ 74.18	$ 2.15	2.98%	$ 74.19	$ 75.35	$ 1.16	1.56%
HD	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)								
		Individual - ALL TIERS	$ 52.81	$ 54.38	$ 1.57	2.97%	$ 54.40	$ 55.24	$ 0.84	1.54%
		Family - TWO TIER	$ 137.31	$ 141.40	$ 4.09	2.98%	$ 141.43	$ 143.62	$ 2.19	1.55%
		Double - THREE TIER	$ 105.62	$ 108.77	$ 3.15	2.98%	$ 108.79	$ 110.48	$ 1.69	1.55%
		Family - THREE TIER	$ 139.95	$ 144.12	$ 4.17	2.98%	$ 144.15	$ 146.38	$ 2.23	1.55%
		Employee/Spouse - FOUR TIER	$ 105.62	$ 108.77	$ 3.15	2.98%	$ 108.79	$ 110.48	$ 1.69	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 102.98	$ 106.05	$ 3.07	2.98%	$ 106.07	$ 107.71	$ 1.64	1.55%
		Family - FOUR TIER	$ 153.16	$ 157.71	$ 4.55	2.97%	$ 157.75	$ 160.19	$ 2.44	1.55%
HD	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)								
		Individual - ALL TIERS	$ 52.23	$ 53.79	$ 1.56	2.99%	$ 53.80	$ 54.63	$ 0.83	1.54%
		Family - TWO TIER	$ 135.80	$ 139.84	$ 4.04	2.97%	$ 139.87	$ 142.04	$ 2.17	1.55%
		Double - THREE TIER	$ 104.46	$ 107.57	$ 3.11	2.98%	$ 107.59	$ 109.26	$ 1.67	1.55%
		Family - THREE TIER	$ 138.41	$ 142.53	$ 4.12	2.98%	$ 142.56	$ 144.77	$ 2.21	1.55%
		Employee/Spouse - FOUR TIER	$ 104.46	$ 107.57	$ 3.11	2.98%	$ 107.59	$ 109.26	$ 1.67	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.85	$ 104.88	$ 3.03	2.97%	$ 104.90	$ 106.53	$ 1.63	1.55%
		Family - FOUR TIER	$ 151.47	$ 155.98	$ 4.51	2.98%	$ 156.01	$ 158.43	$ 2.42	1.55%
HD	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)								
		Individual - ALL TIERS	$ 49.32	$ 50.79	$ 1.47	2.98%	$ 50.79	$ 51.59	$ 0.80	1.58%
		Family - TWO TIER	$ 128.22	$ 132.05	$ 3.83	2.99%	$ 132.07	$ 134.13	$ 2.06	1.56%
		Double - THREE TIER	$ 98.63	$ 101.58	$ 2.95	2.99%	$ 101.59	$ 103.17	$ 1.58	1.56%
		Family - THREE TIER	$ 130.69	$ 134.59	$ 3.90	2.98%	$ 134.61	$ 136.71	$ 2.10	1.56%
		Employee/Spouse - FOUR TIER	$ 98.63	$ 101.58	$ 2.95	2.99%	$ 101.59	$ 103.17	$ 1.58	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.16	$ 99.04	$ 2.88	3.00%	$ 99.05	$ 100.59	$ 1.54	1.55%
		Family - FOUR TIER	$ 143.01	$ 147.29	$ 4.28	2.99%	$ 147.30	$ 149.60	$ 2.30	1.56%
HD	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)								
		Individual - ALL TIERS	$ 40.47	$ 41.68	$ 1.21	2.99%	$ 41.69	$ 42.33	$ 0.64	1.54%
		Family - TWO TIER	$ 105.23	$ 108.36	$ 3.13	2.97%	$ 108.39	$ 110.06	$ 1.67	1.54%
		Double - THREE TIER	$ 80.95	$ 83.35	$ 2.40	2.96%	$ 83.38	$ 84.66	$ 1.28	1.54%
		Family - THREE TIER	$ 107.25	$ 110.44	$ 3.19	2.97%	$ 110.47	$ 112.18	$ 1.71	1.55%
		Employee/Spouse - FOUR TIER	$ 80.95	$ 83.35	$ 2.40	2.96%	$ 83.38	$ 84.66	$ 1.28	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 78.92	$ 81.27	$ 2.35	2.98%	$ 81.29	$ 82.54	$ 1.25	1.54%
		Family - FOUR TIER	$ 117.37	$ 120.86	$ 3.49	2.97%	$ 120.89	$ 122.76	$ 1.87	1.55%
HD	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)								
		Individual - ALL TIERS	$ 33.34	$ 34.33	$ 0.99	2.97%	$ 34.34	$ 34.87	$ 0.53	1.54%
		Family - TWO TIER	$ 86.69	$ 89.27	$ 2.58	2.98%	$ 89.30	$ 90.67	$ 1.37	1.53%
		Double - THREE TIER	$ 66.69	$ 68.67	$ 1.98	2.97%	$ 68.69	$ 69.75	$ 1.06	1.54%
		Family - THREE TIER	$ 88.36	$ 90.98	$ 2.62	2.97%	$ 91.01	$ 92.41	$ 1.40	1.54%
		Employee/Spouse - FOUR TIER	$ 66.69	$ 68.67	$ 1.98	2.97%	$ 68.69	$ 69.75	$ 1.06	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 65.02	$ 66.95	$ 1.93	2.97%	$ 66.97	$ 68.00	$ 1.03	1.54%
		Family - FOUR TIER	$ 96.70	$ 99.57	$ 2.87	2.97%	$ 99.60	$ 101.13	$ 1.53	1.54%
HD	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)								
		Individual - ALL TIERS	$ 28.26	$ 29.10	$ 0.84	2.97%	$ 29.11	$ 29.56	$ 0.45	1.55%
		Family - TWO TIER	$ 73.49	$ 75.67	$ 2.18	2.97%	$ 75.69	$ 76.85	$ 1.16	1.53%
		Double - THREE TIER	$ 56.53	$ 58.20	$ 1.67	2.95%	$ 58.23	$ 59.12	$ 0.89	1.53%
		Family - THREE TIER	$ 74.90	$ 77.12	$ 2.22	2.96%	$ 77.15	$ 78.33	$ 1.18	1.53%
		Employee/Spouse - FOUR TIER	$ 56.53	$ 58.20	$ 1.67	2.95%	$ 58.23	$ 59.12	$ 0.89	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 55.12	$ 56.75	$ 1.63	2.96%	$ 56.77	$ 57.64	$ 0.87	1.53%
		Family - FOUR TIER	$ 81.97	$ 84.40	$ 2.43	2.96%	$ 84.43	$ 85.72	$ 1.29	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)								
		Individual - ALL TIERS	$ 31.49	$ 34.26	$ 2.77	8.80%	$ 32.16	$ 34.80	$ 2.64	8.21%
		Family - TWO TIER	$ 81.88	$ 89.08	$ 7.20	8.79%	$ 83.62	$ 90.48	$ 6.86	8.20%
		Double - THREE TIER	$ 62.99	$ 68.52	$ 5.53	8.78%	$ 64.32	$ 69.60	$ 5.28	8.21%
		Family - THREE TIER	$ 83.46	$ 90.79	$ 7.33	8.78%	$ 85.23	$ 92.22	$ 6.99	8.20%
		Employee/Spouse - FOUR TIER	$ 62.99	$ 68.52	$ 5.53	8.78%	$ 64.32	$ 69.60	$ 5.28	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 61.41	$ 66.81	$ 5.40	8.79%	$ 62.71	$ 67.86	$ 5.15	8.21%
		Family - FOUR TIER	$ 91.33	$ 99.36	$ 8.03	8.79%	$ 93.26	$ 100.92	$ 7.66	8.21%
HD	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)								
		Individual - ALL TIERS	$ 26.17	$ 28.46	$ 2.29	8.75%	$ 26.72	$ 28.91	$ 2.19	8.20%
		Family - TWO TIER	$ 68.03	$ 74.00	$ 5.97	8.78%	$ 69.48	$ 75.16	$ 5.68	8.18%
		Double - THREE TIER	$ 52.34	$ 56.92	$ 4.58	8.75%	$ 53.44	$ 57.82	$ 4.38	8.20%
		Family - THREE TIER	$ 69.34	$ 75.42	$ 6.08	8.77%	$ 70.82	$ 76.61	$ 5.79	8.18%
		Employee/Spouse - FOUR TIER	$ 52.34	$ 56.92	$ 4.58	8.75%	$ 53.44	$ 57.82	$ 4.38	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 51.03	$ 55.50	$ 4.47	8.76%	$ 52.11	$ 56.37	$ 4.26	8.18%
		Family - FOUR TIER	$ 75.88	$ 82.54	$ 6.66	8.78%	$ 77.49	$ 83.83	$ 6.34	8.18%
HD	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)								
		Individual - ALL TIERS	$ 24.25	$ 26.39	$ 2.14	8.82%	$ 24.76	$ 26.80	$ 2.04	8.24%
		Family - TWO TIER	$ 63.05	$ 68.61	$ 5.56	8.82%	$ 64.39	$ 69.69	$ 5.30	8.23%
		Double - THREE TIER	$ 48.49	$ 52.78	$ 4.29	8.85%	$ 49.52	$ 53.61	$ 4.09	8.26%
		Family - THREE TIER	$ 64.26	$ 69.93	$ 5.67	8.82%	$ 65.63	$ 71.03	$ 5.40	8.23%
		Employee/Spouse - FOUR TIER	$ 48.49	$ 52.78	$ 4.29	8.85%	$ 49.52	$ 53.61	$ 4.09	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 47.29	$ 51.46	$ 4.17	8.82%	$ 48.29	$ 52.27	$ 3.98	8.24%
		Family - FOUR TIER	$ 70.32	$ 76.53	$ 6.21	8.83%	$ 71.81	$ 77.73	$ 5.92	8.24%
HD	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)								
		Individual - ALL TIERS	$ 51.58	$ 56.10	$ 4.52	8.76%	$ 52.67	$ 56.99	$ 4.32	8.20%
		Family - TWO TIER	$ 134.09	$ 145.87	$ 11.78	8.79%	$ 136.93	$ 148.16	$ 11.23	8.20%
		Double - THREE TIER	$ 103.14	$ 112.21	$ 9.07	8.79%	$ 105.32	$ 113.97	$ 8.65	8.21%
		Family - THREE TIER	$ 136.66	$ 148.68	$ 12.02	8.80%	$ 139.56	$ 151.01	$ 11.45	8.20%
		Employee/Spouse - FOUR TIER	$ 103.14	$ 112.21	$ 9.07	8.79%	$ 105.32	$ 113.97	$ 8.65	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 100.57	$ 109.40	$ 8.83	8.78%	$ 102.70	$ 111.12	$ 8.42	8.20%
		Family - FOUR TIER	$ 149.56	$ 162.70	$ 13.14	8.79%	$ 152.73	$ 165.26	$ 12.53	8.20%
HD	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)								
		Individual - ALL TIERS	$ 51.00	$ 55.49	$ 4.49	8.80%	$ 52.10	$ 56.36	$ 4.26	8.18%
		Family - TWO TIER	$ 132.63	$ 144.27	$ 11.64	8.78%	$ 135.44	$ 146.54	$ 11.10	8.20%
		Double - THREE TIER	$ 102.02	$ 110.98	$ 8.96	8.78%	$ 104.18	$ 112.72	$ 8.54	8.20%
		Family - THREE TIER	$ 135.17	$ 147.04	$ 11.87	8.78%	$ 138.04	$ 149.35	$ 11.31	8.19%
		Employee/Spouse - FOUR TIER	$ 102.02	$ 110.98	$ 8.96	8.78%	$ 104.18	$ 112.72	$ 8.54	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 99.47	$ 108.20	$ 8.73	8.78%	$ 101.57	$ 109.90	$ 8.33	8.20%
		Family - FOUR TIER	$ 147.93	$ 160.92	$ 12.99	8.78%	$ 151.06	$ 163.44	$ 12.38	8.20%
HD	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)								
		Individual - ALL TIERS	$ 48.15	$ 52.40	$ 4.25	8.83%	$ 49.18	$ 53.22	$ 4.04	8.21%
		Family - TWO TIER	$ 125.21	$ 136.23	$ 11.02	8.80%	$ 127.86	$ 138.37	$ 10.51	8.22%
		Double - THREE TIER	$ 96.31	$ 104.79	$ 8.48	8.80%	$ 98.35	$ 106.44	$ 8.09	8.23%
		Family - THREE TIER	$ 127.62	$ 138.85	$ 11.23	8.80%	$ 130.32	$ 141.03	$ 10.71	8.22%
		Employee/Spouse - FOUR TIER	$ 96.31	$ 104.79	$ 8.48	8.80%	$ 98.35	$ 106.44	$ 8.09	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 93.90	$ 102.17	$ 8.27	8.81%	$ 95.90	$ 103.78	$ 7.88	8.22%
		Family - FOUR TIER	$ 139.65	$ 151.95	$ 12.30	8.81%	$ 142.61	$ 154.34	$ 11.73	8.23%
HD	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)								
		Individual - ALL TIERS	$ 39.53	$ 42.99	$ 3.46	8.75%	$ 40.37	$ 43.67	$ 3.30	8.17%
		Family - TWO TIER	$ 102.77	$ 111.79	$ 9.02	8.78%	$ 104.95	$ 113.54	$ 8.59	8.18%
		Double - THREE TIER	$ 79.06	$ 85.99	$ 6.93	8.77%	$ 80.73	$ 87.34	$ 6.61	8.19%
		Family - THREE TIER	$ 104.75	$ 113.94	$ 9.19	8.77%	$ 106.97	$ 115.73	$ 8.76	8.19%
		Employee/Spouse - FOUR TIER	$ 79.06	$ 85.99	$ 6.93	8.77%	$ 80.73	$ 87.34	$ 6.61	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 77.08	$ 83.84	$ 6.76	8.77%	$ 78.71	$ 85.16	$ 6.45	8.19%
		Family - FOUR TIER	$ 114.63	$ 124.69	$ 10.06	8.78%	$ 117.06	$ 126.64	$ 9.58	8.18%
HD	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)								
		Individual - ALL TIERS	$ 32.56	$ 35.42	$ 2.86	8.78%	$ 33.25	$ 35.98	$ 2.73	8.21%
		Family - TWO TIER	$ 84.64	$ 92.09	$ 7.45	8.80%	$ 86.44	$ 93.54	$ 7.10	8.21%
		Double - THREE TIER	$ 65.12	$ 70.84	$ 5.72	8.78%	$ 66.49	$ 71.95	$ 5.46	8.21%
		Family - THREE TIER	$ 86.28	$ 93.86	$ 7.58	8.79%	$ 88.11	$ 95.34	$ 7.23	8.21%
		Employee/Spouse - FOUR TIER	$ 65.12	$ 70.84	$ 5.72	8.78%	$ 66.49	$ 71.95	$ 5.46	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 63.49	$ 69.07	$ 5.58	8.79%	$ 64.83	$ 70.15	$ 5.32	8.21%
		Family - FOUR TIER	$ 94.41	$ 102.72	$ 8.31	8.80%	$ 96.41	$ 104.33	$ 7.92	8.21%
HD	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)								
		Individual - ALL TIERS	$ 27.60	$ 30.02	$ 2.42	8.77%	$ 28.19	$ 30.49	$ 2.30	8.16%
		Family - TWO TIER	$ 71.77	$ 78.06	$ 6.29	8.76%	$ 73.30	$ 79.29	$ 5.99	8.17%
		Double - THREE TIER	$ 55.21	$ 60.05	$ 4.84	8.77%	$ 56.38	$ 60.99	$ 4.61	8.18%
		Family - THREE TIER	$ 73.15	$ 79.56	$ 6.41	8.76%	$ 74.71	$ 80.81	$ 6.10	8.16%
		Employee/Spouse - FOUR TIER	$ 55.21	$ 60.05	$ 4.84	8.77%	$ 56.38	$ 60.99	$ 4.61	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 53.82	$ 58.55	$ 4.73	8.79%	$ 54.97	$ 59.46	$ 4.49	8.17%
		Family - FOUR TIER	$ 80.06	$ 87.07	$ 7.01	8.76%	$ 81.75	$ 88.43	$ 6.68	8.17%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)								
		Individual - ALL TIERS	$ 26.42	$ 27.21	$ 0.79	2.99%	$ 27.21	$ 27.63	$ 0.42	1.54%
		Family - TWO TIER	$ 68.68	$ 70.74	$ 2.06	3.00%	$ 70.74	$ 71.85	$ 1.11	1.57%
		Double - THREE TIER	$ 52.83	$ 54.41	$ 1.58	2.99%	$ 54.42	$ 55.27	$ 0.85	1.56%
		Family - THREE TIER	$ 70.00	$ 72.10	$ 2.10	3.00%	$ 72.10	$ 73.23	$ 1.13	1.57%
		Employee/Spouse - FOUR TIER	$ 52.83	$ 54.41	$ 1.58	2.99%	$ 54.42	$ 55.27	$ 0.85	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 51.51	$ 53.05	$ 1.54	2.99%	$ 53.06	$ 53.89	$ 0.83	1.56%
		Family - FOUR TIER	$ 76.61	$ 78.90	$ 2.29	2.99%	$ 78.91	$ 80.14	$ 1.23	1.56%
HD	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)								
		Individual - ALL TIERS	$ 62.69	$ 64.56	$ 1.87	2.98%	$ 64.57	$ 65.57	$ 1.00	1.55%
		Family - TWO TIER	$ 163.00	$ 167.85	$ 4.85	2.98%	$ 167.89	$ 170.49	$ 2.60	1.55%
		Double - THREE TIER	$ 125.39	$ 129.12	$ 3.73	2.97%	$ 129.15	$ 131.14	$ 1.99	1.54%
		Family - THREE TIER	$ 166.14	$ 171.08	$ 4.94	2.97%	$ 171.12	$ 173.77	$ 2.65	1.55%
		Employee/Spouse - FOUR TIER	$ 125.39	$ 129.12	$ 3.73	2.97%	$ 129.15	$ 131.14	$ 1.99	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 122.25	$ 125.89	$ 3.64	2.98%	$ 125.92	$ 127.86	$ 1.94	1.54%
		Family - FOUR TIER	$ 181.81	$ 187.22	$ 5.41	2.98%	$ 187.26	$ 190.16	$ 2.90	1.55%
HD	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)								
		Individual - ALL TIERS	$ 61.98	$ 63.83	$ 1.85	2.98%	$ 63.83	$ 64.83	$ 1.00	1.57%
		Family - TWO TIER	$ 161.14	$ 165.95	$ 4.81	2.98%	$ 165.97	$ 168.56	$ 2.59	1.56%
		Double - THREE TIER	$ 123.95	$ 127.65	$ 3.70	2.99%	$ 127.67	$ 129.66	$ 1.99	1.56%
		Family - THREE TIER	$ 164.23	$ 169.14	$ 4.91	2.99%	$ 169.16	$ 171.80	$ 2.64	1.56%
		Employee/Spouse - FOUR TIER	$ 123.95	$ 127.65	$ 3.70	2.99%	$ 127.67	$ 129.66	$ 1.99	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 120.85	$ 124.46	$ 3.61	2.99%	$ 124.48	$ 126.42	$ 1.94	1.56%
		Family - FOUR TIER	$ 179.73	$ 185.10	$ 5.37	2.99%	$ 185.12	$ 188.00	$ 2.88	1.56%
HD	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)								
		Individual - ALL TIERS	$ 58.36	$ 60.10	$ 1.74	2.98%	$ 60.11	$ 61.04	$ 0.93	1.55%
		Family - TWO TIER	$ 151.73	$ 156.26	$ 4.53	2.99%	$ 156.28	$ 158.71	$ 2.43	1.55%
		Double - THREE TIER	$ 116.72	$ 120.20	$ 3.48	2.98%	$ 120.22	$ 122.09	$ 1.87	1.56%
		Family - THREE TIER	$ 154.65	$ 159.26	$ 4.61	2.98%	$ 159.29	$ 161.76	$ 2.47	1.55%
		Employee/Spouse - FOUR TIER	$ 116.72	$ 120.20	$ 3.48	2.98%	$ 120.22	$ 122.09	$ 1.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 113.80	$ 117.19	$ 3.39	2.98%	$ 117.21	$ 119.03	$ 1.82	1.55%
		Family - FOUR TIER	$ 169.24	$ 174.29	$ 5.05	2.98%	$ 174.32	$ 177.02	$ 2.70	1.55%
HD	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)								
		Individual - ALL TIERS	$ 46.90	$ 48.30	$ 1.40	2.99%	$ 48.31	$ 49.06	$ 0.75	1.55%
		Family - TWO TIER	$ 121.94	$ 125.57	$ 3.63	2.98%	$ 125.60	$ 127.55	$ 1.95	1.55%
		Double - THREE TIER	$ 93.80	$ 96.60	$ 2.80	2.99%	$ 96.62	$ 98.11	$ 1.49	1.54%
		Family - THREE TIER	$ 124.29	$ 127.99	$ 3.70	2.98%	$ 128.02	$ 130.00	$ 1.98	1.55%
		Employee/Spouse - FOUR TIER	$ 93.80	$ 96.60	$ 2.80	2.99%	$ 96.62	$ 98.11	$ 1.49	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 91.46	$ 94.18	$ 2.72	2.97%	$ 94.20	$ 95.66	$ 1.46	1.55%
		Family - FOUR TIER	$ 136.01	$ 140.06	$ 4.05	2.98%	$ 140.09	$ 142.26	$ 2.17	1.55%
HD	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)								
		Individual - ALL TIERS	$ 38.25	$ 39.39	$ 1.14	2.98%	$ 39.40	$ 40.01	$ 0.61	1.55%
		Family - TWO TIER	$ 99.44	$ 102.41	$ 2.97	2.99%	$ 102.43	$ 104.02	$ 1.59	1.55%
		Double - THREE TIER	$ 76.50	$ 78.78	$ 2.28	2.98%	$ 78.79	$ 80.02	$ 1.23	1.56%
		Family - THREE TIER	$ 101.36	$ 104.38	$ 3.02	2.98%	$ 104.40	$ 106.02	$ 1.62	1.55%
		Employee/Spouse - FOUR TIER	$ 76.50	$ 78.78	$ 2.28	2.98%	$ 78.79	$ 80.02	$ 1.23	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 74.58	$ 76.81	$ 2.23	2.99%	$ 76.82	$ 78.02	$ 1.20	1.56%
		Family - FOUR TIER	$ 110.92	$ 114.23	$ 3.31	2.98%	$ 114.25	$ 116.02	$ 1.77	1.55%
HD	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)								
		Individual - ALL TIERS	$ 32.25	$ 33.21	$ 0.96	2.98%	$ 33.21	$ 33.73	$ 0.52	1.57%
		Family - TWO TIER	$ 83.84	$ 86.35	$ 2.51	2.99%	$ 86.36	$ 87.70	$ 1.34	1.55%
		Double - THREE TIER	$ 64.49	$ 66.42	$ 1.93	2.99%	$ 66.43	$ 67.46	$ 1.03	1.55%
		Family - THREE TIER	$ 85.45	$ 88.01	$ 2.56	3.00%	$ 88.02	$ 89.39	$ 1.37	1.56%
		Employee/Spouse - FOUR TIER	$ 64.49	$ 66.42	$ 1.93	2.99%	$ 66.43	$ 67.46	$ 1.03	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 62.88	$ 64.76	$ 1.88	2.99%	$ 64.77	$ 65.78	$ 1.01	1.56%
		Family - FOUR TIER	$ 93.51	$ 96.31	$ 2.80	2.99%	$ 96.32	$ 97.82	$ 1.50	1.56%
HD	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)								
		Individual - ALL TIERS	$ 30.07	$ 30.97	$ 0.90	2.99%	$ 30.97	$ 31.45	$ 0.48	1.55%
		Family - TWO TIER	$ 78.18	$ 80.51	$ 2.33	2.98%	$ 80.52	$ 81.78	$ 1.26	1.56%
		Double - THREE TIER	$ 60.14	$ 61.93	$ 1.79	2.98%	$ 61.94	$ 62.90	$ 0.96	1.55%
		Family - THREE TIER	$ 79.68	$ 82.06	$ 2.38	2.99%	$ 82.07	$ 83.35	$ 1.28	1.56%
		Employee/Spouse - FOUR TIER	$ 60.14	$ 61.93	$ 1.79	2.98%	$ 61.94	$ 62.90	$ 0.96	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 58.63	$ 60.38	$ 1.75	2.98%	$ 60.39	$ 61.33	$ 0.94	1.56%
		Family - FOUR TIER	$ 87.20	$ 89.80	$ 2.60	2.98%	$ 89.81	$ 91.21	$ 1.40	1.56%
HD	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)								
		Individual - ALL TIERS	$ 79.14	$ 81.50	$ 2.36	2.98%	$ 81.52	$ 82.78	$ 1.26	1.55%
		Family - TWO TIER	$ 205.78	$ 211.90	$ 6.12	2.97%	$ 211.95	$ 215.22	$ 3.27	1.54%
		Double - THREE TIER	$ 158.29	$ 163.00	$ 4.71	2.98%	$ 163.04	$ 165.56	$ 2.52	1.55%
		Family - THREE TIER	$ 209.74	$ 215.97	$ 6.23	2.97%	$ 216.03	$ 219.36	$ 3.33	1.54%
		Employee/Spouse - FOUR TIER	$ 158.29	$ 163.00	$ 4.71	2.98%	$ 163.04	$ 165.56	$ 2.52	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 154.34	$ 158.92	$ 4.58	2.97%	$ 158.97	$ 161.42	$ 2.45	1.54%
		Family - FOUR TIER	$ 229.52	$ 236.35	$ 6.83	2.98%	$ 236.41	$ 240.06	$ 3.65	1.54%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)								
		Individual - ALL TIERS	$ 25.80	$ 28.07	$ 2.27	8.80%	$ 26.34	$ 28.51	$ 2.17	8.24%
		Family - TWO TIER	$ 67.07	$ 72.98	$ 5.91	8.81%	$ 68.49	$ 74.12	$ 5.63	8.22%
		Double - THREE TIER	$ 51.59	$ 56.14	$ 4.55	8.82%	$ 52.69	$ 57.02	$ 4.33	8.22%
		Family - THREE TIER	$ 68.36	$ 74.38	$ 6.02	8.81%	$ 69.81	$ 75.55	$ 5.74	8.22%
		Employee/Spouse - FOUR TIER	$ 51.59	$ 56.14	$ 4.55	8.82%	$ 52.69	$ 57.02	$ 4.33	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 50.31	$ 54.73	$ 4.42	8.79%	$ 51.36	$ 55.59	$ 4.23	8.24%
		Family - FOUR TIER	$ 74.81	$ 81.40	$ 6.59	8.81%	$ 76.39	$ 82.68	$ 6.29	8.23%
HD	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)								
		Individual - ALL TIERS	$ 61.22	$ 66.60	$ 5.38	8.79%	$ 62.51	$ 67.65	$ 5.14	8.22%
		Family - TWO TIER	$ 159.16	$ 173.16	$ 14.00	8.80%	$ 162.54	$ 175.88	$ 13.34	8.21%
		Double - THREE TIER	$ 122.43	$ 133.20	$ 10.77	8.80%	$ 125.02	$ 135.29	$ 10.27	8.21%
		Family - THREE TIER	$ 162.22	$ 176.49	$ 14.27	8.80%	$ 165.66	$ 179.26	$ 13.60	8.21%
		Employee/Spouse - FOUR TIER	$ 122.43	$ 133.20	$ 10.77	8.80%	$ 125.02	$ 135.29	$ 10.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 119.37	$ 129.87	$ 10.50	8.80%	$ 121.90	$ 131.91	$ 10.01	8.21%
		Family - FOUR TIER	$ 177.52	$ 193.14	$ 15.62	8.80%	$ 181.29	$ 196.18	$ 14.89	8.21%
HD	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)								
		Individual - ALL TIERS	$ 60.52	$ 65.85	$ 5.33	8.81%	$ 61.80	$ 66.88	$ 5.08	8.22%
		Family - TWO TIER	$ 157.36	$ 171.20	$ 13.84	8.80%	$ 160.69	$ 173.89	$ 13.20	8.21%
		Double - THREE TIER	$ 121.05	$ 131.69	$ 10.64	8.79%	$ 123.61	$ 133.76	$ 10.15	8.21%
		Family - THREE TIER	$ 160.39	$ 174.49	$ 14.10	8.79%	$ 163.79	$ 177.23	$ 13.44	8.21%
		Employee/Spouse - FOUR TIER	$ 121.05	$ 131.69	$ 10.64	8.79%	$ 123.61	$ 133.76	$ 10.15	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 118.02	$ 128.40	$ 10.38	8.80%	$ 120.52	$ 130.42	$ 9.90	8.21%
		Family - FOUR TIER	$ 175.52	$ 190.96	$ 15.44	8.80%	$ 179.24	$ 193.95	$ 14.71	8.21%
HD	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)								
		Individual - ALL TIERS	$ 56.99	$ 62.00	$ 5.01	8.79%	$ 58.20	$ 62.97	$ 4.77	8.20%
		Family - TWO TIER	$ 148.16	$ 161.20	$ 13.04	8.80%	$ 151.31	$ 163.73	$ 12.42	8.21%
		Double - THREE TIER	$ 113.97	$ 124.00	$ 10.03	8.80%	$ 116.39	$ 125.95	$ 9.56	8.21%
		Family - THREE TIER	$ 151.01	$ 164.30	$ 13.29	8.80%	$ 154.21	$ 166.88	$ 12.67	8.22%
		Employee/Spouse - FOUR TIER	$ 113.97	$ 124.00	$ 10.03	8.80%	$ 116.39	$ 125.95	$ 9.56	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 111.12	$ 120.90	$ 9.78	8.80%	$ 113.48	$ 122.80	$ 9.32	8.21%
		Family - FOUR TIER	$ 165.26	$ 179.80	$ 14.54	8.80%	$ 168.77	$ 182.63	$ 13.86	8.21%
HD	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)								
		Individual - ALL TIERS	$ 45.80	$ 49.83	$ 4.03	8.80%	$ 46.78	$ 50.61	$ 3.83	8.19%
		Family - TWO TIER	$ 119.10	$ 129.55	$ 10.45	8.77%	$ 121.62	$ 131.58	$ 9.96	8.19%
		Double - THREE TIER	$ 91.61	$ 99.65	$ 8.04	8.78%	$ 93.55	$ 101.22	$ 7.67	8.20%
		Family - THREE TIER	$ 121.39	$ 132.04	$ 10.65	8.77%	$ 123.96	$ 134.11	$ 10.15	8.19%
		Employee/Spouse - FOUR TIER	$ 91.61	$ 99.65	$ 8.04	8.78%	$ 93.55	$ 101.22	$ 7.67	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 89.33	$ 97.16	$ 7.83	8.77%	$ 91.21	$ 98.69	$ 7.48	8.20%
		Family - FOUR TIER	$ 132.84	$ 144.50	$ 11.66	8.78%	$ 135.65	$ 146.76	$ 11.11	8.19%
HD	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)								
		Individual - ALL TIERS	$ 37.36	$ 40.64	$ 3.28	8.78%	$ 38.15	$ 41.27	$ 3.12	8.18%
		Family - TWO TIER	$ 97.13	$ 105.65	$ 8.52	8.77%	$ 99.19	$ 107.31	$ 8.12	8.19%
		Double - THREE TIER	$ 74.72	$ 81.27	$ 6.55	8.77%	$ 76.29	$ 82.55	$ 6.26	8.21%
		Family - THREE TIER	$ 99.00	$ 107.69	$ 8.69	8.78%	$ 101.10	$ 109.38	$ 8.28	8.19%
		Employee/Spouse - FOUR TIER	$ 74.72	$ 81.27	$ 6.55	8.77%	$ 76.29	$ 82.55	$ 6.26	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 72.85	$ 79.24	$ 6.39	8.77%	$ 74.39	$ 80.49	$ 6.10	8.20%
		Family - FOUR TIER	$ 108.33	$ 117.85	$ 9.52	8.79%	$ 110.63	$ 119.70	$ 9.07	8.20%
HD	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)								
		Individual - ALL TIERS	$ 31.48	$ 34.26	$ 2.78	8.83%	$ 32.15	$ 34.80	$ 2.65	8.24%
		Family - TWO TIER	$ 81.86	$ 89.08	$ 7.22	8.82%	$ 83.58	$ 90.48	$ 6.90	8.26%
		Double - THREE TIER	$ 62.97	$ 68.52	$ 5.55	8.81%	$ 64.30	$ 69.60	$ 5.30	8.24%
		Family - THREE TIER	$ 83.43	$ 90.79	$ 7.36	8.82%	$ 85.19	$ 92.22	$ 7.03	8.25%
		Employee/Spouse - FOUR TIER	$ 62.97	$ 68.52	$ 5.55	8.81%	$ 64.30	$ 69.60	$ 5.30	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 61.39	$ 66.81	$ 5.42	8.83%	$ 62.69	$ 67.86	$ 5.17	8.25%
		Family - FOUR TIER	$ 91.30	$ 99.36	$ 8.06	8.83%	$ 93.24	$ 100.92	$ 7.68	8.24%
HD	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)								
		Individual - ALL TIERS	$ 29.36	$ 31.95	$ 2.59	8.82%	$ 29.98	$ 32.45	$ 2.47	8.24%
		Family - TWO TIER	$ 76.34	$ 83.06	$ 6.72	8.80%	$ 77.96	$ 84.36	$ 6.40	8.21%
		Double - THREE TIER	$ 58.73	$ 63.89	$ 5.16	8.79%	$ 59.97	$ 64.90	$ 4.93	8.22%
		Family - THREE TIER	$ 77.81	$ 84.66	$ 6.85	8.80%	$ 79.46	$ 85.99	$ 6.53	8.22%
		Employee/Spouse - FOUR TIER	$ 58.73	$ 63.89	$ 5.16	8.79%	$ 59.97	$ 64.90	$ 4.93	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 57.26	$ 62.29	$ 5.03	8.78%	$ 58.47	$ 63.27	$ 4.80	8.21%
		Family - FOUR TIER	$ 85.15	$ 92.64	$ 7.49	8.80%	$ 86.95	$ 94.10	$ 7.15	8.22%
HD	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)								
		Individual - ALL TIERS	$ 77.29	$ 84.08	$ 6.79	8.79%	$ 78.92	$ 85.40	$ 6.48	8.21%
		Family - TWO TIER	$ 200.94	$ 218.60	$ 17.66	8.79%	$ 205.20	$ 222.03	$ 16.83	8.20%
		Double - THREE TIER	$ 154.57	$ 168.16	$ 13.59	8.79%	$ 157.85	$ 170.80	$ 12.95	8.20%
		Family - THREE TIER	$ 204.81	$ 222.81	$ 18.00	8.79%	$ 209.16	$ 226.30	$ 17.14	8.19%
		Employee/Spouse - FOUR TIER	$ 154.57	$ 168.16	$ 13.59	8.79%	$ 157.85	$ 170.80	$ 12.95	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 150.71	$ 163.95	$ 13.24	8.79%	$ 153.90	$ 166.53	$ 12.63	8.21%
		Family - FOUR TIER	$ 224.14	$ 243.82	$ 19.68	8.78%	$ 228.88	$ 247.65	$ 18.77	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)								
		Individual - ALL TIERS	$ 78.20	$ 80.53	$ 2.33	2.98%	$ 80.54	$ 81.79	$ 1.25	1.55%
		Family - TWO TIER	$ 203.32	$ 209.38	$ 6.06	2.98%	$ 209.41	$ 212.67	$ 3.26	1.56%
		Double - THREE TIER	$ 156.39	$ 161.06	$ 4.67	2.99%	$ 161.09	$ 163.59	$ 2.50	1.55%
		Family - THREE TIER	$ 207.23	$ 213.41	$ 6.18	2.98%	$ 213.45	$ 216.76	$ 3.31	1.55%
		Employee/Spouse - FOUR TIER	$ 156.39	$ 161.06	$ 4.67	2.99%	$ 161.09	$ 163.59	$ 2.50	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 152.48	$ 157.03	$ 4.55	2.98%	$ 157.06	$ 159.50	$ 2.44	1.55%
		Family - FOUR TIER	$ 226.78	$ 233.54	$ 6.76	2.98%	$ 233.58	$ 237.20	$ 3.62	1.55%
HD	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)								
		Individual - ALL TIERS	$ 73.52	$ 75.71	$ 2.19	2.98%	$ 75.73	$ 76.90	$ 1.17	1.54%
		Family - TWO TIER	$ 191.15	$ 196.85	$ 5.70	2.98%	$ 196.90	$ 199.94	$ 3.04	1.54%
		Double - THREE TIER	$ 147.05	$ 151.42	$ 4.37	2.97%	$ 151.46	$ 153.80	$ 2.34	1.54%
		Family - THREE TIER	$ 194.83	$ 200.63	$ 5.80	2.98%	$ 200.68	$ 203.78	$ 3.10	1.54%
		Employee/Spouse - FOUR TIER	$ 147.05	$ 151.42	$ 4.37	2.97%	$ 151.46	$ 153.80	$ 2.34	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 143.37	$ 147.64	$ 4.27	2.98%	$ 147.67	$ 149.95	$ 2.28	1.54%
		Family - FOUR TIER	$ 213.21	$ 219.56	$ 6.35	2.98%	$ 219.61	$ 223.01	$ 3.40	1.55%
HD	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)								
		Individual - ALL TIERS	$ 65.42	$ 67.37	$ 1.95	2.98%	$ 67.39	$ 68.43	$ 1.04	1.54%
		Family - TWO TIER	$ 170.11	$ 175.16	$ 5.05	2.97%	$ 175.22	$ 177.91	$ 2.69	1.54%
		Double - THREE TIER	$ 130.86	$ 134.74	$ 3.88	2.97%	$ 134.78	$ 136.85	$ 2.07	1.54%
		Family - THREE TIER	$ 173.39	$ 178.53	$ 5.14	2.96%	$ 178.59	$ 181.33	$ 2.74	1.53%
		Employee/Spouse - FOUR TIER	$ 130.86	$ 134.74	$ 3.88	2.97%	$ 134.78	$ 136.85	$ 2.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 127.58	$ 131.37	$ 3.79	2.97%	$ 131.41	$ 133.43	$ 2.02	1.54%
		Family - FOUR TIER	$ 189.75	$ 195.37	$ 5.62	2.96%	$ 195.44	$ 198.44	$ 3.00	1.53%
HD	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)								
		Individual - ALL TIERS	$ 58.30	$ 60.04	$ 1.74	2.98%	$ 60.05	$ 60.98	$ 0.93	1.55%
		Family - TWO TIER	$ 151.58	$ 156.10	$ 4.52	2.98%	$ 156.13	$ 158.55	$ 2.42	1.55%
		Double - THREE TIER	$ 116.60	$ 120.07	$ 3.47	2.98%	$ 120.09	$ 121.96	$ 1.87	1.56%
		Family - THREE TIER	$ 154.50	$ 159.10	$ 4.60	2.98%	$ 159.13	$ 161.60	$ 2.47	1.55%
		Employee/Spouse - FOUR TIER	$ 116.60	$ 120.07	$ 3.47	2.98%	$ 120.09	$ 121.96	$ 1.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 113.68	$ 117.07	$ 3.39	2.98%	$ 117.10	$ 118.91	$ 1.81	1.55%
		Family - FOUR TIER	$ 169.08	$ 174.11	$ 5.03	2.97%	$ 174.14	$ 176.84	$ 2.70	1.55%
HD	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)								
		Individual - ALL TIERS	$ 55.86	$ 57.52	$ 1.66	2.97%	$ 57.53	$ 58.43	$ 0.90	1.56%
		Family - TWO TIER	$ 145.23	$ 149.56	$ 4.33	2.98%	$ 149.58	$ 151.91	$ 2.33	1.56%
		Double - THREE TIER	$ 111.71	$ 115.05	$ 3.34	2.99%	$ 115.06	$ 116.86	$ 1.80	1.56%
		Family - THREE TIER	$ 148.02	$ 152.44	$ 4.42	2.99%	$ 152.46	$ 154.83	$ 2.37	1.55%
		Employee/Spouse - FOUR TIER	$ 111.71	$ 115.05	$ 3.34	2.99%	$ 115.06	$ 116.86	$ 1.80	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 108.92	$ 112.17	$ 3.25	2.98%	$ 112.19	$ 113.93	$ 1.74	1.55%
		Family - FOUR TIER	$ 161.99	$ 166.82	$ 4.83	2.98%	$ 166.84	$ 169.44	$ 2.60	1.56%
HD	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)								
		Individual - ALL TIERS	$ 47.23	$ 48.64	$ 1.41	2.99%	$ 48.64	$ 49.40	$ 0.76	1.56%
		Family - TWO TIER	$ 122.80	$ 126.46	$ 3.66	2.98%	$ 126.47	$ 128.44	$ 1.97	1.56%
		Double - THREE TIER	$ 94.45	$ 97.27	$ 2.82	2.99%	$ 97.28	$ 98.80	$ 1.52	1.56%
		Family - THREE TIER	$ 125.15	$ 128.89	$ 3.74	2.99%	$ 128.91	$ 130.91	$ 2.00	1.55%
		Employee/Spouse - FOUR TIER	$ 94.45	$ 97.27	$ 2.82	2.99%	$ 97.28	$ 98.80	$ 1.52	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 92.09	$ 94.84	$ 2.75	2.99%	$ 94.86	$ 96.33	$ 1.47	1.55%
		Family - FOUR TIER	$ 136.96	$ 141.05	$ 4.09	2.99%	$ 141.07	$ 143.26	$ 2.19	1.55%
HD	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)								
		Individual - ALL TIERS	$ 39.88	$ 41.07	$ 1.19	2.98%	$ 41.08	$ 41.71	$ 0.63	1.53%
		Family - TWO TIER	$ 103.69	$ 106.78	$ 3.09	2.98%	$ 106.80	$ 108.45	$ 1.65	1.54%
		Double - THREE TIER	$ 79.76	$ 82.14	$ 2.38	2.98%	$ 82.15	$ 83.43	$ 1.28	1.56%
		Family - THREE TIER	$ 105.69	$ 108.83	$ 3.14	2.97%	$ 108.85	$ 110.54	$ 1.69	1.55%
		Employee/Spouse - FOUR TIER	$ 79.76	$ 82.14	$ 2.38	2.98%	$ 82.15	$ 83.43	$ 1.28	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 77.77	$ 80.08	$ 2.31	2.97%	$ 80.10	$ 81.34	$ 1.24	1.55%
		Family - FOUR TIER	$ 115.66	$ 119.10	$ 3.44	2.97%	$ 119.12	$ 120.97	$ 1.85	1.55%
HD	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)								
		Individual - ALL TIERS	$ 37.68	$ 38.80	$ 1.12	2.97%	$ 38.81	$ 39.41	$ 0.60	1.55%
		Family - TWO TIER	$ 97.97	$ 100.89	$ 2.92	2.98%	$ 100.91	$ 102.47	$ 1.56	1.55%
		Double - THREE TIER	$ 75.36	$ 77.61	$ 2.25	2.99%	$ 77.62	$ 78.82	$ 1.20	1.55%
		Family - THREE TIER	$ 99.85	$ 102.83	$ 2.98	2.98%	$ 102.85	$ 104.44	$ 1.59	1.55%
		Employee/Spouse - FOUR TIER	$ 75.36	$ 77.61	$ 2.25	2.99%	$ 77.62	$ 78.82	$ 1.20	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 73.48	$ 75.67	$ 2.19	2.98%	$ 75.68	$ 76.85	$ 1.17	1.55%
		Family - FOUR TIER	$ 109.28	$ 112.53	$ 3.25	2.97%	$ 112.55	$ 114.30	$ 1.75	1.55%
HD	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)								
		Individual - ALL TIERS	$ 34.40	$ 35.43	$ 1.03	2.99%	$ 35.44	$ 35.98	$ 0.54	1.52%
		Family - TWO TIER	$ 89.45	$ 92.11	$ 2.66	2.97%	$ 92.13	$ 93.55	$ 1.42	1.54%
		Double - THREE TIER	$ 68.81	$ 70.85	$ 2.04	2.96%	$ 70.87	$ 71.96	$ 1.09	1.54%
		Family - THREE TIER	$ 91.17	$ 93.88	$ 2.71	2.97%	$ 93.91	$ 95.35	$ 1.44	1.53%
		Employee/Spouse - FOUR TIER	$ 68.81	$ 70.85	$ 2.04	2.96%	$ 70.87	$ 71.96	$ 1.09	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 67.09	$ 69.08	$ 1.99	2.97%	$ 69.10	$ 70.16	$ 1.06	1.53%
		Family - FOUR TIER	$ 99.77	$ 102.73	$ 2.96	2.97%	$ 102.77	$ 104.35	$ 1.58	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)								
		Individual - ALL TIERS	$ 76.36	$ 83.08	$ 6.72	8.80%	$ 77.98	$ 84.38	$ 6.40	8.21%
		Family - TWO TIER	$ 198.54	$ 216.01	$ 17.47	8.80%	$ 202.76	$ 219.40	$ 16.64	8.21%
		Double - THREE TIER	$ 152.73	$ 166.16	$ 13.43	8.79%	$ 155.97	$ 168.77	$ 12.80	8.21%
		Family - THREE TIER	$ 202.36	$ 220.16	$ 17.80	8.80%	$ 206.66	$ 223.62	$ 16.96	8.21%
		Employee/Spouse - FOUR TIER	$ 152.73	$ 166.16	$ 13.43	8.79%	$ 155.97	$ 168.77	$ 12.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 148.91	$ 162.00	$ 13.09	8.79%	$ 152.07	$ 164.55	$ 12.48	8.21%
		Family - FOUR TIER	$ 221.46	$ 240.93	$ 19.47	8.79%	$ 226.15	$ 244.71	$ 18.56	8.21%
HD	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)								
		Individual - ALL TIERS	$ 71.80	$ 78.11	$ 6.31	8.79%	$ 73.33	$ 79.33	$ 6.00	8.18%
		Family - TWO TIER	$ 186.68	$ 203.08	$ 16.40	8.79%	$ 190.65	$ 206.27	$ 15.62	8.19%
		Double - THREE TIER	$ 143.60	$ 156.21	$ 12.61	8.78%	$ 146.65	$ 158.67	$ 12.02	8.20%
		Family - THREE TIER	$ 190.28	$ 206.98	$ 16.70	8.78%	$ 194.31	$ 210.23	$ 15.92	8.19%
		Employee/Spouse - FOUR TIER	$ 143.60	$ 156.21	$ 12.61	8.78%	$ 146.65	$ 158.67	$ 12.02	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 140.01	$ 152.31	$ 12.30	8.79%	$ 142.98	$ 154.70	$ 11.72	8.20%
		Family - FOUR TIER	$ 208.22	$ 226.51	$ 18.29	8.78%	$ 212.64	$ 230.07	$ 17.43	8.20%
HD	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)								
		Individual - ALL TIERS	$ 63.90	$ 69.50	$ 5.60	8.76%	$ 65.25	$ 70.59	$ 5.34	8.18%
		Family - TWO TIER	$ 166.13	$ 180.70	$ 14.57	8.77%	$ 169.66	$ 183.54	$ 13.88	8.18%
		Double - THREE TIER	$ 127.80	$ 139.00	$ 11.20	8.76%	$ 130.50	$ 141.19	$ 10.69	8.19%
		Family - THREE TIER	$ 169.33	$ 184.18	$ 14.85	8.77%	$ 172.92	$ 187.07	$ 14.15	8.18%
		Employee/Spouse - FOUR TIER	$ 127.80	$ 139.00	$ 11.20	8.76%	$ 130.50	$ 141.19	$ 10.69	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 124.60	$ 135.53	$ 10.93	8.77%	$ 127.25	$ 137.66	$ 10.41	8.18%
		Family - FOUR TIER	$ 185.31	$ 201.55	$ 16.24	8.76%	$ 189.23	$ 204.72	$ 15.49	8.19%
HD	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)								
		Individual - ALL TIERS	$ 56.94	$ 61.94	$ 5.00	8.78%	$ 58.15	$ 62.91	$ 4.76	8.19%
		Family - TWO TIER	$ 148.03	$ 161.04	$ 13.01	8.79%	$ 151.17	$ 163.57	$ 12.40	8.20%
		Double - THREE TIER	$ 113.88	$ 123.87	$ 9.99	8.77%	$ 116.29	$ 125.82	$ 9.53	8.20%
		Family - THREE TIER	$ 150.88	$ 164.13	$ 13.25	8.78%	$ 154.08	$ 166.71	$ 12.63	8.20%
		Employee/Spouse - FOUR TIER	$ 113.88	$ 123.87	$ 9.99	8.77%	$ 116.29	$ 125.82	$ 9.53	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 111.03	$ 120.78	$ 9.75	8.78%	$ 113.38	$ 122.67	$ 9.29	8.19%
		Family - FOUR TIER	$ 165.11	$ 179.62	$ 14.51	8.79%	$ 168.61	$ 182.44	$ 13.83	8.20%
HD	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)								
		Individual - ALL TIERS	$ 54.54	$ 59.35	$ 4.81	8.82%	$ 55.70	$ 60.28	$ 4.58	8.22%
		Family - TWO TIER	$ 141.81	$ 154.30	$ 12.49	8.81%	$ 144.82	$ 156.72	$ 11.90	8.22%
		Double - THREE TIER	$ 109.09	$ 118.69	$ 9.60	8.80%	$ 111.41	$ 120.55	$ 9.14	8.20%
		Family - THREE TIER	$ 144.55	$ 157.26	$ 12.71	8.79%	$ 147.61	$ 159.73	$ 12.12	8.21%
		Employee/Spouse - FOUR TIER	$ 109.09	$ 118.69	$ 9.60	8.80%	$ 111.41	$ 120.55	$ 9.14	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 106.36	$ 115.72	$ 9.36	8.80%	$ 108.62	$ 117.54	$ 8.92	8.21%
		Family - FOUR TIER	$ 158.18	$ 172.10	$ 13.92	8.80%	$ 161.53	$ 174.80	$ 13.27	8.22%
HD	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)								
		Individual - ALL TIERS	$ 46.12	$ 50.18	$ 4.06	8.80%	$ 47.09	$ 50.96	$ 3.87	8.22%
		Family - TWO TIER	$ 119.90	$ 130.46	$ 10.56	8.81%	$ 122.45	$ 132.51	$ 10.06	8.22%
		Double - THREE TIER	$ 92.23	$ 100.35	$ 8.12	8.80%	$ 94.19	$ 101.93	$ 7.74	8.22%
		Family - THREE TIER	$ 122.21	$ 132.97	$ 10.76	8.80%	$ 124.80	$ 135.06	$ 10.26	8.22%
		Employee/Spouse - FOUR TIER	$ 92.23	$ 100.35	$ 8.12	8.80%	$ 94.19	$ 101.93	$ 7.74	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 89.93	$ 97.84	$ 7.91	8.80%	$ 91.84	$ 99.38	$ 7.54	8.21%
		Family - FOUR TIER	$ 133.74	$ 145.51	$ 11.77	8.80%	$ 136.58	$ 147.80	$ 11.22	8.21%
HD	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)								
		Individual - ALL TIERS	$ 38.95	$ 42.37	$ 3.42	8.78%	$ 39.77	$ 43.03	$ 3.26	8.20%
		Family - TWO TIER	$ 101.26	$ 110.16	$ 8.90	8.79%	$ 103.41	$ 111.89	$ 8.48	8.20%
		Double - THREE TIER	$ 77.89	$ 84.74	$ 6.85	8.79%	$ 79.54	$ 86.07	$ 6.53	8.21%
		Family - THREE TIER	$ 103.21	$ 112.28	$ 9.07	8.79%	$ 105.39	$ 114.04	$ 8.65	8.21%
		Employee/Spouse - FOUR TIER	$ 77.89	$ 84.74	$ 6.85	8.79%	$ 79.54	$ 86.07	$ 6.53	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 75.94	$ 82.62	$ 6.68	8.80%	$ 77.56	$ 83.91	$ 6.35	8.19%
		Family - FOUR TIER	$ 112.94	$ 122.87	$ 9.93	8.79%	$ 115.34	$ 124.80	$ 9.46	8.20%
HD	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)								
		Individual - ALL TIERS	$ 36.80	$ 40.03	$ 3.23	8.78%	$ 37.58	$ 40.66	$ 3.08	8.20%
		Family - TWO TIER	$ 95.67	$ 104.08	$ 8.41	8.79%	$ 97.70	$ 105.71	$ 8.01	8.20%
		Double - THREE TIER	$ 73.59	$ 80.06	$ 6.47	8.79%	$ 75.15	$ 81.32	$ 6.17	8.21%
		Family - THREE TIER	$ 97.51	$ 106.08	$ 8.57	8.79%	$ 99.57	$ 107.75	$ 8.18	8.22%
		Employee/Spouse - FOUR TIER	$ 73.59	$ 80.06	$ 6.47	8.79%	$ 75.15	$ 81.32	$ 6.17	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 71.75	$ 78.06	$ 6.31	8.79%	$ 73.28	$ 79.29	$ 6.01	8.20%
		Family - FOUR TIER	$ 106.70	$ 116.09	$ 9.39	8.80%	$ 108.97	$ 117.91	$ 8.94	8.20%
HD	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)								
		Individual - ALL TIERS	$ 33.60	$ 36.55	$ 2.95	8.78%	$ 34.32	$ 37.12	$ 2.80	8.16%
		Family - TWO TIER	$ 87.37	$ 95.02	$ 7.65	8.76%	$ 89.21	$ 96.51	$ 7.30	8.18%
		Double - THREE TIER	$ 67.20	$ 73.09	$ 5.89	8.76%	$ 68.62	$ 74.24	$ 5.62	8.19%
		Family - THREE TIER	$ 89.04	$ 96.85	$ 7.81	8.77%	$ 90.93	$ 98.37	$ 7.44	8.18%
		Employee/Spouse - FOUR TIER	$ 67.20	$ 73.09	$ 5.89	8.76%	$ 68.62	$ 74.24	$ 5.62	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 65.52	$ 71.27	$ 5.75	8.78%	$ 66.91	$ 72.38	$ 5.47	8.18%
		Family - FOUR TIER	$ 97.44	$ 105.98	$ 8.54	8.76%	$ 99.51	$ 107.65	$ 8.14	8.18%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)								
		Individual - ALL TIERS	$ 34.04	$ 35.05	$ 1.01	2.97%	$ 35.07	$ 35.60	$ 0.53	1.51%
		Family - TWO TIER	$ 88.51	$ 91.14	$ 2.63	2.97%	$ 91.17	$ 92.57	$ 1.40	1.54%
		Double - THREE TIER	$ 68.09	$ 70.11	$ 2.02	2.97%	$ 70.13	$ 71.21	$ 1.08	1.54%
		Family - THREE TIER	$ 90.22	$ 92.89	$ 2.67	2.96%	$ 92.92	$ 94.35	$ 1.43	1.54%
		Employee/Spouse - FOUR TIER	$ 68.09	$ 70.11	$ 2.02	2.97%	$ 70.13	$ 71.21	$ 1.08	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 66.39	$ 68.36	$ 1.97	2.97%	$ 68.38	$ 69.43	$ 1.05	1.54%
		Family - FOUR TIER	$ 98.73	$ 101.66	$ 2.93	2.97%	$ 101.69	$ 103.25	$ 1.56	1.53%
HD	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)								
		Individual - ALL TIERS	$ 32.21	$ 33.17	$ 0.96	2.98%	$ 33.18	$ 33.69	$ 0.51	1.54%
		Family - TWO TIER	$ 83.76	$ 86.24	$ 2.48	2.96%	$ 86.27	$ 87.60	$ 1.33	1.54%
		Double - THREE TIER	$ 64.43	$ 66.34	$ 1.91	2.96%	$ 66.36	$ 67.38	$ 1.02	1.54%
		Family - THREE TIER	$ 85.37	$ 87.90	$ 2.53	2.96%	$ 87.93	$ 89.28	$ 1.35	1.54%
		Employee/Spouse - FOUR TIER	$ 64.43	$ 66.34	$ 1.91	2.96%	$ 66.36	$ 67.38	$ 1.02	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 62.82	$ 64.68	$ 1.86	2.96%	$ 64.70	$ 65.70	$ 1.00	1.55%
		Family - FOUR TIER	$ 93.42	$ 96.19	$ 2.77	2.97%	$ 96.22	$ 97.70	$ 1.48	1.54%
HD	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)								
		Individual - ALL TIERS	$ 24.51	$ 25.24	$ 0.73	2.98%	$ 25.24	$ 25.64	$ 0.40	1.58%
		Family - TWO TIER	$ 63.71	$ 65.63	$ 1.92	3.01%	$ 65.63	$ 66.66	$ 1.03	1.57%
		Double - THREE TIER	$ 49.01	$ 50.48	$ 1.47	3.00%	$ 50.48	$ 51.27	$ 0.79	1.56%
		Family - THREE TIER	$ 64.94	$ 66.89	$ 1.95	3.00%	$ 66.89	$ 67.94	$ 1.05	1.57%
		Employee/Spouse - FOUR TIER	$ 49.01	$ 50.48	$ 1.47	3.00%	$ 50.48	$ 51.27	$ 0.79	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 47.79	$ 49.22	$ 1.43	2.99%	$ 49.22	$ 49.99	$ 0.77	1.56%
		Family - FOUR TIER	$ 71.07	$ 73.20	$ 2.13	3.00%	$ 73.20	$ 74.35	$ 1.15	1.57%
HD	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)								
		Individual - ALL TIERS	$ 20.66	$ 21.28	$ 0.62	3.00%	$ 21.28	$ 21.61	$ 0.33	1.55%
		Family - TWO TIER	$ 53.73	$ 55.32	$ 1.59	2.96%	$ 55.34	$ 56.19	$ 0.85	1.54%
		Double - THREE TIER	$ 41.33	$ 42.55	$ 1.22	2.95%	$ 42.57	$ 43.22	$ 0.65	1.53%
		Family - THREE TIER	$ 54.76	$ 56.38	$ 1.62	2.96%	$ 56.40	$ 57.27	$ 0.87	1.54%
		Employee/Spouse - FOUR TIER	$ 41.33	$ 42.55	$ 1.22	2.95%	$ 42.57	$ 43.22	$ 0.65	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 40.29	$ 41.49	$ 1.20	2.98%	$ 41.50	$ 42.14	$ 0.64	1.54%
		Family - FOUR TIER	$ 59.93	$ 61.70	$ 1.77	2.95%	$ 61.72	$ 62.67	$ 0.95	1.54%
HD	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)								
		Individual - ALL TIERS	$ 17.19	$ 17.70	$ 0.51	2.97%	$ 17.70	$ 17.98	$ 0.28	1.58%
		Family - TWO TIER	$ 44.68	$ 46.03	$ 1.35	3.02%	$ 46.02	$ 46.75	$ 0.73	1.59%
		Double - THREE TIER	$ 34.37	$ 35.40	$ 1.03	3.00%	$ 35.40	$ 35.96	$ 0.56	1.58%
		Family - THREE TIER	$ 45.54	$ 46.91	$ 1.37	3.01%	$ 46.91	$ 47.65	$ 0.74	1.58%
		Employee/Spouse - FOUR TIER	$ 34.37	$ 35.40	$ 1.03	3.00%	$ 35.40	$ 35.96	$ 0.56	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 33.51	$ 34.52	$ 1.01	3.01%	$ 34.52	$ 35.06	$ 0.54	1.56%
		Family - FOUR TIER	$ 49.84	$ 51.34	$ 1.50	3.01%	$ 51.34	$ 52.14	$ 0.80	1.56%
HD	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)								
		Individual - ALL TIERS	$ 15.75	$ 16.22	$ 0.47	2.98%	$ 16.22	$ 16.47	$ 0.25	1.54%
		Family - TWO TIER	$ 40.94	$ 42.17	$ 1.23	3.00%	$ 42.17	$ 42.83	$ 0.66	1.57%
		Double - THREE TIER	$ 31.49	$ 32.44	$ 0.95	3.02%	$ 32.44	$ 32.95	$ 0.51	1.57%
		Family - THREE TIER	$ 41.73	$ 42.98	$ 1.25	3.00%	$ 42.98	$ 43.66	$ 0.68	1.58%
		Employee/Spouse - FOUR TIER	$ 31.49	$ 32.44	$ 0.95	3.02%	$ 32.44	$ 32.95	$ 0.51	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 30.71	$ 31.63	$ 0.92	3.00%	$ 31.63	$ 32.12	$ 0.49	1.55%
		Family - FOUR TIER	$ 45.67	$ 47.04	$ 1.37	3.00%	$ 47.04	$ 47.77	$ 0.73	1.55%
PPO	PPRXS10A11	PPRXS10A12								
		Individual - ALL TIERS	$ 66.53	$ 68.51	$ 1.98	2.98%	$ 68.52	$ 69.59	$ 1.07	1.56%
		Family - TWO TIER	$ 172.97	$ 178.13	$ 5.16	2.98%	$ 178.16	$ 180.93	$ 2.77	1.55%
		Double - THREE TIER	$ 133.05	$ 137.03	$ 3.98	2.99%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Family - THREE TIER	$ 176.30	$ 181.56	$ 5.26	2.98%	$ 181.59	$ 184.41	$ 2.82	1.55%
		Employee/Spouse - FOUR TIER	$ 133.05	$ 137.03	$ 3.98	2.99%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.73	$ 133.60	$ 3.87	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Family - FOUR TIER	$ 192.93	$ 198.69	$ 5.76	2.99%	$ 198.72	$ 201.81	$ 3.09	1.55%
PPO	PPRXS11A11	PPRXS11A12								
		Individual - ALL TIERS	$ 47.39	$ 48.80	$ 1.41	2.98%	$ 48.81	$ 49.57	$ 0.76	1.56%
		Family - TWO TIER	$ 123.20	$ 126.89	$ 3.69	3.00%	$ 126.90	$ 128.88	$ 1.98	1.56%
		Double - THREE TIER	$ 94.77	$ 97.60	$ 2.83	2.99%	$ 97.61	$ 99.14	$ 1.53	1.57%
		Family - THREE TIER	$ 125.57	$ 129.33	$ 3.76	2.99%	$ 129.34	$ 131.36	$ 2.02	1.56%
		Employee/Spouse - FOUR TIER	$ 94.77	$ 97.60	$ 2.83	2.99%	$ 97.61	$ 99.14	$ 1.53	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 92.40	$ 95.16	$ 2.76	2.99%	$ 95.17	$ 96.66	$ 1.49	1.57%
		Family - FOUR TIER	$ 137.42	$ 141.53	$ 4.11	2.99%	$ 141.54	$ 143.75	$ 2.21	1.56%
PPO	PPRXS12A11	PPRXS12A12								
		Individual - ALL TIERS	$ 68.83	$ 70.88	$ 2.05	2.98%	$ 70.89	$ 71.99	$ 1.10	1.55%
		Family - TWO TIER	$ 178.95	$ 184.29	$ 5.34	2.98%	$ 184.32	$ 187.18	$ 2.86	1.55%
		Double - THREE TIER	$ 137.66	$ 141.76	$ 4.10	2.98%	$ 141.79	$ 143.99	$ 2.20	1.55%
		Family - THREE TIER	$ 182.40	$ 187.84	$ 5.44	2.98%	$ 187.87	$ 190.78	$ 2.91	1.55%
		Employee/Spouse - FOUR TIER	$ 137.66	$ 141.76	$ 4.10	2.98%	$ 141.79	$ 143.99	$ 2.20	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 134.22	$ 138.22	$ 4.00	2.98%	$ 138.24	$ 140.39	$ 2.15	1.56%
		Family - FOUR TIER	$ 199.60	$ 205.56	$ 5.96	2.99%	$ 205.59	$ 208.78	$ 3.19	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)								
		Individual - ALL TIERS	$ 33.25	$ 36.16	$ 2.91	8.75%	$ 33.96	$ 36.73	$ 2.77	8.16%
		Family - TWO TIER	$ 86.44	$ 94.03	$ 7.59	8.78%	$ 88.28	$ 95.50	$ 7.22	8.18%
		Double - THREE TIER	$ 66.49	$ 72.33	$ 5.84	8.78%	$ 67.90	$ 73.46	$ 5.56	8.19%
		Family - THREE TIER	$ 88.11	$ 95.83	$ 7.72	8.76%	$ 89.98	$ 97.34	$ 7.36	8.18%
		Employee/Spouse - FOUR TIER	$ 66.49	$ 72.33	$ 5.84	8.78%	$ 67.90	$ 73.46	$ 5.56	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 64.84	$ 70.52	$ 5.68	8.76%	$ 66.21	$ 71.63	$ 5.42	8.19%
		Family - FOUR TIER	$ 96.43	$ 104.87	$ 8.44	8.75%	$ 98.47	$ 106.52	$ 8.05	8.18%
HD	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)								
		Individual - ALL TIERS	$ 31.46	$ 34.22	$ 2.76	8.77%	$ 32.12	$ 34.76	$ 2.64	8.22%
		Family - TWO TIER	$ 81.80	$ 88.97	$ 7.17	8.77%	$ 83.53	$ 90.37	$ 6.84	8.19%
		Double - THREE TIER	$ 62.92	$ 68.44	$ 5.52	8.77%	$ 64.26	$ 69.51	$ 5.25	8.17%
		Family - THREE TIER	$ 83.37	$ 90.68	$ 7.31	8.77%	$ 85.14	$ 92.11	$ 6.97	8.19%
		Employee/Spouse - FOUR TIER	$ 62.92	$ 68.44	$ 5.52	8.77%	$ 64.26	$ 69.51	$ 5.25	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 61.35	$ 66.73	$ 5.38	8.77%	$ 62.65	$ 67.78	$ 5.13	8.19%
		Family - FOUR TIER	$ 91.23	$ 99.24	$ 8.01	8.78%	$ 93.17	$ 100.79	$ 7.62	8.18%
HD	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)								
		Individual - ALL TIERS	$ 23.92	$ 26.04	$ 2.12	8.86%	$ 24.43	$ 26.45	$ 2.02	8.27%
		Family - TWO TIER	$ 62.21	$ 67.70	$ 5.49	8.82%	$ 63.53	$ 68.76	$ 5.23	8.23%
		Double - THREE TIER	$ 47.86	$ 52.08	$ 4.22	8.82%	$ 48.87	$ 52.90	$ 4.03	8.25%
		Family - THREE TIER	$ 63.41	$ 69.00	$ 5.59	8.82%	$ 64.76	$ 70.09	$ 5.33	8.23%
		Employee/Spouse - FOUR TIER	$ 47.86	$ 52.08	$ 4.22	8.82%	$ 48.87	$ 52.90	$ 4.03	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 46.66	$ 50.78	$ 4.12	8.83%	$ 47.65	$ 51.57	$ 3.92	8.23%
		Family - FOUR TIER	$ 69.39	$ 75.51	$ 6.12	8.82%	$ 70.86	$ 76.70	$ 5.84	8.24%
HD	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)								
		Individual - ALL TIERS	$ 20.17	$ 21.95	$ 1.78	8.82%	$ 20.60	$ 22.29	$ 1.69	8.20%
		Family - TWO TIER	$ 52.45	$ 57.07	$ 4.62	8.81%	$ 53.56	$ 57.96	$ 4.40	8.22%
		Double - THREE TIER	$ 40.35	$ 43.90	$ 3.55	8.80%	$ 41.19	$ 44.59	$ 3.40	8.25%
		Family - THREE TIER	$ 53.45	$ 58.16	$ 4.71	8.81%	$ 54.59	$ 59.08	$ 4.49	8.22%
		Employee/Spouse - FOUR TIER	$ 40.35	$ 43.90	$ 3.55	8.80%	$ 41.19	$ 44.59	$ 3.40	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 39.33	$ 42.80	$ 3.47	8.82%	$ 40.17	$ 43.47	$ 3.30	8.22%
		Family - FOUR TIER	$ 58.49	$ 63.65	$ 5.16	8.82%	$ 59.73	$ 64.65	$ 4.92	8.24%
HD	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)								
		Individual - ALL TIERS	$ 16.78	$ 18.26	$ 1.48	8.82%	$ 17.14	$ 18.55	$ 1.41	8.23%
		Family - TWO TIER	$ 43.64	$ 47.48	$ 3.84	8.80%	$ 44.56	$ 48.23	$ 3.67	8.24%
		Double - THREE TIER	$ 33.58	$ 36.53	$ 2.95	8.78%	$ 34.29	$ 37.10	$ 2.81	8.19%
		Family - THREE TIER	$ 44.48	$ 48.40	$ 3.92	8.81%	$ 45.42	$ 49.16	$ 3.74	8.23%
		Employee/Spouse - FOUR TIER	$ 33.58	$ 36.53	$ 2.95	8.78%	$ 34.29	$ 37.10	$ 2.81	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 32.73	$ 35.61	$ 2.88	8.80%	$ 33.43	$ 36.17	$ 2.74	8.20%
		Family - FOUR TIER	$ 48.67	$ 52.96	$ 4.29	8.81%	$ 49.71	$ 53.79	$ 4.08	8.21%
HD	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)								
		Individual - ALL TIERS	$ 15.38	$ 16.73	$ 1.35	8.78%	$ 15.70	$ 17.00	$ 1.30	8.28%
		Family - TWO TIER	$ 39.99	$ 43.50	$ 3.51	8.78%	$ 40.83	$ 44.19	$ 3.36	8.23%
		Double - THREE TIER	$ 30.76	$ 33.47	$ 2.71	8.81%	$ 31.41	$ 33.99	$ 2.58	8.21%
		Family - THREE TIER	$ 40.76	$ 44.34	$ 3.58	8.78%	$ 41.62	$ 45.04	$ 3.42	8.22%
		Employee/Spouse - FOUR TIER	$ 30.76	$ 33.47	$ 2.71	8.81%	$ 31.41	$ 33.99	$ 2.58	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 29.99	$ 32.63	$ 2.64	8.80%	$ 30.63	$ 33.14	$ 2.51	8.19%
		Family - FOUR TIER	$ 44.59	$ 48.52	$ 3.93	8.81%	$ 45.55	$ 49.29	$ 3.74	8.21%
PPO	PPRXS10A11	PPRXS10A12								
		Individual - ALL TIERS	$ 64.96	$ 70.68	$ 5.72	8.81%	$ 66.34	$ 71.79	$ 5.45	8.22%
		Family - TWO TIER	$ 168.91	$ 183.77	$ 14.86	8.80%	$ 172.49	$ 186.66	$ 14.17	8.21%
		Double - THREE TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Family - THREE TIER	$ 172.15	$ 187.30	$ 15.15	8.80%	$ 175.80	$ 190.24	$ 14.44	8.21%
		Employee/Spouse - FOUR TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 126.67	$ 137.83	$ 11.16	8.81%	$ 129.36	$ 139.99	$ 10.63	8.22%
		Family - FOUR TIER	$ 188.39	$ 204.97	$ 16.58	8.80%	$ 192.38	$ 208.19	$ 15.81	8.22%
PPO	PPRXS11A11	PPRXS11A12								
		Individual - ALL TIERS	$ 46.28	$ 50.35	$ 4.07	8.79%	$ 47.26	$ 51.14	$ 3.88	8.21%
		Family - TWO TIER	$ 120.33	$ 130.90	$ 10.57	8.78%	$ 122.87	$ 132.96	$ 10.09	8.21%
		Double - THREE TIER	$ 92.56	$ 100.69	$ 8.13	8.78%	$ 94.52	$ 102.27	$ 7.75	8.20%
		Family - THREE TIER	$ 122.64	$ 133.42	$ 10.78	8.79%	$ 125.23	$ 135.51	$ 10.28	8.21%
		Employee/Spouse - FOUR TIER	$ 92.56	$ 100.69	$ 8.13	8.78%	$ 94.52	$ 102.27	$ 7.75	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 90.24	$ 98.18	$ 7.94	8.80%	$ 92.16	$ 99.72	$ 7.56	8.20%
		Family - FOUR TIER	$ 134.21	$ 146.01	$ 11.80	8.79%	$ 137.05	$ 148.30	$ 11.25	8.21%
PPO	PPRXS12A11	PPRXS12A12								
		Individual - ALL TIERS	$ 67.21	$ 73.12	$ 5.91	8.79%	$ 68.63	$ 74.27	$ 5.64	8.22%
		Family - TWO TIER	$ 174.75	$ 190.12	$ 15.37	8.80%	$ 178.45	$ 193.11	$ 14.66	8.22%
		Double - THREE TIER	$ 134.42	$ 146.25	$ 11.83	8.80%	$ 137.27	$ 148.54	$ 11.27	8.21%
		Family - THREE TIER	$ 178.11	$ 193.78	$ 15.67	8.80%	$ 181.88	$ 196.82	$ 14.94	8.21%
		Employee/Spouse - FOUR TIER	$ 134.42	$ 146.25	$ 11.83	8.80%	$ 137.27	$ 148.54	$ 11.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 131.06	$ 142.59	$ 11.53	8.80%	$ 133.85	$ 144.83	$ 10.98	8.20%
		Family - FOUR TIER	$ 194.92	$ 212.06	$ 17.14	8.79%	$ 199.05	$ 215.39	$ 16.34	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS19A11	PPRXS19A12								
		Individual - ALL TIERS	$ 67.26	$ 69.26	$ 2.00	2.97%	$ 69.27	$ 70.35	$ 1.08	1.56%
		Family - TWO TIER	$ 174.87	$ 180.09	$ 5.22	2.99%	$ 180.12	$ 182.91	$ 2.79	1.55%
		Double - THREE TIER	$ 134.51	$ 138.53	$ 4.02	2.99%	$ 138.55	$ 140.70	$ 2.15	1.55%
		Family - THREE TIER	$ 178.23	$ 183.55	$ 5.32	2.98%	$ 183.58	$ 186.43	$ 2.85	1.55%
		Employee/Spouse - FOUR TIER	$ 134.51	$ 138.53	$ 4.02	2.99%	$ 138.55	$ 140.70	$ 2.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 131.16	$ 135.07	$ 3.91	2.98%	$ 135.09	$ 137.19	$ 2.10	1.55%
		Family - FOUR TIER	$ 195.04	$ 200.87	$ 5.83	2.99%	$ 200.89	$ 204.02	$ 3.13	1.56%
PPO	PPRXS21A11	PPRXS21A12								
		Individual - ALL TIERS	$ 20.79	$ 21.41	$ 0.62	2.98%	$ 21.41	$ 21.75	$ 0.34	1.59%
		Family - TWO TIER	$ 54.05	$ 55.66	$ 1.61	2.98%	$ 55.67	$ 56.54	$ 0.87	1.56%
		Double - THREE TIER	$ 41.57	$ 42.82	$ 1.25	3.01%	$ 42.81	$ 43.49	$ 0.68	1.59%
		Family - THREE TIER	$ 55.08	$ 56.74	$ 1.66	3.01%	$ 56.74	$ 57.63	$ 0.89	1.57%
		Employee/Spouse - FOUR TIER	$ 41.57	$ 42.82	$ 1.25	3.01%	$ 42.81	$ 43.49	$ 0.68	1.59%
		Employee/Chld(rn) - FOUR TIER	$ 40.54	$ 41.75	$ 1.21	2.98%	$ 41.74	$ 42.40	$ 0.66	1.58%
		Family - FOUR TIER	$ 60.27	$ 62.09	$ 1.82	3.02%	$ 62.09	$ 63.06	$ 0.97	1.56%
PPO	PPRXS22A11	PPRXS22A12								
		Individual - ALL TIERS	$ 75.08	$ 77.32	$ 2.24	2.98%	$ 77.33	$ 78.53	$ 1.20	1.55%
		Family - TWO TIER	$ 195.21	$ 201.03	$ 5.82	2.98%	$ 201.07	$ 204.18	$ 3.11	1.55%
		Double - THREE TIER	$ 150.16	$ 154.63	$ 4.47	2.98%	$ 154.67	$ 157.06	$ 2.39	1.55%
		Family - THREE TIER	$ 198.96	$ 204.89	$ 5.93	2.98%	$ 204.94	$ 208.11	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 150.16	$ 154.63	$ 4.47	2.98%	$ 154.67	$ 157.06	$ 2.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 146.41	$ 150.77	$ 4.36	2.98%	$ 150.80	$ 153.14	$ 2.34	1.55%
		Family - FOUR TIER	$ 217.74	$ 224.22	$ 6.48	2.98%	$ 224.26	$ 227.74	$ 3.48	1.55%
PPO	PPRXS23A11	PPRXS23A12								
		Individual - ALL TIERS	$ 85.89	$ 88.45	$ 2.56	2.98%	$ 88.47	$ 89.84	$ 1.37	1.55%
		Family - TWO TIER	$ 223.32	$ 229.97	$ 6.65	2.98%	$ 230.02	$ 233.58	$ 3.56	1.55%
		Double - THREE TIER	$ 171.79	$ 176.90	$ 5.11	2.97%	$ 176.94	$ 179.68	$ 2.74	1.55%
		Family - THREE TIER	$ 227.61	$ 234.39	$ 6.78	2.98%	$ 234.44	$ 238.07	$ 3.63	1.55%
		Employee/Spouse - FOUR TIER	$ 171.79	$ 176.90	$ 5.11	2.97%	$ 176.94	$ 179.68	$ 2.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.49	$ 172.48	$ 4.99	2.98%	$ 172.51	$ 175.18	$ 2.67	1.55%
		Family - FOUR TIER	$ 249.09	$ 256.50	$ 7.41	2.97%	$ 256.56	$ 260.53	$ 3.97	1.55%
PPO	PPRXS29A11	PPRXS29A12								
		Individual - ALL TIERS	$ 89.39	$ 92.05	$ 2.66	2.98%	$ 92.07	$ 93.50	$ 1.43	1.55%
		Family - TWO TIER	$ 232.42	$ 239.34	$ 6.92	2.98%	$ 239.39	$ 243.10	$ 3.71	1.55%
		Double - THREE TIER	$ 178.79	$ 184.11	$ 5.32	2.98%	$ 184.15	$ 187.00	$ 2.85	1.55%
		Family - THREE TIER	$ 236.89	$ 243.94	$ 7.05	2.98%	$ 244.00	$ 247.77	$ 3.77	1.55%
		Employee/Spouse - FOUR TIER	$ 178.79	$ 184.11	$ 5.32	2.98%	$ 184.15	$ 187.00	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.32	$ 179.51	$ 5.19	2.98%	$ 179.54	$ 182.32	$ 2.78	1.55%
		Family - FOUR TIER	$ 259.24	$ 266.96	$ 7.72	2.98%	$ 267.02	$ 271.15	$ 4.13	1.55%
PPO	PPRXS30A11	PPRXS30A12								
		Individual - ALL TIERS	$ 91.61	$ 94.34	$ 2.73	2.98%	$ 94.36	$ 95.82	$ 1.46	1.55%
		Family - TWO TIER	$ 238.20	$ 245.28	$ 7.08	2.97%	$ 245.34	$ 249.13	$ 3.79	1.54%
		Double - THREE TIER	$ 183.23	$ 188.68	$ 5.45	2.97%	$ 188.72	$ 191.64	$ 2.92	1.55%
		Family - THREE TIER	$ 242.77	$ 250.00	$ 7.23	2.98%	$ 250.06	$ 253.93	$ 3.87	1.55%
		Employee/Spouse - FOUR TIER	$ 183.23	$ 188.68	$ 5.45	2.97%	$ 188.72	$ 191.64	$ 2.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 178.64	$ 183.96	$ 5.32	2.98%	$ 184.00	$ 186.85	$ 2.85	1.55%
		Family - FOUR TIER	$ 265.68	$ 273.59	$ 7.91	2.98%	$ 273.65	$ 277.88	$ 4.23	1.55%
PPO	PPRXS35A11	PPRXS35A12								
		Individual - ALL TIERS	$ 89.45	$ 92.12	$ 2.67	2.98%	$ 92.13	$ 93.56	$ 1.43	1.55%
		Family - TWO TIER	$ 232.57	$ 239.50	$ 6.93	2.98%	$ 239.54	$ 243.26	$ 3.72	1.55%
		Double - THREE TIER	$ 178.90	$ 184.23	$ 5.33	2.98%	$ 184.27	$ 187.12	$ 2.85	1.55%
		Family - THREE TIER	$ 237.04	$ 244.11	$ 7.07	2.98%	$ 244.15	$ 247.94	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 178.90	$ 184.23	$ 5.33	2.98%	$ 184.27	$ 187.12	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.43	$ 179.63	$ 5.20	2.98%	$ 179.66	$ 182.45	$ 2.79	1.55%
		Family - FOUR TIER	$ 259.41	$ 267.14	$ 7.73	2.98%	$ 267.18	$ 271.33	$ 4.15	1.55%
PPO	PPRXS36A11	PPRXS36A12								
		Individual - ALL TIERS	$ 83.84	$ 86.34	$ 2.50	2.98%	$ 86.35	$ 87.69	$ 1.34	1.55%
		Family - TWO TIER	$ 217.97	$ 224.48	$ 6.51	2.99%	$ 224.51	$ 228.00	$ 3.49	1.55%
		Double - THREE TIER	$ 167.68	$ 172.68	$ 5.00	2.98%	$ 172.70	$ 175.39	$ 2.69	1.56%
		Family - THREE TIER	$ 222.17	$ 228.80	$ 6.63	2.98%	$ 228.83	$ 232.39	$ 3.56	1.56%
		Employee/Spouse - FOUR TIER	$ 167.68	$ 172.68	$ 5.00	2.98%	$ 172.70	$ 175.39	$ 2.69	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 163.48	$ 168.36	$ 4.88	2.99%	$ 168.39	$ 171.00	$ 2.61	1.55%
		Family - FOUR TIER	$ 243.12	$ 250.38	$ 7.26	2.99%	$ 250.41	$ 254.31	$ 3.90	1.56%
PPO	PPRXS37A11	PPRXS37A12								
		Individual - ALL TIERS	$ 78.50	$ 80.84	$ 2.34	2.98%	$ 80.85	$ 82.11	$ 1.26	1.56%
		Family - TWO TIER	$ 204.09	$ 210.18	$ 6.09	2.98%	$ 210.22	$ 213.48	$ 3.26	1.55%
		Double - THREE TIER	$ 157.00	$ 161.68	$ 4.68	2.98%	$ 161.70	$ 164.22	$ 2.52	1.56%
		Family - THREE TIER	$ 208.02	$ 214.22	$ 6.20	2.98%	$ 214.26	$ 217.59	$ 3.33	1.55%
		Employee/Spouse - FOUR TIER	$ 157.00	$ 161.68	$ 4.68	2.98%	$ 161.70	$ 164.22	$ 2.52	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 153.07	$ 157.64	$ 4.57	2.99%	$ 157.66	$ 160.11	$ 2.45	1.55%
		Family - FOUR TIER	$ 227.64	$ 234.43	$ 6.79	2.98%	$ 234.48	$ 238.11	$ 3.63	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS19A11	PPRXS19A12								
		Individual - ALL TIERS	$ 65.68	$ 71.46	$ 5.78	8.80%	$ 67.07	$ 72.58	$ 5.51	8.22%
		Family - TWO TIER	$ 170.76	$ 185.79	$ 15.03	8.80%	$ 174.37	$ 188.70	$ 14.33	8.22%
		Double - THREE TIER	$ 131.35	$ 142.91	$ 11.56	8.80%	$ 134.13	$ 145.16	$ 11.03	8.22%
		Family - THREE TIER	$ 174.04	$ 189.36	$ 15.32	8.80%	$ 177.73	$ 192.33	$ 14.60	8.21%
		Employee/Spouse - FOUR TIER	$ 131.35	$ 142.91	$ 11.56	8.80%	$ 134.13	$ 145.16	$ 11.03	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 128.06	$ 139.34	$ 11.28	8.81%	$ 130.78	$ 141.53	$ 10.75	8.22%
		Family - FOUR TIER	$ 190.46	$ 207.22	$ 16.76	8.80%	$ 194.49	$ 210.48	$ 15.99	8.22%
PPO	PPRXS21A11	PPRXS21A12								
		Individual - ALL TIERS	$ 20.30	$ 22.09	$ 1.79	8.82%	$ 20.73	$ 22.43	$ 1.70	8.20%
		Family - TWO TIER	$ 52.78	$ 57.43	$ 4.65	8.81%	$ 53.91	$ 58.33	$ 4.42	8.20%
		Double - THREE TIER	$ 40.60	$ 44.17	$ 3.57	8.79%	$ 41.46	$ 44.87	$ 3.41	8.22%
		Family - THREE TIER	$ 53.80	$ 58.53	$ 4.73	8.79%	$ 54.94	$ 59.45	$ 4.51	8.21%
		Employee/Spouse - FOUR TIER	$ 40.60	$ 44.17	$ 3.57	8.79%	$ 41.46	$ 44.87	$ 3.41	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 39.58	$ 43.07	$ 3.49	8.82%	$ 40.43	$ 43.75	$ 3.32	8.21%
		Family - FOUR TIER	$ 58.88	$ 64.05	$ 5.17	8.78%	$ 60.13	$ 65.06	$ 4.93	8.20%
PPO	PPRXS22A11	PPRXS22A12								
		Individual - ALL TIERS	$ 73.32	$ 79.76	$ 6.44	8.78%	$ 74.87	$ 81.02	$ 6.15	8.21%
		Family - TWO TIER	$ 190.63	$ 207.39	$ 16.76	8.79%	$ 194.67	$ 210.64	$ 15.97	8.20%
		Double - THREE TIER	$ 146.63	$ 159.53	$ 12.90	8.80%	$ 149.75	$ 162.03	$ 12.28	8.20%
		Family - THREE TIER	$ 194.29	$ 211.38	$ 17.09	8.80%	$ 198.41	$ 214.69	$ 16.28	8.21%
		Employee/Spouse - FOUR TIER	$ 146.63	$ 159.53	$ 12.90	8.80%	$ 149.75	$ 162.03	$ 12.28	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.97	$ 155.54	$ 12.57	8.79%	$ 146.00	$ 157.98	$ 11.98	8.21%
		Family - FOUR TIER	$ 212.63	$ 231.32	$ 18.69	8.79%	$ 217.13	$ 234.95	$ 17.82	8.21%
PPO	PPRXS23A11	PPRXS23A12								
		Individual - ALL TIERS	$ 83.88	$ 91.25	$ 7.37	8.79%	$ 85.65	$ 92.68	$ 7.03	8.21%
		Family - TWO TIER	$ 218.08	$ 237.25	$ 19.17	8.79%	$ 222.71	$ 240.97	$ 18.26	8.20%
		Double - THREE TIER	$ 167.75	$ 182.50	$ 14.75	8.79%	$ 171.31	$ 185.36	$ 14.05	8.20%
		Family - THREE TIER	$ 222.27	$ 241.81	$ 19.54	8.79%	$ 226.99	$ 245.61	$ 18.62	8.20%
		Employee/Spouse - FOUR TIER	$ 167.75	$ 182.50	$ 14.75	8.79%	$ 171.31	$ 185.36	$ 14.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 163.56	$ 177.93	$ 14.37	8.79%	$ 167.03	$ 180.73	$ 13.70	8.20%
		Family - FOUR TIER	$ 243.24	$ 264.62	$ 21.38	8.79%	$ 248.40	$ 268.78	$ 20.38	8.20%
PPO	PPRXS29A11	PPRXS29A12								
		Individual - ALL TIERS	$ 87.29	$ 94.97	$ 7.68	8.80%	$ 89.15	$ 96.46	$ 7.31	8.20%
		Family - TWO TIER	$ 226.96	$ 246.91	$ 19.95	8.79%	$ 231.78	$ 250.79	$ 19.01	8.20%
		Double - THREE TIER	$ 174.58	$ 189.93	$ 15.35	8.79%	$ 178.28	$ 192.92	$ 14.64	8.21%
		Family - THREE TIER	$ 231.32	$ 251.66	$ 20.34	8.79%	$ 236.23	$ 255.61	$ 19.38	8.20%
		Employee/Spouse - FOUR TIER	$ 174.58	$ 189.93	$ 15.35	8.79%	$ 178.28	$ 192.92	$ 14.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.22	$ 185.19	$ 14.97	8.79%	$ 173.83	$ 188.09	$ 14.26	8.20%
		Family - FOUR TIER	$ 253.15	$ 275.40	$ 22.25	8.79%	$ 258.52	$ 279.73	$ 21.21	8.20%
PPO	PPRXS30A11	PPRXS30A12								
		Individual - ALL TIERS	$ 89.46	$ 97.33	$ 7.87	8.80%	$ 91.36	$ 98.85	$ 7.49	8.20%
		Family - TWO TIER	$ 232.60	$ 253.05	$ 20.45	8.79%	$ 237.53	$ 257.02	$ 19.49	8.21%
		Double - THREE TIER	$ 178.93	$ 194.65	$ 15.72	8.79%	$ 182.72	$ 197.71	$ 14.99	8.20%
		Family - THREE TIER	$ 237.07	$ 257.91	$ 20.84	8.79%	$ 242.10	$ 261.96	$ 19.86	8.20%
		Employee/Spouse - FOUR TIER	$ 178.93	$ 194.65	$ 15.72	8.79%	$ 182.72	$ 197.71	$ 14.99	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 174.45	$ 189.78	$ 15.33	8.79%	$ 178.14	$ 192.76	$ 14.62	8.21%
		Family - FOUR TIER	$ 259.44	$ 282.24	$ 22.80	8.79%	$ 264.94	$ 286.68	$ 21.74	8.21%
PPO	PPRXS35A11	PPRXS35A12								
		Individual - ALL TIERS	$ 87.36	$ 95.03	$ 7.67	8.78%	$ 89.20	$ 96.52	$ 7.32	8.21%
		Family - TWO TIER	$ 227.11	$ 247.08	$ 19.97	8.79%	$ 231.94	$ 250.96	$ 19.02	8.20%
		Double - THREE TIER	$ 174.70	$ 190.06	$ 15.36	8.79%	$ 178.41	$ 193.05	$ 14.64	8.21%
		Family - THREE TIER	$ 231.48	$ 251.83	$ 20.35	8.79%	$ 236.40	$ 255.79	$ 19.39	8.20%
		Employee/Spouse - FOUR TIER	$ 174.70	$ 190.06	$ 15.36	8.79%	$ 178.41	$ 193.05	$ 14.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.34	$ 185.31	$ 14.97	8.79%	$ 173.95	$ 188.22	$ 14.27	8.20%
		Family - FOUR TIER	$ 253.33	$ 275.59	$ 22.26	8.79%	$ 258.69	$ 279.92	$ 21.23	8.21%
PPO	PPRXS36A11	PPRXS36A12								
		Individual - ALL TIERS	$ 81.87	$ 89.07	$ 7.20	8.79%	$ 83.61	$ 90.47	$ 6.86	8.20%
		Family - TWO TIER	$ 212.85	$ 231.58	$ 18.73	8.80%	$ 217.37	$ 235.22	$ 17.85	8.21%
		Double - THREE TIER	$ 163.74	$ 178.14	$ 14.40	8.79%	$ 167.21	$ 180.94	$ 13.73	8.21%
		Family - THREE TIER	$ 216.95	$ 236.04	$ 19.09	8.80%	$ 221.55	$ 239.74	$ 18.19	8.21%
		Employee/Spouse - FOUR TIER	$ 163.74	$ 178.14	$ 14.40	8.79%	$ 167.21	$ 180.94	$ 13.73	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 159.65	$ 173.69	$ 14.04	8.79%	$ 163.03	$ 176.41	$ 13.38	8.21%
		Family - FOUR TIER	$ 237.41	$ 258.31	$ 20.90	8.80%	$ 242.45	$ 262.36	$ 19.91	8.21%
PPO	PPRXS37A11	PPRXS37A12								
		Individual - ALL TIERS	$ 76.65	$ 83.40	$ 6.75	8.81%	$ 78.28	$ 84.71	$ 6.43	8.21%
		Family - TWO TIER	$ 199.30	$ 216.83	$ 17.53	8.80%	$ 203.53	$ 220.24	$ 16.71	8.21%
		Double - THREE TIER	$ 153.31	$ 166.80	$ 13.49	8.80%	$ 156.56	$ 169.41	$ 12.85	8.21%
		Family - THREE TIER	$ 203.14	$ 221.00	$ 17.86	8.79%	$ 207.44	$ 224.47	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.31	$ 166.80	$ 13.49	8.80%	$ 156.56	$ 169.41	$ 12.85	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.47	$ 162.63	$ 13.16	8.80%	$ 152.64	$ 165.18	$ 12.54	8.22%
		Family - FOUR TIER	$ 222.29	$ 241.85	$ 19.56	8.80%	$ 227.01	$ 245.65	$ 18.64	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS38A11	PPRXS38A12								
		Individual - ALL TIERS	$ 88.80	$ 91.45	$ 2.65	2.98%	$ 91.46	$ 92.88	$ 1.42	1.55%
		Family - TWO TIER	$ 230.88	$ 237.76	$ 6.88	2.98%	$ 237.79	$ 241.49	$ 3.70	1.56%
		Double - THREE TIER	$ 177.59	$ 182.89	$ 5.30	2.98%	$ 182.92	$ 185.76	$ 2.84	1.55%
		Family - THREE TIER	$ 235.31	$ 242.33	$ 7.02	2.98%	$ 242.37	$ 246.14	$ 3.77	1.56%
		Employee/Spouse - FOUR TIER	$ 177.59	$ 182.89	$ 5.30	2.98%	$ 182.92	$ 185.76	$ 2.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 173.15	$ 178.32	$ 5.17	2.99%	$ 178.35	$ 181.12	$ 2.77	1.55%
		Family - FOUR TIER	$ 257.51	$ 265.19	$ 7.68	2.98%	$ 265.24	$ 269.36	$ 4.12	1.55%
PPO	PPRXS39A11	PPRXS39A12								
		Individual - ALL TIERS	$ 77.45	$ 79.76	$ 2.31	2.98%	$ 79.78	$ 81.01	$ 1.23	1.54%
		Family - TWO TIER	$ 201.38	$ 207.37	$ 5.99	2.97%	$ 207.42	$ 210.63	$ 3.21	1.55%
		Double - THREE TIER	$ 154.91	$ 159.52	$ 4.61	2.98%	$ 159.55	$ 162.02	$ 2.47	1.55%
		Family - THREE TIER	$ 205.26	$ 211.36	$ 6.10	2.97%	$ 211.41	$ 214.68	$ 3.27	1.55%
		Employee/Spouse - FOUR TIER	$ 154.91	$ 159.52	$ 4.61	2.98%	$ 159.55	$ 162.02	$ 2.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 151.03	$ 155.53	$ 4.50	2.98%	$ 155.57	$ 157.97	$ 2.40	1.54%
		Family - FOUR TIER	$ 224.61	$ 231.30	$ 6.69	2.98%	$ 231.35	$ 234.93	$ 3.58	1.55%
PPO	PPRXS40A11	PPRXS40A12								
		Individual - ALL TIERS	$ 79.56	$ 81.93	$ 2.37	2.98%	$ 81.94	$ 83.22	$ 1.28	1.56%
		Family - TWO TIER	$ 206.85	$ 213.02	$ 6.17	2.98%	$ 213.04	$ 216.36	$ 3.32	1.56%
		Double - THREE TIER	$ 159.11	$ 163.86	$ 4.75	2.99%	$ 163.88	$ 166.43	$ 2.55	1.56%
		Family - THREE TIER	$ 210.82	$ 217.12	$ 6.30	2.99%	$ 217.14	$ 220.53	$ 3.39	1.56%
		Employee/Spouse - FOUR TIER	$ 159.11	$ 163.86	$ 4.75	2.99%	$ 163.88	$ 166.43	$ 2.55	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 155.13	$ 159.77	$ 4.64	2.99%	$ 159.78	$ 162.27	$ 2.49	1.56%
		Family - FOUR TIER	$ 230.71	$ 237.60	$ 6.89	2.99%	$ 237.64	$ 241.33	$ 3.69	1.55%
PPO	PPRXS41A11	PPRXS41A12								
		Individual - ALL TIERS	$ 89.86	$ 92.54	$ 2.68	2.98%	$ 92.56	$ 93.99	$ 1.43	1.54%
		Family - TWO TIER	$ 233.63	$ 240.60	$ 6.97	2.98%	$ 240.64	$ 244.38	$ 3.74	1.55%
		Double - THREE TIER	$ 179.71	$ 185.08	$ 5.37	2.99%	$ 185.11	$ 187.98	$ 2.87	1.55%
		Family - THREE TIER	$ 238.12	$ 245.23	$ 7.11	2.99%	$ 245.26	$ 249.08	$ 3.82	1.56%
		Employee/Spouse - FOUR TIER	$ 179.71	$ 185.08	$ 5.37	2.99%	$ 185.11	$ 187.98	$ 2.87	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 175.22	$ 180.45	$ 5.23	2.98%	$ 180.48	$ 183.28	$ 2.80	1.55%
		Family - FOUR TIER	$ 260.58	$ 268.36	$ 7.78	2.99%	$ 268.40	$ 272.57	$ 4.17	1.55%
PPO	PPRXS42A11	PPRXS42A12								
		Individual - ALL TIERS	$ 90.06	$ 92.74	$ 2.68	2.98%	$ 92.76	$ 94.20	$ 1.44	1.55%
		Family - TWO TIER	$ 234.15	$ 241.13	$ 6.98	2.98%	$ 241.17	$ 244.92	$ 3.75	1.55%
		Double - THREE TIER	$ 180.12	$ 185.49	$ 5.37	2.98%	$ 185.52	$ 188.40	$ 2.88	1.55%
		Family - THREE TIER	$ 238.65	$ 245.77	$ 7.12	2.98%	$ 245.80	$ 249.63	$ 3.83	1.56%
		Employee/Spouse - FOUR TIER	$ 180.12	$ 185.49	$ 5.37	2.98%	$ 185.52	$ 188.40	$ 2.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 175.61	$ 180.85	$ 5.24	2.98%	$ 180.88	$ 183.69	$ 2.81	1.55%
		Family - FOUR TIER	$ 261.17	$ 268.96	$ 7.79	2.98%	$ 269.00	$ 273.18	$ 4.18	1.55%
PPO	PPRXS43A11	PPRXS43A12								
		Individual - ALL TIERS	$ 84.84	$ 87.37	$ 2.53	2.98%	$ 87.40	$ 88.74	$ 1.34	1.53%
		Family - TWO TIER	$ 220.61	$ 227.16	$ 6.55	2.97%	$ 227.23	$ 230.72	$ 3.49	1.54%
		Double - THREE TIER	$ 169.70	$ 174.74	$ 5.04	2.97%	$ 174.79	$ 177.48	$ 2.69	1.54%
		Family - THREE TIER	$ 224.85	$ 231.53	$ 6.68	2.97%	$ 231.60	$ 235.16	$ 3.56	1.54%
		Employee/Spouse - FOUR TIER	$ 169.70	$ 174.74	$ 5.04	2.97%	$ 174.79	$ 177.48	$ 2.69	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 165.45	$ 170.37	$ 4.92	2.97%	$ 170.42	$ 173.04	$ 2.62	1.54%
		Family - FOUR TIER	$ 246.06	$ 253.37	$ 7.31	2.97%	$ 253.44	$ 257.35	$ 3.91	1.54%
PPO	PPRXS44A11	PPRXS44A12								
		Individual - ALL TIERS	$ 72.43	$ 74.59	$ 2.16	2.98%	$ 74.60	$ 75.76	$ 1.16	1.55%
		Family - TWO TIER	$ 188.32	$ 193.93	$ 5.61	2.98%	$ 193.96	$ 196.97	$ 3.01	1.55%
		Double - THREE TIER	$ 144.85	$ 149.18	$ 4.33	2.99%	$ 149.20	$ 151.52	$ 2.32	1.55%
		Family - THREE TIER	$ 191.94	$ 197.66	$ 5.72	2.98%	$ 197.69	$ 200.76	$ 3.07	1.55%
		Employee/Spouse - FOUR TIER	$ 144.85	$ 149.18	$ 4.33	2.99%	$ 149.20	$ 151.52	$ 2.32	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 141.23	$ 145.45	$ 4.22	2.99%	$ 145.47	$ 147.73	$ 2.26	1.55%
		Family - FOUR TIER	$ 210.05	$ 216.31	$ 6.26	2.98%	$ 216.35	$ 219.70	$ 3.35	1.55%
PPO	PPRXS46A11	PPRXS46A12								
		Individual - ALL TIERS	$ 80.94	$ 83.35	$ 2.41	2.98%	$ 83.36	$ 84.66	$ 1.30	1.56%
		Family - TWO TIER	$ 210.43	$ 216.72	$ 6.29	2.99%	$ 216.74	$ 220.12	$ 3.38	1.56%
		Double - THREE TIER	$ 161.87	$ 166.70	$ 4.83	2.98%	$ 166.72	$ 169.32	$ 2.60	1.56%
		Family - THREE TIER	$ 214.47	$ 220.88	$ 6.41	2.99%	$ 220.91	$ 224.35	$ 3.44	1.56%
		Employee/Spouse - FOUR TIER	$ 161.87	$ 166.70	$ 4.83	2.98%	$ 166.72	$ 169.32	$ 2.60	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 157.82	$ 162.54	$ 4.72	2.99%	$ 162.56	$ 165.09	$ 2.53	1.56%
		Family - FOUR TIER	$ 234.71	$ 241.72	$ 7.01	2.99%	$ 241.76	$ 245.52	$ 3.76	1.56%
PPO	PPRXS47A11	PPRXS47A12								
		Individual - ALL TIERS	$ 64.07	$ 65.98	$ 1.91	2.98%	$ 65.99	$ 67.02	$ 1.03	1.56%
		Family - TWO TIER	$ 166.57	$ 171.55	$ 4.98	2.99%	$ 171.56	$ 174.24	$ 2.68	1.56%
		Double - THREE TIER	$ 128.14	$ 131.96	$ 3.82	2.98%	$ 131.97	$ 134.03	$ 2.06	1.56%
		Family - THREE TIER	$ 169.77	$ 174.85	$ 5.08	2.99%	$ 174.87	$ 177.59	$ 2.72	1.56%
		Employee/Spouse - FOUR TIER	$ 128.14	$ 131.96	$ 3.82	2.98%	$ 131.97	$ 134.03	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 124.93	$ 128.66	$ 3.73	2.99%	$ 128.68	$ 130.68	$ 2.00	1.55%
		Family - FOUR TIER	$ 185.79	$ 191.34	$ 5.55	2.99%	$ 191.37	$ 194.34	$ 2.97	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS38A11	PPRXS38A12								
		Individual - ALL TIERS	$ 86.71	$ 94.34	$ 7.63	8.80%	$ 88.55	$ 95.82	$ 7.27	8.21%
		Family - TWO TIER	$ 225.44	$ 245.28	$ 19.84	8.80%	$ 230.23	$ 249.14	$ 18.91	8.21%
		Double - THREE TIER	$ 173.42	$ 188.68	$ 15.26	8.80%	$ 177.10	$ 191.64	$ 14.54	8.21%
		Family - THREE TIER	$ 229.78	$ 250.00	$ 20.22	8.80%	$ 234.65	$ 253.93	$ 19.28	8.22%
		Employee/Spouse - FOUR TIER	$ 173.42	$ 188.68	$ 15.26	8.80%	$ 177.10	$ 191.64	$ 14.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 169.09	$ 183.96	$ 14.87	8.79%	$ 172.67	$ 186.85	$ 14.18	8.21%
		Family - FOUR TIER	$ 251.46	$ 273.59	$ 22.13	8.80%	$ 256.79	$ 277.88	$ 21.09	8.21%
PPO	PPRXS39A11	PPRXS39A12								
		Individual - ALL TIERS	$ 75.64	$ 82.28	$ 6.64	8.78%	$ 77.25	$ 83.57	$ 6.32	8.18%
		Family - TWO TIER	$ 196.66	$ 213.93	$ 17.27	8.78%	$ 200.83	$ 217.29	$ 16.46	8.20%
		Double - THREE TIER	$ 151.28	$ 164.56	$ 13.28	8.78%	$ 154.49	$ 167.15	$ 12.66	8.19%
		Family - THREE TIER	$ 200.45	$ 218.05	$ 17.60	8.78%	$ 204.70	$ 221.47	$ 16.77	8.19%
		Employee/Spouse - FOUR TIER	$ 151.28	$ 164.56	$ 13.28	8.78%	$ 154.49	$ 167.15	$ 12.66	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 147.49	$ 160.45	$ 12.96	8.79%	$ 150.63	$ 162.97	$ 12.34	8.19%
		Family - FOUR TIER	$ 219.36	$ 238.62	$ 19.26	8.78%	$ 224.01	$ 242.36	$ 18.35	8.19%
PPO	PPRXS40A11	PPRXS40A12								
		Individual - ALL TIERS	$ 77.69	$ 84.52	$ 6.83	8.79%	$ 79.34	$ 85.85	$ 6.51	8.21%
		Family - TWO TIER	$ 201.99	$ 219.76	$ 17.77	8.80%	$ 206.27	$ 223.21	$ 16.94	8.21%
		Double - THREE TIER	$ 155.38	$ 169.05	$ 13.67	8.80%	$ 158.67	$ 171.70	$ 13.03	8.21%
		Family - THREE TIER	$ 205.87	$ 223.99	$ 18.12	8.80%	$ 210.24	$ 227.50	$ 17.26	8.21%
		Employee/Spouse - FOUR TIER	$ 155.38	$ 169.05	$ 13.67	8.80%	$ 158.67	$ 171.70	$ 13.03	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 151.50	$ 164.82	$ 13.32	8.79%	$ 154.71	$ 167.41	$ 12.70	8.21%
		Family - FOUR TIER	$ 225.30	$ 245.12	$ 19.82	8.80%	$ 230.07	$ 248.97	$ 18.90	8.21%
PPO	PPRXS41A11	PPRXS41A12								
		Individual - ALL TIERS	$ 87.76	$ 95.47	$ 7.71	8.79%	$ 89.61	$ 96.97	$ 7.36	8.21%
		Family - TWO TIER	$ 228.16	$ 248.21	$ 20.05	8.79%	$ 232.99	$ 252.11	$ 19.12	8.21%
		Double - THREE TIER	$ 175.51	$ 190.93	$ 15.42	8.79%	$ 179.23	$ 193.93	$ 14.70	8.20%
		Family - THREE TIER	$ 232.55	$ 252.99	$ 20.44	8.79%	$ 237.48	$ 256.96	$ 19.48	8.20%
		Employee/Spouse - FOUR TIER	$ 175.51	$ 190.93	$ 15.42	8.79%	$ 179.23	$ 193.93	$ 14.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 171.12	$ 186.16	$ 15.04	8.79%	$ 174.74	$ 189.08	$ 14.34	8.21%
		Family - FOUR TIER	$ 254.49	$ 276.85	$ 22.36	8.79%	$ 259.88	$ 281.20	$ 21.32	8.20%
PPO	PPRXS42A11	PPRXS42A12								
		Individual - ALL TIERS	$ 87.95	$ 95.68	$ 7.73	8.79%	$ 89.81	$ 97.18	$ 7.37	8.21%
		Family - TWO TIER	$ 228.66	$ 248.76	$ 20.10	8.79%	$ 233.50	$ 252.67	$ 19.17	8.21%
		Double - THREE TIER	$ 175.89	$ 191.36	$ 15.47	8.80%	$ 179.62	$ 194.36	$ 14.74	8.21%
		Family - THREE TIER	$ 233.06	$ 253.55	$ 20.49	8.79%	$ 238.00	$ 257.53	$ 19.53	8.21%
		Employee/Spouse - FOUR TIER	$ 175.89	$ 191.36	$ 15.47	8.80%	$ 179.62	$ 194.36	$ 14.74	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 171.49	$ 186.57	$ 15.08	8.79%	$ 175.12	$ 189.50	$ 14.38	8.21%
		Family - FOUR TIER	$ 255.04	$ 277.47	$ 22.43	8.79%	$ 260.45	$ 281.82	$ 21.37	8.21%
PPO	PPRXS43A11	PPRXS43A12								
		Individual - ALL TIERS	$ 82.86	$ 90.13	$ 7.27	8.77%	$ 84.62	$ 91.55	$ 6.93	8.19%
		Family - TWO TIER	$ 215.44	$ 234.35	$ 18.91	8.78%	$ 220.01	$ 238.03	$ 18.02	8.19%
		Double - THREE TIER	$ 165.73	$ 180.27	$ 14.54	8.77%	$ 169.23	$ 183.10	$ 13.87	8.20%
		Family - THREE TIER	$ 219.58	$ 238.85	$ 19.27	8.78%	$ 224.24	$ 242.60	$ 18.36	8.19%
		Employee/Spouse - FOUR TIER	$ 165.73	$ 180.27	$ 14.54	8.77%	$ 169.23	$ 183.10	$ 13.87	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 161.58	$ 175.76	$ 14.18	8.78%	$ 165.01	$ 178.52	$ 13.51	8.19%
		Family - FOUR TIER	$ 240.31	$ 261.39	$ 21.08	8.77%	$ 245.39	$ 265.49	$ 20.10	8.19%
PPO	PPRXS44A11	PPRXS44A12								
		Individual - ALL TIERS	$ 70.73	$ 76.95	$ 6.22	8.79%	$ 72.23	$ 78.16	$ 5.93	8.21%
		Family - TWO TIER	$ 183.89	$ 200.07	$ 16.18	8.80%	$ 187.79	$ 203.21	$ 15.42	8.21%
		Double - THREE TIER	$ 141.45	$ 153.90	$ 12.45	8.80%	$ 144.45	$ 156.31	$ 11.86	8.21%
		Family - THREE TIER	$ 187.43	$ 203.91	$ 16.48	8.79%	$ 191.40	$ 207.12	$ 15.72	8.21%
		Employee/Spouse - FOUR TIER	$ 141.45	$ 153.90	$ 12.45	8.80%	$ 144.45	$ 156.31	$ 11.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 137.92	$ 150.05	$ 12.13	8.79%	$ 140.84	$ 152.41	$ 11.57	8.21%
		Family - FOUR TIER	$ 205.11	$ 223.15	$ 18.04	8.80%	$ 209.46	$ 226.66	$ 17.20	8.21%
PPO	PPRXS46A11	PPRXS46A12								
		Individual - ALL TIERS	$ 79.04	$ 85.99	$ 6.95	8.79%	$ 80.71	$ 87.34	$ 6.63	8.21%
		Family - TWO TIER	$ 205.49	$ 223.57	$ 18.08	8.80%	$ 209.84	$ 227.08	$ 17.24	8.22%
		Double - THREE TIER	$ 158.07	$ 171.98	$ 13.91	8.80%	$ 161.43	$ 174.68	$ 13.25	8.21%
		Family - THREE TIER	$ 209.44	$ 227.87	$ 18.43	8.80%	$ 213.88	$ 231.45	$ 17.57	8.21%
		Employee/Spouse - FOUR TIER	$ 158.07	$ 171.98	$ 13.91	8.80%	$ 161.43	$ 174.68	$ 13.25	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 154.11	$ 167.68	$ 13.57	8.81%	$ 157.39	$ 170.31	$ 12.92	8.21%
		Family - FOUR TIER	$ 229.20	$ 249.37	$ 20.17	8.80%	$ 234.06	$ 253.29	$ 19.23	8.22%
PPO	PPRXS47A11	PPRXS47A12								
		Individual - ALL TIERS	$ 62.56	$ 68.07	$ 5.51	8.81%	$ 63.89	$ 69.14	$ 5.25	8.22%
		Family - TWO TIER	$ 162.65	$ 176.98	$ 14.33	8.81%	$ 166.11	$ 179.75	$ 13.64	8.21%
		Double - THREE TIER	$ 125.13	$ 136.13	$ 11.00	8.79%	$ 127.78	$ 138.27	$ 10.49	8.21%
		Family - THREE TIER	$ 165.79	$ 180.38	$ 14.59	8.80%	$ 169.30	$ 183.21	$ 13.91	8.22%
		Employee/Spouse - FOUR TIER	$ 125.13	$ 136.13	$ 11.00	8.79%	$ 127.78	$ 138.27	$ 10.49	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 121.99	$ 132.73	$ 10.74	8.80%	$ 124.58	$ 134.82	$ 10.24	8.22%
		Family - FOUR TIER	$ 181.43	$ 197.40	$ 15.97	8.80%	$ 185.27	$ 200.49	$ 15.22	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS48A11	PPRXS48A12								
		Individual - ALL TIERS	$ 65.88	$ 67.84	$ 1.96	2.98%	$ 67.86	$ 68.91	$ 1.05	1.55%
		Family - TWO TIER	$ 171.29	$ 176.39	$ 5.10	2.98%	$ 176.43	$ 179.16	$ 2.73	1.55%
		Double - THREE TIER	$ 131.76	$ 135.69	$ 3.93	2.98%	$ 135.72	$ 137.82	$ 2.10	1.55%
		Family - THREE TIER	$ 174.58	$ 179.78	$ 5.20	2.98%	$ 179.83	$ 182.61	$ 2.78	1.55%
		Employee/Spouse - FOUR TIER	$ 131.76	$ 135.69	$ 3.93	2.98%	$ 135.72	$ 137.82	$ 2.10	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 128.47	$ 132.29	$ 3.82	2.97%	$ 132.32	$ 134.37	$ 2.05	1.55%
		Family - FOUR TIER	$ 191.06	$ 196.75	$ 5.69	2.98%	$ 196.79	$ 199.83	$ 3.04	1.54%
PPO	PPRXS50A11	PPRXS50A12								
		Individual - ALL TIERS	$ 102.95	$ 106.02	$ 3.07	2.98%	$ 106.05	$ 107.68	$ 1.63	1.54%
		Family - TWO TIER	$ 267.68	$ 275.65	$ 7.97	2.98%	$ 275.70	$ 279.97	$ 4.27	1.55%
		Double - THREE TIER	$ 205.90	$ 212.04	$ 6.14	2.98%	$ 212.08	$ 215.36	$ 3.28	1.55%
		Family - THREE TIER	$ 272.82	$ 280.95	$ 8.13	2.98%	$ 281.01	$ 285.36	$ 4.35	1.55%
		Employee/Spouse - FOUR TIER	$ 205.90	$ 212.04	$ 6.14	2.98%	$ 212.08	$ 215.36	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 200.75	$ 206.73	$ 5.98	2.98%	$ 206.78	$ 209.98	$ 3.20	1.55%
		Family - FOUR TIER	$ 298.57	$ 307.45	$ 8.88	2.97%	$ 307.52	$ 312.28	$ 4.76	1.55%
PPO	PPRXS51A11	PPRXS51A12								
		Individual - ALL TIERS	$ 98.06	$ 100.98	$ 2.92	2.98%	$ 101.00	$ 102.57	$ 1.57	1.55%
		Family - TWO TIER	$ 254.95	$ 262.55	$ 7.60	2.98%	$ 262.60	$ 266.68	$ 4.08	1.55%
		Double - THREE TIER	$ 196.11	$ 201.96	$ 5.85	2.98%	$ 202.00	$ 205.14	$ 3.14	1.55%
		Family - THREE TIER	$ 259.85	$ 267.60	$ 7.75	2.98%	$ 267.65	$ 271.80	$ 4.15	1.55%
		Employee/Spouse - FOUR TIER	$ 196.11	$ 201.96	$ 5.85	2.98%	$ 202.00	$ 205.14	$ 3.14	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 191.21	$ 196.92	$ 5.71	2.99%	$ 196.95	$ 200.01	$ 3.06	1.55%
		Family - FOUR TIER	$ 284.37	$ 292.85	$ 8.48	2.98%	$ 292.90	$ 297.45	$ 4.55	1.55%
PPO	PPRXS52A11	PPRXS52A12								
		Individual - ALL TIERS	$ 78.43	$ 80.77	$ 2.34	2.98%	$ 80.79	$ 82.04	$ 1.25	1.55%
		Family - TWO TIER	$ 203.92	$ 209.99	$ 6.07	2.98%	$ 210.04	$ 213.29	$ 3.25	1.55%
		Double - THREE TIER	$ 156.86	$ 161.53	$ 4.67	2.98%	$ 161.57	$ 164.07	$ 2.50	1.55%
		Family - THREE TIER	$ 207.85	$ 214.03	$ 6.18	2.97%	$ 214.08	$ 217.39	$ 3.31	1.55%
		Employee/Spouse - FOUR TIER	$ 156.86	$ 161.53	$ 4.67	2.98%	$ 161.57	$ 164.07	$ 2.50	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 152.94	$ 157.50	$ 4.56	2.98%	$ 157.53	$ 159.97	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.45	$ 234.22	$ 6.77	2.98%	$ 234.28	$ 237.90	$ 3.62	1.55%
PPO	PPRXS53A11	PPRXS53A12								
		Individual - ALL TIERS	$ 85.92	$ 88.48	$ 2.56	2.98%	$ 88.50	$ 89.87	$ 1.37	1.55%
		Family - TWO TIER	$ 223.40	$ 230.05	$ 6.65	2.98%	$ 230.10	$ 233.66	$ 3.56	1.55%
		Double - THREE TIER	$ 171.84	$ 176.96	$ 5.12	2.98%	$ 177.00	$ 179.74	$ 2.74	1.55%
		Family - THREE TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Employee/Spouse - FOUR TIER	$ 171.84	$ 176.96	$ 5.12	2.98%	$ 177.00	$ 179.74	$ 2.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.55	$ 172.54	$ 4.99	2.98%	$ 172.57	$ 175.25	$ 2.68	1.55%
		Family - FOUR TIER	$ 249.17	$ 256.59	$ 7.42	2.98%	$ 256.65	$ 260.62	$ 3.97	1.55%
PPO	PPRXS55A11	PPRXS55A12								
		Individual - ALL TIERS	$ 78.58	$ 80.92	$ 2.34	2.98%	$ 80.94	$ 82.19	$ 1.25	1.54%
		Family - TWO TIER	$ 204.31	$ 210.40	$ 6.09	2.98%	$ 210.44	$ 213.70	$ 3.26	1.55%
		Double - THREE TIER	$ 157.16	$ 161.84	$ 4.68	2.98%	$ 161.88	$ 164.38	$ 2.50	1.54%
		Family - THREE TIER	$ 208.24	$ 214.44	$ 6.20	2.98%	$ 214.49	$ 217.81	$ 3.32	1.55%
		Employee/Spouse - FOUR TIER	$ 157.16	$ 161.84	$ 4.68	2.98%	$ 161.88	$ 164.38	$ 2.50	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 153.23	$ 157.80	$ 4.57	2.98%	$ 157.83	$ 160.27	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.88	$ 234.67	$ 6.79	2.98%	$ 234.72	$ 238.36	$ 3.64	1.55%
PPO	PPRXS57A11	PPRXS57A12								
		Individual - ALL TIERS	$ 94.34	$ 97.15	$ 2.81	2.98%	$ 97.17	$ 98.68	$ 1.51	1.55%
		Family - TWO TIER	$ 245.27	$ 252.59	$ 7.32	2.98%	$ 252.63	$ 256.56	$ 3.93	1.56%
		Double - THREE TIER	$ 188.67	$ 194.30	$ 5.63	2.98%	$ 194.33	$ 197.35	$ 3.02	1.55%
		Family - THREE TIER	$ 249.99	$ 257.45	$ 7.46	2.98%	$ 257.49	$ 261.49	$ 4.00	1.55%
		Employee/Spouse - FOUR TIER	$ 188.67	$ 194.30	$ 5.63	2.98%	$ 194.33	$ 197.35	$ 3.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 183.96	$ 189.45	$ 5.49	2.98%	$ 189.47	$ 192.42	$ 2.95	1.56%
		Family - FOUR TIER	$ 273.57	$ 281.74	$ 8.17	2.99%	$ 281.78	$ 286.16	$ 4.38	1.55%
PPO	PPRXS7A11	PPRXS7A12								
		Individual - ALL TIERS	$ 108.60	$ 111.84	$ 3.24	2.98%	$ 111.86	$ 113.59	$ 1.73	1.55%
		Family - TWO TIER	$ 282.37	$ 290.77	$ 8.40	2.97%	$ 290.83	$ 295.34	$ 4.51	1.55%
		Double - THREE TIER	$ 217.20	$ 223.67	$ 6.47	2.98%	$ 223.71	$ 227.18	$ 3.47	1.55%
		Family - THREE TIER	$ 287.79	$ 296.37	$ 8.58	2.98%	$ 296.43	$ 301.02	$ 4.59	1.55%
		Employee/Spouse - FOUR TIER	$ 217.20	$ 223.67	$ 6.47	2.98%	$ 223.71	$ 227.18	$ 3.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 211.77	$ 218.08	$ 6.31	2.98%	$ 218.13	$ 221.50	$ 3.37	1.54%
		Family - FOUR TIER	$ 314.95	$ 324.33	$ 9.38	2.98%	$ 324.39	$ 329.42	$ 5.03	1.55%
PPO	PPRXS8A11	PPRXS8A12								
		Individual - ALL TIERS	$ 106.15	$ 109.31	$ 3.16	2.98%	$ 109.34	$ 111.03	$ 1.69	1.55%
		Family - TWO TIER	$ 276.00	$ 284.21	$ 8.21	2.97%	$ 284.29	$ 288.68	$ 4.39	1.54%
		Double - THREE TIER	$ 212.30	$ 218.63	$ 6.33	2.98%	$ 218.68	$ 222.06	$ 3.38	1.55%
		Family - THREE TIER	$ 281.31	$ 289.68	$ 8.37	2.98%	$ 289.75	$ 294.23	$ 4.48	1.55%
		Employee/Spouse - FOUR TIER	$ 212.30	$ 218.63	$ 6.33	2.98%	$ 218.68	$ 222.06	$ 3.38	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 207.01	$ 213.16	$ 6.15	2.97%	$ 213.21	$ 216.51	$ 3.30	1.55%
		Family - FOUR TIER	$ 307.85	$ 317.01	$ 9.16	2.98%	$ 317.08	$ 321.99	$ 4.91	1.55%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS48A11	PPRXS48A12								
		Individual - ALL TIERS	$ 64.34	$ 69.99	$ 5.65	8.78%	$ 65.70	$ 71.09	$ 5.39	8.20%
		Family - TWO TIER	$ 167.28	$ 181.97	$ 14.69	8.78%	$ 170.82	$ 184.83	$ 14.01	8.20%
		Double - THREE TIER	$ 128.68	$ 139.98	$ 11.30	8.78%	$ 131.41	$ 142.18	$ 10.77	8.20%
		Family - THREE TIER	$ 170.49	$ 185.47	$ 14.98	8.79%	$ 174.12	$ 188.39	$ 14.27	8.20%
		Employee/Spouse - FOUR TIER	$ 128.68	$ 139.98	$ 11.30	8.78%	$ 131.41	$ 142.18	$ 10.77	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 125.47	$ 136.48	$ 11.01	8.78%	$ 128.13	$ 138.62	$ 10.49	8.19%
		Family - FOUR TIER	$ 186.58	$ 202.97	$ 16.39	8.78%	$ 190.54	$ 206.16	$ 15.62	8.20%
PPO	PPRXS50A11	PPRXS50A12								
		Individual - ALL TIERS	$ 100.55	$ 109.37	$ 8.82	8.77%	$ 102.68	$ 111.09	$ 8.41	8.19%
		Family - TWO TIER	$ 261.41	$ 284.37	$ 22.96	8.78%	$ 266.95	$ 288.83	$ 21.88	8.20%
		Double - THREE TIER	$ 201.08	$ 218.75	$ 17.67	8.79%	$ 205.34	$ 222.18	$ 16.84	8.20%
		Family - THREE TIER	$ 266.43	$ 289.84	$ 23.41	8.79%	$ 272.08	$ 294.39	$ 22.31	8.20%
		Employee/Spouse - FOUR TIER	$ 201.08	$ 218.75	$ 17.67	8.79%	$ 205.34	$ 222.18	$ 16.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 196.06	$ 213.28	$ 17.22	8.78%	$ 200.21	$ 216.63	$ 16.42	8.20%
		Family - FOUR TIER	$ 291.57	$ 317.18	$ 25.61	8.78%	$ 297.75	$ 322.16	$ 24.41	8.20%
PPO	PPRXS51A11	PPRXS51A12								
		Individual - ALL TIERS	$ 95.76	$ 104.18	$ 8.42	8.79%	$ 97.79	$ 105.81	$ 8.02	8.20%
		Family - TWO TIER	$ 248.97	$ 270.86	$ 21.89	8.79%	$ 254.26	$ 275.12	$ 20.86	8.20%
		Double - THREE TIER	$ 191.52	$ 208.36	$ 16.84	8.79%	$ 195.58	$ 211.63	$ 16.05	8.21%
		Family - THREE TIER	$ 253.76	$ 276.07	$ 22.31	8.79%	$ 259.14	$ 280.41	$ 21.27	8.21%
		Employee/Spouse - FOUR TIER	$ 191.52	$ 208.36	$ 16.84	8.79%	$ 195.58	$ 211.63	$ 16.05	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.74	$ 203.15	$ 16.41	8.79%	$ 190.69	$ 206.34	$ 15.65	8.21%
		Family - FOUR TIER	$ 277.71	$ 302.12	$ 24.41	8.79%	$ 283.60	$ 306.86	$ 23.26	8.20%
PPO	PPRXS52A11	PPRXS52A12								
		Individual - ALL TIERS	$ 76.59	$ 83.32	$ 6.73	8.79%	$ 78.22	$ 84.63	$ 6.41	8.19%
		Family - TWO TIER	$ 199.14	$ 216.64	$ 17.50	8.79%	$ 203.37	$ 220.04	$ 16.67	8.20%
		Double - THREE TIER	$ 153.19	$ 166.65	$ 13.46	8.79%	$ 156.44	$ 169.26	$ 12.82	8.19%
		Family - THREE TIER	$ 202.98	$ 220.81	$ 17.83	8.78%	$ 207.28	$ 224.27	$ 16.99	8.20%
		Employee/Spouse - FOUR TIER	$ 153.19	$ 166.65	$ 13.46	8.79%	$ 156.44	$ 169.26	$ 12.82	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 149.36	$ 162.48	$ 13.12	8.78%	$ 152.53	$ 165.03	$ 12.50	8.20%
		Family - FOUR TIER	$ 222.12	$ 241.64	$ 19.52	8.79%	$ 226.83	$ 245.43	$ 18.60	8.20%
PPO	PPRXS53A11	PPRXS53A12								
		Individual - ALL TIERS	$ 83.90	$ 91.28	$ 7.38	8.80%	$ 85.68	$ 92.71	$ 7.03	8.20%
		Family - TWO TIER	$ 218.16	$ 237.33	$ 19.17	8.79%	$ 222.78	$ 241.06	$ 18.28	8.21%
		Double - THREE TIER	$ 167.81	$ 182.56	$ 14.75	8.79%	$ 171.37	$ 185.43	$ 14.06	8.20%
		Family - THREE TIER	$ 222.36	$ 241.89	$ 19.53	8.78%	$ 227.07	$ 245.69	$ 18.62	8.20%
		Employee/Spouse - FOUR TIER	$ 167.81	$ 182.56	$ 14.75	8.79%	$ 171.37	$ 185.43	$ 14.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 163.62	$ 178.00	$ 14.38	8.79%	$ 167.08	$ 180.79	$ 13.71	8.21%
		Family - FOUR TIER	$ 243.32	$ 264.71	$ 21.39	8.79%	$ 248.48	$ 268.87	$ 20.39	8.21%
PPO	PPRXS55A11	PPRXS55A12								
		Individual - ALL TIERS	$ 76.74	$ 83.48	$ 6.74	8.78%	$ 78.36	$ 84.79	$ 6.43	8.21%
		Family - TWO TIER	$ 199.51	$ 217.05	$ 17.54	8.79%	$ 203.74	$ 220.46	$ 16.72	8.21%
		Double - THREE TIER	$ 153.47	$ 166.97	$ 13.50	8.80%	$ 156.72	$ 169.59	$ 12.87	8.21%
		Family - THREE TIER	$ 203.35	$ 221.23	$ 17.88	8.79%	$ 207.66	$ 224.70	$ 17.04	8.21%
		Employee/Spouse - FOUR TIER	$ 153.47	$ 166.97	$ 13.50	8.80%	$ 156.72	$ 169.59	$ 12.87	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.63	$ 162.79	$ 13.16	8.80%	$ 152.80	$ 165.35	$ 12.55	8.21%
		Family - FOUR TIER	$ 222.53	$ 242.10	$ 19.57	8.79%	$ 227.25	$ 245.90	$ 18.65	8.21%
PPO	PPRXS57A11	PPRXS57A12								
		Individual - ALL TIERS	$ 92.12	$ 100.23	$ 8.11	8.80%	$ 94.07	$ 101.80	$ 7.73	8.22%
		Family - TWO TIER	$ 239.52	$ 260.59	$ 21.07	8.80%	$ 244.60	$ 264.68	$ 20.08	8.21%
		Double - THREE TIER	$ 184.25	$ 200.45	$ 16.20	8.79%	$ 188.16	$ 203.60	$ 15.44	8.21%
		Family - THREE TIER	$ 244.13	$ 265.60	$ 21.47	8.79%	$ 249.30	$ 269.77	$ 20.47	8.21%
		Employee/Spouse - FOUR TIER	$ 184.25	$ 200.45	$ 16.20	8.79%	$ 188.16	$ 203.60	$ 15.44	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 179.64	$ 195.44	$ 15.80	8.80%	$ 183.45	$ 198.51	$ 15.06	8.21%
		Family - FOUR TIER	$ 267.16	$ 290.65	$ 23.49	8.79%	$ 272.82	$ 295.22	$ 22.40	8.21%
PPO	PPRXS7A11	PPRXS7A12								
		Individual - ALL TIERS	$ 106.06	$ 115.38	$ 9.32	8.79%	$ 108.30	$ 117.19	$ 8.89	8.21%
		Family - TWO TIER	$ 275.75	$ 299.98	$ 24.23	8.79%	$ 281.59	$ 304.69	$ 23.10	8.20%
		Double - THREE TIER	$ 212.11	$ 230.75	$ 18.64	8.79%	$ 216.61	$ 234.37	$ 17.76	8.20%
		Family - THREE TIER	$ 281.05	$ 305.75	$ 24.70	8.79%	$ 287.01	$ 310.55	$ 23.54	8.20%
		Employee/Spouse - FOUR TIER	$ 212.11	$ 230.75	$ 18.64	8.79%	$ 216.61	$ 234.37	$ 17.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 206.81	$ 224.98	$ 18.17	8.79%	$ 211.19	$ 228.51	$ 17.32	8.20%
		Family - FOUR TIER	$ 307.56	$ 334.59	$ 27.03	8.79%	$ 314.09	$ 339.84	$ 25.75	8.20%
PPO	PPRXS8A11	PPRXS8A12								
		Individual - ALL TIERS	$ 103.66	$ 112.77	$ 9.11	8.79%	$ 105.87	$ 114.54	$ 8.67	8.19%
		Family - TWO TIER	$ 269.53	$ 293.21	$ 23.68	8.79%	$ 275.25	$ 297.81	$ 22.56	8.20%
		Double - THREE TIER	$ 207.33	$ 225.55	$ 18.22	8.79%	$ 211.73	$ 229.09	$ 17.36	8.20%
		Family - THREE TIER	$ 274.72	$ 298.85	$ 24.13	8.78%	$ 280.53	$ 303.54	$ 23.01	8.20%
		Employee/Spouse - FOUR TIER	$ 207.33	$ 225.55	$ 18.22	8.79%	$ 211.73	$ 229.09	$ 17.36	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 202.15	$ 219.91	$ 17.76	8.79%	$ 206.43	$ 223.36	$ 16.93	8.20%
		Family - FOUR TIER	$ 300.63	$ 327.04	$ 26.41	8.78%	$ 307.00	$ 332.18	$ 25.18	8.20%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS9A11	PPRXS9A12								
		Individual - ALL TIERS	$ 45.66	$ 47.02	$ 1.36	2.98%	$ 47.03	$ 47.76	$ 0.73	1.55%
		Family - TWO TIER	$ 118.72	$ 122.25	$ 3.53	2.97%	$ 122.28	$ 124.17	$ 1.89	1.55%
		Double - THREE TIER	$ 91.32	$ 94.04	$ 2.72	2.98%	$ 94.06	$ 95.52	$ 1.46	1.55%
		Family - THREE TIER	$ 121.00	$ 124.60	$ 3.60	2.98%	$ 124.63	$ 126.56	$ 1.93	1.55%
		Employee/Spouse - FOUR TIER	$ 91.32	$ 94.04	$ 2.72	2.98%	$ 94.06	$ 95.52	$ 1.46	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.04	$ 91.69	$ 2.65	2.98%	$ 91.71	$ 93.13	$ 1.42	1.55%
		Family - FOUR TIER	$ 132.42	$ 136.36	$ 3.94	2.98%	$ 136.39	$ 138.50	$ 2.11	1.55%
EPO	EPRXS10B11	EPRXS10B12								
		Individual - ALL TIERS	$ 64.20	$ 66.11	$ 1.91	2.98%	$ 66.13	$ 67.15	$ 1.02	1.54%
		Family - TWO TIER	$ 166.93	$ 171.89	$ 4.96	2.97%	$ 171.94	$ 174.59	$ 2.65	1.54%
		Double - THREE TIER	$ 128.41	$ 132.23	$ 3.82	2.97%	$ 132.26	$ 134.30	$ 2.04	1.54%
		Family - THREE TIER	$ 170.14	$ 175.20	$ 5.06	2.97%	$ 175.25	$ 177.95	$ 2.70	1.54%
		Employee/Spouse - FOUR TIER	$ 128.41	$ 132.23	$ 3.82	2.97%	$ 132.26	$ 134.30	$ 2.04	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 125.20	$ 128.92	$ 3.72	2.97%	$ 128.96	$ 130.94	$ 1.98	1.54%
		Family - FOUR TIER	$ 186.19	$ 191.73	$ 5.54	2.98%	$ 191.78	$ 194.74	$ 2.96	1.54%
EPO	EPRXS11B11	EPRXS11B12								
		Individual - ALL TIERS	$ 44.89	$ 46.23	$ 1.34	2.99%	$ 46.24	$ 46.95	$ 0.71	1.54%
		Family - TWO TIER	$ 116.71	$ 120.19	$ 3.48	2.98%	$ 120.21	$ 122.08	$ 1.87	1.56%
		Double - THREE TIER	$ 89.78	$ 92.46	$ 2.68	2.99%	$ 92.47	$ 93.91	$ 1.44	1.56%
		Family - THREE TIER	$ 118.95	$ 122.50	$ 3.55	2.98%	$ 122.52	$ 124.43	$ 1.91	1.56%
		Employee/Spouse - FOUR TIER	$ 89.78	$ 92.46	$ 2.68	2.99%	$ 92.47	$ 93.91	$ 1.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 87.53	$ 90.14	$ 2.61	2.98%	$ 90.16	$ 91.56	$ 1.40	1.55%
		Family - FOUR TIER	$ 130.18	$ 134.06	$ 3.88	2.98%	$ 134.08	$ 136.17	$ 2.09	1.56%
EPO	EPRXS12B11	EPRXS12B12								
		Individual - ALL TIERS	$ 66.29	$ 68.27	$ 1.98	2.99%	$ 68.28	$ 69.34	$ 1.06	1.55%
		Family - TWO TIER	$ 172.36	$ 177.49	$ 5.13	2.98%	$ 177.53	$ 180.28	$ 2.75	1.55%
		Double - THREE TIER	$ 132.58	$ 136.53	$ 3.95	2.98%	$ 136.56	$ 138.67	$ 2.11	1.55%
		Family - THREE TIER	$ 175.67	$ 180.90	$ 5.23	2.98%	$ 180.94	$ 183.74	$ 2.80	1.55%
		Employee/Spouse - FOUR TIER	$ 132.58	$ 136.53	$ 3.95	2.98%	$ 136.56	$ 138.67	$ 2.11	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.27	$ 133.12	$ 3.85	2.98%	$ 133.15	$ 135.21	$ 2.06	1.55%
		Family - FOUR TIER	$ 192.25	$ 197.97	$ 5.72	2.98%	$ 198.01	$ 201.08	$ 3.07	1.55%
EPO	EPRXS19B11	EPRXS19B12								
		Individual - ALL TIERS	$ 65.59	$ 67.54	$ 1.95	2.97%	$ 67.55	$ 68.61	$ 1.06	1.57%
		Family - TWO TIER	$ 170.54	$ 175.62	$ 5.08	2.98%	$ 175.65	$ 178.37	$ 2.72	1.55%
		Double - THREE TIER	$ 131.19	$ 135.09	$ 3.90	2.97%	$ 135.12	$ 137.21	$ 2.09	1.55%
		Family - THREE TIER	$ 173.82	$ 178.99	$ 5.17	2.97%	$ 179.03	$ 181.80	$ 2.77	1.55%
		Employee/Spouse - FOUR TIER	$ 131.19	$ 135.09	$ 3.90	2.97%	$ 135.12	$ 137.21	$ 2.09	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 127.90	$ 131.71	$ 3.81	2.98%	$ 131.74	$ 133.78	$ 2.04	1.55%
		Family - FOUR TIER	$ 190.21	$ 195.88	$ 5.67	2.98%	$ 195.92	$ 198.95	$ 3.03	1.55%
EPO	EPRXS21B11	EPRXS21B12								
		Individual - ALL TIERS	$ 19.16	$ 19.73	$ 0.57	2.97%	$ 19.73	$ 20.04	$ 0.31	1.57%
		Family - TWO TIER	$ 49.81	$ 51.30	$ 1.49	2.99%	$ 51.30	$ 52.11	$ 0.81	1.58%
		Double - THREE TIER	$ 38.31	$ 39.46	$ 1.15	3.00%	$ 39.47	$ 40.08	$ 0.61	1.55%
		Family - THREE TIER	$ 50.76	$ 52.29	$ 1.53	3.01%	$ 52.29	$ 53.11	$ 0.82	1.57%
		Employee/Spouse - FOUR TIER	$ 38.31	$ 39.46	$ 1.15	3.00%	$ 39.47	$ 40.08	$ 0.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 37.36	$ 38.48	$ 1.12	3.00%	$ 38.48	$ 39.08	$ 0.60	1.56%
		Family - FOUR TIER	$ 55.55	$ 57.22	$ 1.67	3.01%	$ 57.22	$ 58.12	$ 0.90	1.57%
EPO	EPRXS22B11	EPRXS22B12								
		Individual - ALL TIERS	$ 72.31	$ 74.46	$ 2.15	2.97%	$ 74.47	$ 75.63	$ 1.16	1.56%
		Family - TWO TIER	$ 188.00	$ 193.61	$ 5.61	2.98%	$ 193.63	$ 196.65	$ 3.02	1.56%
		Double - THREE TIER	$ 144.61	$ 148.93	$ 4.32	2.99%	$ 148.94	$ 151.27	$ 2.33	1.56%
		Family - THREE TIER	$ 191.61	$ 197.33	$ 5.72	2.99%	$ 197.36	$ 200.43	$ 3.07	1.56%
		Employee/Spouse - FOUR TIER	$ 144.61	$ 148.93	$ 4.32	2.99%	$ 148.94	$ 151.27	$ 2.33	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 141.00	$ 145.21	$ 4.21	2.99%	$ 145.23	$ 147.49	$ 2.26	1.56%
		Family - FOUR TIER	$ 209.69	$ 215.95	$ 6.26	2.99%	$ 215.98	$ 219.34	$ 3.36	1.56%
EPO	EPRXS23B11	EPRXS23B12								
		Individual - ALL TIERS	$ 83.06	$ 85.54	$ 2.48	2.99%	$ 85.55	$ 86.88	$ 1.33	1.55%
		Family - TWO TIER	$ 215.97	$ 222.39	$ 6.42	2.97%	$ 222.44	$ 225.88	$ 3.44	1.55%
		Double - THREE TIER	$ 166.13	$ 171.07	$ 4.94	2.97%	$ 171.11	$ 173.76	$ 2.65	1.55%
		Family - THREE TIER	$ 220.12	$ 226.67	$ 6.55	2.98%	$ 226.72	$ 230.23	$ 3.51	1.55%
		Employee/Spouse - FOUR TIER	$ 166.13	$ 171.07	$ 4.94	2.97%	$ 171.11	$ 173.76	$ 2.65	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.98	$ 166.79	$ 4.81	2.97%	$ 166.83	$ 169.41	$ 2.58	1.55%
		Family - FOUR TIER	$ 240.89	$ 248.05	$ 7.16	2.97%	$ 248.11	$ 251.95	$ 3.84	1.55%
EPO	EPRXS29B11	EPRXS29B12								
		Individual - ALL TIERS	$ 87.11	$ 89.71	$ 2.60	2.98%	$ 89.72	$ 91.11	$ 1.39	1.55%
		Family - TWO TIER	$ 226.48	$ 233.24	$ 6.76	2.98%	$ 233.27	$ 236.90	$ 3.63	1.56%
		Double - THREE TIER	$ 174.21	$ 179.41	$ 5.20	2.98%	$ 179.44	$ 182.23	$ 2.79	1.55%
		Family - THREE TIER	$ 230.83	$ 237.72	$ 6.89	2.98%	$ 237.76	$ 241.45	$ 3.69	1.55%
		Employee/Spouse - FOUR TIER	$ 174.21	$ 179.41	$ 5.20	2.98%	$ 179.44	$ 182.23	$ 2.79	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 169.86	$ 174.93	$ 5.07	2.98%	$ 174.96	$ 177.67	$ 2.71	1.55%
		Family - FOUR TIER	$ 252.62	$ 260.15	$ 7.53	2.98%	$ 260.19	$ 264.23	$ 4.04	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS9A11	PPRXS9A12								
		Individual - ALL TIERS	$ 44.59	$ 48.51	$ 3.92	8.79%	$ 45.54	$ 49.27	$ 3.73	8.19%
		Family - TWO TIER	$ 115.93	$ 126.12	$ 10.19	8.79%	$ 118.39	$ 128.10	$ 9.71	8.20%
		Double - THREE TIER	$ 89.18	$ 97.02	$ 7.84	8.79%	$ 91.07	$ 98.54	$ 7.47	8.20%
		Family - THREE TIER	$ 118.17	$ 128.55	$ 10.38	8.78%	$ 120.67	$ 130.57	$ 9.90	8.20%
		Employee/Spouse - FOUR TIER	$ 89.18	$ 97.02	$ 7.84	8.79%	$ 91.07	$ 98.54	$ 7.47	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 86.95	$ 94.59	$ 7.64	8.79%	$ 88.80	$ 96.08	$ 7.28	8.20%
		Family - FOUR TIER	$ 129.31	$ 140.68	$ 11.37	8.79%	$ 132.06	$ 142.88	$ 10.82	8.19%
EPO	EPRXS10B11	EPRXS10B12								
		Individual - ALL TIERS	$ 62.70	$ 68.21	$ 5.51	8.79%	$ 64.04	$ 69.28	$ 5.24	8.18%
		Family - TWO TIER	$ 163.03	$ 177.33	$ 14.30	8.77%	$ 166.48	$ 180.12	$ 13.64	8.19%
		Double - THREE TIER	$ 125.40	$ 136.41	$ 11.01	8.78%	$ 128.06	$ 138.55	$ 10.49	8.19%
		Family - THREE TIER	$ 166.16	$ 180.74	$ 14.58	8.77%	$ 169.68	$ 183.58	$ 13.90	8.19%
		Employee/Spouse - FOUR TIER	$ 125.40	$ 136.41	$ 11.01	8.78%	$ 128.06	$ 138.55	$ 10.49	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 122.27	$ 133.00	$ 10.73	8.78%	$ 124.86	$ 135.09	$ 10.23	8.19%
		Family - FOUR TIER	$ 181.83	$ 197.80	$ 15.97	8.78%	$ 185.69	$ 200.90	$ 15.21	8.19%
EPO	EPRXS11B11	EPRXS11B12								
		Individual - ALL TIERS	$ 43.84	$ 47.69	$ 3.85	8.78%	$ 44.76	$ 48.44	$ 3.68	8.22%
		Family - TWO TIER	$ 113.98	$ 124.00	$ 10.02	8.79%	$ 116.40	$ 125.94	$ 9.54	8.20%
		Double - THREE TIER	$ 87.67	$ 95.38	$ 7.71	8.79%	$ 89.53	$ 96.88	$ 7.35	8.21%
		Family - THREE TIER	$ 116.16	$ 126.38	$ 10.22	8.80%	$ 118.63	$ 128.36	$ 9.73	8.20%
		Employee/Spouse - FOUR TIER	$ 87.67	$ 95.38	$ 7.71	8.79%	$ 89.53	$ 96.88	$ 7.35	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 85.48	$ 93.00	$ 7.52	8.80%	$ 87.29	$ 94.46	$ 7.17	8.21%
		Family - FOUR TIER	$ 127.13	$ 138.30	$ 11.17	8.79%	$ 129.82	$ 140.47	$ 10.65	8.20%
EPO	EPRXS12B11	EPRXS12B12								
		Individual - ALL TIERS	$ 64.75	$ 70.43	$ 5.68	8.77%	$ 66.11	$ 71.53	$ 5.42	8.20%
		Family - TWO TIER	$ 168.32	$ 183.11	$ 14.79	8.79%	$ 171.89	$ 185.98	$ 14.09	8.20%
		Double - THREE TIER	$ 129.48	$ 140.85	$ 11.37	8.78%	$ 132.23	$ 143.06	$ 10.83	8.19%
		Family - THREE TIER	$ 171.56	$ 186.63	$ 15.07	8.78%	$ 175.20	$ 189.56	$ 14.36	8.20%
		Employee/Spouse - FOUR TIER	$ 129.48	$ 140.85	$ 11.37	8.78%	$ 132.23	$ 143.06	$ 10.83	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 126.24	$ 137.33	$ 11.09	8.78%	$ 128.92	$ 139.49	$ 10.57	8.20%
		Family - FOUR TIER	$ 187.74	$ 204.23	$ 16.49	8.78%	$ 191.73	$ 207.44	$ 15.71	8.19%
EPO	EPRXS19B11	EPRXS19B12								
		Individual - ALL TIERS	$ 64.05	$ 69.68	$ 5.63	8.79%	$ 65.40	$ 70.78	$ 5.38	8.23%
		Family - TWO TIER	$ 166.52	$ 181.17	$ 14.65	8.80%	$ 170.05	$ 184.02	$ 13.97	8.22%
		Double - THREE TIER	$ 128.09	$ 139.36	$ 11.27	8.80%	$ 130.81	$ 141.55	$ 10.74	8.21%
		Family - THREE TIER	$ 169.72	$ 184.66	$ 14.94	8.80%	$ 173.32	$ 187.56	$ 14.24	8.22%
		Employee/Spouse - FOUR TIER	$ 128.09	$ 139.36	$ 11.27	8.80%	$ 130.81	$ 141.55	$ 10.74	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 124.89	$ 135.88	$ 10.99	8.80%	$ 127.54	$ 138.01	$ 10.47	8.21%
		Family - FOUR TIER	$ 185.74	$ 202.08	$ 16.34	8.80%	$ 189.67	$ 205.25	$ 15.58	8.21%
EPO	EPRXS21B11	EPRXS21B12								
		Individual - ALL TIERS	$ 18.70	$ 20.36	$ 1.66	8.88%	$ 19.10	$ 20.68	$ 1.58	8.27%
		Family - TWO TIER	$ 48.63	$ 52.92	$ 4.29	8.82%	$ 49.66	$ 53.75	$ 4.09	8.24%
		Double - THREE TIER	$ 37.41	$ 40.71	$ 3.30	8.82%	$ 38.21	$ 41.35	$ 3.14	8.22%
		Family - THREE TIER	$ 49.56	$ 53.94	$ 4.38	8.84%	$ 50.61	$ 54.79	$ 4.18	8.26%
		Employee/Spouse - FOUR TIER	$ 37.41	$ 40.71	$ 3.30	8.82%	$ 38.21	$ 41.35	$ 3.14	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 36.47	$ 39.69	$ 3.22	8.83%	$ 37.24	$ 40.32	$ 3.08	8.27%
		Family - FOUR TIER	$ 54.25	$ 59.03	$ 4.78	8.81%	$ 55.39	$ 59.96	$ 4.57	8.25%
EPO	EPRXS22B11	EPRXS22B12								
		Individual - ALL TIERS	$ 70.61	$ 76.82	$ 6.21	8.79%	$ 72.10	$ 78.03	$ 5.93	8.22%
		Family - TWO TIER	$ 183.58	$ 199.74	$ 16.16	8.80%	$ 187.47	$ 202.87	$ 15.40	8.21%
		Double - THREE TIER	$ 141.21	$ 153.64	$ 12.43	8.80%	$ 144.21	$ 156.06	$ 11.85	8.22%
		Family - THREE TIER	$ 187.11	$ 203.58	$ 16.47	8.80%	$ 191.08	$ 206.77	$ 15.69	8.21%
		Employee/Spouse - FOUR TIER	$ 141.21	$ 153.64	$ 12.43	8.80%	$ 144.21	$ 156.06	$ 11.85	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 137.68	$ 149.80	$ 12.12	8.80%	$ 140.61	$ 152.15	$ 11.54	8.21%
		Family - FOUR TIER	$ 204.76	$ 222.78	$ 18.02	8.80%	$ 209.10	$ 226.28	$ 17.18	8.22%
EPO	EPRXS23B11	EPRXS23B12								
		Individual - ALL TIERS	$ 81.12	$ 88.24	$ 7.12	8.78%	$ 82.83	$ 89.63	$ 6.80	8.21%
		Family - TWO TIER	$ 210.89	$ 229.43	$ 18.54	8.79%	$ 215.36	$ 233.03	$ 17.67	8.20%
		Double - THREE TIER	$ 162.23	$ 176.48	$ 14.25	8.78%	$ 165.66	$ 179.26	$ 13.60	8.21%
		Family - THREE TIER	$ 214.95	$ 233.84	$ 18.89	8.79%	$ 219.51	$ 237.51	$ 18.00	8.20%
		Employee/Spouse - FOUR TIER	$ 162.23	$ 176.48	$ 14.25	8.78%	$ 165.66	$ 179.26	$ 13.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 158.17	$ 172.07	$ 13.90	8.79%	$ 161.53	$ 174.77	$ 13.24	8.20%
		Family - FOUR TIER	$ 235.23	$ 255.90	$ 20.67	8.79%	$ 240.22	$ 259.92	$ 19.70	8.20%
EPO	EPRXS29B11	EPRXS29B12								
		Individual - ALL TIERS	$ 85.07	$ 92.54	$ 7.47	8.78%	$ 86.87	$ 94.00	$ 7.13	8.21%
		Family - TWO TIER	$ 221.16	$ 240.62	$ 19.46	8.80%	$ 225.85	$ 244.39	$ 18.54	8.21%
		Double - THREE TIER	$ 170.12	$ 185.09	$ 14.97	8.80%	$ 173.73	$ 188.00	$ 14.27	8.21%
		Family - THREE TIER	$ 225.42	$ 245.24	$ 19.82	8.79%	$ 230.20	$ 249.09	$ 18.89	8.21%
		Employee/Spouse - FOUR TIER	$ 170.12	$ 185.09	$ 14.97	8.80%	$ 173.73	$ 188.00	$ 14.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.88	$ 180.46	$ 14.58	8.79%	$ 169.38	$ 183.30	$ 13.92	8.22%
		Family - FOUR TIER	$ 246.68	$ 268.38	$ 21.70	8.80%	$ 251.91	$ 272.59	$ 20.68	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS30B11	EPRXS30B12								
		Individual - ALL TIERS	$ 89.04	$ 91.69	$ 2.65	2.98%	$ 91.72	$ 93.13	$ 1.41	1.54%
		Family - TWO TIER	$ 231.51	$ 238.40	$ 6.89	2.98%	$ 238.46	$ 242.15	$ 3.69	1.55%
		Double - THREE TIER	$ 178.09	$ 183.39	$ 5.30	2.98%	$ 183.43	$ 186.27	$ 2.84	1.55%
		Family - THREE TIER	$ 235.97	$ 242.99	$ 7.02	2.97%	$ 243.05	$ 246.80	$ 3.75	1.54%
		Employee/Spouse - FOUR TIER	$ 178.09	$ 183.39	$ 5.30	2.98%	$ 183.43	$ 186.27	$ 2.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 173.64	$ 178.80	$ 5.16	2.97%	$ 178.84	$ 181.61	$ 2.77	1.55%
		Family - FOUR TIER	$ 258.23	$ 265.91	$ 7.68	2.97%	$ 265.98	$ 270.09	$ 4.11	1.55%
EPO	EPRXS35B11	EPRXS35B12								
		Individual - ALL TIERS	$ 86.76	$ 89.35	$ 2.59	2.99%	$ 89.37	$ 90.75	$ 1.38	1.54%
		Family - TWO TIER	$ 225.59	$ 232.30	$ 6.71	2.97%	$ 232.36	$ 235.95	$ 3.59	1.55%
		Double - THREE TIER	$ 173.54	$ 178.69	$ 5.15	2.97%	$ 178.74	$ 181.50	$ 2.76	1.54%
		Family - THREE TIER	$ 229.93	$ 236.77	$ 6.84	2.97%	$ 236.83	$ 240.48	$ 3.65	1.54%
		Employee/Spouse - FOUR TIER	$ 173.54	$ 178.69	$ 5.15	2.97%	$ 178.74	$ 181.50	$ 2.76	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 169.19	$ 174.22	$ 5.03	2.97%	$ 174.27	$ 176.96	$ 2.69	1.54%
		Family - FOUR TIER	$ 251.62	$ 259.10	$ 7.48	2.97%	$ 259.17	$ 263.17	$ 4.00	1.54%
EPO	EPRXS36B11	EPRXS36B12								
		Individual - ALL TIERS	$ 81.32	$ 83.74	$ 2.42	2.98%	$ 83.76	$ 85.06	$ 1.30	1.55%
		Family - TWO TIER	$ 211.43	$ 217.73	$ 6.30	2.98%	$ 217.78	$ 221.15	$ 3.37	1.55%
		Double - THREE TIER	$ 162.64	$ 167.49	$ 4.85	2.98%	$ 167.52	$ 170.12	$ 2.60	1.55%
		Family - THREE TIER	$ 215.50	$ 221.92	$ 6.42	2.98%	$ 221.97	$ 225.40	$ 3.43	1.55%
		Employee/Spouse - FOUR TIER	$ 162.64	$ 167.49	$ 4.85	2.98%	$ 167.52	$ 170.12	$ 2.60	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 158.58	$ 163.30	$ 4.72	2.98%	$ 163.33	$ 165.86	$ 2.53	1.55%
		Family - FOUR TIER	$ 235.83	$ 242.86	$ 7.03	2.98%	$ 242.90	$ 246.67	$ 3.77	1.55%
EPO	EPRXS37B11	EPRXS37B12								
		Individual - ALL TIERS	$ 76.15	$ 78.42	$ 2.27	2.98%	$ 78.42	$ 79.65	$ 1.23	1.57%
		Family - TWO TIER	$ 197.97	$ 203.89	$ 5.92	2.99%	$ 203.91	$ 207.09	$ 3.18	1.56%
		Double - THREE TIER	$ 152.28	$ 156.84	$ 4.56	2.99%	$ 156.86	$ 159.30	$ 2.44	1.56%
		Family - THREE TIER	$ 201.78	$ 207.81	$ 6.03	2.99%	$ 207.83	$ 211.07	$ 3.24	1.56%
		Employee/Spouse - FOUR TIER	$ 152.28	$ 156.84	$ 4.56	2.99%	$ 156.86	$ 159.30	$ 2.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 148.48	$ 152.92	$ 4.44	2.99%	$ 152.93	$ 155.32	$ 2.39	1.56%
		Family - FOUR TIER	$ 220.81	$ 227.42	$ 6.61	2.99%	$ 227.44	$ 230.99	$ 3.55	1.56%
EPO	EPRXS38B11	EPRXS38B12								
		Individual - ALL TIERS	$ 86.14	$ 88.71	$ 2.57	2.98%	$ 88.71	$ 90.10	$ 1.39	1.57%
		Family - TWO TIER	$ 223.95	$ 230.64	$ 6.69	2.99%	$ 230.66	$ 234.26	$ 3.60	1.56%
		Double - THREE TIER	$ 172.26	$ 177.41	$ 5.15	2.99%	$ 177.43	$ 180.20	$ 2.77	1.56%
		Family - THREE TIER	$ 228.25	$ 235.07	$ 6.82	2.99%	$ 235.10	$ 238.76	$ 3.66	1.56%
		Employee/Spouse - FOUR TIER	$ 172.26	$ 177.41	$ 5.15	2.99%	$ 177.43	$ 180.20	$ 2.77	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 167.96	$ 172.98	$ 5.02	2.99%	$ 173.00	$ 175.69	$ 2.69	1.55%
		Family - FOUR TIER	$ 249.79	$ 257.25	$ 7.46	2.99%	$ 257.28	$ 261.29	$ 4.01	1.56%
EPO	EPRXS39B11	EPRXS39B12								
		Individual - ALL TIERS	$ 75.13	$ 77.37	$ 2.24	2.98%	$ 77.39	$ 78.58	$ 1.19	1.54%
		Family - TWO TIER	$ 195.34	$ 201.16	$ 5.82	2.98%	$ 201.20	$ 204.32	$ 3.12	1.55%
		Double - THREE TIER	$ 150.26	$ 154.74	$ 4.48	2.98%	$ 154.77	$ 157.17	$ 2.40	1.55%
		Family - THREE TIER	$ 199.09	$ 205.03	$ 5.94	2.98%	$ 205.07	$ 208.25	$ 3.18	1.55%
		Employee/Spouse - FOUR TIER	$ 150.26	$ 154.74	$ 4.48	2.98%	$ 154.77	$ 157.17	$ 2.40	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 146.51	$ 150.87	$ 4.36	2.98%	$ 150.89	$ 153.24	$ 2.35	1.56%
		Family - FOUR TIER	$ 217.88	$ 224.37	$ 6.49	2.98%	$ 224.41	$ 227.89	$ 3.48	1.55%
EPO	EPRXS40B11	EPRXS40B12								
		Individual - ALL TIERS	$ 77.16	$ 79.46	$ 2.30	2.98%	$ 79.48	$ 80.71	$ 1.23	1.55%
		Family - TWO TIER	$ 200.64	$ 206.59	$ 5.95	2.97%	$ 206.66	$ 209.84	$ 3.18	1.54%
		Double - THREE TIER	$ 154.34	$ 158.92	$ 4.58	2.97%	$ 158.97	$ 161.41	$ 2.44	1.53%
		Family - THREE TIER	$ 204.49	$ 210.57	$ 6.08	2.97%	$ 210.63	$ 213.87	$ 3.24	1.54%
		Employee/Spouse - FOUR TIER	$ 154.34	$ 158.92	$ 4.58	2.97%	$ 158.97	$ 161.41	$ 2.44	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 150.48	$ 154.95	$ 4.47	2.97%	$ 154.99	$ 157.38	$ 2.39	1.54%
		Family - FOUR TIER	$ 223.79	$ 230.43	$ 6.64	2.97%	$ 230.50	$ 234.05	$ 3.55	1.54%
EPO	EPRXS41B11	EPRXS41B12								
		Individual - ALL TIERS	$ 87.17	$ 89.77	$ 2.60	2.98%	$ 89.78	$ 91.18	$ 1.40	1.56%
		Family - TWO TIER	$ 226.63	$ 233.40	$ 6.77	2.99%	$ 233.42	$ 237.06	$ 3.64	1.56%
		Double - THREE TIER	$ 174.33	$ 179.54	$ 5.21	2.99%	$ 179.55	$ 182.35	$ 2.80	1.56%
		Family - THREE TIER	$ 230.98	$ 237.88	$ 6.90	2.99%	$ 237.91	$ 241.62	$ 3.71	1.56%
		Employee/Spouse - FOUR TIER	$ 174.33	$ 179.54	$ 5.21	2.99%	$ 179.55	$ 182.35	$ 2.80	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.96	$ 175.05	$ 5.09	2.99%	$ 175.06	$ 177.80	$ 2.74	1.57%
		Family - FOUR TIER	$ 252.78	$ 260.33	$ 7.55	2.99%	$ 260.35	$ 264.41	$ 4.06	1.56%
EPO	EPRXS42B11	EPRXS42B12								
		Individual - ALL TIERS	$ 87.36	$ 89.96	$ 2.60	2.98%	$ 89.98	$ 91.38	$ 1.40	1.56%
		Family - TWO TIER	$ 227.14	$ 233.90	$ 6.76	2.98%	$ 233.95	$ 237.58	$ 3.63	1.55%
		Double - THREE TIER	$ 174.72	$ 179.93	$ 5.21	2.98%	$ 179.97	$ 182.75	$ 2.78	1.54%
		Family - THREE TIER	$ 231.50	$ 238.40	$ 6.90	2.98%	$ 238.45	$ 242.15	$ 3.70	1.55%
		Employee/Spouse - FOUR TIER	$ 174.72	$ 179.93	$ 5.21	2.98%	$ 179.97	$ 182.75	$ 2.78	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 170.36	$ 175.43	$ 5.07	2.98%	$ 175.46	$ 178.18	$ 2.72	1.55%
		Family - FOUR TIER	$ 253.35	$ 260.89	$ 7.54	2.98%	$ 260.94	$ 264.99	$ 4.05	1.55%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS30B11	EPRXS30B12								
		Individual - ALL TIERS	$ 86.96	$ 94.60	$ 7.64	8.79%	$ 88.81	$ 96.08	$ 7.27	8.19%
		Family - TWO TIER	$ 226.10	$ 245.95	$ 19.85	8.78%	$ 230.89	$ 249.81	$ 18.92	8.19%
		Double - THREE TIER	$ 173.92	$ 189.19	$ 15.27	8.78%	$ 177.60	$ 192.16	$ 14.56	8.20%
		Family - THREE TIER	$ 230.44	$ 250.68	$ 20.24	8.78%	$ 235.34	$ 254.61	$ 19.27	8.19%
		Employee/Spouse - FOUR TIER	$ 173.92	$ 189.19	$ 15.27	8.78%	$ 177.60	$ 192.16	$ 14.56	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 169.57	$ 184.46	$ 14.89	8.78%	$ 173.16	$ 187.36	$ 14.20	8.20%
		Family - FOUR TIER	$ 252.18	$ 274.33	$ 22.15	8.78%	$ 257.53	$ 278.63	$ 21.10	8.19%
EPO	EPRXS35B11	EPRXS35B12								
		Individual - ALL TIERS	$ 84.73	$ 92.17	$ 7.44	8.78%	$ 86.53	$ 93.62	$ 7.09	8.19%
		Family - TWO TIER	$ 220.30	$ 239.65	$ 19.35	8.78%	$ 224.97	$ 243.41	$ 18.44	8.20%
		Double - THREE TIER	$ 169.46	$ 184.35	$ 14.89	8.79%	$ 173.06	$ 187.24	$ 14.18	8.19%
		Family - THREE TIER	$ 224.54	$ 244.26	$ 19.72	8.78%	$ 229.30	$ 248.09	$ 18.79	8.19%
		Employee/Spouse - FOUR TIER	$ 169.46	$ 184.35	$ 14.89	8.79%	$ 173.06	$ 187.24	$ 14.18	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 165.23	$ 179.74	$ 14.51	8.78%	$ 168.73	$ 182.56	$ 13.83	8.20%
		Family - FOUR TIER	$ 245.72	$ 267.30	$ 21.58	8.78%	$ 250.93	$ 271.50	$ 20.57	8.20%
EPO	EPRXS36B11	EPRXS36B12								
		Individual - ALL TIERS	$ 79.42	$ 86.39	$ 6.97	8.78%	$ 81.10	$ 87.75	$ 6.65	8.20%
		Family - TWO TIER	$ 206.49	$ 224.62	$ 18.13	8.78%	$ 210.86	$ 228.15	$ 17.29	8.20%
		Double - THREE TIER	$ 158.83	$ 172.79	$ 13.96	8.79%	$ 162.20	$ 175.50	$ 13.30	8.20%
		Family - THREE TIER	$ 210.46	$ 228.94	$ 18.48	8.78%	$ 214.92	$ 232.54	$ 17.62	8.20%
		Employee/Spouse - FOUR TIER	$ 158.83	$ 172.79	$ 13.96	8.79%	$ 162.20	$ 175.50	$ 13.30	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 154.87	$ 168.47	$ 13.60	8.78%	$ 158.14	$ 171.11	$ 12.97	8.20%
		Family - FOUR TIER	$ 230.30	$ 250.54	$ 20.24	8.79%	$ 235.19	$ 254.47	$ 19.28	8.20%
EPO	EPRXS37B11	EPRXS37B12								
		Individual - ALL TIERS	$ 74.36	$ 80.90	$ 6.54	8.80%	$ 75.93	$ 82.17	$ 6.24	8.22%
		Family - TWO TIER	$ 193.32	$ 210.34	$ 17.02	8.80%	$ 197.42	$ 213.64	$ 16.22	8.22%
		Double - THREE TIER	$ 148.71	$ 161.80	$ 13.09	8.80%	$ 151.86	$ 164.34	$ 12.48	8.22%
		Family - THREE TIER	$ 197.04	$ 214.39	$ 17.35	8.81%	$ 201.22	$ 217.75	$ 16.53	8.21%
		Employee/Spouse - FOUR TIER	$ 148.71	$ 161.80	$ 13.09	8.80%	$ 151.86	$ 164.34	$ 12.48	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 144.99	$ 157.76	$ 12.77	8.81%	$ 148.07	$ 160.23	$ 12.16	8.21%
		Family - FOUR TIER	$ 215.63	$ 234.61	$ 18.98	8.80%	$ 220.20	$ 238.30	$ 18.10	8.22%
EPO	EPRXS38B11	EPRXS38B12								
		Individual - ALL TIERS	$ 84.10	$ 91.51	$ 7.41	8.81%	$ 85.89	$ 92.95	$ 7.06	8.22%
		Family - TWO TIER	$ 218.68	$ 237.94	$ 19.26	8.81%	$ 223.32	$ 241.67	$ 18.35	8.22%
		Double - THREE TIER	$ 168.22	$ 183.03	$ 14.81	8.80%	$ 171.78	$ 185.90	$ 14.12	8.22%
		Family - THREE TIER	$ 222.89	$ 242.51	$ 19.62	8.80%	$ 227.61	$ 246.32	$ 18.71	8.22%
		Employee/Spouse - FOUR TIER	$ 168.22	$ 183.03	$ 14.81	8.80%	$ 171.78	$ 185.90	$ 14.12	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 164.01	$ 178.45	$ 14.44	8.80%	$ 167.49	$ 181.25	$ 13.76	8.22%
		Family - FOUR TIER	$ 243.91	$ 265.39	$ 21.48	8.81%	$ 249.09	$ 269.56	$ 20.47	8.22%
EPO	EPRXS39B11	EPRXS39B12								
		Individual - ALL TIERS	$ 73.37	$ 79.82	$ 6.45	8.79%	$ 74.93	$ 81.07	$ 6.14	8.19%
		Family - TWO TIER	$ 190.76	$ 207.53	$ 16.77	8.79%	$ 194.81	$ 210.78	$ 15.97	8.20%
		Double - THREE TIER	$ 146.74	$ 159.63	$ 12.89	8.78%	$ 149.85	$ 162.14	$ 12.29	8.20%
		Family - THREE TIER	$ 194.43	$ 211.52	$ 17.09	8.79%	$ 198.55	$ 214.84	$ 16.29	8.20%
		Employee/Spouse - FOUR TIER	$ 146.74	$ 159.63	$ 12.89	8.78%	$ 149.85	$ 162.14	$ 12.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 143.07	$ 155.64	$ 12.57	8.79%	$ 146.11	$ 158.09	$ 11.98	8.20%
		Family - FOUR TIER	$ 212.77	$ 231.47	$ 18.70	8.79%	$ 217.28	$ 235.10	$ 17.82	8.20%
EPO	EPRXS40B11	EPRXS40B12								
		Individual - ALL TIERS	$ 75.36	$ 81.97	$ 6.61	8.77%	$ 76.95	$ 83.26	$ 6.31	8.20%
		Family - TWO TIER	$ 195.93	$ 213.13	$ 17.20	8.78%	$ 200.09	$ 216.48	$ 16.39	8.19%
		Double - THREE TIER	$ 150.71	$ 163.95	$ 13.24	8.79%	$ 153.91	$ 166.52	$ 12.61	8.19%
		Family - THREE TIER	$ 199.71	$ 217.23	$ 17.52	8.77%	$ 203.93	$ 220.64	$ 16.71	8.19%
		Employee/Spouse - FOUR TIER	$ 150.71	$ 163.95	$ 13.24	8.79%	$ 153.91	$ 166.52	$ 12.61	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 146.95	$ 159.85	$ 12.90	8.78%	$ 150.07	$ 162.36	$ 12.29	8.19%
		Family - FOUR TIER	$ 218.54	$ 237.72	$ 19.18	8.78%	$ 223.17	$ 241.46	$ 18.29	8.20%
EPO	EPRXS41B11	EPRXS41B12								
		Individual - ALL TIERS	$ 85.12	$ 92.61	$ 7.49	8.80%	$ 86.93	$ 94.06	$ 7.13	8.20%
		Family - TWO TIER	$ 221.32	$ 240.78	$ 19.46	8.79%	$ 226.01	$ 244.56	$ 18.55	8.21%
		Double - THREE TIER	$ 170.24	$ 185.22	$ 14.98	8.80%	$ 173.85	$ 188.12	$ 14.27	8.21%
		Family - THREE TIER	$ 225.58	$ 245.41	$ 19.83	8.79%	$ 230.36	$ 249.27	$ 18.91	8.21%
		Employee/Spouse - FOUR TIER	$ 170.24	$ 185.22	$ 14.98	8.80%	$ 173.85	$ 188.12	$ 14.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.99	$ 180.59	$ 14.60	8.80%	$ 169.51	$ 183.42	$ 13.91	8.21%
		Family - FOUR TIER	$ 246.85	$ 268.56	$ 21.71	8.79%	$ 252.09	$ 272.78	$ 20.69	8.21%
EPO	EPRXS42B11	EPRXS42B12								
		Individual - ALL TIERS	$ 85.31	$ 92.81	$ 7.50	8.79%	$ 87.12	$ 94.27	$ 7.15	8.21%
		Family - TWO TIER	$ 221.82	$ 241.31	$ 19.49	8.79%	$ 226.52	$ 245.10	$ 18.58	8.20%
		Double - THREE TIER	$ 170.62	$ 185.62	$ 15.00	8.79%	$ 174.25	$ 188.53	$ 14.28	8.20%
		Family - THREE TIER	$ 226.08	$ 245.95	$ 19.87	8.79%	$ 230.88	$ 249.81	$ 18.93	8.20%
		Employee/Spouse - FOUR TIER	$ 170.62	$ 185.62	$ 15.00	8.79%	$ 174.25	$ 188.53	$ 14.28	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 166.36	$ 180.98	$ 14.62	8.79%	$ 169.89	$ 183.82	$ 13.93	8.20%
		Family - FOUR TIER	$ 247.40	$ 269.15	$ 21.75	8.79%	$ 252.65	$ 273.38	$ 20.73	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS43B11	EPRXS43B12								
		Individual - ALL TIERS	$ 82.30	$ 84.75	$ 2.45	2.98%	$ 84.77	$ 86.08	$ 1.31	1.55%
		Family - TWO TIER	$ 213.99	$ 220.36	$ 6.37	2.98%	$ 220.41	$ 223.82	$ 3.41	1.55%
		Double - THREE TIER	$ 164.60	$ 169.51	$ 4.91	2.98%	$ 169.54	$ 172.17	$ 2.63	1.55%
		Family - THREE TIER	$ 218.11	$ 224.59	$ 6.48	2.97%	$ 224.65	$ 228.12	$ 3.47	1.54%
		Employee/Spouse - FOUR TIER	$ 164.60	$ 169.51	$ 4.91	2.98%	$ 169.54	$ 172.17	$ 2.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 160.49	$ 165.27	$ 4.78	2.98%	$ 165.30	$ 167.86	$ 2.56	1.55%
		Family - FOUR TIER	$ 238.68	$ 245.78	$ 7.10	2.97%	$ 245.85	$ 249.64	$ 3.79	1.54%
EPO	EPRXS44B11	EPRXS44B12								
		Individual - ALL TIERS	$ 70.26	$ 72.35	$ 2.09	2.97%	$ 72.36	$ 73.49	$ 1.13	1.56%
		Family - TWO TIER	$ 182.67	$ 188.12	$ 5.45	2.98%	$ 188.15	$ 191.07	$ 2.92	1.55%
		Double - THREE TIER	$ 140.51	$ 144.71	$ 4.20	2.99%	$ 144.73	$ 146.98	$ 2.25	1.55%
		Family - THREE TIER	$ 186.18	$ 191.74	$ 5.56	2.99%	$ 191.76	$ 194.75	$ 2.99	1.56%
		Employee/Spouse - FOUR TIER	$ 140.51	$ 144.71	$ 4.20	2.99%	$ 144.73	$ 146.98	$ 2.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 137.00	$ 141.09	$ 4.09	2.99%	$ 141.10	$ 143.30	$ 2.20	1.56%
		Family - FOUR TIER	$ 203.74	$ 209.83	$ 6.09	2.99%	$ 209.86	$ 213.12	$ 3.26	1.55%
EPO	EPRXS46B11	EPRXS46B12								
		Individual - ALL TIERS	$ 78.51	$ 80.85	$ 2.34	2.98%	$ 80.86	$ 82.12	$ 1.26	1.56%
		Family - TWO TIER	$ 204.11	$ 210.21	$ 6.10	2.99%	$ 210.24	$ 213.51	$ 3.27	1.56%
		Double - THREE TIER	$ 157.02	$ 161.70	$ 4.68	2.98%	$ 161.72	$ 164.24	$ 2.52	1.56%
		Family - THREE TIER	$ 208.04	$ 214.25	$ 6.21	2.99%	$ 214.28	$ 217.62	$ 3.34	1.56%
		Employee/Spouse - FOUR TIER	$ 157.02	$ 161.70	$ 4.68	2.98%	$ 161.72	$ 164.24	$ 2.52	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 153.09	$ 157.66	$ 4.57	2.99%	$ 157.69	$ 160.13	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.67	$ 234.46	$ 6.79	2.98%	$ 234.50	$ 238.14	$ 3.64	1.55%
EPO	EPRXS47B11	EPRXS47B12								
		Individual - ALL TIERS	$ 62.14	$ 63.99	$ 1.85	2.98%	$ 64.00	$ 65.00	$ 1.00	1.56%
		Family - TWO TIER	$ 161.57	$ 166.38	$ 4.81	2.98%	$ 166.43	$ 168.99	$ 2.56	1.54%
		Double - THREE TIER	$ 124.29	$ 127.98	$ 3.69	2.97%	$ 128.02	$ 129.99	$ 1.97	1.54%
		Family - THREE TIER	$ 164.68	$ 169.58	$ 4.90	2.98%	$ 169.63	$ 172.24	$ 2.61	1.54%
		Employee/Spouse - FOUR TIER	$ 124.29	$ 127.98	$ 3.69	2.97%	$ 128.02	$ 129.99	$ 1.97	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.19	$ 124.78	$ 3.59	2.96%	$ 124.82	$ 126.74	$ 1.92	1.54%
		Family - FOUR TIER	$ 180.22	$ 185.58	$ 5.36	2.97%	$ 185.62	$ 188.49	$ 2.87	1.55%
EPO	EPRXS48B11	EPRXS48B12								
		Individual - ALL TIERS	$ 63.91	$ 65.81	$ 1.90	2.97%	$ 65.83	$ 66.85	$ 1.02	1.55%
		Family - TWO TIER	$ 166.15	$ 171.12	$ 4.97	2.99%	$ 171.14	$ 173.80	$ 2.66	1.55%
		Double - THREE TIER	$ 127.81	$ 131.63	$ 3.82	2.99%	$ 131.64	$ 133.70	$ 2.06	1.56%
		Family - THREE TIER	$ 169.35	$ 174.41	$ 5.06	2.99%	$ 174.44	$ 177.15	$ 2.71	1.55%
		Employee/Spouse - FOUR TIER	$ 127.81	$ 131.63	$ 3.82	2.99%	$ 131.64	$ 133.70	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 124.62	$ 128.34	$ 3.72	2.99%	$ 128.36	$ 130.35	$ 1.99	1.55%
		Family - FOUR TIER	$ 185.33	$ 190.86	$ 5.53	2.98%	$ 190.89	$ 193.86	$ 2.97	1.56%
EPO	EPRXS49B11	EPRXS49B12								
		Individual - ALL TIERS	$ 70.88	$ 72.99	$ 2.11	2.98%	$ 73.00	$ 74.14	$ 1.14	1.56%
		Family - TWO TIER	$ 184.28	$ 189.78	$ 5.50	2.98%	$ 189.81	$ 192.76	$ 2.95	1.55%
		Double - THREE TIER	$ 141.75	$ 145.98	$ 4.23	2.98%	$ 146.01	$ 148.28	$ 2.27	1.55%
		Family - THREE TIER	$ 187.83	$ 193.43	$ 5.60	2.98%	$ 193.46	$ 196.47	$ 3.01	1.56%
		Employee/Spouse - FOUR TIER	$ 141.75	$ 145.98	$ 4.23	2.98%	$ 146.01	$ 148.28	$ 2.27	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 138.21	$ 142.33	$ 4.12	2.98%	$ 142.36	$ 144.57	$ 2.21	1.55%
		Family - FOUR TIER	$ 205.54	$ 211.68	$ 6.14	2.99%	$ 211.71	$ 215.00	$ 3.29	1.55%
EPO	EPRXS50B11	EPRXS50B12								
		Individual - ALL TIERS	$ 99.86	$ 102.84	$ 2.98	2.98%	$ 102.86	$ 104.45	$ 1.59	1.55%
		Family - TWO TIER	$ 259.64	$ 267.37	$ 7.73	2.98%	$ 267.43	$ 271.57	$ 4.14	1.55%
		Double - THREE TIER	$ 199.73	$ 205.67	$ 5.94	2.97%	$ 205.71	$ 208.90	$ 3.19	1.55%
		Family - THREE TIER	$ 264.63	$ 272.51	$ 7.88	2.98%	$ 272.58	$ 276.79	$ 4.21	1.54%
		Employee/Spouse - FOUR TIER	$ 199.73	$ 205.67	$ 5.94	2.97%	$ 205.71	$ 208.90	$ 3.19	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 194.74	$ 200.53	$ 5.79	2.97%	$ 200.57	$ 203.68	$ 3.11	1.55%
		Family - FOUR TIER	$ 289.60	$ 298.22	$ 8.62	2.98%	$ 298.29	$ 302.91	$ 4.62	1.55%
EPO	EPRXS51B11	EPRXS51B12								
		Individual - ALL TIERS	$ 95.11	$ 97.94	$ 2.83	2.98%	$ 97.97	$ 99.48	$ 1.51	1.54%
		Family - TWO TIER	$ 247.30	$ 254.66	$ 7.36	2.98%	$ 254.72	$ 258.65	$ 3.93	1.54%
		Double - THREE TIER	$ 190.23	$ 195.89	$ 5.66	2.98%	$ 195.94	$ 198.96	$ 3.02	1.54%
		Family - THREE TIER	$ 252.06	$ 259.55	$ 7.49	2.97%	$ 259.62	$ 263.63	$ 4.01	1.54%
		Employee/Spouse - FOUR TIER	$ 190.23	$ 195.89	$ 5.66	2.98%	$ 195.94	$ 198.96	$ 3.02	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 185.48	$ 190.99	$ 5.51	2.97%	$ 191.04	$ 193.99	$ 2.95	1.54%
		Family - FOUR TIER	$ 275.84	$ 284.04	$ 8.20	2.97%	$ 284.12	$ 288.50	$ 4.38	1.54%
EPO	EPRXS52B11	EPRXS52B12								
		Individual - ALL TIERS	$ 76.08	$ 78.35	$ 2.27	2.98%	$ 78.36	$ 79.58	$ 1.22	1.56%
		Family - TWO TIER	$ 197.81	$ 203.70	$ 5.89	2.98%	$ 203.74	$ 206.90	$ 3.16	1.55%
		Double - THREE TIER	$ 152.16	$ 156.69	$ 4.53	2.98%	$ 156.72	$ 159.15	$ 2.43	1.55%
		Family - THREE TIER	$ 201.61	$ 207.62	$ 6.01	2.98%	$ 207.66	$ 210.88	$ 3.22	1.55%
		Employee/Spouse - FOUR TIER	$ 152.16	$ 156.69	$ 4.53	2.98%	$ 156.72	$ 159.15	$ 2.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 148.35	$ 152.78	$ 4.43	2.99%	$ 152.81	$ 155.18	$ 2.37	1.55%
		Family - FOUR TIER	$ 220.63	$ 227.21	$ 6.58	2.98%	$ 227.25	$ 230.77	$ 3.52	1.55%

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Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS43B11	EPRXS43B12								
		Individual - ALL TIERS	$ 80.37	$ 87.43	$ 7.06	8.78%	$ 82.08	$ 88.81	$ 6.73	8.20%
		Family - TWO TIER	$ 208.97	$ 227.33	$ 18.36	8.79%	$ 213.39	$ 230.90	$ 17.51	8.21%
		Double - THREE TIER	$ 160.75	$ 174.87	$ 14.12	8.78%	$ 164.15	$ 177.61	$ 13.46	8.20%
		Family - THREE TIER	$ 212.98	$ 231.70	$ 18.72	8.79%	$ 217.49	$ 235.34	$ 17.85	8.21%
		Employee/Spouse - FOUR TIER	$ 160.75	$ 174.87	$ 14.12	8.78%	$ 164.15	$ 177.61	$ 13.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 156.72	$ 170.50	$ 13.78	8.79%	$ 160.05	$ 173.17	$ 13.12	8.20%
		Family - FOUR TIER	$ 233.08	$ 253.56	$ 20.48	8.79%	$ 238.02	$ 257.54	$ 19.52	8.20%
EPO	EPRXS44B11	EPRXS44B12								
		Individual - ALL TIERS	$ 68.61	$ 74.64	$ 6.03	8.79%	$ 70.06	$ 75.82	$ 5.76	8.22%
		Family - TWO TIER	$ 178.38	$ 194.07	$ 15.69	8.80%	$ 182.16	$ 197.12	$ 14.96	8.21%
		Double - THREE TIER	$ 137.22	$ 149.29	$ 12.07	8.80%	$ 140.13	$ 151.63	$ 11.50	8.21%
		Family - THREE TIER	$ 181.81	$ 197.81	$ 16.00	8.80%	$ 185.67	$ 200.91	$ 15.24	8.21%
		Employee/Spouse - FOUR TIER	$ 137.22	$ 149.29	$ 12.07	8.80%	$ 140.13	$ 151.63	$ 11.50	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 133.78	$ 145.55	$ 11.77	8.80%	$ 136.62	$ 147.84	$ 11.22	8.21%
		Family - FOUR TIER	$ 198.96	$ 216.47	$ 17.51	8.80%	$ 203.18	$ 219.86	$ 16.68	8.21%
EPO	EPRXS46B11	EPRXS46B12								
		Individual - ALL TIERS	$ 76.67	$ 83.41	$ 6.74	8.79%	$ 78.29	$ 84.72	$ 6.43	8.21%
		Family - TWO TIER	$ 199.32	$ 216.86	$ 17.54	8.80%	$ 203.55	$ 220.27	$ 16.72	8.21%
		Double - THREE TIER	$ 153.33	$ 166.82	$ 13.49	8.80%	$ 156.58	$ 169.44	$ 12.86	8.21%
		Family - THREE TIER	$ 203.16	$ 221.03	$ 17.87	8.80%	$ 207.47	$ 224.50	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.33	$ 166.82	$ 13.49	8.80%	$ 156.58	$ 169.44	$ 12.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.50	$ 162.65	$ 13.15	8.80%	$ 152.66	$ 165.20	$ 12.54	8.21%
		Family - FOUR TIER	$ 222.33	$ 241.88	$ 19.55	8.79%	$ 227.04	$ 245.68	$ 18.64	8.21%
EPO	EPRXS47B11	EPRXS47B12								
		Individual - ALL TIERS	$ 60.68	$ 66.02	$ 5.34	8.80%	$ 61.97	$ 67.05	$ 5.08	8.20%
		Family - TWO TIER	$ 157.77	$ 171.64	$ 13.87	8.79%	$ 161.12	$ 174.34	$ 13.22	8.21%
		Double - THREE TIER	$ 121.37	$ 132.03	$ 10.66	8.78%	$ 123.94	$ 134.11	$ 10.17	8.21%
		Family - THREE TIER	$ 160.81	$ 174.94	$ 14.13	8.79%	$ 164.22	$ 177.69	$ 13.47	8.20%
		Employee/Spouse - FOUR TIER	$ 121.37	$ 132.03	$ 10.66	8.78%	$ 123.94	$ 134.11	$ 10.17	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 118.34	$ 128.73	$ 10.39	8.78%	$ 120.84	$ 130.75	$ 9.91	8.20%
		Family - FOUR TIER	$ 175.98	$ 191.45	$ 15.47	8.79%	$ 179.71	$ 194.45	$ 14.74	8.20%
EPO	EPRXS48B11	EPRXS48B12								
		Individual - ALL TIERS	$ 62.42	$ 67.90	$ 5.48	8.78%	$ 63.73	$ 68.96	$ 5.23	8.21%
		Family - TWO TIER	$ 162.26	$ 176.53	$ 14.27	8.79%	$ 165.71	$ 179.30	$ 13.59	8.20%
		Double - THREE TIER	$ 124.82	$ 135.79	$ 10.97	8.79%	$ 127.47	$ 137.93	$ 10.46	8.21%
		Family - THREE TIER	$ 165.39	$ 179.93	$ 14.54	8.79%	$ 168.89	$ 182.75	$ 13.86	8.21%
		Employee/Spouse - FOUR TIER	$ 124.82	$ 135.79	$ 10.97	8.79%	$ 127.47	$ 137.93	$ 10.46	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 121.70	$ 132.40	$ 10.70	8.79%	$ 124.28	$ 134.48	$ 10.20	8.21%
		Family - FOUR TIER	$ 180.99	$ 196.90	$ 15.91	8.79%	$ 184.83	$ 199.99	$ 15.16	8.20%
EPO	EPRXS49B11	EPRXS49B12								
		Individual - ALL TIERS	$ 69.21	$ 75.30	$ 6.09	8.80%	$ 70.68	$ 76.48	$ 5.80	8.21%
		Family - TWO TIER	$ 179.95	$ 195.79	$ 15.84	8.80%	$ 183.76	$ 198.86	$ 15.10	8.22%
		Double - THREE TIER	$ 138.42	$ 150.60	$ 12.18	8.80%	$ 141.36	$ 152.97	$ 11.61	8.21%
		Family - THREE TIER	$ 183.41	$ 199.55	$ 16.14	8.80%	$ 187.30	$ 202.68	$ 15.38	8.21%
		Employee/Spouse - FOUR TIER	$ 138.42	$ 150.60	$ 12.18	8.80%	$ 141.36	$ 152.97	$ 11.61	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 134.96	$ 146.84	$ 11.88	8.80%	$ 137.82	$ 149.14	$ 11.32	8.21%
		Family - FOUR TIER	$ 200.71	$ 218.38	$ 17.67	8.80%	$ 204.97	$ 221.80	$ 16.83	8.21%
EPO	EPRXS50B11	EPRXS50B12								
		Individual - ALL TIERS	$ 97.52	$ 106.09	$ 8.57	8.79%	$ 99.58	$ 107.76	$ 8.18	8.21%
		Family - TWO TIER	$ 253.55	$ 275.83	$ 22.28	8.79%	$ 258.92	$ 280.17	$ 21.25	8.21%
		Double - THREE TIER	$ 195.03	$ 212.18	$ 17.15	8.79%	$ 199.18	$ 215.51	$ 16.33	8.20%
		Family - THREE TIER	$ 258.42	$ 281.14	$ 22.72	8.79%	$ 263.90	$ 285.55	$ 21.65	8.20%
		Employee/Spouse - FOUR TIER	$ 195.03	$ 212.18	$ 17.15	8.79%	$ 199.18	$ 215.51	$ 16.33	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 190.16	$ 206.88	$ 16.72	8.79%	$ 194.20	$ 210.12	$ 15.92	8.20%
		Family - FOUR TIER	$ 282.80	$ 307.66	$ 24.86	8.79%	$ 288.80	$ 312.49	$ 23.69	8.20%
EPO	EPRXS51B11	EPRXS51B12								
		Individual - ALL TIERS	$ 92.89	$ 101.04	$ 8.15	8.77%	$ 94.86	$ 102.63	$ 7.77	8.19%
		Family - TWO TIER	$ 241.50	$ 262.71	$ 21.21	8.78%	$ 246.63	$ 266.84	$ 20.21	8.19%
		Double - THREE TIER	$ 185.77	$ 202.09	$ 16.32	8.79%	$ 189.71	$ 205.26	$ 15.55	8.20%
		Family - THREE TIER	$ 246.15	$ 267.77	$ 21.62	8.78%	$ 251.37	$ 271.97	$ 20.60	8.20%
		Employee/Spouse - FOUR TIER	$ 185.77	$ 202.09	$ 16.32	8.79%	$ 189.71	$ 205.26	$ 15.55	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 181.13	$ 197.04	$ 15.91	8.78%	$ 184.97	$ 200.13	$ 15.16	8.20%
		Family - FOUR TIER	$ 269.38	$ 293.03	$ 23.65	8.78%	$ 275.09	$ 297.63	$ 22.54	8.19%
EPO	EPRXS52B11	EPRXS52B12								
		Individual - ALL TIERS	$ 74.29	$ 80.83	$ 6.54	8.80%	$ 75.87	$ 82.10	$ 6.23	8.21%
		Family - TWO TIER	$ 193.17	$ 210.15	$ 16.98	8.79%	$ 197.26	$ 213.45	$ 16.19	8.21%
		Double - THREE TIER	$ 148.58	$ 161.65	$ 13.07	8.80%	$ 151.74	$ 164.19	$ 12.45	8.20%
		Family - THREE TIER	$ 196.88	$ 214.19	$ 17.31	8.79%	$ 201.05	$ 217.55	$ 16.50	8.21%
		Employee/Spouse - FOUR TIER	$ 148.58	$ 161.65	$ 13.07	8.80%	$ 151.74	$ 164.19	$ 12.45	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 144.88	$ 157.61	$ 12.73	8.79%	$ 147.95	$ 160.09	$ 12.14	8.21%
		Family - FOUR TIER	$ 215.45	$ 234.40	$ 18.95	8.80%	$ 220.02	$ 238.08	$ 18.06	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS53B11	EPRXS53B12								
		Individual - ALL TIERS	$ 83.34	$ 85.82	$ 2.48	2.98%	$ 85.84	$ 87.17	$ 1.33	1.55%
		Family - TWO TIER	$ 216.69	$ 223.14	$ 6.45	2.98%	$ 223.19	$ 226.64	$ 3.45	1.55%
		Double - THREE TIER	$ 166.69	$ 171.65	$ 4.96	2.98%	$ 171.69	$ 174.34	$ 2.65	1.54%
		Family - THREE TIER	$ 220.86	$ 227.43	$ 6.57	2.97%	$ 227.49	$ 231.00	$ 3.51	1.54%
		Employee/Spouse - FOUR TIER	$ 166.69	$ 171.65	$ 4.96	2.98%	$ 171.69	$ 174.34	$ 2.65	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 162.52	$ 167.36	$ 4.84	2.98%	$ 167.40	$ 169.98	$ 2.58	1.54%
		Family - FOUR TIER	$ 241.70	$ 248.89	$ 7.19	2.97%	$ 248.95	$ 252.80	$ 3.85	1.55%
EPO	EPRXS54B11	EPRXS54B12								
		Individual - ALL TIERS	$ 90.36	$ 93.05	$ 2.69	2.98%	$ 93.07	$ 94.51	$ 1.44	1.55%
		Family - TWO TIER	$ 234.94	$ 241.94	$ 7.00	2.98%	$ 241.99	$ 245.74	$ 3.75	1.55%
		Double - THREE TIER	$ 180.73	$ 186.11	$ 5.38	2.98%	$ 186.15	$ 189.03	$ 2.88	1.55%
		Family - THREE TIER	$ 239.46	$ 246.59	$ 7.13	2.98%	$ 246.64	$ 250.46	$ 3.82	1.55%
		Employee/Spouse - FOUR TIER	$ 180.73	$ 186.11	$ 5.38	2.98%	$ 186.15	$ 189.03	$ 2.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 176.21	$ 181.45	$ 5.24	2.97%	$ 181.49	$ 184.30	$ 2.81	1.55%
		Family - FOUR TIER	$ 262.05	$ 269.85	$ 7.80	2.98%	$ 269.91	$ 274.09	$ 4.18	1.55%
EPO	EPRXS55B11	EPRXS55B12								
		Individual - ALL TIERS	$ 76.22	$ 78.49	$ 2.27	2.98%	$ 78.51	$ 79.72	$ 1.21	1.54%
		Family - TWO TIER	$ 198.18	$ 204.08	$ 5.90	2.98%	$ 204.13	$ 207.28	$ 3.15	1.54%
		Double - THREE TIER	$ 152.45	$ 156.98	$ 4.53	2.97%	$ 157.02	$ 159.45	$ 2.43	1.55%
		Family - THREE TIER	$ 201.99	$ 208.00	$ 6.01	2.98%	$ 208.05	$ 211.27	$ 3.22	1.55%
		Employee/Spouse - FOUR TIER	$ 152.45	$ 156.98	$ 4.53	2.97%	$ 157.02	$ 159.45	$ 2.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 148.64	$ 153.06	$ 4.42	2.97%	$ 153.09	$ 155.46	$ 2.37	1.55%
		Family - FOUR TIER	$ 221.05	$ 227.62	$ 6.57	2.97%	$ 227.68	$ 231.20	$ 3.52	1.55%
EPO	EPRXS57B11	EPRXS57B12								
		Individual - ALL TIERS	$ 91.51	$ 94.24	$ 2.73	2.98%	$ 94.25	$ 95.72	$ 1.47	1.56%
		Family - TWO TIER	$ 237.92	$ 245.02	$ 7.10	2.98%	$ 245.05	$ 248.86	$ 3.81	1.55%
		Double - THREE TIER	$ 183.01	$ 188.47	$ 5.46	2.98%	$ 188.50	$ 191.43	$ 2.93	1.55%
		Family - THREE TIER	$ 242.49	$ 249.73	$ 7.24	2.99%	$ 249.77	$ 253.65	$ 3.88	1.55%
		Employee/Spouse - FOUR TIER	$ 183.01	$ 188.47	$ 5.46	2.98%	$ 188.50	$ 191.43	$ 2.93	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 178.44	$ 183.76	$ 5.32	2.98%	$ 183.79	$ 186.65	$ 2.86	1.56%
		Family - FOUR TIER	$ 265.37	$ 273.29	$ 7.92	2.98%	$ 273.33	$ 277.58	$ 4.25	1.55%
EPO	EPRXS58B11	EPRXS58B12								
		Individual - ALL TIERS	$ 96.16	$ 99.03	$ 2.87	2.98%	$ 99.05	$ 100.58	$ 1.53	1.54%
		Family - TWO TIER	$ 250.03	$ 257.47	$ 7.44	2.98%	$ 257.53	$ 261.51	$ 3.98	1.55%
		Double - THREE TIER	$ 192.33	$ 198.05	$ 5.72	2.97%	$ 198.10	$ 201.16	$ 3.06	1.54%
		Family - THREE TIER	$ 254.84	$ 262.42	$ 7.58	2.97%	$ 262.48	$ 266.54	$ 4.06	1.55%
		Employee/Spouse - FOUR TIER	$ 192.33	$ 198.05	$ 5.72	2.97%	$ 198.10	$ 201.16	$ 3.06	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 187.52	$ 193.10	$ 5.58	2.98%	$ 193.15	$ 196.13	$ 2.98	1.54%
		Family - FOUR TIER	$ 278.88	$ 287.17	$ 8.29	2.97%	$ 287.24	$ 291.68	$ 4.44	1.55%
EPO	EPRXS59B11	EPRXS59B12								
		Individual - ALL TIERS	$ 87.22	$ 89.82	$ 2.60	2.98%	$ 89.84	$ 91.23	$ 1.39	1.55%
		Family - TWO TIER	$ 226.76	$ 233.53	$ 6.77	2.99%	$ 233.57	$ 237.20	$ 3.63	1.55%
		Double - THREE TIER	$ 174.44	$ 179.64	$ 5.20	2.98%	$ 179.67	$ 182.46	$ 2.79	1.55%
		Family - THREE TIER	$ 231.13	$ 238.02	$ 6.89	2.98%	$ 238.06	$ 241.76	$ 3.70	1.55%
		Employee/Spouse - FOUR TIER	$ 174.44	$ 179.64	$ 5.20	2.98%	$ 179.67	$ 182.46	$ 2.79	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 170.08	$ 175.15	$ 5.07	2.98%	$ 175.18	$ 177.90	$ 2.72	1.55%
		Family - FOUR TIER	$ 252.93	$ 260.48	$ 7.55	2.99%	$ 260.52	$ 264.57	$ 4.05	1.55%
EPO	EPRXS60B11	EPRXS60B12								
		Individual - ALL TIERS	$ 71.79	$ 73.93	$ 2.14	2.98%	$ 73.95	$ 75.09	$ 1.14	1.54%
		Family - TWO TIER	$ 186.67	$ 192.22	$ 5.55	2.97%	$ 192.27	$ 195.23	$ 2.96	1.54%
		Double - THREE TIER	$ 143.59	$ 147.86	$ 4.27	2.97%	$ 147.90	$ 150.18	$ 2.28	1.54%
		Family - THREE TIER	$ 190.25	$ 195.91	$ 5.66	2.98%	$ 195.97	$ 198.99	$ 3.02	1.54%
		Employee/Spouse - FOUR TIER	$ 143.59	$ 147.86	$ 4.27	2.97%	$ 147.90	$ 150.18	$ 2.28	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 140.00	$ 144.16	$ 4.16	2.97%	$ 144.20	$ 146.43	$ 2.23	1.55%
		Family - FOUR TIER	$ 208.20	$ 214.40	$ 6.20	2.98%	$ 214.45	$ 217.76	$ 3.31	1.54%
EPO	EPRXS61B11	EPRXS61B12								
		Individual - ALL TIERS	$ 80.88	$ 83.29	$ 2.41	2.98%	$ 83.31	$ 84.60	$ 1.29	1.55%
		Family - TWO TIER	$ 210.28	$ 216.55	$ 6.27	2.98%	$ 216.59	$ 219.95	$ 3.36	1.55%
		Double - THREE TIER	$ 161.75	$ 166.58	$ 4.83	2.99%	$ 166.61	$ 169.20	$ 2.59	1.55%
		Family - THREE TIER	$ 214.33	$ 220.72	$ 6.39	2.98%	$ 220.76	$ 224.18	$ 3.42	1.55%
		Employee/Spouse - FOUR TIER	$ 161.75	$ 166.58	$ 4.83	2.99%	$ 166.61	$ 169.20	$ 2.59	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 157.71	$ 162.42	$ 4.71	2.99%	$ 162.44	$ 164.97	$ 2.53	1.56%
		Family - FOUR TIER	$ 234.54	$ 241.54	$ 7.00	2.98%	$ 241.58	$ 245.33	$ 3.75	1.55%
EPO	EPRXS62B11	EPRXS62B12								
		Individual - ALL TIERS	$ 58.75	$ 60.50	$ 1.75	2.98%	$ 60.51	$ 61.45	$ 0.94	1.55%
		Family - TWO TIER	$ 152.74	$ 157.30	$ 4.56	2.99%	$ 157.31	$ 159.77	$ 2.46	1.56%
		Double - THREE TIER	$ 117.49	$ 121.00	$ 3.51	2.99%	$ 121.02	$ 122.90	$ 1.88	1.55%
		Family - THREE TIER	$ 155.67	$ 160.33	$ 4.66	2.99%	$ 160.34	$ 162.84	$ 2.50	1.56%
		Employee/Spouse - FOUR TIER	$ 117.49	$ 121.00	$ 3.51	2.99%	$ 121.02	$ 122.90	$ 1.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 114.55	$ 117.98	$ 3.43	2.99%	$ 117.99	$ 119.83	$ 1.84	1.56%
		Family - FOUR TIER	$ 170.36	$ 175.45	$ 5.09	2.99%	$ 175.47	$ 178.21	$ 2.74	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS53B11	EPRXS53B12								
		Individual - ALL TIERS	$ 81.39	$ 88.54	$ 7.15	8.78%	$ 83.11	$ 89.93	$ 6.82	8.21%
		Family - TWO TIER	$ 211.60	$ 230.20	$ 18.60	8.79%	$ 216.09	$ 233.82	$ 17.73	8.20%
		Double - THREE TIER	$ 162.77	$ 177.08	$ 14.31	8.79%	$ 166.22	$ 179.86	$ 13.64	8.21%
		Family - THREE TIER	$ 215.67	$ 234.63	$ 18.96	8.79%	$ 220.25	$ 238.31	$ 18.06	8.20%
		Employee/Spouse - FOUR TIER	$ 162.77	$ 177.08	$ 14.31	8.79%	$ 166.22	$ 179.86	$ 13.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 158.70	$ 172.65	$ 13.95	8.79%	$ 162.06	$ 175.36	$ 13.30	8.21%
		Family - FOUR TIER	$ 236.01	$ 256.76	$ 20.75	8.79%	$ 241.03	$ 260.80	$ 19.77	8.20%
EPO	EPRXS54B11	EPRXS54B12								
		Individual - ALL TIERS	$ 88.24	$ 96.00	$ 7.76	8.79%	$ 90.11	$ 97.50	$ 7.39	8.20%
		Family - TWO TIER	$ 229.41	$ 249.59	$ 20.18	8.80%	$ 234.28	$ 253.51	$ 19.23	8.21%
		Double - THREE TIER	$ 176.47	$ 192.00	$ 15.53	8.80%	$ 180.21	$ 195.01	$ 14.80	8.21%
		Family - THREE TIER	$ 233.82	$ 254.39	$ 20.57	8.80%	$ 238.78	$ 258.39	$ 19.61	8.21%
		Employee/Spouse - FOUR TIER	$ 176.47	$ 192.00	$ 15.53	8.80%	$ 180.21	$ 195.01	$ 14.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 172.06	$ 187.20	$ 15.14	8.80%	$ 175.71	$ 190.13	$ 14.42	8.21%
		Family - FOUR TIER	$ 255.89	$ 278.39	$ 22.50	8.79%	$ 261.32	$ 282.76	$ 21.44	8.20%
EPO	EPRXS55B11	EPRXS55B12								
		Individual - ALL TIERS	$ 74.43	$ 80.98	$ 6.55	8.80%	$ 76.01	$ 82.25	$ 6.24	8.21%
		Family - TWO TIER	$ 193.53	$ 210.54	$ 17.01	8.79%	$ 197.63	$ 213.84	$ 16.21	8.20%
		Double - THREE TIER	$ 148.87	$ 161.95	$ 13.08	8.79%	$ 152.03	$ 164.49	$ 12.46	8.20%
		Family - THREE TIER	$ 197.25	$ 214.58	$ 17.33	8.79%	$ 201.43	$ 217.95	$ 16.52	8.20%
		Employee/Spouse - FOUR TIER	$ 148.87	$ 161.95	$ 13.08	8.79%	$ 152.03	$ 164.49	$ 12.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 145.15	$ 157.90	$ 12.75	8.78%	$ 148.22	$ 160.38	$ 12.16	8.20%
		Family - FOUR TIER	$ 215.86	$ 234.83	$ 18.97	8.79%	$ 220.44	$ 238.52	$ 18.08	8.20%
EPO	EPRXS57B11	EPRXS57B12								
		Individual - ALL TIERS	$ 89.36	$ 97.22	$ 7.86	8.80%	$ 91.25	$ 98.75	$ 7.50	8.22%
		Family - TWO TIER	$ 232.34	$ 252.77	$ 20.43	8.79%	$ 237.26	$ 256.74	$ 19.48	8.21%
		Double - THREE TIER	$ 178.73	$ 194.44	$ 15.71	8.79%	$ 182.51	$ 197.49	$ 14.98	8.21%
		Family - THREE TIER	$ 236.81	$ 257.63	$ 20.82	8.79%	$ 241.83	$ 261.68	$ 19.85	8.21%
		Employee/Spouse - FOUR TIER	$ 178.73	$ 194.44	$ 15.71	8.79%	$ 182.51	$ 197.49	$ 14.98	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 174.26	$ 189.58	$ 15.32	8.79%	$ 177.95	$ 192.55	$ 14.60	8.20%
		Family - FOUR TIER	$ 259.14	$ 281.94	$ 22.80	8.80%	$ 264.64	$ 286.36	$ 21.72	8.21%
EPO	EPRXS58B11	EPRXS58B12								
		Individual - ALL TIERS	$ 93.91	$ 102.16	$ 8.25	8.79%	$ 95.91	$ 103.76	$ 7.85	8.18%
		Family - TWO TIER	$ 244.17	$ 265.61	$ 21.44	8.78%	$ 249.34	$ 269.78	$ 20.44	8.20%
		Double - THREE TIER	$ 187.83	$ 204.32	$ 16.49	8.78%	$ 191.80	$ 207.53	$ 15.73	8.20%
		Family - THREE TIER	$ 248.87	$ 270.72	$ 21.85	8.78%	$ 254.14	$ 274.97	$ 20.83	8.20%
		Employee/Spouse - FOUR TIER	$ 187.83	$ 204.32	$ 16.49	8.78%	$ 191.80	$ 207.53	$ 15.73	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 183.12	$ 199.21	$ 16.09	8.79%	$ 187.01	$ 202.34	$ 15.33	8.20%
		Family - FOUR TIER	$ 272.34	$ 296.26	$ 23.92	8.78%	$ 278.12	$ 300.91	$ 22.79	8.19%
EPO	EPRXS59B11	EPRXS59B12								
		Individual - ALL TIERS	$ 85.17	$ 92.66	$ 7.49	8.79%	$ 86.97	$ 94.12	$ 7.15	8.22%
		Family - TWO TIER	$ 221.45	$ 240.92	$ 19.47	8.79%	$ 226.14	$ 244.70	$ 18.56	8.21%
		Double - THREE TIER	$ 170.35	$ 185.32	$ 14.97	8.79%	$ 173.96	$ 188.23	$ 14.27	8.20%
		Family - THREE TIER	$ 225.71	$ 245.55	$ 19.84	8.79%	$ 230.49	$ 249.41	$ 18.92	8.21%
		Employee/Spouse - FOUR TIER	$ 170.35	$ 185.32	$ 14.97	8.79%	$ 173.96	$ 188.23	$ 14.27	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 166.09	$ 180.69	$ 14.60	8.79%	$ 169.60	$ 183.53	$ 13.93	8.21%
		Family - FOUR TIER	$ 247.00	$ 268.72	$ 21.72	8.79%	$ 252.24	$ 272.94	$ 20.70	8.21%
EPO	EPRXS60B11	EPRXS60B12								
		Individual - ALL TIERS	$ 70.12	$ 76.27	$ 6.15	8.77%	$ 71.60	$ 77.47	$ 5.87	8.20%
		Family - TWO TIER	$ 182.30	$ 198.30	$ 16.00	8.78%	$ 186.16	$ 201.41	$ 15.25	8.19%
		Double - THREE TIER	$ 140.22	$ 152.54	$ 12.32	8.79%	$ 143.20	$ 154.93	$ 11.73	8.19%
		Family - THREE TIER	$ 185.80	$ 202.11	$ 16.31	8.78%	$ 189.75	$ 205.29	$ 15.54	8.19%
		Employee/Spouse - FOUR TIER	$ 140.22	$ 152.54	$ 12.32	8.79%	$ 143.20	$ 154.93	$ 11.73	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 136.73	$ 148.72	$ 11.99	8.77%	$ 139.62	$ 151.06	$ 11.44	8.19%
		Family - FOUR TIER	$ 203.33	$ 221.18	$ 17.85	8.78%	$ 207.64	$ 224.65	$ 17.01	8.19%
EPO	EPRXS61B11	EPRXS61B12								
		Individual - ALL TIERS	$ 78.99	$ 85.93	$ 6.94	8.79%	$ 80.66	$ 87.28	$ 6.62	8.21%
		Family - TWO TIER	$ 205.36	$ 223.41	$ 18.05	8.79%	$ 209.72	$ 226.92	$ 17.20	8.20%
		Double - THREE TIER	$ 157.97	$ 171.85	$ 13.88	8.79%	$ 161.32	$ 174.55	$ 13.23	8.20%
		Family - THREE TIER	$ 209.31	$ 227.70	$ 18.39	8.79%	$ 213.74	$ 231.28	$ 17.54	8.21%
		Employee/Spouse - FOUR TIER	$ 157.97	$ 171.85	$ 13.88	8.79%	$ 161.32	$ 174.55	$ 13.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 154.02	$ 167.56	$ 13.54	8.79%	$ 157.28	$ 170.19	$ 12.91	8.21%
		Family - FOUR TIER	$ 229.05	$ 249.19	$ 20.14	8.79%	$ 233.92	$ 253.10	$ 19.18	8.20%
EPO	EPRXS62B11	EPRXS62B12								
		Individual - ALL TIERS	$ 57.37	$ 62.42	$ 5.05	8.80%	$ 58.58	$ 63.40	$ 4.82	8.23%
		Family - TWO TIER	$ 149.16	$ 162.28	$ 13.12	8.80%	$ 152.31	$ 164.83	$ 12.52	8.22%
		Double - THREE TIER	$ 114.73	$ 124.83	$ 10.10	8.80%	$ 117.17	$ 126.79	$ 9.62	8.21%
		Family - THREE TIER	$ 152.03	$ 165.40	$ 13.37	8.79%	$ 155.25	$ 168.00	$ 12.75	8.21%
		Employee/Spouse - FOUR TIER	$ 114.73	$ 124.83	$ 10.10	8.80%	$ 117.17	$ 126.79	$ 9.62	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 111.86	$ 121.71	$ 9.85	8.81%	$ 114.24	$ 123.62	$ 9.38	8.21%
		Family - FOUR TIER	$ 166.36	$ 181.00	$ 14.64	8.80%	$ 169.89	$ 183.85	$ 13.96	8.22%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS63B11	EPRXS63B12								
		Individual - ALL TIERS	$ 63.99	$ 65.90	$ 1.91	2.98%	$ 65.92	$ 66.93	$ 1.01	1.53%
		Family - TWO TIER	$ 166.39	$ 171.33	$ 4.94	2.97%	$ 171.38	$ 174.02	$ 2.64	1.54%
		Double - THREE TIER	$ 128.00	$ 131.79	$ 3.79	2.96%	$ 131.83	$ 133.86	$ 2.03	1.54%
		Family - THREE TIER	$ 169.59	$ 174.63	$ 5.04	2.97%	$ 174.68	$ 177.37	$ 2.69	1.54%
		Employee/Spouse - FOUR TIER	$ 128.00	$ 131.79	$ 3.79	2.96%	$ 131.83	$ 133.86	$ 2.03	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 124.80	$ 128.50	$ 3.70	2.96%	$ 128.54	$ 130.52	$ 1.98	1.54%
		Family - FOUR TIER	$ 185.59	$ 191.10	$ 5.51	2.97%	$ 191.17	$ 194.10	$ 2.93	1.53%
EPO	EPRXS64B11	EPRXS64B12								
		Individual - ALL TIERS	$ 66.60	$ 68.58	$ 1.98	2.97%	$ 68.60	$ 69.66	$ 1.06	1.55%
		Family - TWO TIER	$ 173.16	$ 178.32	$ 5.16	2.98%	$ 178.36	$ 181.12	$ 2.76	1.55%
		Double - THREE TIER	$ 133.20	$ 137.17	$ 3.97	2.98%	$ 137.21	$ 139.32	$ 2.11	1.54%
		Family - THREE TIER	$ 176.49	$ 181.75	$ 5.26	2.98%	$ 181.79	$ 184.60	$ 2.81	1.55%
		Employee/Spouse - FOUR TIER	$ 133.20	$ 137.17	$ 3.97	2.98%	$ 137.21	$ 139.32	$ 2.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 129.87	$ 133.74	$ 3.87	2.98%	$ 133.77	$ 135.84	$ 2.07	1.55%
		Family - FOUR TIER	$ 193.15	$ 198.90	$ 5.75	2.98%	$ 198.94	$ 202.02	$ 3.08	1.55%
EPO	EPRXS65B11	EPRXS65B12								
		Individual - ALL TIERS	$ 70.44	$ 72.54	$ 2.10	2.98%	$ 72.55	$ 73.68	$ 1.13	1.56%
		Family - TWO TIER	$ 183.13	$ 188.60	$ 5.47	2.99%	$ 188.63	$ 191.56	$ 2.93	1.55%
		Double - THREE TIER	$ 140.87	$ 145.08	$ 4.21	2.99%	$ 145.10	$ 147.36	$ 2.26	1.56%
		Family - THREE TIER	$ 186.66	$ 192.23	$ 5.57	2.98%	$ 192.26	$ 195.25	$ 2.99	1.56%
		Employee/Spouse - FOUR TIER	$ 140.87	$ 145.08	$ 4.21	2.99%	$ 145.10	$ 147.36	$ 2.26	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 137.35	$ 141.45	$ 4.10	2.99%	$ 141.48	$ 143.67	$ 2.19	1.55%
		Family - FOUR TIER	$ 204.27	$ 210.36	$ 6.09	2.98%	$ 210.40	$ 213.67	$ 3.27	1.55%
EPO	EPRXS8B11	EPRXS8B12								
		Individual - ALL TIERS	$ 103.68	$ 106.77	$ 3.09	2.98%	$ 106.80	$ 108.45	$ 1.65	1.54%
		Family - TWO TIER	$ 269.58	$ 277.60	$ 8.02	2.97%	$ 277.66	$ 281.96	$ 4.30	1.55%
		Double - THREE TIER	$ 207.37	$ 213.54	$ 6.17	2.98%	$ 213.58	$ 216.89	$ 3.31	1.55%
		Family - THREE TIER	$ 274.76	$ 282.94	$ 8.18	2.98%	$ 283.00	$ 287.38	$ 4.38	1.55%
		Employee/Spouse - FOUR TIER	$ 207.37	$ 213.54	$ 6.17	2.98%	$ 213.58	$ 216.89	$ 3.31	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 202.18	$ 208.20	$ 6.02	2.98%	$ 208.24	$ 211.47	$ 3.23	1.55%
		Family - FOUR TIER	$ 300.69	$ 309.63	$ 8.94	2.97%	$ 309.70	$ 314.49	$ 4.79	1.55%
EPO	EPRXS9B11	EPRXS9B12								
		Individual - ALL TIERS	$ 43.36	$ 44.65	$ 1.29	2.98%	$ 44.66	$ 45.35	$ 0.69	1.55%
		Family - TWO TIER	$ 112.73	$ 116.10	$ 3.37	2.99%	$ 116.11	$ 117.92	$ 1.81	1.56%
		Double - THREE TIER	$ 86.71	$ 89.30	$ 2.59	2.99%	$ 89.31	$ 90.71	$ 1.40	1.57%
		Family - THREE TIER	$ 114.90	$ 118.33	$ 3.43	2.99%	$ 118.34	$ 120.19	$ 1.85	1.56%
		Employee/Spouse - FOUR TIER	$ 86.71	$ 89.30	$ 2.59	2.99%	$ 89.31	$ 90.71	$ 1.40	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 84.55	$ 87.07	$ 2.52	2.98%	$ 87.08	$ 88.44	$ 1.36	1.56%
		Family - FOUR TIER	$ 125.73	$ 129.49	$ 3.76	2.99%	$ 129.51	$ 131.52	$ 2.01	1.55%
HD	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)								
		Individual - ALL TIERS	$ 48.52	$ 49.97	$ 1.45	2.99%	$ 49.97	$ 50.75	$ 0.78	1.56%
		Family - TWO TIER	$ 126.15	$ 129.91	$ 3.76	2.98%	$ 129.93	$ 131.95	$ 2.02	1.55%
		Double - THREE TIER	$ 97.04	$ 99.93	$ 2.89	2.98%	$ 99.95	$ 101.50	$ 1.55	1.55%
		Family - THREE TIER	$ 128.58	$ 132.41	$ 3.83	2.98%	$ 132.43	$ 134.49	$ 2.06	1.56%
		Employee/Spouse - FOUR TIER	$ 97.04	$ 99.93	$ 2.89	2.98%	$ 99.95	$ 101.50	$ 1.55	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 94.61	$ 97.43	$ 2.82	2.98%	$ 97.45	$ 98.96	$ 1.51	1.55%
		Family - FOUR TIER	$ 140.71	$ 144.90	$ 4.19	2.98%	$ 144.93	$ 147.18	$ 2.25	1.55%
HD	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)								
		Individual - ALL TIERS	$ 47.97	$ 49.40	$ 1.43	2.98%	$ 49.41	$ 50.18	$ 0.77	1.56%
		Family - TWO TIER	$ 124.73	$ 128.44	$ 3.71	2.97%	$ 128.47	$ 130.46	$ 1.99	1.55%
		Double - THREE TIER	$ 95.94	$ 98.80	$ 2.86	2.98%	$ 98.82	$ 100.35	$ 1.53	1.55%
		Family - THREE TIER	$ 127.13	$ 130.91	$ 3.78	2.97%	$ 130.94	$ 132.96	$ 2.02	1.54%
		Employee/Spouse - FOUR TIER	$ 95.94	$ 98.80	$ 2.86	2.98%	$ 98.82	$ 100.35	$ 1.53	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 93.54	$ 96.33	$ 2.79	2.98%	$ 96.35	$ 97.84	$ 1.49	1.55%
		Family - FOUR TIER	$ 139.12	$ 143.26	$ 4.14	2.98%	$ 143.29	$ 145.51	$ 2.22	1.55%
HD	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)								
		Individual - ALL TIERS	$ 44.98	$ 46.32	$ 1.34	2.98%	$ 46.33	$ 47.05	$ 0.72	1.55%
		Family - TWO TIER	$ 116.96	$ 120.43	$ 3.47	2.97%	$ 120.47	$ 122.32	$ 1.85	1.54%
		Double - THREE TIER	$ 89.97	$ 92.64	$ 2.67	2.97%	$ 92.67	$ 94.10	$ 1.43	1.54%
		Family - THREE TIER	$ 119.21	$ 122.75	$ 3.54	2.97%	$ 122.79	$ 124.68	$ 1.89	1.54%
		Employee/Spouse - FOUR TIER	$ 89.97	$ 92.64	$ 2.67	2.97%	$ 92.67	$ 94.10	$ 1.43	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 87.72	$ 90.32	$ 2.60	2.96%	$ 90.35	$ 91.74	$ 1.39	1.54%
		Family - FOUR TIER	$ 130.46	$ 134.33	$ 3.87	2.97%	$ 134.37	$ 136.44	$ 2.07	1.54%
HD	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)								
		Individual - ALL TIERS	$ 34.34	$ 35.36	$ 1.02	2.97%	$ 35.37	$ 35.92	$ 0.55	1.55%
		Family - TWO TIER	$ 89.30	$ 91.94	$ 2.64	2.96%	$ 91.97	$ 93.39	$ 1.42	1.54%
		Double - THREE TIER	$ 68.69	$ 70.73	$ 2.04	2.97%	$ 70.75	$ 71.84	$ 1.09	1.54%
		Family - THREE TIER	$ 91.01	$ 93.71	$ 2.70	2.97%	$ 93.74	$ 95.18	$ 1.44	1.54%
		Employee/Spouse - FOUR TIER	$ 68.69	$ 70.73	$ 2.04	2.97%	$ 70.75	$ 71.84	$ 1.09	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 66.97	$ 68.96	$ 1.99	2.97%	$ 68.98	$ 70.04	$ 1.06	1.54%
		Family - FOUR TIER	$ 99.60	$ 102.55	$ 2.95	2.96%	$ 102.59	$ 104.16	$ 1.57	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS63B11	EPRXS63B12								
		Individual - ALL TIERS	$ 62.50	$ 67.98	$ 5.48	8.77%	$ 63.82	$ 69.05	$ 5.23	8.19%
		Family - TWO TIER	$ 162.51	$ 176.75	$ 14.24	8.76%	$ 165.95	$ 179.53	$ 13.58	8.18%
		Double - THREE TIER	$ 125.00	$ 135.96	$ 10.96	8.77%	$ 127.65	$ 138.10	$ 10.45	8.19%
		Family - THREE TIER	$ 165.63	$ 180.15	$ 14.52	8.77%	$ 169.14	$ 182.98	$ 13.84	8.18%
		Employee/Spouse - FOUR TIER	$ 125.00	$ 135.96	$ 10.96	8.77%	$ 127.65	$ 138.10	$ 10.45	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 121.87	$ 132.57	$ 10.70	8.78%	$ 124.46	$ 134.65	$ 10.19	8.19%
		Family - FOUR TIER	$ 181.25	$ 197.15	$ 15.90	8.77%	$ 185.09	$ 200.24	$ 15.15	8.19%
EPO	EPRXS64B11	EPRXS64B12								
		Individual - ALL TIERS	$ 65.04	$ 70.76	$ 5.72	8.79%	$ 66.42	$ 71.87	$ 5.45	8.21%
		Family - TWO TIER	$ 169.11	$ 183.96	$ 14.85	8.78%	$ 172.70	$ 186.85	$ 14.15	8.19%
		Double - THREE TIER	$ 130.09	$ 141.51	$ 11.42	8.78%	$ 132.84	$ 143.73	$ 10.89	8.20%
		Family - THREE TIER	$ 172.36	$ 187.50	$ 15.14	8.78%	$ 176.01	$ 190.44	$ 14.43	8.20%
		Employee/Spouse - FOUR TIER	$ 130.09	$ 141.51	$ 11.42	8.78%	$ 132.84	$ 143.73	$ 10.89	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 126.83	$ 137.97	$ 11.14	8.78%	$ 129.52	$ 140.14	$ 10.62	8.20%
		Family - FOUR TIER	$ 188.62	$ 205.19	$ 16.57	8.78%	$ 192.62	$ 208.41	$ 15.79	8.20%
EPO	EPRXS65B11	EPRXS65B12								
		Individual - ALL TIERS	$ 68.79	$ 74.83	$ 6.04	8.78%	$ 70.24	$ 76.01	$ 5.77	8.21%
		Family - TWO TIER	$ 178.85	$ 194.57	$ 15.72	8.79%	$ 182.65	$ 197.63	$ 14.98	8.20%
		Double - THREE TIER	$ 137.58	$ 149.67	$ 12.09	8.79%	$ 140.49	$ 152.02	$ 11.53	8.21%
		Family - THREE TIER	$ 182.29	$ 198.31	$ 16.02	8.79%	$ 186.15	$ 201.43	$ 15.28	8.21%
		Employee/Spouse - FOUR TIER	$ 137.58	$ 149.67	$ 12.09	8.79%	$ 140.49	$ 152.02	$ 11.53	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 134.14	$ 145.93	$ 11.79	8.79%	$ 136.98	$ 148.22	$ 11.24	8.21%
		Family - FOUR TIER	$ 199.49	$ 217.02	$ 17.53	8.79%	$ 203.72	$ 220.43	$ 16.71	8.20%
EPO	EPRXS8B11	EPRXS8B12								
		Individual - ALL TIERS	$ 101.26	$ 110.15	$ 8.89	8.78%	$ 103.40	$ 111.88	$ 8.48	8.20%
		Family - TWO TIER	$ 263.26	$ 286.39	$ 23.13	8.79%	$ 268.85	$ 290.88	$ 22.03	8.19%
		Double - THREE TIER	$ 202.51	$ 220.30	$ 17.79	8.78%	$ 206.80	$ 223.76	$ 16.96	8.20%
		Family - THREE TIER	$ 268.33	$ 291.89	$ 23.56	8.78%	$ 274.02	$ 296.48	$ 22.46	8.20%
		Employee/Spouse - FOUR TIER	$ 202.51	$ 220.30	$ 17.79	8.78%	$ 206.80	$ 223.76	$ 16.96	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 197.45	$ 214.79	$ 17.34	8.78%	$ 201.63	$ 218.16	$ 16.53	8.20%
		Family - FOUR TIER	$ 293.64	$ 319.43	$ 25.79	8.78%	$ 299.86	$ 324.45	$ 24.59	8.20%
EPO	EPRXS9B11	EPRXS9B12								
		Individual - ALL TIERS	$ 42.34	$ 46.07	$ 3.73	8.81%	$ 43.24	$ 46.79	$ 3.55	8.21%
		Family - TWO TIER	$ 110.08	$ 119.77	$ 9.69	8.80%	$ 112.42	$ 121.65	$ 9.23	8.21%
		Double - THREE TIER	$ 84.68	$ 92.13	$ 7.45	8.80%	$ 86.48	$ 93.58	$ 7.10	8.21%
		Family - THREE TIER	$ 112.20	$ 122.07	$ 9.87	8.80%	$ 114.58	$ 123.99	$ 9.41	8.21%
		Employee/Spouse - FOUR TIER	$ 84.68	$ 92.13	$ 7.45	8.80%	$ 86.48	$ 93.58	$ 7.10	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 82.57	$ 89.83	$ 7.26	8.79%	$ 84.32	$ 91.24	$ 6.92	8.21%
		Family - FOUR TIER	$ 122.79	$ 133.59	$ 10.80	8.80%	$ 125.39	$ 135.69	$ 10.30	8.21%
HD	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)								
		Individual - ALL TIERS	$ 47.37	$ 51.55	$ 4.18	8.82%	$ 48.38	$ 52.36	$ 3.98	8.23%
		Family - TWO TIER	$ 123.17	$ 134.02	$ 10.85	8.81%	$ 125.78	$ 136.13	$ 10.35	8.23%
		Double - THREE TIER	$ 94.74	$ 103.09	$ 8.35	8.81%	$ 96.75	$ 104.71	$ 7.96	8.23%
		Family - THREE TIER	$ 125.54	$ 136.60	$ 11.06	8.81%	$ 128.20	$ 138.74	$ 10.54	8.22%
		Employee/Spouse - FOUR TIER	$ 94.74	$ 103.09	$ 8.35	8.81%	$ 96.75	$ 104.71	$ 7.96	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 92.38	$ 100.52	$ 8.14	8.81%	$ 94.34	$ 102.10	$ 7.76	8.23%
		Family - FOUR TIER	$ 137.39	$ 149.49	$ 12.10	8.81%	$ 140.29	$ 151.83	$ 11.54	8.23%
HD	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)								
		Individual - ALL TIERS	$ 46.85	$ 50.96	$ 4.11	8.77%	$ 47.85	$ 51.76	$ 3.91	8.17%
		Family - TWO TIER	$ 121.81	$ 132.50	$ 10.69	8.78%	$ 124.40	$ 134.58	$ 10.18	8.18%
		Double - THREE TIER	$ 93.70	$ 101.93	$ 8.23	8.78%	$ 95.68	$ 103.53	$ 7.85	8.20%
		Family - THREE TIER	$ 124.15	$ 135.05	$ 10.90	8.78%	$ 126.79	$ 137.17	$ 10.38	8.19%
		Employee/Spouse - FOUR TIER	$ 93.70	$ 101.93	$ 8.23	8.78%	$ 95.68	$ 103.53	$ 7.85	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 91.36	$ 99.38	$ 8.02	8.78%	$ 93.30	$ 100.94	$ 7.64	8.19%
		Family - FOUR TIER	$ 135.87	$ 147.79	$ 11.92	8.77%	$ 138.74	$ 150.11	$ 11.37	8.20%
HD	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)								
		Individual - ALL TIERS	$ 43.93	$ 47.79	$ 3.86	8.79%	$ 44.86	$ 48.54	$ 3.68	8.20%
		Family - TWO TIER	$ 114.21	$ 124.24	$ 10.03	8.78%	$ 116.63	$ 126.20	$ 9.57	8.21%
		Double - THREE TIER	$ 87.85	$ 95.57	$ 7.72	8.79%	$ 89.72	$ 97.07	$ 7.35	8.19%
		Family - THREE TIER	$ 116.41	$ 126.63	$ 10.22	8.78%	$ 118.88	$ 128.62	$ 9.74	8.19%
		Employee/Spouse - FOUR TIER	$ 87.85	$ 95.57	$ 7.72	8.79%	$ 89.72	$ 97.07	$ 7.35	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 85.66	$ 93.18	$ 7.52	8.78%	$ 87.47	$ 94.65	$ 7.18	8.21%
		Family - FOUR TIER	$ 127.39	$ 138.58	$ 11.19	8.78%	$ 130.09	$ 140.76	$ 10.67	8.20%
HD	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)								
		Individual - ALL TIERS	$ 33.53	$ 36.48	$ 2.95	8.80%	$ 34.24	$ 37.06	$ 2.82	8.24%
		Family - TWO TIER	$ 87.18	$ 94.85	$ 7.67	8.80%	$ 89.03	$ 96.34	$ 7.31	8.21%
		Double - THREE TIER	$ 67.07	$ 72.96	$ 5.89	8.78%	$ 68.49	$ 74.11	$ 5.62	8.21%
		Family - THREE TIER	$ 88.86	$ 96.68	$ 7.82	8.80%	$ 90.74	$ 98.20	$ 7.46	8.22%
		Employee/Spouse - FOUR TIER	$ 67.07	$ 72.96	$ 5.89	8.78%	$ 68.49	$ 74.11	$ 5.62	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 65.38	$ 71.14	$ 5.76	8.81%	$ 66.77	$ 72.26	$ 5.49	8.22%
		Family - FOUR TIER	$ 97.24	$ 105.80	$ 8.56	8.80%	$ 99.30	$ 107.46	$ 8.16	8.22%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)								
		Individual - ALL TIERS	$ 28.93	$ 29.79	$ 0.86	2.97%	$ 29.79	$ 30.26	$ 0.47	1.58%
		Family - TWO TIER	$ 75.21	$ 77.46	$ 2.25	2.99%	$ 77.47	$ 78.68	$ 1.21	1.56%
		Double - THREE TIER	$ 57.85	$ 59.58	$ 1.73	2.99%	$ 59.59	$ 60.52	$ 0.93	1.56%
		Family - THREE TIER	$ 76.66	$ 78.95	$ 2.29	2.99%	$ 78.96	$ 80.19	$ 1.23	1.56%
		Employee/Spouse - FOUR TIER	$ 57.85	$ 59.58	$ 1.73	2.99%	$ 59.59	$ 60.52	$ 0.93	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 56.41	$ 58.09	$ 1.68	2.98%	$ 58.10	$ 59.01	$ 0.91	1.57%
		Family - FOUR TIER	$ 83.89	$ 86.40	$ 2.51	2.99%	$ 86.40	$ 87.75	$ 1.35	1.56%
HD	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)								
		Individual - ALL TIERS	$ 24.11	$ 24.83	$ 0.72	2.99%	$ 24.83	$ 25.22	$ 0.39	1.57%
		Family - TWO TIER	$ 62.69	$ 64.55	$ 1.86	2.97%	$ 64.57	$ 65.57	$ 1.00	1.55%
		Double - THREE TIER	$ 48.22	$ 49.66	$ 1.44	2.99%	$ 49.67	$ 50.44	$ 0.77	1.55%
		Family - THREE TIER	$ 63.89	$ 65.80	$ 1.91	2.99%	$ 65.81	$ 66.83	$ 1.02	1.55%
		Employee/Spouse - FOUR TIER	$ 48.22	$ 49.66	$ 1.44	2.99%	$ 49.67	$ 50.44	$ 0.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 47.02	$ 48.42	$ 1.40	2.98%	$ 48.43	$ 49.18	$ 0.75	1.55%
		Family - FOUR TIER	$ 69.92	$ 72.00	$ 2.08	2.97%	$ 72.02	$ 73.13	$ 1.11	1.54%
HD	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)								
		Individual - ALL TIERS	$ 22.26	$ 22.92	$ 0.66	2.96%	$ 22.92	$ 23.28	$ 0.36	1.57%
		Family - TWO TIER	$ 57.87	$ 59.60	$ 1.73	2.99%	$ 59.60	$ 60.54	$ 0.94	1.58%
		Double - THREE TIER	$ 44.51	$ 45.85	$ 1.34	3.01%	$ 45.85	$ 46.57	$ 0.72	1.57%
		Family - THREE TIER	$ 58.98	$ 60.75	$ 1.77	3.00%	$ 60.75	$ 61.70	$ 0.95	1.56%
		Employee/Spouse - FOUR TIER	$ 44.51	$ 45.85	$ 1.34	3.01%	$ 45.85	$ 46.57	$ 0.72	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 43.40	$ 44.70	$ 1.30	3.00%	$ 44.70	$ 45.40	$ 0.70	1.57%
		Family - FOUR TIER	$ 64.55	$ 66.48	$ 1.93	2.99%	$ 66.48	$ 67.52	$ 1.04	1.56%
HD	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)								
		Individual - ALL TIERS	$ 34.54	$ 35.57	$ 1.03	2.98%	$ 35.57	$ 36.13	$ 0.56	1.57%
		Family - TWO TIER	$ 89.79	$ 92.48	$ 2.69	3.00%	$ 92.49	$ 93.93	$ 1.44	1.56%
		Double - THREE TIER	$ 69.07	$ 71.14	$ 2.07	3.00%	$ 71.14	$ 72.26	$ 1.12	1.57%
		Family - THREE TIER	$ 91.52	$ 94.26	$ 2.74	2.99%	$ 94.26	$ 95.74	$ 1.48	1.57%
		Employee/Spouse - FOUR TIER	$ 69.07	$ 71.14	$ 2.07	3.00%	$ 71.14	$ 72.26	$ 1.12	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 67.34	$ 69.36	$ 2.02	3.00%	$ 69.36	$ 70.45	$ 1.09	1.57%
		Family - FOUR TIER	$ 100.15	$ 103.15	$ 3.00	3.00%	$ 103.16	$ 104.77	$ 1.61	1.56%
HD	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)								
		Individual - ALL TIERS	$ 34.15	$ 35.17	$ 1.02	2.99%	$ 35.18	$ 35.72	$ 0.54	1.53%
		Family - TWO TIER	$ 88.80	$ 91.44	$ 2.64	2.97%	$ 91.46	$ 92.87	$ 1.41	1.54%
		Double - THREE TIER	$ 68.31	$ 70.34	$ 2.03	2.97%	$ 70.36	$ 71.44	$ 1.08	1.53%
		Family - THREE TIER	$ 90.51	$ 93.19	$ 2.68	2.96%	$ 93.22	$ 94.66	$ 1.44	1.54%
		Employee/Spouse - FOUR TIER	$ 68.31	$ 70.34	$ 2.03	2.97%	$ 70.36	$ 71.44	$ 1.08	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 66.60	$ 68.58	$ 1.98	2.97%	$ 68.60	$ 69.65	$ 1.05	1.53%
		Family - FOUR TIER	$ 99.04	$ 101.99	$ 2.95	2.98%	$ 102.02	$ 103.59	$ 1.57	1.54%
HD	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)								
		Individual - ALL TIERS	$ 31.53	$ 32.47	$ 0.94	2.98%	$ 32.48	$ 32.98	$ 0.50	1.54%
		Family - TWO TIER	$ 81.98	$ 84.42	$ 2.44	2.98%	$ 84.44	$ 85.75	$ 1.31	1.55%
		Double - THREE TIER	$ 63.06	$ 64.94	$ 1.88	2.98%	$ 64.95	$ 65.96	$ 1.01	1.56%
		Family - THREE TIER	$ 83.56	$ 86.04	$ 2.48	2.97%	$ 86.06	$ 87.40	$ 1.34	1.56%
		Employee/Spouse - FOUR TIER	$ 63.06	$ 64.94	$ 1.88	2.98%	$ 64.95	$ 65.96	$ 1.01	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 61.49	$ 63.32	$ 1.83	2.98%	$ 63.33	$ 64.31	$ 0.98	1.55%
		Family - FOUR TIER	$ 91.44	$ 94.16	$ 2.72	2.97%	$ 94.18	$ 95.64	$ 1.46	1.55%
HD	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)								
		Individual - ALL TIERS	$ 24.02	$ 24.74	$ 0.72	3.00%	$ 24.75	$ 25.12	$ 0.37	1.49%
		Family - TWO TIER	$ 62.46	$ 64.31	$ 1.85	2.96%	$ 64.34	$ 65.32	$ 0.98	1.52%
		Double - THREE TIER	$ 48.05	$ 49.47	$ 1.42	2.96%	$ 49.49	$ 50.25	$ 0.76	1.54%
		Family - THREE TIER	$ 63.67	$ 65.55	$ 1.88	2.95%	$ 65.58	$ 66.58	$ 1.00	1.52%
		Employee/Spouse - FOUR TIER	$ 48.05	$ 49.47	$ 1.42	2.96%	$ 49.49	$ 50.25	$ 0.76	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 46.85	$ 48.23	$ 1.38	2.95%	$ 48.25	$ 48.99	$ 0.74	1.53%
		Family - FOUR TIER	$ 69.67	$ 71.73	$ 2.06	2.96%	$ 71.76	$ 72.86	$ 1.10	1.53%
HD	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)								
		Individual - ALL TIERS	$ 20.25	$ 20.85	$ 0.60	2.96%	$ 20.86	$ 21.18	$ 0.32	1.53%
		Family - TWO TIER	$ 52.65	$ 54.22	$ 1.57	2.98%	$ 54.22	$ 55.07	$ 0.85	1.57%
		Double - THREE TIER	$ 40.50	$ 41.71	$ 1.21	2.99%	$ 41.71	$ 42.36	$ 0.65	1.56%
		Family - THREE TIER	$ 53.66	$ 55.26	$ 1.60	2.98%	$ 55.27	$ 56.13	$ 0.86	1.56%
		Employee/Spouse - FOUR TIER	$ 40.50	$ 41.71	$ 1.21	2.99%	$ 41.71	$ 42.36	$ 0.65	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 39.48	$ 40.66	$ 1.18	2.99%	$ 40.67	$ 41.30	$ 0.63	1.55%
		Family - FOUR TIER	$ 58.72	$ 60.48	$ 1.76	3.00%	$ 60.48	$ 61.42	$ 0.94	1.55%
HD	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)								
		Individual - ALL TIERS	$ 16.82	$ 17.32	$ 0.50	2.97%	$ 17.32	$ 17.59	$ 0.27	1.56%
		Family - TWO TIER	$ 43.73	$ 45.04	$ 1.31	3.00%	$ 45.04	$ 45.74	$ 0.70	1.55%
		Double - THREE TIER	$ 33.64	$ 34.64	$ 1.00	2.97%	$ 34.65	$ 35.19	$ 0.54	1.56%
		Family - THREE TIER	$ 44.57	$ 45.90	$ 1.33	2.98%	$ 45.91	$ 46.62	$ 0.71	1.55%
		Employee/Spouse - FOUR TIER	$ 33.64	$ 34.64	$ 1.00	2.97%	$ 34.65	$ 35.19	$ 0.54	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 32.80	$ 33.78	$ 0.98	2.99%	$ 33.78	$ 34.31	$ 0.53	1.57%
		Family - FOUR TIER	$ 48.78	$ 50.23	$ 1.45	2.97%	$ 50.24	$ 51.02	$ 0.78	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)								
		Individual - ALL TIERS	$ 28.25	$ 30.73	$ 2.48	8.78%	$ 28.85	$ 31.22	$ 2.37	8.21%
		Family - TWO TIER	$ 73.44	$ 79.91	$ 6.47	8.81%	$ 75.00	$ 81.17	$ 6.17	8.23%
		Double - THREE TIER	$ 56.49	$ 61.47	$ 4.98	8.82%	$ 57.69	$ 62.43	$ 4.74	8.22%
		Family - THREE TIER	$ 74.85	$ 81.45	$ 6.60	8.82%	$ 76.44	$ 82.73	$ 6.29	8.23%
		Employee/Spouse - FOUR TIER	$ 56.49	$ 61.47	$ 4.98	8.82%	$ 57.69	$ 62.43	$ 4.74	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 55.08	$ 59.93	$ 4.85	8.81%	$ 56.25	$ 60.87	$ 4.62	8.21%
		Family - FOUR TIER	$ 81.92	$ 89.13	$ 7.21	8.80%	$ 83.65	$ 90.53	$ 6.88	8.22%
HD	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)								
		Individual - ALL TIERS	$ 23.54	$ 25.61	$ 2.07	8.79%	$ 24.04	$ 26.02	$ 1.98	8.24%
		Family - TWO TIER	$ 61.22	$ 66.60	$ 5.38	8.79%	$ 62.52	$ 67.64	$ 5.12	8.19%
		Double - THREE TIER	$ 47.09	$ 51.23	$ 4.14	8.79%	$ 48.09	$ 52.03	$ 3.94	8.19%
		Family - THREE TIER	$ 62.39	$ 67.88	$ 5.49	8.80%	$ 63.72	$ 68.94	$ 5.22	8.19%
		Employee/Spouse - FOUR TIER	$ 47.09	$ 51.23	$ 4.14	8.79%	$ 48.09	$ 52.03	$ 3.94	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 45.92	$ 49.95	$ 4.03	8.78%	$ 46.88	$ 50.73	$ 3.85	8.21%
		Family - FOUR TIER	$ 68.28	$ 74.28	$ 6.00	8.79%	$ 69.73	$ 75.45	$ 5.72	8.20%
HD	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)								
		Individual - ALL TIERS	$ 21.73	$ 23.65	$ 1.92	8.84%	$ 22.19	$ 24.02	$ 1.83	8.25%
		Family - TWO TIER	$ 56.49	$ 61.49	$ 5.00	8.85%	$ 57.69	$ 62.45	$ 4.76	8.25%
		Double - THREE TIER	$ 43.45	$ 47.30	$ 3.85	8.86%	$ 44.37	$ 48.04	$ 3.67	8.27%
		Family - THREE TIER	$ 57.57	$ 62.67	$ 5.10	8.86%	$ 58.80	$ 63.65	$ 4.85	8.25%
		Employee/Spouse - FOUR TIER	$ 43.45	$ 47.30	$ 3.85	8.86%	$ 44.37	$ 48.04	$ 3.67	8.27%
		Employee/Chld(rn) - FOUR TIER	$ 42.37	$ 46.12	$ 3.75	8.85%	$ 43.27	$ 46.84	$ 3.57	8.25%
		Family - FOUR TIER	$ 63.01	$ 68.58	$ 5.57	8.84%	$ 64.34	$ 69.66	$ 5.32	8.27%
HD	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)								
		Individual - ALL TIERS	$ 33.72	$ 36.69	$ 2.97	8.81%	$ 34.43	$ 37.27	$ 2.84	8.25%
		Family - TWO TIER	$ 87.67	$ 95.41	$ 7.74	8.83%	$ 89.54	$ 96.90	$ 7.36	8.22%
		Double - THREE TIER	$ 67.45	$ 73.39	$ 5.94	8.81%	$ 68.87	$ 74.54	$ 5.67	8.23%
		Family - THREE TIER	$ 89.36	$ 97.24	$ 7.88	8.82%	$ 91.25	$ 98.77	$ 7.52	8.24%
		Employee/Spouse - FOUR TIER	$ 67.45	$ 73.39	$ 5.94	8.81%	$ 68.87	$ 74.54	$ 5.67	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 65.75	$ 71.56	$ 5.81	8.84%	$ 67.15	$ 72.68	$ 5.53	8.24%
		Family - FOUR TIER	$ 97.79	$ 106.42	$ 8.63	8.83%	$ 99.87	$ 108.09	$ 8.22	8.23%
HD	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)								
		Individual - ALL TIERS	$ 33.35	$ 36.28	$ 2.93	8.79%	$ 34.05	$ 36.85	$ 2.80	8.22%
		Family - TWO TIER	$ 86.71	$ 94.33	$ 7.62	8.79%	$ 88.55	$ 95.81	$ 7.26	8.20%
		Double - THREE TIER	$ 66.70	$ 72.56	$ 5.86	8.79%	$ 68.12	$ 73.70	$ 5.58	8.19%
		Family - THREE TIER	$ 88.37	$ 96.14	$ 7.77	8.79%	$ 90.25	$ 97.65	$ 7.40	8.20%
		Employee/Spouse - FOUR TIER	$ 66.70	$ 72.56	$ 5.86	8.79%	$ 68.12	$ 73.70	$ 5.58	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 65.03	$ 70.75	$ 5.72	8.80%	$ 66.41	$ 71.86	$ 5.45	8.21%
		Family - FOUR TIER	$ 96.71	$ 105.21	$ 8.50	8.79%	$ 98.77	$ 106.87	$ 8.10	8.20%
HD	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)								
		Individual - ALL TIERS	$ 30.80	$ 33.50	$ 2.70	8.77%	$ 31.46	$ 34.02	$ 2.56	8.14%
		Family - TWO TIER	$ 80.08	$ 87.09	$ 7.01	8.75%	$ 81.77	$ 88.46	$ 6.69	8.18%
		Double - THREE TIER	$ 61.60	$ 66.99	$ 5.39	8.75%	$ 62.90	$ 68.05	$ 5.15	8.19%
		Family - THREE TIER	$ 81.61	$ 88.77	$ 7.16	8.77%	$ 83.35	$ 90.16	$ 6.81	8.17%
		Employee/Spouse - FOUR TIER	$ 61.60	$ 66.99	$ 5.39	8.75%	$ 62.90	$ 68.05	$ 5.15	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 60.05	$ 65.32	$ 5.27	8.78%	$ 61.33	$ 66.34	$ 5.01	8.17%
		Family - FOUR TIER	$ 89.32	$ 97.14	$ 7.82	8.76%	$ 91.21	$ 98.67	$ 7.46	8.18%
HD	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)								
		Individual - ALL TIERS	$ 23.47	$ 25.52	$ 2.05	8.73%	$ 23.97	$ 25.92	$ 1.95	8.14%
		Family - TWO TIER	$ 61.01	$ 66.35	$ 5.34	8.75%	$ 62.30	$ 67.39	$ 5.09	8.17%
		Double - THREE TIER	$ 46.94	$ 51.04	$ 4.10	8.73%	$ 47.92	$ 51.84	$ 3.92	8.18%
		Family - THREE TIER	$ 62.18	$ 67.62	$ 5.44	8.75%	$ 63.51	$ 68.69	$ 5.18	8.16%
		Employee/Spouse - FOUR TIER	$ 46.94	$ 51.04	$ 4.10	8.73%	$ 47.92	$ 51.84	$ 3.92	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 45.76	$ 49.76	$ 4.00	8.74%	$ 46.72	$ 50.54	$ 3.82	8.18%
		Family - FOUR TIER	$ 68.05	$ 74.00	$ 5.95	8.74%	$ 69.49	$ 75.17	$ 5.68	8.17%
HD	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)								
		Individual - ALL TIERS	$ 19.78	$ 21.51	$ 1.73	8.75%	$ 20.19	$ 21.85	$ 1.66	8.22%
		Family - TWO TIER	$ 51.43	$ 55.93	$ 4.50	8.75%	$ 52.52	$ 56.81	$ 4.29	8.17%
		Double - THREE TIER	$ 39.56	$ 43.03	$ 3.47	8.77%	$ 40.40	$ 43.70	$ 3.30	8.17%
		Family - THREE TIER	$ 52.41	$ 57.01	$ 4.60	8.78%	$ 53.53	$ 57.91	$ 4.38	8.18%
		Employee/Spouse - FOUR TIER	$ 39.56	$ 43.03	$ 3.47	8.77%	$ 40.40	$ 43.70	$ 3.30	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 38.57	$ 41.95	$ 3.38	8.76%	$ 39.38	$ 42.61	$ 3.23	8.20%
		Family - FOUR TIER	$ 57.36	$ 62.39	$ 5.03	8.77%	$ 58.58	$ 63.37	$ 4.79	8.18%
HD	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)								
		Individual - ALL TIERS	$ 16.42	$ 17.87	$ 1.45	8.83%	$ 16.77	$ 18.15	$ 1.38	8.23%
		Family - TWO TIER	$ 42.70	$ 46.46	$ 3.76	8.81%	$ 43.61	$ 47.19	$ 3.58	8.21%
		Double - THREE TIER	$ 32.84	$ 35.74	$ 2.90	8.83%	$ 33.54	$ 36.30	$ 2.76	8.23%
		Family - THREE TIER	$ 43.52	$ 47.35	$ 3.83	8.80%	$ 44.45	$ 48.10	$ 3.65	8.21%
		Employee/Spouse - FOUR TIER	$ 32.84	$ 35.74	$ 2.90	8.83%	$ 33.54	$ 36.30	$ 2.76	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 32.03	$ 34.85	$ 2.82	8.80%	$ 32.71	$ 35.39	$ 2.68	8.19%
		Family - FOUR TIER	$ 47.62	$ 51.82	$ 4.20	8.82%	$ 48.64	$ 52.63	$ 3.99	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)								
		Individual - ALL TIERS	$ 15.80	$ 16.27	$ 0.47	2.97%	$ 16.28	$ 16.53	$ 0.25	1.54%
		Family - TWO TIER	$ 41.09	$ 42.30	$ 1.21	2.94%	$ 42.32	$ 42.97	$ 0.65	1.54%
		Double - THREE TIER	$ 31.61	$ 32.54	$ 0.93	2.94%	$ 32.55	$ 33.05	$ 0.50	1.54%
		Family - THREE TIER	$ 41.88	$ 43.12	$ 1.24	2.96%	$ 43.13	$ 43.79	$ 0.66	1.53%
		Employee/Spouse - FOUR TIER	$ 31.61	$ 32.54	$ 0.93	2.94%	$ 32.55	$ 33.05	$ 0.50	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 30.82	$ 31.73	$ 0.91	2.95%	$ 31.74	$ 32.23	$ 0.49	1.54%
		Family - FOUR TIER	$ 45.83	$ 47.19	$ 1.36	2.97%	$ 47.20	$ 47.93	$ 0.73	1.55%
HD	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)								
		Individual - ALL TIERS	$ 50.17	$ 51.67	$ 1.50	2.99%	$ 51.68	$ 52.48	$ 0.80	1.55%
		Family - TWO TIER	$ 130.45	$ 134.33	$ 3.88	2.97%	$ 134.37	$ 136.44	$ 2.07	1.54%
		Double - THREE TIER	$ 100.35	$ 103.33	$ 2.98	2.97%	$ 103.36	$ 104.95	$ 1.59	1.54%
		Family - THREE TIER	$ 132.96	$ 136.91	$ 3.95	2.97%	$ 136.95	$ 139.06	$ 2.11	1.54%
		Employee/Spouse - FOUR TIER	$ 100.35	$ 103.33	$ 2.98	2.97%	$ 103.36	$ 104.95	$ 1.59	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 97.84	$ 100.75	$ 2.91	2.97%	$ 100.78	$ 102.33	$ 1.55	1.54%
		Family - FOUR TIER	$ 145.51	$ 149.83	$ 4.32	2.97%	$ 149.87	$ 152.18	$ 2.31	1.54%
HD	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)								
		Individual - ALL TIERS	$ 49.60	$ 51.08	$ 1.48	2.98%	$ 51.09	$ 51.88	$ 0.79	1.55%
		Family - TWO TIER	$ 128.95	$ 132.80	$ 3.85	2.99%	$ 132.82	$ 134.89	$ 2.07	1.56%
		Double - THREE TIER	$ 99.20	$ 102.16	$ 2.96	2.98%	$ 102.17	$ 103.76	$ 1.59	1.56%
		Family - THREE TIER	$ 131.43	$ 135.36	$ 3.93	2.99%	$ 135.38	$ 137.48	$ 2.10	1.55%
		Employee/Spouse - FOUR TIER	$ 99.20	$ 102.16	$ 2.96	2.98%	$ 102.17	$ 103.76	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.72	$ 99.60	$ 2.88	2.98%	$ 99.62	$ 101.17	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.83	$ 148.13	$ 4.30	2.99%	$ 148.15	$ 150.45	$ 2.30	1.55%
HD	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)								
		Individual - ALL TIERS	$ 46.37	$ 47.75	$ 1.38	2.98%	$ 47.77	$ 48.50	$ 0.73	1.53%
		Family - TWO TIER	$ 120.57	$ 124.15	$ 3.58	2.97%	$ 124.19	$ 126.10	$ 1.91	1.54%
		Double - THREE TIER	$ 92.75	$ 95.50	$ 2.75	2.96%	$ 95.53	$ 97.00	$ 1.47	1.54%
		Family - THREE TIER	$ 122.89	$ 126.54	$ 3.65	2.97%	$ 126.58	$ 128.53	$ 1.95	1.54%
		Employee/Spouse - FOUR TIER	$ 92.75	$ 95.50	$ 2.75	2.96%	$ 95.53	$ 97.00	$ 1.47	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 90.43	$ 93.12	$ 2.69	2.97%	$ 93.14	$ 94.58	$ 1.44	1.55%
		Family - FOUR TIER	$ 134.48	$ 138.48	$ 4.00	2.97%	$ 138.52	$ 140.65	$ 2.13	1.54%
HD	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)								
		Individual - ALL TIERS	$ 35.21	$ 36.26	$ 1.05	2.98%	$ 36.27	$ 36.83	$ 0.56	1.54%
		Family - TWO TIER	$ 91.56	$ 94.27	$ 2.71	2.96%	$ 94.30	$ 95.75	$ 1.45	1.54%
		Double - THREE TIER	$ 70.43	$ 72.52	$ 2.09	2.97%	$ 72.54	$ 73.66	$ 1.12	1.54%
		Family - THREE TIER	$ 93.32	$ 96.09	$ 2.77	2.97%	$ 96.12	$ 97.60	$ 1.48	1.54%
		Employee/Spouse - FOUR TIER	$ 70.43	$ 72.52	$ 2.09	2.97%	$ 72.54	$ 73.66	$ 1.12	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 68.67	$ 70.71	$ 2.04	2.97%	$ 70.73	$ 71.82	$ 1.09	1.54%
		Family - FOUR TIER	$ 102.12	$ 105.15	$ 3.03	2.97%	$ 105.19	$ 106.80	$ 1.61	1.53%
HD	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)								
		Individual - ALL TIERS	$ 29.67	$ 30.55	$ 0.88	2.97%	$ 30.56	$ 31.03	$ 0.47	1.54%
		Family - TWO TIER	$ 77.14	$ 79.44	$ 2.30	2.98%	$ 79.45	$ 80.69	$ 1.24	1.56%
		Double - THREE TIER	$ 59.34	$ 61.11	$ 1.77	2.98%	$ 61.12	$ 62.07	$ 0.95	1.55%
		Family - THREE TIER	$ 78.62	$ 80.97	$ 2.35	2.99%	$ 80.98	$ 82.24	$ 1.26	1.56%
		Employee/Spouse - FOUR TIER	$ 59.34	$ 61.11	$ 1.77	2.98%	$ 61.12	$ 62.07	$ 0.95	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 57.85	$ 59.58	$ 1.73	2.99%	$ 59.59	$ 60.52	$ 0.93	1.56%
		Family - FOUR TIER	$ 86.04	$ 88.61	$ 2.57	2.99%	$ 88.62	$ 90.00	$ 1.38	1.56%
HD	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)								
		Individual - ALL TIERS	$ 24.72	$ 25.46	$ 0.74	2.99%	$ 25.46	$ 25.86	$ 0.40	1.57%
		Family - TWO TIER	$ 64.27	$ 66.19	$ 1.92	2.99%	$ 66.20	$ 67.23	$ 1.03	1.56%
		Double - THREE TIER	$ 49.44	$ 50.91	$ 1.47	2.97%	$ 50.92	$ 51.71	$ 0.79	1.55%
		Family - THREE TIER	$ 65.50	$ 67.46	$ 1.96	2.99%	$ 67.47	$ 68.52	$ 1.05	1.56%
		Employee/Spouse - FOUR TIER	$ 49.44	$ 50.91	$ 1.47	2.97%	$ 50.92	$ 51.71	$ 0.79	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 48.20	$ 49.64	$ 1.44	2.99%	$ 49.65	$ 50.42	$ 0.77	1.55%
		Family - FOUR TIER	$ 71.68	$ 73.82	$ 2.14	2.99%	$ 73.84	$ 74.98	$ 1.14	1.54%
HD	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)								
		Individual - ALL TIERS	$ 22.95	$ 23.63	$ 0.68	2.96%	$ 23.64	$ 24.01	$ 0.37	1.57%
		Family - TWO TIER	$ 59.68	$ 61.45	$ 1.77	2.97%	$ 61.47	$ 62.41	$ 0.94	1.53%
		Double - THREE TIER	$ 45.91	$ 47.27	$ 1.36	2.96%	$ 47.28	$ 48.01	$ 0.73	1.54%
		Family - THREE TIER	$ 60.82	$ 62.63	$ 1.81	2.98%	$ 62.65	$ 63.61	$ 0.96	1.53%
		Employee/Spouse - FOUR TIER	$ 45.91	$ 47.27	$ 1.36	2.96%	$ 47.28	$ 48.01	$ 0.73	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 44.76	$ 46.09	$ 1.33	2.97%	$ 46.10	$ 46.81	$ 0.71	1.54%
		Family - FOUR TIER	$ 66.56	$ 68.54	$ 1.98	2.97%	$ 68.56	$ 69.61	$ 1.05	1.53%
HD	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)								
		Individual - ALL TIERS	$ 48.87	$ 50.33	$ 1.46	2.99%	$ 50.34	$ 51.12	$ 0.78	1.55%
		Family - TWO TIER	$ 127.07	$ 130.85	$ 3.78	2.97%	$ 130.88	$ 132.90	$ 2.02	1.54%
		Double - THREE TIER	$ 97.74	$ 100.65	$ 2.91	2.98%	$ 100.67	$ 102.23	$ 1.56	1.55%
		Family - THREE TIER	$ 129.51	$ 133.36	$ 3.85	2.97%	$ 133.39	$ 135.46	$ 2.07	1.55%
		Employee/Spouse - FOUR TIER	$ 97.74	$ 100.65	$ 2.91	2.98%	$ 100.67	$ 102.23	$ 1.56	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 95.30	$ 98.14	$ 2.84	2.98%	$ 98.15	$ 99.68	$ 1.53	1.56%
		Family - FOUR TIER	$ 141.73	$ 145.95	$ 4.22	2.98%	$ 145.98	$ 148.24	$ 2.26	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)								
		Individual - ALL TIERS	$ 15.44	$ 16.79	$ 1.35	8.74%	$ 15.77	$ 17.05	$ 1.28	8.12%
		Family - TWO TIER	$ 40.14	$ 43.64	$ 3.50	8.72%	$ 40.99	$ 44.33	$ 3.34	8.15%
		Double - THREE TIER	$ 30.87	$ 33.57	$ 2.70	8.75%	$ 31.53	$ 34.10	$ 2.57	8.15%
		Family - THREE TIER	$ 40.92	$ 44.48	$ 3.56	8.70%	$ 41.79	$ 45.18	$ 3.39	8.11%
		Employee/Spouse - FOUR TIER	$ 30.87	$ 33.57	$ 2.70	8.75%	$ 31.53	$ 34.10	$ 2.57	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 30.11	$ 32.73	$ 2.62	8.70%	$ 30.75	$ 33.25	$ 2.50	8.13%
		Family - FOUR TIER	$ 44.77	$ 48.68	$ 3.91	8.73%	$ 45.73	$ 49.44	$ 3.71	8.11%
HD	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)								
		Individual - ALL TIERS	$ 49.00	$ 53.30	$ 4.30	8.78%	$ 50.04	$ 54.14	$ 4.10	8.19%
		Family - TWO TIER	$ 127.40	$ 138.58	$ 11.18	8.78%	$ 130.10	$ 140.76	$ 10.66	8.19%
		Double - THREE TIER	$ 98.00	$ 106.60	$ 8.60	8.78%	$ 100.08	$ 108.27	$ 8.19	8.18%
		Family - THREE TIER	$ 129.85	$ 141.25	$ 11.40	8.78%	$ 132.61	$ 143.46	$ 10.85	8.18%
		Employee/Spouse - FOUR TIER	$ 98.00	$ 106.60	$ 8.60	8.78%	$ 100.08	$ 108.27	$ 8.19	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 95.55	$ 103.94	$ 8.39	8.78%	$ 97.58	$ 105.57	$ 7.99	8.19%
		Family - FOUR TIER	$ 142.10	$ 154.57	$ 12.47	8.78%	$ 145.11	$ 157.00	$ 11.89	8.19%
HD	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)								
		Individual - ALL TIERS	$ 48.44	$ 52.69	$ 4.25	8.77%	$ 49.47	$ 53.52	$ 4.05	8.19%
		Family - TWO TIER	$ 125.94	$ 137.01	$ 11.07	8.79%	$ 128.61	$ 139.16	$ 10.55	8.20%
		Double - THREE TIER	$ 96.87	$ 105.39	$ 8.52	8.80%	$ 98.93	$ 107.04	$ 8.11	8.20%
		Family - THREE TIER	$ 128.36	$ 139.64	$ 11.28	8.79%	$ 131.08	$ 141.83	$ 10.75	8.20%
		Employee/Spouse - FOUR TIER	$ 96.87	$ 105.39	$ 8.52	8.80%	$ 98.93	$ 107.04	$ 8.11	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 94.45	$ 102.75	$ 8.30	8.79%	$ 96.46	$ 104.37	$ 7.91	8.20%
		Family - FOUR TIER	$ 140.47	$ 152.81	$ 12.34	8.78%	$ 143.45	$ 155.21	$ 11.76	8.20%
HD	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)								
		Individual - ALL TIERS	$ 45.29	$ 49.26	$ 3.97	8.77%	$ 46.26	$ 50.04	$ 3.78	8.17%
		Family - TWO TIER	$ 117.76	$ 128.08	$ 10.32	8.76%	$ 120.26	$ 130.09	$ 9.83	8.17%
		Double - THREE TIER	$ 90.59	$ 98.53	$ 7.94	8.76%	$ 92.50	$ 100.07	$ 7.57	8.18%
		Family - THREE TIER	$ 120.03	$ 130.55	$ 10.52	8.76%	$ 122.57	$ 132.60	$ 10.03	8.18%
		Employee/Spouse - FOUR TIER	$ 90.59	$ 98.53	$ 7.94	8.76%	$ 92.50	$ 100.07	$ 7.57	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 88.32	$ 96.06	$ 7.74	8.76%	$ 90.20	$ 97.57	$ 7.37	8.17%
		Family - FOUR TIER	$ 131.35	$ 142.86	$ 11.51	8.76%	$ 134.13	$ 145.11	$ 10.98	8.19%
HD	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)								
		Individual - ALL TIERS	$ 34.38	$ 37.41	$ 3.03	8.81%	$ 35.11	$ 37.99	$ 2.88	8.20%
		Family - TWO TIER	$ 89.40	$ 97.26	$ 7.86	8.79%	$ 91.30	$ 98.78	$ 7.48	8.19%
		Double - THREE TIER	$ 68.77	$ 74.81	$ 6.04	8.78%	$ 70.22	$ 75.99	$ 5.77	8.22%
		Family - THREE TIER	$ 91.12	$ 99.13	$ 8.01	8.79%	$ 93.05	$ 100.68	$ 7.63	8.20%
		Employee/Spouse - FOUR TIER	$ 68.77	$ 74.81	$ 6.04	8.78%	$ 70.22	$ 75.99	$ 5.77	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 67.05	$ 72.94	$ 5.89	8.78%	$ 68.48	$ 74.09	$ 5.61	8.19%
		Family - FOUR TIER	$ 99.72	$ 108.48	$ 8.76	8.78%	$ 101.83	$ 110.18	$ 8.35	8.20%
HD	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)								
		Individual - ALL TIERS	$ 28.97	$ 31.52	$ 2.55	8.80%	$ 29.58	$ 32.02	$ 2.44	8.25%
		Family - TWO TIER	$ 75.32	$ 81.95	$ 6.63	8.80%	$ 76.92	$ 83.24	$ 6.32	8.22%
		Double - THREE TIER	$ 57.94	$ 63.04	$ 5.10	8.80%	$ 59.17	$ 64.03	$ 4.86	8.21%
		Family - THREE TIER	$ 76.77	$ 83.53	$ 6.76	8.81%	$ 78.40	$ 84.84	$ 6.44	8.21%
		Employee/Spouse - FOUR TIER	$ 57.94	$ 63.04	$ 5.10	8.80%	$ 59.17	$ 64.03	$ 4.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 56.49	$ 61.47	$ 4.98	8.82%	$ 57.69	$ 62.43	$ 4.74	8.22%
		Family - FOUR TIER	$ 84.02	$ 91.41	$ 7.39	8.80%	$ 85.80	$ 92.85	$ 7.05	8.22%
HD	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)								
		Individual - ALL TIERS	$ 24.14	$ 26.26	$ 2.12	8.78%	$ 24.65	$ 26.67	$ 2.02	8.19%
		Family - TWO TIER	$ 62.76	$ 68.28	$ 5.52	8.80%	$ 64.09	$ 69.35	$ 5.26	8.21%
		Double - THREE TIER	$ 48.28	$ 52.52	$ 4.24	8.78%	$ 49.30	$ 53.35	$ 4.05	8.22%
		Family - THREE TIER	$ 63.96	$ 69.60	$ 5.64	8.82%	$ 65.32	$ 70.69	$ 5.37	8.22%
		Employee/Spouse - FOUR TIER	$ 48.28	$ 52.52	$ 4.24	8.78%	$ 49.30	$ 53.35	$ 4.05	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 47.07	$ 51.21	$ 4.14	8.80%	$ 48.07	$ 52.02	$ 3.95	8.22%
		Family - FOUR TIER	$ 70.00	$ 76.16	$ 6.16	8.80%	$ 71.48	$ 77.36	$ 5.88	8.23%
HD	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)								
		Individual - ALL TIERS	$ 22.41	$ 24.38	$ 1.97	8.79%	$ 22.89	$ 24.76	$ 1.87	8.17%
		Family - TWO TIER	$ 58.27	$ 63.39	$ 5.12	8.79%	$ 59.50	$ 64.39	$ 4.89	8.22%
		Double - THREE TIER	$ 44.82	$ 48.76	$ 3.94	8.79%	$ 45.77	$ 49.53	$ 3.76	8.21%
		Family - THREE TIER	$ 59.38	$ 64.61	$ 5.23	8.81%	$ 60.65	$ 65.63	$ 4.98	8.21%
		Employee/Spouse - FOUR TIER	$ 44.82	$ 48.76	$ 3.94	8.79%	$ 45.77	$ 49.53	$ 3.76	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 43.70	$ 47.54	$ 3.84	8.79%	$ 44.63	$ 48.29	$ 3.66	8.20%
		Family - FOUR TIER	$ 64.99	$ 70.71	$ 5.72	8.80%	$ 66.37	$ 71.82	$ 5.45	8.21%
HD	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)								
		Individual - ALL TIERS	$ 47.72	$ 51.92	$ 4.20	8.80%	$ 48.74	$ 52.73	$ 3.99	8.19%
		Family - TWO TIER	$ 124.09	$ 134.99	$ 10.90	8.78%	$ 126.72	$ 137.11	$ 10.39	8.20%
		Double - THREE TIER	$ 95.45	$ 103.84	$ 8.39	8.79%	$ 97.47	$ 105.47	$ 8.00	8.21%
		Family - THREE TIER	$ 126.47	$ 137.59	$ 11.12	8.79%	$ 129.15	$ 139.75	$ 10.60	8.21%
		Employee/Spouse - FOUR TIER	$ 95.45	$ 103.84	$ 8.39	8.79%	$ 97.47	$ 105.47	$ 8.00	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 93.07	$ 101.24	$ 8.17	8.78%	$ 95.04	$ 102.83	$ 7.79	8.20%
		Family - FOUR TIER	$ 138.40	$ 150.57	$ 12.17	8.79%	$ 141.34	$ 152.93	$ 11.59	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)								
		Individual - ALL TIERS	$ 48.36	$ 49.80	$ 1.44	2.98%	$ 49.81	$ 50.58	$ 0.77	1.55%
		Family - TWO TIER	$ 125.72	$ 129.48	$ 3.76	2.99%	$ 129.49	$ 131.52	$ 2.03	1.57%
		Double - THREE TIER	$ 96.70	$ 99.60	$ 2.90	3.00%	$ 99.60	$ 101.17	$ 1.57	1.58%
		Family - THREE TIER	$ 128.14	$ 131.97	$ 3.83	2.99%	$ 131.98	$ 134.05	$ 2.07	1.57%
		Employee/Spouse - FOUR TIER	$ 96.70	$ 99.60	$ 2.90	3.00%	$ 99.60	$ 101.17	$ 1.57	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 94.28	$ 97.11	$ 2.83	3.00%	$ 97.11	$ 98.64	$ 1.53	1.58%
		Family - FOUR TIER	$ 140.22	$ 144.42	$ 4.20	3.00%	$ 144.43	$ 146.69	$ 2.26	1.56%
HD	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)								
		Individual - ALL TIERS	$ 46.07	$ 47.44	$ 1.37	2.97%	$ 47.46	$ 48.19	$ 0.73	1.54%
		Family - TWO TIER	$ 119.79	$ 123.35	$ 3.56	2.97%	$ 123.38	$ 125.29	$ 1.91	1.55%
		Double - THREE TIER	$ 92.14	$ 94.89	$ 2.75	2.98%	$ 94.91	$ 96.38	$ 1.47	1.55%
		Family - THREE TIER	$ 122.09	$ 125.72	$ 3.63	2.97%	$ 125.75	$ 127.70	$ 1.95	1.55%
		Employee/Spouse - FOUR TIER	$ 92.14	$ 94.89	$ 2.75	2.98%	$ 94.91	$ 96.38	$ 1.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.85	$ 92.51	$ 2.66	2.96%	$ 92.54	$ 93.97	$ 1.43	1.55%
		Family - FOUR TIER	$ 133.61	$ 137.58	$ 3.97	2.97%	$ 137.62	$ 139.74	$ 2.12	1.54%
HD	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)								
		Individual - ALL TIERS	$ 41.07	$ 42.29	$ 1.22	2.97%	$ 42.30	$ 42.96	$ 0.66	1.56%
		Family - TWO TIER	$ 106.78	$ 109.96	$ 3.18	2.98%	$ 109.98	$ 111.69	$ 1.71	1.55%
		Double - THREE TIER	$ 82.13	$ 84.59	$ 2.46	3.00%	$ 84.60	$ 85.92	$ 1.32	1.56%
		Family - THREE TIER	$ 108.82	$ 112.08	$ 3.26	3.00%	$ 112.10	$ 113.84	$ 1.74	1.55%
		Employee/Spouse - FOUR TIER	$ 82.13	$ 84.59	$ 2.46	3.00%	$ 84.60	$ 85.92	$ 1.32	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 80.08	$ 82.47	$ 2.39	2.98%	$ 82.48	$ 83.77	$ 1.29	1.56%
		Family - FOUR TIER	$ 119.09	$ 122.65	$ 3.56	2.99%	$ 122.67	$ 124.58	$ 1.91	1.56%
HD	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)								
		Individual - ALL TIERS	$ 36.87	$ 37.97	$ 1.10	2.98%	$ 37.98	$ 38.56	$ 0.58	1.53%
		Family - TWO TIER	$ 95.86	$ 98.72	$ 2.86	2.98%	$ 98.75	$ 100.27	$ 1.52	1.54%
		Double - THREE TIER	$ 73.74	$ 75.94	$ 2.20	2.98%	$ 75.96	$ 77.13	$ 1.17	1.54%
		Family - THREE TIER	$ 97.71	$ 100.62	$ 2.91	2.98%	$ 100.64	$ 102.20	$ 1.56	1.55%
		Employee/Spouse - FOUR TIER	$ 73.74	$ 75.94	$ 2.20	2.98%	$ 75.96	$ 77.13	$ 1.17	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 71.90	$ 74.04	$ 2.14	2.98%	$ 74.06	$ 75.20	$ 1.14	1.54%
		Family - FOUR TIER	$ 106.92	$ 110.11	$ 3.19	2.98%	$ 110.14	$ 111.84	$ 1.70	1.54%
HD	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)								
		Individual - ALL TIERS	$ 35.47	$ 36.53	$ 1.06	2.99%	$ 36.53	$ 37.10	$ 0.57	1.56%
		Family - TWO TIER	$ 92.23	$ 94.97	$ 2.74	2.97%	$ 94.99	$ 96.46	$ 1.47	1.55%
		Double - THREE TIER	$ 70.94	$ 73.05	$ 2.11	2.97%	$ 73.07	$ 74.20	$ 1.13	1.55%
		Family - THREE TIER	$ 94.00	$ 96.80	$ 2.80	2.98%	$ 96.82	$ 98.32	$ 1.50	1.55%
		Employee/Spouse - FOUR TIER	$ 70.94	$ 73.05	$ 2.11	2.97%	$ 73.07	$ 74.20	$ 1.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 69.16	$ 71.23	$ 2.07	2.99%	$ 71.24	$ 72.35	$ 1.11	1.56%
		Family - FOUR TIER	$ 102.87	$ 105.93	$ 3.06	2.97%	$ 105.95	$ 107.59	$ 1.64	1.55%
HD	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)								
		Individual - ALL TIERS	$ 30.25	$ 31.15	$ 0.90	2.98%	$ 31.16	$ 31.64	$ 0.48	1.54%
		Family - TWO TIER	$ 78.65	$ 80.99	$ 2.34	2.98%	$ 81.01	$ 82.27	$ 1.26	1.56%
		Double - THREE TIER	$ 60.50	$ 62.30	$ 1.80	2.98%	$ 62.31	$ 63.28	$ 0.97	1.56%
		Family - THREE TIER	$ 80.16	$ 82.55	$ 2.39	2.98%	$ 82.57	$ 83.85	$ 1.28	1.55%
		Employee/Spouse - FOUR TIER	$ 60.50	$ 62.30	$ 1.80	2.98%	$ 62.31	$ 63.28	$ 0.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 58.98	$ 60.75	$ 1.77	3.00%	$ 60.75	$ 61.70	$ 0.95	1.56%
		Family - FOUR TIER	$ 87.72	$ 90.34	$ 2.62	2.99%	$ 90.35	$ 91.76	$ 1.41	1.56%
HD	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)								
		Individual - ALL TIERS	$ 25.54	$ 26.30	$ 0.76	2.98%	$ 26.31	$ 26.71	$ 0.40	1.52%
		Family - TWO TIER	$ 66.42	$ 68.38	$ 1.96	2.95%	$ 68.41	$ 69.46	$ 1.05	1.53%
		Double - THREE TIER	$ 51.09	$ 52.60	$ 1.51	2.96%	$ 52.63	$ 53.43	$ 0.80	1.52%
		Family - THREE TIER	$ 67.69	$ 69.70	$ 2.01	2.97%	$ 69.73	$ 70.79	$ 1.06	1.52%
		Employee/Spouse - FOUR TIER	$ 51.09	$ 52.60	$ 1.51	2.96%	$ 52.63	$ 53.43	$ 0.80	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 49.82	$ 51.29	$ 1.47	2.95%	$ 51.31	$ 52.09	$ 0.78	1.52%
		Family - FOUR TIER	$ 74.08	$ 76.27	$ 2.19	2.96%	$ 76.31	$ 77.47	$ 1.16	1.52%
HD	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)								
		Individual - ALL TIERS	$ 23.94	$ 24.65	$ 0.71	2.97%	$ 24.65	$ 25.04	$ 0.39	1.58%
		Family - TWO TIER	$ 62.25	$ 64.10	$ 1.85	2.97%	$ 64.11	$ 65.11	$ 1.00	1.56%
		Double - THREE TIER	$ 47.88	$ 49.31	$ 1.43	2.99%	$ 49.32	$ 50.08	$ 0.76	1.54%
		Family - THREE TIER	$ 63.44	$ 65.33	$ 1.89	2.98%	$ 65.35	$ 66.36	$ 1.01	1.55%
		Employee/Spouse - FOUR TIER	$ 47.88	$ 49.31	$ 1.43	2.99%	$ 49.32	$ 50.08	$ 0.76	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 46.68	$ 48.07	$ 1.39	2.98%	$ 48.08	$ 48.83	$ 0.75	1.56%
		Family - FOUR TIER	$ 69.43	$ 71.49	$ 2.06	2.97%	$ 71.51	$ 72.62	$ 1.11	1.55%
HD	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)								
		Individual - ALL TIERS	$ 14.43	$ 14.86	$ 0.43	2.98%	$ 14.86	$ 15.09	$ 0.23	1.55%
		Family - TWO TIER	$ 37.52	$ 38.64	$ 1.12	2.99%	$ 38.64	$ 39.24	$ 0.60	1.55%
		Double - THREE TIER	$ 28.86	$ 29.72	$ 0.86	2.98%	$ 29.73	$ 30.19	$ 0.46	1.55%
		Family - THREE TIER	$ 38.24	$ 39.38	$ 1.14	2.98%	$ 39.39	$ 40.00	$ 0.61	1.55%
		Employee/Spouse - FOUR TIER	$ 28.86	$ 29.72	$ 0.86	2.98%	$ 29.73	$ 30.19	$ 0.46	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 28.14	$ 28.98	$ 0.84	2.99%	$ 28.99	$ 29.43	$ 0.44	1.52%
		Family - FOUR TIER	$ 41.85	$ 43.09	$ 1.24	2.96%	$ 43.10	$ 43.77	$ 0.67	1.55%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)								
		Individual - ALL TIERS	$ 47.22	$ 51.38	$ 4.16	8.81%	$ 48.23	$ 52.18	$ 3.95	8.19%
		Family - TWO TIER	$ 122.77	$ 133.58	$ 10.81	8.81%	$ 125.38	$ 135.68	$ 10.30	8.22%
		Double - THREE TIER	$ 94.44	$ 102.75	$ 8.31	8.80%	$ 96.45	$ 104.37	$ 7.92	8.21%
		Family - THREE TIER	$ 125.14	$ 136.15	$ 11.01	8.80%	$ 127.79	$ 138.29	$ 10.50	8.22%
		Employee/Spouse - FOUR TIER	$ 94.44	$ 102.75	$ 8.31	8.80%	$ 96.45	$ 104.37	$ 7.92	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 92.08	$ 100.19	$ 8.11	8.81%	$ 94.03	$ 101.76	$ 7.73	8.22%
		Family - FOUR TIER	$ 136.94	$ 148.99	$ 12.05	8.80%	$ 139.84	$ 151.33	$ 11.49	8.22%
HD	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)								
		Individual - ALL TIERS	$ 45.00	$ 48.94	$ 3.94	8.76%	$ 45.95	$ 49.71	$ 3.76	8.18%
		Family - TWO TIER	$ 116.98	$ 127.26	$ 10.28	8.79%	$ 119.46	$ 129.25	$ 9.79	8.20%
		Double - THREE TIER	$ 89.98	$ 97.89	$ 7.91	8.79%	$ 91.89	$ 99.43	$ 7.54	8.21%
		Family - THREE TIER	$ 119.23	$ 129.70	$ 10.47	8.78%	$ 121.76	$ 131.74	$ 9.98	8.20%
		Employee/Spouse - FOUR TIER	$ 89.98	$ 97.89	$ 7.91	8.79%	$ 91.89	$ 99.43	$ 7.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 87.74	$ 95.44	$ 7.70	8.78%	$ 89.59	$ 96.94	$ 7.35	8.20%
		Family - FOUR TIER	$ 130.48	$ 141.94	$ 11.46	8.78%	$ 133.24	$ 144.17	$ 10.93	8.20%
HD	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)								
		Individual - ALL TIERS	$ 40.10	$ 43.63	$ 3.53	8.80%	$ 40.95	$ 44.32	$ 3.37	8.23%
		Family - TWO TIER	$ 104.27	$ 113.44	$ 9.17	8.79%	$ 106.47	$ 115.23	$ 8.76	8.23%
		Double - THREE TIER	$ 80.20	$ 87.26	$ 7.06	8.80%	$ 81.90	$ 88.63	$ 6.73	8.22%
		Family - THREE TIER	$ 106.27	$ 115.63	$ 9.36	8.81%	$ 108.51	$ 117.44	$ 8.93	8.23%
		Employee/Spouse - FOUR TIER	$ 80.20	$ 87.26	$ 7.06	8.80%	$ 81.90	$ 88.63	$ 6.73	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 78.19	$ 85.08	$ 6.89	8.81%	$ 79.85	$ 86.42	$ 6.57	8.23%
		Family - FOUR TIER	$ 116.29	$ 126.53	$ 10.24	8.81%	$ 118.76	$ 128.52	$ 9.76	8.22%
HD	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)								
		Individual - ALL TIERS	$ 36.01	$ 39.17	$ 3.16	8.78%	$ 36.78	$ 39.79	$ 3.01	8.18%
		Family - TWO TIER	$ 93.63	$ 101.84	$ 8.21	8.77%	$ 95.62	$ 103.44	$ 7.82	8.18%
		Double - THREE TIER	$ 72.02	$ 78.34	$ 6.32	8.78%	$ 73.55	$ 79.57	$ 6.02	8.18%
		Family - THREE TIER	$ 95.43	$ 103.80	$ 8.37	8.77%	$ 97.45	$ 105.43	$ 7.98	8.19%
		Employee/Spouse - FOUR TIER	$ 72.02	$ 78.34	$ 6.32	8.78%	$ 73.55	$ 79.57	$ 6.02	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 70.22	$ 76.38	$ 6.16	8.77%	$ 71.71	$ 77.58	$ 5.87	8.19%
		Family - FOUR TIER	$ 104.43	$ 113.59	$ 9.16	8.77%	$ 106.65	$ 115.38	$ 8.73	8.19%
HD	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)								
		Individual - ALL TIERS	$ 34.64	$ 37.68	$ 3.04	8.78%	$ 35.37	$ 38.27	$ 2.90	8.20%
		Family - TWO TIER	$ 90.06	$ 97.98	$ 7.92	8.79%	$ 91.96	$ 99.51	$ 7.55	8.21%
		Double - THREE TIER	$ 69.27	$ 75.37	$ 6.10	8.81%	$ 70.74	$ 76.55	$ 5.81	8.21%
		Family - THREE TIER	$ 91.78	$ 99.86	$ 8.08	8.80%	$ 93.73	$ 101.43	$ 7.70	8.22%
		Employee/Spouse - FOUR TIER	$ 69.27	$ 75.37	$ 6.10	8.81%	$ 70.74	$ 76.55	$ 5.81	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 67.54	$ 73.48	$ 5.94	8.79%	$ 68.97	$ 74.64	$ 5.67	8.22%
		Family - FOUR TIER	$ 100.44	$ 109.28	$ 8.84	8.80%	$ 102.57	$ 111.00	$ 8.43	8.22%
HD	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)								
		Individual - ALL TIERS	$ 29.54	$ 32.14	$ 2.60	8.80%	$ 30.16	$ 32.64	$ 2.48	8.22%
		Family - TWO TIER	$ 76.81	$ 83.56	$ 6.75	8.79%	$ 78.43	$ 84.87	$ 6.44	8.21%
		Double - THREE TIER	$ 59.09	$ 64.27	$ 5.18	8.77%	$ 60.34	$ 65.28	$ 4.94	8.19%
		Family - THREE TIER	$ 78.29	$ 85.16	$ 6.87	8.78%	$ 79.95	$ 86.50	$ 6.55	8.19%
		Employee/Spouse - FOUR TIER	$ 59.09	$ 64.27	$ 5.18	8.77%	$ 60.34	$ 65.28	$ 4.94	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 57.61	$ 62.67	$ 5.06	8.78%	$ 58.83	$ 63.65	$ 4.82	8.19%
		Family - FOUR TIER	$ 85.67	$ 93.20	$ 7.53	8.79%	$ 87.49	$ 94.66	$ 7.17	8.20%
HD	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)								
		Individual - ALL TIERS	$ 24.94	$ 27.13	$ 2.19	8.78%	$ 25.47	$ 27.56	$ 2.09	8.21%
		Family - TWO TIER	$ 64.85	$ 70.55	$ 5.70	8.79%	$ 66.23	$ 71.65	$ 5.42	8.18%
		Double - THREE TIER	$ 49.88	$ 54.27	$ 4.39	8.80%	$ 50.94	$ 55.12	$ 4.18	8.21%
		Family - THREE TIER	$ 66.09	$ 71.90	$ 5.81	8.79%	$ 67.50	$ 73.03	$ 5.53	8.19%
		Employee/Spouse - FOUR TIER	$ 49.88	$ 54.27	$ 4.39	8.80%	$ 50.94	$ 55.12	$ 4.18	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 48.64	$ 52.91	$ 4.27	8.78%	$ 49.67	$ 53.74	$ 4.07	8.19%
		Family - FOUR TIER	$ 72.33	$ 78.69	$ 6.36	8.79%	$ 73.87	$ 79.92	$ 6.05	8.19%
HD	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)								
		Individual - ALL TIERS	$ 23.37	$ 25.43	$ 2.06	8.81%	$ 23.87	$ 25.83	$ 1.96	8.21%
		Family - TWO TIER	$ 60.77	$ 66.13	$ 5.36	8.82%	$ 62.07	$ 67.17	$ 5.10	8.22%
		Double - THREE TIER	$ 46.75	$ 50.87	$ 4.12	8.81%	$ 47.74	$ 51.67	$ 3.93	8.23%
		Family - THREE TIER	$ 61.95	$ 67.40	$ 5.45	8.80%	$ 63.25	$ 68.46	$ 5.21	8.24%
		Employee/Spouse - FOUR TIER	$ 46.75	$ 50.87	$ 4.12	8.81%	$ 47.74	$ 51.67	$ 3.93	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 45.58	$ 49.60	$ 4.02	8.82%	$ 46.54	$ 50.37	$ 3.83	8.23%
		Family - FOUR TIER	$ 67.79	$ 73.76	$ 5.97	8.81%	$ 69.23	$ 74.92	$ 5.69	8.22%
HD	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)								
		Individual - ALL TIERS	$ 14.09	$ 15.33	$ 1.24	8.80%	$ 14.39	$ 15.57	$ 1.18	8.20%
		Family - TWO TIER	$ 36.64	$ 39.86	$ 3.22	8.79%	$ 37.42	$ 40.48	$ 3.06	8.18%
		Double - THREE TIER	$ 28.18	$ 30.66	$ 2.48	8.80%	$ 28.79	$ 31.14	$ 2.35	8.16%
		Family - THREE TIER	$ 37.35	$ 40.63	$ 3.28	8.78%	$ 38.14	$ 41.26	$ 3.12	8.18%
		Employee/Spouse - FOUR TIER	$ 28.18	$ 30.66	$ 2.48	8.80%	$ 28.79	$ 31.14	$ 2.35	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 27.48	$ 29.89	$ 2.41	8.77%	$ 28.07	$ 30.36	$ 2.29	8.16%
		Family - FOUR TIER	$ 40.88	$ 44.46	$ 3.58	8.76%	$ 41.73	$ 45.16	$ 3.43	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)								
		Individual - ALL TIERS	$ 14.11	$ 14.53	$ 0.42	2.98%	$ 14.54	$ 14.76	$ 0.22	1.51%
		Family - TWO TIER	$ 36.69	$ 37.78	$ 1.09	2.97%	$ 37.79	$ 38.37	$ 0.58	1.53%
		Double - THREE TIER	$ 28.23	$ 29.06	$ 0.83	2.94%	$ 29.07	$ 29.52	$ 0.45	1.55%
		Family - THREE TIER	$ 37.40	$ 38.51	$ 1.11	2.97%	$ 38.52	$ 39.11	$ 0.59	1.53%
		Employee/Spouse - FOUR TIER	$ 28.23	$ 29.06	$ 0.83	2.94%	$ 29.07	$ 29.52	$ 0.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 27.52	$ 28.33	$ 0.81	2.94%	$ 28.34	$ 28.78	$ 0.44	1.55%
		Family - FOUR TIER	$ 40.93	$ 42.14	$ 1.21	2.96%	$ 42.16	$ 42.80	$ 0.64	1.52%
HD	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)								
		Individual - ALL TIERS	$ 12.10	$ 12.46	$ 0.36	2.98%	$ 12.46	$ 12.66	$ 0.20	1.61%
		Family - TWO TIER	$ 31.47	$ 32.40	$ 0.93	2.96%	$ 32.41	$ 32.91	$ 0.50	1.54%
		Double - THREE TIER	$ 24.20	$ 24.92	$ 0.72	2.98%	$ 24.93	$ 25.31	$ 0.38	1.52%
		Family - THREE TIER	$ 32.07	$ 33.02	$ 0.95	2.96%	$ 33.04	$ 33.54	$ 0.50	1.51%
		Employee/Spouse - FOUR TIER	$ 24.20	$ 24.92	$ 0.72	2.98%	$ 24.93	$ 25.31	$ 0.38	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 23.60	$ 24.30	$ 0.70	2.97%	$ 24.30	$ 24.68	$ 0.38	1.56%
		Family - FOUR TIER	$ 35.09	$ 36.14	$ 1.05	2.99%	$ 36.15	$ 36.70	$ 0.55	1.52%
HD	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)								
		Individual - ALL TIERS	$ 11.05	$ 11.38	$ 0.33	2.99%	$ 11.39	$ 11.56	$ 0.17	1.49%
		Family - TWO TIER	$ 28.74	$ 29.59	$ 0.85	2.96%	$ 29.60	$ 30.05	$ 0.45	1.52%
		Double - THREE TIER	$ 22.11	$ 22.76	$ 0.65	2.94%	$ 22.77	$ 23.12	$ 0.35	1.54%
		Family - THREE TIER	$ 29.30	$ 30.16	$ 0.86	2.94%	$ 30.17	$ 30.63	$ 0.46	1.52%
		Employee/Spouse - FOUR TIER	$ 22.11	$ 22.76	$ 0.65	2.94%	$ 22.77	$ 23.12	$ 0.35	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 21.55	$ 22.19	$ 0.64	2.97%	$ 22.20	$ 22.54	$ 0.34	1.53%
		Family - FOUR TIER	$ 32.06	$ 33.00	$ 0.94	2.93%	$ 33.01	$ 33.52	$ 0.51	1.54%
HD	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)								
		Individual - ALL TIERS	$ 9.74	$ 10.03	$ 0.29	2.98%	$ 10.02	$ 10.19	$ 0.17	1.70%
		Family - TWO TIER	$ 25.30	$ 26.08	$ 0.78	3.08%	$ 26.06	$ 26.49	$ 0.43	1.65%
		Double - THREE TIER	$ 19.46	$ 20.06	$ 0.60	3.08%	$ 20.05	$ 20.38	$ 0.33	1.65%
		Family - THREE TIER	$ 25.79	$ 26.58	$ 0.79	3.06%	$ 26.56	$ 27.00	$ 0.44	1.66%
		Employee/Spouse - FOUR TIER	$ 19.46	$ 20.06	$ 0.60	3.08%	$ 20.05	$ 20.38	$ 0.33	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 18.98	$ 19.56	$ 0.58	3.06%	$ 19.55	$ 19.87	$ 0.32	1.64%
		Family - FOUR TIER	$ 28.23	$ 29.09	$ 0.86	3.05%	$ 29.07	$ 29.54	$ 0.47	1.62%
HD	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)								
		Individual - ALL TIERS	$ 8.78	$ 9.04	$ 0.26	2.96%	$ 9.05	$ 9.18	$ 0.13	1.44%
		Family - TWO TIER	$ 22.85	$ 23.51	$ 0.66	2.89%	$ 23.53	$ 23.88	$ 0.35	1.49%
		Double - THREE TIER	$ 17.58	$ 18.08	$ 0.50	2.84%	$ 18.11	$ 18.37	$ 0.26	1.44%
		Family - THREE TIER	$ 23.29	$ 23.96	$ 0.67	2.88%	$ 23.99	$ 24.34	$ 0.35	1.46%
		Employee/Spouse - FOUR TIER	$ 17.58	$ 18.08	$ 0.50	2.84%	$ 18.11	$ 18.37	$ 0.26	1.44%
		Employee/Chld(rn) - FOUR TIER	$ 17.13	$ 17.63	$ 0.50	2.92%	$ 17.65	$ 17.91	$ 0.26	1.47%
		Family - FOUR TIER	$ 25.48	$ 26.22	$ 0.74	2.90%	$ 26.25	$ 26.63	$ 0.38	1.45%
HD	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)								
		Individual - ALL TIERS	$ 7.33	$ 7.55	$ 0.22	3.00%	$ 7.55	$ 7.67	$ 0.12	1.59%
		Family - TWO TIER	$ 19.07	$ 19.63	$ 0.56	2.94%	$ 19.64	$ 19.93	$ 0.29	1.48%
		Double - THREE TIER	$ 14.66	$ 15.10	$ 0.44	3.00%	$ 15.11	$ 15.33	$ 0.22	1.46%
		Family - THREE TIER	$ 19.43	$ 20.00	$ 0.57	2.93%	$ 20.01	$ 20.32	$ 0.31	1.55%
		Employee/Spouse - FOUR TIER	$ 14.66	$ 15.10	$ 0.44	3.00%	$ 15.11	$ 15.33	$ 0.22	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 14.30	$ 14.72	$ 0.42	2.94%	$ 14.73	$ 14.95	$ 0.22	1.49%
		Family - FOUR TIER	$ 21.26	$ 21.89	$ 0.63	2.96%	$ 21.91	$ 22.23	$ 0.32	1.46%
HD	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)								
		Individual - ALL TIERS	$ 5.96	$ 6.14	$ 0.18	3.02%	$ 6.15	$ 6.23	$ 0.08	1.30%
		Family - TWO TIER	$ 15.51	$ 15.96	$ 0.45	2.90%	$ 15.98	$ 16.21	$ 0.23	1.44%
		Double - THREE TIER	$ 11.93	$ 12.28	$ 0.35	2.93%	$ 12.29	$ 12.47	$ 0.18	1.46%
		Family - THREE TIER	$ 15.81	$ 16.26	$ 0.45	2.85%	$ 16.28	$ 16.52	$ 0.24	1.47%
		Employee/Spouse - FOUR TIER	$ 11.93	$ 12.28	$ 0.35	2.93%	$ 12.29	$ 12.47	$ 0.18	1.46%
		Employee/Chld(rn) - FOUR TIER	$ 11.63	$ 11.97	$ 0.34	2.92%	$ 11.98	$ 12.16	$ 0.18	1.50%
		Family - FOUR TIER	$ 17.30	$ 17.80	$ 0.50	2.89%	$ 17.82	$ 18.08	$ 0.26	1.46%
HD	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)								
		Individual - ALL TIERS	$ 5.36	$ 5.52	$ 0.16	2.99%	$ 5.52	$ 5.61	$ 0.09	1.63%
		Family - TWO TIER	$ 13.94	$ 14.35	$ 0.41	2.94%	$ 14.37	$ 14.58	$ 0.21	1.46%
		Double - THREE TIER	$ 10.72	$ 11.04	$ 0.32	2.99%	$ 11.05	$ 11.21	$ 0.16	1.45%
		Family - THREE TIER	$ 14.22	$ 14.63	$ 0.41	2.88%	$ 14.64	$ 14.86	$ 0.22	1.50%
		Employee/Spouse - FOUR TIER	$ 10.72	$ 11.04	$ 0.32	2.99%	$ 11.05	$ 11.21	$ 0.16	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 10.46	$ 10.76	$ 0.30	2.87%	$ 10.78	$ 10.93	$ 0.15	1.39%
		Family - FOUR TIER	$ 15.55	$ 16.01	$ 0.46	2.96%	$ 16.02	$ 16.26	$ 0.24	1.50%
HD	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)								
		Individual - ALL TIERS	$ 54.71	$ 56.34	$ 1.63	2.98%	$ 56.34	$ 57.22	$ 0.88	1.56%
		Family - TWO TIER	$ 142.24	$ 146.48	$ 4.24	2.98%	$ 146.51	$ 148.78	$ 2.27	1.55%
		Double - THREE TIER	$ 109.41	$ 112.68	$ 3.27	2.99%	$ 112.70	$ 114.45	$ 1.75	1.55%
		Family - THREE TIER	$ 144.97	$ 149.30	$ 4.33	2.99%	$ 149.33	$ 151.65	$ 2.32	1.55%
		Employee/Spouse - FOUR TIER	$ 109.41	$ 112.68	$ 3.27	2.99%	$ 112.70	$ 114.45	$ 1.75	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 106.68	$ 109.86	$ 3.18	2.98%	$ 109.88	$ 111.59	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.65	$ 163.39	$ 4.74	2.99%	$ 163.41	$ 165.95	$ 2.54	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)								
		Individual - ALL TIERS	$ 13.78	$ 14.99	$ 1.21	8.78%	$ 14.07	$ 15.23	$ 1.16	8.24%
		Family - TWO TIER	$ 35.83	$ 38.97	$ 3.14	8.76%	$ 36.60	$ 39.59	$ 2.99	8.17%
		Double - THREE TIER	$ 27.57	$ 29.98	$ 2.41	8.74%	$ 28.15	$ 30.45	$ 2.30	8.17%
		Family - THREE TIER	$ 36.52	$ 39.72	$ 3.20	8.76%	$ 37.29	$ 40.35	$ 3.06	8.21%
		Employee/Spouse - FOUR TIER	$ 27.57	$ 29.98	$ 2.41	8.74%	$ 28.15	$ 30.45	$ 2.30	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 26.88	$ 29.23	$ 2.35	8.74%	$ 27.44	$ 29.69	$ 2.25	8.20%
		Family - FOUR TIER	$ 39.96	$ 43.47	$ 3.51	8.78%	$ 40.81	$ 44.15	$ 3.34	8.18%
HD	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)								
		Individual - ALL TIERS	$ 11.81	$ 12.85	$ 1.04	8.81%	$ 12.07	$ 13.06	$ 0.99	8.20%
		Family - TWO TIER	$ 30.71	$ 33.42	$ 2.71	8.82%	$ 31.36	$ 33.95	$ 2.59	8.26%
		Double - THREE TIER	$ 23.63	$ 25.71	$ 2.08	8.80%	$ 24.12	$ 26.11	$ 1.99	8.25%
		Family - THREE TIER	$ 31.31	$ 34.07	$ 2.76	8.82%	$ 31.97	$ 34.60	$ 2.63	8.23%
		Employee/Spouse - FOUR TIER	$ 23.63	$ 25.71	$ 2.08	8.80%	$ 24.12	$ 26.11	$ 1.99	8.25%
		Employee/Chld(rn) - FOUR TIER	$ 23.03	$ 25.07	$ 2.04	8.86%	$ 23.52	$ 25.46	$ 1.94	8.25%
		Family - FOUR TIER	$ 34.25	$ 37.28	$ 3.03	8.85%	$ 34.98	$ 37.86	$ 2.88	8.23%
HD	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)								
		Individual - ALL TIERS	$ 10.80	$ 11.74	$ 0.94	8.70%	$ 11.03	$ 11.92	$ 0.89	8.07%
		Family - TWO TIER	$ 28.08	$ 30.52	$ 2.44	8.69%	$ 28.67	$ 31.00	$ 2.33	8.13%
		Double - THREE TIER	$ 21.59	$ 23.48	$ 1.89	8.75%	$ 22.06	$ 23.85	$ 1.79	8.11%
		Family - THREE TIER	$ 28.62	$ 31.11	$ 2.49	8.70%	$ 29.22	$ 31.60	$ 2.38	8.15%
		Employee/Spouse - FOUR TIER	$ 21.59	$ 23.48	$ 1.89	8.75%	$ 22.06	$ 23.85	$ 1.79	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 21.05	$ 22.89	$ 1.84	8.74%	$ 21.51	$ 23.25	$ 1.74	8.09%
		Family - FOUR TIER	$ 31.32	$ 34.04	$ 2.72	8.68%	$ 31.98	$ 34.58	$ 2.60	8.13%
HD	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)								
		Individual - ALL TIERS	$ 9.50	$ 10.35	$ 0.85	8.95%	$ 9.71	$ 10.51	$ 0.80	8.24%
		Family - TWO TIER	$ 24.71	$ 26.90	$ 2.19	8.86%	$ 25.23	$ 27.33	$ 2.10	8.32%
		Double - THREE TIER	$ 19.01	$ 20.70	$ 1.69	8.89%	$ 19.41	$ 21.02	$ 1.61	8.29%
		Family - THREE TIER	$ 25.18	$ 27.42	$ 2.24	8.90%	$ 25.71	$ 27.85	$ 2.14	8.32%
		Employee/Spouse - FOUR TIER	$ 19.01	$ 20.70	$ 1.69	8.89%	$ 19.41	$ 21.02	$ 1.61	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 18.53	$ 20.18	$ 1.65	8.90%	$ 18.92	$ 20.49	$ 1.57	8.30%
		Family - FOUR TIER	$ 27.56	$ 30.01	$ 2.45	8.89%	$ 28.14	$ 30.48	$ 2.34	8.32%
HD	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)								
		Individual - ALL TIERS	$ 8.58	$ 9.33	$ 0.75	8.74%	$ 8.76	$ 9.47	$ 0.71	8.11%
		Family - TWO TIER	$ 22.30	$ 24.25	$ 1.95	8.74%	$ 22.78	$ 24.63	$ 1.85	8.12%
		Double - THREE TIER	$ 17.15	$ 18.66	$ 1.51	8.80%	$ 17.52	$ 18.95	$ 1.43	8.16%
		Family - THREE TIER	$ 22.74	$ 24.72	$ 1.98	8.71%	$ 23.21	$ 25.11	$ 1.90	8.19%
		Employee/Spouse - FOUR TIER	$ 17.15	$ 18.66	$ 1.51	8.80%	$ 17.52	$ 18.95	$ 1.43	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 16.73	$ 18.19	$ 1.46	8.73%	$ 17.08	$ 18.47	$ 1.39	8.14%
		Family - FOUR TIER	$ 24.88	$ 27.05	$ 2.17	8.72%	$ 25.41	$ 27.48	$ 2.07	8.15%
HD	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)								
		Individual - ALL TIERS	$ 7.16	$ 7.79	$ 0.63	8.80%	$ 7.31	$ 7.91	$ 0.60	8.21%
		Family - TWO TIER	$ 18.63	$ 20.25	$ 1.62	8.70%	$ 19.02	$ 20.56	$ 1.54	8.10%
		Double - THREE TIER	$ 14.32	$ 15.57	$ 1.25	8.73%	$ 14.63	$ 15.82	$ 1.19	8.13%
		Family - THREE TIER	$ 18.98	$ 20.64	$ 1.66	8.75%	$ 19.38	$ 20.96	$ 1.58	8.15%
		Employee/Spouse - FOUR TIER	$ 14.32	$ 15.57	$ 1.25	8.73%	$ 14.63	$ 15.82	$ 1.19	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 13.96	$ 15.19	$ 1.23	8.81%	$ 14.26	$ 15.42	$ 1.16	8.13%
		Family - FOUR TIER	$ 20.77	$ 22.58	$ 1.81	8.71%	$ 21.21	$ 22.94	$ 1.73	8.16%
HD	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)								
		Individual - ALL TIERS	$ 5.83	$ 6.33	$ 0.50	8.58%	$ 5.95	$ 6.43	$ 0.48	8.07%
		Family - TWO TIER	$ 15.15	$ 16.46	$ 1.31	8.65%	$ 15.47	$ 16.72	$ 1.25	8.08%
		Double - THREE TIER	$ 11.65	$ 12.66	$ 1.01	8.67%	$ 11.90	$ 12.86	$ 0.96	8.07%
		Family - THREE TIER	$ 15.44	$ 16.78	$ 1.34	8.68%	$ 15.77	$ 17.04	$ 1.27	8.05%
		Employee/Spouse - FOUR TIER	$ 11.65	$ 12.66	$ 1.01	8.67%	$ 11.90	$ 12.86	$ 0.96	8.07%
		Employee/Chld(rn) - FOUR TIER	$ 11.36	$ 12.35	$ 0.99	8.71%	$ 11.60	$ 12.54	$ 0.94	8.10%
		Family - FOUR TIER	$ 16.90	$ 18.36	$ 1.46	8.64%	$ 17.26	$ 18.65	$ 1.39	8.05%
HD	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)								
		Individual - ALL TIERS	$ 5.23	$ 5.69	$ 0.46	8.80%	$ 5.34	$ 5.78	$ 0.44	8.24%
		Family - TWO TIER	$ 13.60	$ 14.81	$ 1.21	8.90%	$ 13.90	$ 15.04	$ 1.14	8.20%
		Double - THREE TIER	$ 10.47	$ 11.39	$ 0.92	8.79%	$ 10.69	$ 11.57	$ 0.88	8.23%
		Family - THREE TIER	$ 13.87	$ 15.09	$ 1.22	8.80%	$ 14.17	$ 15.33	$ 1.16	8.19%
		Employee/Spouse - FOUR TIER	$ 10.47	$ 11.39	$ 0.92	8.79%	$ 10.69	$ 11.57	$ 0.88	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 10.20	$ 11.10	$ 0.90	8.82%	$ 10.43	$ 11.28	$ 0.85	8.15%
		Family - FOUR TIER	$ 15.17	$ 16.51	$ 1.34	8.83%	$ 15.50	$ 16.77	$ 1.27	8.19%
HD	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)								
		Individual - ALL TIERS	$ 53.42	$ 58.12	$ 4.70	8.80%	$ 54.55	$ 59.04	$ 4.49	8.23%
		Family - TWO TIER	$ 138.89	$ 151.12	$ 12.23	8.81%	$ 141.84	$ 153.49	$ 11.65	8.21%
		Double - THREE TIER	$ 106.84	$ 116.25	$ 9.41	8.81%	$ 109.11	$ 118.07	$ 8.96	8.21%
		Family - THREE TIER	$ 141.56	$ 154.03	$ 12.47	8.81%	$ 144.57	$ 156.45	$ 11.88	8.22%
		Employee/Spouse - FOUR TIER	$ 106.84	$ 116.25	$ 9.41	8.81%	$ 109.11	$ 118.07	$ 8.96	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 104.17	$ 113.34	$ 9.17	8.80%	$ 106.37	$ 115.12	$ 8.75	8.23%
		Family - FOUR TIER	$ 154.92	$ 168.56	$ 13.64	8.80%	$ 158.20	$ 171.20	$ 13.00	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)								
		Individual - ALL TIERS	$ 54.14	$ 55.75	$ 1.61	2.97%	$ 55.76	$ 56.63	$ 0.87	1.56%
		Family - TWO TIER	$ 140.77	$ 144.96	$ 4.19	2.98%	$ 144.99	$ 147.23	$ 2.24	1.54%
		Double - THREE TIER	$ 108.28	$ 111.51	$ 3.23	2.98%	$ 111.53	$ 113.26	$ 1.73	1.55%
		Family - THREE TIER	$ 143.48	$ 147.75	$ 4.27	2.98%	$ 147.78	$ 150.07	$ 2.29	1.55%
		Employee/Spouse - FOUR TIER	$ 108.28	$ 111.51	$ 3.23	2.98%	$ 111.53	$ 113.26	$ 1.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 105.57	$ 108.72	$ 3.15	2.98%	$ 108.74	$ 110.43	$ 1.69	1.55%
		Family - FOUR TIER	$ 157.01	$ 161.68	$ 4.67	2.97%	$ 161.72	$ 164.22	$ 2.50	1.55%
HD	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)								
		Individual - ALL TIERS	$ 51.01	$ 52.53	$ 1.52	2.98%	$ 52.55	$ 53.35	$ 0.80	1.52%
		Family - TWO TIER	$ 132.65	$ 136.58	$ 3.93	2.96%	$ 136.62	$ 138.72	$ 2.10	1.54%
		Double - THREE TIER	$ 102.04	$ 105.06	$ 3.02	2.96%	$ 105.09	$ 106.71	$ 1.62	1.54%
		Family - THREE TIER	$ 135.19	$ 139.20	$ 4.01	2.97%	$ 139.25	$ 141.39	$ 2.14	1.54%
		Employee/Spouse - FOUR TIER	$ 102.04	$ 105.06	$ 3.02	2.96%	$ 105.09	$ 106.71	$ 1.62	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 99.49	$ 102.43	$ 2.94	2.96%	$ 102.46	$ 104.04	$ 1.58	1.54%
		Family - FOUR TIER	$ 147.95	$ 152.34	$ 4.39	2.97%	$ 152.39	$ 154.73	$ 2.34	1.54%
HD	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)								
		Individual - ALL TIERS	$ 46.07	$ 47.44	$ 1.37	2.97%	$ 47.44	$ 48.19	$ 0.75	1.58%
		Family - TWO TIER	$ 119.77	$ 123.35	$ 3.58	2.99%	$ 123.36	$ 125.29	$ 1.93	1.56%
		Double - THREE TIER	$ 92.13	$ 94.89	$ 2.76	3.00%	$ 94.89	$ 96.38	$ 1.49	1.57%
		Family - THREE TIER	$ 122.08	$ 125.72	$ 3.64	2.98%	$ 125.73	$ 127.70	$ 1.97	1.57%
		Employee/Spouse - FOUR TIER	$ 92.13	$ 94.89	$ 2.76	3.00%	$ 94.89	$ 96.38	$ 1.49	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 89.82	$ 92.51	$ 2.69	2.99%	$ 92.52	$ 93.97	$ 1.45	1.57%
		Family - FOUR TIER	$ 133.59	$ 137.58	$ 3.99	2.99%	$ 137.60	$ 139.74	$ 2.14	1.56%
HD	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)								
		Individual - ALL TIERS	$ 41.39	$ 42.62	$ 1.23	2.97%	$ 42.64	$ 43.29	$ 0.65	1.52%
		Family - TWO TIER	$ 107.63	$ 110.82	$ 3.19	2.96%	$ 110.87	$ 112.56	$ 1.69	1.52%
		Double - THREE TIER	$ 82.80	$ 85.25	$ 2.45	2.96%	$ 85.28	$ 86.59	$ 1.31	1.54%
		Family - THREE TIER	$ 109.71	$ 112.95	$ 3.24	2.95%	$ 113.00	$ 114.73	$ 1.73	1.53%
		Employee/Spouse - FOUR TIER	$ 82.80	$ 85.25	$ 2.45	2.96%	$ 85.28	$ 86.59	$ 1.31	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 80.73	$ 83.12	$ 2.39	2.96%	$ 83.15	$ 84.42	$ 1.27	1.53%
		Family - FOUR TIER	$ 120.06	$ 123.61	$ 3.55	2.96%	$ 123.66	$ 125.55	$ 1.89	1.53%
HD	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)								
		Individual - ALL TIERS	$ 39.39	$ 40.56	$ 1.17	2.97%	$ 40.57	$ 41.20	$ 0.63	1.55%
		Family - TWO TIER	$ 102.41	$ 105.47	$ 3.06	2.99%	$ 105.48	$ 107.12	$ 1.64	1.55%
		Double - THREE TIER	$ 78.77	$ 81.13	$ 2.36	3.00%	$ 81.15	$ 82.40	$ 1.25	1.54%
		Family - THREE TIER	$ 104.38	$ 107.49	$ 3.11	2.98%	$ 107.52	$ 109.18	$ 1.66	1.54%
		Employee/Spouse - FOUR TIER	$ 78.77	$ 81.13	$ 2.36	3.00%	$ 81.15	$ 82.40	$ 1.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 76.81	$ 79.10	$ 2.29	2.98%	$ 79.11	$ 80.34	$ 1.23	1.55%
		Family - FOUR TIER	$ 114.22	$ 117.64	$ 3.42	2.99%	$ 117.66	$ 119.48	$ 1.82	1.55%
HD	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)								
		Individual - ALL TIERS	$ 33.64	$ 34.64	$ 1.00	2.97%	$ 34.65	$ 35.19	$ 0.54	1.56%
		Family - TWO TIER	$ 87.46	$ 90.07	$ 2.61	2.98%	$ 90.09	$ 91.48	$ 1.39	1.54%
		Double - THREE TIER	$ 67.28	$ 69.28	$ 2.00	2.97%	$ 69.30	$ 70.37	$ 1.07	1.54%
		Family - THREE TIER	$ 89.15	$ 91.80	$ 2.65	2.97%	$ 91.83	$ 93.24	$ 1.41	1.54%
		Employee/Spouse - FOUR TIER	$ 67.28	$ 69.28	$ 2.00	2.97%	$ 69.30	$ 70.37	$ 1.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 65.60	$ 67.55	$ 1.95	2.97%	$ 67.56	$ 68.61	$ 1.05	1.55%
		Family - FOUR TIER	$ 97.56	$ 100.46	$ 2.90	2.97%	$ 100.48	$ 102.04	$ 1.56	1.55%
HD	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)								
		Individual - ALL TIERS	$ 28.49	$ 29.34	$ 0.85	2.98%	$ 29.34	$ 29.80	$ 0.46	1.57%
		Family - TWO TIER	$ 74.06	$ 76.28	$ 2.22	3.00%	$ 76.28	$ 77.48	$ 1.20	1.57%
		Double - THREE TIER	$ 56.97	$ 58.68	$ 1.71	3.00%	$ 58.68	$ 59.60	$ 0.92	1.57%
		Family - THREE TIER	$ 75.49	$ 77.75	$ 2.26	2.99%	$ 77.75	$ 78.97	$ 1.22	1.57%
		Employee/Spouse - FOUR TIER	$ 56.97	$ 58.68	$ 1.71	3.00%	$ 58.68	$ 59.60	$ 0.92	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 55.55	$ 57.21	$ 1.66	2.99%	$ 57.21	$ 58.11	$ 0.90	1.57%
		Family - FOUR TIER	$ 82.61	$ 85.08	$ 2.47	2.99%	$ 85.09	$ 86.42	$ 1.33	1.56%
HD	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)								
		Individual - ALL TIERS	$ 27.07	$ 27.88	$ 0.81	2.99%	$ 27.89	$ 28.31	$ 0.42	1.51%
		Family - TWO TIER	$ 70.38	$ 72.48	$ 2.10	2.98%	$ 72.49	$ 73.62	$ 1.13	1.56%
		Double - THREE TIER	$ 54.14	$ 55.75	$ 1.61	2.97%	$ 55.76	$ 56.63	$ 0.87	1.56%
		Family - THREE TIER	$ 71.74	$ 73.87	$ 2.13	2.97%	$ 73.89	$ 75.03	$ 1.14	1.54%
		Employee/Spouse - FOUR TIER	$ 54.14	$ 55.75	$ 1.61	2.97%	$ 55.76	$ 56.63	$ 0.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 52.78	$ 54.36	$ 1.58	2.99%	$ 54.37	$ 55.21	$ 0.84	1.54%
		Family - FOUR TIER	$ 78.50	$ 80.84	$ 2.34	2.98%	$ 80.86	$ 82.11	$ 1.25	1.55%
HD	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)								
		Individual - ALL TIERS	$ 62.78	$ 64.65	$ 1.87	2.98%	$ 64.66	$ 65.67	$ 1.01	1.56%
		Family - TWO TIER	$ 163.23	$ 168.09	$ 4.86	2.98%	$ 168.12	$ 170.73	$ 2.61	1.55%
		Double - THREE TIER	$ 125.55	$ 129.30	$ 3.75	2.99%	$ 129.32	$ 131.33	$ 2.01	1.55%
		Family - THREE TIER	$ 166.36	$ 171.32	$ 4.96	2.98%	$ 171.35	$ 174.01	$ 2.66	1.55%
		Employee/Spouse - FOUR TIER	$ 125.55	$ 129.30	$ 3.75	2.99%	$ 129.32	$ 131.33	$ 2.01	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 122.41	$ 126.07	$ 3.66	2.99%	$ 126.09	$ 128.05	$ 1.96	1.55%
		Family - FOUR TIER	$ 182.05	$ 187.49	$ 5.44	2.99%	$ 187.52	$ 190.43	$ 2.91	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)								
		Individual - ALL TIERS	$ 52.87	$ 57.52	$ 4.65	8.80%	$ 53.99	$ 58.42	$ 4.43	8.21%
		Family - TWO TIER	$ 137.46	$ 149.55	$ 12.09	8.80%	$ 140.37	$ 151.89	$ 11.52	8.21%
		Double - THREE TIER	$ 105.74	$ 115.04	$ 9.30	8.80%	$ 107.97	$ 116.84	$ 8.87	8.22%
		Family - THREE TIER	$ 140.10	$ 152.42	$ 12.32	8.79%	$ 143.06	$ 154.82	$ 11.76	8.22%
		Employee/Spouse - FOUR TIER	$ 105.74	$ 115.04	$ 9.30	8.80%	$ 107.97	$ 116.84	$ 8.87	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 103.09	$ 112.16	$ 9.07	8.80%	$ 105.27	$ 113.92	$ 8.65	8.22%
		Family - FOUR TIER	$ 153.32	$ 166.80	$ 13.48	8.79%	$ 156.56	$ 169.42	$ 12.86	8.21%
HD	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)								
		Individual - ALL TIERS	$ 49.83	$ 54.19	$ 4.36	8.75%	$ 50.88	$ 55.04	$ 4.16	8.18%
		Family - TWO TIER	$ 129.55	$ 140.90	$ 11.35	8.76%	$ 132.29	$ 143.11	$ 10.82	8.18%
		Double - THREE TIER	$ 99.65	$ 108.39	$ 8.74	8.77%	$ 101.76	$ 110.09	$ 8.33	8.19%
		Family - THREE TIER	$ 132.03	$ 143.61	$ 11.58	8.77%	$ 134.83	$ 145.86	$ 11.03	8.18%
		Employee/Spouse - FOUR TIER	$ 99.65	$ 108.39	$ 8.74	8.77%	$ 101.76	$ 110.09	$ 8.33	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 97.16	$ 105.68	$ 8.52	8.77%	$ 99.21	$ 107.33	$ 8.12	8.18%
		Family - FOUR TIER	$ 144.48	$ 157.16	$ 12.68	8.78%	$ 147.56	$ 159.63	$ 12.07	8.18%
HD	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)								
		Individual - ALL TIERS	$ 44.99	$ 48.94	$ 3.95	8.78%	$ 45.94	$ 49.71	$ 3.77	8.21%
		Family - TWO TIER	$ 116.96	$ 127.26	$ 10.30	8.81%	$ 119.44	$ 129.25	$ 9.81	8.21%
		Double - THREE TIER	$ 89.96	$ 97.89	$ 7.93	8.82%	$ 91.87	$ 99.43	$ 7.56	8.23%
		Family - THREE TIER	$ 119.20	$ 129.70	$ 10.50	8.81%	$ 121.73	$ 131.74	$ 10.01	8.22%
		Employee/Spouse - FOUR TIER	$ 89.96	$ 97.89	$ 7.93	8.82%	$ 91.87	$ 99.43	$ 7.56	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 87.72	$ 95.44	$ 7.72	8.80%	$ 89.57	$ 96.94	$ 7.37	8.23%
		Family - FOUR TIER	$ 130.45	$ 141.94	$ 11.49	8.81%	$ 133.21	$ 144.17	$ 10.96	8.23%
HD	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)								
		Individual - ALL TIERS	$ 40.43	$ 43.97	$ 3.54	8.76%	$ 41.29	$ 44.66	$ 3.37	8.16%
		Family - TWO TIER	$ 105.12	$ 114.33	$ 9.21	8.76%	$ 107.35	$ 116.12	$ 8.77	8.17%
		Double - THREE TIER	$ 80.86	$ 87.94	$ 7.08	8.76%	$ 82.58	$ 89.33	$ 6.75	8.17%
		Family - THREE TIER	$ 107.15	$ 116.53	$ 9.38	8.75%	$ 109.41	$ 118.36	$ 8.95	8.18%
		Employee/Spouse - FOUR TIER	$ 80.86	$ 87.94	$ 7.08	8.76%	$ 82.58	$ 89.33	$ 6.75	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 78.84	$ 85.75	$ 6.91	8.76%	$ 80.51	$ 87.09	$ 6.58	8.17%
		Family - FOUR TIER	$ 117.25	$ 127.52	$ 10.27	8.76%	$ 119.73	$ 129.52	$ 9.79	8.18%
HD	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)								
		Individual - ALL TIERS	$ 38.46	$ 41.85	$ 3.39	8.81%	$ 39.28	$ 42.50	$ 3.22	8.20%
		Family - TWO TIER	$ 100.01	$ 108.80	$ 8.79	8.79%	$ 102.13	$ 110.51	$ 8.38	8.21%
		Double - THREE TIER	$ 76.93	$ 83.70	$ 6.77	8.80%	$ 78.55	$ 85.01	$ 6.46	8.22%
		Family - THREE TIER	$ 101.92	$ 110.90	$ 8.98	8.81%	$ 104.09	$ 112.64	$ 8.55	8.21%
		Employee/Spouse - FOUR TIER	$ 76.93	$ 83.70	$ 6.77	8.80%	$ 78.55	$ 85.01	$ 6.46	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 75.00	$ 81.60	$ 6.60	8.80%	$ 76.59	$ 82.88	$ 6.29	8.21%
		Family - FOUR TIER	$ 111.54	$ 121.36	$ 9.82	8.80%	$ 113.91	$ 123.26	$ 9.35	8.21%
HD	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)								
		Individual - ALL TIERS	$ 32.84	$ 35.74	$ 2.90	8.83%	$ 33.54	$ 36.30	$ 2.76	8.23%
		Family - TWO TIER	$ 85.41	$ 92.92	$ 7.51	8.79%	$ 87.22	$ 94.38	$ 7.16	8.21%
		Double - THREE TIER	$ 65.70	$ 71.48	$ 5.78	8.80%	$ 67.09	$ 72.60	$ 5.51	8.21%
		Family - THREE TIER	$ 87.05	$ 94.71	$ 7.66	8.80%	$ 88.89	$ 96.19	$ 7.30	8.21%
		Employee/Spouse - FOUR TIER	$ 65.70	$ 71.48	$ 5.78	8.80%	$ 67.09	$ 72.60	$ 5.51	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 64.06	$ 69.69	$ 5.63	8.79%	$ 65.41	$ 70.78	$ 5.37	8.21%
		Family - FOUR TIER	$ 95.26	$ 103.64	$ 8.38	8.80%	$ 97.27	$ 105.27	$ 8.00	8.22%
HD	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)								
		Individual - ALL TIERS	$ 27.81	$ 30.27	$ 2.46	8.85%	$ 28.41	$ 30.74	$ 2.33	8.20%
		Family - TWO TIER	$ 72.32	$ 78.70	$ 6.38	8.82%	$ 73.85	$ 79.93	$ 6.08	8.23%
		Double - THREE TIER	$ 55.63	$ 60.54	$ 4.91	8.83%	$ 56.81	$ 61.49	$ 4.68	8.24%
		Family - THREE TIER	$ 73.71	$ 80.21	$ 6.50	8.82%	$ 75.28	$ 81.47	$ 6.19	8.22%
		Employee/Spouse - FOUR TIER	$ 55.63	$ 60.54	$ 4.91	8.83%	$ 56.81	$ 61.49	$ 4.68	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 54.24	$ 59.02	$ 4.78	8.81%	$ 55.39	$ 59.95	$ 4.56	8.23%
		Family - FOUR TIER	$ 80.66	$ 87.78	$ 7.12	8.83%	$ 82.38	$ 89.15	$ 6.77	8.22%
HD	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)								
		Individual - ALL TIERS	$ 26.43	$ 28.76	$ 2.33	8.82%	$ 27.00	$ 29.21	$ 2.21	8.19%
		Family - TWO TIER	$ 68.74	$ 74.77	$ 6.03	8.77%	$ 70.20	$ 75.95	$ 5.75	8.19%
		Double - THREE TIER	$ 52.88	$ 57.52	$ 4.64	8.77%	$ 54.00	$ 58.42	$ 4.42	8.19%
		Family - THREE TIER	$ 70.06	$ 76.21	$ 6.15	8.78%	$ 71.55	$ 77.41	$ 5.86	8.19%
		Employee/Spouse - FOUR TIER	$ 52.88	$ 57.52	$ 4.64	8.77%	$ 54.00	$ 58.42	$ 4.42	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 51.56	$ 56.08	$ 4.52	8.77%	$ 52.65	$ 56.96	$ 4.31	8.19%
		Family - FOUR TIER	$ 76.68	$ 83.40	$ 6.72	8.76%	$ 78.30	$ 84.71	$ 6.41	8.19%
HD	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)								
		Individual - ALL TIERS	$ 61.30	$ 66.70	$ 5.40	8.81%	$ 62.61	$ 67.74	$ 5.13	8.19%
		Family - TWO TIER	$ 159.39	$ 173.41	$ 14.02	8.80%	$ 162.77	$ 176.13	$ 13.36	8.21%
		Double - THREE TIER	$ 122.62	$ 133.39	$ 10.77	8.78%	$ 125.21	$ 135.49	$ 10.28	8.21%
		Family - THREE TIER	$ 162.46	$ 176.75	$ 14.29	8.80%	$ 165.91	$ 179.52	$ 13.61	8.20%
		Employee/Spouse - FOUR TIER	$ 122.62	$ 133.39	$ 10.77	8.78%	$ 125.21	$ 135.49	$ 10.28	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 119.54	$ 130.06	$ 10.52	8.80%	$ 122.08	$ 132.10	$ 10.02	8.21%
		Family - FOUR TIER	$ 177.78	$ 193.42	$ 15.64	8.80%	$ 181.56	$ 196.46	$ 14.90	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)								
		Individual - ALL TIERS	$ 62.22	$ 64.07	$ 1.85	2.97%	$ 64.09	$ 65.08	$ 0.99	1.54%
		Family - TWO TIER	$ 161.79	$ 166.59	$ 4.80	2.97%	$ 166.64	$ 169.21	$ 2.57	1.54%
		Double - THREE TIER	$ 124.45	$ 128.15	$ 3.70	2.97%	$ 128.18	$ 130.16	$ 1.98	1.54%
		Family - THREE TIER	$ 164.89	$ 169.80	$ 4.91	2.98%	$ 169.84	$ 172.46	$ 2.62	1.54%
		Employee/Spouse - FOUR TIER	$ 124.45	$ 128.15	$ 3.70	2.97%	$ 128.18	$ 130.16	$ 1.98	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.33	$ 124.94	$ 3.61	2.98%	$ 124.98	$ 126.91	$ 1.93	1.54%
		Family - FOUR TIER	$ 180.45	$ 185.82	$ 5.37	2.98%	$ 185.87	$ 188.73	$ 2.86	1.54%
HD	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)								
		Individual - ALL TIERS	$ 59.34	$ 61.11	$ 1.77	2.98%	$ 61.12	$ 62.07	$ 0.95	1.55%
		Family - TWO TIER	$ 154.29	$ 158.88	$ 4.59	2.97%	$ 158.93	$ 161.38	$ 2.45	1.54%
		Double - THREE TIER	$ 118.69	$ 122.22	$ 3.53	2.97%	$ 122.25	$ 124.14	$ 1.89	1.55%
		Family - THREE TIER	$ 157.26	$ 161.94	$ 4.68	2.98%	$ 161.98	$ 164.48	$ 2.50	1.54%
		Employee/Spouse - FOUR TIER	$ 118.69	$ 122.22	$ 3.53	2.97%	$ 122.25	$ 124.14	$ 1.89	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 115.72	$ 119.16	$ 3.44	2.97%	$ 119.19	$ 121.03	$ 1.84	1.54%
		Family - FOUR TIER	$ 172.09	$ 177.21	$ 5.12	2.98%	$ 177.25	$ 180.00	$ 2.75	1.55%
HD	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)								
		Individual - ALL TIERS	$ 53.70	$ 55.30	$ 1.60	2.98%	$ 55.31	$ 56.17	$ 0.86	1.55%
		Family - TWO TIER	$ 139.60	$ 143.78	$ 4.18	2.99%	$ 143.80	$ 146.04	$ 2.24	1.56%
		Double - THREE TIER	$ 107.39	$ 110.60	$ 3.21	2.99%	$ 110.61	$ 112.34	$ 1.73	1.56%
		Family - THREE TIER	$ 142.29	$ 146.55	$ 4.26	2.99%	$ 146.56	$ 148.85	$ 2.29	1.56%
		Employee/Spouse - FOUR TIER	$ 107.39	$ 110.60	$ 3.21	2.99%	$ 110.61	$ 112.34	$ 1.73	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 104.70	$ 107.84	$ 3.14	3.00%	$ 107.85	$ 109.53	$ 1.68	1.56%
		Family - FOUR TIER	$ 155.71	$ 160.37	$ 4.66	2.99%	$ 160.39	$ 162.89	$ 2.50	1.56%
HD	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)								
		Individual - ALL TIERS	$ 48.39	$ 49.83	$ 1.44	2.98%	$ 49.84	$ 50.61	$ 0.77	1.54%
		Family - TWO TIER	$ 125.81	$ 129.56	$ 3.75	2.98%	$ 129.58	$ 131.60	$ 2.02	1.56%
		Double - THREE TIER	$ 96.77	$ 99.66	$ 2.89	2.99%	$ 99.68	$ 101.23	$ 1.55	1.55%
		Family - THREE TIER	$ 128.22	$ 132.05	$ 3.83	2.99%	$ 132.07	$ 134.13	$ 2.06	1.56%
		Employee/Spouse - FOUR TIER	$ 96.77	$ 99.66	$ 2.89	2.99%	$ 99.68	$ 101.23	$ 1.55	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 94.35	$ 97.17	$ 2.82	2.99%	$ 97.18	$ 98.70	$ 1.52	1.56%
		Family - FOUR TIER	$ 140.32	$ 144.51	$ 4.19	2.99%	$ 144.53	$ 146.78	$ 2.25	1.56%
HD	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)								
		Individual - ALL TIERS	$ 46.30	$ 47.68	$ 1.38	2.98%	$ 47.69	$ 48.43	$ 0.74	1.55%
		Family - TWO TIER	$ 120.38	$ 123.97	$ 3.59	2.98%	$ 123.99	$ 125.91	$ 1.92	1.55%
		Double - THREE TIER	$ 92.60	$ 95.36	$ 2.76	2.98%	$ 95.38	$ 96.86	$ 1.48	1.55%
		Family - THREE TIER	$ 122.69	$ 126.35	$ 3.66	2.98%	$ 126.38	$ 128.34	$ 1.96	1.55%
		Employee/Spouse - FOUR TIER	$ 92.60	$ 95.36	$ 2.76	2.98%	$ 95.38	$ 96.86	$ 1.48	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 90.28	$ 92.98	$ 2.70	2.99%	$ 92.99	$ 94.44	$ 1.45	1.56%
		Family - FOUR TIER	$ 134.27	$ 138.27	$ 4.00	2.98%	$ 138.30	$ 140.44	$ 2.14	1.55%
HD	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)								
		Individual - ALL TIERS	$ 40.28	$ 41.48	$ 1.20	2.98%	$ 41.49	$ 42.13	$ 0.64	1.54%
		Family - TWO TIER	$ 104.73	$ 107.85	$ 3.12	2.98%	$ 107.87	$ 109.54	$ 1.67	1.55%
		Double - THREE TIER	$ 80.56	$ 82.96	$ 2.40	2.98%	$ 82.98	$ 84.26	$ 1.28	1.54%
		Family - THREE TIER	$ 106.74	$ 109.92	$ 3.18	2.98%	$ 109.94	$ 111.65	$ 1.71	1.56%
		Employee/Spouse - FOUR TIER	$ 80.56	$ 82.96	$ 2.40	2.98%	$ 82.98	$ 84.26	$ 1.28	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 78.55	$ 80.89	$ 2.34	2.98%	$ 80.90	$ 82.16	$ 1.26	1.56%
		Family - FOUR TIER	$ 116.81	$ 120.29	$ 3.48	2.98%	$ 120.32	$ 122.18	$ 1.86	1.55%
HD	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)								
		Individual - ALL TIERS	$ 34.48	$ 35.51	$ 1.03	2.99%	$ 35.51	$ 36.07	$ 0.56	1.58%
		Family - TWO TIER	$ 89.64	$ 92.32	$ 2.68	2.99%	$ 92.34	$ 93.77	$ 1.43	1.55%
		Double - THREE TIER	$ 68.96	$ 71.02	$ 2.06	2.99%	$ 71.03	$ 72.13	$ 1.10	1.55%
		Family - THREE TIER	$ 91.37	$ 94.09	$ 2.72	2.98%	$ 94.12	$ 95.57	$ 1.45	1.54%
		Employee/Spouse - FOUR TIER	$ 68.96	$ 71.02	$ 2.06	2.99%	$ 71.03	$ 72.13	$ 1.10	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 67.24	$ 69.24	$ 2.00	2.97%	$ 69.25	$ 70.33	$ 1.08	1.56%
		Family - FOUR TIER	$ 99.99	$ 102.97	$ 2.98	2.98%	$ 102.98	$ 104.59	$ 1.61	1.56%
HD	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)								
		Individual - ALL TIERS	$ 32.87	$ 33.85	$ 0.98	2.98%	$ 33.85	$ 34.38	$ 0.53	1.57%
		Family - TWO TIER	$ 85.45	$ 88.01	$ 2.56	3.00%	$ 88.01	$ 89.39	$ 1.38	1.57%
		Double - THREE TIER	$ 65.73	$ 67.70	$ 1.97	3.00%	$ 67.70	$ 68.76	$ 1.06	1.57%
		Family - THREE TIER	$ 87.10	$ 89.70	$ 2.60	2.99%	$ 89.71	$ 91.11	$ 1.40	1.56%
		Employee/Spouse - FOUR TIER	$ 65.73	$ 67.70	$ 1.97	3.00%	$ 67.70	$ 68.76	$ 1.06	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 64.09	$ 66.01	$ 1.92	3.00%	$ 66.02	$ 67.04	$ 1.02	1.54%
		Family - FOUR TIER	$ 95.31	$ 98.16	$ 2.85	2.99%	$ 98.17	$ 99.70	$ 1.53	1.56%
HD	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)								
		Individual - ALL TIERS	$ 66.32	$ 68.30	$ 1.98	2.99%	$ 68.31	$ 69.37	$ 1.06	1.55%
		Family - TWO TIER	$ 172.43	$ 177.57	$ 5.14	2.98%	$ 177.60	$ 180.36	$ 2.76	1.55%
		Double - THREE TIER	$ 132.64	$ 136.59	$ 3.95	2.98%	$ 136.62	$ 138.74	$ 2.12	1.55%
		Family - THREE TIER	$ 175.75	$ 180.99	$ 5.24	2.98%	$ 181.03	$ 183.83	$ 2.80	1.55%
		Employee/Spouse - FOUR TIER	$ 132.64	$ 136.59	$ 3.95	2.98%	$ 136.62	$ 138.74	$ 2.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.32	$ 133.18	$ 3.86	2.98%	$ 133.20	$ 135.27	$ 2.07	1.55%
		Family - FOUR TIER	$ 192.33	$ 198.06	$ 5.73	2.98%	$ 198.09	$ 201.17	$ 3.08	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)								
		Individual - ALL TIERS	$ 60.76	$ 66.10	$ 5.34	8.79%	$ 62.05	$ 67.14	$ 5.09	8.20%
		Family - TWO TIER	$ 157.98	$ 171.86	$ 13.88	8.79%	$ 161.33	$ 174.56	$ 13.23	8.20%
		Double - THREE TIER	$ 121.52	$ 132.20	$ 10.68	8.79%	$ 124.10	$ 134.28	$ 10.18	8.20%
		Family - THREE TIER	$ 161.02	$ 175.17	$ 14.15	8.79%	$ 164.43	$ 177.92	$ 13.49	8.20%
		Employee/Spouse - FOUR TIER	$ 121.52	$ 132.20	$ 10.68	8.79%	$ 124.10	$ 134.28	$ 10.18	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 118.48	$ 128.90	$ 10.42	8.79%	$ 120.99	$ 130.92	$ 9.93	8.21%
		Family - FOUR TIER	$ 176.22	$ 191.70	$ 15.48	8.78%	$ 179.95	$ 194.71	$ 14.76	8.20%
HD	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)								
		Individual - ALL TIERS	$ 57.95	$ 63.04	$ 5.09	8.78%	$ 59.18	$ 64.03	$ 4.85	8.20%
		Family - TWO TIER	$ 150.67	$ 163.91	$ 13.24	8.79%	$ 153.86	$ 166.48	$ 12.62	8.20%
		Double - THREE TIER	$ 115.90	$ 126.08	$ 10.18	8.78%	$ 118.36	$ 128.06	$ 9.70	8.20%
		Family - THREE TIER	$ 153.56	$ 167.06	$ 13.50	8.79%	$ 156.83	$ 169.68	$ 12.85	8.19%
		Employee/Spouse - FOUR TIER	$ 115.90	$ 126.08	$ 10.18	8.78%	$ 118.36	$ 128.06	$ 9.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 113.01	$ 122.93	$ 9.92	8.78%	$ 115.40	$ 124.86	$ 9.46	8.20%
		Family - FOUR TIER	$ 168.06	$ 182.82	$ 14.76	8.78%	$ 171.62	$ 185.69	$ 14.07	8.20%
HD	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)								
		Individual - ALL TIERS	$ 52.43	$ 57.05	$ 4.62	8.81%	$ 53.55	$ 57.95	$ 4.40	8.22%
		Family - TWO TIER	$ 136.34	$ 148.33	$ 11.99	8.79%	$ 139.22	$ 150.66	$ 11.44	8.22%
		Double - THREE TIER	$ 104.87	$ 114.10	$ 9.23	8.80%	$ 107.09	$ 115.89	$ 8.80	8.22%
		Family - THREE TIER	$ 138.95	$ 151.18	$ 12.23	8.80%	$ 141.90	$ 153.56	$ 11.66	8.22%
		Employee/Spouse - FOUR TIER	$ 104.87	$ 114.10	$ 9.23	8.80%	$ 107.09	$ 115.89	$ 8.80	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 102.25	$ 111.25	$ 9.00	8.80%	$ 104.41	$ 112.99	$ 8.58	8.22%
		Family - FOUR TIER	$ 152.06	$ 165.45	$ 13.39	8.81%	$ 155.29	$ 168.04	$ 12.75	8.21%
HD	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)								
		Individual - ALL TIERS	$ 47.25	$ 51.41	$ 4.16	8.80%	$ 48.25	$ 52.22	$ 3.97	8.23%
		Family - TWO TIER	$ 122.86	$ 133.66	$ 10.80	8.79%	$ 125.46	$ 135.76	$ 10.30	8.21%
		Double - THREE TIER	$ 94.51	$ 102.82	$ 8.31	8.79%	$ 96.51	$ 104.43	$ 7.92	8.21%
		Family - THREE TIER	$ 125.22	$ 136.23	$ 11.01	8.79%	$ 127.87	$ 138.37	$ 10.50	8.21%
		Employee/Spouse - FOUR TIER	$ 94.51	$ 102.82	$ 8.31	8.79%	$ 96.51	$ 104.43	$ 7.92	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 92.14	$ 100.25	$ 8.11	8.80%	$ 94.09	$ 101.82	$ 7.73	8.22%
		Family - FOUR TIER	$ 137.04	$ 149.09	$ 12.05	8.79%	$ 139.94	$ 151.43	$ 11.49	8.21%
HD	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)								
		Individual - ALL TIERS	$ 45.21	$ 49.19	$ 3.98	8.80%	$ 46.17	$ 49.96	$ 3.79	8.21%
		Family - TWO TIER	$ 117.55	$ 127.89	$ 10.34	8.80%	$ 120.04	$ 129.90	$ 9.86	8.21%
		Double - THREE TIER	$ 90.43	$ 98.38	$ 7.95	8.79%	$ 92.35	$ 99.92	$ 7.57	8.20%
		Family - THREE TIER	$ 119.82	$ 130.35	$ 10.53	8.79%	$ 122.35	$ 132.40	$ 10.05	8.21%
		Employee/Spouse - FOUR TIER	$ 90.43	$ 98.38	$ 7.95	8.79%	$ 92.35	$ 99.92	$ 7.57	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 88.16	$ 95.92	$ 7.76	8.80%	$ 90.04	$ 97.42	$ 7.38	8.20%
		Family - FOUR TIER	$ 131.11	$ 142.65	$ 11.54	8.80%	$ 133.90	$ 144.89	$ 10.99	8.21%
HD	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)								
		Individual - ALL TIERS	$ 39.34	$ 42.79	$ 3.45	8.77%	$ 40.17	$ 43.46	$ 3.29	8.19%
		Family - TWO TIER	$ 102.27	$ 111.26	$ 8.99	8.79%	$ 104.45	$ 113.01	$ 8.56	8.20%
		Double - THREE TIER	$ 78.68	$ 85.59	$ 6.91	8.78%	$ 80.34	$ 86.93	$ 6.59	8.20%
		Family - THREE TIER	$ 104.24	$ 113.40	$ 9.16	8.79%	$ 106.45	$ 115.18	$ 8.73	8.20%
		Employee/Spouse - FOUR TIER	$ 78.68	$ 85.59	$ 6.91	8.78%	$ 80.34	$ 86.93	$ 6.59	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 76.71	$ 83.45	$ 6.74	8.79%	$ 78.33	$ 84.76	$ 6.43	8.21%
		Family - FOUR TIER	$ 114.08	$ 124.10	$ 10.02	8.78%	$ 116.49	$ 126.05	$ 9.56	8.21%
HD	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)								
		Individual - ALL TIERS	$ 33.67	$ 36.63	$ 2.96	8.79%	$ 34.38	$ 37.21	$ 2.83	8.23%
		Family - TWO TIER	$ 87.55	$ 95.24	$ 7.69	8.78%	$ 89.40	$ 96.74	$ 7.34	8.21%
		Double - THREE TIER	$ 67.34	$ 73.26	$ 5.92	8.79%	$ 68.77	$ 74.41	$ 5.64	8.20%
		Family - THREE TIER	$ 89.23	$ 97.07	$ 7.84	8.79%	$ 91.12	$ 98.60	$ 7.48	8.21%
		Employee/Spouse - FOUR TIER	$ 67.34	$ 73.26	$ 5.92	8.79%	$ 68.77	$ 74.41	$ 5.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 65.66	$ 71.43	$ 5.77	8.79%	$ 67.06	$ 72.55	$ 5.49	8.19%
		Family - FOUR TIER	$ 97.64	$ 106.23	$ 8.59	8.80%	$ 99.72	$ 107.90	$ 8.18	8.20%
HD	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)								
		Individual - ALL TIERS	$ 32.09	$ 34.92	$ 2.83	8.82%	$ 32.77	$ 35.47	$ 2.70	8.24%
		Family - TWO TIER	$ 83.45	$ 90.79	$ 7.34	8.80%	$ 85.22	$ 92.22	$ 7.00	8.21%
		Double - THREE TIER	$ 64.18	$ 69.84	$ 5.66	8.82%	$ 65.55	$ 70.94	$ 5.39	8.22%
		Family - THREE TIER	$ 85.05	$ 92.54	$ 7.49	8.81%	$ 86.86	$ 93.99	$ 7.13	8.21%
		Employee/Spouse - FOUR TIER	$ 64.18	$ 69.84	$ 5.66	8.82%	$ 65.55	$ 70.94	$ 5.39	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 62.58	$ 68.10	$ 5.52	8.82%	$ 63.91	$ 69.16	$ 5.25	8.21%
		Family - FOUR TIER	$ 93.08	$ 101.27	$ 8.19	8.80%	$ 95.05	$ 102.86	$ 7.81	8.22%
HD	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)								
		Individual - ALL TIERS	$ 64.76	$ 70.46	$ 5.70	8.80%	$ 66.13	$ 71.56	$ 5.43	8.21%
		Family - TWO TIER	$ 168.38	$ 183.19	$ 14.81	8.80%	$ 171.95	$ 186.07	$ 14.12	8.21%
		Double - THREE TIER	$ 129.52	$ 140.92	$ 11.40	8.80%	$ 132.27	$ 143.13	$ 10.86	8.21%
		Family - THREE TIER	$ 171.62	$ 186.71	$ 15.09	8.79%	$ 175.25	$ 189.64	$ 14.39	8.21%
		Employee/Spouse - FOUR TIER	$ 129.52	$ 140.92	$ 11.40	8.80%	$ 132.27	$ 143.13	$ 10.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 126.28	$ 137.39	$ 11.11	8.80%	$ 128.96	$ 139.55	$ 10.59	8.21%
		Family - FOUR TIER	$ 187.81	$ 204.33	$ 16.52	8.80%	$ 191.79	$ 207.54	$ 15.75	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)								
		Individual - ALL TIERS	$ 65.57	$ 67.52	$ 1.95	2.97%	$ 67.54	$ 68.58	$ 1.04	1.54%
		Family - TWO TIER	$ 170.48	$ 175.56	$ 5.08	2.98%	$ 175.60	$ 178.32	$ 2.72	1.55%
		Double - THREE TIER	$ 131.14	$ 135.05	$ 3.91	2.98%	$ 135.08	$ 137.17	$ 2.09	1.55%
		Family - THREE TIER	$ 173.76	$ 178.94	$ 5.18	2.98%	$ 178.97	$ 181.75	$ 2.78	1.55%
		Employee/Spouse - FOUR TIER	$ 131.14	$ 135.05	$ 3.91	2.98%	$ 135.08	$ 137.17	$ 2.09	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 127.86	$ 131.67	$ 3.81	2.98%	$ 131.70	$ 133.74	$ 2.04	1.55%
		Family - FOUR TIER	$ 190.16	$ 195.82	$ 5.66	2.98%	$ 195.86	$ 198.89	$ 3.03	1.55%
HD	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)								
		Individual - ALL TIERS	$ 61.84	$ 63.68	$ 1.84	2.98%	$ 63.70	$ 64.68	$ 0.98	1.54%
		Family - TWO TIER	$ 160.80	$ 165.58	$ 4.78	2.97%	$ 165.62	$ 168.17	$ 2.55	1.54%
		Double - THREE TIER	$ 123.70	$ 127.37	$ 3.67	2.97%	$ 127.40	$ 129.37	$ 1.97	1.55%
		Family - THREE TIER	$ 163.89	$ 168.76	$ 4.87	2.97%	$ 168.81	$ 171.41	$ 2.60	1.54%
		Employee/Spouse - FOUR TIER	$ 123.70	$ 127.37	$ 3.67	2.97%	$ 127.40	$ 129.37	$ 1.97	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 120.60	$ 124.18	$ 3.58	2.97%	$ 124.22	$ 126.13	$ 1.91	1.54%
		Family - FOUR TIER	$ 179.35	$ 184.68	$ 5.33	2.97%	$ 184.73	$ 187.58	$ 2.85	1.54%
HD	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)								
		Individual - ALL TIERS	$ 56.90	$ 58.60	$ 1.70	2.99%	$ 58.61	$ 59.52	$ 0.91	1.55%
		Family - TWO TIER	$ 147.94	$ 152.35	$ 4.41	2.98%	$ 152.38	$ 154.74	$ 2.36	1.55%
		Double - THREE TIER	$ 113.80	$ 117.19	$ 3.39	2.98%	$ 117.21	$ 119.03	$ 1.82	1.55%
		Family - THREE TIER	$ 150.79	$ 155.28	$ 4.49	2.98%	$ 155.31	$ 157.72	$ 2.41	1.55%
		Employee/Spouse - FOUR TIER	$ 113.80	$ 117.19	$ 3.39	2.98%	$ 117.21	$ 119.03	$ 1.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 110.95	$ 114.26	$ 3.31	2.98%	$ 114.29	$ 116.06	$ 1.77	1.55%
		Family - FOUR TIER	$ 165.01	$ 169.93	$ 4.92	2.98%	$ 169.96	$ 172.60	$ 2.64	1.55%
HD	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)								
		Individual - ALL TIERS	$ 52.48	$ 54.04	$ 1.56	2.97%	$ 54.06	$ 54.89	$ 0.83	1.54%
		Family - TWO TIER	$ 136.44	$ 140.51	$ 4.07	2.98%	$ 140.53	$ 142.72	$ 2.19	1.56%
		Double - THREE TIER	$ 104.95	$ 108.09	$ 3.14	2.99%	$ 108.10	$ 109.78	$ 1.68	1.55%
		Family - THREE TIER	$ 139.06	$ 143.22	$ 4.16	2.99%	$ 143.23	$ 145.46	$ 2.23	1.56%
		Employee/Spouse - FOUR TIER	$ 104.95	$ 108.09	$ 3.14	2.99%	$ 108.10	$ 109.78	$ 1.68	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 102.33	$ 105.39	$ 3.06	2.99%	$ 105.40	$ 107.04	$ 1.64	1.56%
		Family - FOUR TIER	$ 152.18	$ 156.73	$ 4.55	2.99%	$ 156.74	$ 159.19	$ 2.45	1.56%
HD	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)								
		Individual - ALL TIERS	$ 50.91	$ 52.43	$ 1.52	2.99%	$ 52.43	$ 53.25	$ 0.82	1.56%
		Family - TWO TIER	$ 132.37	$ 136.31	$ 3.94	2.98%	$ 136.34	$ 138.45	$ 2.11	1.55%
		Double - THREE TIER	$ 101.82	$ 104.85	$ 3.03	2.98%	$ 104.88	$ 106.50	$ 1.62	1.54%
		Family - THREE TIER	$ 134.92	$ 138.93	$ 4.01	2.97%	$ 138.96	$ 141.11	$ 2.15	1.55%
		Employee/Spouse - FOUR TIER	$ 101.82	$ 104.85	$ 3.03	2.98%	$ 104.88	$ 106.50	$ 1.62	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 99.28	$ 102.23	$ 2.95	2.97%	$ 102.25	$ 103.84	$ 1.59	1.56%
		Family - FOUR TIER	$ 147.64	$ 152.04	$ 4.40	2.98%	$ 152.07	$ 154.43	$ 2.36	1.55%
HD	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)								
		Individual - ALL TIERS	$ 42.16	$ 43.42	$ 1.26	2.99%	$ 43.42	$ 44.10	$ 0.68	1.57%
		Family - TWO TIER	$ 109.61	$ 112.88	$ 3.27	2.98%	$ 112.89	$ 114.65	$ 1.76	1.56%
		Double - THREE TIER	$ 84.32	$ 86.83	$ 2.51	2.98%	$ 86.84	$ 88.20	$ 1.36	1.57%
		Family - THREE TIER	$ 111.71	$ 115.05	$ 3.34	2.99%	$ 115.06	$ 116.86	$ 1.80	1.56%
		Employee/Spouse - FOUR TIER	$ 84.32	$ 86.83	$ 2.51	2.98%	$ 86.84	$ 88.20	$ 1.36	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 82.21	$ 84.66	$ 2.45	2.98%	$ 84.66	$ 85.99	$ 1.33	1.57%
		Family - FOUR TIER	$ 122.25	$ 125.91	$ 3.66	2.99%	$ 125.92	$ 127.88	$ 1.96	1.56%
HD	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)								
		Individual - ALL TIERS	$ 36.51	$ 37.60	$ 1.09	2.99%	$ 37.60	$ 38.19	$ 0.59	1.57%
		Family - TWO TIER	$ 94.92	$ 97.75	$ 2.83	2.98%	$ 97.76	$ 99.29	$ 1.53	1.57%
		Double - THREE TIER	$ 73.01	$ 75.20	$ 2.19	3.00%	$ 75.20	$ 76.38	$ 1.18	1.57%
		Family - THREE TIER	$ 96.74	$ 99.63	$ 2.89	2.99%	$ 99.65	$ 101.20	$ 1.55	1.56%
		Employee/Spouse - FOUR TIER	$ 73.01	$ 75.20	$ 2.19	3.00%	$ 75.20	$ 76.38	$ 1.18	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 71.19	$ 73.32	$ 2.13	2.99%	$ 73.33	$ 74.47	$ 1.14	1.55%
		Family - FOUR TIER	$ 105.87	$ 109.03	$ 3.16	2.98%	$ 109.04	$ 110.75	$ 1.71	1.57%
HD	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)								
		Individual - ALL TIERS	$ 34.58	$ 35.61	$ 1.03	2.98%	$ 35.62	$ 36.17	$ 0.55	1.54%
		Family - TWO TIER	$ 89.92	$ 92.59	$ 2.67	2.97%	$ 92.62	$ 94.04	$ 1.42	1.53%
		Double - THREE TIER	$ 69.17	$ 71.22	$ 2.05	2.96%	$ 71.25	$ 72.34	$ 1.09	1.53%
		Family - THREE TIER	$ 91.65	$ 94.37	$ 2.72	2.97%	$ 94.40	$ 95.85	$ 1.45	1.54%
		Employee/Spouse - FOUR TIER	$ 69.17	$ 71.22	$ 2.05	2.96%	$ 71.25	$ 72.34	$ 1.09	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 67.44	$ 69.44	$ 2.00	2.97%	$ 69.46	$ 70.53	$ 1.07	1.54%
		Family - FOUR TIER	$ 100.30	$ 103.27	$ 2.97	2.96%	$ 103.31	$ 104.89	$ 1.58	1.53%
HD	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)								
		Individual - ALL TIERS	$ 63.10	$ 64.98	$ 1.88	2.98%	$ 64.99	$ 66.00	$ 1.01	1.55%
		Family - TWO TIER	$ 164.05	$ 168.95	$ 4.90	2.99%	$ 168.98	$ 171.60	$ 2.62	1.55%
		Double - THREE TIER	$ 126.20	$ 129.96	$ 3.76	2.98%	$ 129.98	$ 132.00	$ 2.02	1.55%
		Family - THREE TIER	$ 167.21	$ 172.20	$ 4.99	2.98%	$ 172.23	$ 174.90	$ 2.67	1.55%
		Employee/Spouse - FOUR TIER	$ 126.20	$ 129.96	$ 3.76	2.98%	$ 129.98	$ 132.00	$ 2.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.04	$ 126.71	$ 3.67	2.98%	$ 126.74	$ 128.70	$ 1.96	1.55%
		Family - FOUR TIER	$ 182.99	$ 188.44	$ 5.45	2.98%	$ 188.47	$ 191.40	$ 2.93	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)								
		Individual - ALL TIERS	$ 64.04	$ 69.66	$ 5.62	8.78%	$ 65.39	$ 70.75	$ 5.36	8.20%
		Family - TWO TIER	$ 166.50	$ 181.12	$ 14.62	8.78%	$ 170.03	$ 183.96	$ 13.93	8.19%
		Double - THREE TIER	$ 128.07	$ 139.32	$ 11.25	8.78%	$ 130.80	$ 141.51	$ 10.71	8.19%
		Family - THREE TIER	$ 169.70	$ 184.60	$ 14.90	8.78%	$ 173.30	$ 187.50	$ 14.20	8.19%
		Employee/Spouse - FOUR TIER	$ 128.07	$ 139.32	$ 11.25	8.78%	$ 130.80	$ 141.51	$ 10.71	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 124.87	$ 135.84	$ 10.97	8.79%	$ 127.52	$ 137.97	$ 10.45	8.19%
		Family - FOUR TIER	$ 185.71	$ 202.02	$ 16.31	8.78%	$ 189.65	$ 205.19	$ 15.54	8.19%
HD	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)								
		Individual - ALL TIERS	$ 60.39	$ 65.70	$ 5.31	8.79%	$ 61.67	$ 66.73	$ 5.06	8.20%
		Family - TWO TIER	$ 157.02	$ 170.82	$ 13.80	8.79%	$ 160.34	$ 173.50	$ 13.16	8.21%
		Double - THREE TIER	$ 120.78	$ 131.40	$ 10.62	8.79%	$ 123.35	$ 133.46	$ 10.11	8.20%
		Family - THREE TIER	$ 160.04	$ 174.10	$ 14.06	8.79%	$ 163.43	$ 176.83	$ 13.40	8.20%
		Employee/Spouse - FOUR TIER	$ 120.78	$ 131.40	$ 10.62	8.79%	$ 123.35	$ 133.46	$ 10.11	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 117.76	$ 128.11	$ 10.35	8.79%	$ 120.26	$ 130.12	$ 9.86	8.20%
		Family - FOUR TIER	$ 175.14	$ 190.52	$ 15.38	8.78%	$ 178.84	$ 193.52	$ 14.68	8.21%
HD	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)								
		Individual - ALL TIERS	$ 55.57	$ 60.45	$ 4.88	8.78%	$ 56.75	$ 61.40	$ 4.65	8.19%
		Family - TWO TIER	$ 144.48	$ 157.17	$ 12.69	8.78%	$ 147.55	$ 159.64	$ 12.09	8.19%
		Double - THREE TIER	$ 111.14	$ 120.90	$ 9.76	8.78%	$ 113.49	$ 122.80	$ 9.31	8.20%
		Family - THREE TIER	$ 147.26	$ 160.19	$ 12.93	8.78%	$ 150.39	$ 162.71	$ 12.32	8.19%
		Employee/Spouse - FOUR TIER	$ 111.14	$ 120.90	$ 9.76	8.78%	$ 113.49	$ 122.80	$ 9.31	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 108.37	$ 117.88	$ 9.51	8.78%	$ 110.65	$ 119.73	$ 9.08	8.21%
		Family - FOUR TIER	$ 161.15	$ 175.30	$ 14.15	8.78%	$ 164.57	$ 178.06	$ 13.49	8.20%
HD	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)								
		Individual - ALL TIERS	$ 51.25	$ 55.75	$ 4.50	8.78%	$ 52.34	$ 56.63	$ 4.29	8.20%
		Family - TWO TIER	$ 133.25	$ 144.96	$ 11.71	8.79%	$ 136.07	$ 147.24	$ 11.17	8.21%
		Double - THREE TIER	$ 102.50	$ 111.51	$ 9.01	8.79%	$ 104.68	$ 113.26	$ 8.58	8.20%
		Family - THREE TIER	$ 135.82	$ 147.75	$ 11.93	8.78%	$ 138.69	$ 150.07	$ 11.38	8.21%
		Employee/Spouse - FOUR TIER	$ 102.50	$ 111.51	$ 9.01	8.79%	$ 104.68	$ 113.26	$ 8.58	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 99.94	$ 108.72	$ 8.78	8.79%	$ 102.06	$ 110.43	$ 8.37	8.20%
		Family - FOUR TIER	$ 148.63	$ 161.69	$ 13.06	8.79%	$ 151.77	$ 164.23	$ 12.46	8.21%
HD	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)								
		Individual - ALL TIERS	$ 49.71	$ 54.09	$ 4.38	8.81%	$ 50.77	$ 54.94	$ 4.17	8.21%
		Family - TWO TIER	$ 129.26	$ 140.62	$ 11.36	8.79%	$ 131.99	$ 142.83	$ 10.84	8.21%
		Double - THREE TIER	$ 99.42	$ 108.17	$ 8.75	8.80%	$ 101.53	$ 109.87	$ 8.34	8.21%
		Family - THREE TIER	$ 131.74	$ 143.33	$ 11.59	8.80%	$ 134.54	$ 145.58	$ 11.04	8.21%
		Employee/Spouse - FOUR TIER	$ 99.42	$ 108.17	$ 8.75	8.80%	$ 101.53	$ 109.87	$ 8.34	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 96.94	$ 105.47	$ 8.53	8.80%	$ 99.00	$ 107.12	$ 8.12	8.20%
		Family - FOUR TIER	$ 144.17	$ 156.85	$ 12.68	8.80%	$ 147.23	$ 159.31	$ 12.08	8.20%
HD	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)								
		Individual - ALL TIERS	$ 41.16	$ 44.79	$ 3.63	8.82%	$ 42.04	$ 45.49	$ 3.45	8.21%
		Family - TWO TIER	$ 107.03	$ 116.45	$ 9.42	8.80%	$ 109.30	$ 118.28	$ 8.98	8.22%
		Double - THREE TIER	$ 82.33	$ 89.58	$ 7.25	8.81%	$ 84.07	$ 90.99	$ 6.92	8.23%
		Family - THREE TIER	$ 109.09	$ 118.69	$ 9.60	8.80%	$ 111.40	$ 120.56	$ 9.16	8.22%
		Employee/Spouse - FOUR TIER	$ 82.33	$ 89.58	$ 7.25	8.81%	$ 84.07	$ 90.99	$ 6.92	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 80.27	$ 87.34	$ 7.07	8.81%	$ 81.97	$ 88.71	$ 6.74	8.22%
		Family - FOUR TIER	$ 119.37	$ 129.89	$ 10.52	8.81%	$ 121.91	$ 131.93	$ 10.02	8.22%
HD	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)								
		Individual - ALL TIERS	$ 35.65	$ 38.79	$ 3.14	8.81%	$ 36.40	$ 39.40	$ 3.00	8.24%
		Family - TWO TIER	$ 92.70	$ 100.85	$ 8.15	8.79%	$ 94.66	$ 102.43	$ 7.77	8.21%
		Double - THREE TIER	$ 71.30	$ 77.58	$ 6.28	8.81%	$ 72.81	$ 78.79	$ 5.98	8.21%
		Family - THREE TIER	$ 94.48	$ 102.79	$ 8.31	8.80%	$ 96.48	$ 104.40	$ 7.92	8.21%
		Employee/Spouse - FOUR TIER	$ 71.30	$ 77.58	$ 6.28	8.81%	$ 72.81	$ 78.79	$ 5.98	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 69.51	$ 75.64	$ 6.13	8.82%	$ 70.99	$ 76.82	$ 5.83	8.21%
		Family - FOUR TIER	$ 103.39	$ 112.48	$ 9.09	8.79%	$ 105.58	$ 114.25	$ 8.67	8.21%
HD	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)								
		Individual - ALL TIERS	$ 33.78	$ 36.74	$ 2.96	8.76%	$ 34.49	$ 37.31	$ 2.82	8.18%
		Family - TWO TIER	$ 87.81	$ 95.52	$ 7.71	8.78%	$ 89.67	$ 97.02	$ 7.35	8.20%
		Double - THREE TIER	$ 67.54	$ 73.47	$ 5.93	8.78%	$ 68.97	$ 74.63	$ 5.66	8.21%
		Family - THREE TIER	$ 89.50	$ 97.35	$ 7.85	8.77%	$ 91.39	$ 98.88	$ 7.49	8.20%
		Employee/Spouse - FOUR TIER	$ 67.54	$ 73.47	$ 5.93	8.78%	$ 68.97	$ 74.63	$ 5.66	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 65.86	$ 71.64	$ 5.78	8.78%	$ 67.25	$ 72.76	$ 5.51	8.19%
		Family - FOUR TIER	$ 97.94	$ 106.54	$ 8.60	8.78%	$ 100.02	$ 108.21	$ 8.19	8.19%
HD	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)								
		Individual - ALL TIERS	$ 61.62	$ 67.04	$ 5.42	8.80%	$ 62.92	$ 68.09	$ 5.17	8.22%
		Family - TWO TIER	$ 160.21	$ 174.30	$ 14.09	8.79%	$ 163.60	$ 177.03	$ 13.43	8.21%
		Double - THREE TIER	$ 123.23	$ 134.07	$ 10.84	8.80%	$ 125.85	$ 136.18	$ 10.33	8.21%
		Family - THREE TIER	$ 163.28	$ 177.65	$ 14.37	8.80%	$ 166.74	$ 180.44	$ 13.70	8.22%
		Employee/Spouse - FOUR TIER	$ 123.23	$ 134.07	$ 10.84	8.80%	$ 125.85	$ 136.18	$ 10.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 120.16	$ 130.72	$ 10.56	8.79%	$ 122.70	$ 132.77	$ 10.07	8.21%
		Family - FOUR TIER	$ 178.68	$ 194.41	$ 15.73	8.80%	$ 182.48	$ 197.46	$ 14.98	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)								
		Individual - ALL TIERS	$ 62.40	$ 64.26	$ 1.86	2.98%	$ 64.28	$ 65.27	$ 0.99	1.54%
		Family - TWO TIER	$ 162.26	$ 167.07	$ 4.81	2.96%	$ 167.14	$ 169.70	$ 2.56	1.53%
		Double - THREE TIER	$ 124.82	$ 128.52	$ 3.70	2.96%	$ 128.56	$ 130.54	$ 1.98	1.54%
		Family - THREE TIER	$ 165.39	$ 170.29	$ 4.90	2.96%	$ 170.35	$ 172.96	$ 2.61	1.53%
		Employee/Spouse - FOUR TIER	$ 124.82	$ 128.52	$ 3.70	2.96%	$ 128.56	$ 130.54	$ 1.98	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.69	$ 125.31	$ 3.62	2.97%	$ 125.35	$ 127.27	$ 1.92	1.53%
		Family - FOUR TIER	$ 180.98	$ 186.35	$ 5.37	2.97%	$ 186.42	$ 189.28	$ 2.86	1.53%
HD	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)								
		Individual - ALL TIERS	$ 59.01	$ 60.77	$ 1.76	2.98%	$ 60.78	$ 61.72	$ 0.94	1.55%
		Family - TWO TIER	$ 153.45	$ 158.00	$ 4.55	2.97%	$ 158.05	$ 160.48	$ 2.43	1.54%
		Double - THREE TIER	$ 118.04	$ 121.54	$ 3.50	2.97%	$ 121.58	$ 123.45	$ 1.87	1.54%
		Family - THREE TIER	$ 156.39	$ 161.04	$ 4.65	2.97%	$ 161.09	$ 163.56	$ 2.47	1.53%
		Employee/Spouse - FOUR TIER	$ 118.04	$ 121.54	$ 3.50	2.97%	$ 121.58	$ 123.45	$ 1.87	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 115.08	$ 118.50	$ 3.42	2.97%	$ 118.54	$ 120.36	$ 1.82	1.54%
		Family - FOUR TIER	$ 171.15	$ 176.23	$ 5.08	2.97%	$ 176.29	$ 179.00	$ 2.71	1.54%
HD	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)								
		Individual - ALL TIERS	$ 54.61	$ 56.24	$ 1.63	2.98%	$ 56.24	$ 57.12	$ 0.88	1.56%
		Family - TWO TIER	$ 141.96	$ 146.22	$ 4.26	3.00%	$ 146.22	$ 148.51	$ 2.29	1.57%
		Double - THREE TIER	$ 109.20	$ 112.47	$ 3.27	2.99%	$ 112.48	$ 114.24	$ 1.76	1.56%
		Family - THREE TIER	$ 144.70	$ 149.03	$ 4.33	2.99%	$ 149.04	$ 151.37	$ 2.33	1.56%
		Employee/Spouse - FOUR TIER	$ 109.20	$ 112.47	$ 3.27	2.99%	$ 112.48	$ 114.24	$ 1.76	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 106.47	$ 109.66	$ 3.19	3.00%	$ 109.67	$ 111.38	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.34	$ 163.09	$ 4.75	3.00%	$ 163.10	$ 165.65	$ 2.55	1.56%
HD	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)								
		Individual - ALL TIERS	$ 50.64	$ 52.15	$ 1.51	2.98%	$ 52.17	$ 52.97	$ 0.80	1.53%
		Family - TWO TIER	$ 131.69	$ 135.59	$ 3.90	2.96%	$ 135.64	$ 137.72	$ 2.08	1.53%
		Double - THREE TIER	$ 101.30	$ 104.30	$ 3.00	2.96%	$ 104.34	$ 105.94	$ 1.60	1.53%
		Family - THREE TIER	$ 134.22	$ 138.20	$ 3.98	2.97%	$ 138.24	$ 140.36	$ 2.12	1.53%
		Employee/Spouse - FOUR TIER	$ 101.30	$ 104.30	$ 3.00	2.96%	$ 104.34	$ 105.94	$ 1.60	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 98.77	$ 101.69	$ 2.92	2.96%	$ 101.73	$ 103.29	$ 1.56	1.53%
		Family - FOUR TIER	$ 146.88	$ 151.23	$ 4.35	2.96%	$ 151.29	$ 153.61	$ 2.32	1.53%
HD	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)								
		Individual - ALL TIERS	$ 49.22	$ 50.69	$ 1.47	2.99%	$ 50.70	$ 51.48	$ 0.78	1.54%
		Family - TWO TIER	$ 127.98	$ 131.79	$ 3.81	2.98%	$ 131.81	$ 133.85	$ 2.04	1.55%
		Double - THREE TIER	$ 98.45	$ 101.37	$ 2.92	2.97%	$ 101.39	$ 102.97	$ 1.58	1.56%
		Family - THREE TIER	$ 130.44	$ 134.32	$ 3.88	2.97%	$ 134.36	$ 136.43	$ 2.07	1.54%
		Employee/Spouse - FOUR TIER	$ 98.45	$ 101.37	$ 2.92	2.97%	$ 101.39	$ 102.97	$ 1.58	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 95.98	$ 98.84	$ 2.86	2.98%	$ 98.86	$ 100.39	$ 1.53	1.55%
		Family - FOUR TIER	$ 142.75	$ 146.99	$ 4.24	2.97%	$ 147.03	$ 149.30	$ 2.27	1.54%
HD	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)								
		Individual - ALL TIERS	$ 41.05	$ 42.27	$ 1.22	2.97%	$ 42.28	$ 42.94	$ 0.66	1.56%
		Family - TWO TIER	$ 106.73	$ 109.91	$ 3.18	2.98%	$ 109.93	$ 111.64	$ 1.71	1.56%
		Double - THREE TIER	$ 82.10	$ 84.55	$ 2.45	2.98%	$ 84.56	$ 85.87	$ 1.31	1.55%
		Family - THREE TIER	$ 108.78	$ 112.02	$ 3.24	2.98%	$ 112.04	$ 113.78	$ 1.74	1.55%
		Employee/Spouse - FOUR TIER	$ 82.10	$ 84.55	$ 2.45	2.98%	$ 84.56	$ 85.87	$ 1.31	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 80.05	$ 82.43	$ 2.38	2.97%	$ 82.45	$ 83.73	$ 1.28	1.55%
		Family - FOUR TIER	$ 119.05	$ 122.59	$ 3.54	2.97%	$ 122.62	$ 124.52	$ 1.90	1.55%
HD	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)								
		Individual - ALL TIERS	$ 35.69	$ 36.75	$ 1.06	2.97%	$ 36.76	$ 37.33	$ 0.57	1.55%
		Family - TWO TIER	$ 92.79	$ 95.56	$ 2.77	2.99%	$ 95.58	$ 97.06	$ 1.48	1.55%
		Double - THREE TIER	$ 71.38	$ 73.51	$ 2.13	2.98%	$ 73.52	$ 74.66	$ 1.14	1.55%
		Family - THREE TIER	$ 94.58	$ 97.40	$ 2.82	2.98%	$ 97.41	$ 98.93	$ 1.52	1.56%
		Employee/Spouse - FOUR TIER	$ 71.38	$ 73.51	$ 2.13	2.98%	$ 73.52	$ 74.66	$ 1.14	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 69.60	$ 71.67	$ 2.07	2.97%	$ 71.69	$ 72.79	$ 1.10	1.53%
		Family - FOUR TIER	$ 103.50	$ 106.59	$ 3.09	2.99%	$ 106.61	$ 108.26	$ 1.65	1.55%
HD	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)								
		Individual - ALL TIERS	$ 33.84	$ 34.85	$ 1.01	2.98%	$ 34.86	$ 35.40	$ 0.54	1.55%
		Family - TWO TIER	$ 87.98	$ 90.61	$ 2.63	2.99%	$ 90.62	$ 92.03	$ 1.41	1.56%
		Double - THREE TIER	$ 67.68	$ 69.70	$ 2.02	2.98%	$ 69.70	$ 70.79	$ 1.09	1.56%
		Family - THREE TIER	$ 89.68	$ 92.35	$ 2.67	2.98%	$ 92.36	$ 93.80	$ 1.44	1.56%
		Employee/Spouse - FOUR TIER	$ 67.68	$ 69.70	$ 2.02	2.98%	$ 69.70	$ 70.79	$ 1.09	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 65.99	$ 67.95	$ 1.96	2.97%	$ 67.97	$ 69.02	$ 1.05	1.54%
		Family - FOUR TIER	$ 98.13	$ 101.06	$ 2.93	2.99%	$ 101.08	$ 102.65	$ 1.57	1.55%
HD	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)								
		Individual - ALL TIERS	$ 60.00	$ 61.79	$ 1.79	2.98%	$ 61.80	$ 62.76	$ 0.96	1.55%
		Family - TWO TIER	$ 155.99	$ 160.65	$ 4.66	2.99%	$ 160.67	$ 163.17	$ 2.50	1.56%
		Double - THREE TIER	$ 120.00	$ 123.58	$ 3.58	2.98%	$ 123.59	$ 125.52	$ 1.93	1.56%
		Family - THREE TIER	$ 159.00	$ 163.74	$ 4.74	2.98%	$ 163.77	$ 166.31	$ 2.54	1.55%
		Employee/Spouse - FOUR TIER	$ 120.00	$ 123.58	$ 3.58	2.98%	$ 123.59	$ 125.52	$ 1.93	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 117.00	$ 120.49	$ 3.49	2.98%	$ 120.51	$ 122.38	$ 1.87	1.55%
		Family - FOUR TIER	$ 173.99	$ 179.19	$ 5.20	2.99%	$ 179.21	$ 182.00	$ 2.79	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)								
		Individual - ALL TIERS	$ 60.94	$ 66.29	$ 5.35	8.78%	$ 62.24	$ 67.33	$ 5.09	8.18%
		Family - TWO TIER	$ 158.46	$ 172.36	$ 13.90	8.77%	$ 161.82	$ 175.07	$ 13.25	8.19%
		Double - THREE TIER	$ 121.88	$ 132.59	$ 10.71	8.79%	$ 124.47	$ 134.67	$ 10.20	8.19%
		Family - THREE TIER	$ 161.50	$ 175.68	$ 14.18	8.78%	$ 164.92	$ 178.43	$ 13.51	8.19%
		Employee/Spouse - FOUR TIER	$ 121.88	$ 132.59	$ 10.71	8.79%	$ 124.47	$ 134.67	$ 10.20	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 118.84	$ 129.27	$ 10.43	8.78%	$ 121.36	$ 131.30	$ 9.94	8.19%
		Family - FOUR TIER	$ 176.74	$ 192.25	$ 15.51	8.78%	$ 180.49	$ 195.27	$ 14.78	8.19%
HD	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)								
		Individual - ALL TIERS	$ 57.63	$ 62.69	$ 5.06	8.78%	$ 58.86	$ 63.68	$ 4.82	8.19%
		Family - TWO TIER	$ 149.83	$ 163.00	$ 13.17	8.79%	$ 153.01	$ 165.56	$ 12.55	8.20%
		Double - THREE TIER	$ 115.26	$ 125.38	$ 10.12	8.78%	$ 117.70	$ 127.35	$ 9.65	8.20%
		Family - THREE TIER	$ 152.72	$ 166.13	$ 13.41	8.78%	$ 155.96	$ 168.74	$ 12.78	8.19%
		Employee/Spouse - FOUR TIER	$ 115.26	$ 125.38	$ 10.12	8.78%	$ 117.70	$ 127.35	$ 9.65	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 112.38	$ 122.25	$ 9.87	8.78%	$ 114.75	$ 124.17	$ 9.42	8.21%
		Family - FOUR TIER	$ 167.13	$ 181.81	$ 14.68	8.78%	$ 170.66	$ 184.66	$ 14.00	8.20%
HD	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)								
		Individual - ALL TIERS	$ 53.32	$ 58.02	$ 4.70	8.81%	$ 54.45	$ 58.93	$ 4.48	8.23%
		Family - TWO TIER	$ 138.64	$ 150.84	$ 12.20	8.80%	$ 141.57	$ 153.21	$ 11.64	8.22%
		Double - THREE TIER	$ 106.64	$ 116.03	$ 9.39	8.81%	$ 108.90	$ 117.86	$ 8.96	8.23%
		Family - THREE TIER	$ 141.29	$ 153.75	$ 12.46	8.82%	$ 144.29	$ 156.16	$ 11.87	8.23%
		Employee/Spouse - FOUR TIER	$ 106.64	$ 116.03	$ 9.39	8.81%	$ 108.90	$ 117.86	$ 8.96	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 103.97	$ 113.13	$ 9.16	8.81%	$ 106.17	$ 114.91	$ 8.74	8.23%
		Family - FOUR TIER	$ 154.62	$ 168.25	$ 13.63	8.82%	$ 157.91	$ 170.89	$ 12.98	8.22%
HD	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)								
		Individual - ALL TIERS	$ 49.46	$ 53.80	$ 4.34	8.77%	$ 50.51	$ 54.64	$ 4.13	8.18%
		Family - TWO TIER	$ 128.60	$ 139.88	$ 11.28	8.77%	$ 131.33	$ 142.07	$ 10.74	8.18%
		Double - THREE TIER	$ 98.93	$ 107.60	$ 8.67	8.76%	$ 101.02	$ 109.29	$ 8.27	8.19%
		Family - THREE TIER	$ 131.07	$ 142.57	$ 11.50	8.77%	$ 133.86	$ 144.81	$ 10.95	8.18%
		Employee/Spouse - FOUR TIER	$ 98.93	$ 107.60	$ 8.67	8.76%	$ 101.02	$ 109.29	$ 8.27	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 96.45	$ 104.91	$ 8.46	8.77%	$ 98.49	$ 106.56	$ 8.07	8.19%
		Family - FOUR TIER	$ 143.44	$ 156.02	$ 12.58	8.77%	$ 146.49	$ 158.47	$ 11.98	8.18%
HD	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)								
		Individual - ALL TIERS	$ 48.07	$ 52.29	$ 4.22	8.78%	$ 49.09	$ 53.11	$ 4.02	8.19%
		Family - TWO TIER	$ 124.97	$ 135.96	$ 10.99	8.79%	$ 127.62	$ 138.09	$ 10.47	8.20%
		Double - THREE TIER	$ 96.13	$ 104.58	$ 8.45	8.79%	$ 98.17	$ 106.22	$ 8.05	8.20%
		Family - THREE TIER	$ 127.37	$ 138.57	$ 11.20	8.79%	$ 130.07	$ 140.75	$ 10.68	8.21%
		Employee/Spouse - FOUR TIER	$ 96.13	$ 104.58	$ 8.45	8.79%	$ 98.17	$ 106.22	$ 8.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 93.72	$ 101.97	$ 8.25	8.80%	$ 95.72	$ 103.57	$ 7.85	8.20%
		Family - FOUR TIER	$ 139.39	$ 151.64	$ 12.25	8.79%	$ 142.34	$ 154.02	$ 11.68	8.21%
HD	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)								
		Individual - ALL TIERS	$ 40.09	$ 43.61	$ 3.52	8.78%	$ 40.94	$ 44.30	$ 3.36	8.21%
		Family - TWO TIER	$ 104.23	$ 113.39	$ 9.16	8.79%	$ 106.45	$ 115.17	$ 8.72	8.19%
		Double - THREE TIER	$ 80.18	$ 87.22	$ 7.04	8.78%	$ 81.88	$ 88.59	$ 6.71	8.19%
		Family - THREE TIER	$ 106.24	$ 115.57	$ 9.33	8.78%	$ 108.49	$ 117.38	$ 8.89	8.19%
		Employee/Spouse - FOUR TIER	$ 80.18	$ 87.22	$ 7.04	8.78%	$ 81.88	$ 88.59	$ 6.71	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 78.18	$ 85.04	$ 6.86	8.77%	$ 79.83	$ 86.38	$ 6.55	8.20%
		Family - FOUR TIER	$ 116.26	$ 126.47	$ 10.21	8.78%	$ 118.73	$ 128.46	$ 9.73	8.20%
HD	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)								
		Individual - ALL TIERS	$ 34.86	$ 37.92	$ 3.06	8.78%	$ 35.60	$ 38.51	$ 2.91	8.17%
		Family - TWO TIER	$ 90.63	$ 98.58	$ 7.95	8.77%	$ 92.55	$ 100.13	$ 7.58	8.19%
		Double - THREE TIER	$ 69.72	$ 75.83	$ 6.11	8.76%	$ 71.19	$ 77.02	$ 5.83	8.19%
		Family - THREE TIER	$ 92.37	$ 100.48	$ 8.11	8.78%	$ 94.33	$ 102.06	$ 7.73	8.19%
		Employee/Spouse - FOUR TIER	$ 69.72	$ 75.83	$ 6.11	8.76%	$ 71.19	$ 77.02	$ 5.83	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 67.97	$ 73.94	$ 5.97	8.78%	$ 69.41	$ 75.10	$ 5.69	8.20%
		Family - FOUR TIER	$ 101.09	$ 109.96	$ 8.87	8.77%	$ 103.23	$ 111.68	$ 8.45	8.19%
HD	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)								
		Individual - ALL TIERS	$ 33.05	$ 35.95	$ 2.90	8.77%	$ 33.75	$ 36.52	$ 2.77	8.21%
		Family - TWO TIER	$ 85.93	$ 93.47	$ 7.54	8.77%	$ 87.75	$ 94.94	$ 7.19	8.19%
		Double - THREE TIER	$ 66.10	$ 71.90	$ 5.80	8.77%	$ 67.50	$ 73.03	$ 5.53	8.19%
		Family - THREE TIER	$ 87.58	$ 95.27	$ 7.69	8.78%	$ 89.43	$ 96.77	$ 7.34	8.21%
		Employee/Spouse - FOUR TIER	$ 66.10	$ 71.90	$ 5.80	8.77%	$ 67.50	$ 73.03	$ 5.53	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 64.45	$ 70.11	$ 5.66	8.78%	$ 65.81	$ 71.21	$ 5.40	8.21%
		Family - FOUR TIER	$ 95.84	$ 104.26	$ 8.42	8.79%	$ 97.88	$ 105.90	$ 8.02	8.19%
HD	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)								
		Individual - ALL TIERS	$ 58.59	$ 63.74	$ 5.15	8.79%	$ 59.84	$ 64.74	$ 4.90	8.19%
		Family - TWO TIER	$ 152.35	$ 165.73	$ 13.38	8.78%	$ 155.58	$ 168.33	$ 12.75	8.20%
		Double - THREE TIER	$ 117.19	$ 127.49	$ 10.30	8.79%	$ 119.67	$ 129.49	$ 9.82	8.21%
		Family - THREE TIER	$ 155.27	$ 168.92	$ 13.65	8.79%	$ 158.56	$ 171.57	$ 13.01	8.21%
		Employee/Spouse - FOUR TIER	$ 117.19	$ 127.49	$ 10.30	8.79%	$ 119.67	$ 129.49	$ 9.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 114.26	$ 124.30	$ 10.04	8.79%	$ 116.68	$ 126.25	$ 9.57	8.20%
		Family - FOUR TIER	$ 169.92	$ 184.86	$ 14.94	8.79%	$ 173.52	$ 187.76	$ 14.24	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)								
		Individual - ALL TIERS	$ 59.36	$ 61.13	$ 1.77	2.98%	$ 61.14	$ 62.09	$ 0.95	1.55%
		Family - TWO TIER	$ 154.35	$ 158.94	$ 4.59	2.97%	$ 158.98	$ 161.43	$ 2.45	1.54%
		Double - THREE TIER	$ 118.73	$ 122.26	$ 3.53	2.97%	$ 122.29	$ 124.18	$ 1.89	1.55%
		Family - THREE TIER	$ 157.31	$ 161.99	$ 4.68	2.98%	$ 162.04	$ 164.53	$ 2.49	1.54%
		Employee/Spouse - FOUR TIER	$ 118.73	$ 122.26	$ 3.53	2.97%	$ 122.29	$ 124.18	$ 1.89	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 115.76	$ 119.20	$ 3.44	2.97%	$ 119.24	$ 121.07	$ 1.83	1.53%
		Family - FOUR TIER	$ 172.16	$ 177.27	$ 5.11	2.97%	$ 177.32	$ 180.06	$ 2.74	1.55%
HD	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)								
		Individual - ALL TIERS	$ 56.37	$ 58.05	$ 1.68	2.98%	$ 58.05	$ 58.96	$ 0.91	1.57%
		Family - TWO TIER	$ 146.54	$ 150.93	$ 4.39	3.00%	$ 150.94	$ 153.30	$ 2.36	1.56%
		Double - THREE TIER	$ 112.72	$ 116.10	$ 3.38	3.00%	$ 116.11	$ 117.92	$ 1.81	1.56%
		Family - THREE TIER	$ 149.36	$ 153.83	$ 4.47	2.99%	$ 153.84	$ 156.25	$ 2.41	1.57%
		Employee/Spouse - FOUR TIER	$ 112.72	$ 116.10	$ 3.38	3.00%	$ 116.11	$ 117.92	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.90	$ 113.20	$ 3.30	3.00%	$ 113.21	$ 114.97	$ 1.76	1.55%
		Family - FOUR TIER	$ 163.45	$ 168.34	$ 4.89	2.99%	$ 168.35	$ 170.99	$ 2.64	1.57%
HD	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)								
		Individual - ALL TIERS	$ 52.38	$ 53.94	$ 1.56	2.98%	$ 53.96	$ 54.79	$ 0.83	1.54%
		Family - TWO TIER	$ 136.20	$ 140.25	$ 4.05	2.97%	$ 140.29	$ 142.45	$ 2.16	1.54%
		Double - THREE TIER	$ 104.76	$ 107.88	$ 3.12	2.98%	$ 107.91	$ 109.58	$ 1.67	1.55%
		Family - THREE TIER	$ 138.82	$ 142.94	$ 4.12	2.97%	$ 142.98	$ 145.19	$ 2.21	1.55%
		Employee/Spouse - FOUR TIER	$ 104.76	$ 107.88	$ 3.12	2.98%	$ 107.91	$ 109.58	$ 1.67	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 102.15	$ 105.18	$ 3.03	2.97%	$ 105.21	$ 106.84	$ 1.63	1.55%
		Family - FOUR TIER	$ 151.91	$ 156.43	$ 4.52	2.98%	$ 156.47	$ 158.88	$ 2.41	1.54%
HD	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)								
		Individual - ALL TIERS	$ 48.85	$ 50.31	$ 1.46	2.99%	$ 50.33	$ 51.10	$ 0.77	1.53%
		Family - TWO TIER	$ 127.02	$ 130.79	$ 3.77	2.97%	$ 130.84	$ 132.85	$ 2.01	1.54%
		Double - THREE TIER	$ 97.72	$ 100.61	$ 2.89	2.96%	$ 100.64	$ 102.19	$ 1.55	1.54%
		Family - THREE TIER	$ 129.47	$ 133.31	$ 3.84	2.97%	$ 133.36	$ 135.40	$ 2.04	1.53%
		Employee/Spouse - FOUR TIER	$ 97.72	$ 100.61	$ 2.89	2.96%	$ 100.64	$ 102.19	$ 1.55	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 95.27	$ 98.10	$ 2.83	2.97%	$ 98.13	$ 99.64	$ 1.51	1.54%
		Family - FOUR TIER	$ 141.69	$ 145.89	$ 4.20	2.96%	$ 145.94	$ 148.18	$ 2.24	1.53%
HD	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)								
		Individual - ALL TIERS	$ 47.56	$ 48.98	$ 1.42	2.99%	$ 48.99	$ 49.75	$ 0.76	1.55%
		Family - TWO TIER	$ 123.66	$ 127.34	$ 3.68	2.98%	$ 127.37	$ 129.34	$ 1.97	1.55%
		Double - THREE TIER	$ 95.13	$ 97.95	$ 2.82	2.96%	$ 97.98	$ 99.49	$ 1.51	1.54%
		Family - THREE TIER	$ 126.05	$ 129.79	$ 3.74	2.97%	$ 129.82	$ 131.83	$ 2.01	1.55%
		Employee/Spouse - FOUR TIER	$ 95.13	$ 97.95	$ 2.82	2.96%	$ 97.98	$ 99.49	$ 1.51	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 92.75	$ 95.51	$ 2.76	2.98%	$ 95.54	$ 97.01	$ 1.47	1.54%
		Family - FOUR TIER	$ 137.94	$ 142.03	$ 4.09	2.97%	$ 142.07	$ 144.26	$ 2.19	1.54%
HD	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)								
		Individual - ALL TIERS	$ 39.95	$ 41.14	$ 1.19	2.98%	$ 41.15	$ 41.79	$ 0.64	1.56%
		Family - TWO TIER	$ 103.87	$ 106.97	$ 3.10	2.98%	$ 106.99	$ 108.64	$ 1.65	1.54%
		Double - THREE TIER	$ 79.91	$ 82.28	$ 2.37	2.97%	$ 82.30	$ 83.57	$ 1.27	1.54%
		Family - THREE TIER	$ 105.88	$ 109.02	$ 3.14	2.97%	$ 109.04	$ 110.73	$ 1.69	1.55%
		Employee/Spouse - FOUR TIER	$ 79.91	$ 82.28	$ 2.37	2.97%	$ 82.30	$ 83.57	$ 1.27	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 77.91	$ 80.22	$ 2.31	2.96%	$ 80.25	$ 81.48	$ 1.23	1.53%
		Family - FOUR TIER	$ 115.86	$ 119.31	$ 3.45	2.98%	$ 119.33	$ 121.18	$ 1.85	1.55%
HD	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)								
		Individual - ALL TIERS	$ 34.87	$ 35.91	$ 1.04	2.98%	$ 35.92	$ 36.47	$ 0.55	1.53%
		Family - TWO TIER	$ 90.67	$ 93.36	$ 2.69	2.97%	$ 93.38	$ 94.83	$ 1.45	1.55%
		Double - THREE TIER	$ 69.75	$ 71.82	$ 2.07	2.97%	$ 71.83	$ 72.95	$ 1.12	1.56%
		Family - THREE TIER	$ 92.41	$ 95.16	$ 2.75	2.98%	$ 95.19	$ 96.65	$ 1.46	1.53%
		Employee/Spouse - FOUR TIER	$ 69.75	$ 71.82	$ 2.07	2.97%	$ 71.83	$ 72.95	$ 1.12	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 68.00	$ 70.02	$ 2.02	2.97%	$ 70.04	$ 71.12	$ 1.08	1.54%
		Family - FOUR TIER	$ 101.13	$ 104.14	$ 3.01	2.98%	$ 104.17	$ 105.77	$ 1.60	1.54%
HD	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)								
		Individual - ALL TIERS	$ 33.09	$ 34.08	$ 0.99	2.99%	$ 34.08	$ 34.61	$ 0.53	1.56%
		Family - TWO TIER	$ 86.03	$ 88.60	$ 2.57	2.99%	$ 88.62	$ 89.99	$ 1.37	1.55%
		Double - THREE TIER	$ 66.18	$ 68.15	$ 1.97	2.98%	$ 68.17	$ 69.22	$ 1.05	1.54%
		Family - THREE TIER	$ 87.69	$ 90.30	$ 2.61	2.98%	$ 90.32	$ 91.72	$ 1.40	1.55%
		Employee/Spouse - FOUR TIER	$ 66.18	$ 68.15	$ 1.97	2.98%	$ 68.17	$ 69.22	$ 1.05	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 64.52	$ 66.45	$ 1.93	2.99%	$ 66.46	$ 67.49	$ 1.03	1.55%
		Family - FOUR TIER	$ 95.96	$ 98.82	$ 2.86	2.98%	$ 98.84	$ 100.37	$ 1.53	1.55%
HD	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)								
		Individual - ALL TIERS	$ 65.78	$ 67.74	$ 1.96	2.98%	$ 67.76	$ 68.80	$ 1.04	1.53%
		Family - TWO TIER	$ 171.05	$ 176.12	$ 5.07	2.96%	$ 176.17	$ 178.89	$ 2.72	1.54%
		Double - THREE TIER	$ 131.57	$ 135.48	$ 3.91	2.97%	$ 135.52	$ 137.61	$ 2.09	1.54%
		Family - THREE TIER	$ 174.33	$ 179.51	$ 5.18	2.97%	$ 179.56	$ 182.33	$ 2.77	1.54%
		Employee/Spouse - FOUR TIER	$ 131.57	$ 135.48	$ 3.91	2.97%	$ 135.52	$ 137.61	$ 2.09	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 128.28	$ 132.09	$ 3.81	2.97%	$ 132.13	$ 134.17	$ 2.04	1.54%
		Family - FOUR TIER	$ 190.78	$ 196.45	$ 5.67	2.97%	$ 196.51	$ 199.53	$ 3.02	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)								
		Individual - ALL TIERS	$ 57.97	$ 63.06	$ 5.09	8.78%	$ 59.19	$ 64.05	$ 4.86	8.21%
		Family - TWO TIER	$ 150.72	$ 163.97	$ 13.25	8.79%	$ 153.91	$ 166.54	$ 12.63	8.21%
		Double - THREE TIER	$ 115.94	$ 126.13	$ 10.19	8.79%	$ 118.40	$ 128.11	$ 9.71	8.20%
		Family - THREE TIER	$ 153.62	$ 167.12	$ 13.50	8.79%	$ 156.88	$ 169.74	$ 12.86	8.20%
		Employee/Spouse - FOUR TIER	$ 115.94	$ 126.13	$ 10.19	8.79%	$ 118.40	$ 128.11	$ 9.71	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 113.04	$ 122.97	$ 9.93	8.78%	$ 115.44	$ 124.90	$ 9.46	8.19%
		Family - FOUR TIER	$ 168.11	$ 182.88	$ 14.77	8.79%	$ 171.68	$ 185.76	$ 14.08	8.20%
HD	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)								
		Individual - ALL TIERS	$ 55.04	$ 59.89	$ 4.85	8.81%	$ 56.21	$ 60.83	$ 4.62	8.22%
		Family - TWO TIER	$ 143.10	$ 155.71	$ 12.61	8.81%	$ 146.13	$ 158.15	$ 12.02	8.23%
		Double - THREE TIER	$ 110.07	$ 119.77	$ 9.70	8.81%	$ 112.41	$ 121.65	$ 9.24	8.22%
		Family - THREE TIER	$ 145.85	$ 158.70	$ 12.85	8.81%	$ 148.94	$ 161.19	$ 12.25	8.22%
		Employee/Spouse - FOUR TIER	$ 110.07	$ 119.77	$ 9.70	8.81%	$ 112.41	$ 121.65	$ 9.24	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 107.33	$ 116.78	$ 9.45	8.80%	$ 109.59	$ 118.61	$ 9.02	8.23%
		Family - FOUR TIER	$ 159.60	$ 173.67	$ 14.07	8.82%	$ 162.99	$ 176.40	$ 13.41	8.23%
HD	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)								
		Individual - ALL TIERS	$ 51.16	$ 55.65	$ 4.49	8.78%	$ 52.24	$ 56.52	$ 4.28	8.19%
		Family - TWO TIER	$ 133.02	$ 144.68	$ 11.66	8.77%	$ 135.84	$ 146.96	$ 11.12	8.19%
		Double - THREE TIER	$ 102.32	$ 111.30	$ 8.98	8.78%	$ 104.49	$ 113.04	$ 8.55	8.18%
		Family - THREE TIER	$ 135.57	$ 147.47	$ 11.90	8.78%	$ 138.44	$ 149.78	$ 11.34	8.19%
		Employee/Spouse - FOUR TIER	$ 102.32	$ 111.30	$ 8.98	8.78%	$ 104.49	$ 113.04	$ 8.55	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 99.76	$ 108.51	$ 8.75	8.77%	$ 101.88	$ 110.22	$ 8.34	8.19%
		Family - FOUR TIER	$ 148.36	$ 161.38	$ 13.02	8.78%	$ 151.51	$ 163.91	$ 12.40	8.18%
HD	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)								
		Individual - ALL TIERS	$ 47.71	$ 51.90	$ 4.19	8.78%	$ 48.73	$ 52.71	$ 3.98	8.17%
		Family - TWO TIER	$ 124.06	$ 134.93	$ 10.87	8.76%	$ 126.68	$ 137.05	$ 10.37	8.19%
		Double - THREE TIER	$ 95.43	$ 103.80	$ 8.37	8.77%	$ 97.45	$ 105.43	$ 7.98	8.19%
		Family - THREE TIER	$ 126.44	$ 137.53	$ 11.09	8.77%	$ 129.12	$ 139.69	$ 10.57	8.19%
		Employee/Spouse - FOUR TIER	$ 95.43	$ 103.80	$ 8.37	8.77%	$ 97.45	$ 105.43	$ 7.98	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 93.05	$ 101.20	$ 8.15	8.76%	$ 95.02	$ 102.79	$ 7.77	8.18%
		Family - FOUR TIER	$ 138.37	$ 150.50	$ 12.13	8.77%	$ 141.31	$ 152.87	$ 11.56	8.18%
HD	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)								
		Individual - ALL TIERS	$ 46.45	$ 50.53	$ 4.08	8.78%	$ 47.43	$ 51.32	$ 3.89	8.20%
		Family - TWO TIER	$ 120.76	$ 131.37	$ 10.61	8.79%	$ 123.33	$ 133.43	$ 10.10	8.19%
		Double - THREE TIER	$ 92.90	$ 101.05	$ 8.15	8.77%	$ 94.87	$ 102.64	$ 7.77	8.19%
		Family - THREE TIER	$ 123.09	$ 133.90	$ 10.81	8.78%	$ 125.70	$ 136.00	$ 10.30	8.19%
		Employee/Spouse - FOUR TIER	$ 92.90	$ 101.05	$ 8.15	8.77%	$ 94.87	$ 102.64	$ 7.77	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 90.58	$ 98.53	$ 7.95	8.78%	$ 92.49	$ 100.08	$ 7.59	8.21%
		Family - FOUR TIER	$ 134.70	$ 146.53	$ 11.83	8.78%	$ 137.55	$ 148.83	$ 11.28	8.20%
HD	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)								
		Individual - ALL TIERS	$ 39.01	$ 42.44	$ 3.43	8.79%	$ 39.84	$ 43.11	$ 3.27	8.21%
		Family - TWO TIER	$ 101.44	$ 110.35	$ 8.91	8.78%	$ 103.59	$ 112.08	$ 8.49	8.20%
		Double - THREE TIER	$ 78.03	$ 84.88	$ 6.85	8.78%	$ 79.68	$ 86.22	$ 6.54	8.21%
		Family - THREE TIER	$ 103.39	$ 112.47	$ 9.08	8.78%	$ 105.58	$ 114.24	$ 8.66	8.20%
		Employee/Spouse - FOUR TIER	$ 78.03	$ 84.88	$ 6.85	8.78%	$ 79.68	$ 86.22	$ 6.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 76.08	$ 82.76	$ 6.68	8.78%	$ 77.69	$ 84.06	$ 6.37	8.20%
		Family - FOUR TIER	$ 113.14	$ 123.08	$ 9.94	8.79%	$ 115.54	$ 125.02	$ 9.48	8.20%
HD	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)								
		Individual - ALL TIERS	$ 34.05	$ 37.05	$ 3.00	8.81%	$ 34.77	$ 37.63	$ 2.86	8.23%
		Family - TWO TIER	$ 88.54	$ 96.32	$ 7.78	8.79%	$ 90.42	$ 97.83	$ 7.41	8.20%
		Double - THREE TIER	$ 68.10	$ 74.09	$ 5.99	8.80%	$ 69.55	$ 75.25	$ 5.70	8.20%
		Family - THREE TIER	$ 90.24	$ 98.17	$ 7.93	8.79%	$ 92.16	$ 99.71	$ 7.55	8.19%
		Employee/Spouse - FOUR TIER	$ 68.10	$ 74.09	$ 5.99	8.80%	$ 69.55	$ 75.25	$ 5.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 66.40	$ 72.24	$ 5.84	8.80%	$ 67.81	$ 73.37	$ 5.56	8.20%
		Family - FOUR TIER	$ 98.76	$ 107.43	$ 8.67	8.78%	$ 100.84	$ 109.12	$ 8.28	8.21%
HD	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)								
		Individual - ALL TIERS	$ 32.31	$ 35.15	$ 2.84	8.79%	$ 33.00	$ 35.71	$ 2.71	8.21%
		Family - TWO TIER	$ 84.02	$ 91.40	$ 7.38	8.78%	$ 85.80	$ 92.84	$ 7.04	8.21%
		Double - THREE TIER	$ 64.63	$ 70.31	$ 5.68	8.79%	$ 66.00	$ 71.41	$ 5.41	8.20%
		Family - THREE TIER	$ 85.64	$ 93.16	$ 7.52	8.78%	$ 87.45	$ 94.62	$ 7.17	8.20%
		Employee/Spouse - FOUR TIER	$ 64.63	$ 70.31	$ 5.68	8.79%	$ 66.00	$ 71.41	$ 5.41	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 63.02	$ 68.55	$ 5.53	8.77%	$ 64.35	$ 69.63	$ 5.28	8.21%
		Family - FOUR TIER	$ 93.71	$ 101.95	$ 8.24	8.79%	$ 95.70	$ 103.55	$ 7.85	8.20%
HD	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)								
		Individual - ALL TIERS	$ 64.24	$ 69.88	$ 5.64	8.78%	$ 65.60	$ 70.98	$ 5.38	8.20%
		Family - TWO TIER	$ 167.02	$ 181.70	$ 14.68	8.79%	$ 170.56	$ 184.55	$ 13.99	8.20%
		Double - THREE TIER	$ 128.47	$ 139.77	$ 11.30	8.80%	$ 131.20	$ 141.96	$ 10.76	8.20%
		Family - THREE TIER	$ 170.23	$ 185.19	$ 14.96	8.79%	$ 173.84	$ 188.10	$ 14.26	8.20%
		Employee/Spouse - FOUR TIER	$ 128.47	$ 139.77	$ 11.30	8.80%	$ 131.20	$ 141.96	$ 10.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 125.26	$ 136.27	$ 11.01	8.79%	$ 127.92	$ 138.41	$ 10.49	8.20%
		Family - FOUR TIER	$ 186.29	$ 202.66	$ 16.37	8.79%	$ 190.24	$ 205.85	$ 15.61	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)								
		Individual - ALL TIERS	$ 65.04	$ 66.98	$ 1.94	2.98%	$ 66.99	$ 68.03	$ 1.04	1.55%
		Family - TWO TIER	$ 169.11	$ 174.14	$ 5.03	2.97%	$ 174.17	$ 176.88	$ 2.71	1.56%
		Double - THREE TIER	$ 130.07	$ 133.96	$ 3.89	2.99%	$ 133.98	$ 136.06	$ 2.08	1.55%
		Family - THREE TIER	$ 172.36	$ 177.49	$ 5.13	2.98%	$ 177.53	$ 180.28	$ 2.75	1.55%
		Employee/Spouse - FOUR TIER	$ 130.07	$ 133.96	$ 3.89	2.99%	$ 133.98	$ 136.06	$ 2.08	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 126.82	$ 130.61	$ 3.79	2.99%	$ 130.64	$ 132.66	$ 2.02	1.55%
		Family - FOUR TIER	$ 188.61	$ 194.24	$ 5.63	2.98%	$ 194.27	$ 197.29	$ 3.02	1.55%
HD	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)								
		Individual - ALL TIERS	$ 61.33	$ 63.16	$ 1.83	2.98%	$ 63.17	$ 64.15	$ 0.98	1.55%
		Family - TWO TIER	$ 159.47	$ 164.21	$ 4.74	2.97%	$ 164.24	$ 166.79	$ 2.55	1.55%
		Double - THREE TIER	$ 122.66	$ 126.32	$ 3.66	2.98%	$ 126.35	$ 128.30	$ 1.95	1.54%
		Family - THREE TIER	$ 162.53	$ 167.37	$ 4.84	2.98%	$ 167.40	$ 170.00	$ 2.60	1.55%
		Employee/Spouse - FOUR TIER	$ 122.66	$ 126.32	$ 3.66	2.98%	$ 126.35	$ 128.30	$ 1.95	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 119.60	$ 123.16	$ 3.56	2.98%	$ 123.19	$ 125.09	$ 1.90	1.54%
		Family - FOUR TIER	$ 177.86	$ 183.16	$ 5.30	2.98%	$ 183.20	$ 186.03	$ 2.83	1.54%
HD	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)								
		Individual - ALL TIERS	$ 56.40	$ 58.08	$ 1.68	2.98%	$ 58.08	$ 58.99	$ 0.91	1.57%
		Family - TWO TIER	$ 146.62	$ 151.01	$ 4.39	2.99%	$ 151.02	$ 153.38	$ 2.36	1.56%
		Double - THREE TIER	$ 112.78	$ 116.16	$ 3.38	3.00%	$ 116.17	$ 117.99	$ 1.82	1.57%
		Family - THREE TIER	$ 149.44	$ 153.91	$ 4.47	2.99%	$ 153.92	$ 156.33	$ 2.41	1.57%
		Employee/Spouse - FOUR TIER	$ 112.78	$ 116.16	$ 3.38	3.00%	$ 116.17	$ 117.99	$ 1.82	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 109.97	$ 113.26	$ 3.29	2.99%	$ 113.27	$ 115.04	$ 1.77	1.56%
		Family - FOUR TIER	$ 163.54	$ 168.43	$ 4.89	2.99%	$ 168.45	$ 171.08	$ 2.63	1.56%
HD	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)								
		Individual - ALL TIERS	$ 51.99	$ 53.54	$ 1.55	2.98%	$ 53.56	$ 54.38	$ 0.82	1.53%
		Family - TWO TIER	$ 135.18	$ 139.20	$ 4.02	2.97%	$ 139.24	$ 141.39	$ 2.15	1.54%
		Double - THREE TIER	$ 103.99	$ 107.08	$ 3.09	2.97%	$ 107.10	$ 108.76	$ 1.66	1.55%
		Family - THREE TIER	$ 137.79	$ 141.88	$ 4.09	2.97%	$ 141.92	$ 144.11	$ 2.19	1.54%
		Employee/Spouse - FOUR TIER	$ 103.99	$ 107.08	$ 3.09	2.97%	$ 107.10	$ 108.76	$ 1.66	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.38	$ 104.40	$ 3.02	2.98%	$ 104.42	$ 106.04	$ 1.62	1.55%
		Family - FOUR TIER	$ 150.78	$ 155.26	$ 4.48	2.97%	$ 155.30	$ 157.70	$ 2.40	1.55%
HD	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)								
		Individual - ALL TIERS	$ 50.44	$ 51.94	$ 1.50	2.97%	$ 51.95	$ 52.76	$ 0.81	1.56%
		Family - TWO TIER	$ 131.14	$ 135.05	$ 3.91	2.98%	$ 135.08	$ 137.17	$ 2.09	1.55%
		Double - THREE TIER	$ 100.87	$ 103.89	$ 3.02	2.99%	$ 103.91	$ 105.52	$ 1.61	1.55%
		Family - THREE TIER	$ 133.67	$ 137.65	$ 3.98	2.98%	$ 137.67	$ 139.81	$ 2.14	1.55%
		Employee/Spouse - FOUR TIER	$ 100.87	$ 103.89	$ 3.02	2.99%	$ 103.91	$ 105.52	$ 1.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 98.35	$ 101.29	$ 2.94	2.99%	$ 101.31	$ 102.88	$ 1.57	1.55%
		Family - FOUR TIER	$ 146.27	$ 150.64	$ 4.37	2.99%	$ 150.66	$ 153.00	$ 2.34	1.55%
HD	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)								
		Individual - ALL TIERS	$ 41.73	$ 42.97	$ 1.24	2.97%	$ 42.98	$ 43.65	$ 0.67	1.56%
		Family - TWO TIER	$ 108.49	$ 111.73	$ 3.24	2.99%	$ 111.76	$ 113.49	$ 1.73	1.55%
		Double - THREE TIER	$ 83.46	$ 85.95	$ 2.49	2.98%	$ 85.96	$ 87.30	$ 1.34	1.56%
		Family - THREE TIER	$ 110.58	$ 113.88	$ 3.30	2.98%	$ 113.90	$ 115.67	$ 1.77	1.55%
		Employee/Spouse - FOUR TIER	$ 83.46	$ 85.95	$ 2.49	2.98%	$ 85.96	$ 87.30	$ 1.34	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 81.37	$ 83.80	$ 2.43	2.99%	$ 83.82	$ 85.11	$ 1.29	1.54%
		Family - FOUR TIER	$ 121.02	$ 124.62	$ 3.60	2.97%	$ 124.65	$ 126.58	$ 1.93	1.55%
HD	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)								
		Individual - ALL TIERS	$ 36.11	$ 37.19	$ 1.08	2.99%	$ 37.19	$ 37.77	$ 0.58	1.56%
		Family - TWO TIER	$ 93.88	$ 96.68	$ 2.80	2.98%	$ 96.70	$ 98.20	$ 1.50	1.55%
		Double - THREE TIER	$ 72.22	$ 74.37	$ 2.15	2.98%	$ 74.39	$ 75.54	$ 1.15	1.55%
		Family - THREE TIER	$ 95.69	$ 98.54	$ 2.85	2.98%	$ 98.57	$ 100.09	$ 1.52	1.54%
		Employee/Spouse - FOUR TIER	$ 72.22	$ 74.37	$ 2.15	2.98%	$ 74.39	$ 75.54	$ 1.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 70.41	$ 72.51	$ 2.10	2.98%	$ 72.52	$ 73.65	$ 1.13	1.56%
		Family - FOUR TIER	$ 104.72	$ 107.84	$ 3.12	2.98%	$ 107.86	$ 109.53	$ 1.67	1.55%
HD	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)								
		Individual - ALL TIERS	$ 34.20	$ 35.22	$ 1.02	2.98%	$ 35.23	$ 35.77	$ 0.54	1.53%
		Family - TWO TIER	$ 88.91	$ 91.57	$ 2.66	2.99%	$ 91.58	$ 93.01	$ 1.43	1.56%
		Double - THREE TIER	$ 68.40	$ 70.44	$ 2.04	2.98%	$ 70.45	$ 71.54	$ 1.09	1.55%
		Family - THREE TIER	$ 90.63	$ 93.33	$ 2.70	2.98%	$ 93.34	$ 94.80	$ 1.46	1.56%
		Employee/Spouse - FOUR TIER	$ 68.40	$ 70.44	$ 2.04	2.98%	$ 70.45	$ 71.54	$ 1.09	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 66.68	$ 68.68	$ 2.00	3.00%	$ 68.69	$ 69.76	$ 1.07	1.56%
		Family - FOUR TIER	$ 99.17	$ 102.14	$ 2.97	2.99%	$ 102.15	$ 103.74	$ 1.59	1.56%
HD	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)								
		Individual - ALL TIERS	$ 59.09	$ 60.85	$ 1.76	2.98%	$ 60.87	$ 61.81	$ 0.94	1.54%
		Family - TWO TIER	$ 153.64	$ 158.21	$ 4.57	2.97%	$ 158.25	$ 160.70	$ 2.45	1.55%
		Double - THREE TIER	$ 118.19	$ 121.70	$ 3.51	2.97%	$ 121.74	$ 123.61	$ 1.87	1.54%
		Family - THREE TIER	$ 156.59	$ 161.25	$ 4.66	2.98%	$ 161.30	$ 163.79	$ 2.49	1.54%
		Employee/Spouse - FOUR TIER	$ 118.19	$ 121.70	$ 3.51	2.97%	$ 121.74	$ 123.61	$ 1.87	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 115.23	$ 118.66	$ 3.43	2.98%	$ 118.69	$ 120.52	$ 1.83	1.54%
		Family - FOUR TIER	$ 171.37	$ 176.47	$ 5.10	2.98%	$ 176.51	$ 179.24	$ 2.73	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)								
		Individual - ALL TIERS	$ 63.52	$ 69.10	$ 5.58	8.78%	$ 64.86	$ 70.18	$ 5.32	8.20%
		Family - TWO TIER	$ 165.14	$ 179.65	$ 14.51	8.79%	$ 168.64	$ 182.47	$ 13.83	8.20%
		Double - THREE TIER	$ 127.03	$ 138.20	$ 11.17	8.79%	$ 129.73	$ 140.37	$ 10.64	8.20%
		Family - THREE TIER	$ 168.31	$ 183.11	$ 14.80	8.79%	$ 171.88	$ 185.98	$ 14.10	8.20%
		Employee/Spouse - FOUR TIER	$ 127.03	$ 138.20	$ 11.17	8.79%	$ 129.73	$ 140.37	$ 10.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 123.86	$ 134.74	$ 10.88	8.78%	$ 126.48	$ 136.86	$ 10.38	8.21%
		Family - FOUR TIER	$ 184.19	$ 200.38	$ 16.19	8.79%	$ 188.10	$ 203.53	$ 15.43	8.20%
HD	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)								
		Individual - ALL TIERS	$ 59.89	$ 65.16	$ 5.27	8.80%	$ 61.15	$ 66.18	$ 5.03	8.23%
		Family - TWO TIER	$ 155.71	$ 169.41	$ 13.70	8.80%	$ 159.01	$ 172.07	$ 13.06	8.21%
		Double - THREE TIER	$ 119.78	$ 130.31	$ 10.53	8.79%	$ 122.32	$ 132.36	$ 10.04	8.21%
		Family - THREE TIER	$ 158.70	$ 172.66	$ 13.96	8.80%	$ 162.07	$ 175.38	$ 13.31	8.21%
		Employee/Spouse - FOUR TIER	$ 119.78	$ 130.31	$ 10.53	8.79%	$ 122.32	$ 132.36	$ 10.04	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 116.79	$ 127.05	$ 10.26	8.78%	$ 119.26	$ 129.05	$ 9.79	8.21%
		Family - FOUR TIER	$ 173.67	$ 188.95	$ 15.28	8.80%	$ 177.36	$ 191.92	$ 14.56	8.21%
HD	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)								
		Individual - ALL TIERS	$ 55.06	$ 59.92	$ 4.86	8.83%	$ 56.24	$ 60.86	$ 4.62	8.21%
		Family - TWO TIER	$ 143.17	$ 155.79	$ 12.62	8.81%	$ 146.21	$ 158.23	$ 12.02	8.22%
		Double - THREE TIER	$ 110.14	$ 119.84	$ 9.70	8.81%	$ 112.47	$ 121.72	$ 9.25	8.22%
		Family - THREE TIER	$ 145.92	$ 158.78	$ 12.86	8.81%	$ 149.02	$ 161.28	$ 12.26	8.23%
		Employee/Spouse - FOUR TIER	$ 110.14	$ 119.84	$ 9.70	8.81%	$ 112.47	$ 121.72	$ 9.25	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 107.38	$ 116.84	$ 9.46	8.81%	$ 109.66	$ 118.68	$ 9.02	8.23%
		Family - FOUR TIER	$ 159.70	$ 173.76	$ 14.06	8.80%	$ 163.08	$ 176.49	$ 13.41	8.22%
HD	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)								
		Individual - ALL TIERS	$ 50.78	$ 55.23	$ 4.45	8.76%	$ 51.85	$ 56.10	$ 4.25	8.20%
		Family - TWO TIER	$ 132.02	$ 143.61	$ 11.59	8.78%	$ 134.82	$ 145.86	$ 11.04	8.19%
		Double - THREE TIER	$ 101.55	$ 110.47	$ 8.92	8.78%	$ 103.71	$ 112.20	$ 8.49	8.19%
		Family - THREE TIER	$ 134.57	$ 146.37	$ 11.80	8.77%	$ 137.42	$ 148.67	$ 11.25	8.19%
		Employee/Spouse - FOUR TIER	$ 101.55	$ 110.47	$ 8.92	8.78%	$ 103.71	$ 112.20	$ 8.49	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 99.02	$ 107.71	$ 8.69	8.78%	$ 101.12	$ 109.40	$ 8.28	8.19%
		Family - FOUR TIER	$ 147.26	$ 160.18	$ 12.92	8.77%	$ 150.37	$ 162.69	$ 12.32	8.19%
HD	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)								
		Individual - ALL TIERS	$ 49.26	$ 53.59	$ 4.33	8.79%	$ 50.29	$ 54.43	$ 4.14	8.23%
		Family - TWO TIER	$ 128.05	$ 139.33	$ 11.28	8.81%	$ 130.76	$ 141.51	$ 10.75	8.22%
		Double - THREE TIER	$ 98.50	$ 107.17	$ 8.67	8.80%	$ 100.59	$ 108.86	$ 8.27	8.22%
		Family - THREE TIER	$ 130.52	$ 142.01	$ 11.49	8.80%	$ 133.29	$ 144.23	$ 10.94	8.21%
		Employee/Spouse - FOUR TIER	$ 98.50	$ 107.17	$ 8.67	8.80%	$ 100.59	$ 108.86	$ 8.27	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 96.04	$ 104.49	$ 8.45	8.80%	$ 98.08	$ 106.14	$ 8.06	8.22%
		Family - FOUR TIER	$ 142.83	$ 155.40	$ 12.57	8.80%	$ 145.86	$ 157.84	$ 11.98	8.21%
HD	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)								
		Individual - ALL TIERS	$ 40.75	$ 44.33	$ 3.58	8.79%	$ 41.62	$ 45.03	$ 3.41	8.19%
		Family - TWO TIER	$ 105.96	$ 115.27	$ 9.31	8.79%	$ 108.21	$ 117.08	$ 8.87	8.20%
		Double - THREE TIER	$ 81.51	$ 88.67	$ 7.16	8.78%	$ 83.23	$ 90.06	$ 6.83	8.21%
		Family - THREE TIER	$ 107.99	$ 117.48	$ 9.49	8.79%	$ 110.28	$ 119.33	$ 9.05	8.21%
		Employee/Spouse - FOUR TIER	$ 81.51	$ 88.67	$ 7.16	8.78%	$ 83.23	$ 90.06	$ 6.83	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 79.47	$ 86.45	$ 6.98	8.78%	$ 81.16	$ 87.81	$ 6.65	8.19%
		Family - FOUR TIER	$ 118.19	$ 128.57	$ 10.38	8.78%	$ 120.69	$ 130.59	$ 9.90	8.20%
HD	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)								
		Individual - ALL TIERS	$ 35.26	$ 38.36	$ 3.10	8.79%	$ 36.00	$ 38.97	$ 2.97	8.25%
		Family - TWO TIER	$ 91.67	$ 99.74	$ 8.07	8.80%	$ 93.62	$ 101.31	$ 7.69	8.21%
		Double - THREE TIER	$ 70.52	$ 76.73	$ 6.21	8.81%	$ 72.01	$ 77.93	$ 5.92	8.22%
		Family - THREE TIER	$ 93.44	$ 101.66	$ 8.22	8.80%	$ 95.42	$ 103.26	$ 7.84	8.22%
		Employee/Spouse - FOUR TIER	$ 70.52	$ 76.73	$ 6.21	8.81%	$ 72.01	$ 77.93	$ 5.92	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 68.75	$ 74.81	$ 6.06	8.81%	$ 70.21	$ 75.98	$ 5.77	8.22%
		Family - FOUR TIER	$ 102.25	$ 111.25	$ 9.00	8.80%	$ 104.41	$ 113.00	$ 8.59	8.23%
HD	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)								
		Individual - ALL TIERS	$ 33.40	$ 36.33	$ 2.93	8.77%	$ 34.11	$ 36.90	$ 2.79	8.18%
		Family - TWO TIER	$ 86.84	$ 94.47	$ 7.63	8.79%	$ 88.68	$ 95.95	$ 7.27	8.20%
		Double - THREE TIER	$ 66.80	$ 72.67	$ 5.87	8.79%	$ 68.22	$ 73.81	$ 5.59	8.19%
		Family - THREE TIER	$ 88.51	$ 96.28	$ 7.77	8.78%	$ 90.39	$ 97.80	$ 7.41	8.20%
		Employee/Spouse - FOUR TIER	$ 66.80	$ 72.67	$ 5.87	8.79%	$ 68.22	$ 73.81	$ 5.59	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 65.13	$ 70.85	$ 5.72	8.78%	$ 66.52	$ 71.96	$ 5.44	8.18%
		Family - FOUR TIER	$ 96.86	$ 105.37	$ 8.51	8.79%	$ 98.91	$ 107.02	$ 8.11	8.20%
HD	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)								
		Individual - ALL TIERS	$ 57.71	$ 62.78	$ 5.07	8.79%	$ 58.93	$ 63.76	$ 4.83	8.20%
		Family - TWO TIER	$ 150.05	$ 163.22	$ 13.17	8.78%	$ 153.22	$ 165.78	$ 12.56	8.20%
		Double - THREE TIER	$ 115.42	$ 125.55	$ 10.13	8.78%	$ 117.87	$ 127.52	$ 9.65	8.19%
		Family - THREE TIER	$ 152.93	$ 166.36	$ 13.43	8.78%	$ 156.17	$ 168.97	$ 12.80	8.20%
		Employee/Spouse - FOUR TIER	$ 115.42	$ 125.55	$ 10.13	8.78%	$ 117.87	$ 127.52	$ 9.65	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 112.53	$ 122.41	$ 9.88	8.78%	$ 114.92	$ 124.34	$ 9.42	8.20%
		Family - FOUR TIER	$ 167.36	$ 182.05	$ 14.69	8.78%	$ 170.91	$ 184.91	$ 14.00	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)								
		Individual - ALL TIERS	$ 58.46	$ 60.20	$ 1.74	2.98%	$ 60.22	$ 61.15	$ 0.93	1.54%
		Family - TWO TIER	$ 152.01	$ 156.53	$ 4.52	2.97%	$ 156.57	$ 158.98	$ 2.41	1.54%
		Double - THREE TIER	$ 116.93	$ 120.40	$ 3.47	2.97%	$ 120.43	$ 122.29	$ 1.86	1.54%
		Family - THREE TIER	$ 154.93	$ 159.54	$ 4.61	2.98%	$ 159.58	$ 162.04	$ 2.46	1.54%
		Employee/Spouse - FOUR TIER	$ 116.93	$ 120.40	$ 3.47	2.97%	$ 120.43	$ 122.29	$ 1.86	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 114.00	$ 117.39	$ 3.39	2.97%	$ 117.42	$ 119.24	$ 1.82	1.55%
		Family - FOUR TIER	$ 169.55	$ 174.59	$ 5.04	2.97%	$ 174.64	$ 177.33	$ 2.69	1.54%
HD	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)								
		Individual - ALL TIERS	$ 55.49	$ 57.14	$ 1.65	2.97%	$ 57.15	$ 58.04	$ 0.89	1.56%
		Family - TWO TIER	$ 144.26	$ 148.57	$ 4.31	2.99%	$ 148.59	$ 150.91	$ 2.32	1.56%
		Double - THREE TIER	$ 110.97	$ 114.29	$ 3.32	2.99%	$ 114.30	$ 116.08	$ 1.78	1.56%
		Family - THREE TIER	$ 147.04	$ 151.43	$ 4.39	2.99%	$ 151.44	$ 153.81	$ 2.37	1.56%
		Employee/Spouse - FOUR TIER	$ 110.97	$ 114.29	$ 3.32	2.99%	$ 114.30	$ 116.08	$ 1.78	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 108.20	$ 111.43	$ 3.23	2.99%	$ 111.45	$ 113.18	$ 1.73	1.55%
		Family - FOUR TIER	$ 160.91	$ 165.72	$ 4.81	2.99%	$ 165.74	$ 168.32	$ 2.58	1.56%
HD	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)								
		Individual - ALL TIERS	$ 51.52	$ 53.06	$ 1.54	2.99%	$ 53.07	$ 53.89	$ 0.82	1.55%
		Family - TWO TIER	$ 133.96	$ 137.94	$ 3.98	2.97%	$ 137.98	$ 140.11	$ 2.13	1.54%
		Double - THREE TIER	$ 103.05	$ 106.11	$ 3.06	2.97%	$ 106.14	$ 107.78	$ 1.64	1.55%
		Family - THREE TIER	$ 136.54	$ 140.60	$ 4.06	2.97%	$ 140.63	$ 142.80	$ 2.17	1.54%
		Employee/Spouse - FOUR TIER	$ 103.05	$ 106.11	$ 3.06	2.97%	$ 106.14	$ 107.78	$ 1.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 100.47	$ 103.46	$ 2.99	2.98%	$ 103.48	$ 105.08	$ 1.60	1.55%
		Family - FOUR TIER	$ 149.41	$ 153.86	$ 4.45	2.98%	$ 153.89	$ 156.28	$ 2.39	1.55%
HD	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)								
		Individual - ALL TIERS	$ 48.01	$ 49.44	$ 1.43	2.98%	$ 49.45	$ 50.22	$ 0.77	1.56%
		Family - TWO TIER	$ 124.82	$ 128.55	$ 3.73	2.99%	$ 128.56	$ 130.56	$ 2.00	1.56%
		Double - THREE TIER	$ 96.01	$ 98.88	$ 2.87	2.99%	$ 98.89	$ 100.43	$ 1.54	1.56%
		Family - THREE TIER	$ 127.21	$ 131.02	$ 3.81	3.00%	$ 131.03	$ 133.07	$ 2.04	1.56%
		Employee/Spouse - FOUR TIER	$ 96.01	$ 98.88	$ 2.87	2.99%	$ 98.89	$ 100.43	$ 1.54	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 93.62	$ 96.41	$ 2.79	2.98%	$ 96.43	$ 97.92	$ 1.49	1.55%
		Family - FOUR TIER	$ 139.22	$ 143.38	$ 4.16	2.99%	$ 143.39	$ 145.63	$ 2.24	1.56%
HD	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)								
		Individual - ALL TIERS	$ 46.71	$ 48.10	$ 1.39	2.98%	$ 48.12	$ 48.86	$ 0.74	1.54%
		Family - TWO TIER	$ 121.46	$ 125.07	$ 3.61	2.97%	$ 125.11	$ 127.03	$ 1.92	1.53%
		Double - THREE TIER	$ 93.44	$ 96.20	$ 2.76	2.95%	$ 96.23	$ 97.71	$ 1.48	1.54%
		Family - THREE TIER	$ 123.80	$ 127.47	$ 3.67	2.96%	$ 127.52	$ 129.47	$ 1.95	1.53%
		Employee/Spouse - FOUR TIER	$ 93.44	$ 96.20	$ 2.76	2.95%	$ 96.23	$ 97.71	$ 1.48	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 91.10	$ 93.80	$ 2.70	2.96%	$ 93.83	$ 95.27	$ 1.44	1.53%
		Family - FOUR TIER	$ 135.48	$ 139.50	$ 4.02	2.97%	$ 139.55	$ 141.69	$ 2.14	1.53%
HD	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)								
		Individual - ALL TIERS	$ 39.18	$ 40.35	$ 1.17	2.99%	$ 40.35	$ 40.98	$ 0.63	1.56%
		Family - TWO TIER	$ 101.86	$ 104.90	$ 3.04	2.98%	$ 104.91	$ 106.55	$ 1.64	1.56%
		Double - THREE TIER	$ 78.35	$ 80.70	$ 2.35	3.00%	$ 80.70	$ 81.96	$ 1.26	1.56%
		Family - THREE TIER	$ 103.81	$ 106.92	$ 3.11	3.00%	$ 106.92	$ 108.60	$ 1.68	1.57%
		Employee/Spouse - FOUR TIER	$ 78.35	$ 80.70	$ 2.35	3.00%	$ 80.70	$ 81.96	$ 1.26	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 76.39	$ 78.68	$ 2.29	3.00%	$ 78.68	$ 79.91	$ 1.23	1.56%
		Family - FOUR TIER	$ 113.61	$ 117.01	$ 3.40	2.99%	$ 117.01	$ 118.85	$ 1.84	1.57%
HD	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)								
		Individual - ALL TIERS	$ 34.14	$ 35.16	$ 1.02	2.99%	$ 35.16	$ 35.71	$ 0.55	1.56%
		Family - TWO TIER	$ 88.75	$ 91.41	$ 2.66	3.00%	$ 91.42	$ 92.84	$ 1.42	1.55%
		Double - THREE TIER	$ 68.27	$ 70.31	$ 2.04	2.99%	$ 70.32	$ 71.42	$ 1.10	1.56%
		Family - THREE TIER	$ 90.46	$ 93.17	$ 2.71	3.00%	$ 93.18	$ 94.63	$ 1.45	1.56%
		Employee/Spouse - FOUR TIER	$ 68.27	$ 70.31	$ 2.04	2.99%	$ 70.32	$ 71.42	$ 1.10	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 66.57	$ 68.56	$ 1.99	2.99%	$ 68.57	$ 69.63	$ 1.06	1.55%
		Family - FOUR TIER	$ 99.00	$ 101.96	$ 2.96	2.99%	$ 101.97	$ 103.56	$ 1.59	1.56%
HD	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)								
		Individual - ALL TIERS	$ 32.37	$ 33.33	$ 0.96	2.97%	$ 33.34	$ 33.86	$ 0.52	1.56%
		Family - TWO TIER	$ 84.16	$ 86.67	$ 2.51	2.98%	$ 86.69	$ 88.03	$ 1.34	1.55%
		Double - THREE TIER	$ 64.74	$ 66.67	$ 1.93	2.98%	$ 66.68	$ 67.72	$ 1.04	1.56%
		Family - THREE TIER	$ 85.78	$ 88.34	$ 2.56	2.98%	$ 88.35	$ 89.72	$ 1.37	1.55%
		Employee/Spouse - FOUR TIER	$ 64.74	$ 66.67	$ 1.93	2.98%	$ 66.68	$ 67.72	$ 1.04	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 63.13	$ 65.00	$ 1.87	2.96%	$ 65.01	$ 66.02	$ 1.01	1.55%
		Family - FOUR TIER	$ 93.87	$ 96.67	$ 2.80	2.98%	$ 96.69	$ 98.19	$ 1.50	1.55%
HD	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)								
		Individual - ALL TIERS	$ 65.42	$ 67.37	$ 1.95	2.98%	$ 67.38	$ 68.43	$ 1.05	1.56%
		Family - TWO TIER	$ 170.10	$ 175.16	$ 5.06	2.97%	$ 175.21	$ 177.91	$ 2.70	1.54%
		Double - THREE TIER	$ 130.85	$ 134.74	$ 3.89	2.97%	$ 134.78	$ 136.85	$ 2.07	1.54%
		Family - THREE TIER	$ 173.38	$ 178.53	$ 5.15	2.97%	$ 178.58	$ 181.33	$ 2.75	1.54%
		Employee/Spouse - FOUR TIER	$ 130.85	$ 134.74	$ 3.89	2.97%	$ 134.78	$ 136.85	$ 2.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 127.57	$ 131.37	$ 3.80	2.98%	$ 131.41	$ 133.43	$ 2.02	1.54%
		Family - FOUR TIER	$ 189.74	$ 195.37	$ 5.63	2.97%	$ 195.42	$ 198.44	$ 3.02	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)								
		Individual - ALL TIERS	$ 57.10	$ 62.11	$ 5.01	8.77%	$ 58.30	$ 63.08	$ 4.78	8.20%
		Family - TWO TIER	$ 148.45	$ 161.48	$ 13.03	8.78%	$ 151.59	$ 164.01	$ 12.42	8.19%
		Double - THREE TIER	$ 114.19	$ 124.21	$ 10.02	8.77%	$ 116.61	$ 126.16	$ 9.55	8.19%
		Family - THREE TIER	$ 151.31	$ 164.58	$ 13.27	8.77%	$ 154.52	$ 167.17	$ 12.65	8.19%
		Employee/Spouse - FOUR TIER	$ 114.19	$ 124.21	$ 10.02	8.77%	$ 116.61	$ 126.16	$ 9.55	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 111.34	$ 121.11	$ 9.77	8.77%	$ 113.69	$ 123.01	$ 9.32	8.20%
		Family - FOUR TIER	$ 165.58	$ 180.11	$ 14.53	8.78%	$ 169.09	$ 182.94	$ 13.85	8.19%
HD	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)								
		Individual - ALL TIERS	$ 54.18	$ 58.95	$ 4.77	8.80%	$ 55.33	$ 59.88	$ 4.55	8.22%
		Family - TWO TIER	$ 140.88	$ 153.28	$ 12.40	8.80%	$ 143.86	$ 155.68	$ 11.82	8.22%
		Double - THREE TIER	$ 108.37	$ 117.90	$ 9.53	8.79%	$ 110.66	$ 119.76	$ 9.10	8.22%
		Family - THREE TIER	$ 143.58	$ 156.22	$ 12.64	8.80%	$ 146.63	$ 158.68	$ 12.05	8.22%
		Employee/Spouse - FOUR TIER	$ 108.37	$ 117.90	$ 9.53	8.79%	$ 110.66	$ 119.76	$ 9.10	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 105.65	$ 114.96	$ 9.31	8.81%	$ 107.90	$ 116.76	$ 8.86	8.21%
		Family - FOUR TIER	$ 157.13	$ 170.96	$ 13.83	8.80%	$ 160.46	$ 173.64	$ 13.18	8.21%
HD	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)								
		Individual - ALL TIERS	$ 50.32	$ 54.73	$ 4.41	8.76%	$ 51.39	$ 55.59	$ 4.20	8.17%
		Family - TWO TIER	$ 130.82	$ 142.31	$ 11.49	8.78%	$ 133.59	$ 144.54	$ 10.95	8.20%
		Double - THREE TIER	$ 100.63	$ 109.47	$ 8.84	8.78%	$ 102.76	$ 111.19	$ 8.43	8.20%
		Family - THREE TIER	$ 133.34	$ 145.05	$ 11.71	8.78%	$ 136.17	$ 147.32	$ 11.15	8.19%
		Employee/Spouse - FOUR TIER	$ 100.63	$ 109.47	$ 8.84	8.78%	$ 102.76	$ 111.19	$ 8.43	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 98.12	$ 106.73	$ 8.61	8.77%	$ 100.20	$ 108.41	$ 8.21	8.19%
		Family - FOUR TIER	$ 145.91	$ 158.73	$ 12.82	8.79%	$ 149.01	$ 161.22	$ 12.21	8.19%
HD	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)								
		Individual - ALL TIERS	$ 46.88	$ 51.01	$ 4.13	8.81%	$ 47.88	$ 51.81	$ 3.93	8.21%
		Family - TWO TIER	$ 121.88	$ 132.61	$ 10.73	8.80%	$ 124.47	$ 134.70	$ 10.23	8.22%
		Double - THREE TIER	$ 93.77	$ 102.01	$ 8.24	8.79%	$ 95.75	$ 103.61	$ 7.86	8.21%
		Family - THREE TIER	$ 124.24	$ 135.16	$ 10.92	8.79%	$ 126.86	$ 137.29	$ 10.43	8.22%
		Employee/Spouse - FOUR TIER	$ 93.77	$ 102.01	$ 8.24	8.79%	$ 95.75	$ 103.61	$ 7.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 91.41	$ 99.46	$ 8.05	8.81%	$ 93.35	$ 101.02	$ 7.67	8.22%
		Family - FOUR TIER	$ 135.96	$ 147.92	$ 11.96	8.80%	$ 138.84	$ 150.24	$ 11.40	8.21%
HD	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)								
		Individual - ALL TIERS	$ 45.62	$ 49.62	$ 4.00	8.77%	$ 46.60	$ 50.40	$ 3.80	8.15%
		Family - TWO TIER	$ 118.62	$ 129.02	$ 10.40	8.77%	$ 121.14	$ 131.05	$ 9.91	8.18%
		Double - THREE TIER	$ 91.25	$ 99.25	$ 8.00	8.77%	$ 93.18	$ 100.81	$ 7.63	8.19%
		Family - THREE TIER	$ 120.91	$ 131.50	$ 10.59	8.76%	$ 123.47	$ 133.57	$ 10.10	8.18%
		Employee/Spouse - FOUR TIER	$ 91.25	$ 99.25	$ 8.00	8.77%	$ 93.18	$ 100.81	$ 7.63	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 88.97	$ 96.77	$ 7.80	8.77%	$ 90.85	$ 98.29	$ 7.44	8.19%
		Family - FOUR TIER	$ 132.31	$ 143.91	$ 11.60	8.77%	$ 135.12	$ 146.17	$ 11.05	8.18%
HD	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)								
		Individual - ALL TIERS	$ 38.25	$ 41.62	$ 3.37	8.81%	$ 39.06	$ 42.28	$ 3.22	8.24%
		Family - TWO TIER	$ 99.46	$ 108.22	$ 8.76	8.81%	$ 101.56	$ 109.92	$ 8.36	8.23%
		Double - THREE TIER	$ 76.51	$ 83.25	$ 6.74	8.81%	$ 78.13	$ 84.56	$ 6.43	8.23%
		Family - THREE TIER	$ 101.36	$ 110.30	$ 8.94	8.82%	$ 103.51	$ 112.04	$ 8.53	8.24%
		Employee/Spouse - FOUR TIER	$ 76.51	$ 83.25	$ 6.74	8.81%	$ 78.13	$ 84.56	$ 6.43	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 74.59	$ 81.17	$ 6.58	8.82%	$ 76.17	$ 82.44	$ 6.27	8.23%
		Family - FOUR TIER	$ 110.93	$ 120.71	$ 9.78	8.82%	$ 113.28	$ 122.61	$ 9.33	8.24%
HD	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)								
		Individual - ALL TIERS	$ 33.34	$ 36.27	$ 2.93	8.79%	$ 34.04	$ 36.84	$ 2.80	8.23%
		Family - TWO TIER	$ 86.69	$ 94.30	$ 7.61	8.78%	$ 88.52	$ 95.78	$ 7.26	8.20%
		Double - THREE TIER	$ 66.67	$ 72.54	$ 5.87	8.80%	$ 68.09	$ 73.68	$ 5.59	8.21%
		Family - THREE TIER	$ 88.35	$ 96.12	$ 7.77	8.79%	$ 90.23	$ 97.62	$ 7.39	8.19%
		Employee/Spouse - FOUR TIER	$ 66.67	$ 72.54	$ 5.87	8.80%	$ 68.09	$ 73.68	$ 5.59	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 65.01	$ 70.73	$ 5.72	8.80%	$ 66.39	$ 71.84	$ 5.45	8.21%
		Family - FOUR TIER	$ 96.69	$ 105.18	$ 8.49	8.78%	$ 98.73	$ 106.83	$ 8.10	8.20%
HD	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)								
		Individual - ALL TIERS	$ 31.62	$ 34.39	$ 2.77	8.76%	$ 32.28	$ 34.93	$ 2.65	8.21%
		Family - TWO TIER	$ 82.20	$ 89.41	$ 7.21	8.77%	$ 83.93	$ 90.82	$ 6.89	8.21%
		Double - THREE TIER	$ 63.22	$ 68.78	$ 5.56	8.79%	$ 64.57	$ 69.86	$ 5.29	8.19%
		Family - THREE TIER	$ 83.77	$ 91.13	$ 7.36	8.79%	$ 85.54	$ 92.56	$ 7.02	8.21%
		Employee/Spouse - FOUR TIER	$ 63.22	$ 68.78	$ 5.56	8.79%	$ 64.57	$ 69.86	$ 5.29	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 61.64	$ 67.06	$ 5.42	8.79%	$ 62.96	$ 68.11	$ 5.15	8.18%
		Family - FOUR TIER	$ 91.68	$ 99.73	$ 8.05	8.78%	$ 93.62	$ 101.30	$ 7.68	8.20%
HD	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)								
		Individual - ALL TIERS	$ 63.89	$ 69.50	$ 5.61	8.78%	$ 65.24	$ 70.59	$ 5.35	8.20%
		Family - TWO TIER	$ 166.11	$ 180.70	$ 14.59	8.78%	$ 169.63	$ 183.54	$ 13.91	8.20%
		Double - THREE TIER	$ 127.78	$ 139.00	$ 11.22	8.78%	$ 130.49	$ 141.19	$ 10.70	8.20%
		Family - THREE TIER	$ 169.30	$ 184.18	$ 14.88	8.79%	$ 172.89	$ 187.07	$ 14.18	8.20%
		Employee/Spouse - FOUR TIER	$ 127.78	$ 139.00	$ 11.22	8.78%	$ 130.49	$ 141.19	$ 10.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 124.58	$ 135.53	$ 10.95	8.79%	$ 127.22	$ 137.66	$ 10.44	8.21%
		Family - FOUR TIER	$ 185.27	$ 201.55	$ 16.28	8.79%	$ 189.19	$ 204.72	$ 15.53	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)								
		Individual - ALL TIERS	$ 64.72	$ 66.65	$ 1.93	2.98%	$ 66.66	$ 67.70	$ 1.04	1.56%
		Family - TWO TIER	$ 168.28	$ 173.29	$ 5.01	2.98%	$ 173.32	$ 176.01	$ 2.69	1.55%
		Double - THREE TIER	$ 129.44	$ 133.30	$ 3.86	2.98%	$ 133.33	$ 135.39	$ 2.06	1.55%
		Family - THREE TIER	$ 171.51	$ 176.62	$ 5.11	2.98%	$ 176.66	$ 179.39	$ 2.73	1.55%
		Employee/Spouse - FOUR TIER	$ 129.44	$ 133.30	$ 3.86	2.98%	$ 133.33	$ 135.39	$ 2.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 126.21	$ 129.96	$ 3.75	2.97%	$ 129.99	$ 132.01	$ 2.02	1.55%
		Family - FOUR TIER	$ 187.69	$ 193.28	$ 5.59	2.98%	$ 193.33	$ 196.32	$ 2.99	1.55%
HD	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)								
		Individual - ALL TIERS	$ 61.39	$ 63.22	$ 1.83	2.98%	$ 63.23	$ 64.21	$ 0.98	1.55%
		Family - TWO TIER	$ 159.60	$ 164.37	$ 4.77	2.99%	$ 164.39	$ 166.95	$ 2.56	1.56%
		Double - THREE TIER	$ 122.76	$ 126.44	$ 3.68	3.00%	$ 126.45	$ 128.42	$ 1.97	1.56%
		Family - THREE TIER	$ 162.67	$ 167.53	$ 4.86	2.99%	$ 167.55	$ 170.16	$ 2.61	1.56%
		Employee/Spouse - FOUR TIER	$ 122.76	$ 126.44	$ 3.68	3.00%	$ 126.45	$ 128.42	$ 1.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 119.70	$ 123.28	$ 3.58	2.99%	$ 123.29	$ 125.21	$ 1.92	1.56%
		Family - FOUR TIER	$ 178.02	$ 183.34	$ 5.32	2.99%	$ 183.36	$ 186.21	$ 2.85	1.55%
HD	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)								
		Individual - ALL TIERS	$ 57.00	$ 58.70	$ 1.70	2.98%	$ 58.72	$ 59.62	$ 0.90	1.53%
		Family - TWO TIER	$ 148.21	$ 152.62	$ 4.41	2.98%	$ 152.65	$ 155.01	$ 2.36	1.55%
		Double - THREE TIER	$ 114.00	$ 117.40	$ 3.40	2.98%	$ 117.42	$ 119.24	$ 1.82	1.55%
		Family - THREE TIER	$ 151.06	$ 155.55	$ 4.49	2.97%	$ 155.59	$ 157.99	$ 2.40	1.54%
		Employee/Spouse - FOUR TIER	$ 114.00	$ 117.40	$ 3.40	2.98%	$ 117.42	$ 119.24	$ 1.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 111.15	$ 114.46	$ 3.31	2.98%	$ 114.49	$ 116.26	$ 1.77	1.55%
		Family - FOUR TIER	$ 165.31	$ 170.23	$ 4.92	2.98%	$ 170.27	$ 172.90	$ 2.63	1.54%
HD	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)								
		Individual - ALL TIERS	$ 53.09	$ 54.67	$ 1.58	2.98%	$ 54.69	$ 55.53	$ 0.84	1.54%
		Family - TWO TIER	$ 138.05	$ 142.15	$ 4.10	2.97%	$ 142.20	$ 144.38	$ 2.18	1.53%
		Double - THREE TIER	$ 106.19	$ 109.34	$ 3.15	2.97%	$ 109.38	$ 111.06	$ 1.68	1.54%
		Family - THREE TIER	$ 140.70	$ 144.88	$ 4.18	2.97%	$ 144.93	$ 147.16	$ 2.23	1.54%
		Employee/Spouse - FOUR TIER	$ 106.19	$ 109.34	$ 3.15	2.97%	$ 109.38	$ 111.06	$ 1.68	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 103.53	$ 106.61	$ 3.08	2.97%	$ 106.65	$ 108.28	$ 1.63	1.53%
		Family - FOUR TIER	$ 153.98	$ 158.55	$ 4.57	2.97%	$ 158.60	$ 161.04	$ 2.44	1.54%
HD	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)								
		Individual - ALL TIERS	$ 51.67	$ 53.21	$ 1.54	2.98%	$ 53.22	$ 54.05	$ 0.83	1.56%
		Family - TWO TIER	$ 134.36	$ 138.35	$ 3.99	2.97%	$ 138.38	$ 140.52	$ 2.14	1.55%
		Double - THREE TIER	$ 103.34	$ 106.42	$ 3.08	2.98%	$ 106.45	$ 108.09	$ 1.64	1.54%
		Family - THREE TIER	$ 136.93	$ 141.01	$ 4.08	2.98%	$ 141.04	$ 143.22	$ 2.18	1.55%
		Employee/Spouse - FOUR TIER	$ 103.34	$ 106.42	$ 3.08	2.98%	$ 106.45	$ 108.09	$ 1.64	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 100.76	$ 103.76	$ 3.00	2.98%	$ 103.79	$ 105.39	$ 1.60	1.54%
		Family - FOUR TIER	$ 149.86	$ 154.31	$ 4.45	2.97%	$ 154.35	$ 156.73	$ 2.38	1.54%
HD	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)								
		Individual - ALL TIERS	$ 43.43	$ 44.72	$ 1.29	2.97%	$ 44.73	$ 45.43	$ 0.70	1.56%
		Family - TWO TIER	$ 112.91	$ 116.28	$ 3.37	2.98%	$ 116.29	$ 118.11	$ 1.82	1.57%
		Double - THREE TIER	$ 86.85	$ 89.45	$ 2.60	2.99%	$ 89.45	$ 90.85	$ 1.40	1.57%
		Family - THREE TIER	$ 115.07	$ 118.52	$ 3.45	3.00%	$ 118.53	$ 120.38	$ 1.85	1.56%
		Employee/Spouse - FOUR TIER	$ 86.85	$ 89.45	$ 2.60	2.99%	$ 89.45	$ 90.85	$ 1.40	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 84.68	$ 87.21	$ 2.53	2.99%	$ 87.22	$ 88.58	$ 1.36	1.56%
		Family - FOUR TIER	$ 125.93	$ 129.70	$ 3.77	2.99%	$ 129.71	$ 131.74	$ 2.03	1.57%
HD	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)								
		Individual - ALL TIERS	$ 38.05	$ 39.18	$ 1.13	2.97%	$ 39.19	$ 39.80	$ 0.61	1.56%
		Family - TWO TIER	$ 98.93	$ 101.88	$ 2.95	2.98%	$ 101.89	$ 103.48	$ 1.59	1.56%
		Double - THREE TIER	$ 76.09	$ 78.37	$ 2.28	3.00%	$ 78.38	$ 79.60	$ 1.22	1.56%
		Family - THREE TIER	$ 100.83	$ 103.84	$ 3.01	2.99%	$ 103.85	$ 105.47	$ 1.62	1.56%
		Employee/Spouse - FOUR TIER	$ 76.09	$ 78.37	$ 2.28	3.00%	$ 78.38	$ 79.60	$ 1.22	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 74.20	$ 76.41	$ 2.21	2.98%	$ 76.42	$ 77.61	$ 1.19	1.56%
		Family - FOUR TIER	$ 110.34	$ 113.63	$ 3.29	2.98%	$ 113.65	$ 115.42	$ 1.77	1.56%
HD	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)								
		Individual - ALL TIERS	$ 36.19	$ 37.27	$ 1.08	2.98%	$ 37.27	$ 37.85	$ 0.58	1.56%
		Family - TWO TIER	$ 94.10	$ 96.90	$ 2.80	2.98%	$ 96.92	$ 98.42	$ 1.50	1.55%
		Double - THREE TIER	$ 72.39	$ 74.54	$ 2.15	2.97%	$ 74.56	$ 75.71	$ 1.15	1.54%
		Family - THREE TIER	$ 95.91	$ 98.76	$ 2.85	2.97%	$ 98.79	$ 100.31	$ 1.52	1.54%
		Employee/Spouse - FOUR TIER	$ 72.39	$ 74.54	$ 2.15	2.97%	$ 74.56	$ 75.71	$ 1.15	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 70.57	$ 72.67	$ 2.10	2.98%	$ 72.69	$ 73.81	$ 1.12	1.54%
		Family - FOUR TIER	$ 104.95	$ 108.08	$ 3.13	2.98%	$ 108.11	$ 109.78	$ 1.67	1.54%
HD	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)								
		Individual - ALL TIERS	$ 71.21	$ 73.33	$ 2.12	2.98%	$ 73.35	$ 74.48	$ 1.13	1.54%
		Family - TWO TIER	$ 185.16	$ 190.66	$ 5.50	2.97%	$ 190.71	$ 193.66	$ 2.95	1.55%
		Double - THREE TIER	$ 142.43	$ 146.66	$ 4.23	2.97%	$ 146.70	$ 148.97	$ 2.27	1.55%
		Family - THREE TIER	$ 188.72	$ 194.33	$ 5.61	2.97%	$ 194.38	$ 197.38	$ 3.00	1.54%
		Employee/Spouse - FOUR TIER	$ 142.43	$ 146.66	$ 4.23	2.97%	$ 146.70	$ 148.97	$ 2.27	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 138.87	$ 143.00	$ 4.13	2.97%	$ 143.03	$ 145.24	$ 2.21	1.55%
		Family - FOUR TIER	$ 206.52	$ 212.66	$ 6.14	2.97%	$ 212.72	$ 216.00	$ 3.28	1.54%

CDPHP Universal Benefits, Inc.
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Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)								
		Individual - ALL TIERS	$ 63.20	$ 68.76	$ 5.56	8.80%	$ 64.54	$ 69.84	$ 5.30	8.21%
		Family - TWO TIER	$ 164.33	$ 178.77	$ 14.44	8.79%	$ 167.81	$ 181.58	$ 13.77	8.21%
		Double - THREE TIER	$ 126.41	$ 137.52	$ 11.11	8.79%	$ 129.09	$ 139.67	$ 10.58	8.20%
		Family - THREE TIER	$ 167.49	$ 182.21	$ 14.72	8.79%	$ 171.05	$ 185.07	$ 14.02	8.20%
		Employee/Spouse - FOUR TIER	$ 126.41	$ 137.52	$ 11.11	8.79%	$ 129.09	$ 139.67	$ 10.58	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 123.25	$ 134.08	$ 10.83	8.79%	$ 125.86	$ 136.18	$ 10.32	8.20%
		Family - FOUR TIER	$ 183.29	$ 199.40	$ 16.11	8.79%	$ 187.18	$ 202.53	$ 15.35	8.20%
HD	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)								
		Individual - ALL TIERS	$ 59.95	$ 65.22	$ 5.27	8.79%	$ 61.22	$ 66.24	$ 5.02	8.20%
		Family - TWO TIER	$ 155.86	$ 169.57	$ 13.71	8.80%	$ 159.17	$ 172.23	$ 13.06	8.21%
		Double - THREE TIER	$ 119.90	$ 130.44	$ 10.54	8.79%	$ 122.44	$ 132.49	$ 10.05	8.21%
		Family - THREE TIER	$ 158.86	$ 172.83	$ 13.97	8.79%	$ 162.23	$ 175.55	$ 13.32	8.21%
		Employee/Spouse - FOUR TIER	$ 119.90	$ 130.44	$ 10.54	8.79%	$ 122.44	$ 132.49	$ 10.05	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 116.91	$ 127.18	$ 10.27	8.78%	$ 119.38	$ 129.18	$ 9.80	8.21%
		Family - FOUR TIER	$ 173.85	$ 189.14	$ 15.29	8.79%	$ 177.54	$ 192.11	$ 14.57	8.21%
HD	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)								
		Individual - ALL TIERS	$ 55.67	$ 60.56	$ 4.89	8.78%	$ 56.85	$ 61.51	$ 4.66	8.20%
		Family - TWO TIER	$ 144.74	$ 157.45	$ 12.71	8.78%	$ 147.81	$ 159.92	$ 12.11	8.19%
		Double - THREE TIER	$ 111.34	$ 121.11	$ 9.77	8.77%	$ 113.71	$ 123.01	$ 9.30	8.18%
		Family - THREE TIER	$ 147.52	$ 160.47	$ 12.95	8.78%	$ 150.65	$ 162.99	$ 12.34	8.19%
		Employee/Spouse - FOUR TIER	$ 111.34	$ 121.11	$ 9.77	8.77%	$ 113.71	$ 123.01	$ 9.30	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 108.56	$ 118.08	$ 9.52	8.77%	$ 110.86	$ 119.94	$ 9.08	8.19%
		Family - FOUR TIER	$ 161.45	$ 175.61	$ 14.16	8.77%	$ 164.87	$ 178.37	$ 13.50	8.19%
HD	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)								
		Individual - ALL TIERS	$ 51.85	$ 56.40	$ 4.55	8.78%	$ 52.95	$ 57.29	$ 4.34	8.20%
		Family - TWO TIER	$ 134.82	$ 146.65	$ 11.83	8.77%	$ 137.67	$ 148.95	$ 11.28	8.19%
		Double - THREE TIER	$ 103.70	$ 112.80	$ 9.10	8.78%	$ 105.91	$ 114.58	$ 8.67	8.19%
		Family - THREE TIER	$ 137.41	$ 149.47	$ 12.06	8.78%	$ 140.32	$ 151.81	$ 11.49	8.19%
		Employee/Spouse - FOUR TIER	$ 103.70	$ 112.80	$ 9.10	8.78%	$ 105.91	$ 114.58	$ 8.67	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 101.11	$ 109.98	$ 8.87	8.77%	$ 103.26	$ 111.71	$ 8.45	8.18%
		Family - FOUR TIER	$ 150.37	$ 163.57	$ 13.20	8.78%	$ 153.56	$ 166.13	$ 12.57	8.19%
HD	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)								
		Individual - ALL TIERS	$ 50.45	$ 54.89	$ 4.44	8.80%	$ 51.52	$ 55.76	$ 4.24	8.23%
		Family - TWO TIER	$ 131.19	$ 142.72	$ 11.53	8.79%	$ 133.96	$ 144.96	$ 11.00	8.21%
		Double - THREE TIER	$ 100.92	$ 109.79	$ 8.87	8.79%	$ 103.06	$ 111.51	$ 8.45	8.20%
		Family - THREE TIER	$ 133.71	$ 145.47	$ 11.76	8.80%	$ 136.55	$ 147.75	$ 11.20	8.20%
		Employee/Spouse - FOUR TIER	$ 100.92	$ 109.79	$ 8.87	8.79%	$ 103.06	$ 111.51	$ 8.45	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 98.40	$ 107.04	$ 8.64	8.78%	$ 100.47	$ 108.72	$ 8.25	8.21%
		Family - FOUR TIER	$ 146.33	$ 159.19	$ 12.86	8.79%	$ 149.42	$ 161.69	$ 12.27	8.21%
HD	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)								
		Individual - ALL TIERS	$ 42.41	$ 46.14	$ 3.73	8.80%	$ 43.31	$ 46.86	$ 3.55	8.20%
		Family - TWO TIER	$ 110.26	$ 119.96	$ 9.70	8.80%	$ 112.60	$ 121.85	$ 9.25	8.21%
		Double - THREE TIER	$ 84.82	$ 92.28	$ 7.46	8.80%	$ 86.61	$ 93.73	$ 7.12	8.22%
		Family - THREE TIER	$ 112.39	$ 122.27	$ 9.88	8.79%	$ 114.78	$ 124.19	$ 9.41	8.20%
		Employee/Spouse - FOUR TIER	$ 84.82	$ 92.28	$ 7.46	8.80%	$ 86.61	$ 93.73	$ 7.12	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 82.70	$ 89.97	$ 7.27	8.79%	$ 84.45	$ 91.38	$ 6.93	8.21%
		Family - FOUR TIER	$ 122.99	$ 133.80	$ 10.81	8.79%	$ 125.59	$ 135.91	$ 10.32	8.22%
HD	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)								
		Individual - ALL TIERS	$ 37.16	$ 40.42	$ 3.26	8.77%	$ 37.94	$ 41.06	$ 3.12	8.22%
		Family - TWO TIER	$ 96.61	$ 105.10	$ 8.49	8.79%	$ 98.66	$ 106.75	$ 8.09	8.20%
		Double - THREE TIER	$ 74.31	$ 80.85	$ 6.54	8.80%	$ 75.89	$ 82.12	$ 6.23	8.21%
		Family - THREE TIER	$ 98.47	$ 107.12	$ 8.65	8.78%	$ 100.56	$ 108.81	$ 8.25	8.20%
		Employee/Spouse - FOUR TIER	$ 74.31	$ 80.85	$ 6.54	8.80%	$ 75.89	$ 82.12	$ 6.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 72.46	$ 78.83	$ 6.37	8.79%	$ 74.00	$ 80.06	$ 6.06	8.19%
		Family - FOUR TIER	$ 107.75	$ 117.23	$ 9.48	8.80%	$ 110.04	$ 119.07	$ 9.03	8.21%
HD	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)								
		Individual - ALL TIERS	$ 35.33	$ 38.45	$ 3.12	8.83%	$ 36.09	$ 39.05	$ 2.96	8.20%
		Family - TWO TIER	$ 91.88	$ 99.96	$ 8.08	8.79%	$ 93.83	$ 101.53	$ 7.70	8.21%
		Double - THREE TIER	$ 70.68	$ 76.90	$ 6.22	8.80%	$ 72.17	$ 78.10	$ 5.93	8.22%
		Family - THREE TIER	$ 93.65	$ 101.89	$ 8.24	8.80%	$ 95.63	$ 103.49	$ 7.86	8.22%
		Employee/Spouse - FOUR TIER	$ 70.68	$ 76.90	$ 6.22	8.80%	$ 72.17	$ 78.10	$ 5.93	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 68.91	$ 74.97	$ 6.06	8.79%	$ 70.37	$ 76.15	$ 5.78	8.21%
		Family - FOUR TIER	$ 102.49	$ 111.50	$ 9.01	8.79%	$ 104.66	$ 113.25	$ 8.59	8.21%
HD	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)								
		Individual - ALL TIERS	$ 69.55	$ 75.65	$ 6.10	8.77%	$ 71.02	$ 76.84	$ 5.82	8.19%
		Family - TWO TIER	$ 180.81	$ 196.70	$ 15.89	8.79%	$ 184.64	$ 199.79	$ 15.15	8.21%
		Double - THREE TIER	$ 139.08	$ 151.31	$ 12.23	8.79%	$ 142.04	$ 153.68	$ 11.64	8.19%
		Family - THREE TIER	$ 184.29	$ 200.48	$ 16.19	8.79%	$ 188.20	$ 203.63	$ 15.43	8.20%
		Employee/Spouse - FOUR TIER	$ 139.08	$ 151.31	$ 12.23	8.79%	$ 142.04	$ 153.68	$ 11.64	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 135.61	$ 147.52	$ 11.91	8.78%	$ 138.49	$ 149.84	$ 11.35	8.20%
		Family - FOUR TIER	$ 201.68	$ 219.39	$ 17.71	8.78%	$ 205.95	$ 222.84	$ 16.89	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)								
		Individual - ALL TIERS	$ 70.39	$ 72.49	$ 2.10	2.98%	$ 72.51	$ 73.63	$ 1.12	1.54%
		Family - TWO TIER	$ 183.03	$ 188.47	$ 5.44	2.97%	$ 188.52	$ 191.43	$ 2.91	1.54%
		Double - THREE TIER	$ 140.80	$ 144.98	$ 4.18	2.97%	$ 145.01	$ 147.25	$ 2.24	1.54%
		Family - THREE TIER	$ 186.55	$ 192.09	$ 5.54	2.97%	$ 192.15	$ 195.11	$ 2.96	1.54%
		Employee/Spouse - FOUR TIER	$ 140.80	$ 144.98	$ 4.18	2.97%	$ 145.01	$ 147.25	$ 2.24	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 137.27	$ 141.35	$ 4.08	2.97%	$ 141.39	$ 143.57	$ 2.18	1.54%
		Family - FOUR TIER	$ 204.14	$ 210.21	$ 6.07	2.97%	$ 210.27	$ 213.51	$ 3.24	1.54%
HD	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)								
		Individual - ALL TIERS	$ 66.36	$ 68.34	$ 1.98	2.98%	$ 68.35	$ 69.41	$ 1.06	1.55%
		Family - TWO TIER	$ 172.52	$ 177.68	$ 5.16	2.99%	$ 177.70	$ 180.47	$ 2.77	1.56%
		Double - THREE TIER	$ 132.70	$ 136.68	$ 3.98	3.00%	$ 136.69	$ 138.82	$ 2.13	1.56%
		Family - THREE TIER	$ 175.83	$ 181.09	$ 5.26	2.99%	$ 181.11	$ 183.94	$ 2.83	1.56%
		Employee/Spouse - FOUR TIER	$ 132.70	$ 136.68	$ 3.98	3.00%	$ 136.69	$ 138.82	$ 2.13	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 129.39	$ 133.26	$ 3.87	2.99%	$ 133.27	$ 135.35	$ 2.08	1.56%
		Family - FOUR TIER	$ 192.43	$ 198.18	$ 5.75	2.99%	$ 198.20	$ 201.29	$ 3.09	1.56%
HD	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)								
		Individual - ALL TIERS	$ 61.02	$ 62.84	$ 1.82	2.98%	$ 62.84	$ 63.83	$ 0.99	1.58%
		Family - TWO TIER	$ 158.64	$ 163.38	$ 4.74	2.99%	$ 163.40	$ 165.94	$ 2.54	1.55%
		Double - THREE TIER	$ 122.02	$ 125.68	$ 3.66	3.00%	$ 125.69	$ 127.65	$ 1.96	1.56%
		Family - THREE TIER	$ 161.69	$ 166.52	$ 4.83	2.99%	$ 166.53	$ 169.14	$ 2.61	1.57%
		Employee/Spouse - FOUR TIER	$ 122.02	$ 125.68	$ 3.66	3.00%	$ 125.69	$ 127.65	$ 1.96	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 118.97	$ 122.53	$ 3.56	2.99%	$ 122.54	$ 124.46	$ 1.92	1.57%
		Family - FOUR TIER	$ 176.94	$ 182.23	$ 5.29	2.99%	$ 182.24	$ 185.09	$ 2.85	1.56%
HD	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)								
		Individual - ALL TIERS	$ 56.24	$ 57.92	$ 1.68	2.99%	$ 57.92	$ 58.83	$ 0.91	1.57%
		Family - TWO TIER	$ 146.21	$ 150.58	$ 4.37	2.99%	$ 150.60	$ 152.95	$ 2.35	1.56%
		Double - THREE TIER	$ 112.47	$ 115.83	$ 3.36	2.99%	$ 115.85	$ 117.65	$ 1.80	1.55%
		Family - THREE TIER	$ 149.02	$ 153.48	$ 4.46	2.99%	$ 153.49	$ 155.89	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 112.47	$ 115.83	$ 3.36	2.99%	$ 115.85	$ 117.65	$ 1.80	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 109.66	$ 112.94	$ 3.28	2.99%	$ 112.94	$ 114.71	$ 1.77	1.57%
		Family - FOUR TIER	$ 163.08	$ 167.96	$ 4.88	2.99%	$ 167.97	$ 170.59	$ 2.62	1.56%
HD	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)								
		Individual - ALL TIERS	$ 54.54	$ 56.17	$ 1.63	2.99%	$ 56.19	$ 57.05	$ 0.86	1.53%
		Family - TWO TIER	$ 141.82	$ 146.03	$ 4.21	2.97%	$ 146.08	$ 148.32	$ 2.24	1.53%
		Double - THREE TIER	$ 109.10	$ 112.33	$ 3.23	2.96%	$ 112.37	$ 114.09	$ 1.72	1.53%
		Family - THREE TIER	$ 144.55	$ 148.84	$ 4.29	2.97%	$ 148.89	$ 151.17	$ 2.28	1.53%
		Employee/Spouse - FOUR TIER	$ 109.10	$ 112.33	$ 3.23	2.96%	$ 112.37	$ 114.09	$ 1.72	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 106.37	$ 109.52	$ 3.15	2.96%	$ 109.56	$ 111.24	$ 1.68	1.53%
		Family - FOUR TIER	$ 158.19	$ 162.88	$ 4.69	2.96%	$ 162.93	$ 165.44	$ 2.51	1.54%
HD	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)								
		Individual - ALL TIERS	$ 45.20	$ 46.55	$ 1.35	2.99%	$ 46.55	$ 47.28	$ 0.73	1.57%
		Family - TWO TIER	$ 117.53	$ 121.02	$ 3.49	2.97%	$ 121.06	$ 122.92	$ 1.86	1.54%
		Double - THREE TIER	$ 90.41	$ 93.09	$ 2.68	2.96%	$ 93.12	$ 94.56	$ 1.44	1.55%
		Family - THREE TIER	$ 119.79	$ 123.35	$ 3.56	2.97%	$ 123.38	$ 125.29	$ 1.91	1.55%
		Employee/Spouse - FOUR TIER	$ 90.41	$ 93.09	$ 2.68	2.96%	$ 93.12	$ 94.56	$ 1.44	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 88.15	$ 90.77	$ 2.62	2.97%	$ 90.79	$ 92.19	$ 1.40	1.54%
		Family - FOUR TIER	$ 131.09	$ 134.99	$ 3.90	2.98%	$ 135.02	$ 137.11	$ 2.09	1.55%
HD	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)								
		Individual - ALL TIERS	$ 39.29	$ 40.46	$ 1.17	2.98%	$ 40.46	$ 41.10	$ 0.64	1.58%
		Family - TWO TIER	$ 102.15	$ 105.20	$ 3.05	2.99%	$ 105.21	$ 106.85	$ 1.64	1.56%
		Double - THREE TIER	$ 78.57	$ 80.92	$ 2.35	2.99%	$ 80.92	$ 82.19	$ 1.27	1.57%
		Family - THREE TIER	$ 104.11	$ 107.22	$ 3.11	2.99%	$ 107.23	$ 108.90	$ 1.67	1.56%
		Employee/Spouse - FOUR TIER	$ 78.57	$ 80.92	$ 2.35	2.99%	$ 80.92	$ 82.19	$ 1.27	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 76.61	$ 78.90	$ 2.29	2.99%	$ 78.91	$ 80.14	$ 1.23	1.56%
		Family - FOUR TIER	$ 113.93	$ 117.34	$ 3.41	2.99%	$ 117.35	$ 119.18	$ 1.83	1.56%
HD	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)								
		Individual - ALL TIERS	$ 37.29	$ 38.40	$ 1.11	2.98%	$ 38.42	$ 39.00	$ 0.58	1.51%
		Family - TWO TIER	$ 96.98	$ 99.84	$ 2.86	2.95%	$ 99.89	$ 101.41	$ 1.52	1.52%
		Double - THREE TIER	$ 74.60	$ 76.80	$ 2.20	2.95%	$ 76.83	$ 78.01	$ 1.18	1.54%
		Family - THREE TIER	$ 98.84	$ 101.76	$ 2.92	2.95%	$ 101.81	$ 103.36	$ 1.55	1.52%
		Employee/Spouse - FOUR TIER	$ 74.60	$ 76.80	$ 2.20	2.95%	$ 76.83	$ 78.01	$ 1.18	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 72.73	$ 74.88	$ 2.15	2.96%	$ 74.92	$ 76.06	$ 1.14	1.52%
		Family - FOUR TIER	$ 108.16	$ 111.36	$ 3.20	2.96%	$ 111.42	$ 113.11	$ 1.69	1.52%
HD	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)								
		Individual - ALL TIERS	$ 71.39	$ 73.52	$ 2.13	2.98%	$ 73.53	$ 74.67	$ 1.14	1.55%
		Family - TWO TIER	$ 185.61	$ 191.15	$ 5.54	2.98%	$ 191.18	$ 194.15	$ 2.97	1.55%
		Double - THREE TIER	$ 142.78	$ 147.03	$ 4.25	2.98%	$ 147.06	$ 149.34	$ 2.28	1.55%
		Family - THREE TIER	$ 189.18	$ 194.82	$ 5.64	2.98%	$ 194.86	$ 197.88	$ 3.02	1.55%
		Employee/Spouse - FOUR TIER	$ 142.78	$ 147.03	$ 4.25	2.98%	$ 147.06	$ 149.34	$ 2.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 139.21	$ 143.36	$ 4.15	2.98%	$ 143.38	$ 145.61	$ 2.23	1.56%
		Family - FOUR TIER	$ 207.03	$ 213.20	$ 6.17	2.98%	$ 213.25	$ 216.55	$ 3.30	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)								
		Individual - ALL TIERS	$ 68.75	$ 74.78	$ 6.03	8.77%	$ 70.20	$ 75.96	$ 5.76	8.21%
		Family - TWO TIER	$ 178.75	$ 194.43	$ 15.68	8.77%	$ 182.54	$ 197.48	$ 14.94	8.18%
		Double - THREE TIER	$ 137.50	$ 149.56	$ 12.06	8.77%	$ 140.42	$ 151.91	$ 11.49	8.18%
		Family - THREE TIER	$ 182.18	$ 198.17	$ 15.99	8.78%	$ 186.05	$ 201.28	$ 15.23	8.19%
		Employee/Spouse - FOUR TIER	$ 137.50	$ 149.56	$ 12.06	8.77%	$ 140.42	$ 151.91	$ 11.49	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 134.06	$ 145.82	$ 11.76	8.77%	$ 136.90	$ 148.11	$ 11.21	8.19%
		Family - FOUR TIER	$ 199.38	$ 216.87	$ 17.49	8.77%	$ 203.59	$ 220.27	$ 16.68	8.19%
HD	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)								
		Individual - ALL TIERS	$ 64.80	$ 70.50	$ 5.70	8.80%	$ 66.18	$ 71.61	$ 5.43	8.20%
		Family - TWO TIER	$ 168.48	$ 183.30	$ 14.82	8.80%	$ 172.05	$ 186.18	$ 14.13	8.21%
		Double - THREE TIER	$ 129.60	$ 141.00	$ 11.40	8.80%	$ 132.35	$ 143.21	$ 10.86	8.21%
		Family - THREE TIER	$ 171.72	$ 186.83	$ 15.11	8.80%	$ 175.37	$ 189.76	$ 14.39	8.21%
		Employee/Spouse - FOUR TIER	$ 129.60	$ 141.00	$ 11.40	8.80%	$ 132.35	$ 143.21	$ 10.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 126.37	$ 137.48	$ 11.11	8.79%	$ 129.04	$ 139.63	$ 10.59	8.21%
		Family - FOUR TIER	$ 187.92	$ 204.45	$ 16.53	8.80%	$ 191.91	$ 207.66	$ 15.75	8.21%
HD	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)								
		Individual - ALL TIERS	$ 59.58	$ 64.83	$ 5.25	8.81%	$ 60.84	$ 65.84	$ 5.00	8.22%
		Family - TWO TIER	$ 154.90	$ 168.55	$ 13.65	8.81%	$ 158.18	$ 171.20	$ 13.02	8.23%
		Double - THREE TIER	$ 119.15	$ 129.65	$ 10.50	8.81%	$ 121.68	$ 131.69	$ 10.01	8.23%
		Family - THREE TIER	$ 157.88	$ 171.79	$ 13.91	8.81%	$ 161.22	$ 174.49	$ 13.27	8.23%
		Employee/Spouse - FOUR TIER	$ 119.15	$ 129.65	$ 10.50	8.81%	$ 121.68	$ 131.69	$ 10.01	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 116.17	$ 126.41	$ 10.24	8.81%	$ 118.64	$ 128.40	$ 9.76	8.23%
		Family - FOUR TIER	$ 172.77	$ 188.00	$ 15.23	8.82%	$ 176.44	$ 190.95	$ 14.51	8.22%
HD	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)								
		Individual - ALL TIERS	$ 54.91	$ 59.75	$ 4.84	8.81%	$ 56.08	$ 60.69	$ 4.61	8.22%
		Family - TWO TIER	$ 142.78	$ 155.35	$ 12.57	8.80%	$ 145.81	$ 157.79	$ 11.98	8.22%
		Double - THREE TIER	$ 109.84	$ 119.50	$ 9.66	8.79%	$ 112.16	$ 121.37	$ 9.21	8.21%
		Family - THREE TIER	$ 145.53	$ 158.33	$ 12.80	8.80%	$ 148.62	$ 160.82	$ 12.20	8.21%
		Employee/Spouse - FOUR TIER	$ 109.84	$ 119.50	$ 9.66	8.79%	$ 112.16	$ 121.37	$ 9.21	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 107.08	$ 116.51	$ 9.43	8.81%	$ 109.36	$ 118.34	$ 8.98	8.21%
		Family - FOUR TIER	$ 159.25	$ 173.27	$ 14.02	8.80%	$ 162.63	$ 175.99	$ 13.36	8.21%
HD	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)								
		Individual - ALL TIERS	$ 53.27	$ 57.94	$ 4.67	8.77%	$ 54.39	$ 58.85	$ 4.46	8.20%
		Family - TWO TIER	$ 138.50	$ 150.65	$ 12.15	8.77%	$ 141.43	$ 153.02	$ 11.59	8.19%
		Double - THREE TIER	$ 106.54	$ 115.89	$ 9.35	8.78%	$ 108.80	$ 117.70	$ 8.90	8.18%
		Family - THREE TIER	$ 141.17	$ 153.55	$ 12.38	8.77%	$ 144.16	$ 155.96	$ 11.80	8.19%
		Employee/Spouse - FOUR TIER	$ 106.54	$ 115.89	$ 9.35	8.78%	$ 108.80	$ 117.70	$ 8.90	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 103.87	$ 112.99	$ 9.12	8.78%	$ 106.08	$ 114.76	$ 8.68	8.18%
		Family - FOUR TIER	$ 154.49	$ 168.03	$ 13.54	8.76%	$ 157.76	$ 170.67	$ 12.91	8.18%
HD	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)								
		Individual - ALL TIERS	$ 44.14	$ 48.02	$ 3.88	8.79%	$ 45.07	$ 48.77	$ 3.70	8.21%
		Family - TWO TIER	$ 114.75	$ 124.85	$ 10.10	8.80%	$ 117.19	$ 126.81	$ 9.62	8.21%
		Double - THREE TIER	$ 88.28	$ 96.04	$ 7.76	8.79%	$ 90.15	$ 97.55	$ 7.40	8.21%
		Family - THREE TIER	$ 116.97	$ 127.25	$ 10.28	8.79%	$ 119.45	$ 129.25	$ 9.80	8.20%
		Employee/Spouse - FOUR TIER	$ 88.28	$ 96.04	$ 7.76	8.79%	$ 90.15	$ 97.55	$ 7.40	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 86.07	$ 93.64	$ 7.57	8.80%	$ 87.90	$ 95.11	$ 7.21	8.20%
		Family - FOUR TIER	$ 128.00	$ 139.26	$ 11.26	8.80%	$ 130.71	$ 141.44	$ 10.73	8.21%
HD	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)								
		Individual - ALL TIERS	$ 38.36	$ 41.74	$ 3.38	8.81%	$ 39.18	$ 42.40	$ 3.22	8.22%
		Family - TWO TIER	$ 99.74	$ 108.53	$ 8.79	8.81%	$ 101.86	$ 110.23	$ 8.37	8.22%
		Double - THREE TIER	$ 76.73	$ 83.48	$ 6.75	8.80%	$ 78.35	$ 84.79	$ 6.44	8.22%
		Family - THREE TIER	$ 101.66	$ 110.61	$ 8.95	8.80%	$ 103.82	$ 112.35	$ 8.53	8.22%
		Employee/Spouse - FOUR TIER	$ 76.73	$ 83.48	$ 6.75	8.80%	$ 78.35	$ 84.79	$ 6.44	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 74.81	$ 81.40	$ 6.59	8.81%	$ 76.39	$ 82.67	$ 6.28	8.22%
		Family - FOUR TIER	$ 111.25	$ 121.05	$ 9.80	8.81%	$ 113.61	$ 122.95	$ 9.34	8.22%
HD	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)								
		Individual - ALL TIERS	$ 36.43	$ 39.62	$ 3.19	8.76%	$ 37.20	$ 40.24	$ 3.04	8.17%
		Family - TWO TIER	$ 94.70	$ 103.00	$ 8.30	8.76%	$ 96.71	$ 104.62	$ 7.91	8.18%
		Double - THREE TIER	$ 72.85	$ 79.23	$ 6.38	8.76%	$ 74.39	$ 80.48	$ 6.09	8.19%
		Family - THREE TIER	$ 96.52	$ 104.98	$ 8.46	8.77%	$ 98.57	$ 106.63	$ 8.06	8.18%
		Employee/Spouse - FOUR TIER	$ 72.85	$ 79.23	$ 6.38	8.76%	$ 74.39	$ 80.48	$ 6.09	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 71.03	$ 77.25	$ 6.22	8.76%	$ 72.53	$ 78.47	$ 5.94	8.19%
		Family - FOUR TIER	$ 105.63	$ 114.89	$ 9.26	8.77%	$ 107.87	$ 116.69	$ 8.82	8.18%
HD	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)								
		Individual - ALL TIERS	$ 69.72	$ 75.84	$ 6.12	8.78%	$ 71.19	$ 77.03	$ 5.84	8.20%
		Family - TWO TIER	$ 181.26	$ 197.19	$ 15.93	8.79%	$ 185.09	$ 200.29	$ 15.20	8.21%
		Double - THREE TIER	$ 139.43	$ 151.69	$ 12.26	8.79%	$ 142.39	$ 154.07	$ 11.68	8.20%
		Family - THREE TIER	$ 184.75	$ 200.99	$ 16.24	8.79%	$ 188.65	$ 204.14	$ 15.49	8.21%
		Employee/Spouse - FOUR TIER	$ 139.43	$ 151.69	$ 12.26	8.79%	$ 142.39	$ 154.07	$ 11.68	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 135.94	$ 147.90	$ 11.96	8.80%	$ 138.83	$ 150.22	$ 11.39	8.20%
		Family - FOUR TIER	$ 202.16	$ 219.95	$ 17.79	8.80%	$ 206.45	$ 223.40	$ 16.95	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)								
		Individual - ALL TIERS	$ 70.57	$ 72.67	$ 2.10	2.98%	$ 72.69	$ 73.81	$ 1.12	1.54%
		Family - TWO TIER	$ 183.48	$ 188.95	$ 5.47	2.98%	$ 188.99	$ 191.92	$ 2.93	1.55%
		Double - THREE TIER	$ 141.15	$ 145.35	$ 4.20	2.98%	$ 145.38	$ 147.63	$ 2.25	1.55%
		Family - THREE TIER	$ 187.02	$ 192.58	$ 5.56	2.97%	$ 192.63	$ 195.61	$ 2.98	1.55%
		Employee/Spouse - FOUR TIER	$ 141.15	$ 145.35	$ 4.20	2.98%	$ 145.38	$ 147.63	$ 2.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 137.62	$ 141.71	$ 4.09	2.97%	$ 141.74	$ 143.94	$ 2.20	1.55%
		Family - FOUR TIER	$ 204.66	$ 210.75	$ 6.09	2.98%	$ 210.80	$ 214.06	$ 3.26	1.55%
HD	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)								
		Individual - ALL TIERS	$ 66.53	$ 68.51	$ 1.98	2.98%	$ 68.53	$ 69.59	$ 1.06	1.55%
		Family - TWO TIER	$ 172.97	$ 178.13	$ 5.16	2.98%	$ 178.17	$ 180.93	$ 2.76	1.55%
		Double - THREE TIER	$ 133.06	$ 137.03	$ 3.97	2.98%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Family - THREE TIER	$ 176.30	$ 181.56	$ 5.26	2.98%	$ 181.60	$ 184.41	$ 2.81	1.55%
		Employee/Spouse - FOUR TIER	$ 133.06	$ 137.03	$ 3.97	2.98%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.74	$ 133.60	$ 3.86	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Family - FOUR TIER	$ 192.93	$ 198.69	$ 5.76	2.99%	$ 198.72	$ 201.81	$ 3.09	1.55%
HD	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)								
		Individual - ALL TIERS	$ 61.19	$ 63.01	$ 1.82	2.97%	$ 63.02	$ 64.00	$ 0.98	1.56%
		Family - TWO TIER	$ 159.08	$ 163.84	$ 4.76	2.99%	$ 163.85	$ 166.41	$ 2.56	1.56%
		Double - THREE TIER	$ 122.37	$ 126.03	$ 3.66	2.99%	$ 126.04	$ 128.01	$ 1.97	1.56%
		Family - THREE TIER	$ 162.15	$ 166.99	$ 4.84	2.98%	$ 167.01	$ 169.61	$ 2.60	1.56%
		Employee/Spouse - FOUR TIER	$ 122.37	$ 126.03	$ 3.66	2.99%	$ 126.04	$ 128.01	$ 1.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 119.31	$ 122.88	$ 3.57	2.99%	$ 122.89	$ 124.81	$ 1.92	1.56%
		Family - FOUR TIER	$ 177.43	$ 182.74	$ 5.31	2.99%	$ 182.76	$ 185.61	$ 2.85	1.56%
HD	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)								
		Individual - ALL TIERS	$ 56.42	$ 58.10	$ 1.68	2.98%	$ 58.11	$ 59.01	$ 0.90	1.55%
		Family - TWO TIER	$ 146.69	$ 151.06	$ 4.37	2.98%	$ 151.08	$ 153.44	$ 2.36	1.56%
		Double - THREE TIER	$ 112.84	$ 116.20	$ 3.36	2.98%	$ 116.22	$ 118.03	$ 1.81	1.56%
		Family - THREE TIER	$ 149.51	$ 153.97	$ 4.46	2.98%	$ 153.99	$ 156.39	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 112.84	$ 116.20	$ 3.36	2.98%	$ 116.22	$ 118.03	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 110.02	$ 113.30	$ 3.28	2.98%	$ 113.31	$ 115.08	$ 1.77	1.56%
		Family - FOUR TIER	$ 163.61	$ 168.49	$ 4.88	2.98%	$ 168.51	$ 171.14	$ 2.63	1.56%
HD	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)								
		Individual - ALL TIERS	$ 54.72	$ 56.35	$ 1.63	2.98%	$ 56.37	$ 57.24	$ 0.87	1.54%
		Family - TWO TIER	$ 142.28	$ 146.51	$ 4.23	2.97%	$ 146.55	$ 148.81	$ 2.26	1.54%
		Double - THREE TIER	$ 109.45	$ 112.70	$ 3.25	2.97%	$ 112.73	$ 114.47	$ 1.74	1.54%
		Family - THREE TIER	$ 145.02	$ 149.33	$ 4.31	2.97%	$ 149.37	$ 151.67	$ 2.30	1.54%
		Employee/Spouse - FOUR TIER	$ 109.45	$ 112.70	$ 3.25	2.97%	$ 112.73	$ 114.47	$ 1.74	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 106.71	$ 109.88	$ 3.17	2.97%	$ 109.91	$ 111.61	$ 1.70	1.55%
		Family - FOUR TIER	$ 158.70	$ 163.42	$ 4.72	2.97%	$ 163.46	$ 165.98	$ 2.52	1.54%
HD	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)								
		Individual - ALL TIERS	$ 45.38	$ 46.73	$ 1.35	2.97%	$ 46.75	$ 47.47	$ 0.72	1.54%
		Family - TWO TIER	$ 117.99	$ 121.50	$ 3.51	2.97%	$ 121.52	$ 123.41	$ 1.89	1.56%
		Double - THREE TIER	$ 90.76	$ 93.46	$ 2.70	2.97%	$ 93.48	$ 94.93	$ 1.45	1.55%
		Family - THREE TIER	$ 120.25	$ 123.84	$ 3.59	2.99%	$ 123.87	$ 125.79	$ 1.92	1.55%
		Employee/Spouse - FOUR TIER	$ 90.76	$ 93.46	$ 2.70	2.97%	$ 93.48	$ 94.93	$ 1.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 88.49	$ 91.13	$ 2.64	2.98%	$ 91.15	$ 92.56	$ 1.41	1.55%
		Family - FOUR TIER	$ 131.60	$ 135.52	$ 3.92	2.98%	$ 135.55	$ 137.65	$ 2.10	1.55%
HD	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)								
		Individual - ALL TIERS	$ 39.47	$ 40.65	$ 1.18	2.99%	$ 40.64	$ 41.28	$ 0.64	1.57%
		Family - TWO TIER	$ 102.60	$ 105.68	$ 3.08	3.00%	$ 105.69	$ 107.34	$ 1.65	1.56%
		Double - THREE TIER	$ 78.92	$ 81.29	$ 2.37	3.00%	$ 81.30	$ 82.57	$ 1.27	1.56%
		Family - THREE TIER	$ 104.57	$ 107.71	$ 3.14	3.00%	$ 107.71	$ 109.40	$ 1.69	1.57%
		Employee/Spouse - FOUR TIER	$ 78.92	$ 81.29	$ 2.37	3.00%	$ 81.30	$ 82.57	$ 1.27	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 76.95	$ 79.26	$ 2.31	3.00%	$ 79.26	$ 80.50	$ 1.24	1.56%
		Family - FOUR TIER	$ 114.45	$ 117.87	$ 3.42	2.99%	$ 117.88	$ 119.72	$ 1.84	1.56%
HD	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)								
		Individual - ALL TIERS	$ 37.47	$ 38.59	$ 1.12	2.99%	$ 38.60	$ 39.19	$ 0.59	1.53%
		Family - TWO TIER	$ 97.44	$ 100.33	$ 2.89	2.97%	$ 100.36	$ 101.90	$ 1.54	1.53%
		Double - THREE TIER	$ 74.95	$ 77.17	$ 2.22	2.96%	$ 77.21	$ 78.38	$ 1.17	1.52%
		Family - THREE TIER	$ 99.31	$ 102.25	$ 2.94	2.96%	$ 102.29	$ 103.86	$ 1.57	1.53%
		Employee/Spouse - FOUR TIER	$ 74.95	$ 77.17	$ 2.22	2.96%	$ 77.21	$ 78.38	$ 1.17	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 73.07	$ 75.24	$ 2.17	2.97%	$ 75.27	$ 76.43	$ 1.16	1.54%
		Family - FOUR TIER	$ 108.68	$ 111.90	$ 3.22	2.96%	$ 111.94	$ 113.66	$ 1.72	1.54%
HD	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)								
		Individual - ALL TIERS	$ 49.12	$ 50.58	$ 1.46	2.97%	$ 50.59	$ 51.38	$ 0.79	1.56%
		Family - TWO TIER	$ 127.70	$ 131.52	$ 3.82	2.99%	$ 131.53	$ 133.58	$ 2.05	1.56%
		Double - THREE TIER	$ 98.23	$ 101.17	$ 2.94	2.99%	$ 101.18	$ 102.76	$ 1.58	1.56%
		Family - THREE TIER	$ 130.16	$ 134.05	$ 3.89	2.99%	$ 134.06	$ 136.15	$ 2.09	1.56%
		Employee/Spouse - FOUR TIER	$ 98.23	$ 101.17	$ 2.94	2.99%	$ 101.18	$ 102.76	$ 1.58	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 95.77	$ 98.64	$ 2.87	3.00%	$ 98.65	$ 100.19	$ 1.54	1.56%
		Family - FOUR TIER	$ 142.43	$ 146.69	$ 4.26	2.99%	$ 146.71	$ 149.00	$ 2.29	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)								
		Individual - ALL TIERS	$ 68.92	$ 74.97	$ 6.05	8.78%	$ 70.38	$ 76.15	$ 5.77	8.20%
		Family - TWO TIER	$ 179.19	$ 194.93	$ 15.74	8.78%	$ 182.99	$ 197.99	$ 15.00	8.20%
		Double - THREE TIER	$ 137.84	$ 149.95	$ 12.11	8.79%	$ 140.77	$ 152.30	$ 11.53	8.19%
		Family - THREE TIER	$ 182.64	$ 198.68	$ 16.04	8.78%	$ 186.50	$ 201.80	$ 15.30	8.20%
		Employee/Spouse - FOUR TIER	$ 137.84	$ 149.95	$ 12.11	8.79%	$ 140.77	$ 152.30	$ 11.53	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 134.40	$ 146.20	$ 11.80	8.78%	$ 137.25	$ 148.49	$ 11.24	8.19%
		Family - FOUR TIER	$ 199.86	$ 217.42	$ 17.56	8.79%	$ 204.10	$ 220.83	$ 16.73	8.20%
HD	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)								
		Individual - ALL TIERS	$ 64.97	$ 70.68	$ 5.71	8.79%	$ 66.35	$ 71.79	$ 5.44	8.20%
		Family - TWO TIER	$ 168.93	$ 183.77	$ 14.84	8.78%	$ 172.51	$ 186.66	$ 14.15	8.20%
		Double - THREE TIER	$ 129.95	$ 141.36	$ 11.41	8.78%	$ 132.70	$ 143.58	$ 10.88	8.20%
		Family - THREE TIER	$ 172.18	$ 187.30	$ 15.12	8.78%	$ 175.82	$ 190.24	$ 14.42	8.20%
		Employee/Spouse - FOUR TIER	$ 129.95	$ 141.36	$ 11.41	8.78%	$ 132.70	$ 143.58	$ 10.88	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 126.70	$ 137.83	$ 11.13	8.78%	$ 129.39	$ 139.99	$ 10.60	8.19%
		Family - FOUR TIER	$ 188.42	$ 204.97	$ 16.55	8.78%	$ 192.42	$ 208.19	$ 15.77	8.20%
HD	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)								
		Individual - ALL TIERS	$ 59.75	$ 65.01	$ 5.26	8.80%	$ 61.02	$ 66.03	$ 5.01	8.21%
		Family - TWO TIER	$ 155.34	$ 169.02	$ 13.68	8.81%	$ 158.64	$ 171.67	$ 13.03	8.21%
		Double - THREE TIER	$ 119.50	$ 130.02	$ 10.52	8.80%	$ 122.03	$ 132.06	$ 10.03	8.22%
		Family - THREE TIER	$ 158.33	$ 172.27	$ 13.94	8.80%	$ 161.69	$ 174.97	$ 13.28	8.21%
		Employee/Spouse - FOUR TIER	$ 119.50	$ 130.02	$ 10.52	8.80%	$ 122.03	$ 132.06	$ 10.03	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 116.51	$ 126.76	$ 10.25	8.80%	$ 118.98	$ 128.76	$ 9.78	8.22%
		Family - FOUR TIER	$ 173.27	$ 188.52	$ 15.25	8.80%	$ 176.95	$ 191.48	$ 14.53	8.21%
HD	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)								
		Individual - ALL TIERS	$ 55.09	$ 59.94	$ 4.85	8.80%	$ 56.27	$ 60.88	$ 4.61	8.19%
		Family - TWO TIER	$ 143.25	$ 155.84	$ 12.59	8.79%	$ 146.30	$ 158.29	$ 11.99	8.20%
		Double - THREE TIER	$ 110.20	$ 119.88	$ 9.68	8.78%	$ 112.53	$ 121.76	$ 9.23	8.20%
		Family - THREE TIER	$ 146.01	$ 158.84	$ 12.83	8.79%	$ 149.10	$ 161.33	$ 12.23	8.20%
		Employee/Spouse - FOUR TIER	$ 110.20	$ 119.88	$ 9.68	8.78%	$ 112.53	$ 121.76	$ 9.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 107.44	$ 116.88	$ 9.44	8.79%	$ 109.72	$ 118.72	$ 9.00	8.20%
		Family - FOUR TIER	$ 159.78	$ 173.83	$ 14.05	8.79%	$ 163.17	$ 176.56	$ 13.39	8.21%
HD	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)								
		Individual - ALL TIERS	$ 53.44	$ 58.13	$ 4.69	8.78%	$ 54.57	$ 59.05	$ 4.48	8.21%
		Family - TWO TIER	$ 138.94	$ 151.15	$ 12.21	8.79%	$ 141.89	$ 153.52	$ 11.63	8.20%
		Double - THREE TIER	$ 106.88	$ 116.27	$ 9.39	8.79%	$ 109.15	$ 118.09	$ 8.94	8.19%
		Family - THREE TIER	$ 141.61	$ 154.06	$ 12.45	8.79%	$ 144.62	$ 156.47	$ 11.85	8.19%
		Employee/Spouse - FOUR TIER	$ 106.88	$ 116.27	$ 9.39	8.79%	$ 109.15	$ 118.09	$ 8.94	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 104.21	$ 113.36	$ 9.15	8.78%	$ 106.42	$ 115.14	$ 8.72	8.19%
		Family - FOUR TIER	$ 154.97	$ 168.59	$ 13.62	8.79%	$ 158.26	$ 171.24	$ 12.98	8.20%
HD	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)								
		Individual - ALL TIERS	$ 44.32	$ 48.21	$ 3.89	8.78%	$ 45.26	$ 48.97	$ 3.71	8.20%
		Family - TWO TIER	$ 115.23	$ 125.35	$ 10.12	8.78%	$ 117.67	$ 127.32	$ 9.65	8.20%
		Double - THREE TIER	$ 88.64	$ 96.42	$ 7.78	8.78%	$ 90.51	$ 97.94	$ 7.43	8.21%
		Family - THREE TIER	$ 117.45	$ 127.76	$ 10.31	8.78%	$ 119.94	$ 129.77	$ 9.83	8.20%
		Employee/Spouse - FOUR TIER	$ 88.64	$ 96.42	$ 7.78	8.78%	$ 90.51	$ 97.94	$ 7.43	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 86.42	$ 94.01	$ 7.59	8.78%	$ 88.26	$ 95.49	$ 7.23	8.19%
		Family - FOUR TIER	$ 128.53	$ 139.81	$ 11.28	8.78%	$ 131.25	$ 142.01	$ 10.76	8.20%
HD	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)								
		Individual - ALL TIERS	$ 38.53	$ 41.93	$ 3.40	8.82%	$ 39.35	$ 42.59	$ 3.24	8.23%
		Family - TWO TIER	$ 100.19	$ 109.02	$ 8.83	8.81%	$ 102.31	$ 110.74	$ 8.43	8.24%
		Double - THREE TIER	$ 77.07	$ 83.87	$ 6.80	8.82%	$ 78.70	$ 85.18	$ 6.48	8.23%
		Family - THREE TIER	$ 102.11	$ 111.12	$ 9.01	8.82%	$ 104.28	$ 112.87	$ 8.59	8.24%
		Employee/Spouse - FOUR TIER	$ 77.07	$ 83.87	$ 6.80	8.82%	$ 78.70	$ 85.18	$ 6.48	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 75.14	$ 81.77	$ 6.63	8.82%	$ 76.73	$ 83.05	$ 6.32	8.24%
		Family - FOUR TIER	$ 111.75	$ 121.60	$ 9.85	8.81%	$ 114.12	$ 123.51	$ 9.39	8.23%
HD	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)								
		Individual - ALL TIERS	$ 36.60	$ 39.81	$ 3.21	8.77%	$ 37.37	$ 40.43	$ 3.06	8.19%
		Family - TWO TIER	$ 95.14	$ 103.50	$ 8.36	8.79%	$ 97.17	$ 105.13	$ 7.96	8.19%
		Double - THREE TIER	$ 73.19	$ 79.62	$ 6.43	8.79%	$ 74.74	$ 80.87	$ 6.13	8.20%
		Family - THREE TIER	$ 96.98	$ 105.49	$ 8.51	8.78%	$ 99.03	$ 107.15	$ 8.12	8.20%
		Employee/Spouse - FOUR TIER	$ 73.19	$ 79.62	$ 6.43	8.79%	$ 74.74	$ 80.87	$ 6.13	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 71.36	$ 77.63	$ 6.27	8.79%	$ 72.87	$ 78.84	$ 5.97	8.19%
		Family - FOUR TIER	$ 106.12	$ 115.44	$ 9.32	8.78%	$ 108.38	$ 117.25	$ 8.87	8.18%
HD	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)								
		Individual - ALL TIERS	$ 47.96	$ 52.18	$ 4.22	8.80%	$ 48.98	$ 53.00	$ 4.02	8.21%
		Family - TWO TIER	$ 124.71	$ 135.68	$ 10.97	8.80%	$ 127.35	$ 137.81	$ 10.46	8.21%
		Double - THREE TIER	$ 95.93	$ 104.37	$ 8.44	8.80%	$ 97.96	$ 106.01	$ 8.05	8.22%
		Family - THREE TIER	$ 127.11	$ 138.29	$ 11.18	8.80%	$ 129.80	$ 140.46	$ 10.66	8.21%
		Employee/Spouse - FOUR TIER	$ 95.93	$ 104.37	$ 8.44	8.80%	$ 97.96	$ 106.01	$ 8.05	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 93.53	$ 101.76	$ 8.23	8.80%	$ 95.51	$ 103.36	$ 7.85	8.22%
		Family - FOUR TIER	$ 139.10	$ 151.34	$ 12.24	8.80%	$ 142.05	$ 153.71	$ 11.66	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)								
		Individual - ALL TIERS	$ 48.55	$ 50.00	$ 1.45	2.99%	$ 50.00	$ 50.78	$ 0.78	1.56%
		Family - TWO TIER	$ 126.22	$ 129.99	$ 3.77	2.99%	$ 130.01	$ 132.03	$ 2.02	1.55%
		Double - THREE TIER	$ 97.10	$ 99.99	$ 2.89	2.98%	$ 100.01	$ 101.56	$ 1.55	1.55%
		Family - THREE TIER	$ 128.65	$ 132.49	$ 3.84	2.98%	$ 132.51	$ 134.57	$ 2.06	1.55%
		Employee/Spouse - FOUR TIER	$ 97.10	$ 99.99	$ 2.89	2.98%	$ 100.01	$ 101.56	$ 1.55	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 94.67	$ 97.49	$ 2.82	2.98%	$ 97.51	$ 99.02	$ 1.51	1.55%
		Family - FOUR TIER	$ 140.79	$ 144.99	$ 4.20	2.98%	$ 145.01	$ 147.27	$ 2.26	1.56%
HD	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)								
		Individual - ALL TIERS	$ 45.73	$ 47.09	$ 1.36	2.97%	$ 47.10	$ 47.83	$ 0.73	1.55%
		Family - TWO TIER	$ 118.89	$ 122.44	$ 3.55	2.99%	$ 122.46	$ 124.36	$ 1.90	1.55%
		Double - THREE TIER	$ 91.46	$ 94.19	$ 2.73	2.98%	$ 94.20	$ 95.66	$ 1.46	1.55%
		Family - THREE TIER	$ 121.18	$ 124.80	$ 3.62	2.99%	$ 124.81	$ 126.76	$ 1.95	1.56%
		Employee/Spouse - FOUR TIER	$ 91.46	$ 94.19	$ 2.73	2.98%	$ 94.20	$ 95.66	$ 1.46	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.17	$ 91.83	$ 2.66	2.98%	$ 91.84	$ 93.27	$ 1.43	1.56%
		Family - FOUR TIER	$ 132.61	$ 136.57	$ 3.96	2.99%	$ 136.59	$ 138.71	$ 2.12	1.55%
HD	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)								
		Individual - ALL TIERS	$ 37.12	$ 38.23	$ 1.11	2.99%	$ 38.24	$ 38.83	$ 0.59	1.54%
		Family - TWO TIER	$ 96.52	$ 99.39	$ 2.87	2.97%	$ 99.42	$ 100.95	$ 1.53	1.54%
		Double - THREE TIER	$ 74.25	$ 76.45	$ 2.20	2.96%	$ 76.47	$ 77.65	$ 1.18	1.54%
		Family - THREE TIER	$ 98.38	$ 101.30	$ 2.92	2.97%	$ 101.33	$ 102.89	$ 1.56	1.54%
		Employee/Spouse - FOUR TIER	$ 74.25	$ 76.45	$ 2.20	2.96%	$ 76.47	$ 77.65	$ 1.18	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 72.39	$ 74.54	$ 2.15	2.97%	$ 74.56	$ 75.71	$ 1.15	1.54%
		Family - FOUR TIER	$ 107.66	$ 110.86	$ 3.20	2.97%	$ 110.89	$ 112.60	$ 1.71	1.54%
HD	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)								
		Individual - ALL TIERS	$ 30.29	$ 31.19	$ 0.90	2.97%	$ 31.20	$ 31.68	$ 0.48	1.54%
		Family - TWO TIER	$ 78.75	$ 81.10	$ 2.35	2.98%	$ 81.11	$ 82.37	$ 1.26	1.55%
		Double - THREE TIER	$ 60.57	$ 62.39	$ 1.82	3.00%	$ 62.39	$ 63.36	$ 0.97	1.55%
		Family - THREE TIER	$ 80.26	$ 82.66	$ 2.40	2.99%	$ 82.67	$ 83.96	$ 1.29	1.56%
		Employee/Spouse - FOUR TIER	$ 60.57	$ 62.39	$ 1.82	3.00%	$ 62.39	$ 63.36	$ 0.97	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 59.06	$ 60.83	$ 1.77	3.00%	$ 60.83	$ 61.78	$ 0.95	1.56%
		Family - FOUR TIER	$ 87.83	$ 90.46	$ 2.63	2.99%	$ 90.47	$ 91.88	$ 1.41	1.56%
HD	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)								
		Individual - ALL TIERS	$ 25.49	$ 26.25	$ 0.76	2.98%	$ 26.26	$ 26.66	$ 0.40	1.52%
		Family - TWO TIER	$ 66.28	$ 68.25	$ 1.97	2.97%	$ 68.27	$ 69.32	$ 1.05	1.54%
		Double - THREE TIER	$ 50.99	$ 52.50	$ 1.51	2.96%	$ 52.52	$ 53.32	$ 0.80	1.52%
		Family - THREE TIER	$ 67.56	$ 69.56	$ 2.00	2.96%	$ 69.58	$ 70.65	$ 1.07	1.54%
		Employee/Spouse - FOUR TIER	$ 50.99	$ 52.50	$ 1.51	2.96%	$ 52.52	$ 53.32	$ 0.80	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 49.71	$ 51.19	$ 1.48	2.98%	$ 51.20	$ 51.99	$ 0.79	1.54%
		Family - FOUR TIER	$ 73.93	$ 76.12	$ 2.19	2.96%	$ 76.15	$ 77.32	$ 1.17	1.54%
HD	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)								
		Individual - ALL TIERS	$ 23.77	$ 24.48	$ 0.71	2.99%	$ 24.48	$ 24.86	$ 0.38	1.55%
		Family - TWO TIER	$ 61.79	$ 63.64	$ 1.85	2.99%	$ 63.64	$ 64.64	$ 1.00	1.57%
		Double - THREE TIER	$ 47.53	$ 48.96	$ 1.43	3.01%	$ 48.96	$ 49.73	$ 0.77	1.57%
		Family - THREE TIER	$ 62.98	$ 64.87	$ 1.89	3.00%	$ 64.87	$ 65.89	$ 1.02	1.57%
		Employee/Spouse - FOUR TIER	$ 47.53	$ 48.96	$ 1.43	3.01%	$ 48.96	$ 49.73	$ 0.77	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 46.34	$ 47.73	$ 1.39	3.00%	$ 47.73	$ 48.48	$ 0.75	1.57%
		Family - FOUR TIER	$ 68.92	$ 70.99	$ 2.07	3.00%	$ 70.99	$ 72.10	$ 1.11	1.56%
HD	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)								
		Individual - ALL TIERS	$ 52.70	$ 54.27	$ 1.57	2.98%	$ 54.28	$ 55.12	$ 0.84	1.55%
		Family - TWO TIER	$ 137.02	$ 141.10	$ 4.08	2.98%	$ 141.13	$ 143.32	$ 2.19	1.55%
		Double - THREE TIER	$ 105.40	$ 108.54	$ 3.14	2.98%	$ 108.56	$ 110.25	$ 1.69	1.56%
		Family - THREE TIER	$ 139.65	$ 143.82	$ 4.17	2.99%	$ 143.84	$ 146.07	$ 2.23	1.55%
		Employee/Spouse - FOUR TIER	$ 105.40	$ 108.54	$ 3.14	2.98%	$ 108.56	$ 110.25	$ 1.69	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 102.76	$ 105.83	$ 3.07	2.99%	$ 105.85	$ 107.49	$ 1.64	1.55%
		Family - FOUR TIER	$ 152.83	$ 157.38	$ 4.55	2.98%	$ 157.41	$ 159.86	$ 2.45	1.56%
HD	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)								
		Individual - ALL TIERS	$ 52.07	$ 53.62	$ 1.55	2.98%	$ 53.63	$ 54.46	$ 0.83	1.55%
		Family - TWO TIER	$ 135.38	$ 139.42	$ 4.04	2.98%	$ 139.44	$ 141.61	$ 2.17	1.56%
		Double - THREE TIER	$ 104.14	$ 107.24	$ 3.10	2.98%	$ 107.26	$ 108.93	$ 1.67	1.56%
		Family - THREE TIER	$ 137.98	$ 142.10	$ 4.12	2.99%	$ 142.12	$ 144.33	$ 2.21	1.56%
		Employee/Spouse - FOUR TIER	$ 104.14	$ 107.24	$ 3.10	2.98%	$ 107.26	$ 108.93	$ 1.67	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 101.53	$ 104.56	$ 3.03	2.98%	$ 104.58	$ 106.20	$ 1.62	1.55%
		Family - FOUR TIER	$ 151.00	$ 155.50	$ 4.50	2.98%	$ 155.53	$ 157.94	$ 2.41	1.55%
HD	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)								
		Individual - ALL TIERS	$ 48.96	$ 50.42	$ 1.46	2.98%	$ 50.43	$ 51.21	$ 0.78	1.55%
		Family - TWO TIER	$ 127.29	$ 131.09	$ 3.80	2.99%	$ 131.11	$ 133.15	$ 2.04	1.56%
		Double - THREE TIER	$ 97.92	$ 100.84	$ 2.92	2.98%	$ 100.86	$ 102.42	$ 1.56	1.55%
		Family - THREE TIER	$ 129.74	$ 133.61	$ 3.87	2.98%	$ 133.63	$ 135.71	$ 2.08	1.56%
		Employee/Spouse - FOUR TIER	$ 97.92	$ 100.84	$ 2.92	2.98%	$ 100.86	$ 102.42	$ 1.56	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 95.47	$ 98.32	$ 2.85	2.99%	$ 98.33	$ 99.86	$ 1.53	1.56%
		Family - FOUR TIER	$ 141.98	$ 146.22	$ 4.24	2.99%	$ 146.24	$ 148.51	$ 2.27	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)								
		Individual - ALL TIERS	$ 47.40	$ 51.58	$ 4.18	8.82%	$ 48.41	$ 52.39	$ 3.98	8.22%
		Family - TWO TIER	$ 123.25	$ 134.11	$ 10.86	8.81%	$ 125.86	$ 136.21	$ 10.35	8.22%
		Double - THREE TIER	$ 94.80	$ 103.16	$ 8.36	8.82%	$ 96.82	$ 104.78	$ 7.96	8.22%
		Family - THREE TIER	$ 125.61	$ 136.68	$ 11.07	8.81%	$ 128.28	$ 138.83	$ 10.55	8.22%
		Employee/Spouse - FOUR TIER	$ 94.80	$ 103.16	$ 8.36	8.82%	$ 96.82	$ 104.78	$ 7.96	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 92.43	$ 100.58	$ 8.15	8.82%	$ 94.39	$ 102.16	$ 7.77	8.23%
		Family - FOUR TIER	$ 137.47	$ 149.58	$ 12.11	8.81%	$ 140.38	$ 151.93	$ 11.55	8.23%
HD	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)								
		Individual - ALL TIERS	$ 44.65	$ 48.58	$ 3.93	8.80%	$ 45.60	$ 49.35	$ 3.75	8.22%
		Family - TWO TIER	$ 116.09	$ 126.32	$ 10.23	8.81%	$ 118.55	$ 128.30	$ 9.75	8.22%
		Double - THREE TIER	$ 89.31	$ 97.17	$ 7.86	8.80%	$ 91.19	$ 98.69	$ 7.50	8.22%
		Family - THREE TIER	$ 118.32	$ 128.75	$ 10.43	8.82%	$ 120.84	$ 130.77	$ 9.93	8.22%
		Employee/Spouse - FOUR TIER	$ 89.31	$ 97.17	$ 7.86	8.80%	$ 91.19	$ 98.69	$ 7.50	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 87.07	$ 94.74	$ 7.67	8.81%	$ 88.91	$ 96.22	$ 7.31	8.22%
		Family - FOUR TIER	$ 129.48	$ 140.89	$ 11.41	8.81%	$ 132.24	$ 143.10	$ 10.86	8.21%
HD	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)								
		Individual - ALL TIERS	$ 36.26	$ 39.44	$ 3.18	8.77%	$ 37.02	$ 40.06	$ 3.04	8.21%
		Family - TWO TIER	$ 94.25	$ 102.53	$ 8.28	8.79%	$ 96.26	$ 104.14	$ 7.88	8.19%
		Double - THREE TIER	$ 72.50	$ 78.87	$ 6.37	8.79%	$ 74.04	$ 80.11	$ 6.07	8.20%
		Family - THREE TIER	$ 96.06	$ 104.51	$ 8.45	8.80%	$ 98.11	$ 106.15	$ 8.04	8.19%
		Employee/Spouse - FOUR TIER	$ 72.50	$ 78.87	$ 6.37	8.79%	$ 74.04	$ 80.11	$ 6.07	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 70.69	$ 76.90	$ 6.21	8.78%	$ 72.19	$ 78.11	$ 5.92	8.20%
		Family - FOUR TIER	$ 105.13	$ 114.36	$ 9.23	8.78%	$ 107.36	$ 116.16	$ 8.80	8.20%
HD	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)								
		Individual - ALL TIERS	$ 29.58	$ 32.18	$ 2.60	8.79%	$ 30.21	$ 32.69	$ 2.48	8.21%
		Family - TWO TIER	$ 76.92	$ 83.67	$ 6.75	8.78%	$ 78.55	$ 84.98	$ 6.43	8.19%
		Double - THREE TIER	$ 59.16	$ 64.36	$ 5.20	8.79%	$ 60.42	$ 65.37	$ 4.95	8.19%
		Family - THREE TIER	$ 78.39	$ 85.28	$ 6.89	8.79%	$ 80.06	$ 86.62	$ 6.56	8.19%
		Employee/Spouse - FOUR TIER	$ 59.16	$ 64.36	$ 5.20	8.79%	$ 60.42	$ 65.37	$ 4.95	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 57.69	$ 62.75	$ 5.06	8.77%	$ 58.91	$ 63.74	$ 4.83	8.20%
		Family - FOUR TIER	$ 85.79	$ 93.32	$ 7.53	8.78%	$ 87.61	$ 94.79	$ 7.18	8.20%
HD	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)								
		Individual - ALL TIERS	$ 24.90	$ 27.08	$ 2.18	8.76%	$ 25.43	$ 27.51	$ 2.08	8.18%
		Family - TWO TIER	$ 64.75	$ 70.41	$ 5.66	8.74%	$ 66.11	$ 71.51	$ 5.40	8.17%
		Double - THREE TIER	$ 49.81	$ 54.16	$ 4.35	8.73%	$ 50.86	$ 55.01	$ 4.15	8.16%
		Family - THREE TIER	$ 65.99	$ 71.76	$ 5.77	8.74%	$ 67.38	$ 72.89	$ 5.51	8.18%
		Employee/Spouse - FOUR TIER	$ 49.81	$ 54.16	$ 4.35	8.73%	$ 50.86	$ 55.01	$ 4.15	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 48.56	$ 52.81	$ 4.25	8.75%	$ 49.58	$ 53.64	$ 4.06	8.19%
		Family - FOUR TIER	$ 72.22	$ 78.53	$ 6.31	8.74%	$ 73.74	$ 79.77	$ 6.03	8.18%
HD	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)								
		Individual - ALL TIERS	$ 23.21	$ 25.25	$ 2.04	8.79%	$ 23.71	$ 25.65	$ 1.94	8.18%
		Family - TWO TIER	$ 60.36	$ 65.66	$ 5.30	8.78%	$ 61.64	$ 66.69	$ 5.05	8.19%
		Double - THREE TIER	$ 46.43	$ 50.51	$ 4.08	8.79%	$ 47.41	$ 51.30	$ 3.89	8.21%
		Family - THREE TIER	$ 61.51	$ 66.92	$ 5.41	8.80%	$ 62.82	$ 67.97	$ 5.15	8.20%
		Employee/Spouse - FOUR TIER	$ 46.43	$ 50.51	$ 4.08	8.79%	$ 47.41	$ 51.30	$ 3.89	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 45.27	$ 49.24	$ 3.97	8.77%	$ 46.23	$ 50.02	$ 3.79	8.20%
		Family - FOUR TIER	$ 67.32	$ 73.23	$ 5.91	8.78%	$ 68.75	$ 74.38	$ 5.63	8.19%
HD	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)								
		Individual - ALL TIERS	$ 51.46	$ 55.99	$ 4.53	8.80%	$ 52.55	$ 56.87	$ 4.32	8.22%
		Family - TWO TIER	$ 133.80	$ 145.57	$ 11.77	8.80%	$ 136.63	$ 147.85	$ 11.22	8.21%
		Double - THREE TIER	$ 102.92	$ 111.98	$ 9.06	8.80%	$ 105.10	$ 113.73	$ 8.63	8.21%
		Family - THREE TIER	$ 136.37	$ 148.37	$ 12.00	8.80%	$ 139.26	$ 150.70	$ 11.44	8.21%
		Employee/Spouse - FOUR TIER	$ 102.92	$ 111.98	$ 9.06	8.80%	$ 105.10	$ 113.73	$ 8.63	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 100.35	$ 109.18	$ 8.83	8.80%	$ 102.47	$ 110.89	$ 8.42	8.22%
		Family - FOUR TIER	$ 149.24	$ 162.37	$ 13.13	8.80%	$ 152.40	$ 164.91	$ 12.51	8.21%
HD	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)								
		Individual - ALL TIERS	$ 50.85	$ 55.32	$ 4.47	8.79%	$ 51.93	$ 56.19	$ 4.26	8.20%
		Family - TWO TIER	$ 132.20	$ 143.83	$ 11.63	8.80%	$ 135.01	$ 146.09	$ 11.08	8.21%
		Double - THREE TIER	$ 101.70	$ 110.64	$ 8.94	8.79%	$ 103.85	$ 112.37	$ 8.52	8.20%
		Family - THREE TIER	$ 134.75	$ 146.59	$ 11.84	8.79%	$ 137.61	$ 148.90	$ 11.29	8.20%
		Employee/Spouse - FOUR TIER	$ 101.70	$ 110.64	$ 8.94	8.79%	$ 103.85	$ 112.37	$ 8.52	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 99.16	$ 107.87	$ 8.71	8.78%	$ 101.26	$ 109.56	$ 8.30	8.20%
		Family - FOUR TIER	$ 147.46	$ 160.42	$ 12.96	8.79%	$ 150.59	$ 162.94	$ 12.35	8.20%
HD	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)								
		Individual - ALL TIERS	$ 47.82	$ 52.01	$ 4.19	8.76%	$ 48.83	$ 52.83	$ 4.00	8.19%
		Family - TWO TIER	$ 124.32	$ 135.24	$ 10.92	8.78%	$ 126.95	$ 137.36	$ 10.41	8.20%
		Double - THREE TIER	$ 95.63	$ 104.03	$ 8.40	8.78%	$ 97.65	$ 105.66	$ 8.01	8.20%
		Family - THREE TIER	$ 126.71	$ 137.84	$ 11.13	8.78%	$ 129.40	$ 140.00	$ 10.60	8.19%
		Employee/Spouse - FOUR TIER	$ 95.63	$ 104.03	$ 8.40	8.78%	$ 97.65	$ 105.66	$ 8.01	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 93.24	$ 101.43	$ 8.19	8.78%	$ 95.22	$ 103.02	$ 7.80	8.19%
		Family - FOUR TIER	$ 138.67	$ 150.84	$ 12.17	8.78%	$ 141.60	$ 153.21	$ 11.61	8.20%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)								
		Individual - ALL TIERS	$ 38.88	$ 40.04	$ 1.16	2.98%	$ 40.05	$ 40.67	$ 0.62	1.55%
		Family - TWO TIER	$ 101.09	$ 104.10	$ 3.01	2.98%	$ 104.12	$ 105.73	$ 1.61	1.55%
		Double - THREE TIER	$ 77.76	$ 80.08	$ 2.32	2.98%	$ 80.09	$ 81.33	$ 1.24	1.55%
		Family - THREE TIER	$ 103.03	$ 106.10	$ 3.07	2.98%	$ 106.12	$ 107.77	$ 1.65	1.55%
		Employee/Spouse - FOUR TIER	$ 77.76	$ 80.08	$ 2.32	2.98%	$ 80.09	$ 81.33	$ 1.24	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 75.82	$ 78.08	$ 2.26	2.98%	$ 78.09	$ 79.30	$ 1.21	1.55%
		Family - FOUR TIER	$ 112.75	$ 116.11	$ 3.36	2.98%	$ 116.14	$ 117.94	$ 1.80	1.55%
HD	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)								
		Individual - ALL TIERS	$ 31.28	$ 32.21	$ 0.93	2.97%	$ 32.22	$ 32.72	$ 0.50	1.55%
		Family - TWO TIER	$ 81.34	$ 83.75	$ 2.41	2.96%	$ 83.78	$ 85.07	$ 1.29	1.54%
		Double - THREE TIER	$ 62.57	$ 64.42	$ 1.85	2.96%	$ 64.45	$ 65.44	$ 0.99	1.54%
		Family - THREE TIER	$ 82.90	$ 85.36	$ 2.46	2.97%	$ 85.39	$ 86.70	$ 1.31	1.53%
		Employee/Spouse - FOUR TIER	$ 62.57	$ 64.42	$ 1.85	2.96%	$ 64.45	$ 65.44	$ 0.99	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 61.00	$ 62.81	$ 1.81	2.97%	$ 62.83	$ 63.80	$ 0.97	1.54%
		Family - FOUR TIER	$ 90.72	$ 93.42	$ 2.70	2.98%	$ 93.45	$ 94.88	$ 1.43	1.53%
HD	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)								
		Individual - ALL TIERS	$ 25.99	$ 26.76	$ 0.77	2.96%	$ 26.77	$ 27.18	$ 0.41	1.53%
		Family - TWO TIER	$ 67.58	$ 69.59	$ 2.01	2.97%	$ 69.60	$ 70.68	$ 1.08	1.55%
		Double - THREE TIER	$ 51.98	$ 53.53	$ 1.55	2.98%	$ 53.54	$ 54.37	$ 0.83	1.55%
		Family - THREE TIER	$ 68.88	$ 70.93	$ 2.05	2.98%	$ 70.94	$ 72.04	$ 1.10	1.55%
		Employee/Spouse - FOUR TIER	$ 51.98	$ 53.53	$ 1.55	2.98%	$ 53.54	$ 54.37	$ 0.83	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 50.68	$ 52.19	$ 1.51	2.98%	$ 52.20	$ 53.01	$ 0.81	1.55%
		Family - FOUR TIER	$ 75.37	$ 77.62	$ 2.25	2.99%	$ 77.63	$ 78.84	$ 1.21	1.56%
HD	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)								
		Individual - ALL TIERS	$ 24.09	$ 24.81	$ 0.72	2.99%	$ 24.82	$ 25.20	$ 0.38	1.53%
		Family - TWO TIER	$ 62.64	$ 64.50	$ 1.86	2.97%	$ 64.52	$ 65.51	$ 0.99	1.53%
		Double - THREE TIER	$ 48.19	$ 49.62	$ 1.43	2.97%	$ 49.63	$ 50.39	$ 0.76	1.53%
		Family - THREE TIER	$ 63.85	$ 65.74	$ 1.89	2.96%	$ 65.76	$ 66.77	$ 1.01	1.54%
		Employee/Spouse - FOUR TIER	$ 48.19	$ 49.62	$ 1.43	2.97%	$ 49.63	$ 50.39	$ 0.76	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 46.98	$ 48.38	$ 1.40	2.98%	$ 48.39	$ 49.13	$ 0.74	1.53%
		Family - FOUR TIER	$ 69.87	$ 71.94	$ 2.07	2.96%	$ 71.97	$ 73.07	$ 1.10	1.53%
HD	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)								
		Individual - ALL TIERS	$ 51.23	$ 52.76	$ 1.53	2.99%	$ 52.76	$ 53.58	$ 0.82	1.55%
		Family - TWO TIER	$ 133.19	$ 137.17	$ 3.98	2.99%	$ 137.19	$ 139.32	$ 2.13	1.55%
		Double - THREE TIER	$ 102.46	$ 105.51	$ 3.05	2.98%	$ 105.53	$ 107.17	$ 1.64	1.55%
		Family - THREE TIER	$ 135.75	$ 139.81	$ 4.06	2.99%	$ 139.83	$ 142.00	$ 2.17	1.55%
		Employee/Spouse - FOUR TIER	$ 102.46	$ 105.51	$ 3.05	2.98%	$ 105.53	$ 107.17	$ 1.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 99.89	$ 102.88	$ 2.99	2.99%	$ 102.89	$ 104.49	$ 1.60	1.56%
		Family - FOUR TIER	$ 148.56	$ 152.99	$ 4.43	2.98%	$ 153.02	$ 155.40	$ 2.38	1.56%
HD	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)								
		Individual - ALL TIERS	$ 50.66	$ 52.17	$ 1.51	2.98%	$ 52.18	$ 52.99	$ 0.81	1.55%
		Family - TWO TIER	$ 131.72	$ 135.64	$ 3.92	2.98%	$ 135.68	$ 137.77	$ 2.09	1.54%
		Double - THREE TIER	$ 101.33	$ 104.34	$ 3.01	2.97%	$ 104.37	$ 105.98	$ 1.61	1.54%
		Family - THREE TIER	$ 134.26	$ 138.25	$ 3.99	2.97%	$ 138.28	$ 140.42	$ 2.14	1.55%
		Employee/Spouse - FOUR TIER	$ 101.33	$ 104.34	$ 3.01	2.97%	$ 104.37	$ 105.98	$ 1.61	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 98.79	$ 101.73	$ 2.94	2.98%	$ 101.76	$ 103.33	$ 1.57	1.54%
		Family - FOUR TIER	$ 146.92	$ 151.29	$ 4.37	2.97%	$ 151.33	$ 153.67	$ 2.34	1.55%
HD	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)								
		Individual - ALL TIERS	$ 47.84	$ 49.27	$ 1.43	2.99%	$ 49.27	$ 50.04	$ 0.77	1.56%
		Family - TWO TIER	$ 124.37	$ 128.09	$ 3.72	2.99%	$ 128.10	$ 130.10	$ 2.00	1.56%
		Double - THREE TIER	$ 95.67	$ 98.53	$ 2.86	2.99%	$ 98.54	$ 100.08	$ 1.54	1.56%
		Family - THREE TIER	$ 126.76	$ 130.55	$ 3.79	2.99%	$ 130.57	$ 132.60	$ 2.03	1.55%
		Employee/Spouse - FOUR TIER	$ 95.67	$ 98.53	$ 2.86	2.99%	$ 98.54	$ 100.08	$ 1.54	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 93.28	$ 96.07	$ 2.79	2.99%	$ 96.08	$ 97.58	$ 1.50	1.56%
		Family - FOUR TIER	$ 138.72	$ 142.87	$ 4.15	2.99%	$ 142.89	$ 145.11	$ 2.22	1.55%
HD	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)								
		Individual - ALL TIERS	$ 39.26	$ 40.43	$ 1.17	2.98%	$ 40.44	$ 41.06	$ 0.62	1.53%
		Family - TWO TIER	$ 102.07	$ 105.12	$ 3.05	2.99%	$ 105.14	$ 106.77	$ 1.63	1.55%
		Double - THREE TIER	$ 78.52	$ 80.86	$ 2.34	2.98%	$ 80.87	$ 82.13	$ 1.26	1.56%
		Family - THREE TIER	$ 104.04	$ 107.14	$ 3.10	2.98%	$ 107.16	$ 108.82	$ 1.66	1.55%
		Employee/Spouse - FOUR TIER	$ 78.52	$ 80.86	$ 2.34	2.98%	$ 80.87	$ 82.13	$ 1.26	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 76.56	$ 78.84	$ 2.28	2.98%	$ 78.85	$ 80.08	$ 1.23	1.56%
		Family - FOUR TIER	$ 113.85	$ 117.25	$ 3.40	2.99%	$ 117.27	$ 119.09	$ 1.82	1.55%
HD	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)								
		Individual - ALL TIERS	$ 32.34	$ 33.30	$ 0.96	2.97%	$ 33.31	$ 33.83	$ 0.52	1.56%
		Family - TWO TIER	$ 84.09	$ 86.59	$ 2.50	2.97%	$ 86.62	$ 87.95	$ 1.33	1.54%
		Double - THREE TIER	$ 64.69	$ 66.61	$ 1.92	2.97%	$ 66.63	$ 67.65	$ 1.02	1.53%
		Family - THREE TIER	$ 85.71	$ 88.25	$ 2.54	2.96%	$ 88.28	$ 89.64	$ 1.36	1.54%
		Employee/Spouse - FOUR TIER	$ 64.69	$ 66.61	$ 1.92	2.97%	$ 66.63	$ 67.65	$ 1.02	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 63.07	$ 64.94	$ 1.87	2.96%	$ 64.96	$ 65.96	$ 1.00	1.54%
		Family - FOUR TIER	$ 93.80	$ 96.58	$ 2.78	2.96%	$ 96.61	$ 98.10	$ 1.49	1.54%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)								
		Individual - ALL TIERS	$ 37.97	$ 41.31	$ 3.34	8.80%	$ 38.78	$ 41.95	$ 3.17	8.17%
		Family - TWO TIER	$ 98.72	$ 107.39	$ 8.67	8.78%	$ 100.81	$ 109.08	$ 8.27	8.20%
		Double - THREE TIER	$ 75.94	$ 82.61	$ 6.67	8.78%	$ 77.56	$ 83.91	$ 6.35	8.19%
		Family - THREE TIER	$ 100.62	$ 109.46	$ 8.84	8.79%	$ 102.75	$ 111.18	$ 8.43	8.20%
		Employee/Spouse - FOUR TIER	$ 75.94	$ 82.61	$ 6.67	8.78%	$ 77.56	$ 83.91	$ 6.35	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 74.04	$ 80.55	$ 6.51	8.79%	$ 75.62	$ 81.81	$ 6.19	8.19%
		Family - FOUR TIER	$ 110.11	$ 119.79	$ 9.68	8.79%	$ 112.44	$ 121.67	$ 9.23	8.21%
HD	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)								
		Individual - ALL TIERS	$ 30.55	$ 33.23	$ 2.68	8.77%	$ 31.19	$ 33.75	$ 2.56	8.21%
		Family - TWO TIER	$ 79.42	$ 86.40	$ 6.98	8.79%	$ 81.10	$ 87.76	$ 6.66	8.21%
		Double - THREE TIER	$ 61.09	$ 66.46	$ 5.37	8.79%	$ 62.39	$ 67.51	$ 5.12	8.21%
		Family - THREE TIER	$ 80.95	$ 88.06	$ 7.11	8.78%	$ 82.66	$ 89.45	$ 6.79	8.21%
		Employee/Spouse - FOUR TIER	$ 61.09	$ 66.46	$ 5.37	8.79%	$ 62.39	$ 67.51	$ 5.12	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 59.57	$ 64.80	$ 5.23	8.78%	$ 60.83	$ 65.82	$ 4.99	8.20%
		Family - FOUR TIER	$ 88.58	$ 96.37	$ 7.79	8.79%	$ 90.46	$ 97.88	$ 7.42	8.20%
HD	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)								
		Individual - ALL TIERS	$ 25.39	$ 27.61	$ 2.22	8.74%	$ 25.93	$ 28.05	$ 2.12	8.18%
		Family - TWO TIER	$ 66.00	$ 71.79	$ 5.79	8.77%	$ 67.39	$ 72.92	$ 5.53	8.21%
		Double - THREE TIER	$ 50.77	$ 55.22	$ 4.45	8.77%	$ 51.84	$ 56.09	$ 4.25	8.20%
		Family - THREE TIER	$ 67.27	$ 73.17	$ 5.90	8.77%	$ 68.70	$ 74.32	$ 5.62	8.18%
		Employee/Spouse - FOUR TIER	$ 50.77	$ 55.22	$ 4.45	8.77%	$ 51.84	$ 56.09	$ 4.25	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 49.50	$ 53.84	$ 4.34	8.77%	$ 50.55	$ 54.69	$ 4.14	8.19%
		Family - FOUR TIER	$ 73.61	$ 80.07	$ 6.46	8.78%	$ 75.17	$ 81.33	$ 6.16	8.19%
HD	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)								
		Individual - ALL TIERS	$ 23.53	$ 25.59	$ 2.06	8.75%	$ 24.03	$ 25.99	$ 1.96	8.16%
		Family - TWO TIER	$ 61.20	$ 66.54	$ 5.34	8.73%	$ 62.49	$ 67.59	$ 5.10	8.16%
		Double - THREE TIER	$ 47.07	$ 51.19	$ 4.12	8.75%	$ 48.07	$ 51.99	$ 3.92	8.15%
		Family - THREE TIER	$ 62.37	$ 67.82	$ 5.45	8.74%	$ 63.70	$ 68.89	$ 5.19	8.15%
		Employee/Spouse - FOUR TIER	$ 47.07	$ 51.19	$ 4.12	8.75%	$ 48.07	$ 51.99	$ 3.92	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 45.90	$ 49.91	$ 4.01	8.74%	$ 46.87	$ 50.69	$ 3.82	8.15%
		Family - FOUR TIER	$ 68.25	$ 74.22	$ 5.97	8.75%	$ 69.70	$ 75.38	$ 5.68	8.15%
HD	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)								
		Individual - ALL TIERS	$ 50.03	$ 54.43	$ 4.40	8.79%	$ 51.09	$ 55.28	$ 4.19	8.20%
		Family - TWO TIER	$ 130.06	$ 141.51	$ 11.45	8.80%	$ 132.82	$ 143.73	$ 10.91	8.21%
		Double - THREE TIER	$ 100.05	$ 108.85	$ 8.80	8.80%	$ 102.17	$ 110.56	$ 8.39	8.21%
		Family - THREE TIER	$ 132.56	$ 144.23	$ 11.67	8.80%	$ 135.37	$ 146.49	$ 11.12	8.21%
		Employee/Spouse - FOUR TIER	$ 100.05	$ 108.85	$ 8.80	8.80%	$ 102.17	$ 110.56	$ 8.39	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 97.55	$ 106.13	$ 8.58	8.80%	$ 99.61	$ 107.80	$ 8.19	8.22%
		Family - FOUR TIER	$ 145.07	$ 157.84	$ 12.77	8.80%	$ 148.15	$ 160.31	$ 12.16	8.21%
HD	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)								
		Individual - ALL TIERS	$ 49.47	$ 53.82	$ 4.35	8.79%	$ 50.52	$ 54.67	$ 4.15	8.21%
		Family - TWO TIER	$ 128.62	$ 139.93	$ 11.31	8.79%	$ 131.36	$ 142.13	$ 10.77	8.20%
		Double - THREE TIER	$ 98.95	$ 107.64	$ 8.69	8.78%	$ 101.04	$ 109.33	$ 8.29	8.20%
		Family - THREE TIER	$ 131.10	$ 142.62	$ 11.52	8.79%	$ 133.88	$ 144.86	$ 10.98	8.20%
		Employee/Spouse - FOUR TIER	$ 98.95	$ 107.64	$ 8.69	8.78%	$ 101.04	$ 109.33	$ 8.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 96.47	$ 104.95	$ 8.48	8.79%	$ 98.51	$ 106.60	$ 8.09	8.21%
		Family - FOUR TIER	$ 143.47	$ 156.08	$ 12.61	8.79%	$ 146.51	$ 158.53	$ 12.02	8.20%
HD	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)								
		Individual - ALL TIERS	$ 46.71	$ 50.82	$ 4.11	8.80%	$ 47.70	$ 51.62	$ 3.92	8.22%
		Family - TWO TIER	$ 121.45	$ 132.14	$ 10.69	8.80%	$ 124.03	$ 134.22	$ 10.19	8.22%
		Double - THREE TIER	$ 93.42	$ 101.65	$ 8.23	8.81%	$ 95.40	$ 103.25	$ 7.85	8.23%
		Family - THREE TIER	$ 123.78	$ 134.69	$ 10.91	8.81%	$ 126.41	$ 136.80	$ 10.39	8.22%
		Employee/Spouse - FOUR TIER	$ 93.42	$ 101.65	$ 8.23	8.81%	$ 95.40	$ 103.25	$ 7.85	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 91.09	$ 99.11	$ 8.02	8.80%	$ 93.01	$ 100.66	$ 7.65	8.22%
		Family - FOUR TIER	$ 135.46	$ 147.39	$ 11.93	8.81%	$ 138.33	$ 149.71	$ 11.38	8.23%
HD	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)								
		Individual - ALL TIERS	$ 38.34	$ 41.71	$ 3.37	8.79%	$ 39.16	$ 42.36	$ 3.20	8.17%
		Family - TWO TIER	$ 99.69	$ 108.44	$ 8.75	8.78%	$ 101.81	$ 110.15	$ 8.34	8.19%
		Double - THREE TIER	$ 76.69	$ 83.42	$ 6.73	8.78%	$ 78.31	$ 84.73	$ 6.42	8.20%
		Family - THREE TIER	$ 101.61	$ 110.53	$ 8.92	8.78%	$ 103.76	$ 112.27	$ 8.51	8.20%
		Employee/Spouse - FOUR TIER	$ 76.69	$ 83.42	$ 6.73	8.78%	$ 78.31	$ 84.73	$ 6.42	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 74.77	$ 81.33	$ 6.56	8.77%	$ 76.35	$ 82.61	$ 6.26	8.20%
		Family - FOUR TIER	$ 111.19	$ 120.96	$ 9.77	8.79%	$ 113.55	$ 122.86	$ 9.31	8.20%
HD	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)								
		Individual - ALL TIERS	$ 31.58	$ 34.36	$ 2.78	8.80%	$ 32.25	$ 34.90	$ 2.65	8.22%
		Family - TWO TIER	$ 82.11	$ 89.33	$ 7.22	8.79%	$ 83.85	$ 90.73	$ 6.88	8.21%
		Double - THREE TIER	$ 63.17	$ 68.72	$ 5.55	8.79%	$ 64.50	$ 69.79	$ 5.29	8.20%
		Family - THREE TIER	$ 83.69	$ 91.05	$ 7.36	8.79%	$ 85.47	$ 92.48	$ 7.01	8.20%
		Employee/Spouse - FOUR TIER	$ 63.17	$ 68.72	$ 5.55	8.79%	$ 64.50	$ 69.79	$ 5.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 61.59	$ 67.00	$ 5.41	8.78%	$ 62.89	$ 68.05	$ 5.16	8.20%
		Family - FOUR TIER	$ 91.58	$ 99.64	$ 8.06	8.80%	$ 93.53	$ 101.20	$ 7.67	8.20%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)								
		Individual - ALL TIERS	$ 27.42	$ 28.24	$ 0.82	2.99%	$ 28.24	$ 28.68	$ 0.44	1.56%
		Family - TWO TIER	$ 71.28	$ 73.42	$ 2.14	3.00%	$ 73.42	$ 74.57	$ 1.15	1.57%
		Double - THREE TIER	$ 54.83	$ 56.47	$ 1.64	2.99%	$ 56.48	$ 57.36	$ 0.88	1.56%
		Family - THREE TIER	$ 72.65	$ 74.83	$ 2.18	3.00%	$ 74.83	$ 76.00	$ 1.17	1.56%
		Employee/Spouse - FOUR TIER	$ 54.83	$ 56.47	$ 1.64	2.99%	$ 56.48	$ 57.36	$ 0.88	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 53.46	$ 55.06	$ 1.60	2.99%	$ 55.07	$ 55.93	$ 0.86	1.56%
		Family - FOUR TIER	$ 79.51	$ 81.89	$ 2.38	2.99%	$ 81.89	$ 83.17	$ 1.28	1.56%
HD	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)								
		Individual - ALL TIERS	$ 25.62	$ 26.38	$ 0.76	2.97%	$ 26.39	$ 26.80	$ 0.41	1.55%
		Family - TWO TIER	$ 66.62	$ 68.60	$ 1.98	2.97%	$ 68.62	$ 69.67	$ 1.05	1.53%
		Double - THREE TIER	$ 51.25	$ 52.77	$ 1.52	2.97%	$ 52.79	$ 53.60	$ 0.81	1.53%
		Family - THREE TIER	$ 67.90	$ 69.92	$ 2.02	2.97%	$ 69.94	$ 71.01	$ 1.07	1.53%
		Employee/Spouse - FOUR TIER	$ 51.25	$ 52.77	$ 1.52	2.97%	$ 52.79	$ 53.60	$ 0.81	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 49.97	$ 51.45	$ 1.48	2.96%	$ 51.47	$ 52.26	$ 0.79	1.53%
		Family - FOUR TIER	$ 74.31	$ 76.51	$ 2.20	2.96%	$ 76.54	$ 77.71	$ 1.17	1.53%
HD	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)								
		Individual - ALL TIERS	$ 60.81	$ 62.62	$ 1.81	2.98%	$ 62.64	$ 63.61	$ 0.97	1.55%
		Family - TWO TIER	$ 158.11	$ 162.82	$ 4.71	2.98%	$ 162.85	$ 165.37	$ 2.52	1.55%
		Double - THREE TIER	$ 121.62	$ 125.24	$ 3.62	2.98%	$ 125.27	$ 127.21	$ 1.94	1.55%
		Family - THREE TIER	$ 161.15	$ 165.95	$ 4.80	2.98%	$ 165.99	$ 168.55	$ 2.56	1.54%
		Employee/Spouse - FOUR TIER	$ 121.62	$ 125.24	$ 3.62	2.98%	$ 125.27	$ 127.21	$ 1.94	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 118.58	$ 122.11	$ 3.53	2.98%	$ 122.14	$ 124.03	$ 1.89	1.55%
		Family - FOUR TIER	$ 176.35	$ 181.60	$ 5.25	2.98%	$ 181.65	$ 184.46	$ 2.81	1.55%
HD	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)								
		Individual - ALL TIERS	$ 60.12	$ 61.91	$ 1.79	2.98%	$ 61.92	$ 62.88	$ 0.96	1.55%
		Family - TWO TIER	$ 156.30	$ 160.97	$ 4.67	2.99%	$ 160.99	$ 163.50	$ 2.51	1.56%
		Double - THREE TIER	$ 120.23	$ 123.82	$ 3.59	2.99%	$ 123.84	$ 125.77	$ 1.93	1.56%
		Family - THREE TIER	$ 159.31	$ 164.07	$ 4.76	2.99%	$ 164.09	$ 166.64	$ 2.55	1.55%
		Employee/Spouse - FOUR TIER	$ 120.23	$ 123.82	$ 3.59	2.99%	$ 123.84	$ 125.77	$ 1.93	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 117.23	$ 120.73	$ 3.50	2.99%	$ 120.74	$ 122.62	$ 1.88	1.56%
		Family - FOUR TIER	$ 174.34	$ 179.54	$ 5.20	2.98%	$ 179.57	$ 182.36	$ 2.79	1.55%
HD	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)								
		Individual - ALL TIERS	$ 56.61	$ 58.30	$ 1.69	2.99%	$ 58.31	$ 59.21	$ 0.90	1.54%
		Family - TWO TIER	$ 147.18	$ 151.57	$ 4.39	2.98%	$ 151.59	$ 153.95	$ 2.36	1.56%
		Double - THREE TIER	$ 113.21	$ 116.59	$ 3.38	2.99%	$ 116.61	$ 118.42	$ 1.81	1.55%
		Family - THREE TIER	$ 150.01	$ 154.49	$ 4.48	2.99%	$ 154.51	$ 156.91	$ 2.40	1.55%
		Employee/Spouse - FOUR TIER	$ 113.21	$ 116.59	$ 3.38	2.99%	$ 116.61	$ 118.42	$ 1.81	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 110.38	$ 113.68	$ 3.30	2.99%	$ 113.70	$ 115.46	$ 1.76	1.55%
		Family - FOUR TIER	$ 164.16	$ 169.06	$ 4.90	2.98%	$ 169.09	$ 171.72	$ 2.63	1.56%
HD	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)								
		Individual - ALL TIERS	$ 45.49	$ 46.85	$ 1.36	2.99%	$ 46.86	$ 47.58	$ 0.72	1.54%
		Family - TWO TIER	$ 118.29	$ 121.80	$ 3.51	2.97%	$ 121.83	$ 123.71	$ 1.88	1.54%
		Double - THREE TIER	$ 90.99	$ 93.69	$ 2.70	2.97%	$ 93.72	$ 95.16	$ 1.44	1.54%
		Family - THREE TIER	$ 120.56	$ 124.14	$ 3.58	2.97%	$ 124.18	$ 126.09	$ 1.91	1.54%
		Employee/Spouse - FOUR TIER	$ 90.99	$ 93.69	$ 2.70	2.97%	$ 93.72	$ 95.16	$ 1.44	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 88.71	$ 91.35	$ 2.64	2.98%	$ 91.38	$ 92.78	$ 1.40	1.53%
		Family - FOUR TIER	$ 131.93	$ 135.85	$ 3.92	2.97%	$ 135.89	$ 137.99	$ 2.10	1.55%
HD	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)								
		Individual - ALL TIERS	$ 37.10	$ 38.21	$ 1.11	2.99%	$ 38.21	$ 38.81	$ 0.60	1.57%
		Family - TWO TIER	$ 96.46	$ 99.33	$ 2.87	2.98%	$ 99.35	$ 100.89	$ 1.54	1.55%
		Double - THREE TIER	$ 74.20	$ 76.41	$ 2.21	2.98%	$ 76.43	$ 77.61	$ 1.18	1.54%
		Family - THREE TIER	$ 98.32	$ 101.24	$ 2.92	2.97%	$ 101.27	$ 102.83	$ 1.56	1.54%
		Employee/Spouse - FOUR TIER	$ 74.20	$ 76.41	$ 2.21	2.98%	$ 76.43	$ 77.61	$ 1.18	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 72.35	$ 74.50	$ 2.15	2.97%	$ 74.52	$ 75.67	$ 1.15	1.54%
		Family - FOUR TIER	$ 107.59	$ 110.80	$ 3.21	2.98%	$ 110.82	$ 112.54	$ 1.72	1.55%
HD	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)								
		Individual - ALL TIERS	$ 31.28	$ 32.21	$ 0.93	2.97%	$ 32.22	$ 32.72	$ 0.50	1.55%
		Family - TWO TIER	$ 81.32	$ 83.75	$ 2.43	2.99%	$ 83.76	$ 85.07	$ 1.31	1.56%
		Double - THREE TIER	$ 62.56	$ 64.42	$ 1.86	2.97%	$ 64.43	$ 65.44	$ 1.01	1.57%
		Family - THREE TIER	$ 82.89	$ 85.36	$ 2.47	2.98%	$ 85.38	$ 86.70	$ 1.32	1.55%
		Employee/Spouse - FOUR TIER	$ 62.56	$ 64.42	$ 1.86	2.97%	$ 64.43	$ 65.44	$ 1.01	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 60.99	$ 62.81	$ 1.82	2.98%	$ 62.82	$ 63.80	$ 0.98	1.56%
		Family - FOUR TIER	$ 90.71	$ 93.42	$ 2.71	2.99%	$ 93.43	$ 94.88	$ 1.45	1.55%
HD	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)								
		Individual - ALL TIERS	$ 29.17	$ 30.04	$ 0.87	2.98%	$ 30.04	$ 30.51	$ 0.47	1.56%
		Family - TWO TIER	$ 75.83	$ 78.10	$ 2.27	2.99%	$ 78.11	$ 79.33	$ 1.22	1.56%
		Double - THREE TIER	$ 58.33	$ 60.08	$ 1.75	3.00%	$ 60.08	$ 61.02	$ 0.94	1.56%
		Family - THREE TIER	$ 77.29	$ 79.60	$ 2.31	2.99%	$ 79.61	$ 80.85	$ 1.24	1.56%
		Employee/Spouse - FOUR TIER	$ 58.33	$ 60.08	$ 1.75	3.00%	$ 60.08	$ 61.02	$ 0.94	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 56.87	$ 58.58	$ 1.71	3.01%	$ 58.58	$ 59.50	$ 0.92	1.57%
		Family - FOUR TIER	$ 84.58	$ 87.11	$ 2.53	2.99%	$ 87.12	$ 88.48	$ 1.36	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)								
		Individual - ALL TIERS	$ 26.77	$ 29.13	$ 2.36	8.82%	$ 27.34	$ 29.59	$ 2.25	8.23%
		Family - TWO TIER	$ 69.60	$ 75.74	$ 6.14	8.82%	$ 71.08	$ 76.93	$ 5.85	8.23%
		Double - THREE TIER	$ 53.54	$ 58.26	$ 4.72	8.82%	$ 54.68	$ 59.18	$ 4.50	8.23%
		Family - THREE TIER	$ 70.94	$ 77.20	$ 6.26	8.82%	$ 72.45	$ 78.41	$ 5.96	8.23%
		Employee/Spouse - FOUR TIER	$ 53.54	$ 58.26	$ 4.72	8.82%	$ 54.68	$ 59.18	$ 4.50	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 52.20	$ 56.80	$ 4.60	8.81%	$ 53.30	$ 57.70	$ 4.40	8.26%
		Family - FOUR TIER	$ 77.63	$ 84.48	$ 6.85	8.82%	$ 79.28	$ 85.81	$ 6.53	8.24%
HD	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)								
		Individual - ALL TIERS	$ 25.03	$ 27.22	$ 2.19	8.75%	$ 25.56	$ 27.65	$ 2.09	8.18%
		Family - TWO TIER	$ 65.05	$ 70.77	$ 5.72	8.79%	$ 66.44	$ 71.88	$ 5.44	8.19%
		Double - THREE TIER	$ 50.04	$ 54.44	$ 4.40	8.79%	$ 51.11	$ 55.29	$ 4.18	8.18%
		Family - THREE TIER	$ 66.31	$ 72.13	$ 5.82	8.78%	$ 67.71	$ 73.26	$ 5.55	8.20%
		Employee/Spouse - FOUR TIER	$ 50.04	$ 54.44	$ 4.40	8.79%	$ 51.11	$ 55.29	$ 4.18	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 48.79	$ 53.08	$ 4.29	8.79%	$ 49.83	$ 53.91	$ 4.08	8.19%
		Family - FOUR TIER	$ 72.57	$ 78.93	$ 6.36	8.76%	$ 74.10	$ 80.17	$ 6.07	8.19%
HD	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)								
		Individual - ALL TIERS	$ 59.38	$ 64.60	$ 5.22	8.79%	$ 60.65	$ 65.62	$ 4.97	8.19%
		Family - TWO TIER	$ 154.40	$ 167.97	$ 13.57	8.79%	$ 157.67	$ 170.61	$ 12.94	8.21%
		Double - THREE TIER	$ 118.77	$ 129.21	$ 10.44	8.79%	$ 121.29	$ 131.24	$ 9.95	8.20%
		Family - THREE TIER	$ 157.38	$ 171.20	$ 13.82	8.78%	$ 160.72	$ 173.89	$ 13.17	8.19%
		Employee/Spouse - FOUR TIER	$ 118.77	$ 129.21	$ 10.44	8.79%	$ 121.29	$ 131.24	$ 9.95	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 115.80	$ 125.98	$ 10.18	8.79%	$ 118.26	$ 127.96	$ 9.70	8.20%
		Family - FOUR TIER	$ 172.22	$ 187.35	$ 15.13	8.79%	$ 175.88	$ 190.29	$ 14.41	8.19%
HD	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)								
		Individual - ALL TIERS	$ 58.71	$ 63.87	$ 5.16	8.79%	$ 59.95	$ 64.87	$ 4.92	8.21%
		Family - TWO TIER	$ 152.63	$ 166.06	$ 13.43	8.80%	$ 155.86	$ 168.67	$ 12.81	8.22%
		Double - THREE TIER	$ 117.40	$ 127.74	$ 10.34	8.81%	$ 119.89	$ 129.75	$ 9.86	8.22%
		Family - THREE TIER	$ 155.57	$ 169.26	$ 13.69	8.80%	$ 158.86	$ 171.92	$ 13.06	8.22%
		Employee/Spouse - FOUR TIER	$ 117.40	$ 127.74	$ 10.34	8.81%	$ 119.89	$ 129.75	$ 9.86	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 114.47	$ 124.55	$ 10.08	8.81%	$ 116.89	$ 126.50	$ 9.61	8.22%
		Family - FOUR TIER	$ 170.24	$ 185.23	$ 14.99	8.81%	$ 173.85	$ 188.13	$ 14.28	8.21%
HD	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)								
		Individual - ALL TIERS	$ 55.28	$ 60.14	$ 4.86	8.79%	$ 56.46	$ 61.09	$ 4.63	8.20%
		Family - TWO TIER	$ 143.75	$ 156.37	$ 12.62	8.78%	$ 146.79	$ 158.82	$ 12.03	8.20%
		Double - THREE TIER	$ 110.58	$ 120.28	$ 9.70	8.77%	$ 112.92	$ 122.17	$ 9.25	8.19%
		Family - THREE TIER	$ 146.52	$ 159.38	$ 12.86	8.78%	$ 149.62	$ 161.88	$ 12.26	8.19%
		Employee/Spouse - FOUR TIER	$ 110.58	$ 120.28	$ 9.70	8.77%	$ 112.92	$ 122.17	$ 9.25	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 107.81	$ 117.28	$ 9.47	8.78%	$ 110.09	$ 119.12	$ 9.03	8.20%
		Family - FOUR TIER	$ 160.33	$ 174.41	$ 14.08	8.78%	$ 163.74	$ 177.15	$ 13.41	8.19%
HD	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)								
		Individual - ALL TIERS	$ 44.42	$ 48.33	$ 3.91	8.80%	$ 45.37	$ 49.09	$ 3.72	8.20%
		Family - TWO TIER	$ 115.52	$ 125.65	$ 10.13	8.77%	$ 117.96	$ 127.63	$ 9.67	8.20%
		Double - THREE TIER	$ 88.86	$ 96.66	$ 7.80	8.78%	$ 90.75	$ 98.17	$ 7.42	8.18%
		Family - THREE TIER	$ 117.74	$ 128.07	$ 10.33	8.77%	$ 120.23	$ 130.08	$ 9.85	8.19%
		Employee/Spouse - FOUR TIER	$ 88.86	$ 96.66	$ 7.80	8.78%	$ 90.75	$ 98.17	$ 7.42	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 86.64	$ 94.24	$ 7.60	8.77%	$ 88.48	$ 95.72	$ 7.24	8.18%
		Family - FOUR TIER	$ 128.85	$ 140.15	$ 11.30	8.77%	$ 131.58	$ 142.35	$ 10.77	8.19%
HD	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)								
		Individual - ALL TIERS	$ 36.22	$ 39.41	$ 3.19	8.81%	$ 36.99	$ 40.03	$ 3.04	8.22%
		Family - TWO TIER	$ 94.18	$ 102.48	$ 8.30	8.81%	$ 96.17	$ 104.09	$ 7.92	8.24%
		Double - THREE TIER	$ 72.45	$ 78.83	$ 6.38	8.81%	$ 73.98	$ 80.07	$ 6.09	8.23%
		Family - THREE TIER	$ 95.99	$ 104.45	$ 8.46	8.81%	$ 98.02	$ 106.09	$ 8.07	8.23%
		Employee/Spouse - FOUR TIER	$ 72.45	$ 78.83	$ 6.38	8.81%	$ 73.98	$ 80.07	$ 6.09	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 70.64	$ 76.86	$ 6.22	8.81%	$ 72.13	$ 78.07	$ 5.94	8.24%
		Family - FOUR TIER	$ 105.05	$ 114.30	$ 9.25	8.81%	$ 107.27	$ 116.10	$ 8.83	8.23%
HD	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)								
		Individual - ALL TIERS	$ 30.55	$ 33.23	$ 2.68	8.77%	$ 31.19	$ 33.75	$ 2.56	8.21%
		Family - TWO TIER	$ 79.42	$ 86.40	$ 6.98	8.79%	$ 81.10	$ 87.76	$ 6.66	8.21%
		Double - THREE TIER	$ 61.09	$ 66.46	$ 5.37	8.79%	$ 62.39	$ 67.51	$ 5.12	8.21%
		Family - THREE TIER	$ 80.95	$ 88.06	$ 7.11	8.78%	$ 82.66	$ 89.45	$ 6.79	8.21%
		Employee/Spouse - FOUR TIER	$ 61.09	$ 66.46	$ 5.37	8.79%	$ 62.39	$ 67.51	$ 5.12	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 59.57	$ 64.80	$ 5.23	8.78%	$ 60.83	$ 65.82	$ 4.99	8.20%
		Family - FOUR TIER	$ 88.58	$ 96.37	$ 7.79	8.79%	$ 90.46	$ 97.88	$ 7.42	8.20%
HD	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)								
		Individual - ALL TIERS	$ 28.48	$ 30.99	$ 2.51	8.81%	$ 29.08	$ 31.48	$ 2.40	8.25%
		Family - TWO TIER	$ 74.04	$ 80.57	$ 6.53	8.82%	$ 75.62	$ 81.84	$ 6.22	8.23%
		Double - THREE TIER	$ 56.96	$ 61.98	$ 5.02	8.81%	$ 58.17	$ 62.95	$ 4.78	8.22%
		Family - THREE TIER	$ 75.47	$ 82.12	$ 6.65	8.81%	$ 77.07	$ 83.41	$ 6.34	8.23%
		Employee/Spouse - FOUR TIER	$ 56.96	$ 61.98	$ 5.02	8.81%	$ 58.17	$ 62.95	$ 4.78	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 55.53	$ 60.43	$ 4.90	8.82%	$ 56.70	$ 61.38	$ 4.68	8.25%
		Family - FOUR TIER	$ 82.59	$ 89.87	$ 7.28	8.81%	$ 84.34	$ 91.28	$ 6.94	8.23%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)								
		Individual - ALL TIERS	$ 76.77	$ 79.06	$ 2.29	2.98%	$ 79.07	$ 80.30	$ 1.23	1.56%
		Family - TWO TIER	$ 199.60	$ 205.55	$ 5.95	2.98%	$ 205.60	$ 208.78	$ 3.18	1.55%
		Double - THREE TIER	$ 153.54	$ 158.12	$ 4.58	2.98%	$ 158.15	$ 160.60	$ 2.45	1.55%
		Family - THREE TIER	$ 203.45	$ 209.50	$ 6.05	2.97%	$ 209.55	$ 212.79	$ 3.24	1.55%
		Employee/Spouse - FOUR TIER	$ 153.54	$ 158.12	$ 4.58	2.98%	$ 158.15	$ 160.60	$ 2.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 149.71	$ 154.16	$ 4.45	2.97%	$ 154.20	$ 156.58	$ 2.38	1.54%
		Family - FOUR TIER	$ 222.63	$ 229.27	$ 6.64	2.98%	$ 229.32	$ 232.87	$ 3.55	1.55%
HD	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)								
		Individual - ALL TIERS	$ 75.85	$ 78.11	$ 2.26	2.98%	$ 78.13	$ 79.34	$ 1.21	1.55%
		Family - TWO TIER	$ 197.22	$ 203.09	$ 5.87	2.98%	$ 203.13	$ 206.28	$ 3.15	1.55%
		Double - THREE TIER	$ 151.71	$ 156.22	$ 4.51	2.97%	$ 156.26	$ 158.67	$ 2.41	1.54%
		Family - THREE TIER	$ 201.01	$ 206.99	$ 5.98	2.97%	$ 207.04	$ 210.24	$ 3.20	1.55%
		Employee/Spouse - FOUR TIER	$ 151.71	$ 156.22	$ 4.51	2.97%	$ 156.26	$ 158.67	$ 2.41	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 147.92	$ 152.32	$ 4.40	2.97%	$ 152.35	$ 154.71	$ 2.36	1.55%
		Family - FOUR TIER	$ 219.97	$ 226.52	$ 6.55	2.98%	$ 226.57	$ 230.08	$ 3.51	1.55%
HD	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)								
		Individual - ALL TIERS	$ 71.79	$ 73.93	$ 2.14	2.98%	$ 73.94	$ 75.09	$ 1.15	1.56%
		Family - TWO TIER	$ 186.66	$ 192.22	$ 5.56	2.98%	$ 192.26	$ 195.23	$ 2.97	1.54%
		Double - THREE TIER	$ 143.58	$ 147.86	$ 4.28	2.98%	$ 147.90	$ 150.18	$ 2.28	1.54%
		Family - THREE TIER	$ 190.24	$ 195.91	$ 5.67	2.98%	$ 195.95	$ 198.99	$ 3.04	1.55%
		Employee/Spouse - FOUR TIER	$ 143.58	$ 147.86	$ 4.28	2.98%	$ 147.90	$ 150.18	$ 2.28	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 139.99	$ 144.16	$ 4.17	2.98%	$ 144.20	$ 146.43	$ 2.23	1.55%
		Family - FOUR TIER	$ 208.19	$ 214.40	$ 6.21	2.98%	$ 214.44	$ 217.76	$ 3.32	1.55%
HD	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)								
		Individual - ALL TIERS	$ 63.46	$ 65.35	$ 1.89	2.98%	$ 65.36	$ 66.38	$ 1.02	1.56%
		Family - TWO TIER	$ 165.00	$ 169.91	$ 4.91	2.98%	$ 169.94	$ 172.58	$ 2.64	1.55%
		Double - THREE TIER	$ 126.92	$ 130.70	$ 3.78	2.98%	$ 130.73	$ 132.75	$ 2.02	1.55%
		Family - THREE TIER	$ 168.17	$ 173.18	$ 5.01	2.98%	$ 173.22	$ 175.90	$ 2.68	1.55%
		Employee/Spouse - FOUR TIER	$ 126.92	$ 130.70	$ 3.78	2.98%	$ 130.73	$ 132.75	$ 2.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.75	$ 127.43	$ 3.68	2.97%	$ 127.46	$ 129.44	$ 1.98	1.55%
		Family - FOUR TIER	$ 184.04	$ 189.52	$ 5.48	2.98%	$ 189.56	$ 192.49	$ 2.93	1.55%
HD	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)								
		Individual - ALL TIERS	$ 56.56	$ 58.25	$ 1.69	2.99%	$ 58.25	$ 59.16	$ 0.91	1.56%
		Family - TWO TIER	$ 147.05	$ 151.44	$ 4.39	2.99%	$ 151.46	$ 153.82	$ 2.36	1.56%
		Double - THREE TIER	$ 113.11	$ 116.49	$ 3.38	2.99%	$ 116.50	$ 118.32	$ 1.82	1.56%
		Family - THREE TIER	$ 149.87	$ 154.35	$ 4.48	2.99%	$ 154.37	$ 156.77	$ 2.40	1.55%
		Employee/Spouse - FOUR TIER	$ 113.11	$ 116.49	$ 3.38	2.99%	$ 116.50	$ 118.32	$ 1.82	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 110.28	$ 113.58	$ 3.30	2.99%	$ 113.59	$ 115.36	$ 1.77	1.56%
		Family - FOUR TIER	$ 164.01	$ 168.91	$ 4.90	2.99%	$ 168.93	$ 171.56	$ 2.63	1.56%
HD	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)								
		Individual - ALL TIERS	$ 54.54	$ 56.17	$ 1.63	2.99%	$ 56.17	$ 57.05	$ 0.88	1.57%
		Family - TWO TIER	$ 141.80	$ 146.03	$ 4.23	2.98%	$ 146.05	$ 148.32	$ 2.27	1.55%
		Double - THREE TIER	$ 109.08	$ 112.33	$ 3.25	2.98%	$ 112.35	$ 114.09	$ 1.74	1.55%
		Family - THREE TIER	$ 144.53	$ 148.84	$ 4.31	2.98%	$ 148.86	$ 151.17	$ 2.31	1.55%
		Employee/Spouse - FOUR TIER	$ 109.08	$ 112.33	$ 3.25	2.98%	$ 112.35	$ 114.09	$ 1.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 106.35	$ 109.52	$ 3.17	2.98%	$ 109.54	$ 111.24	$ 1.70	1.55%
		Family - FOUR TIER	$ 158.16	$ 162.88	$ 4.72	2.98%	$ 162.91	$ 165.44	$ 2.53	1.55%
HD	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)								
		Individual - ALL TIERS	$ 46.12	$ 47.49	$ 1.37	2.97%	$ 47.51	$ 48.24	$ 0.73	1.54%
		Family - TWO TIER	$ 119.91	$ 123.49	$ 3.58	2.99%	$ 123.52	$ 125.42	$ 1.90	1.54%
		Double - THREE TIER	$ 92.24	$ 94.99	$ 2.75	2.98%	$ 95.01	$ 96.48	$ 1.47	1.55%
		Family - THREE TIER	$ 122.22	$ 125.86	$ 3.64	2.98%	$ 125.89	$ 127.84	$ 1.95	1.55%
		Employee/Spouse - FOUR TIER	$ 92.24	$ 94.99	$ 2.75	2.98%	$ 95.01	$ 96.48	$ 1.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.93	$ 92.61	$ 2.68	2.98%	$ 92.63	$ 94.07	$ 1.44	1.55%
		Family - FOUR TIER	$ 133.75	$ 137.73	$ 3.98	2.98%	$ 137.77	$ 139.90	$ 2.13	1.55%
HD	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)								
		Individual - ALL TIERS	$ 38.94	$ 40.10	$ 1.16	2.98%	$ 40.11	$ 40.73	$ 0.62	1.55%
		Family - TWO TIER	$ 101.25	$ 104.26	$ 3.01	2.97%	$ 104.28	$ 105.90	$ 1.62	1.55%
		Double - THREE TIER	$ 77.87	$ 80.20	$ 2.33	2.99%	$ 80.21	$ 81.46	$ 1.25	1.56%
		Family - THREE TIER	$ 103.18	$ 106.27	$ 3.09	2.99%	$ 106.29	$ 107.93	$ 1.64	1.54%
		Employee/Spouse - FOUR TIER	$ 77.87	$ 80.20	$ 2.33	2.99%	$ 80.21	$ 81.46	$ 1.25	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 75.93	$ 78.20	$ 2.27	2.99%	$ 78.21	$ 79.42	$ 1.21	1.55%
		Family - FOUR TIER	$ 112.92	$ 116.29	$ 3.37	2.98%	$ 116.31	$ 118.12	$ 1.81	1.56%
HD	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)								
		Individual - ALL TIERS	$ 36.55	$ 37.64	$ 1.09	2.98%	$ 37.64	$ 38.23	$ 0.59	1.57%
		Family - TWO TIER	$ 95.03	$ 97.86	$ 2.83	2.98%	$ 97.88	$ 99.40	$ 1.52	1.55%
		Double - THREE TIER	$ 73.09	$ 75.28	$ 2.19	3.00%	$ 75.29	$ 76.46	$ 1.17	1.55%
		Family - THREE TIER	$ 96.86	$ 99.74	$ 2.88	2.97%	$ 99.76	$ 101.31	$ 1.55	1.55%
		Employee/Spouse - FOUR TIER	$ 73.09	$ 75.28	$ 2.19	3.00%	$ 75.29	$ 76.46	$ 1.17	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 71.27	$ 73.40	$ 2.13	2.99%	$ 73.41	$ 74.55	$ 1.14	1.55%
		Family - FOUR TIER	$ 105.99	$ 109.15	$ 3.16	2.98%	$ 109.17	$ 110.87	$ 1.70	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)								
		Individual - ALL TIERS	$ 74.97	$ 81.56	$ 6.59	8.79%	$ 76.56	$ 82.84	$ 6.28	8.20%
		Family - TWO TIER	$ 194.92	$ 212.06	$ 17.14	8.79%	$ 199.05	$ 215.38	$ 16.33	8.20%
		Double - THREE TIER	$ 149.93	$ 163.12	$ 13.19	8.80%	$ 153.11	$ 165.68	$ 12.57	8.21%
		Family - THREE TIER	$ 198.67	$ 216.13	$ 17.46	8.79%	$ 202.87	$ 219.53	$ 16.66	8.21%
		Employee/Spouse - FOUR TIER	$ 149.93	$ 163.12	$ 13.19	8.80%	$ 153.11	$ 165.68	$ 12.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 146.19	$ 159.04	$ 12.85	8.79%	$ 149.28	$ 161.54	$ 12.26	8.21%
		Family - FOUR TIER	$ 217.40	$ 236.52	$ 19.12	8.79%	$ 222.01	$ 240.24	$ 18.23	8.21%
HD	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)								
		Individual - ALL TIERS	$ 74.07	$ 80.58	$ 6.51	8.79%	$ 75.65	$ 81.85	$ 6.20	8.20%
		Family - TWO TIER	$ 192.59	$ 209.51	$ 16.92	8.79%	$ 196.67	$ 212.80	$ 16.13	8.20%
		Double - THREE TIER	$ 148.15	$ 161.16	$ 13.01	8.78%	$ 151.29	$ 163.69	$ 12.40	8.20%
		Family - THREE TIER	$ 196.29	$ 213.54	$ 17.25	8.79%	$ 200.46	$ 216.90	$ 16.44	8.20%
		Employee/Spouse - FOUR TIER	$ 148.15	$ 161.16	$ 13.01	8.78%	$ 151.29	$ 163.69	$ 12.40	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 144.44	$ 157.14	$ 12.70	8.79%	$ 147.50	$ 159.60	$ 12.10	8.20%
		Family - FOUR TIER	$ 214.81	$ 233.69	$ 18.88	8.79%	$ 219.37	$ 237.36	$ 17.99	8.20%
HD	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)								
		Individual - ALL TIERS	$ 70.11	$ 76.27	$ 6.16	8.79%	$ 71.59	$ 77.47	$ 5.88	8.21%
		Family - TWO TIER	$ 182.28	$ 198.30	$ 16.02	8.79%	$ 186.13	$ 201.41	$ 15.28	8.21%
		Double - THREE TIER	$ 140.21	$ 152.54	$ 12.33	8.79%	$ 143.18	$ 154.93	$ 11.75	8.21%
		Family - THREE TIER	$ 185.77	$ 202.11	$ 16.34	8.80%	$ 189.71	$ 205.29	$ 15.58	8.21%
		Employee/Spouse - FOUR TIER	$ 140.21	$ 152.54	$ 12.33	8.79%	$ 143.18	$ 154.93	$ 11.75	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 136.71	$ 148.72	$ 12.01	8.79%	$ 139.60	$ 151.06	$ 11.46	8.21%
		Family - FOUR TIER	$ 203.31	$ 221.18	$ 17.87	8.79%	$ 207.61	$ 224.65	$ 17.04	8.21%
HD	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)								
		Individual - ALL TIERS	$ 61.97	$ 67.42	$ 5.45	8.79%	$ 63.28	$ 68.48	$ 5.20	8.22%
		Family - TWO TIER	$ 161.12	$ 175.29	$ 14.17	8.79%	$ 164.53	$ 178.04	$ 13.51	8.21%
		Double - THREE TIER	$ 123.94	$ 134.84	$ 10.90	8.79%	$ 126.57	$ 136.96	$ 10.39	8.21%
		Family - THREE TIER	$ 164.21	$ 178.66	$ 14.45	8.80%	$ 167.70	$ 181.47	$ 13.77	8.21%
		Employee/Spouse - FOUR TIER	$ 123.94	$ 134.84	$ 10.90	8.79%	$ 126.57	$ 136.96	$ 10.39	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 120.84	$ 131.47	$ 10.63	8.80%	$ 123.40	$ 133.53	$ 10.13	8.21%
		Family - FOUR TIER	$ 179.71	$ 195.52	$ 15.81	8.80%	$ 183.52	$ 198.59	$ 15.07	8.21%
HD	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)								
		Individual - ALL TIERS	$ 55.23	$ 60.09	$ 4.86	8.80%	$ 56.40	$ 61.03	$ 4.63	8.21%
		Family - TWO TIER	$ 143.59	$ 156.23	$ 12.64	8.80%	$ 146.63	$ 158.68	$ 12.05	8.22%
		Double - THREE TIER	$ 110.45	$ 120.18	$ 9.73	8.81%	$ 112.79	$ 122.06	$ 9.27	8.22%
		Family - THREE TIER	$ 146.36	$ 159.24	$ 12.88	8.80%	$ 149.45	$ 161.74	$ 12.29	8.22%
		Employee/Spouse - FOUR TIER	$ 110.45	$ 120.18	$ 9.73	8.81%	$ 112.79	$ 122.06	$ 9.27	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 107.70	$ 117.17	$ 9.47	8.79%	$ 109.98	$ 119.01	$ 9.03	8.21%
		Family - FOUR TIER	$ 160.16	$ 174.26	$ 14.10	8.80%	$ 163.56	$ 176.99	$ 13.43	8.21%
HD	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)								
		Individual - ALL TIERS	$ 53.26	$ 57.94	$ 4.68	8.79%	$ 54.38	$ 58.85	$ 4.47	8.22%
		Family - TWO TIER	$ 138.48	$ 150.65	$ 12.17	8.79%	$ 141.41	$ 153.02	$ 11.61	8.21%
		Double - THREE TIER	$ 106.52	$ 115.89	$ 9.37	8.80%	$ 108.78	$ 117.70	$ 8.92	8.20%
		Family - THREE TIER	$ 141.14	$ 153.55	$ 12.41	8.79%	$ 144.13	$ 155.96	$ 11.83	8.21%
		Employee/Spouse - FOUR TIER	$ 106.52	$ 115.89	$ 9.37	8.80%	$ 108.78	$ 117.70	$ 8.92	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 103.85	$ 112.99	$ 9.14	8.80%	$ 106.06	$ 114.76	$ 8.70	8.20%
		Family - FOUR TIER	$ 154.45	$ 168.03	$ 13.58	8.79%	$ 157.73	$ 170.67	$ 12.94	8.20%
HD	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)								
		Individual - ALL TIERS	$ 45.04	$ 49.00	$ 3.96	8.79%	$ 45.99	$ 49.77	$ 3.78	8.22%
		Family - TWO TIER	$ 117.11	$ 127.39	$ 10.28	8.78%	$ 119.60	$ 129.39	$ 9.79	8.19%
		Double - THREE TIER	$ 90.09	$ 97.99	$ 7.90	8.77%	$ 92.00	$ 99.53	$ 7.53	8.18%
		Family - THREE TIER	$ 119.36	$ 129.84	$ 10.48	8.78%	$ 121.90	$ 131.88	$ 9.98	8.19%
		Employee/Spouse - FOUR TIER	$ 90.09	$ 97.99	$ 7.90	8.77%	$ 92.00	$ 99.53	$ 7.53	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 87.83	$ 95.54	$ 7.71	8.78%	$ 89.70	$ 97.05	$ 7.35	8.19%
		Family - FOUR TIER	$ 130.63	$ 142.09	$ 11.46	8.77%	$ 133.39	$ 144.32	$ 10.93	8.19%
HD	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)								
		Individual - ALL TIERS	$ 38.04	$ 41.37	$ 3.33	8.75%	$ 38.84	$ 42.02	$ 3.18	8.19%
		Family - TWO TIER	$ 98.88	$ 107.56	$ 8.68	8.78%	$ 100.98	$ 109.25	$ 8.27	8.19%
		Double - THREE TIER	$ 76.06	$ 82.74	$ 6.68	8.78%	$ 77.67	$ 84.04	$ 6.37	8.20%
		Family - THREE TIER	$ 100.78	$ 109.63	$ 8.85	8.78%	$ 102.92	$ 111.35	$ 8.43	8.19%
		Employee/Spouse - FOUR TIER	$ 76.06	$ 82.74	$ 6.68	8.78%	$ 77.67	$ 84.04	$ 6.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 74.17	$ 80.67	$ 6.50	8.76%	$ 75.73	$ 81.94	$ 6.21	8.20%
		Family - FOUR TIER	$ 110.29	$ 119.97	$ 9.68	8.78%	$ 112.62	$ 121.86	$ 9.24	8.20%
HD	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)								
		Individual - ALL TIERS	$ 35.69	$ 38.83	$ 3.14	8.80%	$ 36.45	$ 39.44	$ 2.99	8.20%
		Family - TWO TIER	$ 92.79	$ 100.96	$ 8.17	8.80%	$ 94.76	$ 102.54	$ 7.78	8.21%
		Double - THREE TIER	$ 71.38	$ 77.66	$ 6.28	8.80%	$ 72.89	$ 78.88	$ 5.99	8.22%
		Family - THREE TIER	$ 94.58	$ 102.90	$ 8.32	8.80%	$ 96.58	$ 104.52	$ 7.94	8.22%
		Employee/Spouse - FOUR TIER	$ 71.38	$ 77.66	$ 6.28	8.80%	$ 72.89	$ 78.88	$ 5.99	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 69.60	$ 75.72	$ 6.12	8.79%	$ 71.07	$ 76.91	$ 5.84	8.22%
		Family - FOUR TIER	$ 103.50	$ 112.61	$ 9.11	8.80%	$ 105.70	$ 114.38	$ 8.68	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)								
		Individual - ALL TIERS	$ 33.37	$ 34.36	$ 0.99	2.97%	$ 34.37	$ 34.90	$ 0.53	1.54%
		Family - TWO TIER	$ 86.77	$ 89.35	$ 2.58	2.97%	$ 89.37	$ 90.75	$ 1.38	1.54%
		Double - THREE TIER	$ 66.74	$ 68.73	$ 1.99	2.98%	$ 68.75	$ 69.81	$ 1.06	1.54%
		Family - THREE TIER	$ 88.44	$ 91.07	$ 2.63	2.97%	$ 91.09	$ 92.50	$ 1.41	1.55%
		Employee/Spouse - FOUR TIER	$ 66.74	$ 68.73	$ 1.99	2.98%	$ 68.75	$ 69.81	$ 1.06	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 65.08	$ 67.01	$ 1.93	2.97%	$ 67.03	$ 68.06	$ 1.03	1.54%
		Family - FOUR TIER	$ 96.78	$ 99.66	$ 2.88	2.98%	$ 99.68	$ 101.22	$ 1.54	1.54%
HD	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)								
		Individual - ALL TIERS	$ 33.02	$ 34.00	$ 0.98	2.97%	$ 34.01	$ 34.54	$ 0.53	1.56%
		Family - TWO TIER	$ 85.86	$ 88.41	$ 2.55	2.97%	$ 88.44	$ 89.80	$ 1.36	1.54%
		Double - THREE TIER	$ 66.05	$ 68.01	$ 1.96	2.97%	$ 68.03	$ 69.08	$ 1.05	1.54%
		Family - THREE TIER	$ 87.51	$ 90.11	$ 2.60	2.97%	$ 90.14	$ 91.53	$ 1.39	1.54%
		Employee/Spouse - FOUR TIER	$ 66.05	$ 68.01	$ 1.96	2.97%	$ 68.03	$ 69.08	$ 1.05	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 64.39	$ 66.31	$ 1.92	2.98%	$ 66.33	$ 67.35	$ 1.02	1.54%
		Family - FOUR TIER	$ 95.77	$ 98.61	$ 2.84	2.97%	$ 98.64	$ 100.16	$ 1.52	1.54%
HD	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)								
		Individual - ALL TIERS	$ 30.61	$ 31.52	$ 0.91	2.97%	$ 31.52	$ 32.02	$ 0.50	1.59%
		Family - TWO TIER	$ 79.58	$ 81.96	$ 2.38	2.99%	$ 81.96	$ 83.24	$ 1.28	1.56%
		Double - THREE TIER	$ 61.21	$ 63.04	$ 1.83	2.99%	$ 63.05	$ 64.03	$ 0.98	1.55%
		Family - THREE TIER	$ 81.11	$ 83.53	$ 2.42	2.98%	$ 83.54	$ 84.85	$ 1.31	1.57%
		Employee/Spouse - FOUR TIER	$ 61.21	$ 63.04	$ 1.83	2.99%	$ 63.05	$ 64.03	$ 0.98	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 59.68	$ 61.47	$ 1.79	3.00%	$ 61.47	$ 62.43	$ 0.96	1.56%
		Family - FOUR TIER	$ 88.76	$ 91.41	$ 2.65	2.99%	$ 91.42	$ 92.85	$ 1.43	1.56%
HD	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)								
		Individual - ALL TIERS	$ 23.33	$ 24.03	$ 0.70	3.00%	$ 24.03	$ 24.40	$ 0.37	1.54%
		Family - TWO TIER	$ 60.65	$ 62.47	$ 1.82	3.00%	$ 62.47	$ 63.45	$ 0.98	1.57%
		Double - THREE TIER	$ 46.66	$ 48.05	$ 1.39	2.98%	$ 48.06	$ 48.80	$ 0.74	1.54%
		Family - THREE TIER	$ 61.82	$ 63.67	$ 1.85	2.99%	$ 63.68	$ 64.67	$ 0.99	1.55%
		Employee/Spouse - FOUR TIER	$ 46.66	$ 48.05	$ 1.39	2.98%	$ 48.06	$ 48.80	$ 0.74	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 45.49	$ 46.85	$ 1.36	2.99%	$ 46.86	$ 47.58	$ 0.72	1.54%
		Family - FOUR TIER	$ 67.65	$ 69.67	$ 2.02	2.99%	$ 69.68	$ 70.77	$ 1.09	1.56%
HD	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)								
		Individual - ALL TIERS	$ 19.64	$ 20.23	$ 0.59	3.00%	$ 20.23	$ 20.54	$ 0.31	1.53%
		Family - TWO TIER	$ 51.08	$ 52.59	$ 1.51	2.96%	$ 52.61	$ 53.41	$ 0.80	1.52%
		Double - THREE TIER	$ 39.29	$ 40.45	$ 1.16	2.95%	$ 40.47	$ 41.09	$ 0.62	1.53%
		Family - THREE TIER	$ 52.06	$ 53.60	$ 1.54	2.96%	$ 53.62	$ 54.44	$ 0.82	1.53%
		Employee/Spouse - FOUR TIER	$ 39.29	$ 40.45	$ 1.16	2.95%	$ 40.47	$ 41.09	$ 0.62	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 38.31	$ 39.44	$ 1.13	2.95%	$ 39.46	$ 40.06	$ 0.60	1.52%
		Family - FOUR TIER	$ 56.97	$ 58.65	$ 1.68	2.95%	$ 58.68	$ 59.57	$ 0.89	1.52%
HD	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)								
		Individual - ALL TIERS	$ 16.31	$ 16.80	$ 0.49	3.00%	$ 16.80	$ 17.06	$ 0.26	1.55%
		Family - TWO TIER	$ 42.42	$ 43.67	$ 1.25	2.95%	$ 43.69	$ 44.36	$ 0.67	1.53%
		Double - THREE TIER	$ 32.63	$ 33.59	$ 0.96	2.94%	$ 33.61	$ 34.12	$ 0.51	1.52%
		Family - THREE TIER	$ 43.23	$ 44.51	$ 1.28	2.96%	$ 44.53	$ 45.21	$ 0.68	1.53%
		Employee/Spouse - FOUR TIER	$ 32.63	$ 33.59	$ 0.96	2.94%	$ 33.61	$ 34.12	$ 0.51	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 31.81	$ 32.75	$ 0.94	2.96%	$ 32.77	$ 33.27	$ 0.50	1.53%
		Family - FOUR TIER	$ 47.31	$ 48.71	$ 1.40	2.96%	$ 48.73	$ 49.47	$ 0.74	1.52%
HD	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)								
		Individual - ALL TIERS	$ 15.27	$ 15.73	$ 0.46	3.01%	$ 15.73	$ 15.97	$ 0.24	1.53%
		Family - TWO TIER	$ 39.71	$ 40.89	$ 1.18	2.97%	$ 40.90	$ 41.53	$ 0.63	1.54%
		Double - THREE TIER	$ 30.55	$ 31.45	$ 0.90	2.95%	$ 31.46	$ 31.94	$ 0.48	1.53%
		Family - THREE TIER	$ 40.48	$ 41.67	$ 1.19	2.94%	$ 41.69	$ 42.33	$ 0.64	1.54%
		Employee/Spouse - FOUR TIER	$ 30.55	$ 31.45	$ 0.90	2.95%	$ 31.46	$ 31.94	$ 0.48	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 29.78	$ 30.66	$ 0.88	2.96%	$ 30.68	$ 31.15	$ 0.47	1.53%
		Family - FOUR TIER	$ 44.30	$ 45.60	$ 1.30	2.93%	$ 45.62	$ 46.32	$ 0.70	1.53%
PPO	PPRXS10B11	PPRXS10B12								
		Individual - ALL TIERS	$ 64.20	$ 66.11	$ 1.91	2.98%	$ 66.13	$ 67.15	$ 1.02	1.54%
		Family - TWO TIER	$ 166.93	$ 171.89	$ 4.96	2.97%	$ 171.94	$ 174.59	$ 2.65	1.54%
		Double - THREE TIER	$ 128.41	$ 132.23	$ 3.82	2.97%	$ 132.26	$ 134.30	$ 2.04	1.54%
		Family - THREE TIER	$ 170.14	$ 175.20	$ 5.06	2.97%	$ 175.25	$ 177.95	$ 2.70	1.54%
		Employee/Spouse - FOUR TIER	$ 128.41	$ 132.23	$ 3.82	2.97%	$ 132.26	$ 134.30	$ 2.04	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 125.20	$ 128.92	$ 3.72	2.97%	$ 128.96	$ 130.94	$ 1.98	1.54%
		Family - FOUR TIER	$ 186.19	$ 191.73	$ 5.54	2.98%	$ 191.78	$ 194.74	$ 2.96	1.54%
PPO	PPRXS11B11	PPRXS11B12								
		Individual - ALL TIERS	$ 44.89	$ 46.23	$ 1.34	2.99%	$ 46.24	$ 46.95	$ 0.71	1.54%
		Family - TWO TIER	$ 116.71	$ 120.19	$ 3.48	2.98%	$ 120.21	$ 122.08	$ 1.87	1.56%
		Double - THREE TIER	$ 89.78	$ 92.46	$ 2.68	2.99%	$ 92.47	$ 93.91	$ 1.44	1.56%
		Family - THREE TIER	$ 118.95	$ 122.50	$ 3.55	2.98%	$ 122.52	$ 124.43	$ 1.91	1.56%
		Employee/Spouse - FOUR TIER	$ 89.78	$ 92.46	$ 2.68	2.99%	$ 92.47	$ 93.91	$ 1.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 87.53	$ 90.14	$ 2.61	2.98%	$ 90.16	$ 91.56	$ 1.40	1.55%
		Family - FOUR TIER	$ 130.18	$ 134.06	$ 3.88	2.98%	$ 134.08	$ 136.17	$ 2.09	1.56%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)								
		Individual - ALL TIERS	$ 32.59	$ 35.45	$ 2.86	8.78%	$ 33.28	$ 36.01	$ 2.73	8.20%
		Family - TWO TIER	$ 84.73	$ 92.18	$ 7.45	8.79%	$ 86.52	$ 93.62	$ 7.10	8.21%
		Double - THREE TIER	$ 65.17	$ 70.90	$ 5.73	8.79%	$ 66.56	$ 72.02	$ 5.46	8.20%
		Family - THREE TIER	$ 86.35	$ 93.95	$ 7.60	8.80%	$ 88.18	$ 95.42	$ 7.24	8.21%
		Employee/Spouse - FOUR TIER	$ 65.17	$ 70.90	$ 5.73	8.79%	$ 66.56	$ 72.02	$ 5.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 63.54	$ 69.13	$ 5.59	8.80%	$ 64.89	$ 70.22	$ 5.33	8.21%
		Family - FOUR TIER	$ 94.50	$ 102.81	$ 8.31	8.79%	$ 96.50	$ 104.42	$ 7.92	8.21%
HD	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)								
		Individual - ALL TIERS	$ 32.24	$ 35.08	$ 2.84	8.81%	$ 32.93	$ 35.63	$ 2.70	8.20%
		Family - TWO TIER	$ 83.84	$ 91.21	$ 7.37	8.79%	$ 85.62	$ 92.64	$ 7.02	8.20%
		Double - THREE TIER	$ 64.49	$ 70.16	$ 5.67	8.79%	$ 65.86	$ 71.26	$ 5.40	8.20%
		Family - THREE TIER	$ 85.45	$ 92.96	$ 7.51	8.79%	$ 87.26	$ 94.42	$ 7.16	8.21%
		Employee/Spouse - FOUR TIER	$ 64.49	$ 70.16	$ 5.67	8.79%	$ 65.86	$ 71.26	$ 5.40	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 62.88	$ 68.41	$ 5.53	8.79%	$ 64.21	$ 69.48	$ 5.27	8.21%
		Family - FOUR TIER	$ 93.51	$ 101.73	$ 8.22	8.79%	$ 95.49	$ 103.33	$ 7.84	8.21%
HD	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)								
		Individual - ALL TIERS	$ 29.89	$ 32.52	$ 2.63	8.80%	$ 30.51	$ 33.03	$ 2.52	8.26%
		Family - TWO TIER	$ 77.70	$ 84.55	$ 6.85	8.82%	$ 79.35	$ 85.88	$ 6.53	8.23%
		Double - THREE TIER	$ 59.77	$ 65.04	$ 5.27	8.82%	$ 61.04	$ 66.06	$ 5.02	8.22%
		Family - THREE TIER	$ 79.20	$ 86.18	$ 6.98	8.81%	$ 80.87	$ 87.53	$ 6.66	8.24%
		Employee/Spouse - FOUR TIER	$ 59.77	$ 65.04	$ 5.27	8.82%	$ 61.04	$ 66.06	$ 5.02	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 58.27	$ 63.41	$ 5.14	8.82%	$ 59.51	$ 64.41	$ 4.90	8.23%
		Family - FOUR TIER	$ 86.67	$ 94.31	$ 7.64	8.82%	$ 88.50	$ 95.79	$ 7.29	8.24%
HD	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)								
		Individual - ALL TIERS	$ 22.78	$ 24.79	$ 2.01	8.82%	$ 23.27	$ 25.17	$ 1.90	8.17%
		Family - TWO TIER	$ 59.24	$ 64.44	$ 5.20	8.78%	$ 60.49	$ 65.45	$ 4.96	8.20%
		Double - THREE TIER	$ 45.57	$ 49.57	$ 4.00	8.78%	$ 46.53	$ 50.35	$ 3.82	8.21%
		Family - THREE TIER	$ 60.37	$ 65.68	$ 5.31	8.80%	$ 61.65	$ 66.71	$ 5.06	8.21%
		Employee/Spouse - FOUR TIER	$ 45.57	$ 49.57	$ 4.00	8.78%	$ 46.53	$ 50.35	$ 3.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 44.42	$ 48.33	$ 3.91	8.80%	$ 45.37	$ 49.09	$ 3.72	8.20%
		Family - FOUR TIER	$ 66.07	$ 71.88	$ 5.81	8.79%	$ 67.47	$ 73.01	$ 5.54	8.21%
HD	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)								
		Individual - ALL TIERS	$ 19.18	$ 20.87	$ 1.69	8.81%	$ 19.58	$ 21.19	$ 1.61	8.22%
		Family - TWO TIER	$ 49.86	$ 54.25	$ 4.39	8.80%	$ 50.92	$ 55.10	$ 4.18	8.21%
		Double - THREE TIER	$ 38.35	$ 41.73	$ 3.38	8.81%	$ 39.17	$ 42.39	$ 3.22	8.22%
		Family - THREE TIER	$ 50.81	$ 55.29	$ 4.48	8.82%	$ 51.89	$ 56.16	$ 4.27	8.23%
		Employee/Spouse - FOUR TIER	$ 38.35	$ 41.73	$ 3.38	8.81%	$ 39.17	$ 42.39	$ 3.22	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 37.39	$ 40.69	$ 3.30	8.83%	$ 38.18	$ 41.33	$ 3.15	8.25%
		Family - FOUR TIER	$ 55.61	$ 60.51	$ 4.90	8.81%	$ 56.79	$ 61.46	$ 4.67	8.22%
HD	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)								
		Individual - ALL TIERS	$ 15.93	$ 17.33	$ 1.40	8.79%	$ 16.27	$ 17.60	$ 1.33	8.17%
		Family - TWO TIER	$ 41.43	$ 45.05	$ 3.62	8.74%	$ 42.30	$ 45.76	$ 3.46	8.18%
		Double - THREE TIER	$ 31.86	$ 34.66	$ 2.80	8.79%	$ 32.54	$ 35.20	$ 2.66	8.17%
		Family - THREE TIER	$ 42.22	$ 45.92	$ 3.70	8.76%	$ 43.11	$ 46.64	$ 3.53	8.19%
		Employee/Spouse - FOUR TIER	$ 31.86	$ 34.66	$ 2.80	8.79%	$ 32.54	$ 35.20	$ 2.66	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 31.06	$ 33.79	$ 2.73	8.79%	$ 31.72	$ 34.32	$ 2.60	8.20%
		Family - FOUR TIER	$ 46.20	$ 50.25	$ 4.05	8.77%	$ 47.18	$ 51.04	$ 3.86	8.18%
HD	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)								
		Individual - ALL TIERS	$ 14.92	$ 16.22	$ 1.30	8.71%	$ 15.24	$ 16.48	$ 1.24	8.14%
		Family - TWO TIER	$ 38.79	$ 42.18	$ 3.39	8.74%	$ 39.60	$ 42.84	$ 3.24	8.18%
		Double - THREE TIER	$ 29.84	$ 32.45	$ 2.61	8.75%	$ 30.47	$ 32.95	$ 2.48	8.14%
		Family - THREE TIER	$ 39.53	$ 42.99	$ 3.46	8.75%	$ 40.37	$ 43.67	$ 3.30	8.17%
		Employee/Spouse - FOUR TIER	$ 29.84	$ 32.45	$ 2.61	8.75%	$ 30.47	$ 32.95	$ 2.48	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 29.08	$ 31.63	$ 2.55	8.77%	$ 29.71	$ 32.13	$ 2.42	8.15%
		Family - FOUR TIER	$ 43.26	$ 47.05	$ 3.79	8.76%	$ 44.18	$ 47.78	$ 3.60	8.15%
PPO	PPRXS10B11	PPRXS10B12								
		Individual - ALL TIERS	$ 62.70	$ 68.21	$ 5.51	8.79%	$ 64.04	$ 69.28	$ 5.24	8.18%
		Family - TWO TIER	$ 163.03	$ 177.33	$ 14.30	8.77%	$ 166.48	$ 180.12	$ 13.64	8.19%
		Double - THREE TIER	$ 125.40	$ 136.41	$ 11.01	8.78%	$ 128.06	$ 138.55	$ 10.49	8.19%
		Family - THREE TIER	$ 166.16	$ 180.74	$ 14.58	8.77%	$ 169.68	$ 183.58	$ 13.90	8.19%
		Employee/Spouse - FOUR TIER	$ 125.40	$ 136.41	$ 11.01	8.78%	$ 128.06	$ 138.55	$ 10.49	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 122.27	$ 133.00	$ 10.73	8.78%	$ 124.86	$ 135.09	$ 10.23	8.19%
		Family - FOUR TIER	$ 181.83	$ 197.80	$ 15.97	8.78%	$ 185.69	$ 200.90	$ 15.21	8.19%
PPO	PPRXS11B11	PPRXS11B12								
		Individual - ALL TIERS	$ 43.84	$ 47.69	$ 3.85	8.78%	$ 44.76	$ 48.44	$ 3.68	8.22%
		Family - TWO TIER	$ 113.98	$ 124.00	$ 10.02	8.79%	$ 116.40	$ 125.94	$ 9.54	8.20%
		Double - THREE TIER	$ 87.67	$ 95.38	$ 7.71	8.79%	$ 89.53	$ 96.88	$ 7.35	8.21%
		Family - THREE TIER	$ 116.16	$ 126.38	$ 10.22	8.80%	$ 118.63	$ 128.36	$ 9.73	8.20%
		Employee/Spouse - FOUR TIER	$ 87.67	$ 95.38	$ 7.71	8.79%	$ 89.53	$ 96.88	$ 7.35	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 85.48	$ 93.00	$ 7.52	8.80%	$ 87.29	$ 94.46	$ 7.17	8.21%
		Family - FOUR TIER	$ 127.13	$ 138.30	$ 11.17	8.79%	$ 129.82	$ 140.47	$ 10.65	8.20%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS12B11	PPRXS12B12								
		Individual - ALL TIERS	$ 66.29	$ 68.27	$ 1.98	2.99%	$ 68.28	$ 69.34	$ 1.06	1.55%
		Family - TWO TIER	$ 172.36	$ 177.49	$ 5.13	2.98%	$ 177.53	$ 180.28	$ 2.75	1.55%
		Double - THREE TIER	$ 132.58	$ 136.53	$ 3.95	2.98%	$ 136.56	$ 138.67	$ 2.11	1.55%
		Family - THREE TIER	$ 175.67	$ 180.90	$ 5.23	2.98%	$ 180.94	$ 183.74	$ 2.80	1.55%
		Employee/Spouse - FOUR TIER	$ 132.58	$ 136.53	$ 3.95	2.98%	$ 136.56	$ 138.67	$ 2.11	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.27	$ 133.12	$ 3.85	2.98%	$ 133.15	$ 135.21	$ 2.06	1.55%
		Family - FOUR TIER	$ 192.25	$ 197.97	$ 5.72	2.98%	$ 198.01	$ 201.08	$ 3.07	1.55%
PPO	PPRXS19B11	PPRXS19B12								
		Individual - ALL TIERS	$ 65.59	$ 67.54	$ 1.95	2.97%	$ 67.55	$ 68.61	$ 1.06	1.57%
		Family - TWO TIER	$ 170.54	$ 175.62	$ 5.08	2.98%	$ 175.65	$ 178.37	$ 2.72	1.55%
		Double - THREE TIER	$ 131.19	$ 135.09	$ 3.90	2.97%	$ 135.12	$ 137.21	$ 2.09	1.55%
		Family - THREE TIER	$ 173.82	$ 178.99	$ 5.17	2.97%	$ 179.03	$ 181.80	$ 2.77	1.55%
		Employee/Spouse - FOUR TIER	$ 131.19	$ 135.09	$ 3.90	2.97%	$ 135.12	$ 137.21	$ 2.09	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 127.90	$ 131.71	$ 3.81	2.98%	$ 131.74	$ 133.78	$ 2.04	1.55%
		Family - FOUR TIER	$ 190.21	$ 195.88	$ 5.67	2.98%	$ 195.92	$ 198.95	$ 3.03	1.55%
PPO	PPRXS21B11	PPRXS21B12								
		Individual - ALL TIERS	$ 19.16	$ 19.73	$ 0.57	2.97%	$ 19.73	$ 20.04	$ 0.31	1.57%
		Family - TWO TIER	$ 49.81	$ 51.30	$ 1.49	2.99%	$ 51.30	$ 52.11	$ 0.81	1.58%
		Double - THREE TIER	$ 38.31	$ 39.46	$ 1.15	3.00%	$ 39.47	$ 40.08	$ 0.61	1.55%
		Family - THREE TIER	$ 50.76	$ 52.29	$ 1.53	3.01%	$ 52.29	$ 53.11	$ 0.82	1.57%
		Employee/Spouse - FOUR TIER	$ 38.31	$ 39.46	$ 1.15	3.00%	$ 39.47	$ 40.08	$ 0.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 37.36	$ 38.48	$ 1.12	3.00%	$ 38.48	$ 39.08	$ 0.60	1.56%
		Family - FOUR TIER	$ 55.55	$ 57.22	$ 1.67	3.01%	$ 57.22	$ 58.12	$ 0.90	1.57%
PPO	PPRXS22B11	PPRXS22B12								
		Individual - ALL TIERS	$ 72.31	$ 74.46	$ 2.15	2.97%	$ 74.47	$ 75.63	$ 1.16	1.56%
		Family - TWO TIER	$ 188.00	$ 193.61	$ 5.61	2.98%	$ 193.63	$ 196.65	$ 3.02	1.56%
		Double - THREE TIER	$ 144.61	$ 148.93	$ 4.32	2.99%	$ 148.94	$ 151.27	$ 2.33	1.56%
		Family - THREE TIER	$ 191.61	$ 197.33	$ 5.72	2.99%	$ 197.36	$ 200.43	$ 3.07	1.56%
		Employee/Spouse - FOUR TIER	$ 144.61	$ 148.93	$ 4.32	2.99%	$ 148.94	$ 151.27	$ 2.33	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 141.00	$ 145.21	$ 4.21	2.99%	$ 145.23	$ 147.49	$ 2.26	1.56%
		Family - FOUR TIER	$ 209.69	$ 215.95	$ 6.26	2.99%	$ 215.98	$ 219.34	$ 3.36	1.56%
PPO	PPRXS23B11	PPRXS23B12								
		Individual - ALL TIERS	$ 83.06	$ 85.54	$ 2.48	2.99%	$ 85.55	$ 86.88	$ 1.33	1.55%
		Family - TWO TIER	$ 215.97	$ 222.39	$ 6.42	2.97%	$ 222.44	$ 225.88	$ 3.44	1.55%
		Double - THREE TIER	$ 166.13	$ 171.07	$ 4.94	2.97%	$ 171.11	$ 173.76	$ 2.65	1.55%
		Family - THREE TIER	$ 220.12	$ 226.67	$ 6.55	2.98%	$ 226.72	$ 230.23	$ 3.51	1.55%
		Employee/Spouse - FOUR TIER	$ 166.13	$ 171.07	$ 4.94	2.97%	$ 171.11	$ 173.76	$ 2.65	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.98	$ 166.79	$ 4.81	2.97%	$ 166.83	$ 169.41	$ 2.58	1.55%
		Family - FOUR TIER	$ 240.89	$ 248.05	$ 7.16	2.97%	$ 248.11	$ 251.95	$ 3.84	1.55%
PPO	PPRXS29B11	PPRXS29B12								
		Individual - ALL TIERS	$ 87.11	$ 89.71	$ 2.60	2.98%	$ 89.72	$ 91.11	$ 1.39	1.55%
		Family - TWO TIER	$ 226.48	$ 233.24	$ 6.76	2.98%	$ 233.27	$ 236.90	$ 3.63	1.56%
		Double - THREE TIER	$ 174.21	$ 179.41	$ 5.20	2.98%	$ 179.44	$ 182.23	$ 2.79	1.55%
		Family - THREE TIER	$ 230.83	$ 237.72	$ 6.89	2.98%	$ 237.76	$ 241.45	$ 3.69	1.55%
		Employee/Spouse - FOUR TIER	$ 174.21	$ 179.41	$ 5.20	2.98%	$ 179.44	$ 182.23	$ 2.79	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 169.86	$ 174.93	$ 5.07	2.98%	$ 174.96	$ 177.67	$ 2.71	1.55%
		Family - FOUR TIER	$ 252.62	$ 260.15	$ 7.53	2.98%	$ 260.19	$ 264.23	$ 4.04	1.55%
PPO	PPRXS30B11	PPRXS30B12								
		Individual - ALL TIERS	$ 89.04	$ 91.69	$ 2.65	2.98%	$ 91.72	$ 93.13	$ 1.41	1.54%
		Family - TWO TIER	$ 231.51	$ 238.40	$ 6.89	2.98%	$ 238.46	$ 242.15	$ 3.69	1.55%
		Double - THREE TIER	$ 178.09	$ 183.39	$ 5.30	2.98%	$ 183.43	$ 186.27	$ 2.84	1.55%
		Family - THREE TIER	$ 235.97	$ 242.99	$ 7.02	2.97%	$ 243.05	$ 246.80	$ 3.75	1.54%
		Employee/Spouse - FOUR TIER	$ 178.09	$ 183.39	$ 5.30	2.98%	$ 183.43	$ 186.27	$ 2.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 173.64	$ 178.80	$ 5.16	2.97%	$ 178.84	$ 181.61	$ 2.77	1.55%
		Family - FOUR TIER	$ 258.23	$ 265.91	$ 7.68	2.97%	$ 265.98	$ 270.09	$ 4.11	1.55%
PPO	PPRXS35B11	PPRXS35B12								
		Individual - ALL TIERS	$ 86.76	$ 89.35	$ 2.59	2.99%	$ 89.37	$ 90.75	$ 1.38	1.54%
		Family - TWO TIER	$ 225.59	$ 232.30	$ 6.71	2.97%	$ 232.36	$ 235.95	$ 3.59	1.55%
		Double - THREE TIER	$ 173.54	$ 178.69	$ 5.15	2.97%	$ 178.74	$ 181.50	$ 2.76	1.54%
		Family - THREE TIER	$ 229.93	$ 236.77	$ 6.84	2.97%	$ 236.83	$ 240.48	$ 3.65	1.54%
		Employee/Spouse - FOUR TIER	$ 173.54	$ 178.69	$ 5.15	2.97%	$ 178.74	$ 181.50	$ 2.76	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 169.19	$ 174.22	$ 5.03	2.97%	$ 174.27	$ 176.96	$ 2.69	1.54%
		Family - FOUR TIER	$ 251.62	$ 259.10	$ 7.48	2.97%	$ 259.17	$ 263.17	$ 4.00	1.54%
PPO	PPRXS36B11	PPRXS36B12								
		Individual - ALL TIERS	$ 81.32	$ 83.74	$ 2.42	2.98%	$ 83.76	$ 85.06	$ 1.30	1.55%
		Family - TWO TIER	$ 211.43	$ 217.73	$ 6.30	2.98%	$ 217.78	$ 221.15	$ 3.37	1.55%
		Double - THREE TIER	$ 162.64	$ 167.49	$ 4.85	2.98%	$ 167.52	$ 170.12	$ 2.60	1.55%
		Family - THREE TIER	$ 215.50	$ 221.92	$ 6.42	2.98%	$ 221.97	$ 225.40	$ 3.43	1.55%
		Employee/Spouse - FOUR TIER	$ 162.64	$ 167.49	$ 4.85	2.98%	$ 167.52	$ 170.12	$ 2.60	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 158.58	$ 163.30	$ 4.72	2.98%	$ 163.33	$ 165.86	$ 2.53	1.55%
		Family - FOUR TIER	$ 235.83	$ 242.86	$ 7.03	2.98%	$ 242.90	$ 246.67	$ 3.77	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS12B11	PPRXS12B12								
		Individual - ALL TIERS	$ 64.75	$ 70.43	$ 5.68	8.77%	$ 66.11	$ 71.53	$ 5.42	8.20%
		Family - TWO TIER	$ 168.32	$ 183.11	$ 14.79	8.79%	$ 171.89	$ 185.98	$ 14.09	8.20%
		Double - THREE TIER	$ 129.48	$ 140.85	$ 11.37	8.78%	$ 132.23	$ 143.06	$ 10.83	8.19%
		Family - THREE TIER	$ 171.56	$ 186.63	$ 15.07	8.78%	$ 175.20	$ 189.56	$ 14.36	8.20%
		Employee/Spouse - FOUR TIER	$ 129.48	$ 140.85	$ 11.37	8.78%	$ 132.23	$ 143.06	$ 10.83	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 126.24	$ 137.33	$ 11.09	8.78%	$ 128.92	$ 139.49	$ 10.57	8.20%
		Family - FOUR TIER	$ 187.74	$ 204.23	$ 16.49	8.78%	$ 191.73	$ 207.44	$ 15.71	8.19%
PPO	PPRXS19B11	PPRXS19B12								
		Individual - ALL TIERS	$ 64.05	$ 69.68	$ 5.63	8.79%	$ 65.40	$ 70.78	$ 5.38	8.23%
		Family - TWO TIER	$ 166.52	$ 181.17	$ 14.65	8.80%	$ 170.05	$ 184.02	$ 13.97	8.22%
		Double - THREE TIER	$ 128.09	$ 139.36	$ 11.27	8.80%	$ 130.81	$ 141.55	$ 10.74	8.21%
		Family - THREE TIER	$ 169.72	$ 184.66	$ 14.94	8.80%	$ 173.32	$ 187.56	$ 14.24	8.22%
		Employee/Spouse - FOUR TIER	$ 128.09	$ 139.36	$ 11.27	8.80%	$ 130.81	$ 141.55	$ 10.74	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 124.89	$ 135.88	$ 10.99	8.80%	$ 127.54	$ 138.01	$ 10.47	8.21%
		Family - FOUR TIER	$ 185.74	$ 202.08	$ 16.34	8.80%	$ 189.67	$ 205.25	$ 15.58	8.21%
PPO	PPRXS21B11	PPRXS21B12								
		Individual - ALL TIERS	$ 18.70	$ 20.36	$ 1.66	8.88%	$ 19.10	$ 20.68	$ 1.58	8.27%
		Family - TWO TIER	$ 48.63	$ 52.92	$ 4.29	8.82%	$ 49.66	$ 53.75	$ 4.09	8.24%
		Double - THREE TIER	$ 37.41	$ 40.71	$ 3.30	8.82%	$ 38.21	$ 41.35	$ 3.14	8.22%
		Family - THREE TIER	$ 49.56	$ 53.94	$ 4.38	8.84%	$ 50.61	$ 54.79	$ 4.18	8.26%
		Employee/Spouse - FOUR TIER	$ 37.41	$ 40.71	$ 3.30	8.82%	$ 38.21	$ 41.35	$ 3.14	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 36.47	$ 39.69	$ 3.22	8.83%	$ 37.24	$ 40.32	$ 3.08	8.27%
		Family - FOUR TIER	$ 54.25	$ 59.03	$ 4.78	8.81%	$ 55.39	$ 59.96	$ 4.57	8.25%
PPO	PPRXS22B11	PPRXS22B12								
		Individual - ALL TIERS	$ 70.61	$ 76.82	$ 6.21	8.79%	$ 72.10	$ 78.03	$ 5.93	8.22%
		Family - TWO TIER	$ 183.58	$ 199.74	$ 16.16	8.80%	$ 187.47	$ 202.87	$ 15.40	8.21%
		Double - THREE TIER	$ 141.21	$ 153.64	$ 12.43	8.80%	$ 144.21	$ 156.06	$ 11.85	8.22%
		Family - THREE TIER	$ 187.11	$ 203.58	$ 16.47	8.80%	$ 191.08	$ 206.77	$ 15.69	8.21%
		Employee/Spouse - FOUR TIER	$ 141.21	$ 153.64	$ 12.43	8.80%	$ 144.21	$ 156.06	$ 11.85	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 137.68	$ 149.80	$ 12.12	8.80%	$ 140.61	$ 152.15	$ 11.54	8.21%
		Family - FOUR TIER	$ 204.76	$ 222.78	$ 18.02	8.80%	$ 209.10	$ 226.28	$ 17.18	8.22%
PPO	PPRXS23B11	PPRXS23B12								
		Individual - ALL TIERS	$ 81.12	$ 88.24	$ 7.12	8.78%	$ 82.83	$ 89.63	$ 6.80	8.21%
		Family - TWO TIER	$ 210.89	$ 229.43	$ 18.54	8.79%	$ 215.36	$ 233.03	$ 17.67	8.20%
		Double - THREE TIER	$ 162.23	$ 176.48	$ 14.25	8.78%	$ 165.66	$ 179.26	$ 13.60	8.21%
		Family - THREE TIER	$ 214.95	$ 233.84	$ 18.89	8.79%	$ 219.51	$ 237.51	$ 18.00	8.20%
		Employee/Spouse - FOUR TIER	$ 162.23	$ 176.48	$ 14.25	8.78%	$ 165.66	$ 179.26	$ 13.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 158.17	$ 172.07	$ 13.90	8.79%	$ 161.53	$ 174.77	$ 13.24	8.20%
		Family - FOUR TIER	$ 235.23	$ 255.90	$ 20.67	8.79%	$ 240.22	$ 259.92	$ 19.70	8.20%
PPO	PPRXS29B11	PPRXS29B12								
		Individual - ALL TIERS	$ 85.07	$ 92.54	$ 7.47	8.78%	$ 86.87	$ 94.00	$ 7.13	8.21%
		Family - TWO TIER	$ 221.16	$ 240.62	$ 19.46	8.80%	$ 225.85	$ 244.39	$ 18.54	8.21%
		Double - THREE TIER	$ 170.12	$ 185.09	$ 14.97	8.80%	$ 173.73	$ 188.00	$ 14.27	8.21%
		Family - THREE TIER	$ 225.42	$ 245.24	$ 19.82	8.79%	$ 230.20	$ 249.09	$ 18.89	8.21%
		Employee/Spouse - FOUR TIER	$ 170.12	$ 185.09	$ 14.97	8.80%	$ 173.73	$ 188.00	$ 14.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.88	$ 180.46	$ 14.58	8.79%	$ 169.38	$ 183.30	$ 13.92	8.22%
		Family - FOUR TIER	$ 246.68	$ 268.38	$ 21.70	8.80%	$ 251.91	$ 272.59	$ 20.68	8.21%
PPO	PPRXS30B11	PPRXS30B12								
		Individual - ALL TIERS	$ 86.96	$ 94.60	$ 7.64	8.79%	$ 88.81	$ 96.08	$ 7.27	8.19%
		Family - TWO TIER	$ 226.10	$ 245.95	$ 19.85	8.78%	$ 230.89	$ 249.81	$ 18.92	8.19%
		Double - THREE TIER	$ 173.92	$ 189.19	$ 15.27	8.78%	$ 177.60	$ 192.16	$ 14.56	8.20%
		Family - THREE TIER	$ 230.44	$ 250.68	$ 20.24	8.78%	$ 235.34	$ 254.61	$ 19.27	8.19%
		Employee/Spouse - FOUR TIER	$ 173.92	$ 189.19	$ 15.27	8.78%	$ 177.60	$ 192.16	$ 14.56	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 169.57	$ 184.46	$ 14.89	8.78%	$ 173.16	$ 187.36	$ 14.20	8.20%
		Family - FOUR TIER	$ 252.18	$ 274.33	$ 22.15	8.78%	$ 257.53	$ 278.63	$ 21.10	8.19%
PPO	PPRXS35B11	PPRXS35B12								
		Individual - ALL TIERS	$ 84.73	$ 92.17	$ 7.44	8.78%	$ 86.53	$ 93.62	$ 7.09	8.19%
		Family - TWO TIER	$ 220.30	$ 239.65	$ 19.35	8.78%	$ 224.97	$ 243.41	$ 18.44	8.20%
		Double - THREE TIER	$ 169.46	$ 184.35	$ 14.89	8.79%	$ 173.06	$ 187.24	$ 14.18	8.19%
		Family - THREE TIER	$ 224.54	$ 244.26	$ 19.72	8.78%	$ 229.30	$ 248.09	$ 18.79	8.19%
		Employee/Spouse - FOUR TIER	$ 169.46	$ 184.35	$ 14.89	8.79%	$ 173.06	$ 187.24	$ 14.18	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 165.23	$ 179.74	$ 14.51	8.78%	$ 168.73	$ 182.56	$ 13.83	8.20%
		Family - FOUR TIER	$ 245.72	$ 267.30	$ 21.58	8.78%	$ 250.93	$ 271.50	$ 20.57	8.20%
PPO	PPRXS36B11	PPRXS36B12								
		Individual - ALL TIERS	$ 79.42	$ 86.39	$ 6.97	8.78%	$ 81.10	$ 87.75	$ 6.65	8.20%
		Family - TWO TIER	$ 206.49	$ 224.62	$ 18.13	8.78%	$ 210.86	$ 228.15	$ 17.29	8.20%
		Double - THREE TIER	$ 158.83	$ 172.79	$ 13.96	8.79%	$ 162.20	$ 175.50	$ 13.30	8.20%
		Family - THREE TIER	$ 210.46	$ 228.94	$ 18.48	8.78%	$ 214.92	$ 232.54	$ 17.62	8.20%
		Employee/Spouse - FOUR TIER	$ 158.83	$ 172.79	$ 13.96	8.79%	$ 162.20	$ 175.50	$ 13.30	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 154.87	$ 168.47	$ 13.60	8.78%	$ 158.14	$ 171.11	$ 12.97	8.20%
		Family - FOUR TIER	$ 230.30	$ 250.54	$ 20.24	8.79%	$ 235.19	$ 254.47	$ 19.28	8.20%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS37B11	PPRXS37B12								
		Individual - ALL TIERS	$ 76.15	$ 78.42	$ 2.27	2.98%	$ 78.42	$ 79.65	$ 1.23	1.57%
		Family - TWO TIER	$ 197.97	$ 203.89	$ 5.92	2.99%	$ 203.91	$ 207.09	$ 3.18	1.56%
		Double - THREE TIER	$ 152.28	$ 156.84	$ 4.56	2.99%	$ 156.86	$ 159.30	$ 2.44	1.56%
		Family - THREE TIER	$ 201.78	$ 207.81	$ 6.03	2.99%	$ 207.83	$ 211.07	$ 3.24	1.56%
		Employee/Spouse - FOUR TIER	$ 152.28	$ 156.84	$ 4.56	2.99%	$ 156.86	$ 159.30	$ 2.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 148.48	$ 152.92	$ 4.44	2.99%	$ 152.93	$ 155.32	$ 2.39	1.56%
		Family - FOUR TIER	$ 220.81	$ 227.42	$ 6.61	2.99%	$ 227.44	$ 230.99	$ 3.55	1.56%
PPO	PPRXS38B11	PPRXS38B12								
		Individual - ALL TIERS	$ 86.14	$ 88.71	$ 2.57	2.98%	$ 88.71	$ 90.10	$ 1.39	1.57%
		Family - TWO TIER	$ 223.95	$ 230.64	$ 6.69	2.99%	$ 230.66	$ 234.26	$ 3.60	1.56%
		Double - THREE TIER	$ 172.26	$ 177.41	$ 5.15	2.99%	$ 177.43	$ 180.20	$ 2.77	1.56%
		Family - THREE TIER	$ 228.25	$ 235.07	$ 6.82	2.99%	$ 235.10	$ 238.76	$ 3.66	1.56%
		Employee/Spouse - FOUR TIER	$ 172.26	$ 177.41	$ 5.15	2.99%	$ 177.43	$ 180.20	$ 2.77	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 167.96	$ 172.98	$ 5.02	2.99%	$ 173.00	$ 175.69	$ 2.69	1.55%
		Family - FOUR TIER	$ 249.79	$ 257.25	$ 7.46	2.99%	$ 257.28	$ 261.29	$ 4.01	1.56%
PPO	PPRXS39B11	PPRXS39B12								
		Individual - ALL TIERS	$ 75.13	$ 77.37	$ 2.24	2.98%	$ 77.39	$ 78.58	$ 1.19	1.54%
		Family - TWO TIER	$ 195.34	$ 201.16	$ 5.82	2.98%	$ 201.20	$ 204.32	$ 3.12	1.55%
		Double - THREE TIER	$ 150.26	$ 154.74	$ 4.48	2.98%	$ 154.77	$ 157.17	$ 2.40	1.55%
		Family - THREE TIER	$ 199.09	$ 205.03	$ 5.94	2.98%	$ 205.07	$ 208.25	$ 3.18	1.55%
		Employee/Spouse - FOUR TIER	$ 150.26	$ 154.74	$ 4.48	2.98%	$ 154.77	$ 157.17	$ 2.40	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 146.51	$ 150.87	$ 4.36	2.98%	$ 150.89	$ 153.24	$ 2.35	1.56%
		Family - FOUR TIER	$ 217.88	$ 224.37	$ 6.49	2.98%	$ 224.41	$ 227.89	$ 3.48	1.55%
PPO	PPRXS40B11	PPRXS40B12								
		Individual - ALL TIERS	$ 77.16	$ 79.46	$ 2.30	2.98%	$ 79.48	$ 80.71	$ 1.23	1.55%
		Family - TWO TIER	$ 200.64	$ 206.59	$ 5.95	2.97%	$ 206.66	$ 209.84	$ 3.18	1.54%
		Double - THREE TIER	$ 154.34	$ 158.92	$ 4.58	2.97%	$ 158.97	$ 161.41	$ 2.44	1.53%
		Family - THREE TIER	$ 204.49	$ 210.57	$ 6.08	2.97%	$ 210.63	$ 213.87	$ 3.24	1.54%
		Employee/Spouse - FOUR TIER	$ 154.34	$ 158.92	$ 4.58	2.97%	$ 158.97	$ 161.41	$ 2.44	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 150.48	$ 154.95	$ 4.47	2.97%	$ 154.99	$ 157.38	$ 2.39	1.54%
		Family - FOUR TIER	$ 223.79	$ 230.43	$ 6.64	2.97%	$ 230.50	$ 234.05	$ 3.55	1.54%
PPO	PPRXS41B11	PPRXS41B12								
		Individual - ALL TIERS	$ 87.17	$ 89.77	$ 2.60	2.98%	$ 89.78	$ 91.18	$ 1.40	1.56%
		Family - TWO TIER	$ 226.63	$ 233.40	$ 6.77	2.99%	$ 233.42	$ 237.06	$ 3.64	1.56%
		Double - THREE TIER	$ 174.33	$ 179.54	$ 5.21	2.99%	$ 179.55	$ 182.35	$ 2.80	1.56%
		Family - THREE TIER	$ 230.98	$ 237.88	$ 6.90	2.99%	$ 237.91	$ 241.62	$ 3.71	1.56%
		Employee/Spouse - FOUR TIER	$ 174.33	$ 179.54	$ 5.21	2.99%	$ 179.55	$ 182.35	$ 2.80	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.96	$ 175.05	$ 5.09	2.99%	$ 175.06	$ 177.80	$ 2.74	1.57%
		Family - FOUR TIER	$ 252.78	$ 260.33	$ 7.55	2.99%	$ 260.35	$ 264.41	$ 4.06	1.56%
PPO	PPRXS42B11	PPRXS42B12								
		Individual - ALL TIERS	$ 87.36	$ 89.96	$ 2.60	2.98%	$ 89.98	$ 91.38	$ 1.40	1.56%
		Family - TWO TIER	$ 227.14	$ 233.90	$ 6.76	2.98%	$ 233.95	$ 237.58	$ 3.63	1.55%
		Double - THREE TIER	$ 174.72	$ 179.93	$ 5.21	2.98%	$ 179.97	$ 182.75	$ 2.78	1.54%
		Family - THREE TIER	$ 231.50	$ 238.40	$ 6.90	2.98%	$ 238.45	$ 242.15	$ 3.70	1.55%
		Employee/Spouse - FOUR TIER	$ 174.72	$ 179.93	$ 5.21	2.98%	$ 179.97	$ 182.75	$ 2.78	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 170.36	$ 175.43	$ 5.07	2.98%	$ 175.46	$ 178.18	$ 2.72	1.55%
		Family - FOUR TIER	$ 253.35	$ 260.89	$ 7.54	2.98%	$ 260.94	$ 264.99	$ 4.05	1.55%
PPO	PPRXS43B11	PPRXS43B12								
		Individual - ALL TIERS	$ 82.30	$ 84.75	$ 2.45	2.98%	$ 84.77	$ 86.08	$ 1.31	1.55%
		Family - TWO TIER	$ 213.99	$ 220.36	$ 6.37	2.98%	$ 220.41	$ 223.82	$ 3.41	1.55%
		Double - THREE TIER	$ 164.60	$ 169.51	$ 4.91	2.98%	$ 169.54	$ 172.17	$ 2.63	1.55%
		Family - THREE TIER	$ 218.11	$ 224.59	$ 6.48	2.97%	$ 224.65	$ 228.12	$ 3.47	1.54%
		Employee/Spouse - FOUR TIER	$ 164.60	$ 169.51	$ 4.91	2.98%	$ 169.54	$ 172.17	$ 2.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 160.49	$ 165.27	$ 4.78	2.98%	$ 165.30	$ 167.86	$ 2.56	1.55%
		Family - FOUR TIER	$ 238.68	$ 245.78	$ 7.10	2.97%	$ 245.85	$ 249.64	$ 3.79	1.54%
PPO	PPRXS44B11	PPRXS44B12								
		Individual - ALL TIERS	$ 70.26	$ 72.35	$ 2.09	2.97%	$ 72.36	$ 73.49	$ 1.13	1.56%
		Family - TWO TIER	$ 182.67	$ 188.12	$ 5.45	2.98%	$ 188.15	$ 191.07	$ 2.92	1.55%
		Double - THREE TIER	$ 140.51	$ 144.71	$ 4.20	2.99%	$ 144.73	$ 146.98	$ 2.25	1.55%
		Family - THREE TIER	$ 186.18	$ 191.74	$ 5.56	2.99%	$ 191.76	$ 194.75	$ 2.99	1.56%
		Employee/Spouse - FOUR TIER	$ 140.51	$ 144.71	$ 4.20	2.99%	$ 144.73	$ 146.98	$ 2.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 137.00	$ 141.09	$ 4.09	2.99%	$ 141.10	$ 143.30	$ 2.20	1.56%
		Family - FOUR TIER	$ 203.74	$ 209.83	$ 6.09	2.99%	$ 209.86	$ 213.12	$ 3.26	1.55%
PPO	PPRXS46B11	PPRXS46B12								
		Individual - ALL TIERS	$ 78.51	$ 80.85	$ 2.34	2.98%	$ 80.86	$ 82.12	$ 1.26	1.56%
		Family - TWO TIER	$ 204.11	$ 210.21	$ 6.10	2.99%	$ 210.24	$ 213.51	$ 3.27	1.56%
		Double - THREE TIER	$ 157.02	$ 161.70	$ 4.68	2.98%	$ 161.72	$ 164.24	$ 2.52	1.56%
		Family - THREE TIER	$ 208.04	$ 214.25	$ 6.21	2.99%	$ 214.28	$ 217.62	$ 3.34	1.56%
		Employee/Spouse - FOUR TIER	$ 157.02	$ 161.70	$ 4.68	2.98%	$ 161.72	$ 164.24	$ 2.52	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 153.09	$ 157.66	$ 4.57	2.99%	$ 157.69	$ 160.13	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.67	$ 234.46	$ 6.79	2.98%	$ 234.50	$ 238.14	$ 3.64	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS37B11	PPRXS37B12								
		Individual - ALL TIERS	$ 74.36	$ 80.90	$ 6.54	8.80%	$ 75.93	$ 82.17	$ 6.24	8.22%
		Family - TWO TIER	$ 193.32	$ 210.34	$ 17.02	8.80%	$ 197.42	$ 213.64	$ 16.22	8.22%
		Double - THREE TIER	$ 148.71	$ 161.80	$ 13.09	8.80%	$ 151.86	$ 164.34	$ 12.48	8.22%
		Family - THREE TIER	$ 197.04	$ 214.39	$ 17.35	8.81%	$ 201.22	$ 217.75	$ 16.53	8.21%
		Employee/Spouse - FOUR TIER	$ 148.71	$ 161.80	$ 13.09	8.80%	$ 151.86	$ 164.34	$ 12.48	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 144.99	$ 157.76	$ 12.77	8.81%	$ 148.07	$ 160.23	$ 12.16	8.21%
		Family - FOUR TIER	$ 215.63	$ 234.61	$ 18.98	8.80%	$ 220.20	$ 238.30	$ 18.10	8.22%
PPO	PPRXS38B11	PPRXS38B12								
		Individual - ALL TIERS	$ 84.10	$ 91.51	$ 7.41	8.81%	$ 85.89	$ 92.95	$ 7.06	8.22%
		Family - TWO TIER	$ 218.68	$ 237.94	$ 19.26	8.81%	$ 223.32	$ 241.67	$ 18.35	8.22%
		Double - THREE TIER	$ 168.22	$ 183.03	$ 14.81	8.80%	$ 171.78	$ 185.90	$ 14.12	8.22%
		Family - THREE TIER	$ 222.89	$ 242.51	$ 19.62	8.80%	$ 227.61	$ 246.32	$ 18.71	8.22%
		Employee/Spouse - FOUR TIER	$ 168.22	$ 183.03	$ 14.81	8.80%	$ 171.78	$ 185.90	$ 14.12	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 164.01	$ 178.45	$ 14.44	8.80%	$ 167.49	$ 181.25	$ 13.76	8.22%
		Family - FOUR TIER	$ 243.91	$ 265.39	$ 21.48	8.81%	$ 249.09	$ 269.56	$ 20.47	8.22%
PPO	PPRXS39B11	PPRXS39B12								
		Individual - ALL TIERS	$ 73.37	$ 79.82	$ 6.45	8.79%	$ 74.93	$ 81.07	$ 6.14	8.19%
		Family - TWO TIER	$ 190.76	$ 207.53	$ 16.77	8.79%	$ 194.81	$ 210.78	$ 15.97	8.20%
		Double - THREE TIER	$ 146.74	$ 159.63	$ 12.89	8.78%	$ 149.85	$ 162.14	$ 12.29	8.20%
		Family - THREE TIER	$ 194.43	$ 211.52	$ 17.09	8.79%	$ 198.55	$ 214.84	$ 16.29	8.20%
		Employee/Spouse - FOUR TIER	$ 146.74	$ 159.63	$ 12.89	8.78%	$ 149.85	$ 162.14	$ 12.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 143.07	$ 155.64	$ 12.57	8.79%	$ 146.11	$ 158.09	$ 11.98	8.20%
		Family - FOUR TIER	$ 212.77	$ 231.47	$ 18.70	8.79%	$ 217.28	$ 235.10	$ 17.82	8.20%
PPO	PPRXS40B11	PPRXS40B12								
		Individual - ALL TIERS	$ 75.36	$ 81.97	$ 6.61	8.77%	$ 76.95	$ 83.26	$ 6.31	8.20%
		Family - TWO TIER	$ 195.93	$ 213.13	$ 17.20	8.78%	$ 200.09	$ 216.48	$ 16.39	8.19%
		Double - THREE TIER	$ 150.71	$ 163.95	$ 13.24	8.79%	$ 153.91	$ 166.52	$ 12.61	8.19%
		Family - THREE TIER	$ 199.71	$ 217.23	$ 17.52	8.77%	$ 203.93	$ 220.64	$ 16.71	8.19%
		Employee/Spouse - FOUR TIER	$ 150.71	$ 163.95	$ 13.24	8.79%	$ 153.91	$ 166.52	$ 12.61	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 146.95	$ 159.85	$ 12.90	8.78%	$ 150.07	$ 162.36	$ 12.29	8.19%
		Family - FOUR TIER	$ 218.54	$ 237.72	$ 19.18	8.78%	$ 223.17	$ 241.46	$ 18.29	8.20%
PPO	PPRXS41B11	PPRXS41B12								
		Individual - ALL TIERS	$ 85.12	$ 92.61	$ 7.49	8.80%	$ 86.93	$ 94.06	$ 7.13	8.20%
		Family - TWO TIER	$ 221.32	$ 240.78	$ 19.46	8.79%	$ 226.01	$ 244.56	$ 18.55	8.21%
		Double - THREE TIER	$ 170.24	$ 185.22	$ 14.98	8.80%	$ 173.85	$ 188.12	$ 14.27	8.21%
		Family - THREE TIER	$ 225.58	$ 245.41	$ 19.83	8.79%	$ 230.36	$ 249.27	$ 18.91	8.21%
		Employee/Spouse - FOUR TIER	$ 170.24	$ 185.22	$ 14.98	8.80%	$ 173.85	$ 188.12	$ 14.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.99	$ 180.59	$ 14.60	8.80%	$ 169.51	$ 183.42	$ 13.91	8.21%
		Family - FOUR TIER	$ 246.85	$ 268.56	$ 21.71	8.79%	$ 252.09	$ 272.78	$ 20.69	8.21%
PPO	PPRXS42B11	PPRXS42B12								
		Individual - ALL TIERS	$ 85.31	$ 92.81	$ 7.50	8.79%	$ 87.12	$ 94.27	$ 7.15	8.21%
		Family - TWO TIER	$ 221.82	$ 241.31	$ 19.49	8.79%	$ 226.52	$ 245.10	$ 18.58	8.20%
		Double - THREE TIER	$ 170.62	$ 185.62	$ 15.00	8.79%	$ 174.25	$ 188.53	$ 14.28	8.20%
		Family - THREE TIER	$ 226.08	$ 245.95	$ 19.87	8.79%	$ 230.88	$ 249.81	$ 18.93	8.20%
		Employee/Spouse - FOUR TIER	$ 170.62	$ 185.62	$ 15.00	8.79%	$ 174.25	$ 188.53	$ 14.28	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 166.36	$ 180.98	$ 14.62	8.79%	$ 169.89	$ 183.82	$ 13.93	8.20%
		Family - FOUR TIER	$ 247.40	$ 269.15	$ 21.75	8.79%	$ 252.65	$ 273.38	$ 20.73	8.21%
PPO	PPRXS43B11	PPRXS43B12								
		Individual - ALL TIERS	$ 80.37	$ 87.43	$ 7.06	8.78%	$ 82.08	$ 88.81	$ 6.73	8.20%
		Family - TWO TIER	$ 208.97	$ 227.33	$ 18.36	8.79%	$ 213.39	$ 230.90	$ 17.51	8.21%
		Double - THREE TIER	$ 160.75	$ 174.87	$ 14.12	8.78%	$ 164.15	$ 177.61	$ 13.46	8.20%
		Family - THREE TIER	$ 212.98	$ 231.70	$ 18.72	8.79%	$ 217.49	$ 235.34	$ 17.85	8.21%
		Employee/Spouse - FOUR TIER	$ 160.75	$ 174.87	$ 14.12	8.78%	$ 164.15	$ 177.61	$ 13.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 156.72	$ 170.50	$ 13.78	8.79%	$ 160.05	$ 173.17	$ 13.12	8.20%
		Family - FOUR TIER	$ 233.08	$ 253.56	$ 20.48	8.79%	$ 238.02	$ 257.54	$ 19.52	8.20%
PPO	PPRXS44B11	PPRXS44B12								
		Individual - ALL TIERS	$ 68.61	$ 74.64	$ 6.03	8.79%	$ 70.06	$ 75.82	$ 5.76	8.22%
		Family - TWO TIER	$ 178.38	$ 194.07	$ 15.69	8.80%	$ 182.16	$ 197.12	$ 14.96	8.21%
		Double - THREE TIER	$ 137.22	$ 149.29	$ 12.07	8.80%	$ 140.13	$ 151.63	$ 11.50	8.21%
		Family - THREE TIER	$ 181.81	$ 197.81	$ 16.00	8.80%	$ 185.67	$ 200.91	$ 15.24	8.21%
		Employee/Spouse - FOUR TIER	$ 137.22	$ 149.29	$ 12.07	8.80%	$ 140.13	$ 151.63	$ 11.50	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 133.78	$ 145.55	$ 11.77	8.80%	$ 136.62	$ 147.84	$ 11.22	8.21%
		Family - FOUR TIER	$ 198.96	$ 216.47	$ 17.51	8.80%	$ 203.18	$ 219.86	$ 16.68	8.21%
PPO	PPRXS46B11	PPRXS46B12								
		Individual - ALL TIERS	$ 76.67	$ 83.41	$ 6.74	8.79%	$ 78.29	$ 84.72	$ 6.43	8.21%
		Family - TWO TIER	$ 199.32	$ 216.86	$ 17.54	8.80%	$ 203.55	$ 220.27	$ 16.72	8.21%
		Double - THREE TIER	$ 153.33	$ 166.82	$ 13.49	8.80%	$ 156.58	$ 169.44	$ 12.86	8.21%
		Family - THREE TIER	$ 203.16	$ 221.03	$ 17.87	8.80%	$ 207.47	$ 224.50	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.33	$ 166.82	$ 13.49	8.80%	$ 156.58	$ 169.44	$ 12.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.50	$ 162.65	$ 13.15	8.80%	$ 152.66	$ 165.20	$ 12.54	8.21%
		Family - FOUR TIER	$ 222.33	$ 241.88	$ 19.55	8.79%	$ 227.04	$ 245.68	$ 18.64	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS47B11	PPRXS47B12								
		Individual - ALL TIERS	$ 62.14	$ 63.99	$ 1.85	2.98%	$ 64.00	$ 65.00	$ 1.00	1.56%
		Family - TWO TIER	$ 161.57	$ 166.38	$ 4.81	2.98%	$ 166.43	$ 168.99	$ 2.56	1.54%
		Double - THREE TIER	$ 124.29	$ 127.98	$ 3.69	2.97%	$ 128.02	$ 129.99	$ 1.97	1.54%
		Family - THREE TIER	$ 164.68	$ 169.58	$ 4.90	2.98%	$ 169.63	$ 172.24	$ 2.61	1.54%
		Employee/Spouse - FOUR TIER	$ 124.29	$ 127.98	$ 3.69	2.97%	$ 128.02	$ 129.99	$ 1.97	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.19	$ 124.78	$ 3.59	2.96%	$ 124.82	$ 126.74	$ 1.92	1.54%
		Family - FOUR TIER	$ 180.22	$ 185.58	$ 5.36	2.97%	$ 185.62	$ 188.49	$ 2.87	1.55%
PPO	PPRXS48B11	PPRXS48B12								
		Individual - ALL TIERS	$ 63.91	$ 65.81	$ 1.90	2.97%	$ 65.83	$ 66.85	$ 1.02	1.55%
		Family - TWO TIER	$ 166.15	$ 171.12	$ 4.97	2.99%	$ 171.14	$ 173.80	$ 2.66	1.55%
		Double - THREE TIER	$ 127.81	$ 131.63	$ 3.82	2.99%	$ 131.64	$ 133.70	$ 2.06	1.56%
		Family - THREE TIER	$ 169.35	$ 174.41	$ 5.06	2.99%	$ 174.44	$ 177.15	$ 2.71	1.55%
		Employee/Spouse - FOUR TIER	$ 127.81	$ 131.63	$ 3.82	2.99%	$ 131.64	$ 133.70	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 124.62	$ 128.34	$ 3.72	2.99%	$ 128.36	$ 130.35	$ 1.99	1.55%
		Family - FOUR TIER	$ 185.33	$ 190.86	$ 5.53	2.98%	$ 190.89	$ 193.86	$ 2.97	1.56%
PPO	PPRXS50B11	PPRXS50B12								
		Individual - ALL TIERS	$ 99.86	$ 102.84	$ 2.98	2.98%	$ 102.86	$ 104.45	$ 1.59	1.55%
		Family - TWO TIER	$ 259.64	$ 267.37	$ 7.73	2.98%	$ 267.43	$ 271.57	$ 4.14	1.55%
		Double - THREE TIER	$ 199.73	$ 205.67	$ 5.94	2.97%	$ 205.71	$ 208.90	$ 3.19	1.55%
		Family - THREE TIER	$ 264.63	$ 272.51	$ 7.88	2.98%	$ 272.58	$ 276.79	$ 4.21	1.54%
		Employee/Spouse - FOUR TIER	$ 199.73	$ 205.67	$ 5.94	2.97%	$ 205.71	$ 208.90	$ 3.19	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 194.74	$ 200.53	$ 5.79	2.97%	$ 200.57	$ 203.68	$ 3.11	1.55%
		Family - FOUR TIER	$ 289.60	$ 298.22	$ 8.62	2.98%	$ 298.29	$ 302.91	$ 4.62	1.55%
PPO	PPRXS51B11	PPRXS51B12								
		Individual - ALL TIERS	$ 95.11	$ 97.94	$ 2.83	2.98%	$ 97.97	$ 99.48	$ 1.51	1.54%
		Family - TWO TIER	$ 247.30	$ 254.66	$ 7.36	2.98%	$ 254.72	$ 258.65	$ 3.93	1.54%
		Double - THREE TIER	$ 190.23	$ 195.89	$ 5.66	2.98%	$ 195.94	$ 198.96	$ 3.02	1.54%
		Family - THREE TIER	$ 252.06	$ 259.55	$ 7.49	2.97%	$ 259.62	$ 263.63	$ 4.01	1.54%
		Employee/Spouse - FOUR TIER	$ 190.23	$ 195.89	$ 5.66	2.98%	$ 195.94	$ 198.96	$ 3.02	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 185.48	$ 190.99	$ 5.51	2.97%	$ 191.04	$ 193.99	$ 2.95	1.54%
		Family - FOUR TIER	$ 275.84	$ 284.04	$ 8.20	2.97%	$ 284.12	$ 288.50	$ 4.38	1.54%
PPO	PPRXS52B11	PPRXS52B12								
		Individual - ALL TIERS	$ 76.08	$ 78.35	$ 2.27	2.98%	$ 78.36	$ 79.58	$ 1.22	1.56%
		Family - TWO TIER	$ 197.81	$ 203.70	$ 5.89	2.98%	$ 203.74	$ 206.90	$ 3.16	1.55%
		Double - THREE TIER	$ 152.16	$ 156.69	$ 4.53	2.98%	$ 156.72	$ 159.15	$ 2.43	1.55%
		Family - THREE TIER	$ 201.61	$ 207.62	$ 6.01	2.98%	$ 207.66	$ 210.88	$ 3.22	1.55%
		Employee/Spouse - FOUR TIER	$ 152.16	$ 156.69	$ 4.53	2.98%	$ 156.72	$ 159.15	$ 2.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 148.35	$ 152.78	$ 4.43	2.99%	$ 152.81	$ 155.18	$ 2.37	1.55%
		Family - FOUR TIER	$ 220.63	$ 227.21	$ 6.58	2.98%	$ 227.25	$ 230.77	$ 3.52	1.55%
PPO	PPRXS53B11	PPRXS53B12								
		Individual - ALL TIERS	$ 83.34	$ 85.82	$ 2.48	2.98%	$ 85.84	$ 87.17	$ 1.33	1.55%
		Family - TWO TIER	$ 216.69	$ 223.14	$ 6.45	2.98%	$ 223.19	$ 226.64	$ 3.45	1.55%
		Double - THREE TIER	$ 166.69	$ 171.65	$ 4.96	2.98%	$ 171.69	$ 174.34	$ 2.65	1.54%
		Family - THREE TIER	$ 220.86	$ 227.43	$ 6.57	2.97%	$ 227.49	$ 231.00	$ 3.51	1.54%
		Employee/Spouse - FOUR TIER	$ 166.69	$ 171.65	$ 4.96	2.98%	$ 171.69	$ 174.34	$ 2.65	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 162.52	$ 167.36	$ 4.84	2.98%	$ 167.40	$ 169.98	$ 2.58	1.54%
		Family - FOUR TIER	$ 241.70	$ 248.89	$ 7.19	2.97%	$ 248.95	$ 252.80	$ 3.85	1.55%
PPO	PPRXS55B11	PPRXS55B12								
		Individual - ALL TIERS	$ 76.22	$ 78.49	$ 2.27	2.98%	$ 78.51	$ 79.72	$ 1.21	1.54%
		Family - TWO TIER	$ 198.18	$ 204.08	$ 5.90	2.98%	$ 204.13	$ 207.28	$ 3.15	1.54%
		Double - THREE TIER	$ 152.45	$ 156.98	$ 4.53	2.97%	$ 157.02	$ 159.45	$ 2.43	1.55%
		Family - THREE TIER	$ 201.99	$ 208.00	$ 6.01	2.98%	$ 208.05	$ 211.27	$ 3.22	1.55%
		Employee/Spouse - FOUR TIER	$ 152.45	$ 156.98	$ 4.53	2.97%	$ 157.02	$ 159.45	$ 2.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 148.64	$ 153.06	$ 4.42	2.97%	$ 153.09	$ 155.46	$ 2.37	1.55%
		Family - FOUR TIER	$ 221.05	$ 227.62	$ 6.57	2.97%	$ 227.68	$ 231.20	$ 3.52	1.55%
PPO	PPRXS57B11	PPRXS57B12								
		Individual - ALL TIERS	$ 91.51	$ 94.24	$ 2.73	2.98%	$ 94.25	$ 95.72	$ 1.47	1.56%
		Family - TWO TIER	$ 237.92	$ 245.02	$ 7.10	2.98%	$ 245.05	$ 248.86	$ 3.81	1.55%
		Double - THREE TIER	$ 183.01	$ 188.47	$ 5.46	2.98%	$ 188.50	$ 191.43	$ 2.93	1.55%
		Family - THREE TIER	$ 242.49	$ 249.73	$ 7.24	2.99%	$ 249.77	$ 253.65	$ 3.88	1.55%
		Employee/Spouse - FOUR TIER	$ 183.01	$ 188.47	$ 5.46	2.98%	$ 188.50	$ 191.43	$ 2.93	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 178.44	$ 183.76	$ 5.32	2.98%	$ 183.79	$ 186.65	$ 2.86	1.56%
		Family - FOUR TIER	$ 265.37	$ 273.29	$ 7.92	2.98%	$ 273.33	$ 277.58	$ 4.25	1.55%
PPO	PPRXS7B11	PPRXS7B12								
		Individual - ALL TIERS	$ 106.25	$ 109.42	$ 3.17	2.98%	$ 109.44	$ 111.13	$ 1.69	1.54%
		Family - TWO TIER	$ 276.24	$ 284.48	$ 8.24	2.98%	$ 284.53	$ 288.95	$ 4.42	1.55%
		Double - THREE TIER	$ 212.49	$ 218.83	$ 6.34	2.98%	$ 218.87	$ 222.27	$ 3.40	1.55%
		Family - THREE TIER	$ 281.55	$ 289.95	$ 8.40	2.98%	$ 290.01	$ 294.51	$ 4.50	1.55%
		Employee/Spouse - FOUR TIER	$ 212.49	$ 218.83	$ 6.34	2.98%	$ 218.87	$ 222.27	$ 3.40	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 207.19	$ 213.36	$ 6.17	2.98%	$ 213.39	$ 216.71	$ 3.32	1.56%
		Family - FOUR TIER	$ 308.11	$ 317.31	$ 9.20	2.99%	$ 317.36	$ 322.29	$ 4.93	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS47B11	PPRXS47B12								
		Individual - ALL TIERS	$ 60.68	$ 66.02	$ 5.34	8.80%	$ 61.97	$ 67.05	$ 5.08	8.20%
		Family - TWO TIER	$ 157.77	$ 171.64	$ 13.87	8.79%	$ 161.12	$ 174.34	$ 13.22	8.21%
		Double - THREE TIER	$ 121.37	$ 132.03	$ 10.66	8.78%	$ 123.94	$ 134.11	$ 10.17	8.21%
		Family - THREE TIER	$ 160.81	$ 174.94	$ 14.13	8.79%	$ 164.22	$ 177.69	$ 13.47	8.20%
		Employee/Spouse - FOUR TIER	$ 121.37	$ 132.03	$ 10.66	8.78%	$ 123.94	$ 134.11	$ 10.17	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 118.34	$ 128.73	$ 10.39	8.78%	$ 120.84	$ 130.75	$ 9.91	8.20%
		Family - FOUR TIER	$ 175.98	$ 191.45	$ 15.47	8.79%	$ 179.71	$ 194.45	$ 14.74	8.20%
PPO	PPRXS48B11	PPRXS48B12								
		Individual - ALL TIERS	$ 62.42	$ 67.90	$ 5.48	8.78%	$ 63.73	$ 68.96	$ 5.23	8.21%
		Family - TWO TIER	$ 162.26	$ 176.53	$ 14.27	8.79%	$ 165.71	$ 179.30	$ 13.59	8.20%
		Double - THREE TIER	$ 124.82	$ 135.79	$ 10.97	8.79%	$ 127.47	$ 137.93	$ 10.46	8.21%
		Family - THREE TIER	$ 165.39	$ 179.93	$ 14.54	8.79%	$ 168.89	$ 182.75	$ 13.86	8.21%
		Employee/Spouse - FOUR TIER	$ 124.82	$ 135.79	$ 10.97	8.79%	$ 127.47	$ 137.93	$ 10.46	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 121.70	$ 132.40	$ 10.70	8.79%	$ 124.28	$ 134.48	$ 10.20	8.21%
		Family - FOUR TIER	$ 180.99	$ 196.90	$ 15.91	8.79%	$ 184.83	$ 199.99	$ 15.16	8.20%
PPO	PPRXS50B11	PPRXS50B12								
		Individual - ALL TIERS	$ 97.52	$ 106.09	$ 8.57	8.79%	$ 99.58	$ 107.76	$ 8.18	8.21%
		Family - TWO TIER	$ 253.55	$ 275.83	$ 22.28	8.79%	$ 258.92	$ 280.17	$ 21.25	8.21%
		Double - THREE TIER	$ 195.03	$ 212.18	$ 17.15	8.79%	$ 199.18	$ 215.51	$ 16.33	8.20%
		Family - THREE TIER	$ 258.42	$ 281.14	$ 22.72	8.79%	$ 263.90	$ 285.55	$ 21.65	8.20%
		Employee/Spouse - FOUR TIER	$ 195.03	$ 212.18	$ 17.15	8.79%	$ 199.18	$ 215.51	$ 16.33	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 190.16	$ 206.88	$ 16.72	8.79%	$ 194.20	$ 210.12	$ 15.92	8.20%
		Family - FOUR TIER	$ 282.80	$ 307.66	$ 24.86	8.79%	$ 288.80	$ 312.49	$ 23.69	8.20%
PPO	PPRXS51B11	PPRXS51B12								
		Individual - ALL TIERS	$ 92.89	$ 101.04	$ 8.15	8.77%	$ 94.86	$ 102.63	$ 7.77	8.19%
		Family - TWO TIER	$ 241.50	$ 262.71	$ 21.21	8.78%	$ 246.63	$ 266.84	$ 20.21	8.19%
		Double - THREE TIER	$ 185.77	$ 202.09	$ 16.32	8.79%	$ 189.71	$ 205.26	$ 15.55	8.20%
		Family - THREE TIER	$ 246.15	$ 267.77	$ 21.62	8.78%	$ 251.37	$ 271.97	$ 20.60	8.20%
		Employee/Spouse - FOUR TIER	$ 185.77	$ 202.09	$ 16.32	8.79%	$ 189.71	$ 205.26	$ 15.55	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 181.13	$ 197.04	$ 15.91	8.78%	$ 184.97	$ 200.13	$ 15.16	8.20%
		Family - FOUR TIER	$ 269.38	$ 293.03	$ 23.65	8.78%	$ 275.09	$ 297.63	$ 22.54	8.19%
PPO	PPRXS52B11	PPRXS52B12								
		Individual - ALL TIERS	$ 74.29	$ 80.83	$ 6.54	8.80%	$ 75.87	$ 82.10	$ 6.23	8.21%
		Family - TWO TIER	$ 193.17	$ 210.15	$ 16.98	8.79%	$ 197.26	$ 213.45	$ 16.19	8.21%
		Double - THREE TIER	$ 148.58	$ 161.65	$ 13.07	8.80%	$ 151.74	$ 164.19	$ 12.45	8.20%
		Family - THREE TIER	$ 196.88	$ 214.19	$ 17.31	8.79%	$ 201.05	$ 217.55	$ 16.50	8.21%
		Employee/Spouse - FOUR TIER	$ 148.58	$ 161.65	$ 13.07	8.80%	$ 151.74	$ 164.19	$ 12.45	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 144.88	$ 157.61	$ 12.73	8.79%	$ 147.95	$ 160.09	$ 12.14	8.21%
		Family - FOUR TIER	$ 215.45	$ 234.40	$ 18.95	8.80%	$ 220.02	$ 238.08	$ 18.06	8.21%
PPO	PPRXS53B11	PPRXS53B12								
		Individual - ALL TIERS	$ 81.39	$ 88.54	$ 7.15	8.78%	$ 83.11	$ 89.93	$ 6.82	8.21%
		Family - TWO TIER	$ 211.60	$ 230.20	$ 18.60	8.79%	$ 216.09	$ 233.82	$ 17.73	8.20%
		Double - THREE TIER	$ 162.77	$ 177.08	$ 14.31	8.79%	$ 166.22	$ 179.86	$ 13.64	8.21%
		Family - THREE TIER	$ 215.67	$ 234.63	$ 18.96	8.79%	$ 220.25	$ 238.31	$ 18.06	8.20%
		Employee/Spouse - FOUR TIER	$ 162.77	$ 177.08	$ 14.31	8.79%	$ 166.22	$ 179.86	$ 13.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 158.70	$ 172.65	$ 13.95	8.79%	$ 162.06	$ 175.36	$ 13.30	8.21%
		Family - FOUR TIER	$ 236.01	$ 256.76	$ 20.75	8.79%	$ 241.03	$ 260.80	$ 19.77	8.20%
PPO	PPRXS55B11	PPRXS55B12								
		Individual - ALL TIERS	$ 74.43	$ 80.98	$ 6.55	8.80%	$ 76.01	$ 82.25	$ 6.24	8.21%
		Family - TWO TIER	$ 193.53	$ 210.54	$ 17.01	8.79%	$ 197.63	$ 213.84	$ 16.21	8.20%
		Double - THREE TIER	$ 148.87	$ 161.95	$ 13.08	8.79%	$ 152.03	$ 164.49	$ 12.46	8.20%
		Family - THREE TIER	$ 197.25	$ 214.58	$ 17.33	8.79%	$ 201.43	$ 217.95	$ 16.52	8.20%
		Employee/Spouse - FOUR TIER	$ 148.87	$ 161.95	$ 13.08	8.79%	$ 152.03	$ 164.49	$ 12.46	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 145.15	$ 157.90	$ 12.75	8.78%	$ 148.22	$ 160.38	$ 12.16	8.20%
		Family - FOUR TIER	$ 215.86	$ 234.83	$ 18.97	8.79%	$ 220.44	$ 238.52	$ 18.08	8.20%
PPO	PPRXS57B11	PPRXS57B12								
		Individual - ALL TIERS	$ 89.36	$ 97.22	$ 7.86	8.80%	$ 91.25	$ 98.75	$ 7.50	8.22%
		Family - TWO TIER	$ 232.34	$ 252.77	$ 20.43	8.79%	$ 237.26	$ 256.74	$ 19.48	8.21%
		Double - THREE TIER	$ 178.73	$ 194.44	$ 15.71	8.79%	$ 182.51	$ 197.49	$ 14.98	8.21%
		Family - THREE TIER	$ 236.81	$ 257.63	$ 20.82	8.79%	$ 241.83	$ 261.68	$ 19.85	8.21%
		Employee/Spouse - FOUR TIER	$ 178.73	$ 194.44	$ 15.71	8.79%	$ 182.51	$ 197.49	$ 14.98	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 174.26	$ 189.58	$ 15.32	8.79%	$ 177.95	$ 192.55	$ 14.60	8.20%
		Family - FOUR TIER	$ 259.14	$ 281.94	$ 22.80	8.80%	$ 264.64	$ 286.36	$ 21.72	8.21%
PPO	PPRXS7B11	PPRXS7B12								
		Individual - ALL TIERS	$ 103.76	$ 112.88	$ 9.12	8.79%	$ 105.96	$ 114.65	$ 8.69	8.20%
		Family - TWO TIER	$ 269.77	$ 293.49	$ 23.72	8.79%	$ 275.48	$ 298.09	$ 22.61	8.21%
		Double - THREE TIER	$ 207.51	$ 225.76	$ 18.25	8.79%	$ 211.91	$ 229.30	$ 17.39	8.21%
		Family - THREE TIER	$ 274.95	$ 299.13	$ 24.18	8.79%	$ 280.78	$ 303.83	$ 23.05	8.21%
		Employee/Spouse - FOUR TIER	$ 207.51	$ 225.76	$ 18.25	8.79%	$ 211.91	$ 229.30	$ 17.39	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 202.32	$ 220.11	$ 17.79	8.79%	$ 206.61	$ 223.57	$ 16.96	8.21%
		Family - FOUR TIER	$ 300.89	$ 327.35	$ 26.46	8.79%	$ 307.28	$ 332.49	$ 25.21	8.20%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS8B11	PPRXS8B12								
		Individual - ALL TIERS	$ 103.68	$ 106.77	$ 3.09	2.98%	$ 106.80	$ 108.45	$ 1.65	1.54%
		Family - TWO TIER	$ 269.58	$ 277.60	$ 8.02	2.97%	$ 277.66	$ 281.96	$ 4.30	1.55%
		Double - THREE TIER	$ 207.37	$ 213.54	$ 6.17	2.98%	$ 213.58	$ 216.89	$ 3.31	1.55%
		Family - THREE TIER	$ 274.76	$ 282.94	$ 8.18	2.98%	$ 283.00	$ 287.38	$ 4.38	1.55%
		Employee/Spouse - FOUR TIER	$ 207.37	$ 213.54	$ 6.17	2.98%	$ 213.58	$ 216.89	$ 3.31	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 202.18	$ 208.20	$ 6.02	2.98%	$ 208.24	$ 211.47	$ 3.23	1.55%
		Family - FOUR TIER	$ 300.69	$ 309.63	$ 8.94	2.97%	$ 309.70	$ 314.49	$ 4.79	1.55%
PPO	PPRXS9B11	PPRXS9B12								
		Individual - ALL TIERS	$ 43.36	$ 44.65	$ 1.29	2.98%	$ 44.66	$ 45.35	$ 0.69	1.55%
		Family - TWO TIER	$ 112.73	$ 116.10	$ 3.37	2.99%	$ 116.11	$ 117.92	$ 1.81	1.56%
		Double - THREE TIER	$ 86.71	$ 89.30	$ 2.59	2.99%	$ 89.31	$ 90.71	$ 1.40	1.57%
		Family - THREE TIER	$ 114.90	$ 118.33	$ 3.43	2.99%	$ 118.34	$ 120.19	$ 1.85	1.56%
		Employee/Spouse - FOUR TIER	$ 86.71	$ 89.30	$ 2.59	2.99%	$ 89.31	$ 90.71	$ 1.40	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 84.55	$ 87.07	$ 2.52	2.98%	$ 87.08	$ 88.44	$ 1.36	1.56%
		Family - FOUR TIER	$ 125.73	$ 129.49	$ 3.76	2.99%	$ 129.51	$ 131.52	$ 2.01	1.55%

CDPHP Universal Benefits, Inc.
All Regions
Small Group Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS8B11	PPRXS8B12								
		Individual - ALL TIERS	$ 101.26	$ 110.15	$ 8.89	8.78%	$ 103.40	$ 111.88	$ 8.48	8.20%
		Family - TWO TIER	$ 263.26	$ 286.39	$ 23.13	8.79%	$ 268.85	$ 290.88	$ 22.03	8.19%
		Double - THREE TIER	$ 202.51	$ 220.30	$ 17.79	8.78%	$ 206.80	$ 223.76	$ 16.96	8.20%
		Family - THREE TIER	$ 268.33	$ 291.89	$ 23.56	8.78%	$ 274.02	$ 296.48	$ 22.46	8.20%
		Employee/Spouse - FOUR TIER	$ 202.51	$ 220.30	$ 17.79	8.78%	$ 206.80	$ 223.76	$ 16.96	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 197.45	$ 214.79	$ 17.34	8.78%	$ 201.63	$ 218.16	$ 16.53	8.20%
		Family - FOUR TIER	$ 293.64	$ 319.43	$ 25.79	8.78%	$ 299.86	$ 324.45	$ 24.59	8.20%
PPO	PPRXS9B11	PPRXS9B12								
		Individual - ALL TIERS	$ 42.34	$ 46.07	$ 3.73	8.81%	$ 43.24	$ 46.79	$ 3.55	8.21%
		Family - TWO TIER	$ 110.08	$ 119.77	$ 9.69	8.80%	$ 112.42	$ 121.65	$ 9.23	8.21%
		Double - THREE TIER	$ 84.68	$ 92.13	$ 7.45	8.80%	$ 86.48	$ 93.58	$ 7.10	8.21%
		Family - THREE TIER	$ 112.20	$ 122.07	$ 9.87	8.80%	$ 114.58	$ 123.99	$ 9.41	8.21%
		Employee/Spouse - FOUR TIER	$ 84.68	$ 92.13	$ 7.45	8.80%	$ 86.48	$ 93.58	$ 7.10	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 82.57	$ 89.83	$ 7.26	8.79%	$ 84.32	$ 91.24	$ 6.92	8.21%
		Family - FOUR TIER	$ 122.79	$ 133.59	$ 10.80	8.80%	$ 125.39	$ 135.69	$ 10.30	8.21%

CDPHP Universal Benefits, Inc.
All Regions
Sole Proprietor Rx Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS10A11	EPRXS10A12								
		Individual - ALL TIERS	$ 75.84	$ 78.10	$ 2.26	2.98%	$ 78.12	$ 79.33	$ 1.21	1.55%
		Family - TWO TIER	$ 197.19	$ 203.07	$ 5.88	2.98%	$ 203.10	$ 206.26	$ 3.16	1.56%
		Double - THREE TIER	$ 151.68	$ 156.21	$ 4.53	2.99%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Family - THREE TIER	$ 200.98	$ 206.98	$ 6.00	2.99%	$ 207.01	$ 210.23	$ 3.22	1.56%
		Employee/Spouse - FOUR TIER	$ 151.68	$ 156.21	$ 4.53	2.99%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 147.89	$ 152.30	$ 4.41	2.98%	$ 152.33	$ 154.69	$ 2.36	1.55%
		Family - FOUR TIER	$ 219.94	$ 226.50	$ 6.56	2.98%	$ 226.54	$ 230.06	$ 3.52	1.55%
EPO	EPRXS11A11	EPRXS11A12								
		Individual - ALL TIERS	$ 54.02	$ 55.63	$ 1.61	2.98%	$ 55.64	$ 56.51	$ 0.87	1.56%
		Family - TWO TIER	$ 140.45	$ 144.65	$ 4.20	2.99%	$ 144.66	$ 146.92	$ 2.26	1.56%
		Double - THREE TIER	$ 108.04	$ 111.27	$ 3.23	2.99%	$ 111.28	$ 113.02	$ 1.74	1.56%
		Family - THREE TIER	$ 143.15	$ 147.43	$ 4.28	2.99%	$ 147.45	$ 149.75	$ 2.30	1.56%
		Employee/Spouse - FOUR TIER	$ 108.04	$ 111.27	$ 3.23	2.99%	$ 111.28	$ 113.02	$ 1.74	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 105.34	$ 108.49	$ 3.15	2.99%	$ 108.50	$ 110.19	$ 1.69	1.56%
		Family - FOUR TIER	$ 156.66	$ 161.34	$ 4.68	2.99%	$ 161.36	$ 163.87	$ 2.51	1.56%
EPO	EPRXS12A11	EPRXS12A12								
		Individual - ALL TIERS	$ 78.46	$ 80.80	$ 2.34	2.98%	$ 80.82	$ 82.07	$ 1.25	1.55%
		Family - TWO TIER	$ 204.01	$ 210.09	$ 6.08	2.98%	$ 210.13	$ 213.39	$ 3.26	1.55%
		Double - THREE TIER	$ 156.93	$ 161.61	$ 4.68	2.98%	$ 161.64	$ 164.15	$ 2.51	1.55%
		Family - THREE TIER	$ 207.93	$ 214.13	$ 6.20	2.98%	$ 214.17	$ 217.49	$ 3.32	1.55%
		Employee/Spouse - FOUR TIER	$ 156.93	$ 161.61	$ 4.68	2.98%	$ 161.64	$ 164.15	$ 2.51	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 153.01	$ 157.57	$ 4.56	2.98%	$ 157.60	$ 160.04	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.55	$ 234.33	$ 6.78	2.98%	$ 234.37	$ 238.01	$ 3.64	1.55%
EPO	EPRXS19A11	EPRXS19A12								
		Individual - ALL TIERS	$ 76.68	$ 78.96	$ 2.28	2.97%	$ 78.98	$ 80.20	$ 1.22	1.54%
		Family - TWO TIER	$ 199.34	$ 205.30	$ 5.96	2.99%	$ 205.33	$ 208.52	$ 3.19	1.55%
		Double - THREE TIER	$ 153.34	$ 157.92	$ 4.58	2.99%	$ 157.95	$ 160.40	$ 2.45	1.55%
		Family - THREE TIER	$ 203.18	$ 209.25	$ 6.07	2.99%	$ 209.28	$ 212.53	$ 3.25	1.55%
		Employee/Spouse - FOUR TIER	$ 153.34	$ 157.92	$ 4.58	2.99%	$ 157.95	$ 160.40	$ 2.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 149.52	$ 153.97	$ 4.45	2.98%	$ 154.00	$ 156.39	$ 2.39	1.55%
		Family - FOUR TIER	$ 222.35	$ 228.99	$ 6.64	2.99%	$ 229.02	$ 232.58	$ 3.56	1.55%
EPO	EPRXS21A11	EPRXS21A12								
		Individual - ALL TIERS	$ 23.70	$ 24.41	$ 0.71	3.00%	$ 24.41	$ 24.79	$ 0.38	1.56%
		Family - TWO TIER	$ 61.61	$ 63.46	$ 1.85	3.00%	$ 63.45	$ 64.45	$ 1.00	1.58%
		Double - THREE TIER	$ 47.39	$ 48.81	$ 1.42	3.00%	$ 48.81	$ 49.58	$ 0.77	1.58%
		Family - THREE TIER	$ 62.80	$ 64.68	$ 1.88	2.99%	$ 64.68	$ 65.69	$ 1.01	1.56%
		Employee/Spouse - FOUR TIER	$ 47.39	$ 48.81	$ 1.42	3.00%	$ 48.81	$ 49.58	$ 0.77	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 46.20	$ 47.59	$ 1.39	3.01%	$ 47.59	$ 48.34	$ 0.75	1.58%
		Family - FOUR TIER	$ 68.72	$ 70.78	$ 2.06	3.00%	$ 70.77	$ 71.89	$ 1.12	1.58%
EPO	EPRXS22A11	EPRXS22A12								
		Individual - ALL TIERS	$ 85.60	$ 88.14	$ 2.54	2.97%	$ 88.16	$ 89.53	$ 1.37	1.55%
		Family - TWO TIER	$ 222.54	$ 229.17	$ 6.63	2.98%	$ 229.22	$ 232.77	$ 3.55	1.55%
		Double - THREE TIER	$ 171.18	$ 176.28	$ 5.10	2.98%	$ 176.32	$ 179.05	$ 2.73	1.55%
		Family - THREE TIER	$ 226.82	$ 233.58	$ 6.76	2.98%	$ 233.63	$ 237.24	$ 3.61	1.55%
		Employee/Spouse - FOUR TIER	$ 171.18	$ 176.28	$ 5.10	2.98%	$ 176.32	$ 179.05	$ 2.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 166.90	$ 171.88	$ 4.98	2.98%	$ 171.91	$ 174.58	$ 2.67	1.55%
		Family - FOUR TIER	$ 248.22	$ 255.61	$ 7.39	2.98%	$ 255.67	$ 259.62	$ 3.95	1.54%
EPO	EPRXS23A11	EPRXS23A12								
		Individual - ALL TIERS	$ 97.92	$ 100.83	$ 2.91	2.97%	$ 100.85	$ 102.42	$ 1.57	1.56%
		Family - TWO TIER	$ 254.58	$ 262.16	$ 7.58	2.98%	$ 262.22	$ 266.28	$ 4.06	1.55%
		Double - THREE TIER	$ 195.83	$ 201.66	$ 5.83	2.98%	$ 201.71	$ 204.83	$ 3.12	1.55%
		Family - THREE TIER	$ 259.48	$ 267.21	$ 7.73	2.98%	$ 267.26	$ 271.40	$ 4.14	1.55%
		Employee/Spouse - FOUR TIER	$ 195.83	$ 201.66	$ 5.83	2.98%	$ 201.71	$ 204.83	$ 3.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 190.93	$ 196.62	$ 5.69	2.98%	$ 196.66	$ 199.71	$ 3.05	1.55%
		Family - FOUR TIER	$ 283.96	$ 292.41	$ 8.45	2.98%	$ 292.47	$ 297.01	$ 4.54	1.55%
EPO	EPRXS29A11	EPRXS29A12								
		Individual - ALL TIERS	$ 101.91	$ 104.94	$ 3.03	2.97%	$ 104.96	$ 106.59	$ 1.63	1.55%
		Family - TWO TIER	$ 264.96	$ 272.85	$ 7.89	2.98%	$ 272.92	$ 277.13	$ 4.21	1.54%
		Double - THREE TIER	$ 203.82	$ 209.88	$ 6.06	2.97%	$ 209.93	$ 213.18	$ 3.25	1.55%
		Family - THREE TIER	$ 270.06	$ 278.09	$ 8.03	2.97%	$ 278.16	$ 282.46	$ 4.30	1.55%
		Employee/Spouse - FOUR TIER	$ 203.82	$ 209.88	$ 6.06	2.97%	$ 209.93	$ 213.18	$ 3.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 198.72	$ 204.64	$ 5.92	2.98%	$ 204.68	$ 207.85	$ 3.17	1.55%
		Family - FOUR TIER	$ 295.54	$ 304.33	$ 8.79	2.97%	$ 304.40	$ 309.11	$ 4.71	1.55%
EPO	EPRXS30A11	EPRXS30A12								
		Individual - ALL TIERS	$ 104.43	$ 107.55	$ 3.12	2.99%	$ 107.57	$ 109.24	$ 1.67	1.55%
		Family - TWO TIER	$ 271.54	$ 279.62	$ 8.08	2.98%	$ 279.69	$ 284.01	$ 4.32	1.54%
		Double - THREE TIER	$ 208.88	$ 215.10	$ 6.22	2.98%	$ 215.14	$ 218.47	$ 3.33	1.55%
		Family - THREE TIER	$ 276.76	$ 285.00	$ 8.24	2.98%	$ 285.07	$ 289.48	$ 4.41	1.55%
		Employee/Spouse - FOUR TIER	$ 208.88	$ 215.10	$ 6.22	2.98%	$ 215.14	$ 218.47	$ 3.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 203.66	$ 209.72	$ 6.06	2.98%	$ 209.77	$ 213.01	$ 3.24	1.54%
		Family - FOUR TIER	$ 302.87	$ 311.89	$ 9.02	2.98%	$ 311.96	$ 316.78	$ 4.82	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS10A11	EPRXS10A12								
		Individual - ALL TIERS	$ 74.06	$ 80.58	$ 6.52	8.80%	$ 75.64	$ 81.84	$ 6.20	8.20%
		Family - TWO TIER	$ 192.56	$ 209.50	$ 16.94	8.80%	$ 196.64	$ 212.79	$ 16.15	8.21%
		Double - THREE TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Family - THREE TIER	$ 196.26	$ 213.53	$ 17.27	8.80%	$ 200.43	$ 216.88	$ 16.45	8.21%
		Employee/Spouse - FOUR TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 144.42	$ 157.12	$ 12.70	8.79%	$ 147.48	$ 159.59	$ 12.11	8.21%
		Family - FOUR TIER	$ 214.78	$ 233.67	$ 18.89	8.80%	$ 219.34	$ 237.34	$ 18.00	8.21%
EPO	EPRXS11A11	EPRXS11A12								
		Individual - ALL TIERS	$ 52.75	$ 57.40	$ 4.65	8.82%	$ 53.88	$ 58.30	$ 4.42	8.20%
		Family - TWO TIER	$ 137.17	$ 149.23	$ 12.06	8.79%	$ 140.08	$ 151.57	$ 11.49	8.20%
		Double - THREE TIER	$ 105.52	$ 114.79	$ 9.27	8.79%	$ 107.75	$ 116.59	$ 8.84	8.20%
		Family - THREE TIER	$ 139.80	$ 152.10	$ 12.30	8.80%	$ 142.77	$ 154.49	$ 11.72	8.21%
		Employee/Spouse - FOUR TIER	$ 105.52	$ 114.79	$ 9.27	8.79%	$ 107.75	$ 116.59	$ 8.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 102.88	$ 111.92	$ 9.04	8.79%	$ 105.06	$ 113.68	$ 8.62	8.20%
		Family - FOUR TIER	$ 152.99	$ 166.45	$ 13.46	8.80%	$ 156.23	$ 169.06	$ 12.83	8.21%
EPO	EPRXS12A11	EPRXS12A12								
		Individual - ALL TIERS	$ 76.62	$ 83.36	$ 6.74	8.80%	$ 78.24	$ 84.67	$ 6.43	8.22%
		Family - TWO TIER	$ 199.22	$ 216.74	$ 17.52	8.79%	$ 203.45	$ 220.14	$ 16.69	8.20%
		Double - THREE TIER	$ 153.25	$ 166.72	$ 13.47	8.79%	$ 156.50	$ 169.34	$ 12.84	8.20%
		Family - THREE TIER	$ 203.05	$ 220.91	$ 17.86	8.80%	$ 207.35	$ 224.38	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.25	$ 166.72	$ 13.47	8.79%	$ 156.50	$ 169.34	$ 12.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 149.42	$ 162.56	$ 13.14	8.79%	$ 152.59	$ 165.11	$ 12.52	8.20%
		Family - FOUR TIER	$ 222.21	$ 241.75	$ 19.54	8.79%	$ 226.92	$ 245.54	$ 18.62	8.21%
EPO	EPRXS19A11	EPRXS19A12								
		Individual - ALL TIERS	$ 74.87	$ 81.46	$ 6.59	8.80%	$ 76.46	$ 82.74	$ 6.28	8.21%
		Family - TWO TIER	$ 194.68	$ 211.80	$ 17.12	8.79%	$ 198.80	$ 215.12	$ 16.32	8.21%
		Double - THREE TIER	$ 149.75	$ 162.92	$ 13.17	8.79%	$ 152.93	$ 165.48	$ 12.55	8.21%
		Family - THREE TIER	$ 198.42	$ 215.87	$ 17.45	8.79%	$ 202.63	$ 219.26	$ 16.63	8.21%
		Employee/Spouse - FOUR TIER	$ 149.75	$ 162.92	$ 13.17	8.79%	$ 152.93	$ 165.48	$ 12.55	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 146.01	$ 158.85	$ 12.84	8.79%	$ 149.10	$ 161.34	$ 12.24	8.21%
		Family - FOUR TIER	$ 217.14	$ 236.23	$ 19.09	8.79%	$ 221.74	$ 239.94	$ 18.20	8.21%
EPO	EPRXS21A11	EPRXS21A12								
		Individual - ALL TIERS	$ 23.14	$ 25.18	$ 2.04	8.82%	$ 23.64	$ 25.57	$ 1.93	8.16%
		Family - TWO TIER	$ 60.18	$ 65.47	$ 5.29	8.79%	$ 61.45	$ 66.49	$ 5.04	8.20%
		Double - THREE TIER	$ 46.29	$ 50.36	$ 4.07	8.79%	$ 47.26	$ 51.15	$ 3.89	8.23%
		Family - THREE TIER	$ 61.33	$ 66.73	$ 5.40	8.80%	$ 62.63	$ 67.77	$ 5.14	8.21%
		Employee/Spouse - FOUR TIER	$ 46.29	$ 50.36	$ 4.07	8.79%	$ 47.26	$ 51.15	$ 3.89	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 45.13	$ 49.10	$ 3.97	8.80%	$ 46.09	$ 49.87	$ 3.78	8.20%
		Family - FOUR TIER	$ 67.12	$ 73.02	$ 5.90	8.79%	$ 68.54	$ 74.17	$ 5.63	8.21%
EPO	EPRXS22A11	EPRXS22A12								
		Individual - ALL TIERS	$ 83.58	$ 90.93	$ 7.35	8.79%	$ 85.35	$ 92.36	$ 7.01	8.21%
		Family - TWO TIER	$ 217.32	$ 236.42	$ 19.10	8.79%	$ 221.93	$ 240.13	$ 18.20	8.20%
		Double - THREE TIER	$ 167.17	$ 181.86	$ 14.69	8.79%	$ 170.72	$ 184.72	$ 14.00	8.20%
		Family - THREE TIER	$ 221.50	$ 240.97	$ 19.47	8.79%	$ 226.19	$ 244.75	$ 18.56	8.21%
		Employee/Spouse - FOUR TIER	$ 167.17	$ 181.86	$ 14.69	8.79%	$ 170.72	$ 184.72	$ 14.00	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 162.99	$ 177.32	$ 14.33	8.79%	$ 166.45	$ 180.10	$ 13.65	8.20%
		Family - FOUR TIER	$ 242.40	$ 263.70	$ 21.30	8.79%	$ 247.54	$ 267.84	$ 20.30	8.20%
EPO	EPRXS23A11	EPRXS23A12								
		Individual - ALL TIERS	$ 95.62	$ 104.02	$ 8.40	8.78%	$ 97.64	$ 105.66	$ 8.02	8.21%
		Family - TWO TIER	$ 248.61	$ 270.46	$ 21.85	8.79%	$ 253.88	$ 274.71	$ 20.83	8.20%
		Double - THREE TIER	$ 191.24	$ 208.05	$ 16.81	8.79%	$ 195.30	$ 211.31	$ 16.01	8.20%
		Family - THREE TIER	$ 253.39	$ 275.66	$ 22.27	8.79%	$ 258.76	$ 279.99	$ 21.23	8.20%
		Employee/Spouse - FOUR TIER	$ 191.24	$ 208.05	$ 16.81	8.79%	$ 195.30	$ 211.31	$ 16.01	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 186.46	$ 202.85	$ 16.39	8.79%	$ 190.41	$ 206.03	$ 15.62	8.20%
		Family - FOUR TIER	$ 277.29	$ 301.67	$ 24.38	8.79%	$ 283.17	$ 306.40	$ 23.23	8.20%
EPO	EPRXS29A11	EPRXS29A12								
		Individual - ALL TIERS	$ 99.52	$ 108.26	$ 8.74	8.78%	$ 101.63	$ 109.96	$ 8.33	8.20%
		Family - TWO TIER	$ 258.74	$ 281.48	$ 22.74	8.79%	$ 264.23	$ 285.90	$ 21.67	8.20%
		Double - THREE TIER	$ 199.04	$ 216.52	$ 17.48	8.78%	$ 203.25	$ 219.92	$ 16.67	8.20%
		Family - THREE TIER	$ 263.72	$ 286.90	$ 23.18	8.79%	$ 269.31	$ 291.40	$ 22.09	8.20%
		Employee/Spouse - FOUR TIER	$ 199.04	$ 216.52	$ 17.48	8.78%	$ 203.25	$ 219.92	$ 16.67	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 194.06	$ 211.11	$ 17.05	8.79%	$ 198.17	$ 214.43	$ 16.26	8.21%
		Family - FOUR TIER	$ 288.60	$ 313.96	$ 25.36	8.79%	$ 294.72	$ 318.89	$ 24.17	8.20%
EPO	EPRXS30A11	EPRXS30A12								
		Individual - ALL TIERS	$ 101.99	$ 110.95	$ 8.96	8.79%	$ 104.15	$ 112.69	$ 8.54	8.20%
		Family - TWO TIER	$ 265.17	$ 288.47	$ 23.30	8.79%	$ 270.79	$ 293.00	$ 22.21	8.20%
		Double - THREE TIER	$ 203.97	$ 221.90	$ 17.93	8.79%	$ 208.30	$ 225.39	$ 17.09	8.20%
		Family - THREE TIER	$ 270.27	$ 294.02	$ 23.75	8.79%	$ 276.00	$ 298.64	$ 22.64	8.20%
		Employee/Spouse - FOUR TIER	$ 203.97	$ 221.90	$ 17.93	8.79%	$ 208.30	$ 225.39	$ 17.09	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 198.88	$ 216.35	$ 17.47	8.78%	$ 203.10	$ 219.75	$ 16.65	8.20%
		Family - FOUR TIER	$ 295.77	$ 321.76	$ 25.99	8.79%	$ 302.03	$ 326.81	$ 24.78	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS35A11	EPRXS35A12								
		Individual - ALL TIERS	$ 101.98	$ 105.01	$ 3.03	2.97%	$ 105.03	$ 106.66	$ 1.63	1.55%
		Family - TWO TIER	$ 265.13	$ 273.03	$ 7.90	2.98%	$ 273.09	$ 277.32	$ 4.23	1.55%
		Double - THREE TIER	$ 203.94	$ 210.02	$ 6.08	2.98%	$ 210.07	$ 213.32	$ 3.25	1.55%
		Family - THREE TIER	$ 270.23	$ 278.28	$ 8.05	2.98%	$ 278.33	$ 282.65	$ 4.32	1.55%
		Employee/Spouse - FOUR TIER	$ 203.94	$ 210.02	$ 6.08	2.98%	$ 210.07	$ 213.32	$ 3.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 198.85	$ 204.77	$ 5.92	2.98%	$ 204.81	$ 207.99	$ 3.18	1.55%
		Family - FOUR TIER	$ 295.72	$ 304.53	$ 8.81	2.98%	$ 304.60	$ 309.32	$ 4.72	1.55%
EPO	EPRXS36A11	EPRXS36A12								
		Individual - ALL TIERS	$ 95.58	$ 98.43	$ 2.85	2.98%	$ 98.44	$ 99.97	$ 1.53	1.55%
		Family - TWO TIER	$ 248.48	$ 255.91	$ 7.43	2.99%	$ 255.94	$ 259.92	$ 3.98	1.56%
		Double - THREE TIER	$ 191.14	$ 196.85	$ 5.71	2.99%	$ 196.88	$ 199.94	$ 3.06	1.55%
		Family - THREE TIER	$ 253.26	$ 260.83	$ 7.57	2.99%	$ 260.87	$ 264.92	$ 4.05	1.55%
		Employee/Spouse - FOUR TIER	$ 191.14	$ 196.85	$ 5.71	2.99%	$ 196.88	$ 199.94	$ 3.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 186.37	$ 191.93	$ 5.56	2.98%	$ 191.96	$ 194.94	$ 2.98	1.55%
		Family - FOUR TIER	$ 277.17	$ 285.43	$ 8.26	2.98%	$ 285.47	$ 289.92	$ 4.45	1.56%
EPO	EPRXS37A11	EPRXS37A12								
		Individual - ALL TIERS	$ 89.49	$ 92.16	$ 2.67	2.98%	$ 92.18	$ 93.60	$ 1.42	1.54%
		Family - TWO TIER	$ 232.67	$ 239.61	$ 6.94	2.98%	$ 239.65	$ 243.37	$ 3.72	1.55%
		Double - THREE TIER	$ 178.97	$ 184.31	$ 5.34	2.98%	$ 184.34	$ 187.21	$ 2.87	1.56%
		Family - THREE TIER	$ 237.14	$ 244.22	$ 7.08	2.99%	$ 244.26	$ 248.05	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 178.97	$ 184.31	$ 5.34	2.98%	$ 184.34	$ 187.21	$ 2.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 174.50	$ 179.71	$ 5.21	2.99%	$ 179.73	$ 182.53	$ 2.80	1.56%
		Family - FOUR TIER	$ 259.51	$ 267.25	$ 7.74	2.98%	$ 267.30	$ 271.45	$ 4.15	1.55%
EPO	EPRXS38A11	EPRXS38A12								
		Individual - ALL TIERS	$ 101.22	$ 104.25	$ 3.03	2.99%	$ 104.27	$ 105.89	$ 1.62	1.55%
		Family - TWO TIER	$ 263.19	$ 271.05	$ 7.86	2.99%	$ 271.08	$ 275.30	$ 4.22	1.56%
		Double - THREE TIER	$ 202.46	$ 208.50	$ 6.04	2.98%	$ 208.53	$ 211.77	$ 3.24	1.55%
		Family - THREE TIER	$ 268.25	$ 276.26	$ 8.01	2.99%	$ 276.31	$ 280.60	$ 4.29	1.55%
		Employee/Spouse - FOUR TIER	$ 202.46	$ 208.50	$ 6.04	2.98%	$ 208.53	$ 211.77	$ 3.24	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 197.40	$ 203.29	$ 5.89	2.98%	$ 203.32	$ 206.48	$ 3.16	1.55%
		Family - FOUR TIER	$ 293.57	$ 302.32	$ 8.75	2.98%	$ 302.37	$ 307.07	$ 4.70	1.55%
EPO	EPRXS39A11	EPRXS39A12								
		Individual - ALL TIERS	$ 88.30	$ 90.92	$ 2.62	2.97%	$ 90.95	$ 92.35	$ 1.40	1.54%
		Family - TWO TIER	$ 229.57	$ 236.40	$ 6.83	2.98%	$ 236.46	$ 240.11	$ 3.65	1.54%
		Double - THREE TIER	$ 176.60	$ 181.85	$ 5.25	2.97%	$ 181.89	$ 184.70	$ 2.81	1.54%
		Family - THREE TIER	$ 233.99	$ 240.95	$ 6.96	2.97%	$ 241.00	$ 244.73	$ 3.73	1.55%
		Employee/Spouse - FOUR TIER	$ 176.60	$ 181.85	$ 5.25	2.97%	$ 181.89	$ 184.70	$ 2.81	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 172.18	$ 177.30	$ 5.12	2.97%	$ 177.35	$ 180.09	$ 2.74	1.54%
		Family - FOUR TIER	$ 256.06	$ 263.68	$ 7.62	2.98%	$ 263.74	$ 267.82	$ 4.08	1.55%
EPO	EPRXS40A11	EPRXS40A12								
		Individual - ALL TIERS	$ 90.69	$ 93.40	$ 2.71	2.99%	$ 93.42	$ 94.87	$ 1.45	1.55%
		Family - TWO TIER	$ 235.80	$ 242.84	$ 7.04	2.99%	$ 242.88	$ 246.66	$ 3.78	1.56%
		Double - THREE TIER	$ 181.39	$ 186.80	$ 5.41	2.98%	$ 186.83	$ 189.74	$ 2.91	1.56%
		Family - THREE TIER	$ 240.34	$ 247.51	$ 7.17	2.98%	$ 247.54	$ 251.40	$ 3.86	1.56%
		Employee/Spouse - FOUR TIER	$ 181.39	$ 186.80	$ 5.41	2.98%	$ 186.83	$ 189.74	$ 2.91	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 176.85	$ 182.13	$ 5.28	2.99%	$ 182.16	$ 184.99	$ 2.83	1.55%
		Family - FOUR TIER	$ 263.01	$ 270.86	$ 7.85	2.98%	$ 270.90	$ 275.12	$ 4.22	1.56%
EPO	EPRXS41A11	EPRXS41A12								
		Individual - ALL TIERS	$ 102.44	$ 105.49	$ 3.05	2.98%	$ 105.52	$ 107.15	$ 1.63	1.54%
		Family - TWO TIER	$ 266.34	$ 274.28	$ 7.94	2.98%	$ 274.33	$ 278.59	$ 4.26	1.55%
		Double - THREE TIER	$ 204.88	$ 210.99	$ 6.11	2.98%	$ 211.02	$ 214.30	$ 3.28	1.55%
		Family - THREE TIER	$ 271.47	$ 279.56	$ 8.09	2.98%	$ 279.60	$ 283.95	$ 4.35	1.56%
		Employee/Spouse - FOUR TIER	$ 204.88	$ 210.99	$ 6.11	2.98%	$ 211.02	$ 214.30	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 199.76	$ 205.71	$ 5.95	2.98%	$ 205.74	$ 208.94	$ 3.20	1.56%
		Family - FOUR TIER	$ 297.07	$ 305.93	$ 8.86	2.98%	$ 305.98	$ 310.73	$ 4.75	1.55%
EPO	EPRXS42A11	EPRXS42A12								
		Individual - ALL TIERS	$ 102.67	$ 105.73	$ 3.06	2.98%	$ 105.75	$ 107.39	$ 1.64	1.55%
		Family - TWO TIER	$ 266.93	$ 274.89	$ 7.96	2.98%	$ 274.94	$ 279.21	$ 4.27	1.55%
		Double - THREE TIER	$ 205.33	$ 211.46	$ 6.13	2.99%	$ 211.49	$ 214.78	$ 3.29	1.56%
		Family - THREE TIER	$ 272.06	$ 280.18	$ 8.12	2.98%	$ 280.23	$ 284.58	$ 4.35	1.55%
		Employee/Spouse - FOUR TIER	$ 205.33	$ 211.46	$ 6.13	2.99%	$ 211.49	$ 214.78	$ 3.29	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 200.19	$ 206.17	$ 5.98	2.99%	$ 206.20	$ 209.41	$ 3.21	1.56%
		Family - FOUR TIER	$ 297.73	$ 306.61	$ 8.88	2.98%	$ 306.66	$ 311.42	$ 4.76	1.55%
EPO	EPRXS43A11	EPRXS43A12								
		Individual - ALL TIERS	$ 96.73	$ 99.60	$ 2.87	2.97%	$ 99.64	$ 101.16	$ 1.52	1.53%
		Family - TWO TIER	$ 251.49	$ 258.96	$ 7.47	2.97%	$ 259.04	$ 263.03	$ 3.99	1.54%
		Double - THREE TIER	$ 193.45	$ 199.20	$ 5.75	2.97%	$ 199.26	$ 202.33	$ 3.07	1.54%
		Family - THREE TIER	$ 256.32	$ 263.94	$ 7.62	2.97%	$ 264.02	$ 268.08	$ 4.06	1.54%
		Employee/Spouse - FOUR TIER	$ 193.45	$ 199.20	$ 5.75	2.97%	$ 199.26	$ 202.33	$ 3.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 188.62	$ 194.22	$ 5.60	2.97%	$ 194.28	$ 197.27	$ 2.99	1.54%
		Family - FOUR TIER	$ 280.51	$ 288.84	$ 8.33	2.97%	$ 288.93	$ 293.37	$ 4.44	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS35A11	EPRXS35A12								
		Individual - ALL TIERS	$ 99.58	$ 108.34	$ 8.76	8.80%	$ 101.69	$ 110.04	$ 8.35	8.21%
		Family - TWO TIER	$ 258.90	$ 281.67	$ 22.77	8.79%	$ 264.39	$ 286.09	$ 21.70	8.21%
		Double - THREE TIER	$ 199.15	$ 216.67	$ 17.52	8.80%	$ 203.38	$ 220.07	$ 16.69	8.21%
		Family - THREE TIER	$ 263.88	$ 287.09	$ 23.21	8.80%	$ 269.47	$ 291.60	$ 22.13	8.21%
		Employee/Spouse - FOUR TIER	$ 199.15	$ 216.67	$ 17.52	8.80%	$ 203.38	$ 220.07	$ 16.69	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 194.17	$ 211.25	$ 17.08	8.80%	$ 198.30	$ 214.57	$ 16.27	8.20%
		Family - FOUR TIER	$ 288.78	$ 314.17	$ 25.39	8.79%	$ 294.90	$ 319.10	$ 24.20	8.21%
EPO	EPRXS36A11	EPRXS36A12								
		Individual - ALL TIERS	$ 93.33	$ 101.54	$ 8.21	8.80%	$ 95.31	$ 103.13	$ 7.82	8.20%
		Family - TWO TIER	$ 242.66	$ 264.01	$ 21.35	8.80%	$ 247.80	$ 268.15	$ 20.35	8.21%
		Double - THREE TIER	$ 186.66	$ 203.08	$ 16.42	8.80%	$ 190.61	$ 206.27	$ 15.66	8.22%
		Family - THREE TIER	$ 247.32	$ 269.08	$ 21.76	8.80%	$ 252.56	$ 273.31	$ 20.75	8.22%
		Employee/Spouse - FOUR TIER	$ 186.66	$ 203.08	$ 16.42	8.80%	$ 190.61	$ 206.27	$ 15.66	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 181.99	$ 198.00	$ 16.01	8.80%	$ 185.85	$ 201.11	$ 15.26	8.21%
		Family - FOUR TIER	$ 270.66	$ 294.47	$ 23.81	8.80%	$ 276.39	$ 299.09	$ 22.70	8.21%
EPO	EPRXS37A11	EPRXS37A12								
		Individual - ALL TIERS	$ 87.39	$ 95.07	$ 7.68	8.79%	$ 89.24	$ 96.57	$ 7.33	8.21%
		Family - TWO TIER	$ 227.22	$ 247.19	$ 19.97	8.79%	$ 232.04	$ 251.07	$ 19.03	8.20%
		Double - THREE TIER	$ 174.79	$ 190.15	$ 15.36	8.79%	$ 178.49	$ 193.13	$ 14.64	8.20%
		Family - THREE TIER	$ 231.59	$ 251.94	$ 20.35	8.79%	$ 236.50	$ 255.90	$ 19.40	8.20%
		Employee/Spouse - FOUR TIER	$ 174.79	$ 190.15	$ 15.36	8.79%	$ 178.49	$ 193.13	$ 14.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 170.42	$ 185.39	$ 14.97	8.78%	$ 174.03	$ 188.30	$ 14.27	8.20%
		Family - FOUR TIER	$ 253.44	$ 275.71	$ 22.27	8.79%	$ 258.81	$ 280.04	$ 21.23	8.20%
EPO	EPRXS38A11	EPRXS38A12								
		Individual - ALL TIERS	$ 98.85	$ 107.55	$ 8.70	8.80%	$ 100.95	$ 109.24	$ 8.29	8.21%
		Family - TWO TIER	$ 257.02	$ 279.62	$ 22.60	8.79%	$ 262.47	$ 284.01	$ 21.54	8.21%
		Double - THREE TIER	$ 197.71	$ 215.10	$ 17.39	8.80%	$ 201.90	$ 218.47	$ 16.57	8.21%
		Family - THREE TIER	$ 261.96	$ 285.00	$ 23.04	8.80%	$ 267.51	$ 289.48	$ 21.97	8.21%
		Employee/Spouse - FOUR TIER	$ 197.71	$ 215.10	$ 17.39	8.80%	$ 201.90	$ 218.47	$ 16.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 192.77	$ 209.72	$ 16.95	8.79%	$ 196.86	$ 213.01	$ 16.15	8.20%
		Family - FOUR TIER	$ 286.68	$ 311.89	$ 25.21	8.79%	$ 292.75	$ 316.79	$ 24.04	8.21%
EPO	EPRXS39A11	EPRXS39A12								
		Individual - ALL TIERS	$ 86.22	$ 93.80	$ 7.58	8.79%	$ 88.06	$ 95.27	$ 7.21	8.19%
		Family - TWO TIER	$ 224.19	$ 243.88	$ 19.69	8.78%	$ 228.95	$ 247.71	$ 18.76	8.19%
		Double - THREE TIER	$ 172.45	$ 187.60	$ 15.15	8.79%	$ 176.11	$ 190.55	$ 14.44	8.20%
		Family - THREE TIER	$ 228.50	$ 248.57	$ 20.07	8.78%	$ 233.34	$ 252.48	$ 19.14	8.20%
		Employee/Spouse - FOUR TIER	$ 172.45	$ 187.60	$ 15.15	8.79%	$ 176.11	$ 190.55	$ 14.44	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 168.14	$ 182.91	$ 14.77	8.78%	$ 171.71	$ 185.78	$ 14.07	8.19%
		Family - FOUR TIER	$ 250.06	$ 272.02	$ 21.96	8.78%	$ 255.36	$ 276.30	$ 20.94	8.20%
EPO	EPRXS40A11	EPRXS40A12								
		Individual - ALL TIERS	$ 88.56	$ 96.36	$ 7.80	8.81%	$ 90.45	$ 97.87	$ 7.42	8.20%
		Family - TWO TIER	$ 230.27	$ 250.53	$ 20.26	8.80%	$ 235.16	$ 254.46	$ 19.30	8.21%
		Double - THREE TIER	$ 177.14	$ 192.71	$ 15.57	8.79%	$ 180.89	$ 195.74	$ 14.85	8.21%
		Family - THREE TIER	$ 234.70	$ 255.35	$ 20.65	8.80%	$ 239.68	$ 259.36	$ 19.68	8.21%
		Employee/Spouse - FOUR TIER	$ 177.14	$ 192.71	$ 15.57	8.79%	$ 180.89	$ 195.74	$ 14.85	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 172.71	$ 187.90	$ 15.19	8.80%	$ 176.36	$ 190.85	$ 14.49	8.22%
		Family - FOUR TIER	$ 256.84	$ 279.44	$ 22.60	8.80%	$ 262.29	$ 283.82	$ 21.53	8.21%
EPO	EPRXS41A11	EPRXS41A12								
		Individual - ALL TIERS	$ 100.04	$ 108.83	$ 8.79	8.79%	$ 102.16	$ 110.54	$ 8.38	8.20%
		Family - TWO TIER	$ 260.11	$ 282.96	$ 22.85	8.78%	$ 265.62	$ 287.40	$ 21.78	8.20%
		Double - THREE TIER	$ 200.08	$ 217.66	$ 17.58	8.79%	$ 204.32	$ 221.08	$ 16.76	8.20%
		Family - THREE TIER	$ 265.11	$ 288.40	$ 23.29	8.79%	$ 270.72	$ 292.93	$ 22.21	8.20%
		Employee/Spouse - FOUR TIER	$ 200.08	$ 217.66	$ 17.58	8.79%	$ 204.32	$ 221.08	$ 16.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 195.08	$ 212.22	$ 17.14	8.79%	$ 199.21	$ 215.55	$ 16.34	8.20%
		Family - FOUR TIER	$ 290.11	$ 315.61	$ 25.50	8.79%	$ 296.27	$ 320.57	$ 24.30	8.20%
EPO	EPRXS42A11	EPRXS42A12								
		Individual - ALL TIERS	$ 100.26	$ 109.07	$ 8.81	8.79%	$ 102.39	$ 110.79	$ 8.40	8.20%
		Family - TWO TIER	$ 260.68	$ 283.59	$ 22.91	8.79%	$ 266.20	$ 288.04	$ 21.84	8.20%
		Double - THREE TIER	$ 200.52	$ 218.15	$ 17.63	8.79%	$ 204.77	$ 221.57	$ 16.80	8.20%
		Family - THREE TIER	$ 265.69	$ 289.05	$ 23.36	8.79%	$ 271.33	$ 293.58	$ 22.25	8.20%
		Employee/Spouse - FOUR TIER	$ 200.52	$ 218.15	$ 17.63	8.79%	$ 204.77	$ 221.57	$ 16.80	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 195.51	$ 212.69	$ 17.18	8.79%	$ 199.65	$ 216.03	$ 16.38	8.20%
		Family - FOUR TIER	$ 290.76	$ 316.31	$ 25.55	8.79%	$ 296.91	$ 321.28	$ 24.37	8.21%
EPO	EPRXS43A11	EPRXS43A12								
		Individual - ALL TIERS	$ 94.47	$ 102.75	$ 8.28	8.76%	$ 96.47	$ 104.37	$ 7.90	8.19%
		Family - TWO TIER	$ 245.60	$ 267.15	$ 21.55	8.77%	$ 250.82	$ 271.35	$ 20.53	8.19%
		Double - THREE TIER	$ 188.93	$ 205.50	$ 16.57	8.77%	$ 192.93	$ 208.73	$ 15.80	8.19%
		Family - THREE TIER	$ 250.33	$ 272.29	$ 21.96	8.77%	$ 255.64	$ 276.57	$ 20.93	8.19%
		Employee/Spouse - FOUR TIER	$ 188.93	$ 205.50	$ 16.57	8.77%	$ 192.93	$ 208.73	$ 15.80	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 184.20	$ 200.37	$ 16.17	8.78%	$ 188.11	$ 203.51	$ 15.40	8.19%
		Family - FOUR TIER	$ 273.94	$ 297.98	$ 24.04	8.78%	$ 279.75	$ 302.66	$ 22.91	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS44A11	EPRXS44A12								
		Individual - ALL TIERS	$ 82.57	$ 85.03	$ 2.46	2.98%	$ 85.05	$ 86.37	$ 1.32	1.55%
		Family - TWO TIER	$ 214.68	$ 221.08	$ 6.40	2.98%	$ 221.12	$ 224.55	$ 3.43	1.55%
		Double - THREE TIER	$ 165.13	$ 170.06	$ 4.93	2.99%	$ 170.09	$ 172.73	$ 2.64	1.55%
		Family - THREE TIER	$ 218.81	$ 225.33	$ 6.52	2.98%	$ 225.38	$ 228.87	$ 3.49	1.55%
		Employee/Spouse - FOUR TIER	$ 165.13	$ 170.06	$ 4.93	2.99%	$ 170.09	$ 172.73	$ 2.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.01	$ 165.81	$ 4.80	2.98%	$ 165.84	$ 168.41	$ 2.57	1.55%
		Family - FOUR TIER	$ 239.45	$ 246.59	$ 7.14	2.98%	$ 246.63	$ 250.46	$ 3.83	1.55%
EPO	EPRXS46A11	EPRXS46A12								
		Individual - ALL TIERS	$ 92.26	$ 95.02	$ 2.76	2.99%	$ 95.04	$ 96.51	$ 1.47	1.55%
		Family - TWO TIER	$ 239.89	$ 247.06	$ 7.17	2.99%	$ 247.09	$ 250.93	$ 3.84	1.55%
		Double - THREE TIER	$ 184.53	$ 190.04	$ 5.51	2.99%	$ 190.06	$ 193.03	$ 2.97	1.56%
		Family - THREE TIER	$ 244.50	$ 251.81	$ 7.31	2.99%	$ 251.84	$ 255.76	$ 3.92	1.56%
		Employee/Spouse - FOUR TIER	$ 184.53	$ 190.04	$ 5.51	2.99%	$ 190.06	$ 193.03	$ 2.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 179.91	$ 185.29	$ 5.38	2.99%	$ 185.32	$ 188.20	$ 2.88	1.55%
		Family - FOUR TIER	$ 267.57	$ 275.56	$ 7.99	2.99%	$ 275.60	$ 279.89	$ 4.29	1.56%
EPO	EPRXS47A11	EPRXS47A12								
		Individual - ALL TIERS	$ 73.03	$ 75.22	$ 2.19	3.00%	$ 75.22	$ 76.40	$ 1.18	1.57%
		Family - TWO TIER	$ 189.89	$ 195.56	$ 5.67	2.99%	$ 195.58	$ 198.63	$ 3.05	1.56%
		Double - THREE TIER	$ 146.07	$ 150.43	$ 4.36	2.98%	$ 150.45	$ 152.79	$ 2.34	1.56%
		Family - THREE TIER	$ 193.54	$ 199.32	$ 5.78	2.99%	$ 199.34	$ 202.45	$ 3.11	1.56%
		Employee/Spouse - FOUR TIER	$ 146.07	$ 150.43	$ 4.36	2.98%	$ 150.45	$ 152.79	$ 2.34	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 142.42	$ 146.67	$ 4.25	2.98%	$ 146.69	$ 148.97	$ 2.28	1.55%
		Family - FOUR TIER	$ 211.80	$ 218.13	$ 6.33	2.99%	$ 218.15	$ 221.55	$ 3.40	1.56%
EPO	EPRXS48A11	EPRXS48A12								
		Individual - ALL TIERS	$ 75.11	$ 77.34	$ 2.23	2.97%	$ 77.35	$ 78.56	$ 1.21	1.56%
		Family - TWO TIER	$ 195.28	$ 201.09	$ 5.81	2.98%	$ 201.14	$ 204.24	$ 3.10	1.54%
		Double - THREE TIER	$ 150.22	$ 154.68	$ 4.46	2.97%	$ 154.72	$ 157.11	$ 2.39	1.54%
		Family - THREE TIER	$ 199.03	$ 204.95	$ 5.92	2.97%	$ 205.00	$ 208.17	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 150.22	$ 154.68	$ 4.46	2.97%	$ 154.72	$ 157.11	$ 2.39	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 146.45	$ 150.82	$ 4.37	2.98%	$ 150.85	$ 153.18	$ 2.33	1.54%
		Family - FOUR TIER	$ 217.81	$ 224.29	$ 6.48	2.98%	$ 224.34	$ 227.81	$ 3.47	1.55%
EPO	EPRXS49A11	EPRXS49A12								
		Individual - ALL TIERS	$ 83.30	$ 85.78	$ 2.48	2.98%	$ 85.80	$ 87.13	$ 1.33	1.55%
		Family - TWO TIER	$ 216.58	$ 223.03	$ 6.45	2.98%	$ 223.08	$ 226.54	$ 3.46	1.55%
		Double - THREE TIER	$ 166.60	$ 171.56	$ 4.96	2.98%	$ 171.60	$ 174.26	$ 2.66	1.55%
		Family - THREE TIER	$ 220.74	$ 227.32	$ 6.58	2.98%	$ 227.37	$ 230.89	$ 3.52	1.55%
		Employee/Spouse - FOUR TIER	$ 166.60	$ 171.56	$ 4.96	2.98%	$ 171.60	$ 174.26	$ 2.66	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 162.43	$ 167.28	$ 4.85	2.99%	$ 167.31	$ 169.90	$ 2.59	1.55%
		Family - FOUR TIER	$ 241.57	$ 248.77	$ 7.20	2.98%	$ 248.82	$ 252.67	$ 3.85	1.55%
EPO	EPRXS50A11	EPRXS50A12								
		Individual - ALL TIERS	$ 117.37	$ 120.86	$ 3.49	2.97%	$ 120.89	$ 122.76	$ 1.87	1.55%
		Family - TWO TIER	$ 305.16	$ 314.24	$ 9.08	2.98%	$ 314.31	$ 319.17	$ 4.86	1.55%
		Double - THREE TIER	$ 234.73	$ 241.72	$ 6.99	2.98%	$ 241.78	$ 245.52	$ 3.74	1.55%
		Family - THREE TIER	$ 311.02	$ 320.28	$ 9.26	2.98%	$ 320.35	$ 325.31	$ 4.96	1.55%
		Employee/Spouse - FOUR TIER	$ 234.73	$ 241.72	$ 6.99	2.98%	$ 241.78	$ 245.52	$ 3.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 228.86	$ 235.68	$ 6.82	2.98%	$ 235.73	$ 239.38	$ 3.65	1.55%
		Family - FOUR TIER	$ 340.36	$ 350.50	$ 10.14	2.98%	$ 350.58	$ 356.00	$ 5.42	1.55%
EPO	EPRXS51A11	EPRXS51A12								
		Individual - ALL TIERS	$ 111.79	$ 115.12	$ 3.33	2.98%	$ 115.14	$ 116.93	$ 1.79	1.55%
		Family - TWO TIER	$ 290.64	$ 299.31	$ 8.67	2.98%	$ 299.36	$ 304.01	$ 4.65	1.55%
		Double - THREE TIER	$ 223.58	$ 230.24	$ 6.66	2.98%	$ 230.28	$ 233.85	$ 3.57	1.55%
		Family - THREE TIER	$ 296.24	$ 305.07	$ 8.83	2.98%	$ 305.13	$ 309.86	$ 4.73	1.55%
		Employee/Spouse - FOUR TIER	$ 223.58	$ 230.24	$ 6.66	2.98%	$ 230.28	$ 233.85	$ 3.57	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 217.98	$ 224.48	$ 6.50	2.98%	$ 224.52	$ 228.01	$ 3.49	1.55%
		Family - FOUR TIER	$ 324.18	$ 333.85	$ 9.67	2.98%	$ 333.90	$ 339.09	$ 5.19	1.55%
EPO	EPRXS52A11	EPRXS52A12								
		Individual - ALL TIERS	$ 89.41	$ 92.07	$ 2.66	2.98%	$ 92.10	$ 93.52	$ 1.42	1.54%
		Family - TWO TIER	$ 232.47	$ 239.39	$ 6.92	2.98%	$ 239.45	$ 243.15	$ 3.70	1.55%
		Double - THREE TIER	$ 178.83	$ 184.15	$ 5.32	2.97%	$ 184.19	$ 187.04	$ 2.85	1.55%
		Family - THREE TIER	$ 236.94	$ 244.00	$ 7.06	2.98%	$ 244.05	$ 247.83	$ 3.78	1.55%
		Employee/Spouse - FOUR TIER	$ 178.83	$ 184.15	$ 5.32	2.97%	$ 184.19	$ 187.04	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.36	$ 179.55	$ 5.19	2.98%	$ 179.59	$ 182.36	$ 2.77	1.54%
		Family - FOUR TIER	$ 259.30	$ 267.02	$ 7.72	2.98%	$ 267.08	$ 271.21	$ 4.13	1.55%
EPO	EPRXS53A11	EPRXS53A12								
		Individual - ALL TIERS	$ 97.95	$ 100.87	$ 2.92	2.98%	$ 100.89	$ 102.45	$ 1.56	1.55%
		Family - TWO TIER	$ 254.67	$ 262.26	$ 7.59	2.98%	$ 262.31	$ 266.37	$ 4.06	1.55%
		Double - THREE TIER	$ 195.90	$ 201.74	$ 5.84	2.98%	$ 201.78	$ 204.90	$ 3.12	1.55%
		Family - THREE TIER	$ 259.57	$ 267.30	$ 7.73	2.98%	$ 267.36	$ 271.50	$ 4.14	1.55%
		Employee/Spouse - FOUR TIER	$ 195.90	$ 201.74	$ 5.84	2.98%	$ 201.78	$ 204.90	$ 3.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 191.00	$ 196.69	$ 5.69	2.98%	$ 196.73	$ 199.78	$ 3.05	1.55%
		Family - FOUR TIER	$ 284.06	$ 292.52	$ 8.46	2.98%	$ 292.58	$ 297.11	$ 4.53	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS44A11	EPRXS44A12								
		Individual - ALL TIERS	$ 80.63	$ 87.72	$ 7.09	8.79%	$ 82.34	$ 89.10	$ 6.76	8.21%
		Family - TWO TIER	$ 209.64	$ 228.08	$ 18.44	8.80%	$ 214.09	$ 231.66	$ 17.57	8.21%
		Double - THREE TIER	$ 161.27	$ 175.44	$ 14.17	8.79%	$ 164.68	$ 178.20	$ 13.52	8.21%
		Family - THREE TIER	$ 213.68	$ 232.46	$ 18.78	8.79%	$ 218.20	$ 236.11	$ 17.91	8.21%
		Employee/Spouse - FOUR TIER	$ 161.27	$ 175.44	$ 14.17	8.79%	$ 164.68	$ 178.20	$ 13.52	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 157.23	$ 171.06	$ 13.83	8.80%	$ 160.57	$ 173.74	$ 13.17	8.20%
		Family - FOUR TIER	$ 233.83	$ 254.39	$ 20.56	8.79%	$ 238.79	$ 258.39	$ 19.60	8.21%
EPO	EPRXS46A11	EPRXS46A12								
		Individual - ALL TIERS	$ 90.10	$ 98.03	$ 7.93	8.80%	$ 92.02	$ 99.57	$ 7.55	8.20%
		Family - TWO TIER	$ 234.28	$ 254.87	$ 20.59	8.79%	$ 239.24	$ 258.88	$ 19.64	8.21%
		Double - THREE TIER	$ 180.21	$ 196.06	$ 15.85	8.80%	$ 184.04	$ 199.13	$ 15.09	8.20%
		Family - THREE TIER	$ 238.78	$ 259.78	$ 21.00	8.79%	$ 243.84	$ 263.85	$ 20.01	8.21%
		Employee/Spouse - FOUR TIER	$ 180.21	$ 196.06	$ 15.85	8.80%	$ 184.04	$ 199.13	$ 15.09	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 175.71	$ 191.16	$ 15.45	8.79%	$ 179.43	$ 194.16	$ 14.73	8.21%
		Family - FOUR TIER	$ 261.30	$ 284.28	$ 22.98	8.79%	$ 266.85	$ 288.75	$ 21.90	8.21%
EPO	EPRXS47A11	EPRXS47A12								
		Individual - ALL TIERS	$ 71.33	$ 77.60	$ 6.27	8.79%	$ 72.83	$ 78.82	$ 5.99	8.22%
		Family - TWO TIER	$ 185.43	$ 201.75	$ 16.32	8.80%	$ 189.36	$ 204.92	$ 15.56	8.22%
		Double - THREE TIER	$ 142.64	$ 155.19	$ 12.55	8.80%	$ 145.66	$ 157.63	$ 11.97	8.22%
		Family - THREE TIER	$ 189.00	$ 205.63	$ 16.63	8.80%	$ 193.01	$ 208.86	$ 15.85	8.21%
		Employee/Spouse - FOUR TIER	$ 142.64	$ 155.19	$ 12.55	8.80%	$ 145.66	$ 157.63	$ 11.97	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 139.07	$ 151.31	$ 12.24	8.80%	$ 142.03	$ 153.69	$ 11.66	8.21%
		Family - FOUR TIER	$ 206.82	$ 225.03	$ 18.21	8.80%	$ 211.21	$ 228.56	$ 17.35	8.21%
EPO	EPRXS48A11	EPRXS48A12								
		Individual - ALL TIERS	$ 73.34	$ 79.79	$ 6.45	8.79%	$ 74.90	$ 81.04	$ 6.14	8.20%
		Family - TWO TIER	$ 190.68	$ 207.45	$ 16.77	8.79%	$ 194.73	$ 210.71	$ 15.98	8.21%
		Double - THREE TIER	$ 146.68	$ 159.58	$ 12.90	8.79%	$ 149.79	$ 162.08	$ 12.29	8.20%
		Family - THREE TIER	$ 194.35	$ 211.44	$ 17.09	8.79%	$ 198.47	$ 214.76	$ 16.29	8.21%
		Employee/Spouse - FOUR TIER	$ 146.68	$ 159.58	$ 12.90	8.79%	$ 149.79	$ 162.08	$ 12.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 143.01	$ 155.59	$ 12.58	8.80%	$ 146.04	$ 158.03	$ 11.99	8.21%
		Family - FOUR TIER	$ 212.68	$ 231.39	$ 18.71	8.80%	$ 217.20	$ 235.02	$ 17.82	8.20%
EPO	EPRXS49A11	EPRXS49A12								
		Individual - ALL TIERS	$ 81.35	$ 88.50	$ 7.15	8.79%	$ 83.06	$ 89.89	$ 6.83	8.22%
		Family - TWO TIER	$ 211.50	$ 230.09	$ 18.59	8.79%	$ 215.98	$ 233.70	$ 17.72	8.20%
		Double - THREE TIER	$ 162.69	$ 176.99	$ 14.30	8.79%	$ 166.14	$ 179.77	$ 13.63	8.20%
		Family - THREE TIER	$ 215.57	$ 234.52	$ 18.95	8.79%	$ 220.13	$ 238.20	$ 18.07	8.21%
		Employee/Spouse - FOUR TIER	$ 162.69	$ 176.99	$ 14.30	8.79%	$ 166.14	$ 179.77	$ 13.63	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 158.63	$ 172.57	$ 13.94	8.79%	$ 161.99	$ 175.28	$ 13.29	8.20%
		Family - FOUR TIER	$ 235.90	$ 256.64	$ 20.74	8.79%	$ 240.90	$ 260.67	$ 19.77	8.21%
EPO	EPRXS50A11	EPRXS50A12								
		Individual - ALL TIERS	$ 114.62	$ 124.69	$ 10.07	8.79%	$ 117.04	$ 126.64	$ 9.60	8.20%
		Family - TWO TIER	$ 297.99	$ 324.18	$ 26.19	8.79%	$ 304.32	$ 329.27	$ 24.95	8.20%
		Double - THREE TIER	$ 229.23	$ 249.37	$ 20.14	8.79%	$ 234.09	$ 253.29	$ 19.20	8.20%
		Family - THREE TIER	$ 303.73	$ 330.42	$ 26.69	8.79%	$ 310.17	$ 335.60	$ 25.43	8.20%
		Employee/Spouse - FOUR TIER	$ 229.23	$ 249.37	$ 20.14	8.79%	$ 234.09	$ 253.29	$ 19.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 223.50	$ 243.14	$ 19.64	8.79%	$ 228.24	$ 246.95	$ 18.71	8.20%
		Family - FOUR TIER	$ 332.39	$ 361.59	$ 29.20	8.78%	$ 339.43	$ 367.26	$ 27.83	8.20%
EPO	EPRXS51A11	EPRXS51A12								
		Individual - ALL TIERS	$ 109.16	$ 118.76	$ 9.60	8.79%	$ 111.47	$ 120.63	$ 9.16	8.22%
		Family - TWO TIER	$ 283.82	$ 308.78	$ 24.96	8.79%	$ 289.84	$ 313.63	$ 23.79	8.21%
		Double - THREE TIER	$ 218.32	$ 237.53	$ 19.21	8.80%	$ 222.95	$ 241.25	$ 18.30	8.21%
		Family - THREE TIER	$ 289.28	$ 314.72	$ 25.44	8.79%	$ 295.41	$ 319.66	$ 24.25	8.21%
		Employee/Spouse - FOUR TIER	$ 218.32	$ 237.53	$ 19.21	8.80%	$ 222.95	$ 241.25	$ 18.30	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 212.86	$ 231.59	$ 18.73	8.80%	$ 217.38	$ 235.22	$ 17.84	8.21%
		Family - FOUR TIER	$ 316.57	$ 344.41	$ 27.84	8.79%	$ 323.27	$ 349.82	$ 26.55	8.21%
EPO	EPRXS52A11	EPRXS52A12								
		Individual - ALL TIERS	$ 87.32	$ 94.99	$ 7.67	8.78%	$ 89.18	$ 96.48	$ 7.30	8.19%
		Family - TWO TIER	$ 227.04	$ 246.97	$ 19.93	8.78%	$ 231.85	$ 250.85	$ 19.00	8.19%
		Double - THREE TIER	$ 174.65	$ 189.98	$ 15.33	8.78%	$ 178.35	$ 192.96	$ 14.61	8.19%
		Family - THREE TIER	$ 231.41	$ 251.72	$ 20.31	8.78%	$ 236.31	$ 255.67	$ 19.36	8.19%
		Employee/Spouse - FOUR TIER	$ 174.65	$ 189.98	$ 15.33	8.78%	$ 178.35	$ 192.96	$ 14.61	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 170.28	$ 185.23	$ 14.95	8.78%	$ 173.89	$ 188.14	$ 14.25	8.19%
		Family - FOUR TIER	$ 253.23	$ 275.47	$ 22.24	8.78%	$ 258.60	$ 279.79	$ 21.19	8.19%
EPO	EPRXS53A11	EPRXS53A12								
		Individual - ALL TIERS	$ 95.65	$ 104.06	$ 8.41	8.79%	$ 97.68	$ 105.69	$ 8.01	8.20%
		Family - TWO TIER	$ 248.69	$ 270.56	$ 21.87	8.79%	$ 253.96	$ 274.80	$ 20.84	8.21%
		Double - THREE TIER	$ 191.30	$ 208.12	$ 16.82	8.79%	$ 195.35	$ 211.39	$ 16.04	8.21%
		Family - THREE TIER	$ 253.47	$ 275.76	$ 22.29	8.79%	$ 258.85	$ 280.09	$ 21.24	8.21%
		Employee/Spouse - FOUR TIER	$ 191.30	$ 208.12	$ 16.82	8.79%	$ 195.35	$ 211.39	$ 16.04	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.51	$ 202.92	$ 16.41	8.80%	$ 190.47	$ 206.10	$ 15.63	8.21%
		Family - FOUR TIER	$ 277.39	$ 301.77	$ 24.38	8.79%	$ 283.27	$ 306.51	$ 23.24	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS54A11	EPRXS54A12								
		Individual - ALL TIERS	$ 106.20	$ 109.37	$ 3.17	2.98%	$ 109.39	$ 111.08	$ 1.69	1.54%
		Family - TWO TIER	$ 276.12	$ 284.35	$ 8.23	2.98%	$ 284.40	$ 288.82	$ 4.42	1.55%
		Double - THREE TIER	$ 212.40	$ 218.73	$ 6.33	2.98%	$ 218.77	$ 222.17	$ 3.40	1.55%
		Family - THREE TIER	$ 281.43	$ 289.82	$ 8.39	2.98%	$ 289.87	$ 294.37	$ 4.50	1.55%
		Employee/Spouse - FOUR TIER	$ 212.40	$ 218.73	$ 6.33	2.98%	$ 218.77	$ 222.17	$ 3.40	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 207.09	$ 213.27	$ 6.18	2.98%	$ 213.30	$ 216.61	$ 3.31	1.55%
		Family - FOUR TIER	$ 307.98	$ 317.17	$ 9.19	2.98%	$ 317.22	$ 322.14	$ 4.92	1.55%
EPO	EPRXS55A11	EPRXS55A12								
		Individual - ALL TIERS	$ 89.58	$ 92.25	$ 2.67	2.98%	$ 92.27	$ 93.70	$ 1.43	1.55%
		Family - TWO TIER	$ 232.91	$ 239.85	$ 6.94	2.98%	$ 239.90	$ 243.62	$ 3.72	1.55%
		Double - THREE TIER	$ 179.16	$ 184.50	$ 5.34	2.98%	$ 184.54	$ 187.40	$ 2.86	1.55%
		Family - THREE TIER	$ 237.39	$ 244.46	$ 7.07	2.98%	$ 244.51	$ 248.30	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 179.16	$ 184.50	$ 5.34	2.98%	$ 184.54	$ 187.40	$ 2.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.68	$ 179.89	$ 5.21	2.98%	$ 179.93	$ 182.71	$ 2.78	1.55%
		Family - FOUR TIER	$ 259.79	$ 267.53	$ 7.74	2.98%	$ 267.58	$ 271.73	$ 4.15	1.55%
EPO	EPRXS57A11	EPRXS57A12								
		Individual - ALL TIERS	$ 107.54	$ 110.75	$ 3.21	2.98%	$ 110.77	$ 112.49	$ 1.72	1.55%
		Family - TWO TIER	$ 279.61	$ 287.96	$ 8.35	2.99%	$ 288.00	$ 292.48	$ 4.48	1.56%
		Double - THREE TIER	$ 215.09	$ 221.51	$ 6.42	2.98%	$ 221.54	$ 224.98	$ 3.44	1.55%
		Family - THREE TIER	$ 284.99	$ 293.49	$ 8.50	2.98%	$ 293.54	$ 298.10	$ 4.56	1.55%
		Employee/Spouse - FOUR TIER	$ 215.09	$ 221.51	$ 6.42	2.98%	$ 221.54	$ 224.98	$ 3.44	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 209.71	$ 215.97	$ 6.26	2.99%	$ 216.00	$ 219.36	$ 3.36	1.56%
		Family - FOUR TIER	$ 311.88	$ 321.18	$ 9.30	2.98%	$ 321.23	$ 326.22	$ 4.99	1.55%
EPO	EPRXS58A11	EPRXS58A12								
		Individual - ALL TIERS	$ 113.02	$ 116.39	$ 3.37	2.98%	$ 116.41	$ 118.21	$ 1.80	1.55%
		Family - TWO TIER	$ 293.85	$ 302.61	$ 8.76	2.98%	$ 302.66	$ 307.36	$ 4.70	1.55%
		Double - THREE TIER	$ 226.04	$ 232.78	$ 6.74	2.98%	$ 232.82	$ 236.43	$ 3.61	1.55%
		Family - THREE TIER	$ 299.50	$ 308.43	$ 8.93	2.98%	$ 308.48	$ 313.27	$ 4.79	1.55%
		Employee/Spouse - FOUR TIER	$ 226.04	$ 232.78	$ 6.74	2.98%	$ 232.82	$ 236.43	$ 3.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 220.39	$ 226.96	$ 6.57	2.98%	$ 227.00	$ 230.52	$ 3.52	1.55%
		Family - FOUR TIER	$ 327.75	$ 337.52	$ 9.77	2.98%	$ 337.59	$ 342.82	$ 5.23	1.55%
EPO	EPRXS59A11	EPRXS59A12								
		Individual - ALL TIERS	$ 102.51	$ 105.56	$ 3.05	2.98%	$ 105.58	$ 107.22	$ 1.64	1.55%
		Family - TWO TIER	$ 266.51	$ 274.47	$ 7.96	2.99%	$ 274.51	$ 278.77	$ 4.26	1.55%
		Double - THREE TIER	$ 205.01	$ 211.13	$ 6.12	2.99%	$ 211.16	$ 214.44	$ 3.28	1.55%
		Family - THREE TIER	$ 271.63	$ 279.74	$ 8.11	2.99%	$ 279.78	$ 284.14	$ 4.36	1.56%
		Employee/Spouse - FOUR TIER	$ 205.01	$ 211.13	$ 6.12	2.99%	$ 211.16	$ 214.44	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 199.89	$ 205.85	$ 5.96	2.98%	$ 205.88	$ 209.08	$ 3.20	1.55%
		Family - FOUR TIER	$ 297.26	$ 306.13	$ 8.87	2.98%	$ 306.18	$ 310.94	$ 4.76	1.55%
EPO	EPRXS60A11	EPRXS60A12								
		Individual - ALL TIERS	$ 84.38	$ 86.90	$ 2.52	2.99%	$ 86.91	$ 88.26	$ 1.35	1.55%
		Family - TWO TIER	$ 219.38	$ 225.93	$ 6.55	2.99%	$ 225.97	$ 229.48	$ 3.51	1.55%
		Double - THREE TIER	$ 168.76	$ 173.79	$ 5.03	2.98%	$ 173.82	$ 176.52	$ 2.70	1.55%
		Family - THREE TIER	$ 223.61	$ 230.28	$ 6.67	2.98%	$ 230.31	$ 233.89	$ 3.58	1.55%
		Employee/Spouse - FOUR TIER	$ 168.76	$ 173.79	$ 5.03	2.98%	$ 173.82	$ 176.52	$ 2.70	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 164.54	$ 169.45	$ 4.91	2.98%	$ 169.48	$ 172.11	$ 2.63	1.55%
		Family - FOUR TIER	$ 244.70	$ 252.00	$ 7.30	2.98%	$ 252.03	$ 255.96	$ 3.93	1.56%
EPO	EPRXS61A11	EPRXS61A12								
		Individual - ALL TIERS	$ 95.05	$ 97.89	$ 2.84	2.99%	$ 97.91	$ 99.42	$ 1.51	1.54%
		Family - TWO TIER	$ 247.14	$ 254.50	$ 7.36	2.98%	$ 254.54	$ 258.50	$ 3.96	1.56%
		Double - THREE TIER	$ 190.11	$ 195.77	$ 5.66	2.98%	$ 195.81	$ 198.85	$ 3.04	1.55%
		Family - THREE TIER	$ 251.89	$ 259.40	$ 7.51	2.98%	$ 259.44	$ 263.47	$ 4.03	1.55%
		Employee/Spouse - FOUR TIER	$ 190.11	$ 195.77	$ 5.66	2.98%	$ 195.81	$ 198.85	$ 3.04	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 185.35	$ 190.88	$ 5.53	2.98%	$ 190.91	$ 193.87	$ 2.96	1.55%
		Family - FOUR TIER	$ 275.65	$ 283.87	$ 8.22	2.98%	$ 283.92	$ 288.33	$ 4.41	1.55%
EPO	EPRXS62A11	EPRXS62A12								
		Individual - ALL TIERS	$ 69.04	$ 71.10	$ 2.06	2.98%	$ 71.11	$ 72.21	$ 1.10	1.55%
		Family - TWO TIER	$ 179.51	$ 184.85	$ 5.34	2.97%	$ 184.89	$ 187.75	$ 2.86	1.55%
		Double - THREE TIER	$ 138.08	$ 142.19	$ 4.11	2.98%	$ 142.23	$ 144.42	$ 2.19	1.54%
		Family - THREE TIER	$ 182.95	$ 188.40	$ 5.45	2.98%	$ 188.44	$ 191.36	$ 2.92	1.55%
		Employee/Spouse - FOUR TIER	$ 138.08	$ 142.19	$ 4.11	2.98%	$ 142.23	$ 144.42	$ 2.19	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 134.63	$ 138.64	$ 4.01	2.98%	$ 138.67	$ 140.81	$ 2.14	1.54%
		Family - FOUR TIER	$ 200.21	$ 206.18	$ 5.97	2.98%	$ 206.22	$ 209.41	$ 3.19	1.55%
EPO	EPRXS63A11	EPRXS63A12								
		Individual - ALL TIERS	$ 75.21	$ 77.46	$ 2.25	2.99%	$ 77.47	$ 78.67	$ 1.20	1.55%
		Family - TWO TIER	$ 195.56	$ 201.39	$ 5.83	2.98%	$ 201.42	$ 204.55	$ 3.13	1.55%
		Double - THREE TIER	$ 150.43	$ 154.92	$ 4.49	2.98%	$ 154.94	$ 157.35	$ 2.41	1.56%
		Family - THREE TIER	$ 199.32	$ 205.27	$ 5.95	2.99%	$ 205.30	$ 208.49	$ 3.19	1.55%
		Employee/Spouse - FOUR TIER	$ 150.43	$ 154.92	$ 4.49	2.98%	$ 154.94	$ 157.35	$ 2.41	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 146.67	$ 151.04	$ 4.37	2.98%	$ 151.07	$ 153.42	$ 2.35	1.56%
		Family - FOUR TIER	$ 218.12	$ 224.63	$ 6.51	2.98%	$ 224.67	$ 228.16	$ 3.49	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS54A11	EPRXS54A12								
		Individual - ALL TIERS	$ 103.71	$ 112.83	$ 9.12	8.79%	$ 105.92	$ 114.60	$ 8.68	8.19%
		Family - TWO TIER	$ 269.66	$ 293.35	$ 23.69	8.79%	$ 275.37	$ 297.96	$ 22.59	8.20%
		Double - THREE TIER	$ 207.43	$ 225.66	$ 18.23	8.79%	$ 211.83	$ 229.20	$ 17.37	8.20%
		Family - THREE TIER	$ 274.84	$ 299.00	$ 24.16	8.79%	$ 280.67	$ 303.69	$ 23.02	8.20%
		Employee/Spouse - FOUR TIER	$ 207.43	$ 225.66	$ 18.23	8.79%	$ 211.83	$ 229.20	$ 17.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 202.25	$ 220.02	$ 17.77	8.79%	$ 206.53	$ 223.47	$ 16.94	8.20%
		Family - FOUR TIER	$ 300.77	$ 327.20	$ 26.43	8.79%	$ 307.15	$ 332.34	$ 25.19	8.20%
EPO	EPRXS55A11	EPRXS55A12								
		Individual - ALL TIERS	$ 87.48	$ 95.17	$ 7.69	8.79%	$ 89.34	$ 96.66	$ 7.32	8.19%
		Family - TWO TIER	$ 227.45	$ 247.44	$ 19.99	8.79%	$ 232.27	$ 251.33	$ 19.06	8.21%
		Double - THREE TIER	$ 174.97	$ 190.34	$ 15.37	8.78%	$ 178.67	$ 193.33	$ 14.66	8.21%
		Family - THREE TIER	$ 231.83	$ 252.20	$ 20.37	8.79%	$ 236.75	$ 256.16	$ 19.41	8.20%
		Employee/Spouse - FOUR TIER	$ 174.97	$ 190.34	$ 15.37	8.78%	$ 178.67	$ 193.33	$ 14.66	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.59	$ 185.58	$ 14.99	8.79%	$ 174.21	$ 188.50	$ 14.29	8.20%
		Family - FOUR TIER	$ 253.70	$ 275.99	$ 22.29	8.79%	$ 259.08	$ 280.33	$ 21.25	8.20%
EPO	EPRXS57A11	EPRXS57A12								
		Individual - ALL TIERS	$ 105.02	$ 114.26	$ 9.24	8.80%	$ 107.25	$ 116.05	$ 8.80	8.21%
		Family - TWO TIER	$ 273.05	$ 297.07	$ 24.02	8.80%	$ 278.85	$ 301.73	$ 22.88	8.21%
		Double - THREE TIER	$ 210.05	$ 228.51	$ 18.46	8.79%	$ 214.50	$ 232.10	$ 17.60	8.21%
		Family - THREE TIER	$ 278.31	$ 302.78	$ 24.47	8.79%	$ 284.21	$ 307.54	$ 23.33	8.21%
		Employee/Spouse - FOUR TIER	$ 210.05	$ 228.51	$ 18.46	8.79%	$ 214.50	$ 232.10	$ 17.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 204.79	$ 222.80	$ 18.01	8.79%	$ 209.13	$ 226.30	$ 17.17	8.21%
		Family - FOUR TIER	$ 304.56	$ 331.35	$ 26.79	8.80%	$ 311.02	$ 336.55	$ 25.53	8.21%
EPO	EPRXS58A11	EPRXS58A12								
		Individual - ALL TIERS	$ 110.37	$ 120.07	$ 9.70	8.79%	$ 112.71	$ 121.96	$ 9.25	8.21%
		Family - TWO TIER	$ 286.95	$ 312.18	$ 25.23	8.79%	$ 293.04	$ 317.09	$ 24.05	8.21%
		Double - THREE TIER	$ 220.74	$ 240.14	$ 19.40	8.79%	$ 225.41	$ 243.91	$ 18.50	8.21%
		Family - THREE TIER	$ 292.46	$ 318.19	$ 25.73	8.80%	$ 298.67	$ 323.18	$ 24.51	8.21%
		Employee/Spouse - FOUR TIER	$ 220.74	$ 240.14	$ 19.40	8.79%	$ 225.41	$ 243.91	$ 18.50	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 215.22	$ 234.14	$ 18.92	8.79%	$ 219.77	$ 237.81	$ 18.04	8.21%
		Family - FOUR TIER	$ 320.06	$ 348.21	$ 28.15	8.80%	$ 326.85	$ 353.67	$ 26.82	8.21%
EPO	EPRXS59A11	EPRXS59A12								
		Individual - ALL TIERS	$ 100.10	$ 108.90	$ 8.80	8.79%	$ 102.22	$ 110.61	$ 8.39	8.21%
		Family - TWO TIER	$ 260.26	$ 283.15	$ 22.89	8.80%	$ 265.78	$ 287.60	$ 21.82	8.21%
		Double - THREE TIER	$ 200.20	$ 217.81	$ 17.61	8.80%	$ 204.44	$ 221.23	$ 16.79	8.21%
		Family - THREE TIER	$ 265.27	$ 288.60	$ 23.33	8.79%	$ 270.88	$ 293.13	$ 22.25	8.21%
		Employee/Spouse - FOUR TIER	$ 200.20	$ 217.81	$ 17.61	8.80%	$ 204.44	$ 221.23	$ 16.79	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 195.19	$ 212.36	$ 17.17	8.80%	$ 199.33	$ 215.70	$ 16.37	8.21%
		Family - FOUR TIER	$ 290.29	$ 315.82	$ 25.53	8.79%	$ 296.45	$ 320.78	$ 24.33	8.21%
EPO	EPRXS60A11	EPRXS60A12								
		Individual - ALL TIERS	$ 82.40	$ 89.65	$ 7.25	8.80%	$ 84.15	$ 91.05	$ 6.90	8.20%
		Family - TWO TIER	$ 214.24	$ 233.08	$ 18.84	8.79%	$ 218.79	$ 236.74	$ 17.95	8.20%
		Double - THREE TIER	$ 164.81	$ 179.29	$ 14.48	8.79%	$ 168.29	$ 182.11	$ 13.82	8.21%
		Family - THREE TIER	$ 218.36	$ 237.57	$ 19.21	8.80%	$ 222.99	$ 241.30	$ 18.31	8.21%
		Employee/Spouse - FOUR TIER	$ 164.81	$ 179.29	$ 14.48	8.79%	$ 168.29	$ 182.11	$ 13.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 160.68	$ 174.81	$ 14.13	8.79%	$ 164.08	$ 177.56	$ 13.48	8.22%
		Family - FOUR TIER	$ 238.96	$ 259.98	$ 21.02	8.80%	$ 244.02	$ 264.06	$ 20.04	8.21%
EPO	EPRXS61A11	EPRXS61A12								
		Individual - ALL TIERS	$ 92.82	$ 100.98	$ 8.16	8.79%	$ 94.79	$ 102.57	$ 7.78	8.21%
		Family - TWO TIER	$ 241.35	$ 262.56	$ 21.21	8.79%	$ 246.47	$ 266.68	$ 20.21	8.20%
		Double - THREE TIER	$ 185.66	$ 201.97	$ 16.31	8.78%	$ 189.59	$ 205.14	$ 15.55	8.20%
		Family - THREE TIER	$ 245.99	$ 267.61	$ 21.62	8.79%	$ 251.21	$ 271.81	$ 20.60	8.20%
		Employee/Spouse - FOUR TIER	$ 185.66	$ 201.97	$ 16.31	8.78%	$ 189.59	$ 205.14	$ 15.55	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 181.02	$ 196.92	$ 15.90	8.78%	$ 184.85	$ 200.01	$ 15.16	8.20%
		Family - FOUR TIER	$ 269.20	$ 292.85	$ 23.65	8.79%	$ 274.91	$ 297.45	$ 22.54	8.20%
EPO	EPRXS62A11	EPRXS62A12								
		Individual - ALL TIERS	$ 67.43	$ 73.35	$ 5.92	8.78%	$ 68.86	$ 74.50	$ 5.64	8.19%
		Family - TWO TIER	$ 175.29	$ 190.70	$ 15.41	8.79%	$ 179.01	$ 193.69	$ 14.68	8.20%
		Double - THREE TIER	$ 134.84	$ 146.69	$ 11.85	8.79%	$ 137.70	$ 148.99	$ 11.29	8.20%
		Family - THREE TIER	$ 178.67	$ 194.37	$ 15.70	8.79%	$ 182.46	$ 197.42	$ 14.96	8.20%
		Employee/Spouse - FOUR TIER	$ 134.84	$ 146.69	$ 11.85	8.79%	$ 137.70	$ 148.99	$ 11.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 131.47	$ 143.02	$ 11.55	8.79%	$ 134.26	$ 145.27	$ 11.01	8.20%
		Family - FOUR TIER	$ 195.53	$ 212.70	$ 17.17	8.78%	$ 199.67	$ 216.04	$ 16.37	8.20%
EPO	EPRXS63A11	EPRXS63A12								
		Individual - ALL TIERS	$ 73.46	$ 79.91	$ 6.45	8.78%	$ 75.00	$ 81.16	$ 6.16	8.21%
		Family - TWO TIER	$ 190.97	$ 207.77	$ 16.80	8.80%	$ 195.02	$ 211.03	$ 16.01	8.21%
		Double - THREE TIER	$ 146.90	$ 159.82	$ 12.92	8.80%	$ 150.01	$ 162.33	$ 12.32	8.21%
		Family - THREE TIER	$ 194.64	$ 211.76	$ 17.12	8.80%	$ 198.77	$ 215.09	$ 16.32	8.21%
		Employee/Spouse - FOUR TIER	$ 146.90	$ 159.82	$ 12.92	8.80%	$ 150.01	$ 162.33	$ 12.32	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 143.22	$ 155.82	$ 12.60	8.80%	$ 146.26	$ 158.27	$ 12.01	8.21%
		Family - FOUR TIER	$ 213.00	$ 231.74	$ 18.74	8.80%	$ 217.52	$ 235.38	$ 17.86	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS64A11	EPRXS64A12								
		Individual - ALL TIERS	$ 78.28	$ 80.62	$ 2.34	2.99%	$ 80.63	$ 81.88	$ 1.25	1.55%
		Family - TWO TIER	$ 203.51	$ 209.60	$ 6.09	2.99%	$ 209.62	$ 212.89	$ 3.27	1.56%
		Double - THREE TIER	$ 156.55	$ 161.23	$ 4.68	2.99%	$ 161.25	$ 163.76	$ 2.51	1.56%
		Family - THREE TIER	$ 207.43	$ 213.63	$ 6.20	2.99%	$ 213.65	$ 216.99	$ 3.34	1.56%
		Employee/Spouse - FOUR TIER	$ 156.55	$ 161.23	$ 4.68	2.99%	$ 161.25	$ 163.76	$ 2.51	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 152.63	$ 157.20	$ 4.57	2.99%	$ 157.22	$ 159.67	$ 2.45	1.56%
		Family - FOUR TIER	$ 227.00	$ 233.79	$ 6.79	2.99%	$ 233.81	$ 237.46	$ 3.65	1.56%
EPO	EPRXS65A11	EPRXS65A12								
		Individual - ALL TIERS	$ 82.78	$ 85.25	$ 2.47	2.98%	$ 85.27	$ 86.59	$ 1.32	1.55%
		Family - TWO TIER	$ 215.24	$ 221.66	$ 6.42	2.98%	$ 221.69	$ 225.14	$ 3.45	1.56%
		Double - THREE TIER	$ 165.57	$ 170.51	$ 4.94	2.98%	$ 170.53	$ 173.18	$ 2.65	1.55%
		Family - THREE TIER	$ 219.37	$ 225.92	$ 6.55	2.99%	$ 225.95	$ 229.47	$ 3.52	1.56%
		Employee/Spouse - FOUR TIER	$ 165.57	$ 170.51	$ 4.94	2.98%	$ 170.53	$ 173.18	$ 2.65	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.43	$ 166.25	$ 4.82	2.99%	$ 166.27	$ 168.86	$ 2.59	1.56%
		Family - FOUR TIER	$ 240.07	$ 247.24	$ 7.17	2.99%	$ 247.27	$ 251.12	$ 3.85	1.56%
EPO	EPRXS8A11	EPRXS8A12								
		Individual - ALL TIERS	$ 121.02	$ 124.62	$ 3.60	2.97%	$ 124.65	$ 126.57	$ 1.92	1.54%
		Family - TWO TIER	$ 314.64	$ 324.00	$ 9.36	2.97%	$ 324.08	$ 329.09	$ 5.01	1.55%
		Double - THREE TIER	$ 242.03	$ 249.23	$ 7.20	2.97%	$ 249.29	$ 253.15	$ 3.86	1.55%
		Family - THREE TIER	$ 320.69	$ 330.24	$ 9.55	2.98%	$ 330.31	$ 335.42	$ 5.11	1.55%
		Employee/Spouse - FOUR TIER	$ 242.03	$ 249.23	$ 7.20	2.97%	$ 249.29	$ 253.15	$ 3.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 235.98	$ 243.00	$ 7.02	2.97%	$ 243.06	$ 246.82	$ 3.76	1.55%
		Family - FOUR TIER	$ 350.95	$ 361.39	$ 10.44	2.97%	$ 361.47	$ 367.06	$ 5.59	1.55%
EPO	EPRXS9A11	EPRXS9A12								
		Individual - ALL TIERS	$ 52.05	$ 53.60	$ 1.55	2.98%	$ 53.61	$ 54.45	$ 0.84	1.57%
		Family - TWO TIER	$ 135.34	$ 139.37	$ 4.03	2.98%	$ 139.40	$ 141.56	$ 2.16	1.55%
		Double - THREE TIER	$ 104.11	$ 107.21	$ 3.10	2.98%	$ 107.23	$ 108.89	$ 1.66	1.55%
		Family - THREE TIER	$ 137.94	$ 142.05	$ 4.11	2.98%	$ 142.08	$ 144.28	$ 2.20	1.55%
		Employee/Spouse - FOUR TIER	$ 104.11	$ 107.21	$ 3.10	2.98%	$ 107.23	$ 108.89	$ 1.66	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.50	$ 104.53	$ 3.03	2.99%	$ 104.55	$ 106.17	$ 1.62	1.55%
		Family - FOUR TIER	$ 150.95	$ 155.45	$ 4.50	2.98%	$ 155.48	$ 157.89	$ 2.41	1.55%
HD	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)								
		Individual - ALL TIERS	$ 57.02	$ 58.72	$ 1.70	2.98%	$ 58.73	$ 59.64	$ 0.91	1.55%
		Family - TWO TIER	$ 148.26	$ 152.68	$ 4.42	2.98%	$ 152.71	$ 155.07	$ 2.36	1.55%
		Double - THREE TIER	$ 114.05	$ 117.44	$ 3.39	2.97%	$ 117.47	$ 119.29	$ 1.82	1.55%
		Family - THREE TIER	$ 151.11	$ 155.61	$ 4.50	2.98%	$ 155.64	$ 158.06	$ 2.42	1.55%
		Employee/Spouse - FOUR TIER	$ 114.05	$ 117.44	$ 3.39	2.97%	$ 117.47	$ 119.29	$ 1.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 111.19	$ 114.51	$ 3.32	2.99%	$ 114.53	$ 116.31	$ 1.78	1.55%
		Family - FOUR TIER	$ 165.37	$ 170.29	$ 4.92	2.98%	$ 170.33	$ 172.97	$ 2.64	1.55%
HD	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)								
		Individual - ALL TIERS	$ 56.38	$ 58.06	$ 1.68	2.98%	$ 58.07	$ 58.98	$ 0.91	1.57%
		Family - TWO TIER	$ 146.59	$ 150.97	$ 4.38	2.99%	$ 150.98	$ 153.34	$ 2.36	1.56%
		Double - THREE TIER	$ 112.76	$ 116.13	$ 3.37	2.99%	$ 116.14	$ 117.95	$ 1.81	1.56%
		Family - THREE TIER	$ 149.40	$ 153.87	$ 4.47	2.99%	$ 153.89	$ 156.29	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 112.76	$ 116.13	$ 3.37	2.99%	$ 116.14	$ 117.95	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.94	$ 113.23	$ 3.29	2.99%	$ 113.24	$ 115.00	$ 1.76	1.55%
		Family - FOUR TIER	$ 163.50	$ 168.39	$ 4.89	2.99%	$ 168.40	$ 171.03	$ 2.63	1.56%
HD	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)								
		Individual - ALL TIERS	$ 53.13	$ 54.72	$ 1.59	2.99%	$ 54.72	$ 55.58	$ 0.86	1.57%
		Family - TWO TIER	$ 138.14	$ 142.27	$ 4.13	2.99%	$ 142.28	$ 144.50	$ 2.22	1.56%
		Double - THREE TIER	$ 106.26	$ 109.44	$ 3.18	2.99%	$ 109.45	$ 111.16	$ 1.71	1.56%
		Family - THREE TIER	$ 140.79	$ 145.00	$ 4.21	2.99%	$ 145.02	$ 147.28	$ 2.26	1.56%
		Employee/Spouse - FOUR TIER	$ 106.26	$ 109.44	$ 3.18	2.99%	$ 109.45	$ 111.16	$ 1.71	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 103.60	$ 106.70	$ 3.10	2.99%	$ 106.71	$ 108.38	$ 1.67	1.56%
		Family - FOUR TIER	$ 154.08	$ 158.68	$ 4.60	2.99%	$ 158.70	$ 161.18	$ 2.48	1.56%
HD	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)								
		Individual - ALL TIERS	$ 40.36	$ 41.57	$ 1.21	3.00%	$ 41.57	$ 42.22	$ 0.65	1.56%
		Family - TWO TIER	$ 104.95	$ 108.08	$ 3.13	2.98%	$ 108.09	$ 109.78	$ 1.69	1.56%
		Double - THREE TIER	$ 80.73	$ 83.14	$ 2.41	2.99%	$ 83.15	$ 84.45	$ 1.30	1.56%
		Family - THREE TIER	$ 106.96	$ 110.16	$ 3.20	2.99%	$ 110.17	$ 111.89	$ 1.72	1.56%
		Employee/Spouse - FOUR TIER	$ 80.73	$ 83.14	$ 2.41	2.99%	$ 83.15	$ 84.45	$ 1.30	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 78.71	$ 81.06	$ 2.35	2.99%	$ 81.07	$ 82.33	$ 1.26	1.55%
		Family - FOUR TIER	$ 117.05	$ 120.55	$ 3.50	2.99%	$ 120.57	$ 122.45	$ 1.88	1.56%
HD	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)								
		Individual - ALL TIERS	$ 34.00	$ 35.01	$ 1.01	2.97%	$ 35.02	$ 35.56	$ 0.54	1.54%
		Family - TWO TIER	$ 88.39	$ 91.02	$ 2.63	2.98%	$ 91.04	$ 92.45	$ 1.41	1.55%
		Double - THREE TIER	$ 67.99	$ 70.02	$ 2.03	2.99%	$ 70.03	$ 71.11	$ 1.08	1.54%
		Family - THREE TIER	$ 90.09	$ 92.77	$ 2.68	2.97%	$ 92.79	$ 94.23	$ 1.44	1.55%
		Employee/Spouse - FOUR TIER	$ 67.99	$ 70.02	$ 2.03	2.99%	$ 70.03	$ 71.11	$ 1.08	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 66.29	$ 68.27	$ 1.98	2.99%	$ 68.28	$ 69.34	$ 1.06	1.55%
		Family - FOUR TIER	$ 98.59	$ 101.52	$ 2.93	2.97%	$ 101.55	$ 103.12	$ 1.57	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS64A11	EPRXS64A12								
		Individual - ALL TIERS	$ 76.44	$ 83.17	$ 6.73	8.80%	$ 78.06	$ 84.47	$ 6.41	8.21%
		Family - TWO TIER	$ 198.75	$ 216.24	$ 17.49	8.80%	$ 202.97	$ 219.63	$ 16.66	8.21%
		Double - THREE TIER	$ 152.89	$ 166.34	$ 13.45	8.80%	$ 156.13	$ 168.95	$ 12.82	8.21%
		Family - THREE TIER	$ 202.58	$ 220.39	$ 17.81	8.79%	$ 206.87	$ 223.86	$ 16.99	8.21%
		Employee/Spouse - FOUR TIER	$ 152.89	$ 166.34	$ 13.45	8.80%	$ 156.13	$ 168.95	$ 12.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 149.06	$ 162.18	$ 13.12	8.80%	$ 152.23	$ 164.72	$ 12.49	8.20%
		Family - FOUR TIER	$ 221.69	$ 241.19	$ 19.50	8.80%	$ 226.38	$ 244.97	$ 18.59	8.21%
EPO	EPRXS65A11	EPRXS65A12								
		Individual - ALL TIERS	$ 80.84	$ 87.95	$ 7.11	8.80%	$ 82.56	$ 89.33	$ 6.77	8.20%
		Family - TWO TIER	$ 210.19	$ 228.67	$ 18.48	8.79%	$ 214.64	$ 232.27	$ 17.63	8.21%
		Double - THREE TIER	$ 161.69	$ 175.90	$ 14.21	8.79%	$ 165.11	$ 178.67	$ 13.56	8.21%
		Family - THREE TIER	$ 214.23	$ 233.07	$ 18.84	8.79%	$ 218.78	$ 236.73	$ 17.95	8.20%
		Employee/Spouse - FOUR TIER	$ 161.69	$ 175.90	$ 14.21	8.79%	$ 165.11	$ 178.67	$ 13.56	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 157.64	$ 171.51	$ 13.87	8.80%	$ 160.99	$ 174.20	$ 13.21	8.21%
		Family - FOUR TIER	$ 234.45	$ 255.06	$ 20.61	8.79%	$ 239.42	$ 259.06	$ 19.64	8.20%
EPO	EPRXS8A11	EPRXS8A12								
		Individual - ALL TIERS	$ 118.18	$ 128.56	$ 10.38	8.78%	$ 120.69	$ 130.58	$ 9.89	8.19%
		Family - TWO TIER	$ 307.27	$ 334.26	$ 26.99	8.78%	$ 313.78	$ 339.51	$ 25.73	8.20%
		Double - THREE TIER	$ 236.36	$ 257.12	$ 20.76	8.78%	$ 241.38	$ 261.16	$ 19.78	8.19%
		Family - THREE TIER	$ 313.18	$ 340.69	$ 27.51	8.78%	$ 319.82	$ 346.04	$ 26.22	8.20%
		Employee/Spouse - FOUR TIER	$ 236.36	$ 257.12	$ 20.76	8.78%	$ 241.38	$ 261.16	$ 19.78	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 230.45	$ 250.69	$ 20.24	8.78%	$ 235.34	$ 254.63	$ 19.29	8.20%
		Family - FOUR TIER	$ 342.73	$ 372.83	$ 30.10	8.78%	$ 350.00	$ 378.68	$ 28.68	8.19%
EPO	EPRXS9A11	EPRXS9A12								
		Individual - ALL TIERS	$ 50.82	$ 55.30	$ 4.48	8.82%	$ 51.90	$ 56.17	$ 4.27	8.23%
		Family - TWO TIER	$ 132.15	$ 143.78	$ 11.63	8.80%	$ 134.96	$ 146.04	$ 11.08	8.21%
		Double - THREE TIER	$ 101.66	$ 110.60	$ 8.94	8.79%	$ 103.81	$ 112.34	$ 8.53	8.22%
		Family - THREE TIER	$ 134.69	$ 146.54	$ 11.85	8.80%	$ 137.55	$ 148.85	$ 11.30	8.22%
		Employee/Spouse - FOUR TIER	$ 101.66	$ 110.60	$ 8.94	8.79%	$ 103.81	$ 112.34	$ 8.53	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 99.12	$ 107.83	$ 8.71	8.79%	$ 101.21	$ 109.53	$ 8.32	8.22%
		Family - FOUR TIER	$ 147.40	$ 160.37	$ 12.97	8.80%	$ 150.52	$ 162.89	$ 12.37	8.22%
HD	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)								
		Individual - ALL TIERS	$ 55.68	$ 60.58	$ 4.90	8.80%	$ 56.86	$ 61.53	$ 4.67	8.21%
		Family - TWO TIER	$ 144.77	$ 157.51	$ 12.74	8.80%	$ 147.84	$ 159.98	$ 12.14	8.21%
		Double - THREE TIER	$ 111.36	$ 121.16	$ 9.80	8.80%	$ 113.72	$ 123.06	$ 9.34	8.21%
		Family - THREE TIER	$ 147.56	$ 160.54	$ 12.98	8.80%	$ 150.68	$ 163.06	$ 12.38	8.22%
		Employee/Spouse - FOUR TIER	$ 111.36	$ 121.16	$ 9.80	8.80%	$ 113.72	$ 123.06	$ 9.34	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 108.58	$ 118.13	$ 9.55	8.80%	$ 110.88	$ 119.99	$ 9.11	8.22%
		Family - FOUR TIER	$ 161.47	$ 175.68	$ 14.21	8.80%	$ 164.90	$ 178.44	$ 13.54	8.21%
HD	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)								
		Individual - ALL TIERS	$ 55.06	$ 59.90	$ 4.84	8.79%	$ 56.23	$ 60.84	$ 4.61	8.20%
		Family - TWO TIER	$ 143.15	$ 155.75	$ 12.60	8.80%	$ 146.18	$ 158.19	$ 12.01	8.22%
		Double - THREE TIER	$ 110.11	$ 119.80	$ 9.69	8.80%	$ 112.44	$ 121.69	$ 9.25	8.23%
		Family - THREE TIER	$ 145.90	$ 158.74	$ 12.84	8.80%	$ 149.00	$ 161.23	$ 12.23	8.21%
		Employee/Spouse - FOUR TIER	$ 110.11	$ 119.80	$ 9.69	8.80%	$ 112.44	$ 121.69	$ 9.25	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 107.36	$ 116.81	$ 9.45	8.80%	$ 109.64	$ 118.64	$ 9.00	8.21%
		Family - FOUR TIER	$ 159.67	$ 173.72	$ 14.05	8.80%	$ 163.05	$ 176.44	$ 13.39	8.21%
HD	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)								
		Individual - ALL TIERS	$ 51.88	$ 56.45	$ 4.57	8.81%	$ 52.99	$ 57.34	$ 4.35	8.21%
		Family - TWO TIER	$ 134.90	$ 146.77	$ 11.87	8.80%	$ 137.76	$ 149.08	$ 11.32	8.22%
		Double - THREE TIER	$ 103.77	$ 112.90	$ 9.13	8.80%	$ 105.97	$ 114.67	$ 8.70	8.21%
		Family - THREE TIER	$ 137.49	$ 149.59	$ 12.10	8.80%	$ 140.40	$ 151.94	$ 11.54	8.22%
		Employee/Spouse - FOUR TIER	$ 103.77	$ 112.90	$ 9.13	8.80%	$ 105.97	$ 114.67	$ 8.70	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 101.17	$ 110.08	$ 8.91	8.81%	$ 103.31	$ 111.81	$ 8.50	8.23%
		Family - FOUR TIER	$ 150.46	$ 163.71	$ 13.25	8.81%	$ 153.65	$ 166.28	$ 12.63	8.22%
HD	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)								
		Individual - ALL TIERS	$ 39.41	$ 42.89	$ 3.48	8.83%	$ 40.25	$ 43.56	$ 3.31	8.22%
		Family - TWO TIER	$ 102.49	$ 111.50	$ 9.01	8.79%	$ 104.66	$ 113.25	$ 8.59	8.21%
		Double - THREE TIER	$ 78.84	$ 85.77	$ 6.93	8.79%	$ 80.50	$ 87.12	$ 6.62	8.22%
		Family - THREE TIER	$ 104.46	$ 113.65	$ 9.19	8.80%	$ 106.67	$ 115.43	$ 8.76	8.21%
		Employee/Spouse - FOUR TIER	$ 78.84	$ 85.77	$ 6.93	8.79%	$ 80.50	$ 87.12	$ 6.62	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 76.87	$ 83.63	$ 6.76	8.79%	$ 78.49	$ 84.94	$ 6.45	8.22%
		Family - FOUR TIER	$ 114.31	$ 124.37	$ 10.06	8.80%	$ 116.74	$ 126.32	$ 9.58	8.21%
HD	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)								
		Individual - ALL TIERS	$ 33.19	$ 36.12	$ 2.93	8.83%	$ 33.90	$ 36.68	$ 2.78	8.20%
		Family - TWO TIER	$ 86.32	$ 93.90	$ 7.58	8.78%	$ 88.15	$ 95.38	$ 7.23	8.20%
		Double - THREE TIER	$ 66.40	$ 72.23	$ 5.83	8.78%	$ 67.81	$ 73.37	$ 5.56	8.20%
		Family - THREE TIER	$ 87.98	$ 95.71	$ 7.73	8.79%	$ 89.85	$ 97.21	$ 7.36	8.19%
		Employee/Spouse - FOUR TIER	$ 66.40	$ 72.23	$ 5.83	8.78%	$ 67.81	$ 73.37	$ 5.56	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 64.74	$ 70.43	$ 5.69	8.79%	$ 66.11	$ 71.53	$ 5.42	8.20%
		Family - FOUR TIER	$ 96.28	$ 104.74	$ 8.46	8.79%	$ 98.32	$ 106.38	$ 8.06	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)								
		Individual - ALL TIERS	$ 28.34	$ 29.18	$ 0.84	2.96%	$ 29.19	$ 29.64	$ 0.45	1.54%
		Family - TWO TIER	$ 73.68	$ 75.88	$ 2.20	2.99%	$ 75.89	$ 77.07	$ 1.18	1.55%
		Double - THREE TIER	$ 56.67	$ 58.37	$ 1.70	3.00%	$ 58.37	$ 59.29	$ 0.92	1.58%
		Family - THREE TIER	$ 75.09	$ 77.34	$ 2.25	3.00%	$ 77.35	$ 78.55	$ 1.20	1.55%
		Employee/Spouse - FOUR TIER	$ 56.67	$ 58.37	$ 1.70	3.00%	$ 58.37	$ 59.29	$ 0.92	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 55.26	$ 56.91	$ 1.65	2.99%	$ 56.91	$ 57.80	$ 0.89	1.56%
		Family - FOUR TIER	$ 82.18	$ 84.64	$ 2.46	2.99%	$ 84.64	$ 85.97	$ 1.33	1.57%
HD	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)								
		Individual - ALL TIERS	$ 26.16	$ 26.94	$ 0.78	2.98%	$ 26.94	$ 27.37	$ 0.43	1.60%
		Family - TWO TIER	$ 68.01	$ 70.05	$ 2.04	3.00%	$ 70.05	$ 71.15	$ 1.10	1.57%
		Double - THREE TIER	$ 52.32	$ 53.89	$ 1.57	3.00%	$ 53.89	$ 54.73	$ 0.84	1.56%
		Family - THREE TIER	$ 69.32	$ 71.40	$ 2.08	3.00%	$ 71.40	$ 72.52	$ 1.12	1.57%
		Employee/Spouse - FOUR TIER	$ 52.32	$ 53.89	$ 1.57	3.00%	$ 53.89	$ 54.73	$ 0.84	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 51.01	$ 52.54	$ 1.53	3.00%	$ 52.54	$ 53.36	$ 0.82	1.56%
		Family - FOUR TIER	$ 75.86	$ 78.13	$ 2.27	2.99%	$ 78.13	$ 79.36	$ 1.23	1.57%
HD	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)								
		Individual - ALL TIERS	$ 40.59	$ 41.79	$ 1.20	2.96%	$ 41.81	$ 42.45	$ 0.64	1.53%
		Family - TWO TIER	$ 105.53	$ 108.66	$ 3.13	2.97%	$ 108.69	$ 110.37	$ 1.68	1.55%
		Double - THREE TIER	$ 81.18	$ 83.59	$ 2.41	2.97%	$ 83.61	$ 84.90	$ 1.29	1.54%
		Family - THREE TIER	$ 107.56	$ 110.75	$ 3.19	2.97%	$ 110.78	$ 112.49	$ 1.71	1.54%
		Employee/Spouse - FOUR TIER	$ 81.18	$ 83.59	$ 2.41	2.97%	$ 83.61	$ 84.90	$ 1.29	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 79.15	$ 81.50	$ 2.35	2.97%	$ 81.52	$ 82.78	$ 1.26	1.55%
		Family - FOUR TIER	$ 117.70	$ 121.20	$ 3.50	2.97%	$ 121.24	$ 123.10	$ 1.86	1.53%
HD	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)								
		Individual - ALL TIERS	$ 40.14	$ 41.34	$ 1.20	2.99%	$ 41.34	$ 41.98	$ 0.64	1.55%
		Family - TWO TIER	$ 104.36	$ 107.47	$ 3.11	2.98%	$ 107.49	$ 109.16	$ 1.67	1.55%
		Double - THREE TIER	$ 80.28	$ 82.67	$ 2.39	2.98%	$ 82.69	$ 83.97	$ 1.28	1.55%
		Family - THREE TIER	$ 106.37	$ 109.54	$ 3.17	2.98%	$ 109.56	$ 111.26	$ 1.70	1.55%
		Employee/Spouse - FOUR TIER	$ 80.28	$ 82.67	$ 2.39	2.98%	$ 82.69	$ 83.97	$ 1.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 78.27	$ 80.60	$ 2.33	2.98%	$ 80.62	$ 81.87	$ 1.25	1.55%
		Family - FOUR TIER	$ 116.40	$ 119.87	$ 3.47	2.98%	$ 119.90	$ 121.76	$ 1.86	1.55%
HD	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)								
		Individual - ALL TIERS	$ 37.95	$ 39.08	$ 1.13	2.98%	$ 39.09	$ 39.70	$ 0.61	1.56%
		Family - TWO TIER	$ 98.67	$ 101.61	$ 2.94	2.98%	$ 101.64	$ 103.21	$ 1.57	1.54%
		Double - THREE TIER	$ 75.90	$ 78.16	$ 2.26	2.98%	$ 78.18	$ 79.39	$ 1.21	1.55%
		Family - THREE TIER	$ 100.57	$ 103.57	$ 3.00	2.98%	$ 103.59	$ 105.19	$ 1.60	1.54%
		Employee/Spouse - FOUR TIER	$ 75.90	$ 78.16	$ 2.26	2.98%	$ 78.18	$ 79.39	$ 1.21	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 74.01	$ 76.21	$ 2.20	2.97%	$ 76.23	$ 77.41	$ 1.18	1.55%
		Family - FOUR TIER	$ 110.06	$ 113.34	$ 3.28	2.98%	$ 113.36	$ 115.12	$ 1.76	1.55%
HD	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)								
		Individual - ALL TIERS	$ 28.88	$ 29.74	$ 0.86	2.98%	$ 29.74	$ 30.20	$ 0.46	1.55%
		Family - TWO TIER	$ 75.08	$ 77.32	$ 2.24	2.98%	$ 77.34	$ 78.53	$ 1.19	1.54%
		Double - THREE TIER	$ 57.76	$ 59.47	$ 1.71	2.96%	$ 59.49	$ 60.41	$ 0.92	1.55%
		Family - THREE TIER	$ 76.53	$ 78.80	$ 2.27	2.97%	$ 78.82	$ 80.04	$ 1.22	1.55%
		Employee/Spouse - FOUR TIER	$ 57.76	$ 59.47	$ 1.71	2.96%	$ 59.49	$ 60.41	$ 0.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 56.31	$ 57.99	$ 1.68	2.98%	$ 58.00	$ 58.90	$ 0.90	1.55%
		Family - FOUR TIER	$ 83.75	$ 86.24	$ 2.49	2.97%	$ 86.26	$ 87.59	$ 1.33	1.54%
HD	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)								
		Individual - ALL TIERS	$ 24.37	$ 25.09	$ 0.72	2.95%	$ 25.10	$ 25.48	$ 0.38	1.51%
		Family - TWO TIER	$ 63.35	$ 65.23	$ 1.88	2.97%	$ 65.25	$ 66.25	$ 1.00	1.53%
		Double - THREE TIER	$ 48.73	$ 50.18	$ 1.45	2.98%	$ 50.19	$ 50.96	$ 0.77	1.53%
		Family - THREE TIER	$ 64.57	$ 66.48	$ 1.91	2.96%	$ 66.51	$ 67.53	$ 1.02	1.53%
		Employee/Spouse - FOUR TIER	$ 48.73	$ 50.18	$ 1.45	2.98%	$ 50.19	$ 50.96	$ 0.77	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 47.51	$ 48.92	$ 1.41	2.97%	$ 48.94	$ 49.69	$ 0.75	1.53%
		Family - FOUR TIER	$ 70.66	$ 72.75	$ 2.09	2.96%	$ 72.78	$ 73.90	$ 1.12	1.54%
HD	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)								
		Individual - ALL TIERS	$ 20.24	$ 20.84	$ 0.60	2.96%	$ 20.85	$ 21.17	$ 0.32	1.53%
		Family - TWO TIER	$ 52.62	$ 54.18	$ 1.56	2.96%	$ 54.20	$ 55.03	$ 0.83	1.53%
		Double - THREE TIER	$ 40.48	$ 41.68	$ 1.20	2.96%	$ 41.69	$ 42.33	$ 0.64	1.54%
		Family - THREE TIER	$ 53.64	$ 55.22	$ 1.58	2.95%	$ 55.24	$ 56.09	$ 0.85	1.54%
		Employee/Spouse - FOUR TIER	$ 40.48	$ 41.68	$ 1.20	2.96%	$ 41.69	$ 42.33	$ 0.64	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 39.47	$ 40.63	$ 1.16	2.94%	$ 40.65	$ 41.27	$ 0.62	1.53%
		Family - FOUR TIER	$ 58.70	$ 60.43	$ 1.73	2.95%	$ 60.46	$ 61.38	$ 0.92	1.52%
HD	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)								
		Individual - ALL TIERS	$ 18.57	$ 19.12	$ 0.55	2.96%	$ 19.13	$ 19.42	$ 0.29	1.52%
		Family - TWO TIER	$ 48.29	$ 49.72	$ 1.43	2.96%	$ 49.74	$ 50.50	$ 0.76	1.53%
		Double - THREE TIER	$ 37.14	$ 38.25	$ 1.11	2.99%	$ 38.26	$ 38.85	$ 0.59	1.54%
		Family - THREE TIER	$ 49.22	$ 50.68	$ 1.46	2.97%	$ 50.69	$ 51.47	$ 0.78	1.54%
		Employee/Spouse - FOUR TIER	$ 37.14	$ 38.25	$ 1.11	2.99%	$ 38.26	$ 38.85	$ 0.59	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 36.22	$ 37.29	$ 1.07	2.95%	$ 37.30	$ 37.88	$ 0.58	1.55%
		Family - FOUR TIER	$ 53.86	$ 55.46	$ 1.60	2.97%	$ 55.48	$ 56.33	$ 0.85	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)								
		Individual - ALL TIERS	$ 27.67	$ 30.11	$ 2.44	8.82%	$ 28.26	$ 30.58	$ 2.32	8.21%
		Family - TWO TIER	$ 71.95	$ 78.28	$ 6.33	8.80%	$ 73.48	$ 79.51	$ 6.03	8.21%
		Double - THREE TIER	$ 55.35	$ 60.22	$ 4.87	8.80%	$ 56.52	$ 61.16	$ 4.64	8.21%
		Family - THREE TIER	$ 73.34	$ 79.79	$ 6.45	8.79%	$ 74.90	$ 81.04	$ 6.14	8.20%
		Employee/Spouse - FOUR TIER	$ 55.35	$ 60.22	$ 4.87	8.80%	$ 56.52	$ 61.16	$ 4.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 53.96	$ 58.71	$ 4.75	8.80%	$ 55.10	$ 59.63	$ 4.53	8.22%
		Family - FOUR TIER	$ 80.26	$ 87.31	$ 7.05	8.78%	$ 81.95	$ 88.69	$ 6.74	8.22%
HD	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)								
		Individual - ALL TIERS	$ 25.54	$ 27.80	$ 2.26	8.85%	$ 26.08	$ 28.23	$ 2.15	8.24%
		Family - TWO TIER	$ 66.42	$ 72.27	$ 5.85	8.81%	$ 67.83	$ 73.40	$ 5.57	8.21%
		Double - THREE TIER	$ 51.09	$ 55.59	$ 4.50	8.81%	$ 52.17	$ 56.46	$ 4.29	8.22%
		Family - THREE TIER	$ 67.69	$ 73.66	$ 5.97	8.82%	$ 69.13	$ 74.81	$ 5.68	8.22%
		Employee/Spouse - FOUR TIER	$ 51.09	$ 55.59	$ 4.50	8.81%	$ 52.17	$ 56.46	$ 4.29	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 49.81	$ 54.20	$ 4.39	8.81%	$ 50.87	$ 55.05	$ 4.18	8.22%
		Family - FOUR TIER	$ 74.08	$ 80.61	$ 6.53	8.81%	$ 75.65	$ 81.87	$ 6.22	8.22%
HD	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)								
		Individual - ALL TIERS	$ 39.64	$ 43.12	$ 3.48	8.78%	$ 40.48	$ 43.79	$ 3.31	8.18%
		Family - TWO TIER	$ 103.06	$ 112.10	$ 9.04	8.77%	$ 105.24	$ 113.86	$ 8.62	8.19%
		Double - THREE TIER	$ 79.27	$ 86.23	$ 6.96	8.78%	$ 80.96	$ 87.59	$ 6.63	8.19%
		Family - THREE TIER	$ 105.04	$ 114.26	$ 9.22	8.78%	$ 107.26	$ 116.05	$ 8.79	8.20%
		Employee/Spouse - FOUR TIER	$ 79.27	$ 86.23	$ 6.96	8.78%	$ 80.96	$ 87.59	$ 6.63	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 77.29	$ 84.08	$ 6.79	8.79%	$ 78.93	$ 85.40	$ 6.47	8.20%
		Family - FOUR TIER	$ 114.95	$ 125.04	$ 10.09	8.78%	$ 117.39	$ 127.00	$ 9.61	8.19%
HD	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)								
		Individual - ALL TIERS	$ 39.19	$ 42.64	$ 3.45	8.80%	$ 40.03	$ 43.31	$ 3.28	8.19%
		Family - TWO TIER	$ 101.91	$ 110.87	$ 8.96	8.79%	$ 104.07	$ 112.61	$ 8.54	8.21%
		Double - THREE TIER	$ 78.39	$ 85.29	$ 6.90	8.80%	$ 80.06	$ 86.63	$ 6.57	8.21%
		Family - THREE TIER	$ 103.87	$ 113.01	$ 9.14	8.80%	$ 106.07	$ 114.78	$ 8.71	8.21%
		Employee/Spouse - FOUR TIER	$ 78.39	$ 85.29	$ 6.90	8.80%	$ 80.06	$ 86.63	$ 6.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 76.43	$ 83.16	$ 6.73	8.81%	$ 78.05	$ 84.46	$ 6.41	8.21%
		Family - FOUR TIER	$ 113.67	$ 123.67	$ 10.00	8.80%	$ 116.08	$ 125.61	$ 9.53	8.21%
HD	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)								
		Individual - ALL TIERS	$ 37.06	$ 40.32	$ 3.26	8.80%	$ 37.85	$ 40.95	$ 3.10	8.19%
		Family - TWO TIER	$ 96.35	$ 104.83	$ 8.48	8.80%	$ 98.39	$ 106.47	$ 8.08	8.21%
		Double - THREE TIER	$ 74.11	$ 80.64	$ 6.53	8.81%	$ 75.68	$ 81.90	$ 6.22	8.22%
		Family - THREE TIER	$ 98.19	$ 106.84	$ 8.65	8.81%	$ 100.28	$ 108.52	$ 8.24	8.22%
		Employee/Spouse - FOUR TIER	$ 74.11	$ 80.64	$ 6.53	8.81%	$ 75.68	$ 81.90	$ 6.22	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 72.26	$ 78.62	$ 6.36	8.80%	$ 73.79	$ 79.86	$ 6.07	8.23%
		Family - FOUR TIER	$ 107.47	$ 116.92	$ 9.45	8.79%	$ 109.74	$ 118.76	$ 9.02	8.22%
HD	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)								
		Individual - ALL TIERS	$ 28.19	$ 30.68	$ 2.49	8.83%	$ 28.80	$ 31.16	$ 2.36	8.19%
		Family - TWO TIER	$ 73.31	$ 79.76	$ 6.45	8.80%	$ 74.86	$ 81.01	$ 6.15	8.22%
		Double - THREE TIER	$ 56.40	$ 61.36	$ 4.96	8.79%	$ 57.58	$ 62.32	$ 4.74	8.23%
		Family - THREE TIER	$ 74.72	$ 81.30	$ 6.58	8.81%	$ 76.31	$ 82.57	$ 6.26	8.20%
		Employee/Spouse - FOUR TIER	$ 56.40	$ 61.36	$ 4.96	8.79%	$ 57.58	$ 62.32	$ 4.74	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 54.99	$ 59.82	$ 4.83	8.78%	$ 56.15	$ 60.76	$ 4.61	8.21%
		Family - FOUR TIER	$ 81.77	$ 88.97	$ 7.20	8.81%	$ 83.50	$ 90.36	$ 6.86	8.22%
HD	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)								
		Individual - ALL TIERS	$ 23.80	$ 25.88	$ 2.08	8.74%	$ 24.30	$ 26.29	$ 1.99	8.19%
		Family - TWO TIER	$ 61.87	$ 67.29	$ 5.42	8.76%	$ 63.19	$ 68.35	$ 5.16	8.17%
		Double - THREE TIER	$ 47.59	$ 51.76	$ 4.17	8.76%	$ 48.60	$ 52.58	$ 3.98	8.19%
		Family - THREE TIER	$ 63.06	$ 68.59	$ 5.53	8.77%	$ 64.40	$ 69.66	$ 5.26	8.17%
		Employee/Spouse - FOUR TIER	$ 47.59	$ 51.76	$ 4.17	8.76%	$ 48.60	$ 52.58	$ 3.98	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 46.41	$ 50.47	$ 4.06	8.75%	$ 47.39	$ 51.26	$ 3.87	8.17%
		Family - FOUR TIER	$ 69.02	$ 75.06	$ 6.04	8.75%	$ 70.48	$ 76.24	$ 5.76	8.17%
HD	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)								
		Individual - ALL TIERS	$ 19.77	$ 21.50	$ 1.73	8.75%	$ 20.18	$ 21.84	$ 1.66	8.23%
		Family - TWO TIER	$ 51.40	$ 55.89	$ 4.49	8.74%	$ 52.49	$ 56.77	$ 4.28	8.15%
		Double - THREE TIER	$ 39.54	$ 42.99	$ 3.45	8.73%	$ 40.38	$ 43.67	$ 3.29	8.15%
		Family - THREE TIER	$ 52.39	$ 56.97	$ 4.58	8.74%	$ 53.49	$ 57.86	$ 4.37	8.17%
		Employee/Spouse - FOUR TIER	$ 39.54	$ 42.99	$ 3.45	8.73%	$ 40.38	$ 43.67	$ 3.29	8.15%
		Employee/Chld(rn) - FOUR TIER	$ 38.54	$ 41.92	$ 3.38	8.77%	$ 39.37	$ 42.58	$ 3.21	8.15%
		Family - FOUR TIER	$ 57.33	$ 62.34	$ 5.01	8.74%	$ 58.55	$ 63.32	$ 4.77	8.15%
HD	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)								
		Individual - ALL TIERS	$ 18.14	$ 19.73	$ 1.59	8.77%	$ 18.53	$ 20.04	$ 1.51	8.15%
		Family - TWO TIER	$ 47.17	$ 51.30	$ 4.13	8.76%	$ 48.16	$ 52.10	$ 3.94	8.18%
		Double - THREE TIER	$ 36.29	$ 39.46	$ 3.17	8.74%	$ 37.05	$ 40.08	$ 3.03	8.18%
		Family - THREE TIER	$ 48.08	$ 52.28	$ 4.20	8.74%	$ 49.10	$ 53.10	$ 4.00	8.15%
		Employee/Spouse - FOUR TIER	$ 36.29	$ 39.46	$ 3.17	8.74%	$ 37.05	$ 40.08	$ 3.03	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 35.38	$ 38.47	$ 3.09	8.73%	$ 36.13	$ 39.08	$ 2.95	8.16%
		Family - FOUR TIER	$ 52.61	$ 57.21	$ 4.60	8.74%	$ 53.73	$ 58.11	$ 4.38	8.15%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)								
		Individual - ALL TIERS	$ 58.97	$ 60.73	$ 1.76	2.98%	$ 60.74	$ 61.68	$ 0.94	1.55%
		Family - TWO TIER	$ 153.32	$ 157.90	$ 4.58	2.99%	$ 157.92	$ 160.38	$ 2.46	1.56%
		Double - THREE TIER	$ 117.94	$ 121.46	$ 3.52	2.98%	$ 121.47	$ 123.37	$ 1.90	1.56%
		Family - THREE TIER	$ 156.26	$ 160.93	$ 4.67	2.99%	$ 160.95	$ 163.46	$ 2.51	1.56%
		Employee/Spouse - FOUR TIER	$ 117.94	$ 121.46	$ 3.52	2.98%	$ 121.47	$ 123.37	$ 1.90	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 114.99	$ 118.42	$ 3.43	2.98%	$ 118.44	$ 120.28	$ 1.84	1.55%
		Family - FOUR TIER	$ 171.01	$ 176.12	$ 5.11	2.99%	$ 176.14	$ 178.88	$ 2.74	1.56%
HD	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)								
		Individual - ALL TIERS	$ 58.29	$ 60.03	$ 1.74	2.99%	$ 60.04	$ 60.97	$ 0.93	1.55%
		Family - TWO TIER	$ 151.55	$ 156.07	$ 4.52	2.98%	$ 156.10	$ 158.52	$ 2.42	1.55%
		Double - THREE TIER	$ 116.58	$ 120.05	$ 3.47	2.98%	$ 120.08	$ 121.94	$ 1.86	1.55%
		Family - THREE TIER	$ 154.47	$ 159.07	$ 4.60	2.98%	$ 159.10	$ 161.56	$ 2.46	1.55%
		Employee/Spouse - FOUR TIER	$ 116.58	$ 120.05	$ 3.47	2.98%	$ 120.08	$ 121.94	$ 1.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.67	$ 117.05	$ 3.38	2.97%	$ 117.08	$ 118.89	$ 1.81	1.55%
		Family - FOUR TIER	$ 169.04	$ 174.07	$ 5.03	2.98%	$ 174.11	$ 176.81	$ 2.70	1.55%
HD	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)								
		Individual - ALL TIERS	$ 54.89	$ 56.53	$ 1.64	2.99%	$ 56.53	$ 57.41	$ 0.88	1.56%
		Family - TWO TIER	$ 142.70	$ 146.97	$ 4.27	2.99%	$ 146.99	$ 149.28	$ 2.29	1.56%
		Double - THREE TIER	$ 109.77	$ 113.05	$ 3.28	2.99%	$ 113.07	$ 114.83	$ 1.76	1.56%
		Family - THREE TIER	$ 145.45	$ 149.80	$ 4.35	2.99%	$ 149.81	$ 152.15	$ 2.34	1.56%
		Employee/Spouse - FOUR TIER	$ 109.77	$ 113.05	$ 3.28	2.99%	$ 113.07	$ 114.83	$ 1.76	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 107.03	$ 110.23	$ 3.20	2.99%	$ 110.24	$ 111.96	$ 1.72	1.56%
		Family - FOUR TIER	$ 159.17	$ 163.93	$ 4.76	2.99%	$ 163.94	$ 166.50	$ 2.56	1.56%
HD	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)								
		Individual - ALL TIERS	$ 41.65	$ 42.90	$ 1.25	3.00%	$ 42.90	$ 43.57	$ 0.67	1.56%
		Family - TWO TIER	$ 108.30	$ 111.53	$ 3.23	2.98%	$ 111.55	$ 113.28	$ 1.73	1.55%
		Double - THREE TIER	$ 83.31	$ 85.79	$ 2.48	2.98%	$ 85.81	$ 87.14	$ 1.33	1.55%
		Family - THREE TIER	$ 110.38	$ 113.68	$ 3.30	2.99%	$ 113.69	$ 115.46	$ 1.77	1.56%
		Employee/Spouse - FOUR TIER	$ 83.31	$ 85.79	$ 2.48	2.98%	$ 85.81	$ 87.14	$ 1.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 81.22	$ 83.65	$ 2.43	2.99%	$ 83.66	$ 84.96	$ 1.30	1.55%
		Family - FOUR TIER	$ 120.79	$ 124.40	$ 3.61	2.99%	$ 124.42	$ 126.35	$ 1.93	1.55%
HD	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)								
		Individual - ALL TIERS	$ 35.08	$ 36.12	$ 1.04	2.96%	$ 36.14	$ 36.69	$ 0.55	1.52%
		Family - TWO TIER	$ 91.22	$ 93.92	$ 2.70	2.96%	$ 93.95	$ 95.39	$ 1.44	1.53%
		Double - THREE TIER	$ 70.17	$ 72.25	$ 2.08	2.96%	$ 72.27	$ 73.38	$ 1.11	1.54%
		Family - THREE TIER	$ 92.97	$ 95.73	$ 2.76	2.97%	$ 95.76	$ 97.23	$ 1.47	1.54%
		Employee/Spouse - FOUR TIER	$ 70.17	$ 72.25	$ 2.08	2.96%	$ 72.27	$ 73.38	$ 1.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 68.41	$ 70.44	$ 2.03	2.97%	$ 70.46	$ 71.55	$ 1.09	1.55%
		Family - FOUR TIER	$ 101.74	$ 104.76	$ 3.02	2.97%	$ 104.79	$ 106.40	$ 1.61	1.54%
HD	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)								
		Individual - ALL TIERS	$ 29.25	$ 30.12	$ 0.87	2.97%	$ 30.13	$ 30.60	$ 0.47	1.56%
		Family - TWO TIER	$ 76.05	$ 78.32	$ 2.27	2.98%	$ 78.34	$ 79.55	$ 1.21	1.54%
		Double - THREE TIER	$ 58.50	$ 60.25	$ 1.75	2.99%	$ 60.26	$ 61.19	$ 0.93	1.54%
		Family - THREE TIER	$ 77.52	$ 79.83	$ 2.31	2.98%	$ 79.84	$ 81.08	$ 1.24	1.55%
		Employee/Spouse - FOUR TIER	$ 58.50	$ 60.25	$ 1.75	2.99%	$ 60.26	$ 61.19	$ 0.93	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 57.04	$ 58.74	$ 1.70	2.98%	$ 58.75	$ 59.66	$ 0.91	1.55%
		Family - FOUR TIER	$ 84.83	$ 87.36	$ 2.53	2.98%	$ 87.38	$ 88.73	$ 1.35	1.54%
HD	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)								
		Individual - ALL TIERS	$ 26.98	$ 27.78	$ 0.80	2.97%	$ 27.78	$ 28.21	$ 0.43	1.55%
		Family - TWO TIER	$ 70.14	$ 72.22	$ 2.08	2.97%	$ 72.24	$ 73.35	$ 1.11	1.54%
		Double - THREE TIER	$ 53.95	$ 55.55	$ 1.60	2.97%	$ 55.57	$ 56.42	$ 0.85	1.53%
		Family - THREE TIER	$ 71.48	$ 73.61	$ 2.13	2.98%	$ 73.63	$ 74.76	$ 1.13	1.53%
		Employee/Spouse - FOUR TIER	$ 53.95	$ 55.55	$ 1.60	2.97%	$ 55.57	$ 56.42	$ 0.85	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 52.60	$ 54.16	$ 1.56	2.97%	$ 54.18	$ 55.01	$ 0.83	1.53%
		Family - FOUR TIER	$ 78.23	$ 80.55	$ 2.32	2.97%	$ 80.58	$ 81.82	$ 1.24	1.54%
HD	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)								
		Individual - ALL TIERS	$ 57.44	$ 59.14	$ 1.70	2.96%	$ 59.16	$ 60.07	$ 0.91	1.54%
		Family - TWO TIER	$ 149.34	$ 153.78	$ 4.44	2.97%	$ 153.82	$ 156.19	$ 2.37	1.54%
		Double - THREE TIER	$ 114.87	$ 118.29	$ 3.42	2.98%	$ 118.31	$ 120.15	$ 1.84	1.56%
		Family - THREE TIER	$ 152.21	$ 156.73	$ 4.52	2.97%	$ 156.77	$ 159.19	$ 2.42	1.54%
		Employee/Spouse - FOUR TIER	$ 114.87	$ 118.29	$ 3.42	2.98%	$ 118.31	$ 120.15	$ 1.84	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 112.00	$ 115.33	$ 3.33	2.97%	$ 115.36	$ 117.14	$ 1.78	1.54%
		Family - FOUR TIER	$ 166.56	$ 171.52	$ 4.96	2.98%	$ 171.56	$ 174.21	$ 2.65	1.54%
HD	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)								
		Individual - ALL TIERS	$ 56.83	$ 58.52	$ 1.69	2.97%	$ 58.53	$ 59.44	$ 0.91	1.55%
		Family - TWO TIER	$ 147.75	$ 152.16	$ 4.41	2.98%	$ 152.19	$ 154.55	$ 2.36	1.55%
		Double - THREE TIER	$ 113.65	$ 117.05	$ 3.40	2.99%	$ 117.06	$ 118.88	$ 1.82	1.55%
		Family - THREE TIER	$ 150.59	$ 155.08	$ 4.49	2.98%	$ 155.11	$ 157.52	$ 2.41	1.55%
		Employee/Spouse - FOUR TIER	$ 113.65	$ 117.05	$ 3.40	2.99%	$ 117.06	$ 118.88	$ 1.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 110.81	$ 114.12	$ 3.31	2.99%	$ 114.14	$ 115.91	$ 1.77	1.55%
		Family - FOUR TIER	$ 164.79	$ 169.72	$ 4.93	2.99%	$ 169.74	$ 172.38	$ 2.64	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)								
		Individual - ALL TIERS	$ 57.58	$ 62.65	$ 5.07	8.81%	$ 58.81	$ 63.64	$ 4.83	8.21%
		Family - TWO TIER	$ 149.73	$ 162.89	$ 13.16	8.79%	$ 152.91	$ 165.45	$ 12.54	8.20%
		Double - THREE TIER	$ 115.18	$ 125.30	$ 10.12	8.79%	$ 117.62	$ 127.27	$ 9.65	8.20%
		Family - THREE TIER	$ 152.61	$ 166.03	$ 13.42	8.79%	$ 155.84	$ 168.63	$ 12.79	8.21%
		Employee/Spouse - FOUR TIER	$ 115.18	$ 125.30	$ 10.12	8.79%	$ 117.62	$ 127.27	$ 9.65	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 112.30	$ 122.17	$ 9.87	8.79%	$ 114.68	$ 124.09	$ 9.41	8.21%
		Family - FOUR TIER	$ 167.01	$ 181.69	$ 14.68	8.79%	$ 170.55	$ 184.54	$ 13.99	8.20%
HD	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)								
		Individual - ALL TIERS	$ 56.93	$ 61.92	$ 4.99	8.77%	$ 58.13	$ 62.90	$ 4.77	8.21%
		Family - TWO TIER	$ 148.01	$ 161.00	$ 12.99	8.78%	$ 151.15	$ 163.53	$ 12.38	8.19%
		Double - THREE TIER	$ 113.85	$ 123.85	$ 10.00	8.78%	$ 116.27	$ 125.79	$ 9.52	8.19%
		Family - THREE TIER	$ 150.85	$ 164.10	$ 13.25	8.78%	$ 154.05	$ 166.68	$ 12.63	8.20%
		Employee/Spouse - FOUR TIER	$ 113.85	$ 123.85	$ 10.00	8.78%	$ 116.27	$ 125.79	$ 9.52	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 111.00	$ 120.75	$ 9.75	8.78%	$ 113.36	$ 122.65	$ 9.29	8.20%
		Family - FOUR TIER	$ 165.08	$ 179.58	$ 14.50	8.78%	$ 168.59	$ 182.40	$ 13.81	8.19%
HD	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)								
		Individual - ALL TIERS	$ 53.60	$ 58.32	$ 4.72	8.81%	$ 54.73	$ 59.23	$ 4.50	8.22%
		Family - TWO TIER	$ 139.37	$ 151.62	$ 12.25	8.79%	$ 142.31	$ 154.00	$ 11.69	8.21%
		Double - THREE TIER	$ 107.20	$ 116.63	$ 9.43	8.80%	$ 109.48	$ 118.46	$ 8.98	8.20%
		Family - THREE TIER	$ 142.05	$ 154.54	$ 12.49	8.79%	$ 145.06	$ 156.96	$ 11.90	8.20%
		Employee/Spouse - FOUR TIER	$ 107.20	$ 116.63	$ 9.43	8.80%	$ 109.48	$ 118.46	$ 8.98	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 104.52	$ 113.72	$ 9.20	8.80%	$ 106.73	$ 115.50	$ 8.77	8.22%
		Family - FOUR TIER	$ 155.44	$ 169.12	$ 13.68	8.80%	$ 158.73	$ 171.77	$ 13.04	8.22%
HD	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)								
		Individual - ALL TIERS	$ 40.67	$ 44.25	$ 3.58	8.80%	$ 41.53	$ 44.95	$ 3.42	8.24%
		Family - TWO TIER	$ 105.75	$ 115.06	$ 9.31	8.80%	$ 107.99	$ 116.87	$ 8.88	8.22%
		Double - THREE TIER	$ 81.35	$ 88.51	$ 7.16	8.80%	$ 83.06	$ 89.90	$ 6.84	8.24%
		Family - THREE TIER	$ 107.78	$ 117.27	$ 9.49	8.80%	$ 110.07	$ 119.12	$ 9.05	8.22%
		Employee/Spouse - FOUR TIER	$ 81.35	$ 88.51	$ 7.16	8.80%	$ 83.06	$ 89.90	$ 6.84	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 79.31	$ 86.30	$ 6.99	8.81%	$ 80.99	$ 87.65	$ 6.66	8.22%
		Family - FOUR TIER	$ 117.95	$ 128.34	$ 10.39	8.81%	$ 120.45	$ 130.35	$ 9.90	8.22%
HD	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)								
		Individual - ALL TIERS	$ 34.26	$ 37.27	$ 3.01	8.79%	$ 35.00	$ 37.85	$ 2.85	8.14%
		Family - TWO TIER	$ 89.08	$ 96.89	$ 7.81	8.77%	$ 90.98	$ 98.41	$ 7.43	8.17%
		Double - THREE TIER	$ 68.53	$ 74.53	$ 6.00	8.76%	$ 69.98	$ 75.70	$ 5.72	8.17%
		Family - THREE TIER	$ 90.80	$ 98.76	$ 7.96	8.77%	$ 92.73	$ 100.31	$ 7.58	8.17%
		Employee/Spouse - FOUR TIER	$ 68.53	$ 74.53	$ 6.00	8.76%	$ 69.98	$ 75.70	$ 5.72	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 66.81	$ 72.67	$ 5.86	8.77%	$ 68.23	$ 73.81	$ 5.58	8.18%
		Family - FOUR TIER	$ 99.37	$ 108.07	$ 8.70	8.76%	$ 101.47	$ 109.77	$ 8.30	8.18%
HD	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)								
		Individual - ALL TIERS	$ 28.56	$ 31.08	$ 2.52	8.82%	$ 29.18	$ 31.57	$ 2.39	8.19%
		Family - TWO TIER	$ 74.28	$ 80.80	$ 6.52	8.78%	$ 75.85	$ 82.07	$ 6.22	8.20%
		Double - THREE TIER	$ 57.14	$ 62.15	$ 5.01	8.77%	$ 58.35	$ 63.13	$ 4.78	8.19%
		Family - THREE TIER	$ 75.70	$ 82.36	$ 6.66	8.80%	$ 77.31	$ 83.65	$ 6.34	8.20%
		Employee/Spouse - FOUR TIER	$ 57.14	$ 62.15	$ 5.01	8.77%	$ 58.35	$ 63.13	$ 4.78	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 55.71	$ 60.60	$ 4.89	8.78%	$ 56.88	$ 61.55	$ 4.67	8.21%
		Family - FOUR TIER	$ 82.85	$ 90.12	$ 7.27	8.77%	$ 84.60	$ 91.54	$ 6.94	8.20%
HD	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)								
		Individual - ALL TIERS	$ 26.34	$ 28.66	$ 2.32	8.81%	$ 26.90	$ 29.11	$ 2.21	8.22%
		Family - TWO TIER	$ 68.48	$ 74.50	$ 6.02	8.79%	$ 69.93	$ 75.67	$ 5.74	8.21%
		Double - THREE TIER	$ 52.68	$ 57.31	$ 4.63	8.79%	$ 53.79	$ 58.21	$ 4.42	8.22%
		Family - THREE TIER	$ 69.80	$ 75.94	$ 6.14	8.80%	$ 71.27	$ 77.13	$ 5.86	8.22%
		Employee/Spouse - FOUR TIER	$ 52.68	$ 57.31	$ 4.63	8.79%	$ 53.79	$ 58.21	$ 4.42	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 51.36	$ 55.88	$ 4.52	8.80%	$ 52.45	$ 56.75	$ 4.30	8.20%
		Family - FOUR TIER	$ 76.38	$ 83.10	$ 6.72	8.80%	$ 78.00	$ 84.40	$ 6.40	8.21%
HD	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)								
		Individual - ALL TIERS	$ 56.09	$ 61.02	$ 4.93	8.79%	$ 57.28	$ 61.97	$ 4.69	8.19%
		Family - TWO TIER	$ 145.84	$ 158.64	$ 12.80	8.78%	$ 148.93	$ 161.13	$ 12.20	8.19%
		Double - THREE TIER	$ 112.18	$ 122.03	$ 9.85	8.78%	$ 114.56	$ 123.95	$ 9.39	8.20%
		Family - THREE TIER	$ 148.65	$ 161.69	$ 13.04	8.77%	$ 151.79	$ 164.23	$ 12.44	8.20%
		Employee/Spouse - FOUR TIER	$ 112.18	$ 122.03	$ 9.85	8.78%	$ 114.56	$ 123.95	$ 9.39	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 109.38	$ 118.98	$ 9.60	8.78%	$ 111.70	$ 120.85	$ 9.15	8.19%
		Family - FOUR TIER	$ 162.67	$ 176.95	$ 14.28	8.78%	$ 166.12	$ 179.73	$ 13.61	8.19%
HD	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)								
		Individual - ALL TIERS	$ 55.49	$ 60.37	$ 4.88	8.79%	$ 56.66	$ 61.32	$ 4.66	8.22%
		Family - TWO TIER	$ 144.27	$ 156.97	$ 12.70	8.80%	$ 147.33	$ 159.44	$ 12.11	8.22%
		Double - THREE TIER	$ 110.98	$ 120.75	$ 9.77	8.80%	$ 113.33	$ 122.64	$ 9.31	8.21%
		Family - THREE TIER	$ 147.05	$ 159.99	$ 12.94	8.80%	$ 150.16	$ 162.50	$ 12.34	8.22%
		Employee/Spouse - FOUR TIER	$ 110.98	$ 120.75	$ 9.77	8.80%	$ 113.33	$ 122.64	$ 9.31	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 108.21	$ 117.73	$ 9.52	8.80%	$ 110.50	$ 119.58	$ 9.08	8.22%
		Family - FOUR TIER	$ 160.92	$ 175.09	$ 14.17	8.81%	$ 164.33	$ 177.84	$ 13.51	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)								
		Individual - ALL TIERS	$ 53.84	$ 55.45	$ 1.61	2.99%	$ 55.45	$ 56.32	$ 0.87	1.57%
		Family - TWO TIER	$ 139.99	$ 144.16	$ 4.17	2.98%	$ 144.19	$ 146.42	$ 2.23	1.55%
		Double - THREE TIER	$ 107.69	$ 110.89	$ 3.20	2.97%	$ 110.92	$ 112.63	$ 1.71	1.54%
		Family - THREE TIER	$ 142.68	$ 146.93	$ 4.25	2.98%	$ 146.96	$ 149.24	$ 2.28	1.55%
		Employee/Spouse - FOUR TIER	$ 107.69	$ 110.89	$ 3.20	2.97%	$ 110.92	$ 112.63	$ 1.71	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 105.00	$ 108.12	$ 3.12	2.97%	$ 108.14	$ 109.82	$ 1.68	1.55%
		Family - FOUR TIER	$ 156.14	$ 160.80	$ 4.66	2.98%	$ 160.83	$ 163.32	$ 2.49	1.55%
HD	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)								
		Individual - ALL TIERS	$ 48.26	$ 49.69	$ 1.43	2.96%	$ 49.70	$ 50.47	$ 0.77	1.55%
		Family - TWO TIER	$ 125.47	$ 129.21	$ 3.74	2.98%	$ 129.23	$ 131.23	$ 2.00	1.55%
		Double - THREE TIER	$ 96.51	$ 99.39	$ 2.88	2.98%	$ 99.41	$ 100.95	$ 1.54	1.55%
		Family - THREE TIER	$ 127.88	$ 131.69	$ 3.81	2.98%	$ 131.72	$ 133.76	$ 2.04	1.55%
		Employee/Spouse - FOUR TIER	$ 96.51	$ 99.39	$ 2.88	2.98%	$ 99.41	$ 100.95	$ 1.54	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 94.10	$ 96.90	$ 2.80	2.98%	$ 96.92	$ 98.43	$ 1.51	1.56%
		Family - FOUR TIER	$ 139.95	$ 144.11	$ 4.16	2.97%	$ 144.14	$ 146.38	$ 2.24	1.55%
HD	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)								
		Individual - ALL TIERS	$ 43.33	$ 44.62	$ 1.29	2.98%	$ 44.63	$ 45.32	$ 0.69	1.55%
		Family - TWO TIER	$ 112.66	$ 116.02	$ 3.36	2.98%	$ 116.04	$ 117.84	$ 1.80	1.55%
		Double - THREE TIER	$ 86.67	$ 89.25	$ 2.58	2.98%	$ 89.26	$ 90.65	$ 1.39	1.56%
		Family - THREE TIER	$ 114.83	$ 118.25	$ 3.42	2.98%	$ 118.27	$ 120.11	$ 1.84	1.56%
		Employee/Spouse - FOUR TIER	$ 86.67	$ 89.25	$ 2.58	2.98%	$ 89.26	$ 90.65	$ 1.39	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 84.50	$ 87.01	$ 2.51	2.97%	$ 87.03	$ 88.38	$ 1.35	1.55%
		Family - FOUR TIER	$ 125.66	$ 129.41	$ 3.75	2.98%	$ 129.43	$ 131.44	$ 2.01	1.55%
HD	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)								
		Individual - ALL TIERS	$ 41.50	$ 42.73	$ 1.23	2.96%	$ 42.74	$ 43.40	$ 0.66	1.54%
		Family - TWO TIER	$ 107.89	$ 111.10	$ 3.21	2.98%	$ 111.13	$ 112.85	$ 1.72	1.55%
		Double - THREE TIER	$ 82.99	$ 85.47	$ 2.48	2.99%	$ 85.48	$ 86.81	$ 1.33	1.56%
		Family - THREE TIER	$ 109.97	$ 113.24	$ 3.27	2.97%	$ 113.26	$ 115.02	$ 1.76	1.55%
		Employee/Spouse - FOUR TIER	$ 82.99	$ 85.47	$ 2.48	2.99%	$ 85.48	$ 86.81	$ 1.33	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 80.91	$ 83.33	$ 2.42	2.99%	$ 83.35	$ 84.64	$ 1.29	1.55%
		Family - FOUR TIER	$ 120.34	$ 123.92	$ 3.58	2.97%	$ 123.95	$ 125.87	$ 1.92	1.55%
HD	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)								
		Individual - ALL TIERS	$ 35.37	$ 36.42	$ 1.05	2.97%	$ 36.43	$ 36.99	$ 0.56	1.54%
		Family - TWO TIER	$ 91.94	$ 94.68	$ 2.74	2.98%	$ 94.70	$ 96.17	$ 1.47	1.55%
		Double - THREE TIER	$ 70.72	$ 72.83	$ 2.11	2.98%	$ 72.85	$ 73.98	$ 1.13	1.55%
		Family - THREE TIER	$ 93.71	$ 96.50	$ 2.79	2.98%	$ 96.52	$ 98.02	$ 1.50	1.55%
		Employee/Spouse - FOUR TIER	$ 70.72	$ 72.83	$ 2.11	2.98%	$ 72.85	$ 73.98	$ 1.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 68.96	$ 71.01	$ 2.05	2.97%	$ 71.03	$ 72.13	$ 1.10	1.55%
		Family - FOUR TIER	$ 102.55	$ 105.61	$ 3.06	2.98%	$ 105.63	$ 107.27	$ 1.64	1.55%
HD	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)								
		Individual - ALL TIERS	$ 29.87	$ 30.76	$ 0.89	2.98%	$ 30.77	$ 31.24	$ 0.47	1.53%
		Family - TWO TIER	$ 77.66	$ 79.97	$ 2.31	2.97%	$ 79.99	$ 81.23	$ 1.24	1.55%
		Double - THREE TIER	$ 59.75	$ 61.52	$ 1.77	2.96%	$ 61.54	$ 62.48	$ 0.94	1.53%
		Family - THREE TIER	$ 79.16	$ 81.51	$ 2.35	2.97%	$ 81.53	$ 82.79	$ 1.26	1.55%
		Employee/Spouse - FOUR TIER	$ 59.75	$ 61.52	$ 1.77	2.96%	$ 61.54	$ 62.48	$ 0.94	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 58.25	$ 59.98	$ 1.73	2.97%	$ 59.99	$ 60.92	$ 0.93	1.55%
		Family - FOUR TIER	$ 86.62	$ 89.20	$ 2.58	2.98%	$ 89.22	$ 90.60	$ 1.38	1.55%
HD	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)								
		Individual - ALL TIERS	$ 28.14	$ 28.97	$ 0.83	2.95%	$ 28.98	$ 29.43	$ 0.45	1.55%
		Family - TWO TIER	$ 73.16	$ 75.33	$ 2.17	2.97%	$ 75.35	$ 76.51	$ 1.16	1.54%
		Double - THREE TIER	$ 56.27	$ 57.95	$ 1.68	2.99%	$ 57.97	$ 58.86	$ 0.89	1.54%
		Family - THREE TIER	$ 74.56	$ 76.78	$ 2.22	2.98%	$ 76.79	$ 77.99	$ 1.20	1.56%
		Employee/Spouse - FOUR TIER	$ 56.27	$ 57.95	$ 1.68	2.99%	$ 57.97	$ 58.86	$ 0.89	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 54.86	$ 56.50	$ 1.64	2.99%	$ 56.51	$ 57.39	$ 0.88	1.56%
		Family - FOUR TIER	$ 81.59	$ 84.02	$ 2.43	2.98%	$ 84.04	$ 85.34	$ 1.30	1.55%
HD	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)								
		Individual - ALL TIERS	$ 16.96	$ 17.47	$ 0.51	3.01%	$ 17.47	$ 17.74	$ 0.27	1.55%
		Family - TWO TIER	$ 44.10	$ 45.42	$ 1.32	2.99%	$ 45.42	$ 46.13	$ 0.71	1.56%
		Double - THREE TIER	$ 33.91	$ 34.94	$ 1.03	3.04%	$ 34.93	$ 35.49	$ 0.56	1.60%
		Family - THREE TIER	$ 44.94	$ 46.29	$ 1.35	3.00%	$ 46.29	$ 47.02	$ 0.73	1.58%
		Employee/Spouse - FOUR TIER	$ 33.91	$ 34.94	$ 1.03	3.04%	$ 34.93	$ 35.49	$ 0.56	1.60%
		Employee/Chld(rn) - FOUR TIER	$ 33.07	$ 34.06	$ 0.99	2.99%	$ 34.06	$ 34.60	$ 0.54	1.59%
		Family - FOUR TIER	$ 49.18	$ 50.66	$ 1.48	3.01%	$ 50.65	$ 51.45	$ 0.80	1.58%
HD	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)								
		Individual - ALL TIERS	$ 16.58	$ 17.08	$ 0.50	3.02%	$ 17.08	$ 17.35	$ 0.27	1.58%
		Family - TWO TIER	$ 43.12	$ 44.41	$ 1.29	2.99%	$ 44.41	$ 45.11	$ 0.70	1.58%
		Double - THREE TIER	$ 33.17	$ 34.16	$ 0.99	2.98%	$ 34.17	$ 34.70	$ 0.53	1.55%
		Family - THREE TIER	$ 43.95	$ 45.27	$ 1.32	3.00%	$ 45.27	$ 45.98	$ 0.71	1.57%
		Employee/Spouse - FOUR TIER	$ 33.17	$ 34.16	$ 0.99	2.98%	$ 34.17	$ 34.70	$ 0.53	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 32.35	$ 33.31	$ 0.96	2.97%	$ 33.31	$ 33.83	$ 0.52	1.56%
		Family - FOUR TIER	$ 48.10	$ 49.54	$ 1.44	2.99%	$ 49.54	$ 50.31	$ 0.77	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)								
		Individual - ALL TIERS	$ 52.57	$ 57.20	$ 4.63	8.81%	$ 53.70	$ 58.10	$ 4.40	8.19%
		Family - TWO TIER	$ 136.70	$ 148.72	$ 12.02	8.79%	$ 139.60	$ 151.06	$ 11.46	8.21%
		Double - THREE TIER	$ 105.16	$ 114.40	$ 9.24	8.79%	$ 107.38	$ 116.20	$ 8.82	8.21%
		Family - THREE TIER	$ 139.32	$ 151.58	$ 12.26	8.80%	$ 142.28	$ 153.96	$ 11.68	8.21%
		Employee/Spouse - FOUR TIER	$ 105.16	$ 114.40	$ 9.24	8.79%	$ 107.38	$ 116.20	$ 8.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 102.53	$ 111.54	$ 9.01	8.79%	$ 104.70	$ 113.29	$ 8.59	8.20%
		Family - FOUR TIER	$ 152.47	$ 165.88	$ 13.41	8.80%	$ 155.70	$ 168.49	$ 12.79	8.21%
HD	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)								
		Individual - ALL TIERS	$ 47.13	$ 51.27	$ 4.14	8.78%	$ 48.12	$ 52.07	$ 3.95	8.21%
		Family - TWO TIER	$ 122.52	$ 133.29	$ 10.77	8.79%	$ 125.12	$ 135.39	$ 10.27	8.21%
		Double - THREE TIER	$ 94.24	$ 102.53	$ 8.29	8.80%	$ 96.24	$ 104.14	$ 7.90	8.21%
		Family - THREE TIER	$ 124.87	$ 135.86	$ 10.99	8.80%	$ 127.52	$ 137.99	$ 10.47	8.21%
		Employee/Spouse - FOUR TIER	$ 94.24	$ 102.53	$ 8.29	8.80%	$ 96.24	$ 104.14	$ 7.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 91.89	$ 99.97	$ 8.08	8.79%	$ 93.84	$ 101.54	$ 7.70	8.21%
		Family - FOUR TIER	$ 136.65	$ 148.67	$ 12.02	8.80%	$ 139.55	$ 151.01	$ 11.46	8.21%
HD	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)								
		Individual - ALL TIERS	$ 42.31	$ 46.03	$ 3.72	8.79%	$ 43.21	$ 46.76	$ 3.55	8.22%
		Family - TWO TIER	$ 110.01	$ 119.69	$ 9.68	8.80%	$ 112.34	$ 121.57	$ 9.23	8.22%
		Double - THREE TIER	$ 84.62	$ 92.07	$ 7.45	8.80%	$ 86.41	$ 93.52	$ 7.11	8.23%
		Family - THREE TIER	$ 112.13	$ 121.99	$ 9.86	8.79%	$ 114.50	$ 123.91	$ 9.41	8.22%
		Employee/Spouse - FOUR TIER	$ 84.62	$ 92.07	$ 7.45	8.80%	$ 86.41	$ 93.52	$ 7.11	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 82.50	$ 89.77	$ 7.27	8.81%	$ 84.25	$ 91.18	$ 6.93	8.23%
		Family - FOUR TIER	$ 122.70	$ 133.50	$ 10.80	8.80%	$ 125.30	$ 135.60	$ 10.30	8.22%
HD	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)								
		Individual - ALL TIERS	$ 40.53	$ 44.08	$ 3.55	8.76%	$ 41.38	$ 44.78	$ 3.40	8.22%
		Family - TWO TIER	$ 105.36	$ 114.62	$ 9.26	8.79%	$ 107.59	$ 116.42	$ 8.83	8.21%
		Double - THREE TIER	$ 81.04	$ 88.17	$ 7.13	8.80%	$ 82.76	$ 89.55	$ 6.79	8.20%
		Family - THREE TIER	$ 107.38	$ 116.83	$ 9.45	8.80%	$ 109.66	$ 118.66	$ 9.00	8.21%
		Employee/Spouse - FOUR TIER	$ 81.04	$ 88.17	$ 7.13	8.80%	$ 82.76	$ 89.55	$ 6.79	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 79.02	$ 85.97	$ 6.95	8.80%	$ 80.69	$ 87.32	$ 6.63	8.22%
		Family - FOUR TIER	$ 117.51	$ 127.85	$ 10.34	8.80%	$ 120.01	$ 129.85	$ 9.84	8.20%
HD	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)								
		Individual - ALL TIERS	$ 34.54	$ 37.57	$ 3.03	8.77%	$ 35.27	$ 38.16	$ 2.89	8.19%
		Family - TWO TIER	$ 89.79	$ 97.68	$ 7.89	8.79%	$ 91.70	$ 99.21	$ 7.51	8.19%
		Double - THREE TIER	$ 69.07	$ 75.14	$ 6.07	8.79%	$ 70.53	$ 76.32	$ 5.79	8.21%
		Family - THREE TIER	$ 91.52	$ 99.56	$ 8.04	8.78%	$ 93.46	$ 101.12	$ 7.66	8.20%
		Employee/Spouse - FOUR TIER	$ 69.07	$ 75.14	$ 6.07	8.79%	$ 70.53	$ 76.32	$ 5.79	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 67.34	$ 73.26	$ 5.92	8.79%	$ 68.77	$ 74.41	$ 5.64	8.20%
		Family - FOUR TIER	$ 100.15	$ 108.95	$ 8.80	8.79%	$ 102.27	$ 110.66	$ 8.39	8.20%
HD	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)								
		Individual - ALL TIERS	$ 29.17	$ 31.73	$ 2.56	8.78%	$ 29.79	$ 32.23	$ 2.44	8.19%
		Family - TWO TIER	$ 75.85	$ 82.50	$ 6.65	8.77%	$ 77.45	$ 83.80	$ 6.35	8.20%
		Double - THREE TIER	$ 58.35	$ 63.46	$ 5.11	8.76%	$ 59.58	$ 64.46	$ 4.88	8.19%
		Family - THREE TIER	$ 77.30	$ 84.09	$ 6.79	8.78%	$ 78.94	$ 85.41	$ 6.47	8.20%
		Employee/Spouse - FOUR TIER	$ 58.35	$ 63.46	$ 5.11	8.76%	$ 59.58	$ 64.46	$ 4.88	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 56.88	$ 61.88	$ 5.00	8.79%	$ 58.09	$ 62.85	$ 4.76	8.19%
		Family - FOUR TIER	$ 84.60	$ 92.02	$ 7.42	8.77%	$ 86.39	$ 93.47	$ 7.08	8.20%
HD	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)								
		Individual - ALL TIERS	$ 27.47	$ 29.89	$ 2.42	8.81%	$ 28.06	$ 30.36	$ 2.30	8.20%
		Family - TWO TIER	$ 71.43	$ 77.72	$ 6.29	8.81%	$ 72.95	$ 78.94	$ 5.99	8.21%
		Double - THREE TIER	$ 54.95	$ 59.78	$ 4.83	8.79%	$ 56.11	$ 60.72	$ 4.61	8.22%
		Family - THREE TIER	$ 72.81	$ 79.21	$ 6.40	8.79%	$ 74.35	$ 80.45	$ 6.10	8.20%
		Employee/Spouse - FOUR TIER	$ 54.95	$ 59.78	$ 4.83	8.79%	$ 56.11	$ 60.72	$ 4.61	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 53.57	$ 58.29	$ 4.72	8.81%	$ 54.71	$ 59.20	$ 4.49	8.21%
		Family - FOUR TIER	$ 79.67	$ 86.68	$ 7.01	8.80%	$ 81.36	$ 88.04	$ 6.68	8.21%
HD	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)								
		Individual - ALL TIERS	$ 16.56	$ 18.02	$ 1.46	8.82%	$ 16.92	$ 18.30	$ 1.38	8.16%
		Family - TWO TIER	$ 43.07	$ 46.86	$ 3.79	8.80%	$ 43.98	$ 47.59	$ 3.61	8.21%
		Double - THREE TIER	$ 33.13	$ 36.04	$ 2.91	8.78%	$ 33.83	$ 36.61	$ 2.78	8.22%
		Family - THREE TIER	$ 43.90	$ 47.76	$ 3.86	8.79%	$ 44.83	$ 48.51	$ 3.68	8.21%
		Employee/Spouse - FOUR TIER	$ 33.13	$ 36.04	$ 2.91	8.78%	$ 33.83	$ 36.61	$ 2.78	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 32.30	$ 35.14	$ 2.84	8.79%	$ 32.98	$ 35.69	$ 2.71	8.22%
		Family - FOUR TIER	$ 48.04	$ 52.26	$ 4.22	8.78%	$ 49.05	$ 53.08	$ 4.03	8.22%
HD	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)								
		Individual - ALL TIERS	$ 16.19	$ 17.62	$ 1.43	8.83%	$ 16.54	$ 17.90	$ 1.36	8.22%
		Family - TWO TIER	$ 42.10	$ 45.82	$ 3.72	8.84%	$ 42.99	$ 46.54	$ 3.55	8.26%
		Double - THREE TIER	$ 32.39	$ 35.24	$ 2.85	8.80%	$ 33.07	$ 35.80	$ 2.73	8.26%
		Family - THREE TIER	$ 42.91	$ 46.70	$ 3.79	8.83%	$ 43.82	$ 47.43	$ 3.61	8.24%
		Employee/Spouse - FOUR TIER	$ 32.39	$ 35.24	$ 2.85	8.80%	$ 33.07	$ 35.80	$ 2.73	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 31.57	$ 34.36	$ 2.79	8.84%	$ 32.24	$ 34.90	$ 2.66	8.25%
		Family - FOUR TIER	$ 46.96	$ 51.10	$ 4.14	8.82%	$ 47.95	$ 51.91	$ 3.96	8.26%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)								
		Individual - ALL TIERS	$ 14.99	$ 15.45	$ 0.46	3.07%	$ 15.45	$ 15.69	$ 0.24	1.55%
		Family - TWO TIER	$ 38.99	$ 40.17	$ 1.18	3.03%	$ 40.17	$ 40.80	$ 0.63	1.57%
		Double - THREE TIER	$ 29.99	$ 30.90	$ 0.91	3.03%	$ 30.90	$ 31.38	$ 0.48	1.55%
		Family - THREE TIER	$ 39.74	$ 40.94	$ 1.20	3.02%	$ 40.94	$ 41.58	$ 0.64	1.56%
		Employee/Spouse - FOUR TIER	$ 29.99	$ 30.90	$ 0.91	3.03%	$ 30.90	$ 31.38	$ 0.48	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 29.24	$ 30.13	$ 0.89	3.04%	$ 30.12	$ 30.60	$ 0.48	1.59%
		Family - FOUR TIER	$ 43.49	$ 44.80	$ 1.31	3.01%	$ 44.80	$ 45.51	$ 0.71	1.58%
HD	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)								
		Individual - ALL TIERS	$ 12.99	$ 13.38	$ 0.39	3.00%	$ 13.38	$ 13.59	$ 0.21	1.57%
		Family - TWO TIER	$ 33.78	$ 34.80	$ 1.02	3.02%	$ 34.79	$ 35.34	$ 0.55	1.58%
		Double - THREE TIER	$ 25.98	$ 26.77	$ 0.79	3.04%	$ 26.76	$ 27.19	$ 0.43	1.61%
		Family - THREE TIER	$ 34.42	$ 35.47	$ 1.05	3.05%	$ 35.46	$ 36.02	$ 0.56	1.58%
		Employee/Spouse - FOUR TIER	$ 25.98	$ 26.77	$ 0.79	3.04%	$ 26.76	$ 27.19	$ 0.43	1.61%
		Employee/Chld(rn) - FOUR TIER	$ 25.33	$ 26.10	$ 0.77	3.04%	$ 26.10	$ 26.51	$ 0.41	1.57%
		Family - FOUR TIER	$ 37.68	$ 38.81	$ 1.13	3.00%	$ 38.81	$ 39.42	$ 0.61	1.57%
HD	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)								
		Individual - ALL TIERS	$ 11.43	$ 11.77	$ 0.34	2.97%	$ 11.78	$ 11.96	$ 0.18	1.53%
		Family - TWO TIER	$ 29.74	$ 30.61	$ 0.87	2.93%	$ 30.63	$ 31.10	$ 0.47	1.53%
		Double - THREE TIER	$ 22.87	$ 23.55	$ 0.68	2.97%	$ 23.56	$ 23.92	$ 0.36	1.53%
		Family - THREE TIER	$ 30.30	$ 31.20	$ 0.90	2.97%	$ 31.21	$ 31.69	$ 0.48	1.54%
		Employee/Spouse - FOUR TIER	$ 22.87	$ 23.55	$ 0.68	2.97%	$ 23.56	$ 23.92	$ 0.36	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 22.30	$ 22.96	$ 0.66	2.96%	$ 22.97	$ 23.32	$ 0.35	1.52%
		Family - FOUR TIER	$ 33.16	$ 34.15	$ 0.99	2.99%	$ 34.16	$ 34.68	$ 0.52	1.52%
HD	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)								
		Individual - ALL TIERS	$ 10.89	$ 11.22	$ 0.33	3.03%	$ 11.22	$ 11.40	$ 0.18	1.60%
		Family - TWO TIER	$ 28.31	$ 29.18	$ 0.87	3.07%	$ 29.17	$ 29.64	$ 0.47	1.61%
		Double - THREE TIER	$ 21.78	$ 22.45	$ 0.67	3.08%	$ 22.43	$ 22.80	$ 0.37	1.65%
		Family - THREE TIER	$ 28.86	$ 29.74	$ 0.88	3.05%	$ 29.73	$ 30.21	$ 0.48	1.61%
		Employee/Spouse - FOUR TIER	$ 21.78	$ 22.45	$ 0.67	3.08%	$ 22.43	$ 22.80	$ 0.37	1.65%
		Employee/Chld(rn) - FOUR TIER	$ 21.23	$ 21.89	$ 0.66	3.11%	$ 21.87	$ 22.23	$ 0.36	1.65%
		Family - FOUR TIER	$ 31.58	$ 32.55	$ 0.97	3.07%	$ 32.53	$ 33.06	$ 0.53	1.63%
HD	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)								
		Individual - ALL TIERS	$ 9.06	$ 9.33	$ 0.27	2.98%	$ 9.33	$ 9.48	$ 0.15	1.61%
		Family - TWO TIER	$ 23.56	$ 24.27	$ 0.71	3.01%	$ 24.26	$ 24.65	$ 0.39	1.61%
		Double - THREE TIER	$ 18.12	$ 18.67	$ 0.55	3.04%	$ 18.67	$ 18.96	$ 0.29	1.55%
		Family - THREE TIER	$ 24.01	$ 24.73	$ 0.72	3.00%	$ 24.73	$ 25.12	$ 0.39	1.58%
		Employee/Spouse - FOUR TIER	$ 18.12	$ 18.67	$ 0.55	3.04%	$ 18.67	$ 18.96	$ 0.29	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 17.67	$ 18.20	$ 0.53	3.00%	$ 18.20	$ 18.49	$ 0.29	1.59%
		Family - FOUR TIER	$ 26.28	$ 27.07	$ 0.79	3.01%	$ 27.07	$ 27.49	$ 0.42	1.55%
HD	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)								
		Individual - ALL TIERS	$ 7.36	$ 7.57	$ 0.21	2.85%	$ 7.58	$ 7.69	$ 0.11	1.45%
		Family - TWO TIER	$ 19.13	$ 19.69	$ 0.56	2.93%	$ 19.71	$ 20.00	$ 0.29	1.47%
		Double - THREE TIER	$ 14.72	$ 15.14	$ 0.42	2.85%	$ 15.16	$ 15.38	$ 0.22	1.45%
		Family - THREE TIER	$ 19.51	$ 20.07	$ 0.56	2.87%	$ 20.09	$ 20.38	$ 0.29	1.44%
		Employee/Spouse - FOUR TIER	$ 14.72	$ 15.14	$ 0.42	2.85%	$ 15.16	$ 15.38	$ 0.22	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 14.35	$ 14.77	$ 0.42	2.93%	$ 14.78	$ 15.00	$ 0.22	1.49%
		Family - FOUR TIER	$ 21.34	$ 21.96	$ 0.62	2.91%	$ 21.98	$ 22.30	$ 0.32	1.46%
HD	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)								
		Individual - ALL TIERS	$ 6.30	$ 6.49	$ 0.19	3.02%	$ 6.49	$ 6.59	$ 0.10	1.54%
		Family - TWO TIER	$ 16.39	$ 16.88	$ 0.49	2.99%	$ 16.88	$ 17.14	$ 0.26	1.54%
		Double - THREE TIER	$ 12.61	$ 12.98	$ 0.37	2.93%	$ 12.99	$ 13.19	$ 0.20	1.54%
		Family - THREE TIER	$ 16.71	$ 17.20	$ 0.49	2.93%	$ 17.21	$ 17.47	$ 0.26	1.51%
		Employee/Spouse - FOUR TIER	$ 12.61	$ 12.98	$ 0.37	2.93%	$ 12.99	$ 13.19	$ 0.20	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 12.29	$ 12.66	$ 0.37	3.01%	$ 12.66	$ 12.86	$ 0.20	1.58%
		Family - FOUR TIER	$ 18.28	$ 18.83	$ 0.55	3.01%	$ 18.83	$ 19.12	$ 0.29	1.54%
HD	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)								
		Individual - ALL TIERS	$ 64.29	$ 66.21	$ 1.92	2.99%	$ 66.22	$ 67.25	$ 1.03	1.56%
		Family - TWO TIER	$ 167.17	$ 172.15	$ 4.98	2.98%	$ 172.18	$ 174.85	$ 2.67	1.55%
		Double - THREE TIER	$ 128.59	$ 132.42	$ 3.83	2.98%	$ 132.45	$ 134.50	$ 2.05	1.55%
		Family - THREE TIER	$ 170.38	$ 175.46	$ 5.08	2.98%	$ 175.50	$ 178.22	$ 2.72	1.55%
		Employee/Spouse - FOUR TIER	$ 128.59	$ 132.42	$ 3.83	2.98%	$ 132.45	$ 134.50	$ 2.05	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.37	$ 129.11	$ 3.74	2.98%	$ 129.13	$ 131.14	$ 2.01	1.56%
		Family - FOUR TIER	$ 186.45	$ 192.01	$ 5.56	2.98%	$ 192.04	$ 195.03	$ 2.99	1.56%
HD	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)								
		Individual - ALL TIERS	$ 63.63	$ 65.52	$ 1.89	2.97%	$ 65.54	$ 66.55	$ 1.01	1.54%
		Family - TWO TIER	$ 165.43	$ 170.35	$ 4.92	2.97%	$ 170.40	$ 173.02	$ 2.62	1.54%
		Double - THREE TIER	$ 127.26	$ 131.04	$ 3.78	2.97%	$ 131.07	$ 133.10	$ 2.03	1.55%
		Family - THREE TIER	$ 168.62	$ 173.63	$ 5.01	2.97%	$ 173.67	$ 176.35	$ 2.68	1.54%
		Employee/Spouse - FOUR TIER	$ 127.26	$ 131.04	$ 3.78	2.97%	$ 131.07	$ 133.10	$ 2.03	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 124.08	$ 127.76	$ 3.68	2.97%	$ 127.80	$ 129.77	$ 1.97	1.54%
		Family - FOUR TIER	$ 184.52	$ 190.01	$ 5.49	2.98%	$ 190.06	$ 192.99	$ 2.93	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)								
		Individual - ALL TIERS	$ 14.64	$ 15.94	$ 1.30	8.88%	$ 14.96	$ 16.19	$ 1.23	8.22%
		Family - TWO TIER	$ 38.08	$ 41.44	$ 3.36	8.82%	$ 38.88	$ 42.09	$ 3.21	8.26%
		Double - THREE TIER	$ 29.30	$ 31.88	$ 2.58	8.81%	$ 29.91	$ 32.38	$ 2.47	8.26%
		Family - THREE TIER	$ 38.81	$ 42.24	$ 3.43	8.84%	$ 39.64	$ 42.90	$ 3.26	8.22%
		Employee/Spouse - FOUR TIER	$ 29.30	$ 31.88	$ 2.58	8.81%	$ 29.91	$ 32.38	$ 2.47	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 28.56	$ 31.08	$ 2.52	8.82%	$ 29.17	$ 31.57	$ 2.40	8.23%
		Family - FOUR TIER	$ 42.48	$ 46.22	$ 3.74	8.80%	$ 43.38	$ 46.95	$ 3.57	8.23%
HD	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)								
		Individual - ALL TIERS	$ 12.68	$ 13.81	$ 1.13	8.91%	$ 12.96	$ 14.02	$ 1.06	8.18%
		Family - TWO TIER	$ 32.98	$ 35.90	$ 2.92	8.85%	$ 33.68	$ 36.46	$ 2.78	8.25%
		Double - THREE TIER	$ 25.38	$ 27.61	$ 2.23	8.79%	$ 25.92	$ 28.05	$ 2.13	8.22%
		Family - THREE TIER	$ 33.62	$ 36.59	$ 2.97	8.83%	$ 34.34	$ 37.16	$ 2.82	8.21%
		Employee/Spouse - FOUR TIER	$ 25.38	$ 27.61	$ 2.23	8.79%	$ 25.92	$ 28.05	$ 2.13	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 24.74	$ 26.92	$ 2.18	8.81%	$ 25.27	$ 27.35	$ 2.08	8.23%
		Family - FOUR TIER	$ 36.80	$ 40.04	$ 3.24	8.80%	$ 37.57	$ 40.67	$ 3.10	8.25%
HD	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)								
		Individual - ALL TIERS	$ 11.17	$ 12.15	$ 0.98	8.77%	$ 11.41	$ 12.34	$ 0.93	8.15%
		Family - TWO TIER	$ 29.04	$ 31.58	$ 2.54	8.75%	$ 29.66	$ 32.08	$ 2.42	8.16%
		Double - THREE TIER	$ 22.34	$ 24.30	$ 1.96	8.77%	$ 22.81	$ 24.68	$ 1.87	8.20%
		Family - THREE TIER	$ 29.60	$ 32.19	$ 2.59	8.75%	$ 30.23	$ 32.70	$ 2.47	8.17%
		Employee/Spouse - FOUR TIER	$ 22.34	$ 24.30	$ 1.96	8.77%	$ 22.81	$ 24.68	$ 1.87	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 21.78	$ 23.69	$ 1.91	8.77%	$ 22.24	$ 24.06	$ 1.82	8.18%
		Family - FOUR TIER	$ 32.39	$ 35.23	$ 2.84	8.77%	$ 33.08	$ 35.78	$ 2.70	8.16%
HD	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)								
		Individual - ALL TIERS	$ 10.64	$ 11.58	$ 0.94	8.83%	$ 10.86	$ 11.76	$ 0.90	8.29%
		Family - TWO TIER	$ 27.66	$ 30.10	$ 2.44	8.82%	$ 28.25	$ 30.58	$ 2.33	8.25%
		Double - THREE TIER	$ 21.27	$ 23.16	$ 1.89	8.89%	$ 21.73	$ 23.52	$ 1.79	8.24%
		Family - THREE TIER	$ 28.19	$ 30.68	$ 2.49	8.83%	$ 28.79	$ 31.16	$ 2.37	8.23%
		Employee/Spouse - FOUR TIER	$ 21.27	$ 23.16	$ 1.89	8.89%	$ 21.73	$ 23.52	$ 1.79	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 20.75	$ 22.58	$ 1.83	8.82%	$ 21.18	$ 22.93	$ 1.75	8.26%
		Family - FOUR TIER	$ 30.85	$ 33.58	$ 2.73	8.85%	$ 31.50	$ 34.10	$ 2.60	8.25%
HD	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)								
		Individual - ALL TIERS	$ 8.85	$ 9.63	$ 0.78	8.81%	$ 9.04	$ 9.78	$ 0.74	8.19%
		Family - TWO TIER	$ 23.01	$ 25.03	$ 2.02	8.78%	$ 23.50	$ 25.43	$ 1.93	8.21%
		Double - THREE TIER	$ 17.70	$ 19.26	$ 1.56	8.81%	$ 18.08	$ 19.56	$ 1.48	8.19%
		Family - THREE TIER	$ 23.45	$ 25.52	$ 2.07	8.83%	$ 23.94	$ 25.92	$ 1.98	8.27%
		Employee/Spouse - FOUR TIER	$ 17.70	$ 19.26	$ 1.56	8.81%	$ 18.08	$ 19.56	$ 1.48	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 17.26	$ 18.78	$ 1.52	8.81%	$ 17.62	$ 19.07	$ 1.45	8.23%
		Family - FOUR TIER	$ 25.66	$ 27.92	$ 2.26	8.81%	$ 26.21	$ 28.36	$ 2.15	8.20%
HD	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)								
		Individual - ALL TIERS	$ 7.18	$ 7.81	$ 0.63	8.77%	$ 7.33	$ 7.93	$ 0.60	8.19%
		Family - TWO TIER	$ 18.68	$ 20.31	$ 1.63	8.73%	$ 19.07	$ 20.63	$ 1.56	8.18%
		Double - THREE TIER	$ 14.37	$ 15.62	$ 1.25	8.70%	$ 14.67	$ 15.87	$ 1.20	8.18%
		Family - THREE TIER	$ 19.03	$ 20.70	$ 1.67	8.78%	$ 19.44	$ 21.03	$ 1.59	8.18%
		Employee/Spouse - FOUR TIER	$ 14.37	$ 15.62	$ 1.25	8.70%	$ 14.67	$ 15.87	$ 1.20	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 14.01	$ 15.23	$ 1.22	8.71%	$ 14.30	$ 15.47	$ 1.17	8.18%
		Family - FOUR TIER	$ 20.83	$ 22.65	$ 1.82	8.74%	$ 21.27	$ 23.01	$ 1.74	8.18%
HD	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)								
		Individual - ALL TIERS	$ 6.16	$ 6.70	$ 0.54	8.77%	$ 6.29	$ 6.80	$ 0.51	8.11%
		Family - TWO TIER	$ 16.01	$ 17.41	$ 1.40	8.74%	$ 16.35	$ 17.69	$ 1.34	8.20%
		Double - THREE TIER	$ 12.31	$ 13.40	$ 1.09	8.85%	$ 12.58	$ 13.61	$ 1.03	8.19%
		Family - THREE TIER	$ 16.32	$ 17.75	$ 1.43	8.76%	$ 16.67	$ 18.03	$ 1.36	8.16%
		Employee/Spouse - FOUR TIER	$ 12.31	$ 13.40	$ 1.09	8.85%	$ 12.58	$ 13.61	$ 1.03	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 12.00	$ 13.06	$ 1.06	8.83%	$ 12.26	$ 13.27	$ 1.01	8.24%
		Family - FOUR TIER	$ 17.85	$ 19.42	$ 1.57	8.80%	$ 18.23	$ 19.73	$ 1.50	8.23%
HD	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)								
		Individual - ALL TIERS	$ 62.79	$ 68.31	$ 5.52	8.79%	$ 64.11	$ 69.38	$ 5.27	8.22%
		Family - TWO TIER	$ 163.24	$ 177.60	$ 14.36	8.80%	$ 166.69	$ 180.39	$ 13.70	8.22%
		Double - THREE TIER	$ 125.56	$ 136.61	$ 11.05	8.80%	$ 128.23	$ 138.76	$ 10.53	8.21%
		Family - THREE TIER	$ 166.37	$ 181.01	$ 14.64	8.80%	$ 169.90	$ 183.86	$ 13.96	8.22%
		Employee/Spouse - FOUR TIER	$ 125.56	$ 136.61	$ 11.05	8.80%	$ 128.23	$ 138.76	$ 10.53	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 122.43	$ 133.20	$ 10.77	8.80%	$ 125.02	$ 135.29	$ 10.27	8.21%
		Family - FOUR TIER	$ 182.06	$ 198.09	$ 16.03	8.80%	$ 185.93	$ 201.20	$ 15.27	8.21%
HD	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)								
		Individual - ALL TIERS	$ 62.14	$ 67.59	$ 5.45	8.77%	$ 63.45	$ 68.65	$ 5.20	8.20%
		Family - TWO TIER	$ 161.56	$ 175.74	$ 14.18	8.78%	$ 164.99	$ 178.50	$ 13.51	8.19%
		Double - THREE TIER	$ 124.28	$ 135.19	$ 10.91	8.78%	$ 126.92	$ 137.31	$ 10.39	8.19%
		Family - THREE TIER	$ 164.67	$ 179.12	$ 14.45	8.78%	$ 168.16	$ 181.93	$ 13.77	8.19%
		Employee/Spouse - FOUR TIER	$ 124.28	$ 135.19	$ 10.91	8.78%	$ 126.92	$ 137.31	$ 10.39	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 121.18	$ 131.81	$ 10.63	8.77%	$ 123.74	$ 133.88	$ 10.14	8.19%
		Family - FOUR TIER	$ 180.20	$ 196.02	$ 15.82	8.78%	$ 184.02	$ 199.10	$ 15.08	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)								
		Individual - ALL TIERS	$ 60.39	$ 62.20	$ 1.81	3.00%	$ 62.20	$ 63.17	$ 0.97	1.56%
		Family - TWO TIER	$ 157.01	$ 161.71	$ 4.70	2.99%	$ 161.72	$ 164.25	$ 2.53	1.56%
		Double - THREE TIER	$ 120.77	$ 124.39	$ 3.62	3.00%	$ 124.40	$ 126.35	$ 1.95	1.57%
		Family - THREE TIER	$ 160.03	$ 164.82	$ 4.79	2.99%	$ 164.83	$ 167.41	$ 2.58	1.57%
		Employee/Spouse - FOUR TIER	$ 120.77	$ 124.39	$ 3.62	3.00%	$ 124.40	$ 126.35	$ 1.95	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 117.75	$ 121.28	$ 3.53	3.00%	$ 121.29	$ 123.19	$ 1.90	1.57%
		Family - FOUR TIER	$ 175.12	$ 180.37	$ 5.25	3.00%	$ 180.38	$ 183.20	$ 2.82	1.56%
HD	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)								
		Individual - ALL TIERS	$ 54.14	$ 55.76	$ 1.62	2.99%	$ 55.77	$ 56.64	$ 0.87	1.56%
		Family - TWO TIER	$ 140.78	$ 144.99	$ 4.21	2.99%	$ 144.99	$ 147.26	$ 2.27	1.57%
		Double - THREE TIER	$ 108.29	$ 111.53	$ 3.24	2.99%	$ 111.53	$ 113.28	$ 1.75	1.57%
		Family - THREE TIER	$ 143.48	$ 147.77	$ 4.29	2.99%	$ 147.79	$ 150.09	$ 2.30	1.56%
		Employee/Spouse - FOUR TIER	$ 108.29	$ 111.53	$ 3.24	2.99%	$ 111.53	$ 113.28	$ 1.75	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 105.58	$ 108.74	$ 3.16	2.99%	$ 108.75	$ 110.45	$ 1.70	1.56%
		Family - FOUR TIER	$ 157.02	$ 161.71	$ 4.69	2.99%	$ 161.72	$ 164.25	$ 2.53	1.56%
HD	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)								
		Individual - ALL TIERS	$ 48.65	$ 50.11	$ 1.46	3.00%	$ 50.11	$ 50.89	$ 0.78	1.56%
		Family - TWO TIER	$ 126.50	$ 130.27	$ 3.77	2.98%	$ 130.30	$ 132.32	$ 2.02	1.55%
		Double - THREE TIER	$ 97.32	$ 100.21	$ 2.89	2.97%	$ 100.23	$ 101.78	$ 1.55	1.55%
		Family - THREE TIER	$ 128.94	$ 132.78	$ 3.84	2.98%	$ 132.81	$ 134.86	$ 2.05	1.54%
		Employee/Spouse - FOUR TIER	$ 97.32	$ 100.21	$ 2.89	2.97%	$ 100.23	$ 101.78	$ 1.55	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 94.88	$ 97.71	$ 2.83	2.98%	$ 97.73	$ 99.24	$ 1.51	1.55%
		Family - FOUR TIER	$ 141.10	$ 145.30	$ 4.20	2.98%	$ 145.33	$ 147.59	$ 2.26	1.56%
HD	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)								
		Individual - ALL TIERS	$ 46.65	$ 48.04	$ 1.39	2.98%	$ 48.05	$ 48.79	$ 0.74	1.54%
		Family - TWO TIER	$ 121.28	$ 124.90	$ 3.62	2.98%	$ 124.92	$ 126.86	$ 1.94	1.55%
		Double - THREE TIER	$ 93.29	$ 96.08	$ 2.79	2.99%	$ 96.09	$ 97.59	$ 1.50	1.56%
		Family - THREE TIER	$ 123.61	$ 127.30	$ 3.69	2.99%	$ 127.32	$ 129.30	$ 1.98	1.56%
		Employee/Spouse - FOUR TIER	$ 93.29	$ 96.08	$ 2.79	2.99%	$ 96.09	$ 97.59	$ 1.50	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 90.96	$ 93.68	$ 2.72	2.99%	$ 93.68	$ 95.15	$ 1.47	1.57%
		Family - FOUR TIER	$ 135.27	$ 139.31	$ 4.04	2.99%	$ 139.32	$ 141.50	$ 2.18	1.56%
HD	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)								
		Individual - ALL TIERS	$ 39.85	$ 41.03	$ 1.18	2.96%	$ 41.05	$ 41.67	$ 0.62	1.51%
		Family - TWO TIER	$ 103.62	$ 106.68	$ 3.06	2.95%	$ 106.72	$ 108.35	$ 1.63	1.53%
		Double - THREE TIER	$ 79.71	$ 82.06	$ 2.35	2.95%	$ 82.09	$ 83.35	$ 1.26	1.53%
		Family - THREE TIER	$ 105.61	$ 108.73	$ 3.12	2.95%	$ 108.78	$ 110.44	$ 1.66	1.53%
		Employee/Spouse - FOUR TIER	$ 79.71	$ 82.06	$ 2.35	2.95%	$ 82.09	$ 83.35	$ 1.26	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 77.71	$ 80.01	$ 2.30	2.96%	$ 80.05	$ 81.27	$ 1.22	1.52%
		Family - FOUR TIER	$ 115.57	$ 118.99	$ 3.42	2.96%	$ 119.03	$ 120.86	$ 1.83	1.54%
HD	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)								
		Individual - ALL TIERS	$ 33.73	$ 34.74	$ 1.01	2.99%	$ 34.75	$ 35.28	$ 0.53	1.53%
		Family - TWO TIER	$ 87.72	$ 90.32	$ 2.60	2.96%	$ 90.35	$ 91.74	$ 1.39	1.54%
		Double - THREE TIER	$ 67.48	$ 69.48	$ 2.00	2.96%	$ 69.50	$ 70.57	$ 1.07	1.54%
		Family - THREE TIER	$ 89.41	$ 92.06	$ 2.65	2.96%	$ 92.09	$ 93.50	$ 1.41	1.53%
		Employee/Spouse - FOUR TIER	$ 67.48	$ 69.48	$ 2.00	2.96%	$ 69.50	$ 70.57	$ 1.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 65.79	$ 67.74	$ 1.95	2.96%	$ 67.77	$ 68.80	$ 1.03	1.52%
		Family - FOUR TIER	$ 97.84	$ 100.74	$ 2.90	2.96%	$ 100.78	$ 102.32	$ 1.54	1.53%
HD	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)								
		Individual - ALL TIERS	$ 31.82	$ 32.77	$ 0.95	2.99%	$ 32.77	$ 33.28	$ 0.51	1.56%
		Family - TWO TIER	$ 82.72	$ 85.19	$ 2.47	2.99%	$ 85.19	$ 86.53	$ 1.34	1.57%
		Double - THREE TIER	$ 63.62	$ 65.53	$ 1.91	3.00%	$ 65.54	$ 66.56	$ 1.02	1.56%
		Family - THREE TIER	$ 84.30	$ 86.83	$ 2.53	3.00%	$ 86.84	$ 88.19	$ 1.35	1.55%
		Employee/Spouse - FOUR TIER	$ 63.62	$ 65.53	$ 1.91	3.00%	$ 65.54	$ 66.56	$ 1.02	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 62.03	$ 63.89	$ 1.86	3.00%	$ 63.90	$ 64.90	$ 1.00	1.56%
		Family - FOUR TIER	$ 92.26	$ 95.02	$ 2.76	2.99%	$ 95.03	$ 96.51	$ 1.48	1.56%
HD	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)								
		Individual - ALL TIERS	$ 73.78	$ 75.97	$ 2.19	2.97%	$ 76.00	$ 77.16	$ 1.16	1.53%
		Family - TWO TIER	$ 191.82	$ 197.52	$ 5.70	2.97%	$ 197.59	$ 200.62	$ 3.03	1.53%
		Double - THREE TIER	$ 147.56	$ 151.94	$ 4.38	2.97%	$ 151.99	$ 154.32	$ 2.33	1.53%
		Family - THREE TIER	$ 195.52	$ 201.31	$ 5.79	2.96%	$ 201.38	$ 204.48	$ 3.10	1.54%
		Employee/Spouse - FOUR TIER	$ 147.56	$ 151.94	$ 4.38	2.97%	$ 151.99	$ 154.32	$ 2.33	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 143.87	$ 148.14	$ 4.27	2.97%	$ 148.18	$ 150.46	$ 2.28	1.54%
		Family - FOUR TIER	$ 213.97	$ 220.31	$ 6.34	2.96%	$ 220.38	$ 223.77	$ 3.39	1.54%
HD	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)								
		Individual - ALL TIERS	$ 73.13	$ 75.31	$ 2.18	2.98%	$ 75.32	$ 76.49	$ 1.17	1.55%
		Family - TWO TIER	$ 190.14	$ 195.81	$ 5.67	2.98%	$ 195.84	$ 198.88	$ 3.04	1.55%
		Double - THREE TIER	$ 146.26	$ 150.62	$ 4.36	2.98%	$ 150.65	$ 152.99	$ 2.34	1.55%
		Family - THREE TIER	$ 193.79	$ 199.57	$ 5.78	2.98%	$ 199.61	$ 202.71	$ 3.10	1.55%
		Employee/Spouse - FOUR TIER	$ 146.26	$ 150.62	$ 4.36	2.98%	$ 150.65	$ 152.99	$ 2.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 142.60	$ 146.86	$ 4.26	2.99%	$ 146.88	$ 149.16	$ 2.28	1.55%
		Family - FOUR TIER	$ 212.08	$ 218.40	$ 6.32	2.98%	$ 218.44	$ 221.83	$ 3.39	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)								
		Individual - ALL TIERS	$ 58.97	$ 64.17	$ 5.20	8.82%	$ 60.22	$ 65.17	$ 4.95	8.22%
		Family - TWO TIER	$ 153.33	$ 166.83	$ 13.50	8.80%	$ 156.58	$ 169.45	$ 12.87	8.22%
		Double - THREE TIER	$ 117.95	$ 128.33	$ 10.38	8.80%	$ 120.45	$ 130.35	$ 9.90	8.22%
		Family - THREE TIER	$ 156.29	$ 170.04	$ 13.75	8.80%	$ 159.59	$ 172.71	$ 13.12	8.22%
		Employee/Spouse - FOUR TIER	$ 117.95	$ 128.33	$ 10.38	8.80%	$ 120.45	$ 130.35	$ 9.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 115.00	$ 125.12	$ 10.12	8.80%	$ 117.43	$ 127.09	$ 9.66	8.23%
		Family - FOUR TIER	$ 171.02	$ 186.08	$ 15.06	8.81%	$ 174.65	$ 189.00	$ 14.35	8.22%
HD	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)								
		Individual - ALL TIERS	$ 52.88	$ 57.53	$ 4.65	8.79%	$ 54.00	$ 58.43	$ 4.43	8.20%
		Family - TWO TIER	$ 137.48	$ 149.57	$ 12.09	8.79%	$ 140.39	$ 151.92	$ 11.53	8.21%
		Double - THREE TIER	$ 105.76	$ 115.06	$ 9.30	8.79%	$ 107.99	$ 116.86	$ 8.87	8.21%
		Family - THREE TIER	$ 140.13	$ 152.45	$ 12.32	8.79%	$ 143.10	$ 154.84	$ 11.74	8.20%
		Employee/Spouse - FOUR TIER	$ 105.76	$ 115.06	$ 9.30	8.79%	$ 107.99	$ 116.86	$ 8.87	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 103.11	$ 112.18	$ 9.07	8.80%	$ 105.29	$ 113.94	$ 8.65	8.22%
		Family - FOUR TIER	$ 153.34	$ 166.83	$ 13.49	8.80%	$ 156.59	$ 169.45	$ 12.86	8.21%
HD	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)								
		Individual - ALL TIERS	$ 47.52	$ 51.69	$ 4.17	8.78%	$ 48.53	$ 52.50	$ 3.97	8.18%
		Family - TWO TIER	$ 123.54	$ 134.40	$ 10.86	8.79%	$ 126.15	$ 136.51	$ 10.36	8.21%
		Double - THREE TIER	$ 95.03	$ 103.38	$ 8.35	8.79%	$ 97.04	$ 105.00	$ 7.96	8.20%
		Family - THREE TIER	$ 125.91	$ 136.98	$ 11.07	8.79%	$ 128.58	$ 139.13	$ 10.55	8.21%
		Employee/Spouse - FOUR TIER	$ 95.03	$ 103.38	$ 8.35	8.79%	$ 97.04	$ 105.00	$ 7.96	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 92.65	$ 100.80	$ 8.15	8.80%	$ 94.61	$ 102.38	$ 7.77	8.21%
		Family - FOUR TIER	$ 137.79	$ 149.90	$ 12.11	8.79%	$ 140.71	$ 152.26	$ 11.55	8.21%
HD	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)								
		Individual - ALL TIERS	$ 45.56	$ 49.56	$ 4.00	8.78%	$ 46.52	$ 50.34	$ 3.82	8.21%
		Family - TWO TIER	$ 118.44	$ 128.85	$ 10.41	8.79%	$ 120.95	$ 130.88	$ 9.93	8.21%
		Double - THREE TIER	$ 91.11	$ 99.12	$ 8.01	8.79%	$ 93.05	$ 100.67	$ 7.62	8.19%
		Family - THREE TIER	$ 120.72	$ 131.33	$ 10.61	8.79%	$ 123.28	$ 133.39	$ 10.11	8.20%
		Employee/Spouse - FOUR TIER	$ 91.11	$ 99.12	$ 8.01	8.79%	$ 93.05	$ 100.67	$ 7.62	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 88.83	$ 96.64	$ 7.81	8.79%	$ 90.71	$ 98.16	$ 7.45	8.21%
		Family - FOUR TIER	$ 132.11	$ 143.72	$ 11.61	8.79%	$ 134.91	$ 145.98	$ 11.07	8.21%
HD	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)								
		Individual - ALL TIERS	$ 38.92	$ 42.33	$ 3.41	8.76%	$ 39.74	$ 42.99	$ 3.25	8.18%
		Family - TWO TIER	$ 101.18	$ 110.05	$ 8.87	8.77%	$ 103.32	$ 111.78	$ 8.46	8.19%
		Double - THREE TIER	$ 77.83	$ 84.66	$ 6.83	8.78%	$ 79.48	$ 85.99	$ 6.51	8.19%
		Family - THREE TIER	$ 103.12	$ 112.17	$ 9.05	8.78%	$ 105.31	$ 113.93	$ 8.62	8.19%
		Employee/Spouse - FOUR TIER	$ 77.83	$ 84.66	$ 6.83	8.78%	$ 79.48	$ 85.99	$ 6.51	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 75.88	$ 82.54	$ 6.66	8.78%	$ 77.49	$ 83.84	$ 6.35	8.19%
		Family - FOUR TIER	$ 112.86	$ 122.75	$ 9.89	8.76%	$ 115.24	$ 124.68	$ 9.44	8.19%
HD	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)								
		Individual - ALL TIERS	$ 32.95	$ 35.84	$ 2.89	8.77%	$ 33.65	$ 36.40	$ 2.75	8.17%
		Family - TWO TIER	$ 85.66	$ 93.18	$ 7.52	8.78%	$ 87.48	$ 94.64	$ 7.16	8.18%
		Double - THREE TIER	$ 65.90	$ 71.67	$ 5.77	8.76%	$ 67.29	$ 72.80	$ 5.51	8.19%
		Family - THREE TIER	$ 87.31	$ 94.97	$ 7.66	8.77%	$ 89.17	$ 96.46	$ 7.29	8.18%
		Employee/Spouse - FOUR TIER	$ 65.90	$ 71.67	$ 5.77	8.76%	$ 67.29	$ 72.80	$ 5.51	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 64.25	$ 69.88	$ 5.63	8.76%	$ 65.61	$ 70.98	$ 5.37	8.18%
		Family - FOUR TIER	$ 95.55	$ 103.93	$ 8.38	8.77%	$ 97.58	$ 105.56	$ 7.98	8.18%
HD	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)								
		Individual - ALL TIERS	$ 31.06	$ 33.80	$ 2.74	8.82%	$ 31.73	$ 34.33	$ 2.60	8.19%
		Family - TWO TIER	$ 80.78	$ 87.89	$ 7.11	8.80%	$ 82.49	$ 89.27	$ 6.78	8.22%
		Double - THREE TIER	$ 62.14	$ 67.60	$ 5.46	8.79%	$ 63.45	$ 68.67	$ 5.22	8.23%
		Family - THREE TIER	$ 82.33	$ 89.58	$ 7.25	8.81%	$ 84.08	$ 90.98	$ 6.90	8.21%
		Employee/Spouse - FOUR TIER	$ 62.14	$ 67.60	$ 5.46	8.79%	$ 63.45	$ 68.67	$ 5.22	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 60.58	$ 65.91	$ 5.33	8.80%	$ 61.87	$ 66.95	$ 5.08	8.21%
		Family - FOUR TIER	$ 90.10	$ 98.03	$ 7.93	8.80%	$ 92.01	$ 99.57	$ 7.56	8.22%
HD	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)								
		Individual - ALL TIERS	$ 72.06	$ 78.37	$ 6.31	8.76%	$ 73.58	$ 79.60	$ 6.02	8.18%
		Family - TWO TIER	$ 187.34	$ 203.77	$ 16.43	8.77%	$ 191.31	$ 206.97	$ 15.66	8.19%
		Double - THREE TIER	$ 144.10	$ 156.74	$ 12.64	8.77%	$ 147.16	$ 159.20	$ 12.04	8.18%
		Family - THREE TIER	$ 190.94	$ 207.69	$ 16.75	8.77%	$ 194.99	$ 210.95	$ 15.96	8.19%
		Employee/Spouse - FOUR TIER	$ 144.10	$ 156.74	$ 12.64	8.77%	$ 147.16	$ 159.20	$ 12.04	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 140.50	$ 152.83	$ 12.33	8.78%	$ 143.49	$ 155.22	$ 11.73	8.17%
		Family - FOUR TIER	$ 208.95	$ 227.28	$ 18.33	8.77%	$ 213.38	$ 230.85	$ 17.47	8.19%
HD	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)								
		Individual - ALL TIERS	$ 71.41	$ 77.69	$ 6.28	8.79%	$ 72.93	$ 78.91	$ 5.98	8.20%
		Family - TWO TIER	$ 185.67	$ 202.00	$ 16.33	8.80%	$ 189.61	$ 205.17	$ 15.56	8.21%
		Double - THREE TIER	$ 142.82	$ 155.39	$ 12.57	8.80%	$ 145.85	$ 157.83	$ 11.98	8.21%
		Family - THREE TIER	$ 189.24	$ 205.89	$ 16.65	8.80%	$ 193.25	$ 209.12	$ 15.87	8.21%
		Employee/Spouse - FOUR TIER	$ 142.82	$ 155.39	$ 12.57	8.80%	$ 145.85	$ 157.83	$ 11.98	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 139.25	$ 151.50	$ 12.25	8.80%	$ 142.21	$ 153.88	$ 11.67	8.21%
		Family - FOUR TIER	$ 207.09	$ 225.31	$ 18.22	8.80%	$ 211.49	$ 228.85	$ 17.36	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)								
		Individual - ALL TIERS	$ 69.94	$ 72.03	$ 2.09	2.99%	$ 72.04	$ 73.17	$ 1.13	1.57%
		Family - TWO TIER	$ 181.84	$ 187.29	$ 5.45	3.00%	$ 187.30	$ 190.23	$ 2.93	1.56%
		Double - THREE TIER	$ 139.89	$ 144.07	$ 4.18	2.99%	$ 144.08	$ 146.33	$ 2.25	1.56%
		Family - THREE TIER	$ 185.34	$ 190.89	$ 5.55	2.99%	$ 190.90	$ 193.89	$ 2.99	1.57%
		Employee/Spouse - FOUR TIER	$ 139.89	$ 144.07	$ 4.18	2.99%	$ 144.08	$ 146.33	$ 2.25	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 136.39	$ 140.47	$ 4.08	2.99%	$ 140.48	$ 142.67	$ 2.19	1.56%
		Family - FOUR TIER	$ 202.83	$ 208.90	$ 6.07	2.99%	$ 208.91	$ 212.18	$ 3.27	1.57%
HD	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)								
		Individual - ALL TIERS	$ 63.10	$ 64.99	$ 1.89	3.00%	$ 65.00	$ 66.01	$ 1.01	1.55%
		Family - TWO TIER	$ 164.07	$ 168.98	$ 4.91	2.99%	$ 169.00	$ 171.63	$ 2.63	1.56%
		Double - THREE TIER	$ 126.21	$ 129.98	$ 3.77	2.99%	$ 130.00	$ 132.02	$ 2.02	1.55%
		Family - THREE TIER	$ 167.23	$ 172.23	$ 5.00	2.99%	$ 172.25	$ 174.93	$ 2.68	1.56%
		Employee/Spouse - FOUR TIER	$ 126.21	$ 129.98	$ 3.77	2.99%	$ 130.00	$ 132.02	$ 2.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.06	$ 126.73	$ 3.67	2.98%	$ 126.75	$ 128.72	$ 1.97	1.55%
		Family - FOUR TIER	$ 183.01	$ 188.47	$ 5.46	2.98%	$ 188.50	$ 191.43	$ 2.93	1.55%
HD	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)								
		Individual - ALL TIERS	$ 56.86	$ 58.56	$ 1.70	2.99%	$ 58.57	$ 59.48	$ 0.91	1.55%
		Family - TWO TIER	$ 147.84	$ 152.25	$ 4.41	2.98%	$ 152.27	$ 154.64	$ 2.37	1.56%
		Double - THREE TIER	$ 113.73	$ 117.12	$ 3.39	2.98%	$ 117.14	$ 118.95	$ 1.81	1.55%
		Family - THREE TIER	$ 150.68	$ 155.18	$ 4.50	2.99%	$ 155.21	$ 157.61	$ 2.40	1.55%
		Employee/Spouse - FOUR TIER	$ 113.73	$ 117.12	$ 3.39	2.98%	$ 117.14	$ 118.95	$ 1.81	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 110.88	$ 114.19	$ 3.31	2.99%	$ 114.20	$ 115.98	$ 1.78	1.56%
		Family - FOUR TIER	$ 164.90	$ 169.82	$ 4.92	2.98%	$ 169.85	$ 172.48	$ 2.63	1.55%
HD	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)								
		Individual - ALL TIERS	$ 54.55	$ 56.19	$ 1.64	3.01%	$ 56.20	$ 57.07	$ 0.87	1.55%
		Family - TWO TIER	$ 141.85	$ 146.08	$ 4.23	2.98%	$ 146.11	$ 148.38	$ 2.27	1.55%
		Double - THREE TIER	$ 109.12	$ 112.37	$ 3.25	2.98%	$ 112.39	$ 114.14	$ 1.75	1.56%
		Family - THREE TIER	$ 144.58	$ 148.89	$ 4.31	2.98%	$ 148.91	$ 151.23	$ 2.32	1.56%
		Employee/Spouse - FOUR TIER	$ 109.12	$ 112.37	$ 3.25	2.98%	$ 112.39	$ 114.14	$ 1.75	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 106.38	$ 109.56	$ 3.18	2.99%	$ 109.57	$ 111.28	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.22	$ 162.94	$ 4.72	2.98%	$ 162.96	$ 165.50	$ 2.54	1.56%
HD	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)								
		Individual - ALL TIERS	$ 47.46	$ 48.87	$ 1.41	2.97%	$ 48.87	$ 49.64	$ 0.77	1.58%
		Family - TWO TIER	$ 123.39	$ 127.07	$ 3.68	2.98%	$ 127.09	$ 129.06	$ 1.97	1.55%
		Double - THREE TIER	$ 94.91	$ 97.74	$ 2.83	2.98%	$ 97.76	$ 99.28	$ 1.52	1.55%
		Family - THREE TIER	$ 125.76	$ 129.51	$ 3.75	2.98%	$ 129.53	$ 131.55	$ 2.02	1.56%
		Employee/Spouse - FOUR TIER	$ 94.91	$ 97.74	$ 2.83	2.98%	$ 97.76	$ 99.28	$ 1.52	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 92.54	$ 95.30	$ 2.76	2.98%	$ 95.31	$ 96.80	$ 1.49	1.56%
		Family - FOUR TIER	$ 137.62	$ 141.73	$ 4.11	2.99%	$ 141.75	$ 143.96	$ 2.21	1.56%
HD	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)								
		Individual - ALL TIERS	$ 40.66	$ 41.86	$ 1.20	2.95%	$ 41.88	$ 42.52	$ 0.64	1.53%
		Family - TWO TIER	$ 105.72	$ 108.85	$ 3.13	2.96%	$ 108.88	$ 110.55	$ 1.67	1.53%
		Double - THREE TIER	$ 81.32	$ 83.73	$ 2.41	2.96%	$ 83.75	$ 85.04	$ 1.29	1.54%
		Family - THREE TIER	$ 107.75	$ 110.94	$ 3.19	2.96%	$ 110.98	$ 112.68	$ 1.70	1.53%
		Employee/Spouse - FOUR TIER	$ 81.32	$ 83.73	$ 2.41	2.96%	$ 83.75	$ 85.04	$ 1.29	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 79.28	$ 81.63	$ 2.35	2.96%	$ 81.67	$ 82.92	$ 1.25	1.53%
		Family - FOUR TIER	$ 117.91	$ 121.41	$ 3.50	2.97%	$ 121.45	$ 123.31	$ 1.86	1.53%
HD	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)								
		Individual - ALL TIERS	$ 38.63	$ 39.77	$ 1.14	2.95%	$ 39.78	$ 40.40	$ 0.62	1.56%
		Family - TWO TIER	$ 100.43	$ 103.41	$ 2.98	2.97%	$ 103.44	$ 105.04	$ 1.60	1.55%
		Double - THREE TIER	$ 77.26	$ 79.55	$ 2.29	2.96%	$ 79.57	$ 80.80	$ 1.23	1.55%
		Family - THREE TIER	$ 102.36	$ 105.40	$ 3.04	2.97%	$ 105.43	$ 107.06	$ 1.63	1.55%
		Employee/Spouse - FOUR TIER	$ 77.26	$ 79.55	$ 2.29	2.96%	$ 79.57	$ 80.80	$ 1.23	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 75.32	$ 77.56	$ 2.24	2.97%	$ 77.59	$ 78.78	$ 1.19	1.53%
		Family - FOUR TIER	$ 112.02	$ 115.35	$ 3.33	2.97%	$ 115.38	$ 117.16	$ 1.78	1.54%
HD	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)								
		Individual - ALL TIERS	$ 77.95	$ 80.26	$ 2.31	2.96%	$ 80.28	$ 81.52	$ 1.24	1.54%
		Family - TWO TIER	$ 202.65	$ 208.69	$ 6.04	2.98%	$ 208.73	$ 211.96	$ 3.23	1.55%
		Double - THREE TIER	$ 155.88	$ 160.53	$ 4.65	2.98%	$ 160.57	$ 163.05	$ 2.48	1.54%
		Family - THREE TIER	$ 206.55	$ 212.70	$ 6.15	2.98%	$ 212.75	$ 216.04	$ 3.29	1.55%
		Employee/Spouse - FOUR TIER	$ 155.88	$ 160.53	$ 4.65	2.98%	$ 160.57	$ 163.05	$ 2.48	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 152.00	$ 156.52	$ 4.52	2.97%	$ 156.55	$ 158.97	$ 2.42	1.55%
		Family - FOUR TIER	$ 226.03	$ 232.77	$ 6.74	2.98%	$ 232.81	$ 236.42	$ 3.61	1.55%
HD	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)								
		Individual - ALL TIERS	$ 77.07	$ 79.36	$ 2.29	2.97%	$ 79.38	$ 80.61	$ 1.23	1.55%
		Family - TWO TIER	$ 200.36	$ 206.34	$ 5.98	2.98%	$ 206.37	$ 209.58	$ 3.21	1.56%
		Double - THREE TIER	$ 154.13	$ 158.72	$ 4.59	2.98%	$ 158.74	$ 161.21	$ 2.47	1.56%
		Family - THREE TIER	$ 204.22	$ 210.31	$ 6.09	2.98%	$ 210.34	$ 213.61	$ 3.27	1.55%
		Employee/Spouse - FOUR TIER	$ 154.13	$ 158.72	$ 4.59	2.98%	$ 158.74	$ 161.21	$ 2.47	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 150.27	$ 154.75	$ 4.48	2.98%	$ 154.78	$ 157.18	$ 2.40	1.55%
		Family - FOUR TIER	$ 223.48	$ 230.15	$ 6.67	2.98%	$ 230.19	$ 233.76	$ 3.57	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)								
		Individual - ALL TIERS	$ 68.30	$ 74.31	$ 6.01	8.80%	$ 69.75	$ 75.48	$ 5.73	8.22%
		Family - TWO TIER	$ 177.57	$ 193.22	$ 15.65	8.81%	$ 181.33	$ 196.25	$ 14.92	8.23%
		Double - THREE TIER	$ 136.59	$ 148.63	$ 12.04	8.81%	$ 139.49	$ 150.96	$ 11.47	8.22%
		Family - THREE TIER	$ 180.98	$ 196.93	$ 15.95	8.81%	$ 184.82	$ 200.03	$ 15.21	8.23%
		Employee/Spouse - FOUR TIER	$ 136.59	$ 148.63	$ 12.04	8.81%	$ 139.49	$ 150.96	$ 11.47	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 133.18	$ 144.91	$ 11.73	8.81%	$ 136.00	$ 147.19	$ 11.19	8.23%
		Family - FOUR TIER	$ 198.06	$ 215.51	$ 17.45	8.81%	$ 202.26	$ 218.90	$ 16.64	8.23%
HD	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)								
		Individual - ALL TIERS	$ 61.63	$ 67.05	$ 5.42	8.79%	$ 62.93	$ 68.10	$ 5.17	8.22%
		Family - TWO TIER	$ 160.23	$ 174.32	$ 14.09	8.79%	$ 163.63	$ 177.06	$ 13.43	8.21%
		Double - THREE TIER	$ 123.25	$ 134.10	$ 10.85	8.80%	$ 125.87	$ 136.20	$ 10.33	8.21%
		Family - THREE TIER	$ 163.31	$ 177.68	$ 14.37	8.80%	$ 166.78	$ 180.47	$ 13.69	8.21%
		Employee/Spouse - FOUR TIER	$ 123.25	$ 134.10	$ 10.85	8.80%	$ 125.87	$ 136.20	$ 10.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 120.17	$ 130.74	$ 10.57	8.80%	$ 122.72	$ 132.80	$ 10.08	8.21%
		Family - FOUR TIER	$ 178.72	$ 194.44	$ 15.72	8.80%	$ 182.51	$ 197.49	$ 14.98	8.21%
HD	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)								
		Individual - ALL TIERS	$ 55.53	$ 60.41	$ 4.88	8.79%	$ 56.70	$ 61.36	$ 4.66	8.22%
		Family - TWO TIER	$ 144.38	$ 157.07	$ 12.69	8.79%	$ 147.44	$ 159.53	$ 12.09	8.20%
		Double - THREE TIER	$ 111.06	$ 120.82	$ 9.76	8.79%	$ 113.41	$ 122.72	$ 9.31	8.21%
		Family - THREE TIER	$ 147.15	$ 160.09	$ 12.94	8.79%	$ 150.27	$ 162.60	$ 12.33	8.21%
		Employee/Spouse - FOUR TIER	$ 111.06	$ 120.82	$ 9.76	8.79%	$ 113.41	$ 122.72	$ 9.31	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 108.28	$ 117.80	$ 9.52	8.79%	$ 110.58	$ 119.65	$ 9.07	8.20%
		Family - FOUR TIER	$ 161.03	$ 175.19	$ 14.16	8.79%	$ 164.44	$ 177.94	$ 13.50	8.21%
HD	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)								
		Individual - ALL TIERS	$ 53.28	$ 57.96	$ 4.68	8.78%	$ 54.41	$ 58.87	$ 4.46	8.20%
		Family - TWO TIER	$ 138.53	$ 150.71	$ 12.18	8.79%	$ 141.46	$ 153.07	$ 11.61	8.21%
		Double - THREE TIER	$ 106.55	$ 115.93	$ 9.38	8.80%	$ 108.82	$ 117.75	$ 8.93	8.21%
		Family - THREE TIER	$ 141.19	$ 153.61	$ 12.42	8.80%	$ 144.19	$ 156.02	$ 11.83	8.20%
		Employee/Spouse - FOUR TIER	$ 106.55	$ 115.93	$ 9.38	8.80%	$ 108.82	$ 117.75	$ 8.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 103.89	$ 113.03	$ 9.14	8.80%	$ 106.10	$ 114.81	$ 8.71	8.21%
		Family - FOUR TIER	$ 154.51	$ 168.10	$ 13.59	8.80%	$ 157.78	$ 170.74	$ 12.96	8.21%
HD	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)								
		Individual - ALL TIERS	$ 46.34	$ 50.42	$ 4.08	8.80%	$ 47.32	$ 51.21	$ 3.89	8.22%
		Family - TWO TIER	$ 120.48	$ 131.09	$ 10.61	8.81%	$ 123.03	$ 133.15	$ 10.12	8.23%
		Double - THREE TIER	$ 92.67	$ 100.84	$ 8.17	8.82%	$ 94.65	$ 102.42	$ 7.77	8.21%
		Family - THREE TIER	$ 122.80	$ 133.61	$ 10.81	8.80%	$ 125.40	$ 135.71	$ 10.31	8.22%
		Employee/Spouse - FOUR TIER	$ 92.67	$ 100.84	$ 8.17	8.82%	$ 94.65	$ 102.42	$ 7.77	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 90.35	$ 98.32	$ 7.97	8.82%	$ 92.27	$ 99.86	$ 7.59	8.23%
		Family - FOUR TIER	$ 134.38	$ 146.22	$ 11.84	8.81%	$ 137.23	$ 148.51	$ 11.28	8.22%
HD	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)								
		Individual - ALL TIERS	$ 39.71	$ 43.19	$ 3.48	8.76%	$ 40.55	$ 43.87	$ 3.32	8.19%
		Family - TWO TIER	$ 103.24	$ 112.29	$ 9.05	8.77%	$ 105.43	$ 114.05	$ 8.62	8.18%
		Double - THREE TIER	$ 79.42	$ 86.38	$ 6.96	8.76%	$ 81.10	$ 87.73	$ 6.63	8.18%
		Family - THREE TIER	$ 105.23	$ 114.45	$ 9.22	8.76%	$ 107.45	$ 116.25	$ 8.80	8.19%
		Employee/Spouse - FOUR TIER	$ 79.42	$ 86.38	$ 6.96	8.76%	$ 81.10	$ 87.73	$ 6.63	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 77.43	$ 84.22	$ 6.79	8.77%	$ 79.07	$ 85.54	$ 6.47	8.18%
		Family - FOUR TIER	$ 115.16	$ 125.25	$ 10.09	8.76%	$ 117.59	$ 127.21	$ 9.62	8.18%
HD	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)								
		Individual - ALL TIERS	$ 37.72	$ 41.03	$ 3.31	8.78%	$ 38.52	$ 41.68	$ 3.16	8.20%
		Family - TWO TIER	$ 98.07	$ 106.69	$ 8.62	8.79%	$ 100.15	$ 108.36	$ 8.21	8.20%
		Double - THREE TIER	$ 75.44	$ 82.07	$ 6.63	8.79%	$ 77.04	$ 83.35	$ 6.31	8.19%
		Family - THREE TIER	$ 99.95	$ 108.74	$ 8.79	8.79%	$ 102.07	$ 110.44	$ 8.37	8.20%
		Employee/Spouse - FOUR TIER	$ 75.44	$ 82.07	$ 6.63	8.79%	$ 77.04	$ 83.35	$ 6.31	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 73.55	$ 80.01	$ 6.46	8.78%	$ 75.11	$ 81.27	$ 6.16	8.20%
		Family - FOUR TIER	$ 109.38	$ 119.00	$ 9.62	8.80%	$ 111.70	$ 120.86	$ 9.16	8.20%
HD	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)								
		Individual - ALL TIERS	$ 76.11	$ 82.80	$ 6.69	8.79%	$ 77.72	$ 84.10	$ 6.38	8.21%
		Family - TWO TIER	$ 197.89	$ 215.29	$ 17.40	8.79%	$ 202.09	$ 218.67	$ 16.58	8.20%
		Double - THREE TIER	$ 152.23	$ 165.61	$ 13.38	8.79%	$ 155.45	$ 168.21	$ 12.76	8.21%
		Family - THREE TIER	$ 201.70	$ 219.43	$ 17.73	8.79%	$ 205.98	$ 222.88	$ 16.90	8.20%
		Employee/Spouse - FOUR TIER	$ 152.23	$ 165.61	$ 13.38	8.79%	$ 155.45	$ 168.21	$ 12.76	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 148.41	$ 161.47	$ 13.06	8.80%	$ 151.56	$ 164.00	$ 12.44	8.21%
		Family - FOUR TIER	$ 220.73	$ 240.13	$ 19.40	8.79%	$ 225.41	$ 243.90	$ 18.49	8.20%
HD	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)								
		Individual - ALL TIERS	$ 75.26	$ 81.87	$ 6.61	8.78%	$ 76.86	$ 83.16	$ 6.30	8.20%
		Family - TWO TIER	$ 195.67	$ 212.87	$ 17.20	8.79%	$ 199.82	$ 216.21	$ 16.39	8.20%
		Double - THREE TIER	$ 150.51	$ 163.74	$ 13.23	8.79%	$ 153.71	$ 166.31	$ 12.60	8.20%
		Family - THREE TIER	$ 199.43	$ 216.96	$ 17.53	8.79%	$ 203.66	$ 220.37	$ 16.71	8.20%
		Employee/Spouse - FOUR TIER	$ 150.51	$ 163.74	$ 13.23	8.79%	$ 153.71	$ 166.31	$ 12.60	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 146.75	$ 159.65	$ 12.90	8.79%	$ 149.87	$ 162.16	$ 12.29	8.20%
		Family - FOUR TIER	$ 218.25	$ 237.43	$ 19.18	8.79%	$ 222.88	$ 241.16	$ 18.28	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)								
		Individual - ALL TIERS	$ 72.68	$ 74.85	$ 2.17	2.99%	$ 74.86	$ 76.03	$ 1.17	1.56%
		Family - TWO TIER	$ 188.98	$ 194.62	$ 5.64	2.98%	$ 194.65	$ 197.67	$ 3.02	1.55%
		Double - THREE TIER	$ 145.37	$ 149.70	$ 4.33	2.98%	$ 149.73	$ 152.06	$ 2.33	1.56%
		Family - THREE TIER	$ 192.62	$ 198.36	$ 5.74	2.98%	$ 198.39	$ 201.47	$ 3.08	1.55%
		Employee/Spouse - FOUR TIER	$ 145.37	$ 149.70	$ 4.33	2.98%	$ 149.73	$ 152.06	$ 2.33	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 141.74	$ 145.96	$ 4.22	2.98%	$ 145.99	$ 148.25	$ 2.26	1.55%
		Family - FOUR TIER	$ 210.79	$ 217.07	$ 6.28	2.98%	$ 217.11	$ 220.48	$ 3.37	1.55%
HD	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)								
		Individual - ALL TIERS	$ 66.87	$ 68.85	$ 1.98	2.96%	$ 68.87	$ 69.93	$ 1.06	1.54%
		Family - TWO TIER	$ 173.85	$ 179.02	$ 5.17	2.97%	$ 179.07	$ 181.83	$ 2.76	1.54%
		Double - THREE TIER	$ 133.73	$ 137.71	$ 3.98	2.98%	$ 137.75	$ 139.87	$ 2.12	1.54%
		Family - THREE TIER	$ 177.19	$ 182.46	$ 5.27	2.97%	$ 182.51	$ 185.33	$ 2.82	1.55%
		Employee/Spouse - FOUR TIER	$ 133.73	$ 137.71	$ 3.98	2.98%	$ 137.75	$ 139.87	$ 2.12	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 130.39	$ 134.26	$ 3.87	2.97%	$ 134.30	$ 136.37	$ 2.07	1.54%
		Family - FOUR TIER	$ 193.91	$ 199.68	$ 5.77	2.98%	$ 199.73	$ 202.81	$ 3.08	1.54%
HD	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)								
		Individual - ALL TIERS	$ 61.67	$ 63.51	$ 1.84	2.98%	$ 63.53	$ 64.51	$ 0.98	1.54%
		Family - TWO TIER	$ 160.37	$ 165.13	$ 4.76	2.97%	$ 165.18	$ 167.72	$ 2.54	1.54%
		Double - THREE TIER	$ 123.36	$ 127.02	$ 3.66	2.97%	$ 127.06	$ 129.02	$ 1.96	1.54%
		Family - THREE TIER	$ 163.45	$ 168.31	$ 4.86	2.97%	$ 168.34	$ 170.95	$ 2.61	1.55%
		Employee/Spouse - FOUR TIER	$ 123.36	$ 127.02	$ 3.66	2.97%	$ 127.06	$ 129.02	$ 1.96	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 120.27	$ 123.85	$ 3.58	2.98%	$ 123.88	$ 125.79	$ 1.91	1.54%
		Family - FOUR TIER	$ 178.86	$ 184.18	$ 5.32	2.97%	$ 184.23	$ 187.08	$ 2.85	1.55%
HD	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)								
		Individual - ALL TIERS	$ 59.83	$ 61.62	$ 1.79	2.99%	$ 61.63	$ 62.59	$ 0.96	1.56%
		Family - TWO TIER	$ 155.57	$ 160.22	$ 4.65	2.99%	$ 160.24	$ 162.73	$ 2.49	1.55%
		Double - THREE TIER	$ 119.67	$ 123.24	$ 3.57	2.98%	$ 123.26	$ 125.18	$ 1.92	1.56%
		Family - THREE TIER	$ 158.56	$ 163.30	$ 4.74	2.99%	$ 163.32	$ 165.86	$ 2.54	1.56%
		Employee/Spouse - FOUR TIER	$ 119.67	$ 123.24	$ 3.57	2.98%	$ 123.26	$ 125.18	$ 1.92	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 116.67	$ 120.16	$ 3.49	2.99%	$ 120.18	$ 122.05	$ 1.87	1.56%
		Family - FOUR TIER	$ 173.51	$ 178.70	$ 5.19	2.99%	$ 178.73	$ 181.51	$ 2.78	1.56%
HD	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)								
		Individual - ALL TIERS	$ 49.54	$ 51.02	$ 1.48	2.99%	$ 51.03	$ 51.82	$ 0.79	1.55%
		Family - TWO TIER	$ 128.81	$ 132.65	$ 3.84	2.98%	$ 132.67	$ 134.74	$ 2.07	1.56%
		Double - THREE TIER	$ 99.08	$ 102.04	$ 2.96	2.99%	$ 102.06	$ 103.64	$ 1.58	1.55%
		Family - THREE TIER	$ 131.29	$ 135.21	$ 3.92	2.99%	$ 135.22	$ 137.33	$ 2.11	1.56%
		Employee/Spouse - FOUR TIER	$ 99.08	$ 102.04	$ 2.96	2.99%	$ 102.06	$ 103.64	$ 1.58	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 96.61	$ 99.49	$ 2.88	2.98%	$ 99.51	$ 101.05	$ 1.54	1.55%
		Family - FOUR TIER	$ 143.68	$ 147.96	$ 4.28	2.98%	$ 147.98	$ 150.28	$ 2.30	1.55%
HD	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)								
		Individual - ALL TIERS	$ 42.91	$ 44.18	$ 1.27	2.96%	$ 44.19	$ 44.87	$ 0.68	1.54%
		Family - TWO TIER	$ 111.55	$ 114.86	$ 3.31	2.97%	$ 114.90	$ 116.66	$ 1.76	1.53%
		Double - THREE TIER	$ 85.81	$ 88.35	$ 2.54	2.96%	$ 88.38	$ 89.74	$ 1.36	1.54%
		Family - THREE TIER	$ 113.69	$ 117.07	$ 3.38	2.97%	$ 117.11	$ 118.91	$ 1.80	1.54%
		Employee/Spouse - FOUR TIER	$ 85.81	$ 88.35	$ 2.54	2.96%	$ 88.38	$ 89.74	$ 1.36	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 83.67	$ 86.14	$ 2.47	2.95%	$ 86.18	$ 87.50	$ 1.32	1.53%
		Family - FOUR TIER	$ 124.43	$ 128.11	$ 3.68	2.96%	$ 128.16	$ 130.12	$ 1.96	1.53%
HD	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)								
		Individual - ALL TIERS	$ 40.64	$ 41.85	$ 1.21	2.98%	$ 41.87	$ 42.51	$ 0.64	1.53%
		Family - TWO TIER	$ 105.69	$ 108.82	$ 3.13	2.96%	$ 108.85	$ 110.52	$ 1.67	1.53%
		Double - THREE TIER	$ 81.30	$ 83.70	$ 2.40	2.95%	$ 83.73	$ 85.02	$ 1.29	1.54%
		Family - THREE TIER	$ 107.72	$ 110.91	$ 3.19	2.96%	$ 110.95	$ 112.65	$ 1.70	1.53%
		Employee/Spouse - FOUR TIER	$ 81.30	$ 83.70	$ 2.40	2.95%	$ 83.73	$ 85.02	$ 1.29	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 79.26	$ 81.61	$ 2.35	2.96%	$ 81.63	$ 82.89	$ 1.26	1.54%
		Family - FOUR TIER	$ 117.88	$ 121.37	$ 3.49	2.96%	$ 121.41	$ 123.28	$ 1.87	1.54%
HD	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)								
		Individual - ALL TIERS	$ 74.15	$ 76.37	$ 2.22	2.99%	$ 76.38	$ 77.57	$ 1.19	1.56%
		Family - TWO TIER	$ 192.81	$ 198.55	$ 5.74	2.98%	$ 198.59	$ 201.67	$ 3.08	1.55%
		Double - THREE TIER	$ 148.32	$ 152.73	$ 4.41	2.97%	$ 152.77	$ 155.13	$ 2.36	1.54%
		Family - THREE TIER	$ 196.52	$ 202.37	$ 5.85	2.98%	$ 202.42	$ 205.55	$ 3.13	1.55%
		Employee/Spouse - FOUR TIER	$ 148.32	$ 152.73	$ 4.41	2.97%	$ 152.77	$ 155.13	$ 2.36	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 144.61	$ 148.92	$ 4.31	2.98%	$ 148.94	$ 151.25	$ 2.31	1.55%
		Family - FOUR TIER	$ 215.06	$ 221.46	$ 6.40	2.98%	$ 221.51	$ 224.94	$ 3.43	1.55%
HD	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)								
		Individual - ALL TIERS	$ 73.35	$ 75.53	$ 2.18	2.97%	$ 75.54	$ 76.72	$ 1.18	1.56%
		Family - TWO TIER	$ 190.70	$ 196.39	$ 5.69	2.98%	$ 196.42	$ 199.47	$ 3.05	1.55%
		Double - THREE TIER	$ 146.70	$ 151.07	$ 4.37	2.98%	$ 151.10	$ 153.44	$ 2.34	1.55%
		Family - THREE TIER	$ 194.37	$ 200.16	$ 5.79	2.98%	$ 200.20	$ 203.31	$ 3.11	1.55%
		Employee/Spouse - FOUR TIER	$ 146.70	$ 151.07	$ 4.37	2.98%	$ 151.10	$ 153.44	$ 2.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 143.02	$ 147.29	$ 4.27	2.99%	$ 147.31	$ 149.60	$ 2.29	1.55%
		Family - FOUR TIER	$ 212.71	$ 219.05	$ 6.34	2.98%	$ 219.08	$ 222.49	$ 3.41	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)								
		Individual - ALL TIERS	$ 70.98	$ 77.22	$ 6.24	8.79%	$ 72.48	$ 78.43	$ 5.95	8.21%
		Family - TWO TIER	$ 184.54	$ 200.78	$ 16.24	8.80%	$ 188.45	$ 203.93	$ 15.48	8.21%
		Double - THREE TIER	$ 141.96	$ 154.44	$ 12.48	8.79%	$ 144.97	$ 156.87	$ 11.90	8.21%
		Family - THREE TIER	$ 188.09	$ 204.64	$ 16.55	8.80%	$ 192.08	$ 207.85	$ 15.77	8.21%
		Employee/Spouse - FOUR TIER	$ 141.96	$ 154.44	$ 12.48	8.79%	$ 144.97	$ 156.87	$ 11.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 138.41	$ 150.58	$ 12.17	8.79%	$ 141.35	$ 152.95	$ 11.60	8.21%
		Family - FOUR TIER	$ 205.84	$ 223.94	$ 18.10	8.79%	$ 210.20	$ 227.46	$ 17.26	8.21%
HD	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)								
		Individual - ALL TIERS	$ 65.30	$ 71.03	$ 5.73	8.77%	$ 66.67	$ 72.15	$ 5.48	8.22%
		Family - TWO TIER	$ 169.76	$ 184.68	$ 14.92	8.79%	$ 173.37	$ 187.58	$ 14.21	8.20%
		Double - THREE TIER	$ 130.58	$ 142.06	$ 11.48	8.79%	$ 133.36	$ 144.30	$ 10.94	8.20%
		Family - THREE TIER	$ 173.03	$ 188.24	$ 15.21	8.79%	$ 176.69	$ 191.19	$ 14.50	8.21%
		Employee/Spouse - FOUR TIER	$ 130.58	$ 142.06	$ 11.48	8.79%	$ 133.36	$ 144.30	$ 10.94	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 127.32	$ 138.51	$ 11.19	8.79%	$ 130.02	$ 140.69	$ 10.67	8.21%
		Family - FOUR TIER	$ 189.35	$ 205.99	$ 16.64	8.79%	$ 193.37	$ 209.23	$ 15.86	8.20%
HD	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)								
		Individual - ALL TIERS	$ 60.23	$ 65.52	$ 5.29	8.78%	$ 61.50	$ 66.55	$ 5.05	8.21%
		Family - TWO TIER	$ 156.60	$ 170.36	$ 13.76	8.79%	$ 159.92	$ 173.03	$ 13.11	8.20%
		Double - THREE TIER	$ 120.47	$ 131.04	$ 10.57	8.77%	$ 123.02	$ 133.10	$ 10.08	8.19%
		Family - THREE TIER	$ 159.61	$ 173.63	$ 14.02	8.78%	$ 162.99	$ 176.36	$ 13.37	8.20%
		Employee/Spouse - FOUR TIER	$ 120.47	$ 131.04	$ 10.57	8.77%	$ 123.02	$ 133.10	$ 10.08	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 117.45	$ 127.77	$ 10.32	8.79%	$ 119.94	$ 129.77	$ 9.83	8.20%
		Family - FOUR TIER	$ 174.67	$ 190.01	$ 15.34	8.78%	$ 178.37	$ 193.00	$ 14.63	8.20%
HD	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)								
		Individual - ALL TIERS	$ 58.43	$ 63.57	$ 5.14	8.80%	$ 59.67	$ 64.57	$ 4.90	8.21%
		Family - TWO TIER	$ 151.92	$ 165.29	$ 13.37	8.80%	$ 155.14	$ 167.88	$ 12.74	8.21%
		Double - THREE TIER	$ 116.86	$ 127.14	$ 10.28	8.80%	$ 119.34	$ 129.14	$ 9.80	8.21%
		Family - THREE TIER	$ 154.85	$ 168.47	$ 13.62	8.80%	$ 158.13	$ 171.11	$ 12.98	8.21%
		Employee/Spouse - FOUR TIER	$ 116.86	$ 127.14	$ 10.28	8.80%	$ 119.34	$ 129.14	$ 9.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 113.94	$ 123.97	$ 10.03	8.80%	$ 116.35	$ 125.91	$ 9.56	8.22%
		Family - FOUR TIER	$ 169.46	$ 184.36	$ 14.90	8.79%	$ 173.05	$ 187.25	$ 14.20	8.21%
HD	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)								
		Individual - ALL TIERS	$ 48.38	$ 52.64	$ 4.26	8.81%	$ 49.40	$ 53.46	$ 4.06	8.22%
		Family - TWO TIER	$ 125.78	$ 136.85	$ 11.07	8.80%	$ 128.44	$ 139.00	$ 10.56	8.22%
		Double - THREE TIER	$ 96.75	$ 105.27	$ 8.52	8.81%	$ 98.81	$ 106.92	$ 8.11	8.21%
		Family - THREE TIER	$ 128.20	$ 139.48	$ 11.28	8.80%	$ 130.92	$ 141.67	$ 10.75	8.21%
		Employee/Spouse - FOUR TIER	$ 96.75	$ 105.27	$ 8.52	8.81%	$ 98.81	$ 106.92	$ 8.11	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 94.34	$ 102.64	$ 8.30	8.80%	$ 96.34	$ 104.25	$ 7.91	8.21%
		Family - FOUR TIER	$ 140.30	$ 152.64	$ 12.34	8.80%	$ 143.27	$ 155.04	$ 11.77	8.22%
HD	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)								
		Individual - ALL TIERS	$ 41.90	$ 45.57	$ 3.67	8.76%	$ 42.78	$ 46.29	$ 3.51	8.20%
		Family - TWO TIER	$ 108.94	$ 118.49	$ 9.55	8.77%	$ 111.25	$ 120.35	$ 9.10	8.18%
		Double - THREE TIER	$ 83.80	$ 91.15	$ 7.35	8.77%	$ 85.58	$ 92.58	$ 7.00	8.18%
		Family - THREE TIER	$ 111.03	$ 120.77	$ 9.74	8.77%	$ 113.39	$ 122.67	$ 9.28	8.18%
		Employee/Spouse - FOUR TIER	$ 83.80	$ 91.15	$ 7.35	8.77%	$ 85.58	$ 92.58	$ 7.00	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 81.70	$ 88.87	$ 7.17	8.78%	$ 83.44	$ 90.27	$ 6.83	8.19%
		Family - FOUR TIER	$ 121.50	$ 132.17	$ 10.67	8.78%	$ 124.08	$ 134.24	$ 10.16	8.19%
HD	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)								
		Individual - ALL TIERS	$ 39.70	$ 43.18	$ 3.48	8.77%	$ 40.54	$ 43.85	$ 3.31	8.16%
		Family - TWO TIER	$ 103.22	$ 112.26	$ 9.04	8.76%	$ 105.40	$ 114.02	$ 8.62	8.18%
		Double - THREE TIER	$ 79.40	$ 86.35	$ 6.95	8.75%	$ 81.08	$ 87.71	$ 6.63	8.18%
		Family - THREE TIER	$ 105.20	$ 114.42	$ 9.22	8.76%	$ 107.43	$ 116.21	$ 8.78	8.17%
		Employee/Spouse - FOUR TIER	$ 79.40	$ 86.35	$ 6.95	8.75%	$ 81.08	$ 87.71	$ 6.63	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 77.41	$ 84.19	$ 6.78	8.76%	$ 79.05	$ 85.52	$ 6.47	8.18%
		Family - FOUR TIER	$ 115.13	$ 125.21	$ 10.08	8.76%	$ 117.56	$ 127.18	$ 9.62	8.18%
HD	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)								
		Individual - ALL TIERS	$ 72.42	$ 78.78	$ 6.36	8.78%	$ 73.95	$ 80.02	$ 6.07	8.21%
		Family - TWO TIER	$ 188.28	$ 204.84	$ 16.56	8.80%	$ 192.27	$ 208.05	$ 15.78	8.21%
		Double - THREE TIER	$ 144.83	$ 157.57	$ 12.74	8.80%	$ 147.91	$ 160.04	$ 12.13	8.20%
		Family - THREE TIER	$ 191.90	$ 208.78	$ 16.88	8.80%	$ 195.97	$ 212.05	$ 16.08	8.21%
		Employee/Spouse - FOUR TIER	$ 144.83	$ 157.57	$ 12.74	8.80%	$ 147.91	$ 160.04	$ 12.13	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 141.21	$ 153.63	$ 12.42	8.80%	$ 144.21	$ 156.04	$ 11.83	8.20%
		Family - FOUR TIER	$ 210.00	$ 228.47	$ 18.47	8.80%	$ 214.45	$ 232.06	$ 17.61	8.21%
HD	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)								
		Individual - ALL TIERS	$ 71.62	$ 77.92	$ 6.30	8.80%	$ 73.14	$ 79.15	$ 6.01	8.22%
		Family - TWO TIER	$ 186.22	$ 202.60	$ 16.38	8.80%	$ 190.16	$ 205.78	$ 15.62	8.21%
		Double - THREE TIER	$ 143.24	$ 155.85	$ 12.61	8.80%	$ 146.29	$ 158.29	$ 12.00	8.20%
		Family - THREE TIER	$ 189.80	$ 206.50	$ 16.70	8.80%	$ 193.82	$ 209.74	$ 15.92	8.21%
		Employee/Spouse - FOUR TIER	$ 143.24	$ 155.85	$ 12.61	8.80%	$ 146.29	$ 158.29	$ 12.00	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 139.66	$ 151.95	$ 12.29	8.80%	$ 142.62	$ 154.34	$ 11.72	8.22%
		Family - FOUR TIER	$ 207.70	$ 225.98	$ 18.28	8.80%	$ 212.10	$ 229.53	$ 17.43	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)								
		Individual - ALL TIERS	$ 69.37	$ 71.44	$ 2.07	2.98%	$ 71.44	$ 72.56	$ 1.12	1.57%
		Family - TWO TIER	$ 180.34	$ 185.73	$ 5.39	2.99%	$ 185.75	$ 188.65	$ 2.90	1.56%
		Double - THREE TIER	$ 138.72	$ 142.87	$ 4.15	2.99%	$ 142.88	$ 145.12	$ 2.24	1.57%
		Family - THREE TIER	$ 183.80	$ 189.31	$ 5.51	3.00%	$ 189.32	$ 192.28	$ 2.96	1.56%
		Employee/Spouse - FOUR TIER	$ 138.72	$ 142.87	$ 4.15	2.99%	$ 142.88	$ 145.12	$ 2.24	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 135.26	$ 139.30	$ 4.04	2.99%	$ 139.31	$ 141.49	$ 2.18	1.56%
		Family - FOUR TIER	$ 201.15	$ 207.17	$ 6.02	2.99%	$ 207.19	$ 210.42	$ 3.23	1.56%
HD	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)								
		Individual - ALL TIERS	$ 64.17	$ 66.08	$ 1.91	2.98%	$ 66.09	$ 67.12	$ 1.03	1.56%
		Family - TWO TIER	$ 166.84	$ 171.82	$ 4.98	2.98%	$ 171.84	$ 174.51	$ 2.67	1.55%
		Double - THREE TIER	$ 128.34	$ 132.17	$ 3.83	2.98%	$ 132.18	$ 134.24	$ 2.06	1.56%
		Family - THREE TIER	$ 170.05	$ 175.12	$ 5.07	2.98%	$ 175.15	$ 177.87	$ 2.72	1.55%
		Employee/Spouse - FOUR TIER	$ 128.34	$ 132.17	$ 3.83	2.98%	$ 132.18	$ 134.24	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 125.13	$ 128.86	$ 3.73	2.98%	$ 128.89	$ 130.88	$ 1.99	1.54%
		Family - FOUR TIER	$ 186.09	$ 191.64	$ 5.55	2.98%	$ 191.67	$ 194.65	$ 2.98	1.55%
HD	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)								
		Individual - ALL TIERS	$ 59.52	$ 61.29	$ 1.77	2.97%	$ 61.30	$ 62.26	$ 0.96	1.57%
		Family - TWO TIER	$ 154.75	$ 159.36	$ 4.61	2.98%	$ 159.39	$ 161.86	$ 2.47	1.55%
		Double - THREE TIER	$ 119.05	$ 122.59	$ 3.54	2.97%	$ 122.62	$ 124.51	$ 1.89	1.54%
		Family - THREE TIER	$ 157.73	$ 162.43	$ 4.70	2.98%	$ 162.46	$ 164.98	$ 2.52	1.55%
		Employee/Spouse - FOUR TIER	$ 119.05	$ 122.59	$ 3.54	2.97%	$ 122.62	$ 124.51	$ 1.89	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 116.07	$ 119.52	$ 3.45	2.97%	$ 119.54	$ 121.40	$ 1.86	1.56%
		Family - FOUR TIER	$ 172.61	$ 177.75	$ 5.14	2.98%	$ 177.78	$ 180.54	$ 2.76	1.55%
HD	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)								
		Individual - ALL TIERS	$ 57.85	$ 59.57	$ 1.72	2.97%	$ 59.59	$ 60.50	$ 0.91	1.53%
		Family - TWO TIER	$ 150.41	$ 154.88	$ 4.47	2.97%	$ 154.92	$ 157.31	$ 2.39	1.54%
		Double - THREE TIER	$ 115.70	$ 119.13	$ 3.43	2.96%	$ 119.17	$ 121.01	$ 1.84	1.54%
		Family - THREE TIER	$ 153.30	$ 157.85	$ 4.55	2.97%	$ 157.90	$ 160.33	$ 2.43	1.54%
		Employee/Spouse - FOUR TIER	$ 115.70	$ 119.13	$ 3.43	2.96%	$ 119.17	$ 121.01	$ 1.84	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 112.80	$ 116.16	$ 3.36	2.98%	$ 116.18	$ 117.98	$ 1.80	1.55%
		Family - FOUR TIER	$ 167.76	$ 172.75	$ 4.99	2.97%	$ 172.79	$ 175.46	$ 2.67	1.55%
HD	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)								
		Individual - ALL TIERS	$ 48.25	$ 49.68	$ 1.43	2.96%	$ 49.69	$ 50.46	$ 0.77	1.55%
		Family - TWO TIER	$ 125.43	$ 129.17	$ 3.74	2.98%	$ 129.20	$ 131.20	$ 2.00	1.55%
		Double - THREE TIER	$ 96.49	$ 99.37	$ 2.88	2.98%	$ 99.38	$ 100.93	$ 1.55	1.56%
		Family - THREE TIER	$ 127.85	$ 131.66	$ 3.81	2.98%	$ 131.69	$ 133.73	$ 2.04	1.55%
		Employee/Spouse - FOUR TIER	$ 96.49	$ 99.37	$ 2.88	2.98%	$ 99.38	$ 100.93	$ 1.55	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 94.07	$ 96.88	$ 2.81	2.99%	$ 96.90	$ 98.40	$ 1.50	1.55%
		Family - FOUR TIER	$ 139.91	$ 144.08	$ 4.17	2.98%	$ 144.10	$ 146.34	$ 2.24	1.55%
HD	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)								
		Individual - ALL TIERS	$ 41.95	$ 43.20	$ 1.25	2.98%	$ 43.21	$ 43.88	$ 0.67	1.55%
		Family - TWO TIER	$ 109.05	$ 112.33	$ 3.28	3.01%	$ 112.33	$ 114.09	$ 1.76	1.57%
		Double - THREE TIER	$ 83.89	$ 86.40	$ 2.51	2.99%	$ 86.40	$ 87.76	$ 1.36	1.57%
		Family - THREE TIER	$ 111.15	$ 114.49	$ 3.34	3.00%	$ 114.49	$ 116.28	$ 1.79	1.56%
		Employee/Spouse - FOUR TIER	$ 83.89	$ 86.40	$ 2.51	2.99%	$ 86.40	$ 87.76	$ 1.36	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 81.79	$ 84.24	$ 2.45	3.00%	$ 84.24	$ 85.57	$ 1.33	1.58%
		Family - FOUR TIER	$ 121.64	$ 125.29	$ 3.65	3.00%	$ 125.29	$ 127.25	$ 1.96	1.56%
HD	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)								
		Individual - ALL TIERS	$ 39.77	$ 40.96	$ 1.19	2.99%	$ 40.96	$ 41.60	$ 0.64	1.56%
		Family - TWO TIER	$ 103.40	$ 106.50	$ 3.10	3.00%	$ 106.50	$ 108.17	$ 1.67	1.57%
		Double - THREE TIER	$ 79.54	$ 81.92	$ 2.38	2.99%	$ 81.92	$ 83.21	$ 1.29	1.57%
		Family - THREE TIER	$ 105.39	$ 108.54	$ 3.15	2.99%	$ 108.55	$ 110.25	$ 1.70	1.57%
		Employee/Spouse - FOUR TIER	$ 79.54	$ 81.92	$ 2.38	2.99%	$ 81.92	$ 83.21	$ 1.29	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 77.54	$ 79.87	$ 2.33	3.00%	$ 79.88	$ 81.13	$ 1.25	1.56%
		Family - FOUR TIER	$ 115.33	$ 118.78	$ 3.45	2.99%	$ 118.79	$ 120.65	$ 1.86	1.57%
HD	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)								
		Individual - ALL TIERS	$ 70.51	$ 72.61	$ 2.10	2.98%	$ 72.63	$ 73.75	$ 1.12	1.54%
		Family - TWO TIER	$ 183.34	$ 188.79	$ 5.45	2.97%	$ 188.83	$ 191.75	$ 2.92	1.55%
		Double - THREE TIER	$ 141.03	$ 145.22	$ 4.19	2.97%	$ 145.26	$ 147.50	$ 2.24	1.54%
		Family - THREE TIER	$ 186.86	$ 192.42	$ 5.56	2.98%	$ 192.47	$ 195.44	$ 2.97	1.54%
		Employee/Spouse - FOUR TIER	$ 141.03	$ 145.22	$ 4.19	2.97%	$ 145.26	$ 147.50	$ 2.24	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 137.50	$ 141.59	$ 4.09	2.97%	$ 141.62	$ 143.81	$ 2.19	1.55%
		Family - FOUR TIER	$ 204.48	$ 210.57	$ 6.09	2.98%	$ 210.62	$ 213.88	$ 3.26	1.55%
HD	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)								
		Individual - ALL TIERS	$ 69.77	$ 71.85	$ 2.08	2.98%	$ 71.87	$ 72.98	$ 1.11	1.54%
		Family - TWO TIER	$ 181.40	$ 186.80	$ 5.40	2.98%	$ 186.84	$ 189.74	$ 2.90	1.55%
		Double - THREE TIER	$ 139.54	$ 143.69	$ 4.15	2.97%	$ 143.72	$ 145.95	$ 2.23	1.55%
		Family - THREE TIER	$ 184.88	$ 190.39	$ 5.51	2.98%	$ 190.43	$ 193.38	$ 2.95	1.55%
		Employee/Spouse - FOUR TIER	$ 139.54	$ 143.69	$ 4.15	2.97%	$ 143.72	$ 145.95	$ 2.23	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 136.05	$ 140.10	$ 4.05	2.98%	$ 140.13	$ 142.30	$ 2.17	1.55%
		Family - FOUR TIER	$ 202.33	$ 208.36	$ 6.03	2.98%	$ 208.40	$ 211.63	$ 3.23	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)								
		Individual - ALL TIERS	$ 67.73	$ 73.70	$ 5.97	8.81%	$ 69.17	$ 74.85	$ 5.68	8.21%
		Family - TWO TIER	$ 176.11	$ 191.61	$ 15.50	8.80%	$ 179.84	$ 194.62	$ 14.78	8.22%
		Double - THREE TIER	$ 135.47	$ 147.39	$ 11.92	8.80%	$ 138.34	$ 149.71	$ 11.37	8.22%
		Family - THREE TIER	$ 179.50	$ 195.30	$ 15.80	8.80%	$ 183.30	$ 198.36	$ 15.06	8.22%
		Employee/Spouse - FOUR TIER	$ 135.47	$ 147.39	$ 11.92	8.80%	$ 138.34	$ 149.71	$ 11.37	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 132.08	$ 143.71	$ 11.63	8.81%	$ 134.88	$ 145.97	$ 11.09	8.22%
		Family - FOUR TIER	$ 196.43	$ 213.72	$ 17.29	8.80%	$ 200.60	$ 217.08	$ 16.48	8.22%
HD	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)								
		Individual - ALL TIERS	$ 62.66	$ 68.17	$ 5.51	8.79%	$ 63.99	$ 69.24	$ 5.25	8.20%
		Family - TWO TIER	$ 162.92	$ 177.25	$ 14.33	8.80%	$ 166.37	$ 180.04	$ 13.67	8.22%
		Double - THREE TIER	$ 125.33	$ 136.35	$ 11.02	8.79%	$ 127.98	$ 138.49	$ 10.51	8.21%
		Family - THREE TIER	$ 166.06	$ 180.66	$ 14.60	8.79%	$ 169.57	$ 183.50	$ 13.93	8.21%
		Employee/Spouse - FOUR TIER	$ 125.33	$ 136.35	$ 11.02	8.79%	$ 127.98	$ 138.49	$ 10.51	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 122.19	$ 132.94	$ 10.75	8.80%	$ 124.78	$ 135.03	$ 10.25	8.21%
		Family - FOUR TIER	$ 181.71	$ 197.71	$ 16.00	8.81%	$ 185.57	$ 200.81	$ 15.24	8.21%
HD	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)								
		Individual - ALL TIERS	$ 58.12	$ 63.23	$ 5.11	8.79%	$ 59.35	$ 64.23	$ 4.88	8.22%
		Family - TWO TIER	$ 151.12	$ 164.41	$ 13.29	8.79%	$ 154.32	$ 166.99	$ 12.67	8.21%
		Double - THREE TIER	$ 116.24	$ 126.47	$ 10.23	8.80%	$ 118.71	$ 128.45	$ 9.74	8.20%
		Family - THREE TIER	$ 154.02	$ 167.57	$ 13.55	8.80%	$ 157.28	$ 170.20	$ 12.92	8.21%
		Employee/Spouse - FOUR TIER	$ 116.24	$ 126.47	$ 10.23	8.80%	$ 118.71	$ 128.45	$ 9.74	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 113.33	$ 123.30	$ 9.97	8.80%	$ 115.74	$ 125.24	$ 9.50	8.21%
		Family - FOUR TIER	$ 168.56	$ 183.38	$ 14.82	8.79%	$ 172.13	$ 186.25	$ 14.12	8.20%
HD	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)								
		Individual - ALL TIERS	$ 56.49	$ 61.45	$ 4.96	8.78%	$ 57.69	$ 62.42	$ 4.73	8.20%
		Family - TWO TIER	$ 146.89	$ 159.78	$ 12.89	8.78%	$ 149.99	$ 162.28	$ 12.29	8.19%
		Double - THREE TIER	$ 112.99	$ 122.90	$ 9.91	8.77%	$ 115.38	$ 124.83	$ 9.45	8.19%
		Family - THREE TIER	$ 149.71	$ 162.85	$ 13.14	8.78%	$ 152.89	$ 165.41	$ 12.52	8.19%
		Employee/Spouse - FOUR TIER	$ 112.99	$ 122.90	$ 9.91	8.77%	$ 115.38	$ 124.83	$ 9.45	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 110.17	$ 119.83	$ 9.66	8.77%	$ 112.50	$ 121.71	$ 9.21	8.19%
		Family - FOUR TIER	$ 163.83	$ 178.21	$ 14.38	8.78%	$ 167.31	$ 181.01	$ 13.70	8.19%
HD	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)								
		Individual - ALL TIERS	$ 47.12	$ 51.25	$ 4.13	8.76%	$ 48.11	$ 52.06	$ 3.95	8.21%
		Family - TWO TIER	$ 122.49	$ 133.26	$ 10.77	8.79%	$ 125.08	$ 135.35	$ 10.27	8.21%
		Double - THREE TIER	$ 94.22	$ 102.51	$ 8.29	8.80%	$ 96.22	$ 104.12	$ 7.90	8.21%
		Family - THREE TIER	$ 124.84	$ 135.83	$ 10.99	8.80%	$ 127.49	$ 137.96	$ 10.47	8.21%
		Employee/Spouse - FOUR TIER	$ 94.22	$ 102.51	$ 8.29	8.80%	$ 96.22	$ 104.12	$ 7.90	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 91.87	$ 99.95	$ 8.08	8.80%	$ 93.82	$ 101.52	$ 7.70	8.21%
		Family - FOUR TIER	$ 136.62	$ 148.64	$ 12.02	8.80%	$ 139.51	$ 150.97	$ 11.46	8.21%
HD	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)								
		Individual - ALL TIERS	$ 40.96	$ 44.57	$ 3.61	8.81%	$ 41.83	$ 45.27	$ 3.44	8.22%
		Family - TWO TIER	$ 106.51	$ 115.88	$ 9.37	8.80%	$ 108.77	$ 117.70	$ 8.93	8.21%
		Double - THREE TIER	$ 81.93	$ 89.14	$ 7.21	8.80%	$ 83.67	$ 90.54	$ 6.87	8.21%
		Family - THREE TIER	$ 108.56	$ 118.11	$ 9.55	8.80%	$ 110.86	$ 119.96	$ 9.10	8.21%
		Employee/Spouse - FOUR TIER	$ 81.93	$ 89.14	$ 7.21	8.80%	$ 83.67	$ 90.54	$ 6.87	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 79.88	$ 86.91	$ 7.03	8.80%	$ 81.57	$ 88.27	$ 6.70	8.21%
		Family - FOUR TIER	$ 118.79	$ 129.25	$ 10.46	8.81%	$ 121.31	$ 131.28	$ 9.97	8.22%
HD	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)								
		Individual - ALL TIERS	$ 38.83	$ 42.26	$ 3.43	8.83%	$ 39.66	$ 42.92	$ 3.26	8.22%
		Family - TWO TIER	$ 100.97	$ 109.87	$ 8.90	8.81%	$ 103.11	$ 111.59	$ 8.48	8.22%
		Double - THREE TIER	$ 77.67	$ 84.51	$ 6.84	8.81%	$ 79.31	$ 85.84	$ 6.53	8.23%
		Family - THREE TIER	$ 102.91	$ 111.98	$ 9.07	8.81%	$ 105.09	$ 113.74	$ 8.65	8.23%
		Employee/Spouse - FOUR TIER	$ 77.67	$ 84.51	$ 6.84	8.81%	$ 79.31	$ 85.84	$ 6.53	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 75.72	$ 82.40	$ 6.68	8.82%	$ 77.33	$ 83.69	$ 6.36	8.22%
		Family - FOUR TIER	$ 112.62	$ 122.54	$ 9.92	8.81%	$ 115.01	$ 124.47	$ 9.46	8.23%
HD	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)								
		Individual - ALL TIERS	$ 68.86	$ 74.91	$ 6.05	8.79%	$ 70.32	$ 76.08	$ 5.76	8.19%
		Family - TWO TIER	$ 179.03	$ 194.76	$ 15.73	8.79%	$ 182.83	$ 197.82	$ 14.99	8.20%
		Double - THREE TIER	$ 137.71	$ 149.82	$ 12.11	8.79%	$ 140.64	$ 152.17	$ 11.53	8.20%
		Family - THREE TIER	$ 182.48	$ 198.51	$ 16.03	8.78%	$ 186.34	$ 201.62	$ 15.28	8.20%
		Employee/Spouse - FOUR TIER	$ 137.71	$ 149.82	$ 12.11	8.79%	$ 140.64	$ 152.17	$ 11.53	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 134.27	$ 146.07	$ 11.80	8.79%	$ 137.12	$ 148.36	$ 11.24	8.20%
		Family - FOUR TIER	$ 199.69	$ 217.23	$ 17.54	8.78%	$ 203.92	$ 220.64	$ 16.72	8.20%
HD	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)								
		Individual - ALL TIERS	$ 68.14	$ 74.12	$ 5.98	8.78%	$ 69.58	$ 75.28	$ 5.70	8.19%
		Family - TWO TIER	$ 177.16	$ 192.71	$ 15.55	8.78%	$ 180.91	$ 195.74	$ 14.83	8.20%
		Double - THREE TIER	$ 136.27	$ 148.24	$ 11.97	8.78%	$ 139.17	$ 150.57	$ 11.40	8.19%
		Family - THREE TIER	$ 180.56	$ 196.42	$ 15.86	8.78%	$ 184.38	$ 199.50	$ 15.12	8.20%
		Employee/Spouse - FOUR TIER	$ 136.27	$ 148.24	$ 11.97	8.78%	$ 139.17	$ 150.57	$ 11.40	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 132.86	$ 144.54	$ 11.68	8.79%	$ 135.68	$ 146.80	$ 11.12	8.20%
		Family - FOUR TIER	$ 197.60	$ 214.95	$ 17.35	8.78%	$ 201.78	$ 218.33	$ 16.55	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)								
		Individual - ALL TIERS	$ 66.24	$ 68.21	$ 1.97	2.97%	$ 68.23	$ 69.28	$ 1.05	1.54%
		Family - TWO TIER	$ 172.22	$ 177.34	$ 5.12	2.97%	$ 177.39	$ 180.12	$ 2.73	1.54%
		Double - THREE TIER	$ 132.48	$ 136.42	$ 3.94	2.97%	$ 136.45	$ 138.56	$ 2.11	1.55%
		Family - THREE TIER	$ 175.54	$ 180.75	$ 5.21	2.97%	$ 180.80	$ 183.59	$ 2.79	1.54%
		Employee/Spouse - FOUR TIER	$ 132.48	$ 136.42	$ 3.94	2.97%	$ 136.45	$ 138.56	$ 2.11	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.16	$ 133.01	$ 3.85	2.98%	$ 133.04	$ 135.09	$ 2.05	1.54%
		Family - FOUR TIER	$ 192.10	$ 197.80	$ 5.70	2.97%	$ 197.86	$ 200.91	$ 3.05	1.54%
HD	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)								
		Individual - ALL TIERS	$ 61.57	$ 63.39	$ 1.82	2.96%	$ 63.41	$ 64.39	$ 0.98	1.55%
		Family - TWO TIER	$ 160.08	$ 164.83	$ 4.75	2.97%	$ 164.88	$ 167.41	$ 2.53	1.53%
		Double - THREE TIER	$ 123.14	$ 126.79	$ 3.65	2.96%	$ 126.83	$ 128.78	$ 1.95	1.54%
		Family - THREE TIER	$ 163.15	$ 168.00	$ 4.85	2.97%	$ 168.05	$ 170.63	$ 2.58	1.54%
		Employee/Spouse - FOUR TIER	$ 123.14	$ 126.79	$ 3.65	2.96%	$ 126.83	$ 128.78	$ 1.95	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 120.06	$ 123.62	$ 3.56	2.97%	$ 123.66	$ 125.56	$ 1.90	1.54%
		Family - FOUR TIER	$ 178.55	$ 183.84	$ 5.29	2.96%	$ 183.91	$ 186.73	$ 2.82	1.53%
HD	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)								
		Individual - ALL TIERS	$ 57.41	$ 59.13	$ 1.72	3.00%	$ 59.14	$ 60.06	$ 0.92	1.56%
		Family - TWO TIER	$ 149.27	$ 153.75	$ 4.48	3.00%	$ 153.75	$ 156.16	$ 2.41	1.57%
		Double - THREE TIER	$ 114.83	$ 118.27	$ 3.44	3.00%	$ 118.27	$ 120.12	$ 1.85	1.56%
		Family - THREE TIER	$ 152.14	$ 156.70	$ 4.56	3.00%	$ 156.71	$ 159.16	$ 2.45	1.56%
		Employee/Spouse - FOUR TIER	$ 114.83	$ 118.27	$ 3.44	3.00%	$ 118.27	$ 120.12	$ 1.85	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 111.96	$ 115.31	$ 3.35	2.99%	$ 115.32	$ 117.12	$ 1.80	1.56%
		Family - FOUR TIER	$ 166.50	$ 171.49	$ 4.99	3.00%	$ 171.50	$ 174.18	$ 2.68	1.56%
HD	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)								
		Individual - ALL TIERS	$ 55.90	$ 57.56	$ 1.66	2.97%	$ 57.57	$ 58.46	$ 0.89	1.55%
		Family - TWO TIER	$ 145.34	$ 149.66	$ 4.32	2.97%	$ 149.70	$ 152.01	$ 2.31	1.54%
		Double - THREE TIER	$ 111.80	$ 115.12	$ 3.32	2.97%	$ 115.16	$ 116.93	$ 1.77	1.54%
		Family - THREE TIER	$ 148.13	$ 152.53	$ 4.40	2.97%	$ 152.58	$ 154.93	$ 2.35	1.54%
		Employee/Spouse - FOUR TIER	$ 111.80	$ 115.12	$ 3.32	2.97%	$ 115.16	$ 116.93	$ 1.77	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 109.00	$ 112.24	$ 3.24	2.97%	$ 112.28	$ 114.00	$ 1.72	1.53%
		Family - FOUR TIER	$ 162.10	$ 166.92	$ 4.82	2.97%	$ 166.98	$ 169.54	$ 2.56	1.53%
HD	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)								
		Individual - ALL TIERS	$ 46.96	$ 48.34	$ 1.38	2.94%	$ 48.37	$ 49.10	$ 0.73	1.51%
		Family - TWO TIER	$ 122.08	$ 125.69	$ 3.61	2.96%	$ 125.74	$ 127.67	$ 1.93	1.53%
		Double - THREE TIER	$ 93.90	$ 96.69	$ 2.79	2.97%	$ 96.72	$ 98.21	$ 1.49	1.54%
		Family - THREE TIER	$ 124.43	$ 128.11	$ 3.68	2.96%	$ 128.16	$ 130.12	$ 1.96	1.53%
		Employee/Spouse - FOUR TIER	$ 93.90	$ 96.69	$ 2.79	2.97%	$ 96.72	$ 98.21	$ 1.49	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 91.56	$ 94.27	$ 2.71	2.96%	$ 94.31	$ 95.75	$ 1.44	1.53%
		Family - FOUR TIER	$ 136.17	$ 140.20	$ 4.03	2.96%	$ 140.25	$ 142.40	$ 2.15	1.53%
HD	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)								
		Individual - ALL TIERS	$ 40.98	$ 42.20	$ 1.22	2.98%	$ 42.21	$ 42.87	$ 0.66	1.56%
		Family - TWO TIER	$ 106.56	$ 109.73	$ 3.17	2.97%	$ 109.75	$ 111.45	$ 1.70	1.55%
		Double - THREE TIER	$ 81.97	$ 84.41	$ 2.44	2.98%	$ 84.43	$ 85.73	$ 1.30	1.54%
		Family - THREE TIER	$ 108.61	$ 111.84	$ 3.23	2.97%	$ 111.86	$ 113.60	$ 1.74	1.56%
		Employee/Spouse - FOUR TIER	$ 81.97	$ 84.41	$ 2.44	2.98%	$ 84.43	$ 85.73	$ 1.30	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 79.92	$ 82.30	$ 2.38	2.98%	$ 82.31	$ 83.59	$ 1.28	1.56%
		Family - FOUR TIER	$ 118.85	$ 122.39	$ 3.54	2.98%	$ 122.43	$ 124.31	$ 1.88	1.54%
HD	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)								
		Individual - ALL TIERS	$ 38.89	$ 40.06	$ 1.17	3.01%	$ 40.06	$ 40.68	$ 0.62	1.55%
		Family - TWO TIER	$ 101.12	$ 104.15	$ 3.03	3.00%	$ 104.15	$ 105.78	$ 1.63	1.57%
		Double - THREE TIER	$ 77.78	$ 80.11	$ 2.33	3.00%	$ 80.11	$ 81.37	$ 1.26	1.57%
		Family - THREE TIER	$ 103.06	$ 106.15	$ 3.09	3.00%	$ 106.15	$ 107.81	$ 1.66	1.56%
		Employee/Spouse - FOUR TIER	$ 77.78	$ 80.11	$ 2.33	3.00%	$ 80.11	$ 81.37	$ 1.26	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 75.84	$ 78.11	$ 2.27	2.99%	$ 78.11	$ 79.34	$ 1.23	1.57%
		Family - FOUR TIER	$ 112.78	$ 116.16	$ 3.38	3.00%	$ 116.16	$ 117.99	$ 1.83	1.58%
HD	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)								
		Individual - ALL TIERS	$ 77.31	$ 79.62	$ 2.31	2.99%	$ 79.63	$ 80.87	$ 1.24	1.56%
		Family - TWO TIER	$ 201.02	$ 207.01	$ 5.99	2.98%	$ 207.05	$ 210.26	$ 3.21	1.55%
		Double - THREE TIER	$ 154.63	$ 159.24	$ 4.61	2.98%	$ 159.27	$ 161.74	$ 2.47	1.55%
		Family - THREE TIER	$ 204.89	$ 210.99	$ 6.10	2.98%	$ 211.03	$ 214.30	$ 3.27	1.55%
		Employee/Spouse - FOUR TIER	$ 154.63	$ 159.24	$ 4.61	2.98%	$ 159.27	$ 161.74	$ 2.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 150.77	$ 155.26	$ 4.49	2.98%	$ 155.29	$ 157.69	$ 2.40	1.55%
		Family - FOUR TIER	$ 224.21	$ 230.89	$ 6.68	2.98%	$ 230.94	$ 234.52	$ 3.58	1.55%
HD	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)								
		Individual - ALL TIERS	$ 76.44	$ 78.73	$ 2.29	3.00%	$ 78.73	$ 79.96	$ 1.23	1.56%
		Family - TWO TIER	$ 198.74	$ 204.69	$ 5.95	2.99%	$ 204.71	$ 207.90	$ 3.19	1.56%
		Double - THREE TIER	$ 152.88	$ 157.45	$ 4.57	2.99%	$ 157.46	$ 159.93	$ 2.47	1.57%
		Family - THREE TIER	$ 202.57	$ 208.63	$ 6.06	2.99%	$ 208.64	$ 211.90	$ 3.26	1.56%
		Employee/Spouse - FOUR TIER	$ 152.88	$ 157.45	$ 4.57	2.99%	$ 157.46	$ 159.93	$ 2.47	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 149.05	$ 153.52	$ 4.47	3.00%	$ 153.52	$ 155.93	$ 2.41	1.57%
		Family - FOUR TIER	$ 221.67	$ 228.31	$ 6.64	3.00%	$ 228.32	$ 231.89	$ 3.57	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)								
		Individual - ALL TIERS	$ 64.69	$ 70.37	$ 5.68	8.78%	$ 66.06	$ 71.47	$ 5.41	8.19%
		Family - TWO TIER	$ 168.20	$ 182.95	$ 14.75	8.77%	$ 171.77	$ 185.82	$ 14.05	8.18%
		Double - THREE TIER	$ 129.39	$ 140.73	$ 11.34	8.76%	$ 132.12	$ 142.94	$ 10.82	8.19%
		Family - THREE TIER	$ 171.43	$ 186.47	$ 15.04	8.77%	$ 175.06	$ 189.40	$ 14.34	8.19%
		Employee/Spouse - FOUR TIER	$ 129.39	$ 140.73	$ 11.34	8.76%	$ 132.12	$ 142.94	$ 10.82	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 126.14	$ 137.21	$ 11.07	8.78%	$ 128.82	$ 139.37	$ 10.55	8.19%
		Family - FOUR TIER	$ 187.61	$ 204.06	$ 16.45	8.77%	$ 191.58	$ 207.27	$ 15.69	8.19%
HD	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)								
		Individual - ALL TIERS	$ 60.12	$ 65.40	$ 5.28	8.78%	$ 61.40	$ 66.43	$ 5.03	8.19%
		Family - TWO TIER	$ 156.31	$ 170.04	$ 13.73	8.78%	$ 159.62	$ 172.71	$ 13.09	8.20%
		Double - THREE TIER	$ 120.24	$ 130.80	$ 10.56	8.78%	$ 122.79	$ 132.86	$ 10.07	8.20%
		Family - THREE TIER	$ 159.32	$ 173.31	$ 13.99	8.78%	$ 162.70	$ 176.03	$ 13.33	8.19%
		Employee/Spouse - FOUR TIER	$ 120.24	$ 130.80	$ 10.56	8.78%	$ 122.79	$ 132.86	$ 10.07	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 117.23	$ 127.53	$ 10.30	8.79%	$ 119.72	$ 129.53	$ 9.81	8.19%
		Family - FOUR TIER	$ 174.35	$ 189.66	$ 15.31	8.78%	$ 178.05	$ 192.64	$ 14.59	8.19%
HD	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)								
		Individual - ALL TIERS	$ 56.07	$ 61.00	$ 4.93	8.79%	$ 57.26	$ 61.96	$ 4.70	8.21%
		Family - TWO TIER	$ 145.79	$ 158.61	$ 12.82	8.79%	$ 148.88	$ 161.10	$ 12.22	8.21%
		Double - THREE TIER	$ 112.15	$ 122.01	$ 9.86	8.79%	$ 114.52	$ 123.92	$ 9.40	8.21%
		Family - THREE TIER	$ 148.59	$ 161.66	$ 13.07	8.80%	$ 151.74	$ 164.20	$ 12.46	8.21%
		Employee/Spouse - FOUR TIER	$ 112.15	$ 122.01	$ 9.86	8.79%	$ 114.52	$ 123.92	$ 9.40	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 109.34	$ 118.96	$ 9.62	8.80%	$ 111.66	$ 120.83	$ 9.17	8.21%
		Family - FOUR TIER	$ 162.61	$ 176.91	$ 14.30	8.79%	$ 166.06	$ 179.69	$ 13.63	8.21%
HD	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)								
		Individual - ALL TIERS	$ 54.59	$ 59.38	$ 4.79	8.77%	$ 55.74	$ 60.31	$ 4.57	8.20%
		Family - TWO TIER	$ 141.92	$ 154.39	$ 12.47	8.79%	$ 144.93	$ 156.82	$ 11.89	8.20%
		Double - THREE TIER	$ 109.17	$ 118.76	$ 9.59	8.78%	$ 111.48	$ 120.63	$ 9.15	8.21%
		Family - THREE TIER	$ 144.65	$ 157.36	$ 12.71	8.79%	$ 147.72	$ 159.83	$ 12.11	8.20%
		Employee/Spouse - FOUR TIER	$ 109.17	$ 118.76	$ 9.59	8.78%	$ 111.48	$ 120.63	$ 9.15	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 106.44	$ 115.79	$ 9.35	8.78%	$ 108.69	$ 117.61	$ 8.92	8.21%
		Family - FOUR TIER	$ 158.30	$ 172.21	$ 13.91	8.79%	$ 161.65	$ 174.91	$ 13.26	8.20%
HD	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)								
		Individual - ALL TIERS	$ 45.86	$ 49.87	$ 4.01	8.74%	$ 46.83	$ 50.66	$ 3.83	8.18%
		Family - TWO TIER	$ 119.23	$ 129.67	$ 10.44	8.76%	$ 121.76	$ 131.71	$ 9.95	8.17%
		Double - THREE TIER	$ 91.71	$ 99.75	$ 8.04	8.77%	$ 93.66	$ 101.31	$ 7.65	8.17%
		Family - THREE TIER	$ 121.51	$ 132.17	$ 10.66	8.77%	$ 124.10	$ 134.24	$ 10.14	8.17%
		Employee/Spouse - FOUR TIER	$ 91.71	$ 99.75	$ 8.04	8.77%	$ 93.66	$ 101.31	$ 7.65	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 89.42	$ 97.25	$ 7.83	8.76%	$ 91.32	$ 98.78	$ 7.46	8.17%
		Family - FOUR TIER	$ 132.98	$ 144.63	$ 11.65	8.76%	$ 135.81	$ 146.91	$ 11.10	8.17%
HD	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)								
		Individual - ALL TIERS	$ 40.02	$ 43.54	$ 3.52	8.80%	$ 40.86	$ 44.22	$ 3.36	8.22%
		Family - TWO TIER	$ 104.05	$ 113.20	$ 9.15	8.79%	$ 106.26	$ 114.98	$ 8.72	8.21%
		Double - THREE TIER	$ 80.03	$ 87.08	$ 7.05	8.81%	$ 81.74	$ 88.45	$ 6.71	8.21%
		Family - THREE TIER	$ 106.06	$ 115.38	$ 9.32	8.79%	$ 108.30	$ 117.19	$ 8.89	8.21%
		Employee/Spouse - FOUR TIER	$ 80.03	$ 87.08	$ 7.05	8.81%	$ 81.74	$ 88.45	$ 6.71	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 78.04	$ 84.90	$ 6.86	8.79%	$ 79.70	$ 86.24	$ 6.54	8.21%
		Family - FOUR TIER	$ 116.06	$ 126.27	$ 10.21	8.80%	$ 118.52	$ 128.25	$ 9.73	8.21%
HD	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)								
		Individual - ALL TIERS	$ 37.98	$ 41.32	$ 3.34	8.79%	$ 38.79	$ 41.97	$ 3.18	8.20%
		Family - TWO TIER	$ 98.75	$ 107.44	$ 8.69	8.80%	$ 100.84	$ 109.13	$ 8.29	8.22%
		Double - THREE TIER	$ 75.97	$ 82.65	$ 6.68	8.79%	$ 77.58	$ 83.94	$ 6.36	8.20%
		Family - THREE TIER	$ 100.65	$ 109.51	$ 8.86	8.80%	$ 102.78	$ 111.23	$ 8.45	8.22%
		Employee/Spouse - FOUR TIER	$ 75.97	$ 82.65	$ 6.68	8.79%	$ 77.58	$ 83.94	$ 6.36	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 74.06	$ 80.58	$ 6.52	8.80%	$ 75.63	$ 81.85	$ 6.22	8.22%
		Family - FOUR TIER	$ 110.15	$ 119.84	$ 9.69	8.80%	$ 112.48	$ 121.72	$ 9.24	8.21%
HD	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)								
		Individual - ALL TIERS	$ 75.50	$ 82.14	$ 6.64	8.79%	$ 77.10	$ 83.43	$ 6.33	8.21%
		Family - TWO TIER	$ 196.29	$ 213.56	$ 17.27	8.80%	$ 200.46	$ 216.91	$ 16.45	8.21%
		Double - THREE TIER	$ 151.00	$ 164.28	$ 13.28	8.79%	$ 154.20	$ 166.86	$ 12.66	8.21%
		Family - THREE TIER	$ 200.08	$ 217.67	$ 17.59	8.79%	$ 204.31	$ 221.08	$ 16.77	8.21%
		Employee/Spouse - FOUR TIER	$ 151.00	$ 164.28	$ 13.28	8.79%	$ 154.20	$ 166.86	$ 12.66	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 147.23	$ 160.17	$ 12.94	8.79%	$ 150.34	$ 162.68	$ 12.34	8.21%
		Family - FOUR TIER	$ 218.95	$ 238.20	$ 19.25	8.79%	$ 223.59	$ 241.94	$ 18.35	8.21%
HD	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)								
		Individual - ALL TIERS	$ 74.64	$ 81.22	$ 6.58	8.82%	$ 76.23	$ 82.49	$ 6.26	8.21%
		Family - TWO TIER	$ 194.08	$ 211.17	$ 17.09	8.81%	$ 198.19	$ 214.48	$ 16.29	8.22%
		Double - THREE TIER	$ 149.29	$ 162.44	$ 13.15	8.81%	$ 152.45	$ 164.99	$ 12.54	8.23%
		Family - THREE TIER	$ 197.81	$ 215.23	$ 17.42	8.81%	$ 202.00	$ 218.61	$ 16.61	8.22%
		Employee/Spouse - FOUR TIER	$ 149.29	$ 162.44	$ 13.15	8.81%	$ 152.45	$ 164.99	$ 12.54	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 145.55	$ 158.38	$ 12.83	8.81%	$ 148.65	$ 160.86	$ 12.21	8.21%
		Family - FOUR TIER	$ 216.47	$ 235.53	$ 19.06	8.80%	$ 221.06	$ 239.23	$ 18.17	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)								
		Individual - ALL TIERS	$ 72.08	$ 74.23	$ 2.15	2.98%	$ 74.24	$ 75.40	$ 1.16	1.56%
		Family - TWO TIER	$ 187.40	$ 193.00	$ 5.60	2.99%	$ 193.03	$ 196.03	$ 3.00	1.55%
		Double - THREE TIER	$ 144.16	$ 148.46	$ 4.30	2.98%	$ 148.49	$ 150.79	$ 2.30	1.55%
		Family - THREE TIER	$ 191.01	$ 196.71	$ 5.70	2.98%	$ 196.74	$ 199.80	$ 3.06	1.56%
		Employee/Spouse - FOUR TIER	$ 144.16	$ 148.46	$ 4.30	2.98%	$ 148.49	$ 150.79	$ 2.30	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 140.55	$ 144.75	$ 4.20	2.99%	$ 144.77	$ 147.02	$ 2.25	1.55%
		Family - FOUR TIER	$ 209.03	$ 215.27	$ 6.24	2.99%	$ 215.30	$ 218.65	$ 3.35	1.56%
HD	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)								
		Individual - ALL TIERS	$ 66.28	$ 68.27	$ 1.99	3.00%	$ 68.27	$ 69.34	$ 1.07	1.57%
		Family - TWO TIER	$ 172.34	$ 177.49	$ 5.15	2.99%	$ 177.51	$ 180.28	$ 2.77	1.56%
		Double - THREE TIER	$ 132.56	$ 136.53	$ 3.97	2.99%	$ 136.55	$ 138.68	$ 2.13	1.56%
		Family - THREE TIER	$ 175.65	$ 180.91	$ 5.26	2.99%	$ 180.92	$ 183.75	$ 2.83	1.56%
		Employee/Spouse - FOUR TIER	$ 132.56	$ 136.53	$ 3.97	2.99%	$ 136.55	$ 138.68	$ 2.13	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 129.26	$ 133.12	$ 3.86	2.99%	$ 133.14	$ 135.21	$ 2.07	1.55%
		Family - FOUR TIER	$ 192.23	$ 197.97	$ 5.74	2.99%	$ 197.99	$ 201.08	$ 3.09	1.56%
HD	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)								
		Individual - ALL TIERS	$ 61.11	$ 62.92	$ 1.81	2.96%	$ 62.94	$ 63.91	$ 0.97	1.54%
		Family - TWO TIER	$ 158.88	$ 163.60	$ 4.72	2.97%	$ 163.65	$ 166.17	$ 2.52	1.54%
		Double - THREE TIER	$ 122.22	$ 125.85	$ 3.63	2.97%	$ 125.89	$ 127.83	$ 1.94	1.54%
		Family - THREE TIER	$ 161.94	$ 166.75	$ 4.81	2.97%	$ 166.80	$ 169.37	$ 2.57	1.54%
		Employee/Spouse - FOUR TIER	$ 122.22	$ 125.85	$ 3.63	2.97%	$ 125.89	$ 127.83	$ 1.94	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 119.16	$ 122.70	$ 3.54	2.97%	$ 122.74	$ 124.63	$ 1.89	1.54%
		Family - FOUR TIER	$ 177.22	$ 182.48	$ 5.26	2.97%	$ 182.53	$ 185.35	$ 2.82	1.54%
HD	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)								
		Individual - ALL TIERS	$ 59.28	$ 61.05	$ 1.77	2.99%	$ 61.06	$ 62.01	$ 0.95	1.56%
		Family - TWO TIER	$ 154.13	$ 158.72	$ 4.59	2.98%	$ 158.74	$ 161.21	$ 2.47	1.56%
		Double - THREE TIER	$ 118.56	$ 122.09	$ 3.53	2.98%	$ 122.12	$ 124.01	$ 1.89	1.55%
		Family - THREE TIER	$ 157.08	$ 161.77	$ 4.69	2.99%	$ 161.80	$ 164.31	$ 2.51	1.55%
		Employee/Spouse - FOUR TIER	$ 118.56	$ 122.09	$ 3.53	2.98%	$ 122.12	$ 124.01	$ 1.89	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 115.59	$ 119.04	$ 3.45	2.98%	$ 119.06	$ 120.91	$ 1.85	1.55%
		Family - FOUR TIER	$ 171.90	$ 177.04	$ 5.14	2.99%	$ 177.06	$ 179.81	$ 2.75	1.55%
HD	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)								
		Individual - ALL TIERS	$ 49.04	$ 50.50	$ 1.46	2.98%	$ 50.52	$ 51.30	$ 0.78	1.54%
		Family - TWO TIER	$ 127.51	$ 131.31	$ 3.80	2.98%	$ 131.34	$ 133.37	$ 2.03	1.55%
		Double - THREE TIER	$ 98.09	$ 101.01	$ 2.92	2.98%	$ 101.02	$ 102.59	$ 1.57	1.55%
		Family - THREE TIER	$ 129.96	$ 133.84	$ 3.88	2.99%	$ 133.86	$ 135.94	$ 2.08	1.55%
		Employee/Spouse - FOUR TIER	$ 98.09	$ 101.01	$ 2.92	2.98%	$ 101.02	$ 102.59	$ 1.57	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 95.63	$ 98.48	$ 2.85	2.98%	$ 98.50	$ 100.03	$ 1.53	1.55%
		Family - FOUR TIER	$ 142.23	$ 146.46	$ 4.23	2.97%	$ 146.49	$ 148.76	$ 2.27	1.55%
HD	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)								
		Individual - ALL TIERS	$ 42.44	$ 43.71	$ 1.27	2.99%	$ 43.71	$ 44.39	$ 0.68	1.56%
		Family - TWO TIER	$ 110.34	$ 113.64	$ 3.30	2.99%	$ 113.65	$ 115.42	$ 1.77	1.56%
		Double - THREE TIER	$ 84.88	$ 87.41	$ 2.53	2.98%	$ 87.42	$ 88.79	$ 1.37	1.57%
		Family - THREE TIER	$ 112.47	$ 115.82	$ 3.35	2.98%	$ 115.84	$ 117.64	$ 1.80	1.55%
		Employee/Spouse - FOUR TIER	$ 84.88	$ 87.41	$ 2.53	2.98%	$ 87.42	$ 88.79	$ 1.37	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 82.76	$ 85.23	$ 2.47	2.98%	$ 85.24	$ 86.57	$ 1.33	1.56%
		Family - FOUR TIER	$ 123.07	$ 126.75	$ 3.68	2.99%	$ 126.77	$ 128.74	$ 1.97	1.55%
HD	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)								
		Individual - ALL TIERS	$ 40.19	$ 41.39	$ 1.20	2.99%	$ 41.39	$ 42.04	$ 0.65	1.57%
		Family - TWO TIER	$ 104.50	$ 107.63	$ 3.13	3.00%	$ 107.63	$ 109.31	$ 1.68	1.56%
		Double - THREE TIER	$ 80.38	$ 82.79	$ 2.41	3.00%	$ 82.79	$ 84.09	$ 1.30	1.57%
		Family - THREE TIER	$ 106.51	$ 109.69	$ 3.18	2.99%	$ 109.70	$ 111.42	$ 1.72	1.57%
		Employee/Spouse - FOUR TIER	$ 80.38	$ 82.79	$ 2.41	3.00%	$ 82.79	$ 84.09	$ 1.30	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 78.37	$ 80.72	$ 2.35	3.00%	$ 80.72	$ 81.99	$ 1.27	1.57%
		Family - FOUR TIER	$ 116.56	$ 120.04	$ 3.48	2.99%	$ 120.05	$ 121.93	$ 1.88	1.57%
HD	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)								
		Individual - ALL TIERS	$ 69.45	$ 71.52	$ 2.07	2.98%	$ 71.54	$ 72.64	$ 1.10	1.54%
		Family - TWO TIER	$ 180.57	$ 185.95	$ 5.38	2.98%	$ 185.98	$ 188.87	$ 2.89	1.55%
		Double - THREE TIER	$ 138.90	$ 143.04	$ 4.14	2.98%	$ 143.06	$ 145.28	$ 2.22	1.55%
		Family - THREE TIER	$ 184.05	$ 189.52	$ 5.47	2.97%	$ 189.57	$ 192.50	$ 2.93	1.55%
		Employee/Spouse - FOUR TIER	$ 138.90	$ 143.04	$ 4.14	2.98%	$ 143.06	$ 145.28	$ 2.22	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 135.43	$ 139.46	$ 4.03	2.98%	$ 139.49	$ 141.65	$ 2.16	1.55%
		Family - FOUR TIER	$ 201.40	$ 207.40	$ 6.00	2.98%	$ 207.45	$ 210.66	$ 3.21	1.55%
HD	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)								
		Individual - ALL TIERS	$ 68.71	$ 70.76	$ 2.05	2.98%	$ 70.77	$ 71.87	$ 1.10	1.55%
		Family - TWO TIER	$ 178.65	$ 183.96	$ 5.31	2.97%	$ 184.01	$ 186.85	$ 2.84	1.54%
		Double - THREE TIER	$ 137.43	$ 141.51	$ 4.08	2.97%	$ 141.55	$ 143.73	$ 2.18	1.54%
		Family - THREE TIER	$ 182.09	$ 187.50	$ 5.41	2.97%	$ 187.55	$ 190.45	$ 2.90	1.55%
		Employee/Spouse - FOUR TIER	$ 137.43	$ 141.51	$ 4.08	2.97%	$ 141.55	$ 143.73	$ 2.18	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 133.98	$ 137.97	$ 3.99	2.98%	$ 138.01	$ 140.14	$ 2.13	1.54%
		Family - FOUR TIER	$ 199.26	$ 205.19	$ 5.93	2.98%	$ 205.24	$ 208.41	$ 3.17	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)								
		Individual - ALL TIERS	$ 70.38	$ 76.58	$ 6.20	8.81%	$ 71.88	$ 77.78	$ 5.90	8.21%
		Family - TWO TIER	$ 183.01	$ 199.11	$ 16.10	8.80%	$ 186.89	$ 202.23	$ 15.34	8.21%
		Double - THREE TIER	$ 140.78	$ 153.16	$ 12.38	8.79%	$ 143.75	$ 155.56	$ 11.81	8.22%
		Family - THREE TIER	$ 186.52	$ 202.94	$ 16.42	8.80%	$ 190.48	$ 206.12	$ 15.64	8.21%
		Employee/Spouse - FOUR TIER	$ 140.78	$ 153.16	$ 12.38	8.79%	$ 143.75	$ 155.56	$ 11.81	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 137.26	$ 149.33	$ 12.07	8.79%	$ 140.16	$ 151.67	$ 11.51	8.21%
		Family - FOUR TIER	$ 204.12	$ 222.08	$ 17.96	8.80%	$ 208.45	$ 225.57	$ 17.12	8.21%
HD	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)								
		Individual - ALL TIERS	$ 64.74	$ 70.43	$ 5.69	8.79%	$ 66.10	$ 71.53	$ 5.43	8.21%
		Family - TWO TIER	$ 168.30	$ 183.11	$ 14.81	8.80%	$ 171.87	$ 185.98	$ 14.11	8.21%
		Double - THREE TIER	$ 129.46	$ 140.85	$ 11.39	8.80%	$ 132.20	$ 143.07	$ 10.87	8.22%
		Family - THREE TIER	$ 171.53	$ 186.63	$ 15.10	8.80%	$ 175.18	$ 189.56	$ 14.38	8.21%
		Employee/Spouse - FOUR TIER	$ 129.46	$ 140.85	$ 11.39	8.80%	$ 132.20	$ 143.07	$ 10.87	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 126.23	$ 137.33	$ 11.10	8.79%	$ 128.90	$ 139.49	$ 10.59	8.22%
		Family - FOUR TIER	$ 187.72	$ 204.24	$ 16.52	8.80%	$ 191.70	$ 207.44	$ 15.74	8.21%
HD	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)								
		Individual - ALL TIERS	$ 59.68	$ 64.92	$ 5.24	8.78%	$ 60.94	$ 65.94	$ 5.00	8.20%
		Family - TWO TIER	$ 155.16	$ 168.78	$ 13.62	8.78%	$ 158.45	$ 171.43	$ 12.98	8.19%
		Double - THREE TIER	$ 119.35	$ 129.83	$ 10.48	8.78%	$ 121.88	$ 131.87	$ 9.99	8.20%
		Family - THREE TIER	$ 158.15	$ 172.03	$ 13.88	8.78%	$ 161.50	$ 174.73	$ 13.23	8.19%
		Employee/Spouse - FOUR TIER	$ 119.35	$ 129.83	$ 10.48	8.78%	$ 121.88	$ 131.87	$ 9.99	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 116.38	$ 126.59	$ 10.21	8.77%	$ 118.84	$ 128.57	$ 9.73	8.19%
		Family - FOUR TIER	$ 173.07	$ 188.26	$ 15.19	8.78%	$ 176.74	$ 191.21	$ 14.47	8.19%
HD	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)								
		Individual - ALL TIERS	$ 57.89	$ 62.98	$ 5.09	8.79%	$ 59.12	$ 63.97	$ 4.85	8.20%
		Family - TWO TIER	$ 150.51	$ 163.74	$ 13.23	8.79%	$ 153.70	$ 166.31	$ 12.61	8.20%
		Double - THREE TIER	$ 115.78	$ 125.96	$ 10.18	8.79%	$ 118.23	$ 127.93	$ 9.70	8.20%
		Family - THREE TIER	$ 153.41	$ 166.89	$ 13.48	8.79%	$ 156.66	$ 169.51	$ 12.85	8.20%
		Employee/Spouse - FOUR TIER	$ 115.78	$ 125.96	$ 10.18	8.79%	$ 118.23	$ 127.93	$ 9.70	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 112.89	$ 122.81	$ 9.92	8.79%	$ 115.27	$ 124.74	$ 9.47	8.22%
		Family - FOUR TIER	$ 167.88	$ 182.64	$ 14.76	8.79%	$ 171.44	$ 185.50	$ 14.06	8.20%
HD	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)								
		Individual - ALL TIERS	$ 47.90	$ 52.10	$ 4.20	8.77%	$ 48.91	$ 52.92	$ 4.01	8.20%
		Family - TWO TIER	$ 124.52	$ 135.47	$ 10.95	8.79%	$ 127.17	$ 137.59	$ 10.42	8.19%
		Double - THREE TIER	$ 95.79	$ 104.21	$ 8.42	8.79%	$ 97.82	$ 105.84	$ 8.02	8.20%
		Family - THREE TIER	$ 126.92	$ 138.07	$ 11.15	8.79%	$ 129.61	$ 140.24	$ 10.63	8.20%
		Employee/Spouse - FOUR TIER	$ 95.79	$ 104.21	$ 8.42	8.79%	$ 97.82	$ 105.84	$ 8.02	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 93.39	$ 101.60	$ 8.21	8.79%	$ 95.38	$ 103.20	$ 7.82	8.20%
		Family - FOUR TIER	$ 138.90	$ 151.10	$ 12.20	8.78%	$ 141.84	$ 153.47	$ 11.63	8.20%
HD	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)								
		Individual - ALL TIERS	$ 41.45	$ 45.09	$ 3.64	8.78%	$ 42.33	$ 45.80	$ 3.47	8.20%
		Family - TWO TIER	$ 107.76	$ 117.23	$ 9.47	8.79%	$ 110.04	$ 119.08	$ 9.04	8.22%
		Double - THREE TIER	$ 82.90	$ 90.18	$ 7.28	8.78%	$ 84.65	$ 91.60	$ 6.95	8.21%
		Family - THREE TIER	$ 109.83	$ 119.49	$ 9.66	8.80%	$ 112.16	$ 121.36	$ 9.20	8.20%
		Employee/Spouse - FOUR TIER	$ 82.90	$ 90.18	$ 7.28	8.78%	$ 84.65	$ 91.60	$ 6.95	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 80.82	$ 87.93	$ 7.11	8.80%	$ 82.54	$ 89.31	$ 6.77	8.20%
		Family - FOUR TIER	$ 120.19	$ 130.76	$ 10.57	8.79%	$ 122.74	$ 132.81	$ 10.07	8.20%
HD	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)								
		Individual - ALL TIERS	$ 39.24	$ 42.70	$ 3.46	8.82%	$ 40.08	$ 43.37	$ 3.29	8.21%
		Family - TWO TIER	$ 102.04	$ 111.03	$ 8.99	8.81%	$ 104.20	$ 112.77	$ 8.57	8.22%
		Double - THREE TIER	$ 78.49	$ 85.41	$ 6.92	8.82%	$ 80.16	$ 86.75	$ 6.59	8.22%
		Family - THREE TIER	$ 104.00	$ 113.17	$ 9.17	8.82%	$ 106.20	$ 114.94	$ 8.74	8.23%
		Employee/Spouse - FOUR TIER	$ 78.49	$ 85.41	$ 6.92	8.82%	$ 80.16	$ 86.75	$ 6.59	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 76.53	$ 83.27	$ 6.74	8.81%	$ 78.15	$ 84.58	$ 6.43	8.23%
		Family - FOUR TIER	$ 113.81	$ 123.84	$ 10.03	8.81%	$ 116.23	$ 125.79	$ 9.56	8.23%
HD	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)								
		Individual - ALL TIERS	$ 67.83	$ 73.78	$ 5.95	8.77%	$ 69.26	$ 74.94	$ 5.68	8.20%
		Family - TWO TIER	$ 176.34	$ 191.83	$ 15.49	8.78%	$ 180.08	$ 194.84	$ 14.76	8.20%
		Double - THREE TIER	$ 135.65	$ 147.56	$ 11.91	8.78%	$ 138.53	$ 149.88	$ 11.35	8.19%
		Family - THREE TIER	$ 179.73	$ 195.52	$ 15.79	8.79%	$ 183.55	$ 198.59	$ 15.04	8.19%
		Employee/Spouse - FOUR TIER	$ 135.65	$ 147.56	$ 11.91	8.78%	$ 138.53	$ 149.88	$ 11.35	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 132.26	$ 143.87	$ 11.61	8.78%	$ 135.07	$ 146.13	$ 11.06	8.19%
		Family - FOUR TIER	$ 196.70	$ 213.97	$ 17.27	8.78%	$ 200.86	$ 217.33	$ 16.47	8.20%
HD	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)								
		Individual - ALL TIERS	$ 67.10	$ 72.99	$ 5.89	8.78%	$ 68.53	$ 74.14	$ 5.61	8.19%
		Family - TWO TIER	$ 174.47	$ 189.79	$ 15.32	8.78%	$ 178.17	$ 192.77	$ 14.60	8.19%
		Double - THREE TIER	$ 134.21	$ 145.99	$ 11.78	8.78%	$ 137.05	$ 148.28	$ 11.23	8.19%
		Family - THREE TIER	$ 177.82	$ 193.44	$ 15.62	8.78%	$ 181.59	$ 196.47	$ 14.88	8.19%
		Employee/Spouse - FOUR TIER	$ 134.21	$ 145.99	$ 11.78	8.78%	$ 137.05	$ 148.28	$ 11.23	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 130.85	$ 142.34	$ 11.49	8.78%	$ 133.62	$ 144.57	$ 10.95	8.19%
		Family - FOUR TIER	$ 194.60	$ 211.68	$ 17.08	8.78%	$ 198.72	$ 215.01	$ 16.29	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)								
		Individual - ALL TIERS	$ 65.21	$ 67.15	$ 1.94	2.98%	$ 67.17	$ 68.21	$ 1.04	1.55%
		Family - TWO TIER	$ 169.55	$ 174.59	$ 5.04	2.97%	$ 174.64	$ 177.33	$ 2.69	1.54%
		Double - THREE TIER	$ 130.42	$ 134.30	$ 3.88	2.98%	$ 134.33	$ 136.41	$ 2.08	1.55%
		Family - THREE TIER	$ 172.80	$ 177.95	$ 5.15	2.98%	$ 178.00	$ 180.74	$ 2.74	1.54%
		Employee/Spouse - FOUR TIER	$ 130.42	$ 134.30	$ 3.88	2.98%	$ 134.33	$ 136.41	$ 2.08	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 127.16	$ 130.94	$ 3.78	2.97%	$ 130.98	$ 133.00	$ 2.02	1.54%
		Family - FOUR TIER	$ 189.11	$ 194.74	$ 5.63	2.98%	$ 194.79	$ 197.80	$ 3.01	1.55%
HD	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)								
		Individual - ALL TIERS	$ 60.56	$ 62.36	$ 1.80	2.97%	$ 62.37	$ 63.34	$ 0.97	1.56%
		Family - TWO TIER	$ 157.45	$ 162.14	$ 4.69	2.98%	$ 162.17	$ 164.69	$ 2.52	1.55%
		Double - THREE TIER	$ 121.11	$ 124.72	$ 3.61	2.98%	$ 124.75	$ 126.68	$ 1.93	1.55%
		Family - THREE TIER	$ 160.47	$ 165.26	$ 4.79	2.98%	$ 165.29	$ 167.85	$ 2.56	1.55%
		Employee/Spouse - FOUR TIER	$ 121.11	$ 124.72	$ 3.61	2.98%	$ 124.75	$ 126.68	$ 1.93	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 118.08	$ 121.60	$ 3.52	2.98%	$ 121.63	$ 123.51	$ 1.88	1.55%
		Family - FOUR TIER	$ 175.61	$ 180.85	$ 5.24	2.98%	$ 180.89	$ 183.69	$ 2.80	1.55%
HD	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)								
		Individual - ALL TIERS	$ 56.43	$ 58.11	$ 1.68	2.98%	$ 58.11	$ 59.02	$ 0.91	1.57%
		Family - TWO TIER	$ 146.70	$ 151.09	$ 4.39	2.99%	$ 151.11	$ 153.46	$ 2.35	1.56%
		Double - THREE TIER	$ 112.85	$ 116.22	$ 3.37	2.99%	$ 116.24	$ 118.05	$ 1.81	1.56%
		Family - THREE TIER	$ 149.53	$ 154.00	$ 4.47	2.99%	$ 154.01	$ 156.41	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 112.85	$ 116.22	$ 3.37	2.99%	$ 116.24	$ 118.05	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 110.03	$ 113.32	$ 3.29	2.99%	$ 113.32	$ 115.10	$ 1.78	1.57%
		Family - FOUR TIER	$ 163.63	$ 168.52	$ 4.89	2.99%	$ 168.53	$ 171.17	$ 2.64	1.57%
HD	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)								
		Individual - ALL TIERS	$ 54.90	$ 56.54	$ 1.64	2.99%	$ 56.56	$ 57.43	$ 0.87	1.54%
		Family - TWO TIER	$ 142.76	$ 147.00	$ 4.24	2.97%	$ 147.04	$ 149.31	$ 2.27	1.54%
		Double - THREE TIER	$ 109.81	$ 113.08	$ 3.27	2.98%	$ 113.10	$ 114.85	$ 1.75	1.55%
		Family - THREE TIER	$ 145.50	$ 149.83	$ 4.33	2.98%	$ 149.87	$ 152.18	$ 2.31	1.54%
		Employee/Spouse - FOUR TIER	$ 109.81	$ 113.08	$ 3.27	2.98%	$ 113.10	$ 114.85	$ 1.75	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 107.06	$ 110.25	$ 3.19	2.98%	$ 110.27	$ 111.98	$ 1.71	1.55%
		Family - FOUR TIER	$ 159.22	$ 163.96	$ 4.74	2.98%	$ 164.00	$ 166.54	$ 2.54	1.55%
HD	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)								
		Individual - ALL TIERS	$ 46.05	$ 47.42	$ 1.37	2.98%	$ 47.42	$ 48.16	$ 0.74	1.56%
		Family - TWO TIER	$ 119.70	$ 123.28	$ 3.58	2.99%	$ 123.29	$ 125.22	$ 1.93	1.57%
		Double - THREE TIER	$ 92.08	$ 94.83	$ 2.75	2.99%	$ 94.85	$ 96.32	$ 1.47	1.55%
		Family - THREE TIER	$ 122.01	$ 125.65	$ 3.64	2.98%	$ 125.67	$ 127.63	$ 1.96	1.56%
		Employee/Spouse - FOUR TIER	$ 92.08	$ 94.83	$ 2.75	2.99%	$ 94.85	$ 96.32	$ 1.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.78	$ 92.46	$ 2.68	2.99%	$ 92.47	$ 93.91	$ 1.44	1.56%
		Family - FOUR TIER	$ 133.52	$ 137.51	$ 3.99	2.99%	$ 137.52	$ 139.67	$ 2.15	1.56%
HD	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)								
		Individual - ALL TIERS	$ 40.12	$ 41.32	$ 1.20	2.99%	$ 41.32	$ 41.97	$ 0.65	1.57%
		Family - TWO TIER	$ 104.32	$ 107.44	$ 3.12	2.99%	$ 107.44	$ 109.13	$ 1.69	1.57%
		Double - THREE TIER	$ 80.25	$ 82.65	$ 2.40	2.99%	$ 82.65	$ 83.95	$ 1.30	1.57%
		Family - THREE TIER	$ 106.32	$ 109.51	$ 3.19	3.00%	$ 109.51	$ 111.23	$ 1.72	1.57%
		Employee/Spouse - FOUR TIER	$ 80.25	$ 82.65	$ 2.40	2.99%	$ 82.65	$ 83.95	$ 1.30	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 78.23	$ 80.58	$ 2.35	3.00%	$ 80.59	$ 81.85	$ 1.26	1.56%
		Family - FOUR TIER	$ 116.35	$ 119.84	$ 3.49	3.00%	$ 119.84	$ 121.72	$ 1.88	1.57%
HD	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)								
		Individual - ALL TIERS	$ 38.05	$ 39.18	$ 1.13	2.97%	$ 39.18	$ 39.79	$ 0.61	1.56%
		Family - TWO TIER	$ 98.91	$ 101.86	$ 2.95	2.98%	$ 101.88	$ 103.46	$ 1.58	1.55%
		Double - THREE TIER	$ 76.08	$ 78.35	$ 2.27	2.98%	$ 78.37	$ 79.58	$ 1.21	1.54%
		Family - THREE TIER	$ 100.81	$ 103.81	$ 3.00	2.98%	$ 103.84	$ 105.44	$ 1.60	1.54%
		Employee/Spouse - FOUR TIER	$ 76.08	$ 78.35	$ 2.27	2.98%	$ 78.37	$ 79.58	$ 1.21	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 74.19	$ 76.39	$ 2.20	2.97%	$ 76.41	$ 77.59	$ 1.18	1.54%
		Family - FOUR TIER	$ 110.33	$ 113.61	$ 3.28	2.97%	$ 113.63	$ 115.39	$ 1.76	1.55%
HD	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)								
		Individual - ALL TIERS	$ 76.89	$ 79.18	$ 2.29	2.98%	$ 79.20	$ 80.43	$ 1.23	1.55%
		Family - TWO TIER	$ 199.92	$ 205.88	$ 5.96	2.98%	$ 205.91	$ 209.11	$ 3.20	1.55%
		Double - THREE TIER	$ 153.79	$ 158.37	$ 4.58	2.98%	$ 158.40	$ 160.86	$ 2.46	1.55%
		Family - THREE TIER	$ 203.76	$ 209.84	$ 6.08	2.98%	$ 209.88	$ 213.13	$ 3.25	1.55%
		Employee/Spouse - FOUR TIER	$ 153.79	$ 158.37	$ 4.58	2.98%	$ 158.40	$ 160.86	$ 2.46	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 149.94	$ 154.41	$ 4.47	2.98%	$ 154.43	$ 156.83	$ 2.40	1.55%
		Family - FOUR TIER	$ 222.98	$ 229.63	$ 6.65	2.98%	$ 229.68	$ 233.24	$ 3.56	1.55%
HD	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)								
		Individual - ALL TIERS	$ 76.06	$ 78.34	$ 2.28	3.00%	$ 78.35	$ 79.57	$ 1.22	1.56%
		Family - TWO TIER	$ 197.77	$ 203.68	$ 5.91	2.99%	$ 203.70	$ 206.88	$ 3.18	1.56%
		Double - THREE TIER	$ 152.13	$ 156.68	$ 4.55	2.99%	$ 156.69	$ 159.14	$ 2.45	1.56%
		Family - THREE TIER	$ 201.57	$ 207.60	$ 6.03	2.99%	$ 207.62	$ 210.86	$ 3.24	1.56%
		Employee/Spouse - FOUR TIER	$ 152.13	$ 156.68	$ 4.55	2.99%	$ 156.69	$ 159.14	$ 2.45	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 148.33	$ 152.76	$ 4.43	2.99%	$ 152.78	$ 155.16	$ 2.38	1.56%
		Family - FOUR TIER	$ 220.59	$ 227.18	$ 6.59	2.99%	$ 227.21	$ 230.75	$ 3.54	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)								
		Individual - ALL TIERS	$ 63.69	$ 69.28	$ 5.59	8.78%	$ 65.03	$ 70.36	$ 5.33	8.20%
		Family - TWO TIER	$ 165.58	$ 180.12	$ 14.54	8.78%	$ 169.10	$ 182.95	$ 13.85	8.19%
		Double - THREE TIER	$ 127.37	$ 138.55	$ 11.18	8.78%	$ 130.07	$ 140.73	$ 10.66	8.20%
		Family - THREE TIER	$ 168.77	$ 183.58	$ 14.81	8.78%	$ 172.35	$ 186.46	$ 14.11	8.19%
		Employee/Spouse - FOUR TIER	$ 127.37	$ 138.55	$ 11.18	8.78%	$ 130.07	$ 140.73	$ 10.66	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 124.18	$ 135.09	$ 10.91	8.79%	$ 126.82	$ 137.21	$ 10.39	8.19%
		Family - FOUR TIER	$ 184.69	$ 200.90	$ 16.21	8.78%	$ 188.60	$ 204.06	$ 15.46	8.20%
HD	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)								
		Individual - ALL TIERS	$ 59.13	$ 64.33	$ 5.20	8.79%	$ 60.39	$ 65.35	$ 4.96	8.21%
		Family - TWO TIER	$ 153.75	$ 167.27	$ 13.52	8.79%	$ 157.01	$ 169.90	$ 12.89	8.21%
		Double - THREE TIER	$ 118.27	$ 128.67	$ 10.40	8.79%	$ 120.78	$ 130.69	$ 9.91	8.21%
		Family - THREE TIER	$ 156.71	$ 170.49	$ 13.78	8.79%	$ 160.03	$ 173.16	$ 13.13	8.20%
		Employee/Spouse - FOUR TIER	$ 118.27	$ 128.67	$ 10.40	8.79%	$ 120.78	$ 130.69	$ 9.91	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 115.32	$ 125.45	$ 10.13	8.78%	$ 117.76	$ 127.42	$ 9.66	8.20%
		Family - FOUR TIER	$ 171.49	$ 186.57	$ 15.08	8.79%	$ 175.12	$ 189.50	$ 14.38	8.21%
HD	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)								
		Individual - ALL TIERS	$ 55.09	$ 59.95	$ 4.86	8.82%	$ 56.27	$ 60.89	$ 4.62	8.21%
		Family - TWO TIER	$ 143.25	$ 155.87	$ 12.62	8.81%	$ 146.30	$ 158.32	$ 12.02	8.22%
		Double - THREE TIER	$ 110.20	$ 119.90	$ 9.70	8.80%	$ 112.53	$ 121.78	$ 9.25	8.22%
		Family - THREE TIER	$ 146.01	$ 158.87	$ 12.86	8.81%	$ 149.10	$ 161.36	$ 12.26	8.22%
		Employee/Spouse - FOUR TIER	$ 110.20	$ 119.90	$ 9.70	8.80%	$ 112.53	$ 121.78	$ 9.25	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 107.44	$ 116.90	$ 9.46	8.80%	$ 109.72	$ 118.74	$ 9.02	8.22%
		Family - FOUR TIER	$ 159.78	$ 173.86	$ 14.08	8.81%	$ 163.17	$ 176.59	$ 13.42	8.22%
HD	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)								
		Individual - ALL TIERS	$ 53.62	$ 58.33	$ 4.71	8.78%	$ 54.75	$ 59.24	$ 4.49	8.20%
		Family - TWO TIER	$ 139.41	$ 151.65	$ 12.24	8.78%	$ 142.37	$ 154.03	$ 11.66	8.19%
		Double - THREE TIER	$ 107.24	$ 116.66	$ 9.42	8.78%	$ 109.52	$ 118.49	$ 8.97	8.19%
		Family - THREE TIER	$ 142.10	$ 154.57	$ 12.47	8.78%	$ 145.11	$ 157.00	$ 11.89	8.19%
		Employee/Spouse - FOUR TIER	$ 107.24	$ 116.66	$ 9.42	8.78%	$ 109.52	$ 118.49	$ 8.97	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 104.56	$ 113.74	$ 9.18	8.78%	$ 106.78	$ 115.52	$ 8.74	8.19%
		Family - FOUR TIER	$ 155.50	$ 169.15	$ 13.65	8.78%	$ 158.80	$ 171.81	$ 13.01	8.19%
HD	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)								
		Individual - ALL TIERS	$ 44.97	$ 48.92	$ 3.95	8.78%	$ 45.92	$ 49.69	$ 3.77	8.21%
		Family - TWO TIER	$ 116.91	$ 127.19	$ 10.28	8.79%	$ 119.38	$ 129.18	$ 9.80	8.21%
		Double - THREE TIER	$ 89.92	$ 97.83	$ 7.91	8.80%	$ 91.83	$ 99.37	$ 7.54	8.21%
		Family - THREE TIER	$ 119.15	$ 129.63	$ 10.48	8.80%	$ 121.67	$ 131.67	$ 10.00	8.22%
		Employee/Spouse - FOUR TIER	$ 89.92	$ 97.83	$ 7.91	8.80%	$ 91.83	$ 99.37	$ 7.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 87.67	$ 95.39	$ 7.72	8.81%	$ 89.54	$ 96.89	$ 7.35	8.21%
		Family - FOUR TIER	$ 130.39	$ 141.86	$ 11.47	8.80%	$ 133.16	$ 144.09	$ 10.93	8.21%
HD	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)								
		Individual - ALL TIERS	$ 39.18	$ 42.63	$ 3.45	8.81%	$ 40.01	$ 43.30	$ 3.29	8.22%
		Family - TWO TIER	$ 101.86	$ 110.84	$ 8.98	8.82%	$ 104.02	$ 112.58	$ 8.56	8.23%
		Double - THREE TIER	$ 78.35	$ 85.26	$ 6.91	8.82%	$ 80.01	$ 86.60	$ 6.59	8.24%
		Family - THREE TIER	$ 103.82	$ 112.97	$ 9.15	8.81%	$ 106.01	$ 114.75	$ 8.74	8.24%
		Employee/Spouse - FOUR TIER	$ 78.35	$ 85.26	$ 6.91	8.82%	$ 80.01	$ 86.60	$ 6.59	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 76.39	$ 83.13	$ 6.74	8.82%	$ 78.01	$ 84.44	$ 6.43	8.24%
		Family - FOUR TIER	$ 113.61	$ 123.63	$ 10.02	8.82%	$ 116.02	$ 125.57	$ 9.55	8.23%
HD	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)								
		Individual - ALL TIERS	$ 37.15	$ 40.42	$ 3.27	8.80%	$ 37.93	$ 41.05	$ 3.12	8.23%
		Family - TWO TIER	$ 96.58	$ 105.08	$ 8.50	8.80%	$ 98.63	$ 106.73	$ 8.10	8.21%
		Double - THREE TIER	$ 74.29	$ 80.83	$ 6.54	8.80%	$ 75.87	$ 82.10	$ 6.23	8.21%
		Family - THREE TIER	$ 98.44	$ 107.10	$ 8.66	8.80%	$ 100.53	$ 108.78	$ 8.25	8.21%
		Employee/Spouse - FOUR TIER	$ 74.29	$ 80.83	$ 6.54	8.80%	$ 75.87	$ 82.10	$ 6.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 72.44	$ 78.81	$ 6.37	8.79%	$ 73.97	$ 80.05	$ 6.08	8.22%
		Family - FOUR TIER	$ 107.73	$ 117.20	$ 9.47	8.79%	$ 110.01	$ 119.04	$ 9.03	8.21%
HD	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)								
		Individual - ALL TIERS	$ 75.09	$ 81.69	$ 6.60	8.79%	$ 76.68	$ 82.97	$ 6.29	8.20%
		Family - TWO TIER	$ 195.22	$ 212.39	$ 17.17	8.80%	$ 199.37	$ 215.73	$ 16.36	8.21%
		Double - THREE TIER	$ 150.17	$ 163.38	$ 13.21	8.80%	$ 153.36	$ 165.95	$ 12.59	8.21%
		Family - THREE TIER	$ 198.98	$ 216.48	$ 17.50	8.79%	$ 203.20	$ 219.88	$ 16.68	8.21%
		Employee/Spouse - FOUR TIER	$ 150.17	$ 163.38	$ 13.21	8.80%	$ 153.36	$ 165.95	$ 12.59	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 146.42	$ 159.30	$ 12.88	8.80%	$ 149.53	$ 161.80	$ 12.27	8.21%
		Family - FOUR TIER	$ 217.75	$ 236.90	$ 19.15	8.79%	$ 222.37	$ 240.62	$ 18.25	8.21%
HD	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)								
		Individual - ALL TIERS	$ 74.28	$ 80.82	$ 6.54	8.80%	$ 75.86	$ 82.09	$ 6.23	8.21%
		Family - TWO TIER	$ 193.14	$ 210.13	$ 16.99	8.80%	$ 197.24	$ 213.43	$ 16.19	8.21%
		Double - THREE TIER	$ 148.56	$ 161.64	$ 13.08	8.80%	$ 151.72	$ 164.17	$ 12.45	8.21%
		Family - THREE TIER	$ 196.86	$ 214.17	$ 17.31	8.79%	$ 201.03	$ 217.53	$ 16.50	8.21%
		Employee/Spouse - FOUR TIER	$ 148.56	$ 161.64	$ 13.08	8.80%	$ 151.72	$ 164.17	$ 12.45	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 144.85	$ 157.60	$ 12.75	8.80%	$ 147.93	$ 160.07	$ 12.14	8.21%
		Family - FOUR TIER	$ 215.42	$ 234.37	$ 18.95	8.80%	$ 219.99	$ 238.05	$ 18.06	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)								
		Individual - ALL TIERS	$ 72.14	$ 74.29	$ 2.15	2.98%	$ 74.30	$ 75.46	$ 1.16	1.56%
		Family - TWO TIER	$ 187.57	$ 193.15	$ 5.58	2.97%	$ 193.20	$ 196.18	$ 2.98	1.54%
		Double - THREE TIER	$ 144.28	$ 148.58	$ 4.30	2.98%	$ 148.62	$ 150.91	$ 2.29	1.54%
		Family - THREE TIER	$ 191.18	$ 196.87	$ 5.69	2.98%	$ 196.91	$ 199.96	$ 3.05	1.55%
		Employee/Spouse - FOUR TIER	$ 144.28	$ 148.58	$ 4.30	2.98%	$ 148.62	$ 150.91	$ 2.29	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 140.68	$ 144.86	$ 4.18	2.97%	$ 144.90	$ 147.14	$ 2.24	1.55%
		Family - FOUR TIER	$ 209.21	$ 215.44	$ 6.23	2.98%	$ 215.49	$ 218.82	$ 3.33	1.55%
HD	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)								
		Individual - ALL TIERS	$ 66.99	$ 68.99	$ 2.00	2.99%	$ 69.01	$ 70.08	$ 1.07	1.55%
		Family - TWO TIER	$ 174.18	$ 179.39	$ 5.21	2.99%	$ 179.41	$ 182.20	$ 2.79	1.56%
		Double - THREE TIER	$ 133.98	$ 137.99	$ 4.01	2.99%	$ 138.00	$ 140.16	$ 2.16	1.57%
		Family - THREE TIER	$ 177.53	$ 182.84	$ 5.31	2.99%	$ 182.86	$ 185.71	$ 2.85	1.56%
		Employee/Spouse - FOUR TIER	$ 133.98	$ 137.99	$ 4.01	2.99%	$ 138.00	$ 140.16	$ 2.16	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 130.64	$ 134.54	$ 3.90	2.99%	$ 134.56	$ 136.65	$ 2.09	1.55%
		Family - FOUR TIER	$ 194.28	$ 200.08	$ 5.80	2.99%	$ 200.11	$ 203.22	$ 3.11	1.55%
HD	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)								
		Individual - ALL TIERS	$ 62.40	$ 64.26	$ 1.86	2.98%	$ 64.28	$ 65.27	$ 0.99	1.54%
		Family - TWO TIER	$ 162.25	$ 167.08	$ 4.83	2.98%	$ 167.11	$ 169.71	$ 2.60	1.56%
		Double - THREE TIER	$ 124.81	$ 128.53	$ 3.72	2.98%	$ 128.55	$ 130.54	$ 1.99	1.55%
		Family - THREE TIER	$ 165.37	$ 170.30	$ 4.93	2.98%	$ 170.34	$ 172.97	$ 2.63	1.54%
		Employee/Spouse - FOUR TIER	$ 124.81	$ 128.53	$ 3.72	2.98%	$ 128.55	$ 130.54	$ 1.99	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 121.68	$ 125.31	$ 3.63	2.98%	$ 125.34	$ 127.28	$ 1.94	1.55%
		Family - FOUR TIER	$ 180.97	$ 186.36	$ 5.39	2.98%	$ 186.40	$ 189.29	$ 2.89	1.55%
HD	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)								
		Individual - ALL TIERS	$ 60.73	$ 62.54	$ 1.81	2.98%	$ 62.55	$ 63.52	$ 0.97	1.55%
		Family - TWO TIER	$ 157.90	$ 162.60	$ 4.70	2.98%	$ 162.63	$ 165.15	$ 2.52	1.55%
		Double - THREE TIER	$ 121.46	$ 125.08	$ 3.62	2.98%	$ 125.11	$ 127.04	$ 1.93	1.54%
		Family - THREE TIER	$ 160.94	$ 165.72	$ 4.78	2.97%	$ 165.76	$ 168.33	$ 2.57	1.55%
		Employee/Spouse - FOUR TIER	$ 121.46	$ 125.08	$ 3.62	2.98%	$ 125.11	$ 127.04	$ 1.93	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 118.42	$ 121.95	$ 3.53	2.98%	$ 121.98	$ 123.86	$ 1.88	1.54%
		Family - FOUR TIER	$ 176.11	$ 181.36	$ 5.25	2.98%	$ 181.40	$ 184.21	$ 2.81	1.55%
HD	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)								
		Individual - ALL TIERS	$ 51.04	$ 52.55	$ 1.51	2.96%	$ 52.57	$ 53.37	$ 0.80	1.52%
		Family - TWO TIER	$ 132.69	$ 136.62	$ 3.93	2.96%	$ 136.68	$ 138.77	$ 2.09	1.53%
		Double - THREE TIER	$ 102.07	$ 105.09	$ 3.02	2.96%	$ 105.13	$ 106.74	$ 1.61	1.53%
		Family - THREE TIER	$ 135.25	$ 139.25	$ 4.00	2.96%	$ 139.30	$ 141.44	$ 2.14	1.54%
		Employee/Spouse - FOUR TIER	$ 102.07	$ 105.09	$ 3.02	2.96%	$ 105.13	$ 106.74	$ 1.61	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 99.52	$ 102.47	$ 2.95	2.96%	$ 102.51	$ 104.08	$ 1.57	1.53%
		Family - FOUR TIER	$ 148.00	$ 152.39	$ 4.39	2.97%	$ 152.44	$ 154.78	$ 2.34	1.54%
HD	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)								
		Individual - ALL TIERS	$ 44.72	$ 46.04	$ 1.32	2.95%	$ 46.06	$ 46.77	$ 0.71	1.54%
		Family - TWO TIER	$ 116.27	$ 119.71	$ 3.44	2.96%	$ 119.76	$ 121.59	$ 1.83	1.53%
		Double - THREE TIER	$ 89.43	$ 92.09	$ 2.66	2.97%	$ 92.11	$ 93.53	$ 1.42	1.54%
		Family - THREE TIER	$ 118.51	$ 122.01	$ 3.50	2.95%	$ 122.05	$ 123.93	$ 1.88	1.54%
		Employee/Spouse - FOUR TIER	$ 89.43	$ 92.09	$ 2.66	2.97%	$ 92.11	$ 93.53	$ 1.42	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 87.20	$ 89.78	$ 2.58	2.96%	$ 89.81	$ 91.19	$ 1.38	1.54%
		Family - FOUR TIER	$ 129.68	$ 133.53	$ 3.85	2.97%	$ 133.57	$ 135.62	$ 2.05	1.53%
HD	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)								
		Individual - ALL TIERS	$ 42.54	$ 43.81	$ 1.27	2.99%	$ 43.81	$ 44.50	$ 0.69	1.57%
		Family - TWO TIER	$ 110.59	$ 113.91	$ 3.32	3.00%	$ 113.91	$ 115.70	$ 1.79	1.57%
		Double - THREE TIER	$ 85.07	$ 87.63	$ 2.56	3.01%	$ 87.62	$ 89.00	$ 1.38	1.57%
		Family - THREE TIER	$ 112.72	$ 116.10	$ 3.38	3.00%	$ 116.10	$ 117.93	$ 1.83	1.58%
		Employee/Spouse - FOUR TIER	$ 85.07	$ 87.63	$ 2.56	3.01%	$ 87.62	$ 89.00	$ 1.38	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 82.95	$ 85.43	$ 2.48	2.99%	$ 85.43	$ 86.78	$ 1.35	1.58%
		Family - FOUR TIER	$ 123.35	$ 127.06	$ 3.71	3.01%	$ 127.06	$ 129.05	$ 1.99	1.57%
HD	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)								
		Individual - ALL TIERS	$ 83.69	$ 86.18	$ 2.49	2.98%	$ 86.20	$ 87.53	$ 1.33	1.54%
		Family - TWO TIER	$ 217.60	$ 224.07	$ 6.47	2.97%	$ 224.14	$ 227.59	$ 3.45	1.54%
		Double - THREE TIER	$ 167.39	$ 172.36	$ 4.97	2.97%	$ 172.41	$ 175.07	$ 2.66	1.54%
		Family - THREE TIER	$ 221.79	$ 228.38	$ 6.59	2.97%	$ 228.44	$ 231.97	$ 3.53	1.55%
		Employee/Spouse - FOUR TIER	$ 167.39	$ 172.36	$ 4.97	2.97%	$ 172.41	$ 175.07	$ 2.66	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 163.21	$ 168.05	$ 4.84	2.97%	$ 168.10	$ 170.69	$ 2.59	1.54%
		Family - FOUR TIER	$ 242.71	$ 249.93	$ 7.22	2.97%	$ 249.99	$ 253.85	$ 3.86	1.54%
HD	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)								
		Individual - ALL TIERS	$ 82.74	$ 85.21	$ 2.47	2.99%	$ 85.22	$ 86.54	$ 1.32	1.55%
		Family - TWO TIER	$ 215.11	$ 221.54	$ 6.43	2.99%	$ 221.56	$ 225.02	$ 3.46	1.56%
		Double - THREE TIER	$ 165.46	$ 170.41	$ 4.95	2.99%	$ 170.43	$ 173.09	$ 2.66	1.56%
		Family - THREE TIER	$ 219.24	$ 225.80	$ 6.56	2.99%	$ 225.82	$ 229.34	$ 3.52	1.56%
		Employee/Spouse - FOUR TIER	$ 165.46	$ 170.41	$ 4.95	2.99%	$ 170.43	$ 173.09	$ 2.66	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 161.33	$ 166.15	$ 4.82	2.99%	$ 166.17	$ 168.76	$ 2.59	1.56%
		Family - FOUR TIER	$ 239.92	$ 247.10	$ 7.18	2.99%	$ 247.13	$ 250.98	$ 3.85	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)								
		Individual - ALL TIERS	$ 70.45	$ 76.64	$ 6.19	8.79%	$ 71.94	$ 77.84	$ 5.90	8.20%
		Family - TWO TIER	$ 183.16	$ 199.26	$ 16.10	8.79%	$ 187.04	$ 202.39	$ 15.35	8.21%
		Double - THREE TIER	$ 140.89	$ 153.28	$ 12.39	8.79%	$ 143.88	$ 155.69	$ 11.81	8.21%
		Family - THREE TIER	$ 186.68	$ 203.10	$ 16.42	8.80%	$ 190.64	$ 206.28	$ 15.64	8.20%
		Employee/Spouse - FOUR TIER	$ 140.89	$ 153.28	$ 12.39	8.79%	$ 143.88	$ 155.69	$ 11.81	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 137.37	$ 149.45	$ 12.08	8.79%	$ 140.28	$ 151.79	$ 11.51	8.21%
		Family - FOUR TIER	$ 204.29	$ 222.26	$ 17.97	8.80%	$ 208.63	$ 225.75	$ 17.12	8.21%
HD	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)								
		Individual - ALL TIERS	$ 65.42	$ 71.18	$ 5.76	8.80%	$ 66.81	$ 72.30	$ 5.49	8.22%
		Family - TWO TIER	$ 170.10	$ 185.06	$ 14.96	8.79%	$ 173.71	$ 187.97	$ 14.26	8.21%
		Double - THREE TIER	$ 130.85	$ 142.36	$ 11.51	8.80%	$ 133.62	$ 144.59	$ 10.97	8.21%
		Family - THREE TIER	$ 173.38	$ 188.62	$ 15.24	8.79%	$ 177.05	$ 191.58	$ 14.53	8.21%
		Employee/Spouse - FOUR TIER	$ 130.85	$ 142.36	$ 11.51	8.80%	$ 133.62	$ 144.59	$ 10.97	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 127.57	$ 138.80	$ 11.23	8.80%	$ 130.28	$ 140.98	$ 10.70	8.21%
		Family - FOUR TIER	$ 189.72	$ 206.42	$ 16.70	8.80%	$ 193.75	$ 209.66	$ 15.91	8.21%
HD	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)								
		Individual - ALL TIERS	$ 60.94	$ 66.30	$ 5.36	8.80%	$ 62.24	$ 67.34	$ 5.10	8.19%
		Family - TWO TIER	$ 158.46	$ 172.37	$ 13.91	8.78%	$ 161.82	$ 175.08	$ 13.26	8.19%
		Double - THREE TIER	$ 121.88	$ 132.59	$ 10.71	8.79%	$ 124.47	$ 134.68	$ 10.21	8.20%
		Family - THREE TIER	$ 161.50	$ 175.69	$ 14.19	8.79%	$ 164.92	$ 178.45	$ 13.53	8.20%
		Employee/Spouse - FOUR TIER	$ 121.88	$ 132.59	$ 10.71	8.79%	$ 124.47	$ 134.68	$ 10.21	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 118.84	$ 129.28	$ 10.44	8.78%	$ 121.36	$ 131.31	$ 9.95	8.20%
		Family - FOUR TIER	$ 176.74	$ 192.26	$ 15.52	8.78%	$ 180.49	$ 195.28	$ 14.79	8.19%
HD	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)								
		Individual - ALL TIERS	$ 59.31	$ 64.52	$ 5.21	8.78%	$ 60.56	$ 65.53	$ 4.97	8.21%
		Family - TWO TIER	$ 154.20	$ 167.74	$ 13.54	8.78%	$ 157.46	$ 170.38	$ 12.92	8.21%
		Double - THREE TIER	$ 118.61	$ 129.03	$ 10.42	8.79%	$ 121.13	$ 131.06	$ 9.93	8.20%
		Family - THREE TIER	$ 157.17	$ 170.97	$ 13.80	8.78%	$ 160.49	$ 173.65	$ 13.16	8.20%
		Employee/Spouse - FOUR TIER	$ 118.61	$ 129.03	$ 10.42	8.79%	$ 121.13	$ 131.06	$ 9.93	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 115.64	$ 125.81	$ 10.17	8.79%	$ 118.10	$ 127.78	$ 9.68	8.20%
		Family - FOUR TIER	$ 171.99	$ 187.10	$ 15.11	8.79%	$ 175.63	$ 190.04	$ 14.41	8.20%
HD	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)								
		Individual - ALL TIERS	$ 49.84	$ 54.21	$ 4.37	8.77%	$ 50.90	$ 55.06	$ 4.16	8.17%
		Family - TWO TIER	$ 129.60	$ 140.95	$ 11.35	8.76%	$ 132.34	$ 143.16	$ 10.82	8.18%
		Double - THREE TIER	$ 99.69	$ 108.42	$ 8.73	8.76%	$ 101.80	$ 110.12	$ 8.32	8.17%
		Family - THREE TIER	$ 132.09	$ 143.66	$ 11.57	8.76%	$ 134.88	$ 145.91	$ 11.03	8.18%
		Employee/Spouse - FOUR TIER	$ 99.69	$ 108.42	$ 8.73	8.76%	$ 101.80	$ 110.12	$ 8.32	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 97.20	$ 105.71	$ 8.51	8.76%	$ 99.25	$ 107.37	$ 8.12	8.18%
		Family - FOUR TIER	$ 144.55	$ 157.21	$ 12.66	8.76%	$ 147.61	$ 159.68	$ 12.07	8.18%
HD	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)								
		Individual - ALL TIERS	$ 43.66	$ 47.50	$ 3.84	8.80%	$ 44.59	$ 48.25	$ 3.66	8.21%
		Family - TWO TIER	$ 113.54	$ 123.50	$ 9.96	8.77%	$ 115.94	$ 125.44	$ 9.50	8.19%
		Double - THREE TIER	$ 87.33	$ 95.00	$ 7.67	8.78%	$ 89.19	$ 96.49	$ 7.30	8.18%
		Family - THREE TIER	$ 115.72	$ 125.88	$ 10.16	8.78%	$ 118.17	$ 127.85	$ 9.68	8.19%
		Employee/Spouse - FOUR TIER	$ 87.33	$ 95.00	$ 7.67	8.78%	$ 89.19	$ 96.49	$ 7.30	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 85.15	$ 92.63	$ 7.48	8.78%	$ 86.95	$ 94.08	$ 7.13	8.20%
		Family - FOUR TIER	$ 126.63	$ 137.75	$ 11.12	8.78%	$ 129.31	$ 139.91	$ 10.60	8.20%
HD	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)								
		Individual - ALL TIERS	$ 41.53	$ 45.20	$ 3.67	8.84%	$ 42.42	$ 45.91	$ 3.49	8.23%
		Family - TWO TIER	$ 107.99	$ 117.52	$ 9.53	8.82%	$ 110.28	$ 119.36	$ 9.08	8.23%
		Double - THREE TIER	$ 83.08	$ 90.40	$ 7.32	8.81%	$ 84.83	$ 91.82	$ 6.99	8.24%
		Family - THREE TIER	$ 110.07	$ 119.78	$ 9.71	8.82%	$ 112.40	$ 121.66	$ 9.26	8.24%
		Employee/Spouse - FOUR TIER	$ 83.08	$ 90.40	$ 7.32	8.81%	$ 84.83	$ 91.82	$ 6.99	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 81.00	$ 88.14	$ 7.14	8.81%	$ 82.72	$ 89.52	$ 6.80	8.22%
		Family - FOUR TIER	$ 120.45	$ 131.08	$ 10.63	8.83%	$ 123.01	$ 133.14	$ 10.13	8.24%
HD	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)								
		Individual - ALL TIERS	$ 81.73	$ 88.91	$ 7.18	8.79%	$ 83.46	$ 90.30	$ 6.84	8.20%
		Family - TWO TIER	$ 212.49	$ 231.16	$ 18.67	8.79%	$ 217.00	$ 234.79	$ 17.79	8.20%
		Double - THREE TIER	$ 163.45	$ 177.82	$ 14.37	8.79%	$ 166.92	$ 180.61	$ 13.69	8.20%
		Family - THREE TIER	$ 216.57	$ 235.61	$ 19.04	8.79%	$ 221.17	$ 239.31	$ 18.14	8.20%
		Employee/Spouse - FOUR TIER	$ 163.45	$ 177.82	$ 14.37	8.79%	$ 166.92	$ 180.61	$ 13.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 159.37	$ 173.37	$ 14.00	8.78%	$ 162.75	$ 176.09	$ 13.34	8.20%
		Family - FOUR TIER	$ 237.01	$ 257.84	$ 20.83	8.79%	$ 242.03	$ 261.88	$ 19.85	8.20%
HD	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)								
		Individual - ALL TIERS	$ 80.80	$ 87.90	$ 7.10	8.79%	$ 82.50	$ 89.28	$ 6.78	8.22%
		Family - TWO TIER	$ 210.06	$ 228.55	$ 18.49	8.80%	$ 214.52	$ 232.14	$ 17.62	8.21%
		Double - THREE TIER	$ 161.58	$ 175.81	$ 14.23	8.81%	$ 165.01	$ 178.57	$ 13.56	8.22%
		Family - THREE TIER	$ 214.10	$ 232.94	$ 18.84	8.80%	$ 218.64	$ 236.60	$ 17.96	8.21%
		Employee/Spouse - FOUR TIER	$ 161.58	$ 175.81	$ 14.23	8.81%	$ 165.01	$ 178.57	$ 13.56	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 157.55	$ 171.41	$ 13.86	8.80%	$ 160.89	$ 174.10	$ 13.21	8.21%
		Family - FOUR TIER	$ 234.30	$ 254.92	$ 20.62	8.80%	$ 239.27	$ 258.92	$ 19.65	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)								
		Individual - ALL TIERS	$ 77.98	$ 80.30	$ 2.32	2.98%	$ 80.32	$ 81.56	$ 1.24	1.54%
		Family - TWO TIER	$ 202.76	$ 208.78	$ 6.02	2.97%	$ 208.84	$ 212.06	$ 3.22	1.54%
		Double - THREE TIER	$ 155.97	$ 160.60	$ 4.63	2.97%	$ 160.64	$ 163.12	$ 2.48	1.54%
		Family - THREE TIER	$ 206.66	$ 212.79	$ 6.13	2.97%	$ 212.85	$ 216.14	$ 3.29	1.55%
		Employee/Spouse - FOUR TIER	$ 155.97	$ 160.60	$ 4.63	2.97%	$ 160.64	$ 163.12	$ 2.48	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 152.07	$ 156.58	$ 4.51	2.97%	$ 156.63	$ 159.04	$ 2.41	1.54%
		Family - FOUR TIER	$ 226.15	$ 232.87	$ 6.72	2.97%	$ 232.93	$ 236.53	$ 3.60	1.55%
HD	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)								
		Individual - ALL TIERS	$ 71.70	$ 73.83	$ 2.13	2.97%	$ 73.85	$ 74.99	$ 1.14	1.54%
		Family - TWO TIER	$ 186.42	$ 191.96	$ 5.54	2.97%	$ 192.01	$ 194.97	$ 2.96	1.54%
		Double - THREE TIER	$ 143.40	$ 147.66	$ 4.26	2.97%	$ 147.70	$ 149.98	$ 2.28	1.54%
		Family - THREE TIER	$ 190.01	$ 195.65	$ 5.64	2.97%	$ 195.71	$ 198.72	$ 3.01	1.54%
		Employee/Spouse - FOUR TIER	$ 143.40	$ 147.66	$ 4.26	2.97%	$ 147.70	$ 149.98	$ 2.28	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 139.81	$ 143.97	$ 4.16	2.98%	$ 144.01	$ 146.23	$ 2.22	1.54%
		Family - FOUR TIER	$ 207.93	$ 214.11	$ 6.18	2.97%	$ 214.17	$ 217.47	$ 3.30	1.54%
HD	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)								
		Individual - ALL TIERS	$ 66.09	$ 68.07	$ 1.98	3.00%	$ 68.07	$ 69.14	$ 1.07	1.57%
		Family - TWO TIER	$ 171.84	$ 176.97	$ 5.13	2.99%	$ 177.00	$ 179.75	$ 2.75	1.55%
		Double - THREE TIER	$ 132.18	$ 136.13	$ 3.95	2.99%	$ 136.16	$ 138.27	$ 2.11	1.55%
		Family - THREE TIER	$ 175.15	$ 180.38	$ 5.23	2.99%	$ 180.40	$ 183.21	$ 2.81	1.56%
		Employee/Spouse - FOUR TIER	$ 132.18	$ 136.13	$ 3.95	2.99%	$ 136.16	$ 138.27	$ 2.11	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 128.89	$ 132.73	$ 3.84	2.98%	$ 132.74	$ 134.81	$ 2.07	1.56%
		Family - FOUR TIER	$ 191.67	$ 197.39	$ 5.72	2.98%	$ 197.43	$ 200.49	$ 3.06	1.55%
HD	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)								
		Individual - ALL TIERS	$ 64.11	$ 66.02	$ 1.91	2.98%	$ 66.03	$ 67.06	$ 1.03	1.56%
		Family - TWO TIER	$ 166.68	$ 171.66	$ 4.98	2.99%	$ 171.68	$ 174.36	$ 2.68	1.56%
		Double - THREE TIER	$ 128.22	$ 132.05	$ 3.83	2.99%	$ 132.07	$ 134.12	$ 2.05	1.55%
		Family - THREE TIER	$ 169.89	$ 174.96	$ 5.07	2.98%	$ 174.99	$ 177.71	$ 2.72	1.55%
		Employee/Spouse - FOUR TIER	$ 128.22	$ 132.05	$ 3.83	2.99%	$ 132.07	$ 134.12	$ 2.05	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.01	$ 128.75	$ 3.74	2.99%	$ 128.76	$ 130.77	$ 2.01	1.56%
		Family - FOUR TIER	$ 185.91	$ 191.47	$ 5.56	2.99%	$ 191.49	$ 194.48	$ 2.99	1.56%
HD	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)								
		Individual - ALL TIERS	$ 53.12	$ 54.71	$ 1.59	2.99%	$ 54.72	$ 55.57	$ 0.85	1.55%
		Family - TWO TIER	$ 138.13	$ 142.24	$ 4.11	2.98%	$ 142.27	$ 144.47	$ 2.20	1.55%
		Double - THREE TIER	$ 106.25	$ 109.41	$ 3.16	2.97%	$ 109.44	$ 111.13	$ 1.69	1.54%
		Family - THREE TIER	$ 140.79	$ 144.97	$ 4.18	2.97%	$ 145.00	$ 147.25	$ 2.25	1.55%
		Employee/Spouse - FOUR TIER	$ 106.25	$ 109.41	$ 3.16	2.97%	$ 109.44	$ 111.13	$ 1.69	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 103.60	$ 106.68	$ 3.08	2.97%	$ 106.70	$ 108.35	$ 1.65	1.55%
		Family - FOUR TIER	$ 154.06	$ 158.65	$ 4.59	2.98%	$ 158.68	$ 161.14	$ 2.46	1.55%
HD	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)								
		Individual - ALL TIERS	$ 46.17	$ 47.55	$ 1.38	2.99%	$ 47.56	$ 48.29	$ 0.73	1.53%
		Family - TWO TIER	$ 120.04	$ 123.62	$ 3.58	2.98%	$ 123.64	$ 125.56	$ 1.92	1.55%
		Double - THREE TIER	$ 92.35	$ 95.09	$ 2.74	2.97%	$ 95.11	$ 96.58	$ 1.47	1.55%
		Family - THREE TIER	$ 122.35	$ 126.00	$ 3.65	2.98%	$ 126.03	$ 127.97	$ 1.94	1.54%
		Employee/Spouse - FOUR TIER	$ 92.35	$ 95.09	$ 2.74	2.97%	$ 95.11	$ 96.58	$ 1.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 90.04	$ 92.71	$ 2.67	2.97%	$ 92.74	$ 94.17	$ 1.43	1.54%
		Family - FOUR TIER	$ 133.90	$ 137.88	$ 3.98	2.97%	$ 137.92	$ 140.05	$ 2.13	1.54%
HD	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)								
		Individual - ALL TIERS	$ 43.83	$ 45.14	$ 1.31	2.99%	$ 45.16	$ 45.85	$ 0.69	1.53%
		Family - TWO TIER	$ 113.97	$ 117.36	$ 3.39	2.97%	$ 117.39	$ 119.20	$ 1.81	1.54%
		Double - THREE TIER	$ 87.67	$ 90.28	$ 2.61	2.98%	$ 90.30	$ 91.70	$ 1.40	1.55%
		Family - THREE TIER	$ 116.16	$ 119.62	$ 3.46	2.98%	$ 119.65	$ 121.50	$ 1.85	1.55%
		Employee/Spouse - FOUR TIER	$ 87.67	$ 90.28	$ 2.61	2.98%	$ 90.30	$ 91.70	$ 1.40	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 85.48	$ 88.02	$ 2.54	2.97%	$ 88.04	$ 89.40	$ 1.36	1.54%
		Family - FOUR TIER	$ 127.13	$ 130.90	$ 3.77	2.97%	$ 130.94	$ 132.96	$ 2.02	1.54%
HD	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)								
		Individual - ALL TIERS	$ 83.89	$ 86.39	$ 2.50	2.98%	$ 86.41	$ 87.75	$ 1.34	1.55%
		Family - TWO TIER	$ 218.13	$ 224.62	$ 6.49	2.98%	$ 224.67	$ 228.15	$ 3.48	1.55%
		Double - THREE TIER	$ 167.79	$ 172.79	$ 5.00	2.98%	$ 172.83	$ 175.50	$ 2.67	1.54%
		Family - THREE TIER	$ 222.33	$ 228.94	$ 6.61	2.97%	$ 228.99	$ 232.53	$ 3.54	1.55%
		Employee/Spouse - FOUR TIER	$ 167.79	$ 172.79	$ 5.00	2.98%	$ 172.83	$ 175.50	$ 2.67	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 163.60	$ 168.47	$ 4.87	2.98%	$ 168.50	$ 171.11	$ 2.61	1.55%
		Family - FOUR TIER	$ 243.29	$ 250.54	$ 7.25	2.98%	$ 250.59	$ 254.47	$ 3.88	1.55%
HD	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)								
		Individual - ALL TIERS	$ 82.94	$ 85.41	$ 2.47	2.98%	$ 85.43	$ 86.75	$ 1.32	1.55%
		Family - TWO TIER	$ 215.63	$ 222.06	$ 6.43	2.98%	$ 222.10	$ 225.54	$ 3.44	1.55%
		Double - THREE TIER	$ 165.86	$ 170.81	$ 4.95	2.98%	$ 170.84	$ 173.49	$ 2.65	1.55%
		Family - THREE TIER	$ 219.78	$ 226.33	$ 6.55	2.98%	$ 226.37	$ 229.88	$ 3.51	1.55%
		Employee/Spouse - FOUR TIER	$ 165.86	$ 170.81	$ 4.95	2.98%	$ 170.84	$ 173.49	$ 2.65	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.72	$ 166.54	$ 4.82	2.98%	$ 166.57	$ 169.16	$ 2.59	1.55%
		Family - FOUR TIER	$ 240.51	$ 247.68	$ 7.17	2.98%	$ 247.72	$ 251.57	$ 3.85	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)								
		Individual - ALL TIERS	$ 76.16	$ 82.84	$ 6.68	8.77%	$ 77.77	$ 84.14	$ 6.37	8.19%
		Family - TWO TIER	$ 198.00	$ 215.39	$ 17.39	8.78%	$ 202.19	$ 218.77	$ 16.58	8.20%
		Double - THREE TIER	$ 152.30	$ 165.68	$ 13.38	8.79%	$ 155.53	$ 168.28	$ 12.75	8.20%
		Family - THREE TIER	$ 201.80	$ 219.53	$ 17.73	8.79%	$ 206.08	$ 222.97	$ 16.89	8.20%
		Employee/Spouse - FOUR TIER	$ 152.30	$ 165.68	$ 13.38	8.79%	$ 155.53	$ 168.28	$ 12.75	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 148.50	$ 161.54	$ 13.04	8.78%	$ 151.65	$ 164.08	$ 12.43	8.20%
		Family - FOUR TIER	$ 220.84	$ 240.24	$ 19.40	8.78%	$ 225.53	$ 244.01	$ 18.48	8.19%
HD	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)								
		Individual - ALL TIERS	$ 70.01	$ 76.17	$ 6.16	8.80%	$ 71.50	$ 77.36	$ 5.86	8.20%
		Family - TWO TIER	$ 182.03	$ 198.04	$ 16.01	8.80%	$ 185.90	$ 201.14	$ 15.24	8.20%
		Double - THREE TIER	$ 140.03	$ 152.34	$ 12.31	8.79%	$ 143.00	$ 154.73	$ 11.73	8.20%
		Family - THREE TIER	$ 185.54	$ 201.84	$ 16.30	8.79%	$ 189.47	$ 205.01	$ 15.54	8.20%
		Employee/Spouse - FOUR TIER	$ 140.03	$ 152.34	$ 12.31	8.79%	$ 143.00	$ 154.73	$ 11.73	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 136.53	$ 148.53	$ 12.00	8.79%	$ 139.42	$ 150.86	$ 11.44	8.21%
		Family - FOUR TIER	$ 203.04	$ 220.89	$ 17.85	8.79%	$ 207.34	$ 224.35	$ 17.01	8.20%
HD	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)								
		Individual - ALL TIERS	$ 64.54	$ 70.22	$ 5.68	8.80%	$ 65.91	$ 71.32	$ 5.41	8.21%
		Family - TWO TIER	$ 167.80	$ 182.57	$ 14.77	8.80%	$ 171.36	$ 185.44	$ 14.08	8.22%
		Double - THREE TIER	$ 129.08	$ 140.44	$ 11.36	8.80%	$ 131.81	$ 142.65	$ 10.84	8.22%
		Family - THREE TIER	$ 171.04	$ 186.09	$ 15.05	8.80%	$ 174.66	$ 189.01	$ 14.35	8.22%
		Employee/Spouse - FOUR TIER	$ 129.08	$ 140.44	$ 11.36	8.80%	$ 131.81	$ 142.65	$ 10.84	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 125.86	$ 136.93	$ 11.07	8.80%	$ 128.52	$ 139.08	$ 10.56	8.22%
		Family - FOUR TIER	$ 187.16	$ 203.64	$ 16.48	8.81%	$ 191.13	$ 206.84	$ 15.71	8.22%
HD	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)								
		Individual - ALL TIERS	$ 62.61	$ 68.11	$ 5.50	8.78%	$ 63.93	$ 69.18	$ 5.25	8.21%
		Family - TWO TIER	$ 162.76	$ 177.10	$ 14.34	8.81%	$ 166.21	$ 179.88	$ 13.67	8.22%
		Double - THREE TIER	$ 125.20	$ 136.23	$ 11.03	8.81%	$ 127.86	$ 138.37	$ 10.51	8.22%
		Family - THREE TIER	$ 165.90	$ 180.50	$ 14.60	8.80%	$ 169.41	$ 183.34	$ 13.93	8.22%
		Employee/Spouse - FOUR TIER	$ 125.20	$ 136.23	$ 11.03	8.81%	$ 127.86	$ 138.37	$ 10.51	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 122.08	$ 132.82	$ 10.74	8.80%	$ 124.66	$ 134.91	$ 10.25	8.22%
		Family - FOUR TIER	$ 181.55	$ 197.53	$ 15.98	8.80%	$ 185.39	$ 200.63	$ 15.24	8.22%
HD	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)								
		Individual - ALL TIERS	$ 51.88	$ 56.44	$ 4.56	8.79%	$ 52.99	$ 57.32	$ 4.33	8.17%
		Family - TWO TIER	$ 134.90	$ 146.74	$ 11.84	8.78%	$ 137.76	$ 149.04	$ 11.28	8.19%
		Double - THREE TIER	$ 103.77	$ 112.88	$ 9.11	8.78%	$ 105.97	$ 114.65	$ 8.68	8.19%
		Family - THREE TIER	$ 137.49	$ 149.56	$ 12.07	8.78%	$ 140.40	$ 151.91	$ 11.51	8.20%
		Employee/Spouse - FOUR TIER	$ 103.77	$ 112.88	$ 9.11	8.78%	$ 105.97	$ 114.65	$ 8.68	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 101.17	$ 110.05	$ 8.88	8.78%	$ 103.31	$ 111.78	$ 8.47	8.20%
		Family - FOUR TIER	$ 150.46	$ 163.67	$ 13.21	8.78%	$ 153.65	$ 166.24	$ 12.59	8.19%
HD	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)								
		Individual - ALL TIERS	$ 45.09	$ 49.05	$ 3.96	8.78%	$ 46.05	$ 49.82	$ 3.77	8.19%
		Family - TWO TIER	$ 117.24	$ 127.53	$ 10.29	8.78%	$ 119.72	$ 129.53	$ 9.81	8.19%
		Double - THREE TIER	$ 90.18	$ 98.10	$ 7.92	8.78%	$ 92.10	$ 99.64	$ 7.54	8.19%
		Family - THREE TIER	$ 119.49	$ 129.98	$ 10.49	8.78%	$ 122.03	$ 132.02	$ 9.99	8.19%
		Employee/Spouse - FOUR TIER	$ 90.18	$ 98.10	$ 7.92	8.78%	$ 92.10	$ 99.64	$ 7.54	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 87.93	$ 95.65	$ 7.72	8.78%	$ 89.79	$ 97.15	$ 7.36	8.20%
		Family - FOUR TIER	$ 130.76	$ 142.25	$ 11.49	8.79%	$ 133.54	$ 144.48	$ 10.94	8.19%
HD	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)								
		Individual - ALL TIERS	$ 42.81	$ 46.57	$ 3.76	8.78%	$ 43.71	$ 47.30	$ 3.59	8.21%
		Family - TWO TIER	$ 111.31	$ 121.08	$ 9.77	8.78%	$ 113.67	$ 122.98	$ 9.31	8.19%
		Double - THREE TIER	$ 85.63	$ 93.14	$ 7.51	8.77%	$ 87.44	$ 94.60	$ 7.16	8.19%
		Family - THREE TIER	$ 113.45	$ 123.40	$ 9.95	8.77%	$ 115.86	$ 125.34	$ 9.48	8.18%
		Employee/Spouse - FOUR TIER	$ 85.63	$ 93.14	$ 7.51	8.77%	$ 87.44	$ 94.60	$ 7.16	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 83.49	$ 90.81	$ 7.32	8.77%	$ 85.26	$ 92.23	$ 6.97	8.17%
		Family - FOUR TIER	$ 124.15	$ 135.05	$ 10.90	8.78%	$ 126.79	$ 137.17	$ 10.38	8.19%
HD	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)								
		Individual - ALL TIERS	$ 81.93	$ 89.13	$ 7.20	8.79%	$ 83.67	$ 90.53	$ 6.86	8.20%
		Family - TWO TIER	$ 213.01	$ 231.73	$ 18.72	8.79%	$ 217.53	$ 235.37	$ 17.84	8.20%
		Double - THREE TIER	$ 163.85	$ 178.25	$ 14.40	8.79%	$ 167.33	$ 181.05	$ 13.72	8.20%
		Family - THREE TIER	$ 217.11	$ 236.19	$ 19.08	8.79%	$ 221.71	$ 239.89	$ 18.18	8.20%
		Employee/Spouse - FOUR TIER	$ 163.85	$ 178.25	$ 14.40	8.79%	$ 167.33	$ 181.05	$ 13.72	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 159.76	$ 173.80	$ 14.04	8.79%	$ 163.14	$ 176.53	$ 13.39	8.21%
		Family - FOUR TIER	$ 237.59	$ 258.47	$ 20.88	8.79%	$ 242.63	$ 262.53	$ 19.90	8.20%
HD	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)								
		Individual - ALL TIERS	$ 81.00	$ 88.11	$ 7.11	8.78%	$ 82.72	$ 89.49	$ 6.77	8.18%
		Family - TWO TIER	$ 210.59	$ 229.08	$ 18.49	8.78%	$ 215.05	$ 232.68	$ 17.63	8.20%
		Double - THREE TIER	$ 161.99	$ 176.22	$ 14.23	8.78%	$ 165.42	$ 178.99	$ 13.57	8.20%
		Family - THREE TIER	$ 214.63	$ 233.49	$ 18.86	8.79%	$ 219.18	$ 237.16	$ 17.98	8.20%
		Employee/Spouse - FOUR TIER	$ 161.99	$ 176.22	$ 14.23	8.78%	$ 165.42	$ 178.99	$ 13.57	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 157.94	$ 171.81	$ 13.87	8.78%	$ 161.29	$ 174.51	$ 13.22	8.20%
		Family - FOUR TIER	$ 234.88	$ 255.52	$ 20.64	8.79%	$ 239.86	$ 259.53	$ 19.67	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)								
		Individual - ALL TIERS	$ 78.18	$ 80.51	$ 2.33	2.98%	$ 80.53	$ 81.78	$ 1.25	1.55%
		Family - TWO TIER	$ 203.28	$ 209.33	$ 6.05	2.98%	$ 209.38	$ 212.62	$ 3.24	1.55%
		Double - THREE TIER	$ 156.37	$ 161.02	$ 4.65	2.97%	$ 161.05	$ 163.55	$ 2.50	1.55%
		Family - THREE TIER	$ 207.19	$ 213.35	$ 6.16	2.97%	$ 213.40	$ 216.70	$ 3.30	1.55%
		Employee/Spouse - FOUR TIER	$ 156.37	$ 161.02	$ 4.65	2.97%	$ 161.05	$ 163.55	$ 2.50	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 152.46	$ 157.00	$ 4.54	2.98%	$ 157.03	$ 159.46	$ 2.43	1.55%
		Family - FOUR TIER	$ 226.73	$ 233.48	$ 6.75	2.98%	$ 233.53	$ 237.15	$ 3.62	1.55%
HD	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)								
		Individual - ALL TIERS	$ 71.91	$ 74.05	$ 2.14	2.98%	$ 74.07	$ 75.22	$ 1.15	1.55%
		Family - TWO TIER	$ 186.97	$ 192.54	$ 5.57	2.98%	$ 192.57	$ 195.56	$ 2.99	1.55%
		Double - THREE TIER	$ 143.82	$ 148.11	$ 4.29	2.98%	$ 148.14	$ 150.43	$ 2.29	1.55%
		Family - THREE TIER	$ 190.56	$ 196.24	$ 5.68	2.98%	$ 196.28	$ 199.32	$ 3.04	1.55%
		Employee/Spouse - FOUR TIER	$ 143.82	$ 148.11	$ 4.29	2.98%	$ 148.14	$ 150.43	$ 2.29	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 140.22	$ 144.41	$ 4.19	2.99%	$ 144.43	$ 146.67	$ 2.24	1.55%
		Family - FOUR TIER	$ 208.54	$ 214.76	$ 6.22	2.98%	$ 214.79	$ 218.13	$ 3.34	1.56%
HD	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)								
		Individual - ALL TIERS	$ 66.30	$ 68.28	$ 1.98	2.99%	$ 68.30	$ 69.35	$ 1.05	1.54%
		Family - TWO TIER	$ 172.39	$ 177.52	$ 5.13	2.98%	$ 177.56	$ 180.31	$ 2.75	1.55%
		Double - THREE TIER	$ 132.61	$ 136.56	$ 3.95	2.98%	$ 136.59	$ 138.70	$ 2.11	1.54%
		Family - THREE TIER	$ 175.71	$ 180.94	$ 5.23	2.98%	$ 180.97	$ 183.78	$ 2.81	1.55%
		Employee/Spouse - FOUR TIER	$ 132.61	$ 136.56	$ 3.95	2.98%	$ 136.59	$ 138.70	$ 2.11	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 129.29	$ 133.14	$ 3.85	2.98%	$ 133.17	$ 135.23	$ 2.06	1.55%
		Family - FOUR TIER	$ 192.28	$ 198.01	$ 5.73	2.98%	$ 198.05	$ 201.12	$ 3.07	1.55%
HD	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)								
		Individual - ALL TIERS	$ 64.31	$ 66.22	$ 1.91	2.97%	$ 66.24	$ 67.26	$ 1.02	1.54%
		Family - TWO TIER	$ 167.20	$ 172.18	$ 4.98	2.98%	$ 172.22	$ 174.89	$ 2.67	1.55%
		Double - THREE TIER	$ 128.62	$ 132.45	$ 3.83	2.98%	$ 132.48	$ 134.53	$ 2.05	1.55%
		Family - THREE TIER	$ 170.42	$ 175.49	$ 5.07	2.98%	$ 175.53	$ 178.25	$ 2.72	1.55%
		Employee/Spouse - FOUR TIER	$ 128.62	$ 132.45	$ 3.83	2.98%	$ 132.48	$ 134.53	$ 2.05	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.40	$ 129.14	$ 3.74	2.98%	$ 129.16	$ 131.16	$ 2.00	1.55%
		Family - FOUR TIER	$ 186.49	$ 192.05	$ 5.56	2.98%	$ 192.09	$ 195.06	$ 2.97	1.55%
HD	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)								
		Individual - ALL TIERS	$ 53.32	$ 54.92	$ 1.60	3.00%	$ 54.92	$ 55.78	$ 0.86	1.57%
		Family - TWO TIER	$ 138.65	$ 142.79	$ 4.14	2.99%	$ 142.81	$ 145.03	$ 2.22	1.55%
		Double - THREE TIER	$ 106.65	$ 109.84	$ 3.19	2.99%	$ 109.85	$ 111.56	$ 1.71	1.56%
		Family - THREE TIER	$ 141.32	$ 145.53	$ 4.21	2.98%	$ 145.55	$ 147.82	$ 2.27	1.56%
		Employee/Spouse - FOUR TIER	$ 106.65	$ 109.84	$ 3.19	2.99%	$ 109.85	$ 111.56	$ 1.71	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 103.99	$ 107.09	$ 3.10	2.98%	$ 107.10	$ 108.77	$ 1.67	1.56%
		Family - FOUR TIER	$ 154.64	$ 159.26	$ 4.62	2.99%	$ 159.29	$ 161.76	$ 2.47	1.55%
HD	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)								
		Individual - ALL TIERS	$ 46.37	$ 47.75	$ 1.38	2.98%	$ 47.76	$ 48.50	$ 0.74	1.55%
		Family - TWO TIER	$ 120.57	$ 124.14	$ 3.57	2.96%	$ 124.18	$ 126.09	$ 1.91	1.54%
		Double - THREE TIER	$ 92.75	$ 95.49	$ 2.74	2.95%	$ 95.52	$ 96.99	$ 1.47	1.54%
		Family - THREE TIER	$ 122.89	$ 126.53	$ 3.64	2.96%	$ 126.58	$ 128.51	$ 1.93	1.52%
		Employee/Spouse - FOUR TIER	$ 92.75	$ 95.49	$ 2.74	2.95%	$ 95.52	$ 96.99	$ 1.47	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 90.43	$ 93.10	$ 2.67	2.95%	$ 93.14	$ 94.57	$ 1.43	1.54%
		Family - FOUR TIER	$ 134.48	$ 138.46	$ 3.98	2.96%	$ 138.52	$ 140.64	$ 2.12	1.53%
HD	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)								
		Individual - ALL TIERS	$ 44.03	$ 45.35	$ 1.32	3.00%	$ 45.36	$ 46.06	$ 0.70	1.54%
		Family - TWO TIER	$ 114.50	$ 117.91	$ 3.41	2.98%	$ 117.93	$ 119.76	$ 1.83	1.55%
		Double - THREE TIER	$ 88.08	$ 90.70	$ 2.62	2.97%	$ 90.71	$ 92.13	$ 1.42	1.57%
		Family - THREE TIER	$ 116.70	$ 120.18	$ 3.48	2.98%	$ 120.20	$ 122.07	$ 1.87	1.56%
		Employee/Spouse - FOUR TIER	$ 88.08	$ 90.70	$ 2.62	2.97%	$ 90.71	$ 92.13	$ 1.42	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 85.87	$ 88.43	$ 2.56	2.98%	$ 88.45	$ 89.82	$ 1.37	1.55%
		Family - FOUR TIER	$ 127.71	$ 131.52	$ 3.81	2.98%	$ 131.54	$ 133.58	$ 2.04	1.55%
HD	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)								
		Individual - ALL TIERS	$ 57.72	$ 59.44	$ 1.72	2.98%	$ 59.45	$ 60.37	$ 0.92	1.55%
		Family - TWO TIER	$ 150.08	$ 154.54	$ 4.46	2.97%	$ 154.58	$ 156.97	$ 2.39	1.55%
		Double - THREE TIER	$ 115.45	$ 118.88	$ 3.43	2.97%	$ 118.91	$ 120.74	$ 1.83	1.54%
		Family - THREE TIER	$ 152.97	$ 157.51	$ 4.54	2.97%	$ 157.56	$ 159.98	$ 2.42	1.54%
		Employee/Spouse - FOUR TIER	$ 115.45	$ 118.88	$ 3.43	2.97%	$ 118.91	$ 120.74	$ 1.83	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 112.56	$ 115.90	$ 3.34	2.97%	$ 115.94	$ 117.72	$ 1.78	1.54%
		Family - FOUR TIER	$ 167.40	$ 172.37	$ 4.97	2.97%	$ 172.42	$ 175.08	$ 2.66	1.54%
HD	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)								
		Individual - ALL TIERS	$ 57.06	$ 58.76	$ 1.70	2.98%	$ 58.77	$ 59.68	$ 0.91	1.55%
		Family - TWO TIER	$ 148.35	$ 152.77	$ 4.42	2.98%	$ 152.80	$ 155.17	$ 2.37	1.55%
		Double - THREE TIER	$ 114.11	$ 117.51	$ 3.40	2.98%	$ 117.54	$ 119.36	$ 1.82	1.55%
		Family - THREE TIER	$ 151.20	$ 155.71	$ 4.51	2.98%	$ 155.73	$ 158.15	$ 2.42	1.55%
		Employee/Spouse - FOUR TIER	$ 114.11	$ 117.51	$ 3.40	2.98%	$ 117.54	$ 119.36	$ 1.82	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 111.26	$ 114.58	$ 3.32	2.98%	$ 114.60	$ 116.38	$ 1.78	1.55%
		Family - FOUR TIER	$ 165.46	$ 170.40	$ 4.94	2.99%	$ 170.43	$ 173.07	$ 2.64	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)								
		Individual - ALL TIERS	$ 76.36	$ 83.06	$ 6.70	8.77%	$ 77.97	$ 84.36	$ 6.39	8.20%
		Family - TWO TIER	$ 198.52	$ 215.95	$ 17.43	8.78%	$ 202.72	$ 219.34	$ 16.62	8.20%
		Double - THREE TIER	$ 152.71	$ 166.12	$ 13.41	8.78%	$ 155.95	$ 168.73	$ 12.78	8.19%
		Family - THREE TIER	$ 202.33	$ 220.11	$ 17.78	8.79%	$ 206.62	$ 223.56	$ 16.94	8.20%
		Employee/Spouse - FOUR TIER	$ 152.71	$ 166.12	$ 13.41	8.78%	$ 155.95	$ 168.73	$ 12.78	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 148.89	$ 161.96	$ 13.07	8.78%	$ 152.05	$ 164.51	$ 12.46	8.19%
		Family - FOUR TIER	$ 221.42	$ 240.87	$ 19.45	8.78%	$ 226.12	$ 244.65	$ 18.53	8.19%
HD	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)								
		Individual - ALL TIERS	$ 70.22	$ 76.40	$ 6.18	8.80%	$ 71.72	$ 77.60	$ 5.88	8.20%
		Family - TWO TIER	$ 182.58	$ 198.63	$ 16.05	8.79%	$ 186.46	$ 201.75	$ 15.29	8.20%
		Double - THREE TIER	$ 140.45	$ 152.80	$ 12.35	8.79%	$ 143.42	$ 155.19	$ 11.77	8.21%
		Family - THREE TIER	$ 186.10	$ 202.45	$ 16.35	8.79%	$ 190.04	$ 205.63	$ 15.59	8.20%
		Employee/Spouse - FOUR TIER	$ 140.45	$ 152.80	$ 12.35	8.79%	$ 143.42	$ 155.19	$ 11.77	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 136.94	$ 148.98	$ 12.04	8.79%	$ 139.84	$ 151.31	$ 11.47	8.20%
		Family - FOUR TIER	$ 203.66	$ 221.55	$ 17.89	8.78%	$ 207.97	$ 225.03	$ 17.06	8.20%
HD	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)								
		Individual - ALL TIERS	$ 64.75	$ 70.44	$ 5.69	8.79%	$ 66.12	$ 71.54	$ 5.42	8.20%
		Family - TWO TIER	$ 168.35	$ 183.14	$ 14.79	8.79%	$ 171.93	$ 186.02	$ 14.09	8.20%
		Double - THREE TIER	$ 129.50	$ 140.88	$ 11.38	8.79%	$ 132.25	$ 143.09	$ 10.84	8.20%
		Family - THREE TIER	$ 171.59	$ 186.66	$ 15.07	8.78%	$ 175.23	$ 189.59	$ 14.36	8.19%
		Employee/Spouse - FOUR TIER	$ 129.50	$ 140.88	$ 11.38	8.79%	$ 132.25	$ 143.09	$ 10.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 126.26	$ 137.36	$ 11.10	8.79%	$ 128.94	$ 139.51	$ 10.57	8.20%
		Family - FOUR TIER	$ 187.78	$ 204.27	$ 16.49	8.78%	$ 191.76	$ 207.48	$ 15.72	8.20%
HD	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)								
		Individual - ALL TIERS	$ 62.81	$ 68.32	$ 5.51	8.77%	$ 64.13	$ 69.39	$ 5.26	8.20%
		Family - TWO TIER	$ 163.29	$ 177.63	$ 14.34	8.78%	$ 166.74	$ 180.42	$ 13.68	8.20%
		Double - THREE TIER	$ 125.60	$ 136.64	$ 11.04	8.79%	$ 128.26	$ 138.78	$ 10.52	8.20%
		Family - THREE TIER	$ 166.43	$ 181.05	$ 14.62	8.78%	$ 169.95	$ 183.89	$ 13.94	8.20%
		Employee/Spouse - FOUR TIER	$ 125.60	$ 136.64	$ 11.04	8.79%	$ 128.26	$ 138.78	$ 10.52	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 122.47	$ 133.22	$ 10.75	8.78%	$ 125.06	$ 135.31	$ 10.25	8.20%
		Family - FOUR TIER	$ 182.13	$ 198.13	$ 16.00	8.78%	$ 185.98	$ 201.24	$ 15.26	8.21%
HD	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)								
		Individual - ALL TIERS	$ 52.07	$ 56.66	$ 4.59	8.82%	$ 53.18	$ 57.55	$ 4.37	8.22%
		Family - TWO TIER	$ 135.39	$ 147.31	$ 11.92	8.80%	$ 138.26	$ 149.62	$ 11.36	8.22%
		Double - THREE TIER	$ 104.15	$ 113.31	$ 9.16	8.80%	$ 106.35	$ 115.09	$ 8.74	8.22%
		Family - THREE TIER	$ 138.00	$ 150.14	$ 12.14	8.80%	$ 140.92	$ 152.50	$ 11.58	8.22%
		Employee/Spouse - FOUR TIER	$ 104.15	$ 113.31	$ 9.16	8.80%	$ 106.35	$ 115.09	$ 8.74	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 101.54	$ 110.48	$ 8.94	8.80%	$ 103.69	$ 112.21	$ 8.52	8.22%
		Family - FOUR TIER	$ 151.01	$ 164.30	$ 13.29	8.80%	$ 154.22	$ 166.88	$ 12.66	8.21%
HD	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)								
		Individual - ALL TIERS	$ 45.28	$ 49.26	$ 3.98	8.79%	$ 46.25	$ 50.03	$ 3.78	8.17%
		Family - TWO TIER	$ 117.73	$ 128.07	$ 10.34	8.78%	$ 120.23	$ 130.08	$ 9.85	8.19%
		Double - THREE TIER	$ 90.57	$ 98.51	$ 7.94	8.77%	$ 92.48	$ 100.06	$ 7.58	8.20%
		Family - THREE TIER	$ 120.00	$ 130.53	$ 10.53	8.78%	$ 122.54	$ 132.58	$ 10.04	8.19%
		Employee/Spouse - FOUR TIER	$ 90.57	$ 98.51	$ 7.94	8.77%	$ 92.48	$ 100.06	$ 7.58	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 88.30	$ 96.05	$ 7.75	8.78%	$ 90.17	$ 97.56	$ 7.39	8.20%
		Family - FOUR TIER	$ 131.33	$ 142.84	$ 11.51	8.76%	$ 134.10	$ 145.09	$ 10.99	8.20%
HD	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)								
		Individual - ALL TIERS	$ 43.01	$ 46.79	$ 3.78	8.79%	$ 43.92	$ 47.52	$ 3.60	8.20%
		Family - TWO TIER	$ 111.81	$ 121.64	$ 9.83	8.79%	$ 114.18	$ 123.55	$ 9.37	8.21%
		Double - THREE TIER	$ 86.01	$ 93.57	$ 7.56	8.79%	$ 87.83	$ 95.04	$ 7.21	8.21%
		Family - THREE TIER	$ 113.96	$ 123.98	$ 10.02	8.79%	$ 116.38	$ 125.93	$ 9.55	8.21%
		Employee/Spouse - FOUR TIER	$ 86.01	$ 93.57	$ 7.56	8.79%	$ 87.83	$ 95.04	$ 7.21	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 83.86	$ 91.23	$ 7.37	8.79%	$ 85.63	$ 92.66	$ 7.03	8.21%
		Family - FOUR TIER	$ 124.71	$ 135.68	$ 10.97	8.80%	$ 127.35	$ 137.81	$ 10.46	8.21%
HD	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)								
		Individual - ALL TIERS	$ 56.37	$ 61.32	$ 4.95	8.78%	$ 57.56	$ 62.28	$ 4.72	8.20%
		Family - TWO TIER	$ 146.54	$ 159.43	$ 12.89	8.80%	$ 149.65	$ 161.93	$ 12.28	8.21%
		Double - THREE TIER	$ 112.73	$ 122.64	$ 9.91	8.79%	$ 115.11	$ 124.56	$ 9.45	8.21%
		Family - THREE TIER	$ 149.36	$ 162.50	$ 13.14	8.80%	$ 152.53	$ 165.05	$ 12.52	8.21%
		Employee/Spouse - FOUR TIER	$ 112.73	$ 122.64	$ 9.91	8.79%	$ 115.11	$ 124.56	$ 9.45	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 109.91	$ 119.57	$ 9.66	8.79%	$ 112.24	$ 121.45	$ 9.21	8.21%
		Family - FOUR TIER	$ 163.45	$ 177.83	$ 14.38	8.80%	$ 166.91	$ 180.62	$ 13.71	8.21%
HD	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)								
		Individual - ALL TIERS	$ 55.72	$ 60.62	$ 4.90	8.79%	$ 56.91	$ 61.57	$ 4.66	8.19%
		Family - TWO TIER	$ 144.88	$ 157.60	$ 12.72	8.78%	$ 147.95	$ 160.08	$ 12.13	8.20%
		Double - THREE TIER	$ 111.44	$ 121.23	$ 9.79	8.78%	$ 113.80	$ 123.14	$ 9.34	8.21%
		Family - THREE TIER	$ 147.66	$ 160.63	$ 12.97	8.78%	$ 150.79	$ 163.16	$ 12.37	8.20%
		Employee/Spouse - FOUR TIER	$ 111.44	$ 121.23	$ 9.79	8.78%	$ 113.80	$ 123.14	$ 9.34	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 108.65	$ 118.20	$ 9.55	8.79%	$ 110.96	$ 120.06	$ 9.10	8.20%
		Family - FOUR TIER	$ 161.58	$ 175.79	$ 14.21	8.79%	$ 165.02	$ 178.55	$ 13.53	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)								
		Individual - ALL TIERS	$ 53.74	$ 55.34	$ 1.60	2.98%	$ 55.35	$ 56.21	$ 0.86	1.55%
		Family - TWO TIER	$ 139.73	$ 143.89	$ 4.16	2.98%	$ 143.92	$ 146.15	$ 2.23	1.55%
		Double - THREE TIER	$ 107.48	$ 110.68	$ 3.20	2.98%	$ 110.71	$ 112.42	$ 1.71	1.54%
		Family - THREE TIER	$ 142.42	$ 146.65	$ 4.23	2.97%	$ 146.69	$ 148.96	$ 2.27	1.55%
		Employee/Spouse - FOUR TIER	$ 107.48	$ 110.68	$ 3.20	2.98%	$ 110.71	$ 112.42	$ 1.71	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 104.80	$ 107.92	$ 3.12	2.98%	$ 107.94	$ 109.61	$ 1.67	1.55%
		Family - FOUR TIER	$ 155.85	$ 160.49	$ 4.64	2.98%	$ 160.53	$ 163.01	$ 2.48	1.54%
HD	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)								
		Individual - ALL TIERS	$ 43.63	$ 44.93	$ 1.30	2.98%	$ 44.94	$ 45.63	$ 0.69	1.54%
		Family - TWO TIER	$ 113.44	$ 116.81	$ 3.37	2.97%	$ 116.84	$ 118.65	$ 1.81	1.55%
		Double - THREE TIER	$ 87.26	$ 89.86	$ 2.60	2.98%	$ 89.88	$ 91.27	$ 1.39	1.55%
		Family - THREE TIER	$ 115.62	$ 119.06	$ 3.44	2.98%	$ 119.09	$ 120.93	$ 1.84	1.55%
		Employee/Spouse - FOUR TIER	$ 87.26	$ 89.86	$ 2.60	2.98%	$ 89.88	$ 91.27	$ 1.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 85.08	$ 87.61	$ 2.53	2.97%	$ 87.63	$ 88.98	$ 1.35	1.54%
		Family - FOUR TIER	$ 126.53	$ 130.29	$ 3.76	2.97%	$ 130.32	$ 132.34	$ 2.02	1.55%
HD	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)								
		Individual - ALL TIERS	$ 35.60	$ 36.65	$ 1.05	2.95%	$ 36.66	$ 37.23	$ 0.57	1.55%
		Family - TWO TIER	$ 92.55	$ 95.29	$ 2.74	2.96%	$ 95.32	$ 96.79	$ 1.47	1.54%
		Double - THREE TIER	$ 71.19	$ 73.30	$ 2.11	2.96%	$ 73.33	$ 74.45	$ 1.12	1.53%
		Family - THREE TIER	$ 94.33	$ 97.13	$ 2.80	2.97%	$ 97.16	$ 98.65	$ 1.49	1.53%
		Employee/Spouse - FOUR TIER	$ 71.19	$ 73.30	$ 2.11	2.96%	$ 73.33	$ 74.45	$ 1.12	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 69.41	$ 71.47	$ 2.06	2.97%	$ 71.49	$ 72.59	$ 1.10	1.54%
		Family - FOUR TIER	$ 103.23	$ 106.29	$ 3.06	2.96%	$ 106.32	$ 107.96	$ 1.64	1.54%
HD	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)								
		Individual - ALL TIERS	$ 29.96	$ 30.85	$ 0.89	2.97%	$ 30.86	$ 31.34	$ 0.48	1.56%
		Family - TWO TIER	$ 77.90	$ 80.22	$ 2.32	2.98%	$ 80.24	$ 81.47	$ 1.23	1.53%
		Double - THREE TIER	$ 59.92	$ 61.70	$ 1.78	2.97%	$ 61.72	$ 62.67	$ 0.95	1.54%
		Family - THREE TIER	$ 79.40	$ 81.76	$ 2.36	2.97%	$ 81.78	$ 83.04	$ 1.26	1.54%
		Employee/Spouse - FOUR TIER	$ 59.92	$ 61.70	$ 1.78	2.97%	$ 61.72	$ 62.67	$ 0.95	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 58.42	$ 60.16	$ 1.74	2.98%	$ 60.18	$ 61.11	$ 0.93	1.55%
		Family - FOUR TIER	$ 86.89	$ 89.47	$ 2.58	2.97%	$ 89.49	$ 90.88	$ 1.39	1.55%
HD	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)								
		Individual - ALL TIERS	$ 27.93	$ 28.76	$ 0.83	2.97%	$ 28.77	$ 29.21	$ 0.44	1.53%
		Family - TWO TIER	$ 72.62	$ 74.78	$ 2.16	2.97%	$ 74.80	$ 75.96	$ 1.16	1.55%
		Double - THREE TIER	$ 55.86	$ 57.52	$ 1.66	2.97%	$ 57.54	$ 58.43	$ 0.89	1.55%
		Family - THREE TIER	$ 74.02	$ 76.22	$ 2.20	2.97%	$ 76.24	$ 77.42	$ 1.18	1.55%
		Employee/Spouse - FOUR TIER	$ 55.86	$ 57.52	$ 1.66	2.97%	$ 57.54	$ 58.43	$ 0.89	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 54.46	$ 56.09	$ 1.63	2.99%	$ 56.10	$ 56.97	$ 0.87	1.55%
		Family - FOUR TIER	$ 81.00	$ 83.41	$ 2.41	2.98%	$ 83.43	$ 84.72	$ 1.29	1.55%
HD	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)								
		Individual - ALL TIERS	$ 61.94	$ 63.78	$ 1.84	2.97%	$ 63.79	$ 64.78	$ 0.99	1.55%
		Family - TWO TIER	$ 161.03	$ 165.83	$ 4.80	2.98%	$ 165.86	$ 168.44	$ 2.58	1.56%
		Double - THREE TIER	$ 123.87	$ 127.56	$ 3.69	2.98%	$ 127.59	$ 129.57	$ 1.98	1.55%
		Family - THREE TIER	$ 164.13	$ 169.02	$ 4.89	2.98%	$ 169.05	$ 171.68	$ 2.63	1.56%
		Employee/Spouse - FOUR TIER	$ 123.87	$ 127.56	$ 3.69	2.98%	$ 127.59	$ 129.57	$ 1.98	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 120.77	$ 124.37	$ 3.60	2.98%	$ 124.40	$ 126.33	$ 1.93	1.55%
		Family - FOUR TIER	$ 179.61	$ 184.97	$ 5.36	2.98%	$ 185.00	$ 187.87	$ 2.87	1.55%
HD	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)								
		Individual - ALL TIERS	$ 61.19	$ 63.02	$ 1.83	2.99%	$ 63.03	$ 64.01	$ 0.98	1.55%
		Family - TWO TIER	$ 159.10	$ 163.85	$ 4.75	2.99%	$ 163.88	$ 166.42	$ 2.54	1.55%
		Double - THREE TIER	$ 122.39	$ 126.04	$ 3.65	2.98%	$ 126.06	$ 128.02	$ 1.96	1.55%
		Family - THREE TIER	$ 162.16	$ 167.00	$ 4.84	2.98%	$ 167.03	$ 169.62	$ 2.59	1.55%
		Employee/Spouse - FOUR TIER	$ 122.39	$ 126.04	$ 3.65	2.98%	$ 126.06	$ 128.02	$ 1.96	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 119.33	$ 122.89	$ 3.56	2.98%	$ 122.91	$ 124.82	$ 1.91	1.55%
		Family - FOUR TIER	$ 177.46	$ 182.75	$ 5.29	2.98%	$ 182.78	$ 185.62	$ 2.84	1.55%
HD	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)								
		Individual - ALL TIERS	$ 57.54	$ 59.25	$ 1.71	2.97%	$ 59.27	$ 60.18	$ 0.91	1.54%
		Family - TWO TIER	$ 149.60	$ 154.05	$ 4.45	2.97%	$ 154.09	$ 156.47	$ 2.38	1.54%
		Double - THREE TIER	$ 115.08	$ 118.50	$ 3.42	2.97%	$ 118.53	$ 120.36	$ 1.83	1.54%
		Family - THREE TIER	$ 152.48	$ 157.01	$ 4.53	2.97%	$ 157.05	$ 159.48	$ 2.43	1.55%
		Employee/Spouse - FOUR TIER	$ 115.08	$ 118.50	$ 3.42	2.97%	$ 118.53	$ 120.36	$ 1.83	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 112.20	$ 115.54	$ 3.34	2.98%	$ 115.57	$ 117.35	$ 1.78	1.54%
		Family - FOUR TIER	$ 166.86	$ 171.83	$ 4.97	2.98%	$ 171.87	$ 174.52	$ 2.65	1.54%
HD	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)								
		Individual - ALL TIERS	$ 45.69	$ 47.05	$ 1.36	2.98%	$ 47.07	$ 47.79	$ 0.72	1.53%
		Family - TWO TIER	$ 118.81	$ 122.34	$ 3.53	2.97%	$ 122.37	$ 124.26	$ 1.89	1.54%
		Double - THREE TIER	$ 91.39	$ 94.11	$ 2.72	2.98%	$ 94.13	$ 95.58	$ 1.45	1.54%
		Family - THREE TIER	$ 121.09	$ 124.69	$ 3.60	2.97%	$ 124.72	$ 126.65	$ 1.93	1.55%
		Employee/Spouse - FOUR TIER	$ 91.39	$ 94.11	$ 2.72	2.98%	$ 94.13	$ 95.58	$ 1.45	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 89.10	$ 91.75	$ 2.65	2.97%	$ 91.78	$ 93.19	$ 1.41	1.54%
		Family - FOUR TIER	$ 132.51	$ 136.45	$ 3.94	2.97%	$ 136.49	$ 138.60	$ 2.11	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)								
		Individual - ALL TIERS	$ 52.48	$ 57.09	$ 4.61	8.78%	$ 53.59	$ 57.99	$ 4.40	8.21%
		Family - TWO TIER	$ 136.43	$ 148.44	$ 12.01	8.80%	$ 139.32	$ 150.77	$ 11.45	8.22%
		Double - THREE TIER	$ 104.95	$ 114.18	$ 9.23	8.79%	$ 107.18	$ 115.98	$ 8.80	8.21%
		Family - THREE TIER	$ 139.06	$ 151.29	$ 12.23	8.79%	$ 142.00	$ 153.67	$ 11.67	8.22%
		Employee/Spouse - FOUR TIER	$ 104.95	$ 114.18	$ 9.23	8.79%	$ 107.18	$ 115.98	$ 8.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 102.33	$ 111.33	$ 9.00	8.80%	$ 104.50	$ 113.08	$ 8.58	8.21%
		Family - FOUR TIER	$ 152.18	$ 165.57	$ 13.39	8.80%	$ 155.41	$ 168.17	$ 12.76	8.21%
HD	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)								
		Individual - ALL TIERS	$ 42.61	$ 46.35	$ 3.74	8.78%	$ 43.51	$ 47.08	$ 3.57	8.21%
		Family - TWO TIER	$ 110.79	$ 120.51	$ 9.72	8.77%	$ 113.13	$ 122.40	$ 9.27	8.19%
		Double - THREE TIER	$ 85.23	$ 92.70	$ 7.47	8.76%	$ 87.03	$ 94.15	$ 7.12	8.18%
		Family - THREE TIER	$ 112.92	$ 122.83	$ 9.91	8.78%	$ 115.32	$ 124.76	$ 9.44	8.19%
		Employee/Spouse - FOUR TIER	$ 85.23	$ 92.70	$ 7.47	8.76%	$ 87.03	$ 94.15	$ 7.12	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 83.10	$ 90.38	$ 7.28	8.76%	$ 84.86	$ 91.80	$ 6.94	8.18%
		Family - FOUR TIER	$ 123.57	$ 134.41	$ 10.84	8.77%	$ 126.20	$ 136.52	$ 10.32	8.18%
HD	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)								
		Individual - ALL TIERS	$ 34.75	$ 37.81	$ 3.06	8.81%	$ 35.49	$ 38.40	$ 2.91	8.20%
		Family - TWO TIER	$ 90.36	$ 98.31	$ 7.95	8.80%	$ 92.28	$ 99.85	$ 7.57	8.20%
		Double - THREE TIER	$ 69.51	$ 75.62	$ 6.11	8.79%	$ 70.99	$ 76.81	$ 5.82	8.20%
		Family - THREE TIER	$ 92.10	$ 100.20	$ 8.10	8.79%	$ 94.05	$ 101.77	$ 7.72	8.21%
		Employee/Spouse - FOUR TIER	$ 69.51	$ 75.62	$ 6.11	8.79%	$ 70.99	$ 76.81	$ 5.82	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.78	$ 73.73	$ 5.95	8.78%	$ 69.21	$ 74.89	$ 5.68	8.21%
		Family - FOUR TIER	$ 100.79	$ 109.65	$ 8.86	8.79%	$ 102.93	$ 111.37	$ 8.44	8.20%
HD	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)								
		Individual - ALL TIERS	$ 29.26	$ 31.83	$ 2.57	8.78%	$ 29.88	$ 32.33	$ 2.45	8.20%
		Family - TWO TIER	$ 76.08	$ 82.75	$ 6.67	8.77%	$ 77.69	$ 84.05	$ 6.36	8.19%
		Double - THREE TIER	$ 58.53	$ 63.66	$ 5.13	8.76%	$ 59.77	$ 64.66	$ 4.89	8.18%
		Family - THREE TIER	$ 77.54	$ 84.35	$ 6.81	8.78%	$ 79.19	$ 85.67	$ 6.48	8.18%
		Employee/Spouse - FOUR TIER	$ 58.53	$ 63.66	$ 5.13	8.76%	$ 59.77	$ 64.66	$ 4.89	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 57.06	$ 62.07	$ 5.01	8.78%	$ 58.27	$ 63.04	$ 4.77	8.19%
		Family - FOUR TIER	$ 84.86	$ 92.30	$ 7.44	8.77%	$ 86.66	$ 93.75	$ 7.09	8.18%
HD	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)								
		Individual - ALL TIERS	$ 27.27	$ 29.67	$ 2.40	8.80%	$ 27.85	$ 30.14	$ 2.29	8.22%
		Family - TWO TIER	$ 70.91	$ 77.15	$ 6.24	8.80%	$ 72.42	$ 78.36	$ 5.94	8.20%
		Double - THREE TIER	$ 54.54	$ 59.35	$ 4.81	8.82%	$ 55.70	$ 60.28	$ 4.58	8.22%
		Family - THREE TIER	$ 72.27	$ 78.63	$ 6.36	8.80%	$ 73.80	$ 79.87	$ 6.07	8.22%
		Employee/Spouse - FOUR TIER	$ 54.54	$ 59.35	$ 4.81	8.82%	$ 55.70	$ 60.28	$ 4.58	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 53.18	$ 57.86	$ 4.68	8.80%	$ 54.31	$ 58.77	$ 4.46	8.21%
		Family - FOUR TIER	$ 79.09	$ 86.05	$ 6.96	8.80%	$ 80.77	$ 87.40	$ 6.63	8.21%
HD	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)								
		Individual - ALL TIERS	$ 60.49	$ 65.80	$ 5.31	8.78%	$ 61.77	$ 66.83	$ 5.06	8.19%
		Family - TWO TIER	$ 157.25	$ 171.08	$ 13.83	8.79%	$ 160.59	$ 173.77	$ 13.18	8.21%
		Double - THREE TIER	$ 120.96	$ 131.60	$ 10.64	8.80%	$ 123.53	$ 133.67	$ 10.14	8.21%
		Family - THREE TIER	$ 160.28	$ 174.37	$ 14.09	8.79%	$ 163.67	$ 177.11	$ 13.44	8.21%
		Employee/Spouse - FOUR TIER	$ 120.96	$ 131.60	$ 10.64	8.80%	$ 123.53	$ 133.67	$ 10.14	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 117.94	$ 128.31	$ 10.37	8.79%	$ 120.44	$ 130.33	$ 9.89	8.21%
		Family - FOUR TIER	$ 175.40	$ 190.82	$ 15.42	8.79%	$ 179.12	$ 193.82	$ 14.70	8.21%
HD	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)								
		Individual - ALL TIERS	$ 59.76	$ 65.01	$ 5.25	8.79%	$ 61.03	$ 66.03	$ 5.00	8.19%
		Family - TWO TIER	$ 155.38	$ 169.03	$ 13.65	8.78%	$ 158.67	$ 171.69	$ 13.02	8.21%
		Double - THREE TIER	$ 119.51	$ 130.03	$ 10.52	8.80%	$ 122.05	$ 132.07	$ 10.02	8.21%
		Family - THREE TIER	$ 158.36	$ 172.28	$ 13.92	8.79%	$ 161.72	$ 174.99	$ 13.27	8.21%
		Employee/Spouse - FOUR TIER	$ 119.51	$ 130.03	$ 10.52	8.80%	$ 122.05	$ 132.07	$ 10.02	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 116.52	$ 126.78	$ 10.26	8.81%	$ 119.00	$ 128.77	$ 9.77	8.21%
		Family - FOUR TIER	$ 173.30	$ 188.54	$ 15.24	8.79%	$ 176.97	$ 191.50	$ 14.53	8.21%
HD	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)								
		Individual - ALL TIERS	$ 56.20	$ 61.13	$ 4.93	8.77%	$ 57.38	$ 62.09	$ 4.71	8.21%
		Family - TWO TIER	$ 146.11	$ 158.93	$ 12.82	8.77%	$ 149.20	$ 161.42	$ 12.22	8.19%
		Double - THREE TIER	$ 112.38	$ 122.25	$ 9.87	8.78%	$ 114.77	$ 124.17	$ 9.40	8.19%
		Family - THREE TIER	$ 148.91	$ 161.98	$ 13.07	8.78%	$ 152.07	$ 164.53	$ 12.46	8.19%
		Employee/Spouse - FOUR TIER	$ 112.38	$ 122.25	$ 9.87	8.78%	$ 114.77	$ 124.17	$ 9.40	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 109.57	$ 119.19	$ 9.62	8.78%	$ 111.89	$ 121.07	$ 9.18	8.20%
		Family - FOUR TIER	$ 162.96	$ 177.26	$ 14.30	8.78%	$ 166.42	$ 180.05	$ 13.63	8.19%
HD	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)								
		Individual - ALL TIERS	$ 44.63	$ 48.54	$ 3.91	8.76%	$ 45.58	$ 49.30	$ 3.72	8.16%
		Family - TWO TIER	$ 116.04	$ 126.21	$ 10.17	8.76%	$ 118.49	$ 128.19	$ 9.70	8.19%
		Double - THREE TIER	$ 89.26	$ 97.08	$ 7.82	8.76%	$ 91.15	$ 98.61	$ 7.46	8.18%
		Family - THREE TIER	$ 118.27	$ 128.64	$ 10.37	8.77%	$ 120.78	$ 130.66	$ 9.88	8.18%
		Employee/Spouse - FOUR TIER	$ 89.26	$ 97.08	$ 7.82	8.76%	$ 91.15	$ 98.61	$ 7.46	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 87.03	$ 94.66	$ 7.63	8.77%	$ 88.87	$ 96.14	$ 7.27	8.18%
		Family - FOUR TIER	$ 129.43	$ 140.77	$ 11.34	8.76%	$ 132.17	$ 142.98	$ 10.81	8.18%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)								
		Individual - ALL TIERS	$ 36.77	$ 37.86	$ 1.09	2.96%	$ 37.87	$ 38.46	$ 0.59	1.56%
		Family - TWO TIER	$ 95.60	$ 98.44	$ 2.84	2.97%	$ 98.46	$ 99.98	$ 1.52	1.54%
		Double - THREE TIER	$ 73.53	$ 75.72	$ 2.19	2.98%	$ 75.74	$ 76.91	$ 1.17	1.54%
		Family - THREE TIER	$ 97.43	$ 100.33	$ 2.90	2.98%	$ 100.36	$ 101.91	$ 1.55	1.54%
		Employee/Spouse - FOUR TIER	$ 73.53	$ 75.72	$ 2.19	2.98%	$ 75.74	$ 76.91	$ 1.17	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 71.70	$ 73.83	$ 2.13	2.97%	$ 73.85	$ 74.99	$ 1.14	1.54%
		Family - FOUR TIER	$ 106.63	$ 109.80	$ 3.17	2.97%	$ 109.82	$ 111.52	$ 1.70	1.55%
HD	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)								
		Individual - ALL TIERS	$ 30.55	$ 31.45	$ 0.90	2.95%	$ 31.46	$ 31.94	$ 0.48	1.53%
		Family - TWO TIER	$ 79.42	$ 81.77	$ 2.35	2.96%	$ 81.80	$ 83.06	$ 1.26	1.54%
		Double - THREE TIER	$ 61.09	$ 62.90	$ 1.81	2.96%	$ 62.92	$ 63.89	$ 0.97	1.54%
		Family - THREE TIER	$ 80.95	$ 83.34	$ 2.39	2.95%	$ 83.37	$ 84.65	$ 1.28	1.54%
		Employee/Spouse - FOUR TIER	$ 61.09	$ 62.90	$ 1.81	2.96%	$ 62.92	$ 63.89	$ 0.97	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 59.56	$ 61.33	$ 1.77	2.97%	$ 61.35	$ 62.29	$ 0.94	1.53%
		Family - FOUR TIER	$ 88.58	$ 91.21	$ 2.63	2.97%	$ 91.24	$ 92.64	$ 1.40	1.53%
HD	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)								
		Individual - ALL TIERS	$ 28.32	$ 29.16	$ 0.84	2.97%	$ 29.16	$ 29.62	$ 0.46	1.58%
		Family - TWO TIER	$ 73.62	$ 75.82	$ 2.20	2.99%	$ 75.83	$ 77.01	$ 1.18	1.56%
		Double - THREE TIER	$ 56.63	$ 58.32	$ 1.69	2.98%	$ 58.33	$ 59.24	$ 0.91	1.56%
		Family - THREE TIER	$ 75.04	$ 77.28	$ 2.24	2.99%	$ 77.29	$ 78.49	$ 1.20	1.55%
		Employee/Spouse - FOUR TIER	$ 56.63	$ 58.32	$ 1.69	2.98%	$ 58.33	$ 59.24	$ 0.91	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 55.21	$ 56.86	$ 1.65	2.99%	$ 56.87	$ 57.76	$ 0.89	1.56%
		Family - FOUR TIER	$ 82.11	$ 84.57	$ 2.46	3.00%	$ 84.58	$ 85.90	$ 1.32	1.56%
HD	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)								
		Individual - ALL TIERS	$ 60.21	$ 62.00	$ 1.79	2.97%	$ 62.01	$ 62.97	$ 0.96	1.55%
		Family - TWO TIER	$ 156.54	$ 161.19	$ 4.65	2.97%	$ 161.23	$ 163.72	$ 2.49	1.54%
		Double - THREE TIER	$ 120.41	$ 123.99	$ 3.58	2.97%	$ 124.02	$ 125.94	$ 1.92	1.55%
		Family - THREE TIER	$ 159.55	$ 164.29	$ 4.74	2.97%	$ 164.33	$ 166.87	$ 2.54	1.55%
		Employee/Spouse - FOUR TIER	$ 120.41	$ 123.99	$ 3.58	2.97%	$ 124.02	$ 125.94	$ 1.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 117.40	$ 120.90	$ 3.50	2.98%	$ 120.92	$ 122.79	$ 1.87	1.55%
		Family - FOUR TIER	$ 174.60	$ 179.79	$ 5.19	2.97%	$ 179.84	$ 182.62	$ 2.78	1.55%
HD	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)								
		Individual - ALL TIERS	$ 59.54	$ 61.32	$ 1.78	2.99%	$ 61.33	$ 62.28	$ 0.95	1.55%
		Family - TWO TIER	$ 154.81	$ 159.42	$ 4.61	2.98%	$ 159.45	$ 161.93	$ 2.48	1.56%
		Double - THREE TIER	$ 119.08	$ 122.63	$ 3.55	2.98%	$ 122.66	$ 124.56	$ 1.90	1.55%
		Family - THREE TIER	$ 157.79	$ 162.49	$ 4.70	2.98%	$ 162.52	$ 165.04	$ 2.52	1.55%
		Employee/Spouse - FOUR TIER	$ 119.08	$ 122.63	$ 3.55	2.98%	$ 122.66	$ 124.56	$ 1.90	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 116.11	$ 119.57	$ 3.46	2.98%	$ 119.59	$ 121.44	$ 1.85	1.55%
		Family - FOUR TIER	$ 172.67	$ 177.82	$ 5.15	2.98%	$ 177.85	$ 180.61	$ 2.76	1.55%
HD	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)								
		Individual - ALL TIERS	$ 56.22	$ 57.90	$ 1.68	2.99%	$ 57.91	$ 58.81	$ 0.90	1.55%
		Family - TWO TIER	$ 146.17	$ 150.54	$ 4.37	2.99%	$ 150.56	$ 152.90	$ 2.34	1.55%
		Double - THREE TIER	$ 112.44	$ 115.80	$ 3.36	2.99%	$ 115.81	$ 117.62	$ 1.81	1.56%
		Family - THREE TIER	$ 148.98	$ 153.44	$ 4.46	2.99%	$ 153.45	$ 155.84	$ 2.39	1.56%
		Employee/Spouse - FOUR TIER	$ 112.44	$ 115.80	$ 3.36	2.99%	$ 115.81	$ 117.62	$ 1.81	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.63	$ 112.91	$ 3.28	2.99%	$ 112.92	$ 114.68	$ 1.76	1.56%
		Family - FOUR TIER	$ 163.04	$ 167.91	$ 4.87	2.99%	$ 167.93	$ 170.55	$ 2.62	1.56%
HD	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)								
		Individual - ALL TIERS	$ 46.14	$ 47.51	$ 1.37	2.97%	$ 47.52	$ 48.26	$ 0.74	1.56%
		Family - TWO TIER	$ 119.96	$ 123.53	$ 3.57	2.98%	$ 123.56	$ 125.47	$ 1.91	1.55%
		Double - THREE TIER	$ 92.28	$ 95.02	$ 2.74	2.97%	$ 95.05	$ 96.51	$ 1.46	1.54%
		Family - THREE TIER	$ 122.27	$ 125.90	$ 3.63	2.97%	$ 125.94	$ 127.88	$ 1.94	1.54%
		Employee/Spouse - FOUR TIER	$ 92.28	$ 95.02	$ 2.74	2.97%	$ 95.05	$ 96.51	$ 1.46	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 89.97	$ 92.65	$ 2.68	2.98%	$ 92.67	$ 94.10	$ 1.43	1.54%
		Family - FOUR TIER	$ 133.81	$ 137.78	$ 3.97	2.97%	$ 137.82	$ 139.94	$ 2.12	1.54%
HD	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)								
		Individual - ALL TIERS	$ 38.01	$ 39.14	$ 1.13	2.97%	$ 39.15	$ 39.75	$ 0.60	1.53%
		Family - TWO TIER	$ 98.83	$ 101.76	$ 2.93	2.96%	$ 101.80	$ 103.36	$ 1.56	1.53%
		Double - THREE TIER	$ 76.02	$ 78.28	$ 2.26	2.97%	$ 78.30	$ 79.51	$ 1.21	1.55%
		Family - THREE TIER	$ 100.73	$ 103.72	$ 2.99	2.97%	$ 103.75	$ 105.35	$ 1.60	1.54%
		Employee/Spouse - FOUR TIER	$ 76.02	$ 78.28	$ 2.26	2.97%	$ 78.30	$ 79.51	$ 1.21	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 74.12	$ 76.32	$ 2.20	2.97%	$ 76.35	$ 77.52	$ 1.17	1.53%
		Family - FOUR TIER	$ 110.24	$ 113.51	$ 3.27	2.97%	$ 113.54	$ 115.29	$ 1.75	1.54%
HD	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)								
		Individual - ALL TIERS	$ 32.22	$ 33.18	$ 0.96	2.98%	$ 33.19	$ 33.70	$ 0.51	1.54%
		Family - TWO TIER	$ 83.78	$ 86.26	$ 2.48	2.96%	$ 86.29	$ 87.61	$ 1.32	1.53%
		Double - THREE TIER	$ 64.44	$ 66.35	$ 1.91	2.96%	$ 66.38	$ 67.39	$ 1.01	1.52%
		Family - THREE TIER	$ 85.39	$ 87.92	$ 2.53	2.96%	$ 87.95	$ 89.30	$ 1.35	1.53%
		Employee/Spouse - FOUR TIER	$ 64.44	$ 66.35	$ 1.91	2.96%	$ 66.38	$ 67.39	$ 1.01	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 62.83	$ 64.69	$ 1.86	2.96%	$ 64.72	$ 65.71	$ 0.99	1.53%
		Family - FOUR TIER	$ 93.44	$ 96.21	$ 2.77	2.96%	$ 96.25	$ 97.72	$ 1.47	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)								
		Individual - ALL TIERS	$ 35.91	$ 39.06	$ 3.15	8.77%	$ 36.66	$ 39.67	$ 3.01	8.21%
		Family - TWO TIER	$ 93.34	$ 101.55	$ 8.21	8.80%	$ 95.32	$ 103.15	$ 7.83	8.21%
		Double - THREE TIER	$ 71.80	$ 78.12	$ 6.32	8.80%	$ 73.33	$ 79.34	$ 6.01	8.20%
		Family - THREE TIER	$ 95.14	$ 103.51	$ 8.37	8.80%	$ 97.16	$ 105.13	$ 7.97	8.20%
		Employee/Spouse - FOUR TIER	$ 71.80	$ 78.12	$ 6.32	8.80%	$ 73.33	$ 79.34	$ 6.01	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 70.01	$ 76.16	$ 6.15	8.78%	$ 71.50	$ 77.36	$ 5.86	8.20%
		Family - FOUR TIER	$ 104.12	$ 113.27	$ 9.15	8.79%	$ 106.32	$ 115.05	$ 8.73	8.21%
HD	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)								
		Individual - ALL TIERS	$ 29.82	$ 32.45	$ 2.63	8.82%	$ 30.46	$ 32.96	$ 2.50	8.21%
		Family - TWO TIER	$ 77.54	$ 84.36	$ 6.82	8.80%	$ 79.19	$ 85.68	$ 6.49	8.20%
		Double - THREE TIER	$ 59.65	$ 64.89	$ 5.24	8.78%	$ 60.91	$ 65.91	$ 5.00	8.21%
		Family - THREE TIER	$ 79.04	$ 85.98	$ 6.94	8.78%	$ 80.71	$ 87.33	$ 6.62	8.20%
		Employee/Spouse - FOUR TIER	$ 59.65	$ 64.89	$ 5.24	8.78%	$ 60.91	$ 65.91	$ 5.00	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 58.16	$ 63.27	$ 5.11	8.79%	$ 59.38	$ 64.26	$ 4.88	8.22%
		Family - FOUR TIER	$ 86.49	$ 94.09	$ 7.60	8.79%	$ 88.32	$ 95.57	$ 7.25	8.21%
HD	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)								
		Individual - ALL TIERS	$ 27.64	$ 30.08	$ 2.44	8.83%	$ 28.23	$ 30.56	$ 2.33	8.25%
		Family - TWO TIER	$ 71.88	$ 78.22	$ 6.34	8.82%	$ 73.40	$ 79.45	$ 6.05	8.24%
		Double - THREE TIER	$ 55.28	$ 60.17	$ 4.89	8.85%	$ 56.46	$ 61.11	$ 4.65	8.24%
		Family - THREE TIER	$ 73.25	$ 79.72	$ 6.47	8.83%	$ 74.81	$ 80.98	$ 6.17	8.25%
		Employee/Spouse - FOUR TIER	$ 55.28	$ 60.17	$ 4.89	8.85%	$ 56.46	$ 61.11	$ 4.65	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 53.91	$ 58.66	$ 4.75	8.81%	$ 55.05	$ 59.59	$ 4.54	8.25%
		Family - FOUR TIER	$ 80.17	$ 87.24	$ 7.07	8.82%	$ 81.87	$ 88.61	$ 6.74	8.23%
HD	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)								
		Individual - ALL TIERS	$ 58.79	$ 63.96	$ 5.17	8.79%	$ 60.04	$ 64.96	$ 4.92	8.19%
		Family - TWO TIER	$ 152.86	$ 166.29	$ 13.43	8.79%	$ 156.11	$ 168.91	$ 12.80	8.20%
		Double - THREE TIER	$ 117.58	$ 127.92	$ 10.34	8.79%	$ 120.08	$ 129.93	$ 9.85	8.20%
		Family - THREE TIER	$ 155.80	$ 169.49	$ 13.69	8.79%	$ 159.11	$ 172.15	$ 13.04	8.20%
		Employee/Spouse - FOUR TIER	$ 117.58	$ 127.92	$ 10.34	8.79%	$ 120.08	$ 129.93	$ 9.85	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 114.65	$ 124.72	$ 10.07	8.78%	$ 117.07	$ 126.68	$ 9.61	8.21%
		Family - FOUR TIER	$ 170.51	$ 185.48	$ 14.97	8.78%	$ 174.12	$ 188.39	$ 14.27	8.20%
HD	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)								
		Individual - ALL TIERS	$ 58.16	$ 63.26	$ 5.10	8.77%	$ 59.38	$ 64.25	$ 4.87	8.20%
		Family - TWO TIER	$ 151.19	$ 164.47	$ 13.28	8.78%	$ 154.40	$ 167.05	$ 12.65	8.19%
		Double - THREE TIER	$ 116.30	$ 126.51	$ 10.21	8.78%	$ 118.77	$ 128.50	$ 9.73	8.19%
		Family - THREE TIER	$ 154.10	$ 167.63	$ 13.53	8.78%	$ 157.37	$ 170.26	$ 12.89	8.19%
		Employee/Spouse - FOUR TIER	$ 116.30	$ 126.51	$ 10.21	8.78%	$ 118.77	$ 128.50	$ 9.73	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 113.40	$ 123.35	$ 9.95	8.77%	$ 115.80	$ 125.29	$ 9.49	8.20%
		Family - FOUR TIER	$ 168.64	$ 183.45	$ 14.81	8.78%	$ 172.21	$ 186.33	$ 14.12	8.20%
HD	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)								
		Individual - ALL TIERS	$ 54.90	$ 59.73	$ 4.83	8.80%	$ 56.07	$ 60.67	$ 4.60	8.20%
		Family - TWO TIER	$ 142.76	$ 155.30	$ 12.54	8.78%	$ 145.79	$ 157.74	$ 11.95	8.20%
		Double - THREE TIER	$ 109.82	$ 119.47	$ 9.65	8.79%	$ 112.14	$ 121.34	$ 9.20	8.20%
		Family - THREE TIER	$ 145.50	$ 158.29	$ 12.79	8.79%	$ 148.58	$ 160.78	$ 12.20	8.21%
		Employee/Spouse - FOUR TIER	$ 109.82	$ 119.47	$ 9.65	8.79%	$ 112.14	$ 121.34	$ 9.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 107.07	$ 116.48	$ 9.41	8.79%	$ 109.34	$ 118.31	$ 8.97	8.20%
		Family - FOUR TIER	$ 159.23	$ 173.22	$ 13.99	8.79%	$ 162.60	$ 175.94	$ 13.34	8.20%
HD	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)								
		Individual - ALL TIERS	$ 45.05	$ 49.01	$ 3.96	8.79%	$ 46.00	$ 49.78	$ 3.78	8.22%
		Family - TWO TIER	$ 117.14	$ 127.44	$ 10.30	8.79%	$ 119.62	$ 129.44	$ 9.82	8.21%
		Double - THREE TIER	$ 90.10	$ 98.03	$ 7.93	8.80%	$ 92.02	$ 99.57	$ 7.55	8.20%
		Family - THREE TIER	$ 119.38	$ 129.89	$ 10.51	8.80%	$ 121.92	$ 131.93	$ 10.01	8.21%
		Employee/Spouse - FOUR TIER	$ 90.10	$ 98.03	$ 7.93	8.80%	$ 92.02	$ 99.57	$ 7.55	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 87.85	$ 95.58	$ 7.73	8.80%	$ 89.72	$ 97.08	$ 7.36	8.20%
		Family - FOUR TIER	$ 130.65	$ 142.14	$ 11.49	8.79%	$ 133.42	$ 144.37	$ 10.95	8.21%
HD	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)								
		Individual - ALL TIERS	$ 37.11	$ 40.38	$ 3.27	8.81%	$ 37.91	$ 41.01	$ 3.10	8.18%
		Family - TWO TIER	$ 96.50	$ 104.99	$ 8.49	8.80%	$ 98.54	$ 106.63	$ 8.09	8.21%
		Double - THREE TIER	$ 74.23	$ 80.76	$ 6.53	8.80%	$ 75.81	$ 82.03	$ 6.22	8.20%
		Family - THREE TIER	$ 98.36	$ 107.00	$ 8.64	8.78%	$ 100.44	$ 108.68	$ 8.24	8.20%
		Employee/Spouse - FOUR TIER	$ 74.23	$ 80.76	$ 6.53	8.80%	$ 75.81	$ 82.03	$ 6.22	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 72.37	$ 78.74	$ 6.37	8.80%	$ 73.91	$ 79.98	$ 6.07	8.21%
		Family - FOUR TIER	$ 107.63	$ 117.10	$ 9.47	8.80%	$ 109.92	$ 118.94	$ 9.02	8.21%
HD	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)								
		Individual - ALL TIERS	$ 31.47	$ 34.23	$ 2.76	8.77%	$ 32.13	$ 34.76	$ 2.63	8.19%
		Family - TWO TIER	$ 81.83	$ 88.99	$ 7.16	8.75%	$ 83.56	$ 90.39	$ 6.83	8.17%
		Double - THREE TIER	$ 62.94	$ 68.45	$ 5.51	8.75%	$ 64.28	$ 69.53	$ 5.25	8.17%
		Family - THREE TIER	$ 83.40	$ 90.70	$ 7.30	8.75%	$ 85.16	$ 92.12	$ 6.96	8.17%
		Employee/Spouse - FOUR TIER	$ 62.94	$ 68.45	$ 5.51	8.75%	$ 64.28	$ 69.53	$ 5.25	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 61.37	$ 66.74	$ 5.37	8.75%	$ 62.67	$ 67.79	$ 5.12	8.17%
		Family - FOUR TIER	$ 91.27	$ 99.26	$ 7.99	8.75%	$ 93.20	$ 100.81	$ 7.61	8.17%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)								
		Individual - ALL TIERS	$ 30.11	$ 31.02	$ 0.91	3.02%	$ 31.02	$ 31.50	$ 0.48	1.55%
		Family - TWO TIER	$ 78.30	$ 80.64	$ 2.34	2.99%	$ 80.65	$ 81.91	$ 1.26	1.56%
		Double - THREE TIER	$ 60.23	$ 62.03	$ 1.80	2.99%	$ 62.04	$ 63.01	$ 0.97	1.56%
		Family - THREE TIER	$ 79.80	$ 82.19	$ 2.39	2.99%	$ 82.20	$ 83.48	$ 1.28	1.56%
		Employee/Spouse - FOUR TIER	$ 60.23	$ 62.03	$ 1.80	2.99%	$ 62.04	$ 63.01	$ 0.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 58.72	$ 60.48	$ 1.76	3.00%	$ 60.49	$ 61.43	$ 0.94	1.55%
		Family - FOUR TIER	$ 87.33	$ 89.95	$ 2.62	3.00%	$ 89.95	$ 91.36	$ 1.41	1.57%
HD	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)								
		Individual - ALL TIERS	$ 71.47	$ 73.60	$ 2.13	2.98%	$ 73.61	$ 74.75	$ 1.14	1.55%
		Family - TWO TIER	$ 185.82	$ 191.35	$ 5.53	2.98%	$ 191.40	$ 194.35	$ 2.95	1.54%
		Double - THREE TIER	$ 142.94	$ 147.19	$ 4.25	2.97%	$ 147.23	$ 149.50	$ 2.27	1.54%
		Family - THREE TIER	$ 189.39	$ 195.03	$ 5.64	2.98%	$ 195.08	$ 198.09	$ 3.01	1.54%
		Employee/Spouse - FOUR TIER	$ 142.94	$ 147.19	$ 4.25	2.97%	$ 147.23	$ 149.50	$ 2.27	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 139.37	$ 143.51	$ 4.14	2.97%	$ 143.55	$ 145.77	$ 2.22	1.55%
		Family - FOUR TIER	$ 207.26	$ 213.43	$ 6.17	2.98%	$ 213.48	$ 216.78	$ 3.30	1.55%
HD	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)								
		Individual - ALL TIERS	$ 70.65	$ 72.76	$ 2.11	2.99%	$ 72.77	$ 73.91	$ 1.14	1.57%
		Family - TWO TIER	$ 183.70	$ 189.18	$ 5.48	2.98%	$ 189.21	$ 192.15	$ 2.94	1.55%
		Double - THREE TIER	$ 141.30	$ 145.53	$ 4.23	2.99%	$ 145.54	$ 147.81	$ 2.27	1.56%
		Family - THREE TIER	$ 187.23	$ 192.82	$ 5.59	2.99%	$ 192.84	$ 195.85	$ 3.01	1.56%
		Employee/Spouse - FOUR TIER	$ 141.30	$ 145.53	$ 4.23	2.99%	$ 145.54	$ 147.81	$ 2.27	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 137.77	$ 141.89	$ 4.12	2.99%	$ 141.90	$ 144.12	$ 2.22	1.56%
		Family - FOUR TIER	$ 204.89	$ 211.01	$ 6.12	2.99%	$ 211.04	$ 214.33	$ 3.29	1.56%
HD	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)								
		Individual - ALL TIERS	$ 66.53	$ 68.51	$ 1.98	2.98%	$ 68.52	$ 69.59	$ 1.07	1.56%
		Family - TWO TIER	$ 172.97	$ 178.13	$ 5.16	2.98%	$ 178.16	$ 180.93	$ 2.77	1.55%
		Double - THREE TIER	$ 133.06	$ 137.03	$ 3.97	2.98%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Family - THREE TIER	$ 176.30	$ 181.56	$ 5.26	2.98%	$ 181.59	$ 184.41	$ 2.82	1.55%
		Employee/Spouse - FOUR TIER	$ 133.06	$ 137.03	$ 3.97	2.98%	$ 137.05	$ 139.18	$ 2.13	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.73	$ 133.60	$ 3.87	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Family - FOUR TIER	$ 192.93	$ 198.69	$ 5.76	2.99%	$ 198.72	$ 201.81	$ 3.09	1.55%
HD	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)								
		Individual - ALL TIERS	$ 53.47	$ 55.06	$ 1.59	2.97%	$ 55.07	$ 55.92	$ 0.85	1.54%
		Family - TWO TIER	$ 139.02	$ 143.15	$ 4.13	2.97%	$ 143.19	$ 145.40	$ 2.21	1.54%
		Double - THREE TIER	$ 106.94	$ 110.12	$ 3.18	2.97%	$ 110.14	$ 111.85	$ 1.71	1.55%
		Family - THREE TIER	$ 141.69	$ 145.91	$ 4.22	2.98%	$ 145.94	$ 148.20	$ 2.26	1.55%
		Employee/Spouse - FOUR TIER	$ 106.94	$ 110.12	$ 3.18	2.97%	$ 110.14	$ 111.85	$ 1.71	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 104.26	$ 107.37	$ 3.11	2.98%	$ 107.39	$ 109.05	$ 1.66	1.55%
		Family - FOUR TIER	$ 155.06	$ 159.67	$ 4.61	2.97%	$ 159.71	$ 162.18	$ 2.47	1.55%
HD	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)								
		Individual - ALL TIERS	$ 43.60	$ 44.90	$ 1.30	2.98%	$ 44.91	$ 45.61	$ 0.70	1.56%
		Family - TWO TIER	$ 113.37	$ 116.75	$ 3.38	2.98%	$ 116.77	$ 118.58	$ 1.81	1.55%
		Double - THREE TIER	$ 87.20	$ 89.81	$ 2.61	2.99%	$ 89.82	$ 91.22	$ 1.40	1.56%
		Family - THREE TIER	$ 115.55	$ 119.00	$ 3.45	2.99%	$ 119.01	$ 120.87	$ 1.86	1.56%
		Employee/Spouse - FOUR TIER	$ 87.20	$ 89.81	$ 2.61	2.99%	$ 89.82	$ 91.22	$ 1.40	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 85.02	$ 87.56	$ 2.54	2.99%	$ 87.58	$ 88.94	$ 1.36	1.55%
		Family - FOUR TIER	$ 126.45	$ 130.22	$ 3.77	2.98%	$ 130.24	$ 132.27	$ 2.03	1.56%
HD	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)								
		Individual - ALL TIERS	$ 36.76	$ 37.86	$ 1.10	2.99%	$ 37.86	$ 38.46	$ 0.60	1.58%
		Family - TWO TIER	$ 95.58	$ 98.44	$ 2.86	2.99%	$ 98.45	$ 99.98	$ 1.53	1.55%
		Double - THREE TIER	$ 73.52	$ 75.72	$ 2.20	2.99%	$ 75.73	$ 76.91	$ 1.18	1.56%
		Family - THREE TIER	$ 97.42	$ 100.33	$ 2.91	2.99%	$ 100.34	$ 101.91	$ 1.57	1.56%
		Employee/Spouse - FOUR TIER	$ 73.52	$ 75.72	$ 2.20	2.99%	$ 75.73	$ 76.91	$ 1.18	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 71.68	$ 73.83	$ 2.15	3.00%	$ 73.83	$ 74.99	$ 1.16	1.57%
		Family - FOUR TIER	$ 106.61	$ 109.80	$ 3.19	2.99%	$ 109.80	$ 111.52	$ 1.72	1.57%
HD	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)								
		Individual - ALL TIERS	$ 34.28	$ 35.30	$ 1.02	2.98%	$ 35.31	$ 35.86	$ 0.55	1.56%
		Family - TWO TIER	$ 89.12	$ 91.78	$ 2.66	2.98%	$ 91.79	$ 93.22	$ 1.43	1.56%
		Double - THREE TIER	$ 68.55	$ 70.60	$ 2.05	2.99%	$ 70.61	$ 71.71	$ 1.10	1.56%
		Family - THREE TIER	$ 90.83	$ 93.55	$ 2.72	2.99%	$ 93.56	$ 95.02	$ 1.46	1.56%
		Employee/Spouse - FOUR TIER	$ 68.55	$ 70.60	$ 2.05	2.99%	$ 70.61	$ 71.71	$ 1.10	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 66.84	$ 68.84	$ 2.00	2.99%	$ 68.85	$ 69.92	$ 1.07	1.55%
		Family - FOUR TIER	$ 99.40	$ 102.37	$ 2.97	2.99%	$ 102.39	$ 103.98	$ 1.59	1.55%
HD	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)								
		Individual - ALL TIERS	$ 90.23	$ 92.91	$ 2.68	2.97%	$ 92.93	$ 94.37	$ 1.44	1.55%
		Family - TWO TIER	$ 234.58	$ 241.56	$ 6.98	2.98%	$ 241.62	$ 245.35	$ 3.73	1.54%
		Double - THREE TIER	$ 180.45	$ 185.82	$ 5.37	2.98%	$ 185.87	$ 188.73	$ 2.86	1.54%
		Family - THREE TIER	$ 239.10	$ 246.21	$ 7.11	2.97%	$ 246.27	$ 250.07	$ 3.80	1.54%
		Employee/Spouse - FOUR TIER	$ 180.45	$ 185.82	$ 5.37	2.98%	$ 185.87	$ 188.73	$ 2.86	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 175.94	$ 181.17	$ 5.23	2.97%	$ 181.22	$ 184.02	$ 2.80	1.55%
		Family - FOUR TIER	$ 261.65	$ 269.43	$ 7.78	2.97%	$ 269.51	$ 273.66	$ 4.15	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)								
		Individual - ALL TIERS	$ 29.41	$ 32.00	$ 2.59	8.81%	$ 30.04	$ 32.50	$ 2.46	8.19%
		Family - TWO TIER	$ 76.47	$ 83.19	$ 6.72	8.79%	$ 78.10	$ 84.50	$ 6.40	8.19%
		Double - THREE TIER	$ 58.82	$ 64.00	$ 5.18	8.81%	$ 60.07	$ 65.00	$ 4.93	8.21%
		Family - THREE TIER	$ 77.95	$ 84.79	$ 6.84	8.77%	$ 79.59	$ 86.13	$ 6.54	8.22%
		Employee/Spouse - FOUR TIER	$ 58.82	$ 64.00	$ 5.18	8.81%	$ 60.07	$ 65.00	$ 4.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 57.35	$ 62.40	$ 5.05	8.81%	$ 58.57	$ 63.38	$ 4.81	8.21%
		Family - FOUR TIER	$ 85.30	$ 92.79	$ 7.49	8.78%	$ 87.10	$ 94.25	$ 7.15	8.21%
HD	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)								
		Individual - ALL TIERS	$ 69.79	$ 75.93	$ 6.14	8.80%	$ 71.27	$ 77.12	$ 5.85	8.21%
		Family - TWO TIER	$ 181.46	$ 197.41	$ 15.95	8.79%	$ 185.31	$ 200.51	$ 15.20	8.20%
		Double - THREE TIER	$ 139.59	$ 151.85	$ 12.26	8.78%	$ 142.55	$ 154.23	$ 11.68	8.19%
		Family - THREE TIER	$ 184.96	$ 201.20	$ 16.24	8.78%	$ 188.88	$ 204.36	$ 15.48	8.20%
		Employee/Spouse - FOUR TIER	$ 139.59	$ 151.85	$ 12.26	8.78%	$ 142.55	$ 154.23	$ 11.68	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 136.09	$ 148.05	$ 11.96	8.79%	$ 138.99	$ 150.38	$ 11.39	8.19%
		Family - FOUR TIER	$ 202.40	$ 220.18	$ 17.78	8.78%	$ 206.69	$ 223.64	$ 16.95	8.20%
HD	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)								
		Individual - ALL TIERS	$ 68.99	$ 75.07	$ 6.08	8.81%	$ 70.46	$ 76.24	$ 5.78	8.20%
		Family - TWO TIER	$ 179.37	$ 195.17	$ 15.80	8.81%	$ 183.18	$ 198.23	$ 15.05	8.22%
		Double - THREE TIER	$ 137.98	$ 150.13	$ 12.15	8.81%	$ 140.90	$ 152.49	$ 11.59	8.23%
		Family - THREE TIER	$ 182.83	$ 198.92	$ 16.09	8.80%	$ 186.69	$ 202.05	$ 15.36	8.23%
		Employee/Spouse - FOUR TIER	$ 137.98	$ 150.13	$ 12.15	8.81%	$ 140.90	$ 152.49	$ 11.59	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 134.54	$ 146.38	$ 11.84	8.80%	$ 137.39	$ 148.68	$ 11.29	8.22%
		Family - FOUR TIER	$ 200.08	$ 217.69	$ 17.61	8.80%	$ 204.31	$ 221.11	$ 16.80	8.22%
HD	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)								
		Individual - ALL TIERS	$ 64.96	$ 70.68	$ 5.72	8.81%	$ 66.34	$ 71.79	$ 5.45	8.22%
		Family - TWO TIER	$ 168.91	$ 183.77	$ 14.86	8.80%	$ 172.49	$ 186.66	$ 14.17	8.21%
		Double - THREE TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Family - THREE TIER	$ 172.15	$ 187.31	$ 15.16	8.81%	$ 175.80	$ 190.25	$ 14.45	8.22%
		Employee/Spouse - FOUR TIER	$ 129.93	$ 141.36	$ 11.43	8.80%	$ 132.68	$ 143.58	$ 10.90	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 126.67	$ 137.83	$ 11.16	8.81%	$ 129.36	$ 139.99	$ 10.63	8.22%
		Family - FOUR TIER	$ 188.39	$ 204.98	$ 16.59	8.81%	$ 192.38	$ 208.19	$ 15.81	8.22%
HD	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)								
		Individual - ALL TIERS	$ 52.21	$ 56.80	$ 4.59	8.79%	$ 53.32	$ 57.69	$ 4.37	8.20%
		Family - TWO TIER	$ 135.75	$ 147.68	$ 11.93	8.79%	$ 138.64	$ 150.00	$ 11.36	8.19%
		Double - THREE TIER	$ 104.42	$ 113.60	$ 9.18	8.79%	$ 106.64	$ 115.39	$ 8.75	8.21%
		Family - THREE TIER	$ 138.37	$ 150.52	$ 12.15	8.78%	$ 141.31	$ 152.89	$ 11.58	8.19%
		Employee/Spouse - FOUR TIER	$ 104.42	$ 113.60	$ 9.18	8.79%	$ 106.64	$ 115.39	$ 8.75	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 101.82	$ 110.76	$ 8.94	8.78%	$ 103.98	$ 112.50	$ 8.52	8.19%
		Family - FOUR TIER	$ 151.42	$ 164.73	$ 13.31	8.79%	$ 154.63	$ 167.31	$ 12.68	8.20%
HD	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)								
		Individual - ALL TIERS	$ 42.58	$ 46.33	$ 3.75	8.81%	$ 43.48	$ 47.05	$ 3.57	8.21%
		Family - TWO TIER	$ 110.71	$ 120.45	$ 9.74	8.80%	$ 113.06	$ 122.34	$ 9.28	8.21%
		Double - THREE TIER	$ 85.16	$ 92.65	$ 7.49	8.80%	$ 86.96	$ 94.11	$ 7.15	8.22%
		Family - THREE TIER	$ 112.84	$ 122.76	$ 9.92	8.79%	$ 115.23	$ 124.69	$ 9.46	8.21%
		Employee/Spouse - FOUR TIER	$ 85.16	$ 92.65	$ 7.49	8.80%	$ 86.96	$ 94.11	$ 7.15	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 83.03	$ 90.33	$ 7.30	8.79%	$ 84.79	$ 91.75	$ 6.96	8.21%
		Family - FOUR TIER	$ 123.48	$ 134.34	$ 10.86	8.79%	$ 126.10	$ 136.45	$ 10.35	8.21%
HD	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)								
		Individual - ALL TIERS	$ 35.90	$ 39.06	$ 3.16	8.80%	$ 36.65	$ 39.67	$ 3.02	8.24%
		Family - TWO TIER	$ 93.32	$ 101.55	$ 8.23	8.82%	$ 95.29	$ 103.15	$ 7.86	8.25%
		Double - THREE TIER	$ 71.78	$ 78.12	$ 6.34	8.83%	$ 73.31	$ 79.34	$ 6.03	8.23%
		Family - THREE TIER	$ 95.11	$ 103.51	$ 8.40	8.83%	$ 97.12	$ 105.13	$ 8.01	8.25%
		Employee/Spouse - FOUR TIER	$ 71.78	$ 78.12	$ 6.34	8.83%	$ 73.31	$ 79.34	$ 6.03	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 69.99	$ 76.16	$ 6.17	8.82%	$ 71.47	$ 77.36	$ 5.89	8.24%
		Family - FOUR TIER	$ 104.09	$ 113.27	$ 9.18	8.82%	$ 106.29	$ 115.05	$ 8.76	8.24%
HD	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)								
		Individual - ALL TIERS	$ 33.48	$ 36.42	$ 2.94	8.78%	$ 34.19	$ 36.99	$ 2.80	8.19%
		Family - TWO TIER	$ 87.05	$ 94.69	$ 7.64	8.78%	$ 88.89	$ 96.17	$ 7.28	8.19%
		Double - THREE TIER	$ 66.96	$ 72.84	$ 5.88	8.78%	$ 68.38	$ 73.98	$ 5.60	8.19%
		Family - THREE TIER	$ 88.72	$ 96.51	$ 7.79	8.78%	$ 90.61	$ 98.02	$ 7.41	8.18%
		Employee/Spouse - FOUR TIER	$ 66.96	$ 72.84	$ 5.88	8.78%	$ 68.38	$ 73.98	$ 5.60	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 65.29	$ 71.02	$ 5.73	8.78%	$ 66.67	$ 72.13	$ 5.46	8.19%
		Family - FOUR TIER	$ 97.09	$ 105.61	$ 8.52	8.78%	$ 99.15	$ 107.27	$ 8.12	8.19%
HD	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)								
		Individual - ALL TIERS	$ 88.11	$ 95.85	$ 7.74	8.78%	$ 89.97	$ 97.35	$ 7.38	8.20%
		Family - TWO TIER	$ 229.07	$ 249.21	$ 20.14	8.79%	$ 233.93	$ 253.12	$ 19.19	8.20%
		Double - THREE TIER	$ 176.22	$ 191.70	$ 15.48	8.78%	$ 179.95	$ 194.71	$ 14.76	8.20%
		Family - THREE TIER	$ 233.48	$ 254.00	$ 20.52	8.79%	$ 238.43	$ 257.99	$ 19.56	8.20%
		Employee/Spouse - FOUR TIER	$ 176.22	$ 191.70	$ 15.48	8.78%	$ 179.95	$ 194.71	$ 14.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 171.81	$ 186.90	$ 15.09	8.78%	$ 175.45	$ 189.84	$ 14.39	8.20%
		Family - FOUR TIER	$ 255.51	$ 277.96	$ 22.45	8.79%	$ 260.92	$ 282.32	$ 21.40	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)								
		Individual - ALL TIERS	$ 89.15	$ 91.80	$ 2.65	2.97%	$ 91.82	$ 93.25	$ 1.43	1.56%
		Family - TWO TIER	$ 231.78	$ 238.69	$ 6.91	2.98%	$ 238.74	$ 242.44	$ 3.70	1.55%
		Double - THREE TIER	$ 178.29	$ 183.61	$ 5.32	2.98%	$ 183.64	$ 186.49	$ 2.85	1.55%
		Family - THREE TIER	$ 236.24	$ 243.28	$ 7.04	2.98%	$ 243.32	$ 247.10	$ 3.78	1.55%
		Employee/Spouse - FOUR TIER	$ 178.29	$ 183.61	$ 5.32	2.98%	$ 183.64	$ 186.49	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 173.83	$ 179.02	$ 5.19	2.99%	$ 179.04	$ 181.83	$ 2.79	1.56%
		Family - FOUR TIER	$ 258.53	$ 266.23	$ 7.70	2.98%	$ 266.28	$ 270.41	$ 4.13	1.55%
HD	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)								
		Individual - ALL TIERS	$ 83.82	$ 86.31	$ 2.49	2.97%	$ 86.33	$ 87.67	$ 1.34	1.55%
		Family - TWO TIER	$ 217.92	$ 224.41	$ 6.49	2.98%	$ 224.46	$ 227.93	$ 3.47	1.55%
		Double - THREE TIER	$ 167.63	$ 172.62	$ 4.99	2.98%	$ 172.67	$ 175.33	$ 2.66	1.54%
		Family - THREE TIER	$ 222.11	$ 228.72	$ 6.61	2.98%	$ 228.78	$ 232.31	$ 3.53	1.54%
		Employee/Spouse - FOUR TIER	$ 167.63	$ 172.62	$ 4.99	2.98%	$ 172.67	$ 175.33	$ 2.66	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 163.44	$ 168.31	$ 4.87	2.98%	$ 168.34	$ 170.95	$ 2.61	1.55%
		Family - FOUR TIER	$ 243.07	$ 250.30	$ 7.23	2.97%	$ 250.36	$ 254.23	$ 3.87	1.55%
HD	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)								
		Individual - ALL TIERS	$ 74.59	$ 76.80	$ 2.21	2.96%	$ 76.82	$ 78.01	$ 1.19	1.55%
		Family - TWO TIER	$ 193.93	$ 199.68	$ 5.75	2.96%	$ 199.75	$ 202.82	$ 3.07	1.54%
		Double - THREE TIER	$ 149.18	$ 153.60	$ 4.42	2.96%	$ 153.65	$ 156.01	$ 2.36	1.54%
		Family - THREE TIER	$ 197.66	$ 203.52	$ 5.86	2.96%	$ 203.59	$ 206.72	$ 3.13	1.54%
		Employee/Spouse - FOUR TIER	$ 149.18	$ 153.60	$ 4.42	2.96%	$ 153.65	$ 156.01	$ 2.36	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 145.45	$ 149.76	$ 4.31	2.96%	$ 149.81	$ 152.11	$ 2.30	1.54%
		Family - FOUR TIER	$ 216.31	$ 222.72	$ 6.41	2.96%	$ 222.80	$ 226.22	$ 3.42	1.54%
HD	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)								
		Individual - ALL TIERS	$ 66.46	$ 68.44	$ 1.98	2.98%	$ 68.45	$ 69.52	$ 1.07	1.56%
		Family - TWO TIER	$ 172.80	$ 177.95	$ 5.15	2.98%	$ 177.99	$ 180.74	$ 2.75	1.55%
		Double - THREE TIER	$ 132.92	$ 136.89	$ 3.97	2.99%	$ 136.91	$ 139.03	$ 2.12	1.55%
		Family - THREE TIER	$ 176.12	$ 181.37	$ 5.25	2.98%	$ 181.41	$ 184.22	$ 2.81	1.55%
		Employee/Spouse - FOUR TIER	$ 132.92	$ 136.89	$ 3.97	2.99%	$ 136.91	$ 139.03	$ 2.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 129.60	$ 133.46	$ 3.86	2.98%	$ 133.49	$ 135.56	$ 2.07	1.55%
		Family - FOUR TIER	$ 192.74	$ 198.48	$ 5.74	2.98%	$ 198.52	$ 201.60	$ 3.08	1.55%
HD	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)								
		Individual - ALL TIERS	$ 63.68	$ 65.58	$ 1.90	2.98%	$ 65.58	$ 66.61	$ 1.03	1.57%
		Family - TWO TIER	$ 165.56	$ 170.50	$ 4.94	2.98%	$ 170.53	$ 173.18	$ 2.65	1.55%
		Double - THREE TIER	$ 127.35	$ 131.16	$ 3.81	2.99%	$ 131.18	$ 133.22	$ 2.04	1.56%
		Family - THREE TIER	$ 168.75	$ 173.78	$ 5.03	2.98%	$ 173.80	$ 176.51	$ 2.71	1.56%
		Employee/Spouse - FOUR TIER	$ 127.35	$ 131.16	$ 3.81	2.99%	$ 131.18	$ 133.22	$ 2.04	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 124.17	$ 127.88	$ 3.71	2.99%	$ 127.89	$ 129.88	$ 1.99	1.56%
		Family - FOUR TIER	$ 184.66	$ 190.18	$ 5.52	2.99%	$ 190.20	$ 193.16	$ 2.96	1.56%
HD	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)								
		Individual - ALL TIERS	$ 53.84	$ 55.45	$ 1.61	2.99%	$ 55.45	$ 56.32	$ 0.87	1.57%
		Family - TWO TIER	$ 139.98	$ 144.16	$ 4.18	2.99%	$ 144.18	$ 146.42	$ 2.24	1.55%
		Double - THREE TIER	$ 107.68	$ 110.89	$ 3.21	2.98%	$ 110.91	$ 112.63	$ 1.72	1.55%
		Family - THREE TIER	$ 142.67	$ 146.93	$ 4.26	2.99%	$ 146.95	$ 149.24	$ 2.29	1.56%
		Employee/Spouse - FOUR TIER	$ 107.68	$ 110.89	$ 3.21	2.98%	$ 110.91	$ 112.63	$ 1.72	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 104.99	$ 108.12	$ 3.13	2.98%	$ 108.13	$ 109.82	$ 1.69	1.56%
		Family - FOUR TIER	$ 156.14	$ 160.80	$ 4.66	2.98%	$ 160.82	$ 163.32	$ 2.50	1.55%
HD	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)								
		Individual - ALL TIERS	$ 45.46	$ 46.82	$ 1.36	2.99%	$ 46.83	$ 47.55	$ 0.72	1.54%
		Family - TWO TIER	$ 118.21	$ 121.73	$ 3.52	2.98%	$ 121.75	$ 123.64	$ 1.89	1.55%
		Double - THREE TIER	$ 90.93	$ 93.64	$ 2.71	2.98%	$ 93.66	$ 95.11	$ 1.45	1.55%
		Family - THREE TIER	$ 120.48	$ 124.07	$ 3.59	2.98%	$ 124.09	$ 126.02	$ 1.93	1.56%
		Employee/Spouse - FOUR TIER	$ 90.93	$ 93.64	$ 2.71	2.98%	$ 93.66	$ 95.11	$ 1.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 88.66	$ 91.30	$ 2.64	2.98%	$ 91.32	$ 92.73	$ 1.41	1.54%
		Family - FOUR TIER	$ 131.84	$ 135.77	$ 3.93	2.98%	$ 135.80	$ 137.90	$ 2.10	1.55%
HD	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)								
		Individual - ALL TIERS	$ 42.95	$ 44.24	$ 1.29	3.00%	$ 44.24	$ 44.93	$ 0.69	1.56%
		Family - TWO TIER	$ 111.68	$ 115.01	$ 3.33	2.98%	$ 115.03	$ 116.82	$ 1.79	1.56%
		Double - THREE TIER	$ 85.91	$ 88.47	$ 2.56	2.98%	$ 88.49	$ 89.86	$ 1.37	1.55%
		Family - THREE TIER	$ 113.83	$ 117.22	$ 3.39	2.98%	$ 117.24	$ 119.06	$ 1.82	1.55%
		Employee/Spouse - FOUR TIER	$ 85.91	$ 88.47	$ 2.56	2.98%	$ 88.49	$ 89.86	$ 1.37	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 83.76	$ 86.26	$ 2.50	2.98%	$ 86.28	$ 87.61	$ 1.33	1.54%
		Family - FOUR TIER	$ 124.57	$ 128.28	$ 3.71	2.98%	$ 128.31	$ 130.30	$ 1.99	1.55%
HD	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)								
		Individual - ALL TIERS	$ 39.22	$ 40.38	$ 1.16	2.96%	$ 40.40	$ 41.02	$ 0.62	1.53%
		Family - TWO TIER	$ 101.97	$ 105.00	$ 3.03	2.97%	$ 105.03	$ 106.65	$ 1.62	1.54%
		Double - THREE TIER	$ 78.44	$ 80.77	$ 2.33	2.97%	$ 80.80	$ 82.04	$ 1.24	1.53%
		Family - THREE TIER	$ 103.94	$ 107.02	$ 3.08	2.96%	$ 107.05	$ 108.70	$ 1.65	1.54%
		Employee/Spouse - FOUR TIER	$ 78.44	$ 80.77	$ 2.33	2.97%	$ 80.80	$ 82.04	$ 1.24	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 76.48	$ 78.75	$ 2.27	2.97%	$ 78.78	$ 79.99	$ 1.21	1.54%
		Family - FOUR TIER	$ 113.74	$ 117.12	$ 3.38	2.97%	$ 117.15	$ 118.95	$ 1.80	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)								
		Individual - ALL TIERS	$ 87.05	$ 94.71	$ 7.66	8.80%	$ 88.89	$ 96.20	$ 7.31	8.22%
		Family - TWO TIER	$ 226.33	$ 246.25	$ 19.92	8.80%	$ 231.13	$ 250.11	$ 18.98	8.21%
		Double - THREE TIER	$ 174.10	$ 189.42	$ 15.32	8.80%	$ 177.79	$ 192.39	$ 14.60	8.21%
		Family - THREE TIER	$ 230.68	$ 250.98	$ 20.30	8.80%	$ 235.58	$ 254.92	$ 19.34	8.21%
		Employee/Spouse - FOUR TIER	$ 174.10	$ 189.42	$ 15.32	8.80%	$ 177.79	$ 192.39	$ 14.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 169.75	$ 184.68	$ 14.93	8.80%	$ 173.34	$ 187.58	$ 14.24	8.22%
		Family - FOUR TIER	$ 252.45	$ 274.66	$ 22.21	8.80%	$ 257.80	$ 278.97	$ 21.17	8.21%
HD	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)								
		Individual - ALL TIERS	$ 81.85	$ 89.04	$ 7.19	8.78%	$ 83.58	$ 90.44	$ 6.86	8.21%
		Family - TWO TIER	$ 212.80	$ 231.51	$ 18.71	8.79%	$ 217.31	$ 235.14	$ 17.83	8.20%
		Double - THREE TIER	$ 163.69	$ 178.08	$ 14.39	8.79%	$ 167.17	$ 180.88	$ 13.71	8.20%
		Family - THREE TIER	$ 216.90	$ 235.96	$ 19.06	8.79%	$ 221.50	$ 239.67	$ 18.17	8.20%
		Employee/Spouse - FOUR TIER	$ 163.69	$ 178.08	$ 14.39	8.79%	$ 167.17	$ 180.88	$ 13.71	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 159.60	$ 173.63	$ 14.03	8.79%	$ 162.98	$ 176.36	$ 13.38	8.21%
		Family - FOUR TIER	$ 237.36	$ 258.22	$ 20.86	8.79%	$ 242.39	$ 262.28	$ 19.89	8.21%
HD	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)								
		Individual - ALL TIERS	$ 72.84	$ 79.23	$ 6.39	8.77%	$ 74.38	$ 80.48	$ 6.10	8.20%
		Family - TWO TIER	$ 189.38	$ 206.00	$ 16.62	8.78%	$ 193.39	$ 209.24	$ 15.85	8.20%
		Double - THREE TIER	$ 145.67	$ 158.46	$ 12.79	8.78%	$ 148.76	$ 160.95	$ 12.19	8.19%
		Family - THREE TIER	$ 193.02	$ 209.96	$ 16.94	8.78%	$ 197.11	$ 213.26	$ 16.15	8.19%
		Employee/Spouse - FOUR TIER	$ 145.67	$ 158.46	$ 12.79	8.78%	$ 148.76	$ 160.95	$ 12.19	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 142.04	$ 154.50	$ 12.46	8.77%	$ 145.05	$ 156.93	$ 11.88	8.19%
		Family - FOUR TIER	$ 211.23	$ 229.77	$ 18.54	8.78%	$ 215.70	$ 233.38	$ 17.68	8.20%
HD	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)								
		Individual - ALL TIERS	$ 64.90	$ 70.61	$ 5.71	8.80%	$ 66.28	$ 71.72	$ 5.44	8.21%
		Family - TWO TIER	$ 168.75	$ 183.58	$ 14.83	8.79%	$ 172.32	$ 186.46	$ 14.14	8.21%
		Double - THREE TIER	$ 129.80	$ 141.22	$ 11.42	8.80%	$ 132.55	$ 143.43	$ 10.88	8.21%
		Family - THREE TIER	$ 171.99	$ 187.11	$ 15.12	8.79%	$ 175.63	$ 190.05	$ 14.42	8.21%
		Employee/Spouse - FOUR TIER	$ 129.80	$ 141.22	$ 11.42	8.80%	$ 132.55	$ 143.43	$ 10.88	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 126.56	$ 137.69	$ 11.13	8.79%	$ 129.24	$ 139.85	$ 10.61	8.21%
		Family - FOUR TIER	$ 188.21	$ 204.76	$ 16.55	8.79%	$ 192.20	$ 207.98	$ 15.78	8.21%
HD	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)								
		Individual - ALL TIERS	$ 62.18	$ 67.65	$ 5.47	8.80%	$ 63.50	$ 68.72	$ 5.22	8.22%
		Family - TWO TIER	$ 161.67	$ 175.90	$ 14.23	8.80%	$ 165.09	$ 178.66	$ 13.57	8.22%
		Double - THREE TIER	$ 124.35	$ 135.31	$ 10.96	8.81%	$ 126.99	$ 137.43	$ 10.44	8.22%
		Family - THREE TIER	$ 164.77	$ 179.28	$ 14.51	8.81%	$ 168.27	$ 182.10	$ 13.83	8.22%
		Employee/Spouse - FOUR TIER	$ 124.35	$ 135.31	$ 10.96	8.81%	$ 126.99	$ 137.43	$ 10.44	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 121.25	$ 131.92	$ 10.67	8.80%	$ 123.82	$ 134.00	$ 10.18	8.22%
		Family - FOUR TIER	$ 180.32	$ 196.19	$ 15.87	8.80%	$ 184.14	$ 199.28	$ 15.14	8.22%
HD	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)								
		Individual - ALL TIERS	$ 52.57	$ 57.20	$ 4.63	8.81%	$ 53.70	$ 58.10	$ 4.40	8.19%
		Family - TWO TIER	$ 136.70	$ 148.72	$ 12.02	8.79%	$ 139.60	$ 151.06	$ 11.46	8.21%
		Double - THREE TIER	$ 105.16	$ 114.40	$ 9.24	8.79%	$ 107.38	$ 116.20	$ 8.82	8.21%
		Family - THREE TIER	$ 139.32	$ 151.58	$ 12.26	8.80%	$ 142.28	$ 153.96	$ 11.68	8.21%
		Employee/Spouse - FOUR TIER	$ 105.16	$ 114.40	$ 9.24	8.79%	$ 107.38	$ 116.20	$ 8.82	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 102.53	$ 111.54	$ 9.01	8.79%	$ 104.70	$ 113.29	$ 8.59	8.20%
		Family - FOUR TIER	$ 152.47	$ 165.88	$ 13.41	8.80%	$ 155.70	$ 168.49	$ 12.79	8.21%
HD	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)								
		Individual - ALL TIERS	$ 44.40	$ 48.30	$ 3.90	8.78%	$ 45.34	$ 49.06	$ 3.72	8.20%
		Family - TWO TIER	$ 115.44	$ 125.58	$ 10.14	8.78%	$ 117.89	$ 127.55	$ 9.66	8.19%
		Double - THREE TIER	$ 88.80	$ 96.60	$ 7.80	8.78%	$ 90.68	$ 98.12	$ 7.44	8.20%
		Family - THREE TIER	$ 117.66	$ 127.99	$ 10.33	8.78%	$ 120.16	$ 130.00	$ 9.84	8.19%
		Employee/Spouse - FOUR TIER	$ 88.80	$ 96.60	$ 7.80	8.78%	$ 90.68	$ 98.12	$ 7.44	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 86.58	$ 94.18	$ 7.60	8.78%	$ 88.42	$ 95.66	$ 7.24	8.19%
		Family - FOUR TIER	$ 128.76	$ 140.07	$ 11.31	8.78%	$ 131.48	$ 142.27	$ 10.79	8.21%
HD	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)								
		Individual - ALL TIERS	$ 41.95	$ 45.64	$ 3.69	8.80%	$ 42.84	$ 46.35	$ 3.51	8.19%
		Family - TWO TIER	$ 109.06	$ 118.65	$ 9.59	8.79%	$ 111.37	$ 120.51	$ 9.14	8.21%
		Double - THREE TIER	$ 83.90	$ 91.27	$ 7.37	8.78%	$ 85.67	$ 92.70	$ 7.03	8.21%
		Family - THREE TIER	$ 111.16	$ 120.93	$ 9.77	8.79%	$ 113.51	$ 122.83	$ 9.32	8.21%
		Employee/Spouse - FOUR TIER	$ 83.90	$ 91.27	$ 7.37	8.78%	$ 85.67	$ 92.70	$ 7.03	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 81.80	$ 88.99	$ 7.19	8.79%	$ 83.53	$ 90.39	$ 6.86	8.21%
		Family - FOUR TIER	$ 121.65	$ 132.34	$ 10.69	8.79%	$ 124.23	$ 134.42	$ 10.19	8.20%
HD	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)								
		Individual - ALL TIERS	$ 38.30	$ 41.66	$ 3.36	8.77%	$ 39.12	$ 42.32	$ 3.20	8.18%
		Family - TWO TIER	$ 99.58	$ 108.32	$ 8.74	8.78%	$ 101.70	$ 110.02	$ 8.32	8.18%
		Double - THREE TIER	$ 76.60	$ 83.33	$ 6.73	8.79%	$ 78.22	$ 84.63	$ 6.41	8.19%
		Family - THREE TIER	$ 101.50	$ 110.41	$ 8.91	8.78%	$ 103.65	$ 112.14	$ 8.49	8.19%
		Employee/Spouse - FOUR TIER	$ 76.60	$ 83.33	$ 6.73	8.79%	$ 78.22	$ 84.63	$ 6.41	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 74.68	$ 81.24	$ 6.56	8.78%	$ 76.27	$ 82.52	$ 6.25	8.19%
		Family - FOUR TIER	$ 111.08	$ 120.82	$ 9.74	8.77%	$ 113.43	$ 122.72	$ 9.29	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)								
		Individual - ALL TIERS	$ 38.81	$ 39.96	$ 1.15	2.96%	$ 39.97	$ 40.59	$ 0.62	1.55%
		Family - TWO TIER	$ 100.91	$ 103.90	$ 2.99	2.96%	$ 103.93	$ 105.53	$ 1.60	1.54%
		Double - THREE TIER	$ 77.62	$ 79.92	$ 2.30	2.96%	$ 79.95	$ 81.18	$ 1.23	1.54%
		Family - THREE TIER	$ 102.85	$ 105.90	$ 3.05	2.97%	$ 105.93	$ 107.56	$ 1.63	1.54%
		Employee/Spouse - FOUR TIER	$ 77.62	$ 79.92	$ 2.30	2.96%	$ 79.95	$ 81.18	$ 1.23	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 75.68	$ 77.93	$ 2.25	2.97%	$ 77.95	$ 79.15	$ 1.20	1.54%
		Family - FOUR TIER	$ 112.55	$ 115.89	$ 3.34	2.97%	$ 115.93	$ 117.71	$ 1.78	1.54%
HD	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)								
		Individual - ALL TIERS	$ 36.72	$ 37.81	$ 1.09	2.97%	$ 37.83	$ 38.41	$ 0.58	1.53%
		Family - TWO TIER	$ 95.48	$ 98.32	$ 2.84	2.97%	$ 98.35	$ 99.86	$ 1.51	1.54%
		Double - THREE TIER	$ 73.45	$ 75.63	$ 2.18	2.97%	$ 75.65	$ 76.81	$ 1.16	1.53%
		Family - THREE TIER	$ 97.32	$ 100.21	$ 2.89	2.97%	$ 100.24	$ 101.78	$ 1.54	1.54%
		Employee/Spouse - FOUR TIER	$ 73.45	$ 75.63	$ 2.18	2.97%	$ 75.65	$ 76.81	$ 1.16	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 71.61	$ 73.74	$ 2.13	2.97%	$ 73.76	$ 74.89	$ 1.13	1.53%
		Family - FOUR TIER	$ 106.50	$ 109.66	$ 3.16	2.97%	$ 109.69	$ 111.38	$ 1.69	1.54%
HD	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)								
		Individual - ALL TIERS	$ 27.94	$ 28.77	$ 0.83	2.97%	$ 28.77	$ 29.23	$ 0.46	1.60%
		Family - TWO TIER	$ 72.63	$ 74.81	$ 2.18	3.00%	$ 74.81	$ 75.99	$ 1.18	1.58%
		Double - THREE TIER	$ 55.87	$ 57.55	$ 1.68	3.01%	$ 57.55	$ 58.45	$ 0.90	1.56%
		Family - THREE TIER	$ 74.03	$ 76.25	$ 2.22	3.00%	$ 76.25	$ 77.45	$ 1.20	1.57%
		Employee/Spouse - FOUR TIER	$ 55.87	$ 57.55	$ 1.68	3.01%	$ 57.55	$ 58.45	$ 0.90	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 54.48	$ 56.11	$ 1.63	2.99%	$ 56.11	$ 56.99	$ 0.88	1.57%
		Family - FOUR TIER	$ 81.01	$ 83.44	$ 2.43	3.00%	$ 83.45	$ 84.75	$ 1.30	1.56%
HD	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)								
		Individual - ALL TIERS	$ 23.56	$ 24.25	$ 0.69	2.93%	$ 24.26	$ 24.64	$ 0.38	1.57%
		Family - TWO TIER	$ 61.25	$ 63.06	$ 1.81	2.96%	$ 63.09	$ 64.05	$ 0.96	1.52%
		Double - THREE TIER	$ 47.11	$ 48.51	$ 1.40	2.97%	$ 48.53	$ 49.27	$ 0.74	1.52%
		Family - THREE TIER	$ 62.43	$ 64.27	$ 1.84	2.95%	$ 64.30	$ 65.28	$ 0.98	1.52%
		Employee/Spouse - FOUR TIER	$ 47.11	$ 48.51	$ 1.40	2.97%	$ 48.53	$ 49.27	$ 0.74	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 45.94	$ 47.30	$ 1.36	2.96%	$ 47.31	$ 48.04	$ 0.73	1.54%
		Family - FOUR TIER	$ 68.32	$ 70.34	$ 2.02	2.96%	$ 70.36	$ 71.44	$ 1.08	1.53%
HD	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)								
		Individual - ALL TIERS	$ 19.59	$ 20.18	$ 0.59	3.01%	$ 20.18	$ 20.50	$ 0.32	1.59%
		Family - TWO TIER	$ 50.94	$ 52.47	$ 1.53	3.00%	$ 52.47	$ 53.29	$ 0.82	1.56%
		Double - THREE TIER	$ 39.18	$ 40.36	$ 1.18	3.01%	$ 40.36	$ 40.99	$ 0.63	1.56%
		Family - THREE TIER	$ 51.92	$ 53.48	$ 1.56	3.00%	$ 53.48	$ 54.32	$ 0.84	1.57%
		Employee/Spouse - FOUR TIER	$ 39.18	$ 40.36	$ 1.18	3.01%	$ 40.36	$ 40.99	$ 0.63	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 38.20	$ 39.35	$ 1.15	3.01%	$ 39.35	$ 39.97	$ 0.62	1.58%
		Family - FOUR TIER	$ 56.82	$ 58.52	$ 1.70	2.99%	$ 58.52	$ 59.44	$ 0.92	1.57%
HD	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)								
		Individual - ALL TIERS	$ 17.95	$ 18.49	$ 0.54	3.01%	$ 18.49	$ 18.78	$ 0.29	1.57%
		Family - TWO TIER	$ 46.67	$ 48.07	$ 1.40	3.00%	$ 48.07	$ 48.83	$ 0.76	1.58%
		Double - THREE TIER	$ 35.90	$ 36.98	$ 1.08	3.01%	$ 36.98	$ 37.56	$ 0.58	1.57%
		Family - THREE TIER	$ 47.57	$ 49.00	$ 1.43	3.01%	$ 49.00	$ 49.77	$ 0.77	1.57%
		Employee/Spouse - FOUR TIER	$ 35.90	$ 36.98	$ 1.08	3.01%	$ 36.98	$ 37.56	$ 0.58	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 35.00	$ 36.06	$ 1.06	3.03%	$ 36.05	$ 36.62	$ 0.57	1.58%
		Family - FOUR TIER	$ 52.06	$ 53.62	$ 1.56	3.00%	$ 53.62	$ 54.46	$ 0.84	1.57%
PPO	PPRXS10A11	PPRXS10A12								
		Individual - ALL TIERS	$ 75.84	$ 78.10	$ 2.26	2.98%	$ 78.12	$ 79.33	$ 1.21	1.55%
		Family - TWO TIER	$ 197.19	$ 203.07	$ 5.88	2.98%	$ 203.10	$ 206.26	$ 3.16	1.56%
		Double - THREE TIER	$ 151.68	$ 156.21	$ 4.53	2.99%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Family - THREE TIER	$ 200.98	$ 206.98	$ 6.00	2.99%	$ 207.01	$ 210.23	$ 3.22	1.56%
		Employee/Spouse - FOUR TIER	$ 151.68	$ 156.21	$ 4.53	2.99%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 147.89	$ 152.30	$ 4.41	2.98%	$ 152.33	$ 154.69	$ 2.36	1.55%
		Family - FOUR TIER	$ 219.94	$ 226.50	$ 6.56	2.98%	$ 226.54	$ 230.06	$ 3.52	1.55%
PPO	PPRXS11A11	PPRXS11A12								
		Individual - ALL TIERS	$ 54.02	$ 55.63	$ 1.61	2.98%	$ 55.64	$ 56.51	$ 0.87	1.56%
		Family - TWO TIER	$ 140.45	$ 144.65	$ 4.20	2.99%	$ 144.66	$ 146.92	$ 2.26	1.56%
		Double - THREE TIER	$ 108.04	$ 111.27	$ 3.23	2.99%	$ 111.28	$ 113.02	$ 1.74	1.56%
		Family - THREE TIER	$ 143.15	$ 147.43	$ 4.28	2.99%	$ 147.45	$ 149.75	$ 2.30	1.56%
		Employee/Spouse - FOUR TIER	$ 108.04	$ 111.27	$ 3.23	2.99%	$ 111.28	$ 113.02	$ 1.74	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 105.34	$ 108.49	$ 3.15	2.99%	$ 108.50	$ 110.19	$ 1.69	1.56%
		Family - FOUR TIER	$ 156.66	$ 161.34	$ 4.68	2.99%	$ 161.36	$ 163.87	$ 2.51	1.56%
PPO	PPRXS12A11	PPRXS12A12								
		Individual - ALL TIERS	$ 78.46	$ 80.80	$ 2.34	2.98%	$ 80.82	$ 82.07	$ 1.25	1.55%
		Family - TWO TIER	$ 204.01	$ 210.09	$ 6.08	2.98%	$ 210.13	$ 213.39	$ 3.26	1.55%
		Double - THREE TIER	$ 156.93	$ 161.61	$ 4.68	2.98%	$ 161.64	$ 164.15	$ 2.51	1.55%
		Family - THREE TIER	$ 207.93	$ 214.13	$ 6.20	2.98%	$ 214.17	$ 217.49	$ 3.32	1.55%
		Employee/Spouse - FOUR TIER	$ 156.93	$ 161.61	$ 4.68	2.98%	$ 161.64	$ 164.15	$ 2.51	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 153.01	$ 157.57	$ 4.56	2.98%	$ 157.60	$ 160.04	$ 2.44	1.55%
		Family - FOUR TIER	$ 227.55	$ 234.33	$ 6.78	2.98%	$ 234.37	$ 238.01	$ 3.64	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)								
		Individual - ALL TIERS	$ 37.90	$ 41.23	$ 3.33	8.79%	$ 38.70	$ 41.87	$ 3.17	8.19%
		Family - TWO TIER	$ 98.54	$ 107.19	$ 8.65	8.78%	$ 100.63	$ 108.87	$ 8.24	8.19%
		Double - THREE TIER	$ 75.80	$ 82.45	$ 6.65	8.77%	$ 77.41	$ 83.75	$ 6.34	8.19%
		Family - THREE TIER	$ 100.44	$ 109.25	$ 8.81	8.77%	$ 102.57	$ 110.97	$ 8.40	8.19%
		Employee/Spouse - FOUR TIER	$ 75.80	$ 82.45	$ 6.65	8.77%	$ 77.41	$ 83.75	$ 6.34	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 73.91	$ 80.39	$ 6.48	8.77%	$ 75.47	$ 81.65	$ 6.18	8.19%
		Family - FOUR TIER	$ 109.91	$ 119.56	$ 9.65	8.78%	$ 112.24	$ 121.43	$ 9.19	8.19%
HD	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)								
		Individual - ALL TIERS	$ 35.87	$ 39.01	$ 3.14	8.75%	$ 36.63	$ 39.62	$ 2.99	8.16%
		Family - TWO TIER	$ 93.27	$ 101.43	$ 8.16	8.75%	$ 95.24	$ 103.02	$ 7.78	8.17%
		Double - THREE TIER	$ 71.74	$ 78.02	$ 6.28	8.75%	$ 73.26	$ 79.25	$ 5.99	8.18%
		Family - THREE TIER	$ 95.06	$ 103.38	$ 8.32	8.75%	$ 97.07	$ 105.00	$ 7.93	8.17%
		Employee/Spouse - FOUR TIER	$ 71.74	$ 78.02	$ 6.28	8.75%	$ 73.26	$ 79.25	$ 5.99	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 69.95	$ 76.07	$ 6.12	8.75%	$ 71.43	$ 77.26	$ 5.83	8.16%
		Family - FOUR TIER	$ 104.02	$ 113.13	$ 9.11	8.76%	$ 106.24	$ 114.91	$ 8.67	8.16%
HD	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)								
		Individual - ALL TIERS	$ 27.27	$ 29.68	$ 2.41	8.84%	$ 27.85	$ 30.15	$ 2.30	8.26%
		Family - TWO TIER	$ 70.91	$ 77.18	$ 6.27	8.84%	$ 72.42	$ 78.39	$ 5.97	8.24%
		Double - THREE TIER	$ 54.54	$ 59.37	$ 4.83	8.86%	$ 55.70	$ 60.30	$ 4.60	8.26%
		Family - THREE TIER	$ 72.27	$ 78.66	$ 6.39	8.84%	$ 73.80	$ 79.90	$ 6.10	8.27%
		Employee/Spouse - FOUR TIER	$ 54.54	$ 59.37	$ 4.83	8.86%	$ 55.70	$ 60.30	$ 4.60	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 53.18	$ 57.89	$ 4.71	8.86%	$ 54.31	$ 58.79	$ 4.48	8.25%
		Family - FOUR TIER	$ 79.09	$ 86.09	$ 7.00	8.85%	$ 80.77	$ 87.44	$ 6.67	8.26%
HD	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)								
		Individual - ALL TIERS	$ 23.00	$ 25.02	$ 2.02	8.78%	$ 23.49	$ 25.41	$ 1.92	8.17%
		Family - TWO TIER	$ 59.81	$ 65.06	$ 5.25	8.78%	$ 61.08	$ 66.08	$ 5.00	8.19%
		Double - THREE TIER	$ 46.00	$ 50.04	$ 4.04	8.78%	$ 46.98	$ 50.83	$ 3.85	8.19%
		Family - THREE TIER	$ 60.96	$ 66.31	$ 5.35	8.78%	$ 62.26	$ 67.35	$ 5.09	8.18%
		Employee/Spouse - FOUR TIER	$ 46.00	$ 50.04	$ 4.04	8.78%	$ 46.98	$ 50.83	$ 3.85	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 44.86	$ 48.79	$ 3.93	8.76%	$ 45.81	$ 49.56	$ 3.75	8.19%
		Family - FOUR TIER	$ 66.71	$ 72.56	$ 5.85	8.77%	$ 68.13	$ 73.70	$ 5.57	8.18%
HD	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)								
		Individual - ALL TIERS	$ 19.13	$ 20.82	$ 1.69	8.83%	$ 19.54	$ 21.15	$ 1.61	8.24%
		Family - TWO TIER	$ 49.75	$ 54.13	$ 4.38	8.80%	$ 50.80	$ 54.98	$ 4.18	8.23%
		Double - THREE TIER	$ 38.27	$ 41.64	$ 3.37	8.81%	$ 39.08	$ 42.29	$ 3.21	8.21%
		Family - THREE TIER	$ 50.71	$ 55.17	$ 4.46	8.80%	$ 51.79	$ 56.04	$ 4.25	8.21%
		Employee/Spouse - FOUR TIER	$ 38.27	$ 41.64	$ 3.37	8.81%	$ 39.08	$ 42.29	$ 3.21	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 37.32	$ 40.60	$ 3.28	8.79%	$ 38.11	$ 41.23	$ 3.12	8.19%
		Family - FOUR TIER	$ 55.50	$ 60.38	$ 4.88	8.79%	$ 56.67	$ 61.32	$ 4.65	8.21%
HD	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)								
		Individual - ALL TIERS	$ 17.52	$ 19.08	$ 1.56	8.90%	$ 17.91	$ 19.37	$ 1.46	8.15%
		Family - TWO TIER	$ 45.58	$ 49.60	$ 4.02	8.82%	$ 46.54	$ 50.37	$ 3.83	8.23%
		Double - THREE TIER	$ 35.06	$ 38.15	$ 3.09	8.81%	$ 35.80	$ 38.75	$ 2.95	8.24%
		Family - THREE TIER	$ 46.45	$ 50.55	$ 4.10	8.83%	$ 47.43	$ 51.34	$ 3.91	8.24%
		Employee/Spouse - FOUR TIER	$ 35.06	$ 38.15	$ 3.09	8.81%	$ 35.80	$ 38.75	$ 2.95	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 34.18	$ 37.20	$ 3.02	8.84%	$ 34.91	$ 37.78	$ 2.87	8.22%
		Family - FOUR TIER	$ 50.83	$ 55.32	$ 4.49	8.83%	$ 51.92	$ 56.19	$ 4.27	8.22%
PPO	PPRXS10A11	PPRXS10A12								
		Individual - ALL TIERS	$ 74.06	$ 80.58	$ 6.52	8.80%	$ 75.64	$ 81.84	$ 6.20	8.20%
		Family - TWO TIER	$ 192.56	$ 209.50	$ 16.94	8.80%	$ 196.64	$ 212.79	$ 16.15	8.21%
		Double - THREE TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Family - THREE TIER	$ 196.26	$ 213.53	$ 17.27	8.80%	$ 200.43	$ 216.88	$ 16.45	8.21%
		Employee/Spouse - FOUR TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 144.42	$ 157.12	$ 12.70	8.79%	$ 147.48	$ 159.59	$ 12.11	8.21%
		Family - FOUR TIER	$ 214.78	$ 233.67	$ 18.89	8.80%	$ 219.34	$ 237.34	$ 18.00	8.21%
PPO	PPRXS11A11	PPRXS11A12								
		Individual - ALL TIERS	$ 52.75	$ 57.40	$ 4.65	8.82%	$ 53.88	$ 58.30	$ 4.42	8.20%
		Family - TWO TIER	$ 137.17	$ 149.23	$ 12.06	8.79%	$ 140.08	$ 151.57	$ 11.49	8.20%
		Double - THREE TIER	$ 105.52	$ 114.79	$ 9.27	8.79%	$ 107.75	$ 116.59	$ 8.84	8.20%
		Family - THREE TIER	$ 139.80	$ 152.10	$ 12.30	8.80%	$ 142.77	$ 154.49	$ 11.72	8.21%
		Employee/Spouse - FOUR TIER	$ 105.52	$ 114.79	$ 9.27	8.79%	$ 107.75	$ 116.59	$ 8.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 102.88	$ 111.92	$ 9.04	8.79%	$ 105.06	$ 113.68	$ 8.62	8.20%
		Family - FOUR TIER	$ 152.99	$ 166.45	$ 13.46	8.80%	$ 156.23	$ 169.06	$ 12.83	8.21%
PPO	PPRXS12A11	PPRXS12A12								
		Individual - ALL TIERS	$ 76.62	$ 83.36	$ 6.74	8.80%	$ 78.24	$ 84.67	$ 6.43	8.22%
		Family - TWO TIER	$ 199.22	$ 216.74	$ 17.52	8.79%	$ 203.45	$ 220.14	$ 16.69	8.20%
		Double - THREE TIER	$ 153.25	$ 166.72	$ 13.47	8.79%	$ 156.50	$ 169.34	$ 12.84	8.20%
		Family - THREE TIER	$ 203.05	$ 220.91	$ 17.86	8.80%	$ 207.35	$ 224.38	$ 17.03	8.21%
		Employee/Spouse - FOUR TIER	$ 153.25	$ 166.72	$ 13.47	8.79%	$ 156.50	$ 169.34	$ 12.84	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 149.42	$ 162.56	$ 13.14	8.79%	$ 152.59	$ 165.11	$ 12.52	8.20%
		Family - FOUR TIER	$ 222.21	$ 241.75	$ 19.54	8.79%	$ 226.92	$ 245.54	$ 18.62	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS19A11	PPRXS19A12								
		Individual - ALL TIERS	$ 76.68	$ 78.96	$ 2.28	2.97%	$ 78.98	$ 80.20	$ 1.22	1.54%
		Family - TWO TIER	$ 199.34	$ 205.30	$ 5.96	2.99%	$ 205.33	$ 208.52	$ 3.19	1.55%
		Double - THREE TIER	$ 153.34	$ 157.92	$ 4.58	2.99%	$ 157.95	$ 160.40	$ 2.45	1.55%
		Family - THREE TIER	$ 203.18	$ 209.25	$ 6.07	2.99%	$ 209.28	$ 212.53	$ 3.25	1.55%
		Employee/Spouse - FOUR TIER	$ 153.34	$ 157.92	$ 4.58	2.99%	$ 157.95	$ 160.40	$ 2.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 149.52	$ 153.97	$ 4.45	2.98%	$ 154.00	$ 156.39	$ 2.39	1.55%
		Family - FOUR TIER	$ 222.35	$ 228.99	$ 6.64	2.99%	$ 229.02	$ 232.58	$ 3.56	1.55%
PPO	PPRXS21A11	PPRXS21A12								
		Individual - ALL TIERS	$ 23.70	$ 24.41	$ 0.71	3.00%	$ 24.41	$ 24.79	$ 0.38	1.56%
		Family - TWO TIER	$ 61.61	$ 63.46	$ 1.85	3.00%	$ 63.45	$ 64.45	$ 1.00	1.58%
		Double - THREE TIER	$ 47.39	$ 48.81	$ 1.42	3.00%	$ 48.81	$ 49.58	$ 0.77	1.58%
		Family - THREE TIER	$ 62.80	$ 64.68	$ 1.88	2.99%	$ 64.68	$ 65.69	$ 1.01	1.56%
		Employee/Spouse - FOUR TIER	$ 47.39	$ 48.81	$ 1.42	3.00%	$ 48.81	$ 49.58	$ 0.77	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 46.20	$ 47.59	$ 1.39	3.01%	$ 47.59	$ 48.34	$ 0.75	1.58%
		Family - FOUR TIER	$ 68.72	$ 70.78	$ 2.06	3.00%	$ 70.77	$ 71.89	$ 1.12	1.58%
PPO	PPRXS22A11	PPRXS22A12								
		Individual - ALL TIERS	$ 85.60	$ 88.14	$ 2.54	2.97%	$ 88.16	$ 89.53	$ 1.37	1.55%
		Family - TWO TIER	$ 222.54	$ 229.17	$ 6.63	2.98%	$ 229.22	$ 232.77	$ 3.55	1.55%
		Double - THREE TIER	$ 171.18	$ 176.28	$ 5.10	2.98%	$ 176.32	$ 179.05	$ 2.73	1.55%
		Family - THREE TIER	$ 226.82	$ 233.58	$ 6.76	2.98%	$ 233.63	$ 237.24	$ 3.61	1.55%
		Employee/Spouse - FOUR TIER	$ 171.18	$ 176.28	$ 5.10	2.98%	$ 176.32	$ 179.05	$ 2.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 166.90	$ 171.88	$ 4.98	2.98%	$ 171.91	$ 174.58	$ 2.67	1.55%
		Family - FOUR TIER	$ 248.22	$ 255.61	$ 7.39	2.98%	$ 255.67	$ 259.62	$ 3.95	1.54%
PPO	PPRXS23A11	PPRXS23A12								
		Individual - ALL TIERS	$ 97.92	$ 100.83	$ 2.91	2.97%	$ 100.85	$ 102.42	$ 1.57	1.56%
		Family - TWO TIER	$ 254.58	$ 262.16	$ 7.58	2.98%	$ 262.22	$ 266.28	$ 4.06	1.55%
		Double - THREE TIER	$ 195.83	$ 201.66	$ 5.83	2.98%	$ 201.71	$ 204.83	$ 3.12	1.55%
		Family - THREE TIER	$ 259.48	$ 267.21	$ 7.73	2.98%	$ 267.26	$ 271.40	$ 4.14	1.55%
		Employee/Spouse - FOUR TIER	$ 195.83	$ 201.66	$ 5.83	2.98%	$ 201.71	$ 204.83	$ 3.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 190.93	$ 196.62	$ 5.69	2.98%	$ 196.66	$ 199.71	$ 3.05	1.55%
		Family - FOUR TIER	$ 283.96	$ 292.41	$ 8.45	2.98%	$ 292.47	$ 297.01	$ 4.54	1.55%
PPO	PPRXS29A11	PPRXS29A12								
		Individual - ALL TIERS	$ 101.91	$ 104.94	$ 3.03	2.97%	$ 104.96	$ 106.59	$ 1.63	1.55%
		Family - TWO TIER	$ 264.96	$ 272.85	$ 7.89	2.98%	$ 272.92	$ 277.13	$ 4.21	1.54%
		Double - THREE TIER	$ 203.82	$ 209.88	$ 6.06	2.97%	$ 209.93	$ 213.18	$ 3.25	1.55%
		Family - THREE TIER	$ 270.06	$ 278.09	$ 8.03	2.97%	$ 278.16	$ 282.46	$ 4.30	1.55%
		Employee/Spouse - FOUR TIER	$ 203.82	$ 209.88	$ 6.06	2.97%	$ 209.93	$ 213.18	$ 3.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 198.72	$ 204.64	$ 5.92	2.98%	$ 204.68	$ 207.85	$ 3.17	1.55%
		Family - FOUR TIER	$ 295.54	$ 304.33	$ 8.79	2.97%	$ 304.40	$ 309.11	$ 4.71	1.55%
PPO	PPRXS30A11	PPRXS30A12								
		Individual - ALL TIERS	$ 104.43	$ 107.55	$ 3.12	2.99%	$ 107.57	$ 109.24	$ 1.67	1.55%
		Family - TWO TIER	$ 271.54	$ 279.62	$ 8.08	2.98%	$ 279.69	$ 284.01	$ 4.32	1.54%
		Double - THREE TIER	$ 208.88	$ 215.10	$ 6.22	2.98%	$ 215.14	$ 218.47	$ 3.33	1.55%
		Family - THREE TIER	$ 276.76	$ 285.00	$ 8.24	2.98%	$ 285.07	$ 289.48	$ 4.41	1.55%
		Employee/Spouse - FOUR TIER	$ 208.88	$ 215.10	$ 6.22	2.98%	$ 215.14	$ 218.47	$ 3.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 203.66	$ 209.72	$ 6.06	2.98%	$ 209.77	$ 213.01	$ 3.24	1.54%
		Family - FOUR TIER	$ 302.87	$ 311.89	$ 9.02	2.98%	$ 311.96	$ 316.78	$ 4.82	1.55%
PPO	PPRXS35A11	PPRXS35A12								
		Individual - ALL TIERS	$ 101.98	$ 105.01	$ 3.03	2.97%	$ 105.03	$ 106.66	$ 1.63	1.55%
		Family - TWO TIER	$ 265.13	$ 273.03	$ 7.90	2.98%	$ 273.09	$ 277.32	$ 4.23	1.55%
		Double - THREE TIER	$ 203.94	$ 210.02	$ 6.08	2.98%	$ 210.07	$ 213.32	$ 3.25	1.55%
		Family - THREE TIER	$ 270.23	$ 278.28	$ 8.05	2.98%	$ 278.33	$ 282.65	$ 4.32	1.55%
		Employee/Spouse - FOUR TIER	$ 203.94	$ 210.02	$ 6.08	2.98%	$ 210.07	$ 213.32	$ 3.25	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 198.85	$ 204.77	$ 5.92	2.98%	$ 204.81	$ 207.99	$ 3.18	1.55%
		Family - FOUR TIER	$ 295.72	$ 304.53	$ 8.81	2.98%	$ 304.60	$ 309.32	$ 4.72	1.55%
PPO	PPRXS36A11	PPRXS36A12								
		Individual - ALL TIERS	$ 95.58	$ 98.43	$ 2.85	2.98%	$ 98.44	$ 99.97	$ 1.53	1.55%
		Family - TWO TIER	$ 248.48	$ 255.91	$ 7.43	2.99%	$ 255.94	$ 259.92	$ 3.98	1.56%
		Double - THREE TIER	$ 191.14	$ 196.85	$ 5.71	2.99%	$ 196.88	$ 199.94	$ 3.06	1.55%
		Family - THREE TIER	$ 253.26	$ 260.83	$ 7.57	2.99%	$ 260.87	$ 264.92	$ 4.05	1.55%
		Employee/Spouse - FOUR TIER	$ 191.14	$ 196.85	$ 5.71	2.99%	$ 196.88	$ 199.94	$ 3.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 186.37	$ 191.93	$ 5.56	2.98%	$ 191.96	$ 194.94	$ 2.98	1.55%
		Family - FOUR TIER	$ 277.17	$ 285.43	$ 8.26	2.98%	$ 285.47	$ 289.92	$ 4.45	1.56%
PPO	PPRXS37A11	PPRXS37A12								
		Individual - ALL TIERS	$ 89.49	$ 92.16	$ 2.67	2.98%	$ 92.18	$ 93.60	$ 1.42	1.54%
		Family - TWO TIER	$ 232.67	$ 239.61	$ 6.94	2.98%	$ 239.65	$ 243.37	$ 3.72	1.55%
		Double - THREE TIER	$ 178.97	$ 184.31	$ 5.34	2.98%	$ 184.34	$ 187.21	$ 2.87	1.56%
		Family - THREE TIER	$ 237.14	$ 244.22	$ 7.08	2.99%	$ 244.26	$ 248.05	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 178.97	$ 184.31	$ 5.34	2.98%	$ 184.34	$ 187.21	$ 2.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 174.50	$ 179.71	$ 5.21	2.99%	$ 179.73	$ 182.53	$ 2.80	1.56%
		Family - FOUR TIER	$ 259.51	$ 267.25	$ 7.74	2.98%	$ 267.30	$ 271.45	$ 4.15	1.55%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS19A11	PPRXS19A12								
		Individual - ALL TIERS	$ 74.87	$ 81.46	$ 6.59	8.80%	$ 76.46	$ 82.74	$ 6.28	8.21%
		Family - TWO TIER	$ 194.68	$ 211.80	$ 17.12	8.79%	$ 198.80	$ 215.12	$ 16.32	8.21%
		Double - THREE TIER	$ 149.75	$ 162.92	$ 13.17	8.79%	$ 152.93	$ 165.48	$ 12.55	8.21%
		Family - THREE TIER	$ 198.42	$ 215.87	$ 17.45	8.79%	$ 202.63	$ 219.26	$ 16.63	8.21%
		Employee/Spouse - FOUR TIER	$ 149.75	$ 162.92	$ 13.17	8.79%	$ 152.93	$ 165.48	$ 12.55	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 146.01	$ 158.85	$ 12.84	8.79%	$ 149.10	$ 161.34	$ 12.24	8.21%
		Family - FOUR TIER	$ 217.14	$ 236.23	$ 19.09	8.79%	$ 221.74	$ 239.94	$ 18.20	8.21%
PPO	PPRXS21A11	PPRXS21A12								
		Individual - ALL TIERS	$ 23.14	$ 25.18	$ 2.04	8.82%	$ 23.64	$ 25.57	$ 1.93	8.16%
		Family - TWO TIER	$ 60.18	$ 65.47	$ 5.29	8.79%	$ 61.45	$ 66.49	$ 5.04	8.20%
		Double - THREE TIER	$ 46.29	$ 50.36	$ 4.07	8.79%	$ 47.26	$ 51.15	$ 3.89	8.23%
		Family - THREE TIER	$ 61.33	$ 66.73	$ 5.40	8.80%	$ 62.63	$ 67.77	$ 5.14	8.21%
		Employee/Spouse - FOUR TIER	$ 46.29	$ 50.36	$ 4.07	8.79%	$ 47.26	$ 51.15	$ 3.89	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 45.13	$ 49.10	$ 3.97	8.80%	$ 46.09	$ 49.87	$ 3.78	8.20%
		Family - FOUR TIER	$ 67.12	$ 73.02	$ 5.90	8.79%	$ 68.54	$ 74.17	$ 5.63	8.21%
PPO	PPRXS22A11	PPRXS22A12								
		Individual - ALL TIERS	$ 83.58	$ 90.93	$ 7.35	8.79%	$ 85.35	$ 92.36	$ 7.01	8.21%
		Family - TWO TIER	$ 217.32	$ 236.42	$ 19.10	8.79%	$ 221.93	$ 240.13	$ 18.20	8.20%
		Double - THREE TIER	$ 167.17	$ 181.86	$ 14.69	8.79%	$ 170.72	$ 184.72	$ 14.00	8.20%
		Family - THREE TIER	$ 221.50	$ 240.97	$ 19.47	8.79%	$ 226.19	$ 244.75	$ 18.56	8.21%
		Employee/Spouse - FOUR TIER	$ 167.17	$ 181.86	$ 14.69	8.79%	$ 170.72	$ 184.72	$ 14.00	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 162.99	$ 177.32	$ 14.33	8.79%	$ 166.45	$ 180.10	$ 13.65	8.20%
		Family - FOUR TIER	$ 242.40	$ 263.70	$ 21.30	8.79%	$ 247.54	$ 267.84	$ 20.30	8.20%
PPO	PPRXS23A11	PPRXS23A12								
		Individual - ALL TIERS	$ 95.62	$ 104.02	$ 8.40	8.78%	$ 97.64	$ 105.66	$ 8.02	8.21%
		Family - TWO TIER	$ 248.61	$ 270.46	$ 21.85	8.79%	$ 253.88	$ 274.71	$ 20.83	8.20%
		Double - THREE TIER	$ 191.24	$ 208.05	$ 16.81	8.79%	$ 195.30	$ 211.31	$ 16.01	8.20%
		Family - THREE TIER	$ 253.39	$ 275.66	$ 22.27	8.79%	$ 258.76	$ 279.99	$ 21.23	8.20%
		Employee/Spouse - FOUR TIER	$ 191.24	$ 208.05	$ 16.81	8.79%	$ 195.30	$ 211.31	$ 16.01	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 186.46	$ 202.85	$ 16.39	8.79%	$ 190.41	$ 206.03	$ 15.62	8.20%
		Family - FOUR TIER	$ 277.29	$ 301.67	$ 24.38	8.79%	$ 283.17	$ 306.40	$ 23.23	8.20%
PPO	PPRXS29A11	PPRXS29A12								
		Individual - ALL TIERS	$ 99.52	$ 108.26	$ 8.74	8.78%	$ 101.63	$ 109.96	$ 8.33	8.20%
		Family - TWO TIER	$ 258.74	$ 281.48	$ 22.74	8.79%	$ 264.23	$ 285.90	$ 21.67	8.20%
		Double - THREE TIER	$ 199.04	$ 216.52	$ 17.48	8.78%	$ 203.25	$ 219.92	$ 16.67	8.20%
		Family - THREE TIER	$ 263.72	$ 286.90	$ 23.18	8.79%	$ 269.31	$ 291.40	$ 22.09	8.20%
		Employee/Spouse - FOUR TIER	$ 199.04	$ 216.52	$ 17.48	8.78%	$ 203.25	$ 219.92	$ 16.67	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 194.06	$ 211.11	$ 17.05	8.79%	$ 198.17	$ 214.43	$ 16.26	8.21%
		Family - FOUR TIER	$ 288.60	$ 313.96	$ 25.36	8.79%	$ 294.72	$ 318.89	$ 24.17	8.20%
PPO	PPRXS30A11	PPRXS30A12								
		Individual - ALL TIERS	$ 101.99	$ 110.95	$ 8.96	8.79%	$ 104.15	$ 112.69	$ 8.54	8.20%
		Family - TWO TIER	$ 265.17	$ 288.47	$ 23.30	8.79%	$ 270.79	$ 293.00	$ 22.21	8.20%
		Double - THREE TIER	$ 203.97	$ 221.90	$ 17.93	8.79%	$ 208.30	$ 225.39	$ 17.09	8.20%
		Family - THREE TIER	$ 270.27	$ 294.02	$ 23.75	8.79%	$ 276.00	$ 298.64	$ 22.64	8.20%
		Employee/Spouse - FOUR TIER	$ 203.97	$ 221.90	$ 17.93	8.79%	$ 208.30	$ 225.39	$ 17.09	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 198.88	$ 216.35	$ 17.47	8.78%	$ 203.10	$ 219.75	$ 16.65	8.20%
		Family - FOUR TIER	$ 295.77	$ 321.76	$ 25.99	8.79%	$ 302.03	$ 326.81	$ 24.78	8.20%
PPO	PPRXS35A11	PPRXS35A12								
		Individual - ALL TIERS	$ 99.58	$ 108.34	$ 8.76	8.80%	$ 101.69	$ 110.04	$ 8.35	8.21%
		Family - TWO TIER	$ 258.90	$ 281.67	$ 22.77	8.79%	$ 264.39	$ 286.09	$ 21.70	8.21%
		Double - THREE TIER	$ 199.15	$ 216.67	$ 17.52	8.80%	$ 203.38	$ 220.07	$ 16.69	8.21%
		Family - THREE TIER	$ 263.88	$ 287.09	$ 23.21	8.80%	$ 269.47	$ 291.60	$ 22.13	8.21%
		Employee/Spouse - FOUR TIER	$ 199.15	$ 216.67	$ 17.52	8.80%	$ 203.38	$ 220.07	$ 16.69	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 194.17	$ 211.25	$ 17.08	8.80%	$ 198.30	$ 214.57	$ 16.27	8.20%
		Family - FOUR TIER	$ 288.78	$ 314.17	$ 25.39	8.79%	$ 294.90	$ 319.10	$ 24.20	8.21%
PPO	PPRXS36A11	PPRXS36A12								
		Individual - ALL TIERS	$ 93.33	$ 101.54	$ 8.21	8.80%	$ 95.31	$ 103.13	$ 7.82	8.20%
		Family - TWO TIER	$ 242.66	$ 264.01	$ 21.35	8.80%	$ 247.80	$ 268.15	$ 20.35	8.21%
		Double - THREE TIER	$ 186.66	$ 203.08	$ 16.42	8.80%	$ 190.61	$ 206.27	$ 15.66	8.22%
		Family - THREE TIER	$ 247.32	$ 269.08	$ 21.76	8.80%	$ 252.56	$ 273.31	$ 20.75	8.22%
		Employee/Spouse - FOUR TIER	$ 186.66	$ 203.08	$ 16.42	8.80%	$ 190.61	$ 206.27	$ 15.66	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 181.99	$ 198.00	$ 16.01	8.80%	$ 185.85	$ 201.11	$ 15.26	8.21%
		Family - FOUR TIER	$ 270.66	$ 294.47	$ 23.81	8.80%	$ 276.39	$ 299.09	$ 22.70	8.21%
PPO	PPRXS37A11	PPRXS37A12								
		Individual - ALL TIERS	$ 87.39	$ 95.07	$ 7.68	8.79%	$ 89.24	$ 96.57	$ 7.33	8.21%
		Family - TWO TIER	$ 227.22	$ 247.19	$ 19.97	8.79%	$ 232.04	$ 251.07	$ 19.03	8.20%
		Double - THREE TIER	$ 174.79	$ 190.15	$ 15.36	8.79%	$ 178.49	$ 193.13	$ 14.64	8.20%
		Family - THREE TIER	$ 231.59	$ 251.94	$ 20.35	8.79%	$ 236.50	$ 255.90	$ 19.40	8.20%
		Employee/Spouse - FOUR TIER	$ 174.79	$ 190.15	$ 15.36	8.79%	$ 178.49	$ 193.13	$ 14.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 170.42	$ 185.39	$ 14.97	8.78%	$ 174.03	$ 188.30	$ 14.27	8.20%
		Family - FOUR TIER	$ 253.44	$ 275.71	$ 22.27	8.79%	$ 258.81	$ 280.04	$ 21.23	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS38A11	PPRXS38A12								
		Individual - ALL TIERS	$ 101.22	$ 104.25	$ 3.03	2.99%	$ 104.27	$ 105.89	$ 1.62	1.55%
		Family - TWO TIER	$ 263.19	$ 271.05	$ 7.86	2.99%	$ 271.08	$ 275.30	$ 4.22	1.56%
		Double - THREE TIER	$ 202.46	$ 208.50	$ 6.04	2.98%	$ 208.53	$ 211.77	$ 3.24	1.55%
		Family - THREE TIER	$ 268.25	$ 276.26	$ 8.01	2.99%	$ 276.31	$ 280.60	$ 4.29	1.55%
		Employee/Spouse - FOUR TIER	$ 202.46	$ 208.50	$ 6.04	2.98%	$ 208.53	$ 211.77	$ 3.24	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 197.40	$ 203.29	$ 5.89	2.98%	$ 203.32	$ 206.48	$ 3.16	1.55%
		Family - FOUR TIER	$ 293.57	$ 302.32	$ 8.75	2.98%	$ 302.37	$ 307.07	$ 4.70	1.55%
PPO	PPRXS39A11	PPRXS39A12								
		Individual - ALL TIERS	$ 88.30	$ 90.92	$ 2.62	2.97%	$ 90.95	$ 92.35	$ 1.40	1.54%
		Family - TWO TIER	$ 229.57	$ 236.40	$ 6.83	2.98%	$ 236.46	$ 240.11	$ 3.65	1.54%
		Double - THREE TIER	$ 176.60	$ 181.85	$ 5.25	2.97%	$ 181.89	$ 184.70	$ 2.81	1.54%
		Family - THREE TIER	$ 233.99	$ 240.95	$ 6.96	2.97%	$ 241.00	$ 244.73	$ 3.73	1.55%
		Employee/Spouse - FOUR TIER	$ 176.60	$ 181.85	$ 5.25	2.97%	$ 181.89	$ 184.70	$ 2.81	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 172.18	$ 177.30	$ 5.12	2.97%	$ 177.35	$ 180.09	$ 2.74	1.54%
		Family - FOUR TIER	$ 256.06	$ 263.68	$ 7.62	2.98%	$ 263.74	$ 267.82	$ 4.08	1.55%
PPO	PPRXS40A11	PPRXS40A12								
		Individual - ALL TIERS	$ 90.69	$ 93.40	$ 2.71	2.99%	$ 93.42	$ 94.87	$ 1.45	1.55%
		Family - TWO TIER	$ 235.80	$ 242.84	$ 7.04	2.99%	$ 242.88	$ 246.66	$ 3.78	1.56%
		Double - THREE TIER	$ 181.39	$ 186.80	$ 5.41	2.98%	$ 186.83	$ 189.74	$ 2.91	1.56%
		Family - THREE TIER	$ 240.34	$ 247.51	$ 7.17	2.98%	$ 247.54	$ 251.40	$ 3.86	1.56%
		Employee/Spouse - FOUR TIER	$ 181.39	$ 186.80	$ 5.41	2.98%	$ 186.83	$ 189.74	$ 2.91	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 176.85	$ 182.13	$ 5.28	2.99%	$ 182.16	$ 184.99	$ 2.83	1.55%
		Family - FOUR TIER	$ 263.01	$ 270.86	$ 7.85	2.98%	$ 270.90	$ 275.12	$ 4.22	1.56%
PPO	PPRXS41A11	PPRXS41A12								
		Individual - ALL TIERS	$ 102.44	$ 105.49	$ 3.05	2.98%	$ 105.52	$ 107.15	$ 1.63	1.54%
		Family - TWO TIER	$ 266.34	$ 274.28	$ 7.94	2.98%	$ 274.33	$ 278.59	$ 4.26	1.55%
		Double - THREE TIER	$ 204.88	$ 210.99	$ 6.11	2.98%	$ 211.02	$ 214.30	$ 3.28	1.55%
		Family - THREE TIER	$ 271.47	$ 279.56	$ 8.09	2.98%	$ 279.60	$ 283.95	$ 4.35	1.56%
		Employee/Spouse - FOUR TIER	$ 204.88	$ 210.99	$ 6.11	2.98%	$ 211.02	$ 214.30	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 199.76	$ 205.71	$ 5.95	2.98%	$ 205.74	$ 208.94	$ 3.20	1.56%
		Family - FOUR TIER	$ 297.07	$ 305.93	$ 8.86	2.98%	$ 305.98	$ 310.73	$ 4.75	1.55%
PPO	PPRXS42A11	PPRXS42A12								
		Individual - ALL TIERS	$ 102.67	$ 105.73	$ 3.06	2.98%	$ 105.75	$ 107.39	$ 1.64	1.55%
		Family - TWO TIER	$ 266.93	$ 274.89	$ 7.96	2.98%	$ 274.94	$ 279.21	$ 4.27	1.55%
		Double - THREE TIER	$ 205.33	$ 211.46	$ 6.13	2.99%	$ 211.49	$ 214.78	$ 3.29	1.56%
		Family - THREE TIER	$ 272.06	$ 280.18	$ 8.12	2.98%	$ 280.23	$ 284.58	$ 4.35	1.55%
		Employee/Spouse - FOUR TIER	$ 205.33	$ 211.46	$ 6.13	2.99%	$ 211.49	$ 214.78	$ 3.29	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 200.19	$ 206.17	$ 5.98	2.99%	$ 206.20	$ 209.41	$ 3.21	1.56%
		Family - FOUR TIER	$ 297.73	$ 306.61	$ 8.88	2.98%	$ 306.66	$ 311.42	$ 4.76	1.55%
PPO	PPRXS43A11	PPRXS43A12								
		Individual - ALL TIERS	$ 96.73	$ 99.60	$ 2.87	2.97%	$ 99.64	$ 101.16	$ 1.52	1.53%
		Family - TWO TIER	$ 251.49	$ 258.96	$ 7.47	2.97%	$ 259.04	$ 263.03	$ 3.99	1.54%
		Double - THREE TIER	$ 193.45	$ 199.20	$ 5.75	2.97%	$ 199.26	$ 202.33	$ 3.07	1.54%
		Family - THREE TIER	$ 256.32	$ 263.94	$ 7.62	2.97%	$ 264.02	$ 268.08	$ 4.06	1.54%
		Employee/Spouse - FOUR TIER	$ 193.45	$ 199.20	$ 5.75	2.97%	$ 199.26	$ 202.33	$ 3.07	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 188.62	$ 194.22	$ 5.60	2.97%	$ 194.28	$ 197.27	$ 2.99	1.54%
		Family - FOUR TIER	$ 280.51	$ 288.84	$ 8.33	2.97%	$ 288.93	$ 293.37	$ 4.44	1.54%
PPO	PPRXS44A11	PPRXS44A12								
		Individual - ALL TIERS	$ 82.57	$ 85.03	$ 2.46	2.98%	$ 85.05	$ 86.37	$ 1.32	1.55%
		Family - TWO TIER	$ 214.68	$ 221.08	$ 6.40	2.98%	$ 221.12	$ 224.55	$ 3.43	1.55%
		Double - THREE TIER	$ 165.13	$ 170.06	$ 4.93	2.99%	$ 170.09	$ 172.73	$ 2.64	1.55%
		Family - THREE TIER	$ 218.81	$ 225.33	$ 6.52	2.98%	$ 225.38	$ 228.87	$ 3.49	1.55%
		Employee/Spouse - FOUR TIER	$ 165.13	$ 170.06	$ 4.93	2.99%	$ 170.09	$ 172.73	$ 2.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 161.01	$ 165.81	$ 4.80	2.98%	$ 165.84	$ 168.41	$ 2.57	1.55%
		Family - FOUR TIER	$ 239.45	$ 246.59	$ 7.14	2.98%	$ 246.63	$ 250.46	$ 3.83	1.55%
PPO	PPRXS46A11	PPRXS46A12								
		Individual - ALL TIERS	$ 92.26	$ 95.02	$ 2.76	2.99%	$ 95.04	$ 96.51	$ 1.47	1.55%
		Family - TWO TIER	$ 239.89	$ 247.06	$ 7.17	2.99%	$ 247.09	$ 250.93	$ 3.84	1.55%
		Double - THREE TIER	$ 184.53	$ 190.04	$ 5.51	2.99%	$ 190.06	$ 193.03	$ 2.97	1.56%
		Family - THREE TIER	$ 244.50	$ 251.81	$ 7.31	2.99%	$ 251.84	$ 255.76	$ 3.92	1.56%
		Employee/Spouse - FOUR TIER	$ 184.53	$ 190.04	$ 5.51	2.99%	$ 190.06	$ 193.03	$ 2.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 179.91	$ 185.29	$ 5.38	2.99%	$ 185.32	$ 188.20	$ 2.88	1.55%
		Family - FOUR TIER	$ 267.57	$ 275.56	$ 7.99	2.99%	$ 275.60	$ 279.89	$ 4.29	1.56%
PPO	PPRXS47A11	PPRXS47A12								
		Individual - ALL TIERS	$ 73.03	$ 75.22	$ 2.19	3.00%	$ 75.22	$ 76.40	$ 1.18	1.57%
		Family - TWO TIER	$ 189.89	$ 195.56	$ 5.67	2.99%	$ 195.58	$ 198.63	$ 3.05	1.56%
		Double - THREE TIER	$ 146.07	$ 150.43	$ 4.36	2.98%	$ 150.45	$ 152.79	$ 2.34	1.56%
		Family - THREE TIER	$ 193.54	$ 199.32	$ 5.78	2.99%	$ 199.34	$ 202.45	$ 3.11	1.56%
		Employee/Spouse - FOUR TIER	$ 146.07	$ 150.43	$ 4.36	2.98%	$ 150.45	$ 152.79	$ 2.34	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 142.42	$ 146.67	$ 4.25	2.98%	$ 146.69	$ 148.97	$ 2.28	1.55%
		Family - FOUR TIER	$ 211.80	$ 218.13	$ 6.33	2.99%	$ 218.15	$ 221.55	$ 3.40	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS38A11	PPRXS38A12								
		Individual - ALL TIERS	$ 98.85	$ 107.55	$ 8.70	8.80%	$ 100.95	$ 109.24	$ 8.29	8.21%
		Family - TWO TIER	$ 257.02	$ 279.62	$ 22.60	8.79%	$ 262.47	$ 284.01	$ 21.54	8.21%
		Double - THREE TIER	$ 197.71	$ 215.10	$ 17.39	8.80%	$ 201.90	$ 218.47	$ 16.57	8.21%
		Family - THREE TIER	$ 261.96	$ 285.00	$ 23.04	8.80%	$ 267.51	$ 289.48	$ 21.97	8.21%
		Employee/Spouse - FOUR TIER	$ 197.71	$ 215.10	$ 17.39	8.80%	$ 201.90	$ 218.47	$ 16.57	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 192.77	$ 209.72	$ 16.95	8.79%	$ 196.86	$ 213.01	$ 16.15	8.20%
		Family - FOUR TIER	$ 286.68	$ 311.89	$ 25.21	8.79%	$ 292.75	$ 316.79	$ 24.04	8.21%
PPO	PPRXS39A11	PPRXS39A12								
		Individual - ALL TIERS	$ 86.22	$ 93.80	$ 7.58	8.79%	$ 88.06	$ 95.27	$ 7.21	8.19%
		Family - TWO TIER	$ 224.19	$ 243.88	$ 19.69	8.78%	$ 228.95	$ 247.71	$ 18.76	8.19%
		Double - THREE TIER	$ 172.45	$ 187.60	$ 15.15	8.79%	$ 176.11	$ 190.55	$ 14.44	8.20%
		Family - THREE TIER	$ 228.50	$ 248.57	$ 20.07	8.78%	$ 233.34	$ 252.48	$ 19.14	8.20%
		Employee/Spouse - FOUR TIER	$ 172.45	$ 187.60	$ 15.15	8.79%	$ 176.11	$ 190.55	$ 14.44	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 168.14	$ 182.91	$ 14.77	8.78%	$ 171.71	$ 185.78	$ 14.07	8.19%
		Family - FOUR TIER	$ 250.06	$ 272.02	$ 21.96	8.78%	$ 255.36	$ 276.30	$ 20.94	8.20%
PPO	PPRXS40A11	PPRXS40A12								
		Individual - ALL TIERS	$ 88.56	$ 96.36	$ 7.80	8.81%	$ 90.45	$ 97.87	$ 7.42	8.20%
		Family - TWO TIER	$ 230.27	$ 250.53	$ 20.26	8.80%	$ 235.16	$ 254.46	$ 19.30	8.21%
		Double - THREE TIER	$ 177.14	$ 192.71	$ 15.57	8.79%	$ 180.89	$ 195.74	$ 14.85	8.21%
		Family - THREE TIER	$ 234.70	$ 255.35	$ 20.65	8.80%	$ 239.68	$ 259.36	$ 19.68	8.21%
		Employee/Spouse - FOUR TIER	$ 177.14	$ 192.71	$ 15.57	8.79%	$ 180.89	$ 195.74	$ 14.85	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 172.71	$ 187.90	$ 15.19	8.80%	$ 176.36	$ 190.85	$ 14.49	8.22%
		Family - FOUR TIER	$ 256.84	$ 279.44	$ 22.60	8.80%	$ 262.29	$ 283.82	$ 21.53	8.21%
PPO	PPRXS41A11	PPRXS41A12								
		Individual - ALL TIERS	$ 100.04	$ 108.83	$ 8.79	8.79%	$ 102.16	$ 110.54	$ 8.38	8.20%
		Family - TWO TIER	$ 260.11	$ 282.96	$ 22.85	8.78%	$ 265.62	$ 287.40	$ 21.78	8.20%
		Double - THREE TIER	$ 200.08	$ 217.66	$ 17.58	8.79%	$ 204.32	$ 221.08	$ 16.76	8.20%
		Family - THREE TIER	$ 265.11	$ 288.40	$ 23.29	8.79%	$ 270.72	$ 292.93	$ 22.21	8.20%
		Employee/Spouse - FOUR TIER	$ 200.08	$ 217.66	$ 17.58	8.79%	$ 204.32	$ 221.08	$ 16.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 195.08	$ 212.22	$ 17.14	8.79%	$ 199.21	$ 215.55	$ 16.34	8.20%
		Family - FOUR TIER	$ 290.11	$ 315.61	$ 25.50	8.79%	$ 296.27	$ 320.57	$ 24.30	8.20%
PPO	PPRXS42A11	PPRXS42A12								
		Individual - ALL TIERS	$ 100.26	$ 109.07	$ 8.81	8.79%	$ 102.39	$ 110.79	$ 8.40	8.20%
		Family - TWO TIER	$ 260.68	$ 283.59	$ 22.91	8.79%	$ 266.20	$ 288.04	$ 21.84	8.20%
		Double - THREE TIER	$ 200.52	$ 218.15	$ 17.63	8.79%	$ 204.77	$ 221.57	$ 16.80	8.20%
		Family - THREE TIER	$ 265.69	$ 289.05	$ 23.36	8.79%	$ 271.33	$ 293.58	$ 22.25	8.20%
		Employee/Spouse - FOUR TIER	$ 200.52	$ 218.15	$ 17.63	8.79%	$ 204.77	$ 221.57	$ 16.80	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 195.51	$ 212.69	$ 17.18	8.79%	$ 199.65	$ 216.03	$ 16.38	8.20%
		Family - FOUR TIER	$ 290.76	$ 316.31	$ 25.55	8.79%	$ 296.91	$ 321.28	$ 24.37	8.21%
PPO	PPRXS43A11	PPRXS43A12								
		Individual - ALL TIERS	$ 94.47	$ 102.75	$ 8.28	8.76%	$ 96.47	$ 104.37	$ 7.90	8.19%
		Family - TWO TIER	$ 245.60	$ 267.15	$ 21.55	8.77%	$ 250.82	$ 271.35	$ 20.53	8.19%
		Double - THREE TIER	$ 188.93	$ 205.50	$ 16.57	8.77%	$ 192.93	$ 208.73	$ 15.80	8.19%
		Family - THREE TIER	$ 250.33	$ 272.29	$ 21.96	8.77%	$ 255.64	$ 276.57	$ 20.93	8.19%
		Employee/Spouse - FOUR TIER	$ 188.93	$ 205.50	$ 16.57	8.77%	$ 192.93	$ 208.73	$ 15.80	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 184.20	$ 200.37	$ 16.17	8.78%	$ 188.11	$ 203.51	$ 15.40	8.19%
		Family - FOUR TIER	$ 273.94	$ 297.98	$ 24.04	8.78%	$ 279.75	$ 302.66	$ 22.91	8.19%
PPO	PPRXS44A11	PPRXS44A12								
		Individual - ALL TIERS	$ 80.63	$ 87.72	$ 7.09	8.79%	$ 82.34	$ 89.10	$ 6.76	8.21%
		Family - TWO TIER	$ 209.64	$ 228.08	$ 18.44	8.80%	$ 214.09	$ 231.66	$ 17.57	8.21%
		Double - THREE TIER	$ 161.27	$ 175.44	$ 14.17	8.79%	$ 164.68	$ 178.20	$ 13.52	8.21%
		Family - THREE TIER	$ 213.68	$ 232.46	$ 18.78	8.79%	$ 218.20	$ 236.11	$ 17.91	8.21%
		Employee/Spouse - FOUR TIER	$ 161.27	$ 175.44	$ 14.17	8.79%	$ 164.68	$ 178.20	$ 13.52	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 157.23	$ 171.06	$ 13.83	8.80%	$ 160.57	$ 173.74	$ 13.17	8.20%
		Family - FOUR TIER	$ 233.83	$ 254.39	$ 20.56	8.79%	$ 238.79	$ 258.39	$ 19.60	8.21%
PPO	PPRXS46A11	PPRXS46A12								
		Individual - ALL TIERS	$ 90.10	$ 98.03	$ 7.93	8.80%	$ 92.02	$ 99.57	$ 7.55	8.20%
		Family - TWO TIER	$ 234.28	$ 254.87	$ 20.59	8.79%	$ 239.24	$ 258.88	$ 19.64	8.21%
		Double - THREE TIER	$ 180.21	$ 196.06	$ 15.85	8.80%	$ 184.04	$ 199.13	$ 15.09	8.20%
		Family - THREE TIER	$ 238.78	$ 259.78	$ 21.00	8.79%	$ 243.84	$ 263.85	$ 20.01	8.21%
		Employee/Spouse - FOUR TIER	$ 180.21	$ 196.06	$ 15.85	8.80%	$ 184.04	$ 199.13	$ 15.09	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 175.71	$ 191.16	$ 15.45	8.79%	$ 179.43	$ 194.16	$ 14.73	8.21%
		Family - FOUR TIER	$ 261.30	$ 284.28	$ 22.98	8.79%	$ 266.85	$ 288.75	$ 21.90	8.21%
PPO	PPRXS47A11	PPRXS47A12								
		Individual - ALL TIERS	$ 71.33	$ 77.60	$ 6.27	8.79%	$ 72.83	$ 78.82	$ 5.99	8.22%
		Family - TWO TIER	$ 185.43	$ 201.75	$ 16.32	8.80%	$ 189.36	$ 204.92	$ 15.56	8.22%
		Double - THREE TIER	$ 142.64	$ 155.19	$ 12.55	8.80%	$ 145.66	$ 157.63	$ 11.97	8.22%
		Family - THREE TIER	$ 189.00	$ 205.63	$ 16.63	8.80%	$ 193.01	$ 208.86	$ 15.85	8.21%
		Employee/Spouse - FOUR TIER	$ 142.64	$ 155.19	$ 12.55	8.80%	$ 145.66	$ 157.63	$ 11.97	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 139.07	$ 151.31	$ 12.24	8.80%	$ 142.03	$ 153.69	$ 11.66	8.21%
		Family - FOUR TIER	$ 206.82	$ 225.03	$ 18.21	8.80%	$ 211.21	$ 228.56	$ 17.35	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS48A11	PPRXS48A12								
		Individual - ALL TIERS	$ 75.11	$ 77.34	$ 2.23	2.97%	$ 77.35	$ 78.56	$ 1.21	1.56%
		Family - TWO TIER	$ 195.28	$ 201.09	$ 5.81	2.98%	$ 201.14	$ 204.24	$ 3.10	1.54%
		Double - THREE TIER	$ 150.22	$ 154.68	$ 4.46	2.97%	$ 154.72	$ 157.11	$ 2.39	1.54%
		Family - THREE TIER	$ 199.03	$ 204.95	$ 5.92	2.97%	$ 205.00	$ 208.17	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 150.22	$ 154.68	$ 4.46	2.97%	$ 154.72	$ 157.11	$ 2.39	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 146.45	$ 150.82	$ 4.37	2.98%	$ 150.85	$ 153.18	$ 2.33	1.54%
		Family - FOUR TIER	$ 217.81	$ 224.29	$ 6.48	2.98%	$ 224.34	$ 227.81	$ 3.47	1.55%
PPO	PPRXS50A11	PPRXS50A12								
		Individual - ALL TIERS	$ 117.37	$ 120.86	$ 3.49	2.97%	$ 120.89	$ 122.76	$ 1.87	1.55%
		Family - TWO TIER	$ 305.16	$ 314.24	$ 9.08	2.98%	$ 314.31	$ 319.17	$ 4.86	1.55%
		Double - THREE TIER	$ 234.73	$ 241.72	$ 6.99	2.98%	$ 241.78	$ 245.52	$ 3.74	1.55%
		Family - THREE TIER	$ 311.02	$ 320.28	$ 9.26	2.98%	$ 320.35	$ 325.31	$ 4.96	1.55%
		Employee/Spouse - FOUR TIER	$ 234.73	$ 241.72	$ 6.99	2.98%	$ 241.78	$ 245.52	$ 3.74	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 228.86	$ 235.68	$ 6.82	2.98%	$ 235.73	$ 239.38	$ 3.65	1.55%
		Family - FOUR TIER	$ 340.36	$ 350.50	$ 10.14	2.98%	$ 350.58	$ 356.00	$ 5.42	1.55%
PPO	PPRXS51A11	PPRXS51A12								
		Individual - ALL TIERS	$ 111.79	$ 115.12	$ 3.33	2.98%	$ 115.14	$ 116.93	$ 1.79	1.55%
		Family - TWO TIER	$ 290.64	$ 299.31	$ 8.67	2.98%	$ 299.36	$ 304.01	$ 4.65	1.55%
		Double - THREE TIER	$ 223.58	$ 230.24	$ 6.66	2.98%	$ 230.28	$ 233.85	$ 3.57	1.55%
		Family - THREE TIER	$ 296.24	$ 305.07	$ 8.83	2.98%	$ 305.13	$ 309.86	$ 4.73	1.55%
		Employee/Spouse - FOUR TIER	$ 223.58	$ 230.24	$ 6.66	2.98%	$ 230.28	$ 233.85	$ 3.57	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 217.98	$ 224.48	$ 6.50	2.98%	$ 224.52	$ 228.01	$ 3.49	1.55%
		Family - FOUR TIER	$ 324.18	$ 333.85	$ 9.67	2.98%	$ 333.90	$ 339.09	$ 5.19	1.55%
PPO	PPRXS52A11	PPRXS52A12								
		Individual - ALL TIERS	$ 89.41	$ 92.07	$ 2.66	2.98%	$ 92.10	$ 93.52	$ 1.42	1.54%
		Family - TWO TIER	$ 232.47	$ 239.39	$ 6.92	2.98%	$ 239.45	$ 243.15	$ 3.70	1.55%
		Double - THREE TIER	$ 178.83	$ 184.15	$ 5.32	2.97%	$ 184.19	$ 187.04	$ 2.85	1.55%
		Family - THREE TIER	$ 236.94	$ 244.00	$ 7.06	2.98%	$ 244.05	$ 247.83	$ 3.78	1.55%
		Employee/Spouse - FOUR TIER	$ 178.83	$ 184.15	$ 5.32	2.97%	$ 184.19	$ 187.04	$ 2.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.36	$ 179.55	$ 5.19	2.98%	$ 179.59	$ 182.36	$ 2.77	1.54%
		Family - FOUR TIER	$ 259.30	$ 267.02	$ 7.72	2.98%	$ 267.08	$ 271.21	$ 4.13	1.55%
PPO	PPRXS53A11	PPRXS53A12								
		Individual - ALL TIERS	$ 97.95	$ 100.87	$ 2.92	2.98%	$ 100.89	$ 102.45	$ 1.56	1.55%
		Family - TWO TIER	$ 254.67	$ 262.26	$ 7.59	2.98%	$ 262.31	$ 266.37	$ 4.06	1.55%
		Double - THREE TIER	$ 195.90	$ 201.74	$ 5.84	2.98%	$ 201.78	$ 204.90	$ 3.12	1.55%
		Family - THREE TIER	$ 259.57	$ 267.30	$ 7.73	2.98%	$ 267.36	$ 271.50	$ 4.14	1.55%
		Employee/Spouse - FOUR TIER	$ 195.90	$ 201.74	$ 5.84	2.98%	$ 201.78	$ 204.90	$ 3.12	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 191.00	$ 196.69	$ 5.69	2.98%	$ 196.73	$ 199.78	$ 3.05	1.55%
		Family - FOUR TIER	$ 284.06	$ 292.52	$ 8.46	2.98%	$ 292.58	$ 297.11	$ 4.53	1.55%
PPO	PPRXS55A11	PPRXS55A12								
		Individual - ALL TIERS	$ 89.58	$ 92.25	$ 2.67	2.98%	$ 92.27	$ 93.70	$ 1.43	1.55%
		Family - TWO TIER	$ 232.91	$ 239.85	$ 6.94	2.98%	$ 239.90	$ 243.62	$ 3.72	1.55%
		Double - THREE TIER	$ 179.16	$ 184.50	$ 5.34	2.98%	$ 184.54	$ 187.40	$ 2.86	1.55%
		Family - THREE TIER	$ 237.39	$ 244.46	$ 7.07	2.98%	$ 244.51	$ 248.30	$ 3.79	1.55%
		Employee/Spouse - FOUR TIER	$ 179.16	$ 184.50	$ 5.34	2.98%	$ 184.54	$ 187.40	$ 2.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 174.68	$ 179.89	$ 5.21	2.98%	$ 179.93	$ 182.71	$ 2.78	1.55%
		Family - FOUR TIER	$ 259.79	$ 267.53	$ 7.74	2.98%	$ 267.58	$ 271.73	$ 4.15	1.55%
PPO	PPRXS57A11	PPRXS57A12								
		Individual - ALL TIERS	$ 107.54	$ 110.75	$ 3.21	2.98%	$ 110.77	$ 112.49	$ 1.72	1.55%
		Family - TWO TIER	$ 279.61	$ 287.96	$ 8.35	2.99%	$ 288.00	$ 292.48	$ 4.48	1.56%
		Double - THREE TIER	$ 215.09	$ 221.51	$ 6.42	2.98%	$ 221.54	$ 224.98	$ 3.44	1.55%
		Family - THREE TIER	$ 284.99	$ 293.49	$ 8.50	2.98%	$ 293.54	$ 298.10	$ 4.56	1.55%
		Employee/Spouse - FOUR TIER	$ 215.09	$ 221.51	$ 6.42	2.98%	$ 221.54	$ 224.98	$ 3.44	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 209.71	$ 215.97	$ 6.26	2.99%	$ 216.00	$ 219.36	$ 3.36	1.56%
		Family - FOUR TIER	$ 311.88	$ 321.18	$ 9.30	2.98%	$ 321.23	$ 326.22	$ 4.99	1.55%
PPO	PPRXS7A11	PPRXS7A12								
		Individual - ALL TIERS	$ 123.80	$ 127.49	$ 3.69	2.98%	$ 127.52	$ 129.50	$ 1.98	1.55%
		Family - TWO TIER	$ 321.90	$ 331.48	$ 9.58	2.98%	$ 331.55	$ 336.69	$ 5.14	1.55%
		Double - THREE TIER	$ 247.62	$ 254.99	$ 7.37	2.98%	$ 255.04	$ 258.99	$ 3.95	1.55%
		Family - THREE TIER	$ 328.08	$ 337.86	$ 9.78	2.98%	$ 337.93	$ 343.16	$ 5.23	1.55%
		Employee/Spouse - FOUR TIER	$ 247.62	$ 254.99	$ 7.37	2.98%	$ 255.04	$ 258.99	$ 3.95	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 241.42	$ 248.61	$ 7.19	2.98%	$ 248.66	$ 252.52	$ 3.86	1.55%
		Family - FOUR TIER	$ 359.03	$ 369.73	$ 10.70	2.98%	$ 369.81	$ 375.54	$ 5.73	1.55%
PPO	PPRXS8A11	PPRXS8A12								
		Individual - ALL TIERS	$ 121.02	$ 124.62	$ 3.60	2.97%	$ 124.65	$ 126.57	$ 1.92	1.54%
		Family - TWO TIER	$ 314.64	$ 324.00	$ 9.36	2.97%	$ 324.08	$ 329.09	$ 5.01	1.55%
		Double - THREE TIER	$ 242.03	$ 249.23	$ 7.20	2.97%	$ 249.29	$ 253.15	$ 3.86	1.55%
		Family - THREE TIER	$ 320.69	$ 330.24	$ 9.55	2.98%	$ 330.31	$ 335.42	$ 5.11	1.55%
		Employee/Spouse - FOUR TIER	$ 242.03	$ 249.23	$ 7.20	2.97%	$ 249.29	$ 253.15	$ 3.86	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 235.98	$ 243.00	$ 7.02	2.97%	$ 243.06	$ 246.82	$ 3.76	1.55%
		Family - FOUR TIER	$ 350.95	$ 361.39	$ 10.44	2.97%	$ 361.47	$ 367.06	$ 5.59	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS48A11	PPRXS48A12								
		Individual - ALL TIERS	$ 73.34	$ 79.79	$ 6.45	8.79%	$ 74.90	$ 81.04	$ 6.14	8.20%
		Family - TWO TIER	$ 190.68	$ 207.45	$ 16.77	8.79%	$ 194.73	$ 210.71	$ 15.98	8.21%
		Double - THREE TIER	$ 146.68	$ 159.58	$ 12.90	8.79%	$ 149.79	$ 162.08	$ 12.29	8.20%
		Family - THREE TIER	$ 194.35	$ 211.44	$ 17.09	8.79%	$ 198.47	$ 214.76	$ 16.29	8.21%
		Employee/Spouse - FOUR TIER	$ 146.68	$ 159.58	$ 12.90	8.79%	$ 149.79	$ 162.08	$ 12.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 143.01	$ 155.59	$ 12.58	8.80%	$ 146.04	$ 158.03	$ 11.99	8.21%
		Family - FOUR TIER	$ 212.68	$ 231.39	$ 18.71	8.80%	$ 217.20	$ 235.02	$ 17.82	8.20%
PPO	PPRXS50A11	PPRXS50A12								
		Individual - ALL TIERS	$ 114.62	$ 124.69	$ 10.07	8.79%	$ 117.04	$ 126.64	$ 9.60	8.20%
		Family - TWO TIER	$ 297.99	$ 324.18	$ 26.19	8.79%	$ 304.32	$ 329.27	$ 24.95	8.20%
		Double - THREE TIER	$ 229.23	$ 249.37	$ 20.14	8.79%	$ 234.09	$ 253.29	$ 19.20	8.20%
		Family - THREE TIER	$ 303.73	$ 330.42	$ 26.69	8.79%	$ 310.17	$ 335.60	$ 25.43	8.20%
		Employee/Spouse - FOUR TIER	$ 229.23	$ 249.37	$ 20.14	8.79%	$ 234.09	$ 253.29	$ 19.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 223.50	$ 243.14	$ 19.64	8.79%	$ 228.24	$ 246.95	$ 18.71	8.20%
		Family - FOUR TIER	$ 332.39	$ 361.59	$ 29.20	8.78%	$ 339.43	$ 367.26	$ 27.83	8.20%
PPO	PPRXS51A11	PPRXS51A12								
		Individual - ALL TIERS	$ 109.16	$ 118.76	$ 9.60	8.79%	$ 111.47	$ 120.63	$ 9.16	8.22%
		Family - TWO TIER	$ 283.82	$ 308.78	$ 24.96	8.79%	$ 289.84	$ 313.63	$ 23.79	8.21%
		Double - THREE TIER	$ 218.32	$ 237.53	$ 19.21	8.80%	$ 222.95	$ 241.25	$ 18.30	8.21%
		Family - THREE TIER	$ 289.28	$ 314.72	$ 25.44	8.79%	$ 295.41	$ 319.66	$ 24.25	8.21%
		Employee/Spouse - FOUR TIER	$ 218.32	$ 237.53	$ 19.21	8.80%	$ 222.95	$ 241.25	$ 18.30	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 212.86	$ 231.59	$ 18.73	8.80%	$ 217.38	$ 235.22	$ 17.84	8.21%
		Family - FOUR TIER	$ 316.57	$ 344.41	$ 27.84	8.79%	$ 323.27	$ 349.82	$ 26.55	8.21%
PPO	PPRXS52A11	PPRXS52A12								
		Individual - ALL TIERS	$ 87.32	$ 94.99	$ 7.67	8.78%	$ 89.18	$ 96.48	$ 7.30	8.19%
		Family - TWO TIER	$ 227.04	$ 246.97	$ 19.93	8.78%	$ 231.85	$ 250.85	$ 19.00	8.19%
		Double - THREE TIER	$ 174.65	$ 189.98	$ 15.33	8.78%	$ 178.35	$ 192.96	$ 14.61	8.19%
		Family - THREE TIER	$ 231.41	$ 251.72	$ 20.31	8.78%	$ 236.31	$ 255.67	$ 19.36	8.19%
		Employee/Spouse - FOUR TIER	$ 174.65	$ 189.98	$ 15.33	8.78%	$ 178.35	$ 192.96	$ 14.61	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 170.28	$ 185.23	$ 14.95	8.78%	$ 173.89	$ 188.14	$ 14.25	8.19%
		Family - FOUR TIER	$ 253.23	$ 275.47	$ 22.24	8.78%	$ 258.60	$ 279.79	$ 21.19	8.19%
PPO	PPRXS53A11	PPRXS53A12								
		Individual - ALL TIERS	$ 95.65	$ 104.06	$ 8.41	8.79%	$ 97.68	$ 105.69	$ 8.01	8.20%
		Family - TWO TIER	$ 248.69	$ 270.56	$ 21.87	8.79%	$ 253.96	$ 274.80	$ 20.84	8.21%
		Double - THREE TIER	$ 191.30	$ 208.12	$ 16.82	8.79%	$ 195.35	$ 211.39	$ 16.04	8.21%
		Family - THREE TIER	$ 253.47	$ 275.76	$ 22.29	8.79%	$ 258.85	$ 280.09	$ 21.24	8.21%
		Employee/Spouse - FOUR TIER	$ 191.30	$ 208.12	$ 16.82	8.79%	$ 195.35	$ 211.39	$ 16.04	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.51	$ 202.92	$ 16.41	8.80%	$ 190.47	$ 206.10	$ 15.63	8.21%
		Family - FOUR TIER	$ 277.39	$ 301.77	$ 24.38	8.79%	$ 283.27	$ 306.51	$ 23.24	8.20%
PPO	PPRXS55A11	PPRXS55A12								
		Individual - ALL TIERS	$ 87.48	$ 95.17	$ 7.69	8.79%	$ 89.34	$ 96.66	$ 7.32	8.19%
		Family - TWO TIER	$ 227.45	$ 247.44	$ 19.99	8.79%	$ 232.27	$ 251.33	$ 19.06	8.21%
		Double - THREE TIER	$ 174.97	$ 190.34	$ 15.37	8.78%	$ 178.67	$ 193.33	$ 14.66	8.21%
		Family - THREE TIER	$ 231.83	$ 252.20	$ 20.37	8.79%	$ 236.75	$ 256.16	$ 19.41	8.20%
		Employee/Spouse - FOUR TIER	$ 174.97	$ 190.34	$ 15.37	8.78%	$ 178.67	$ 193.33	$ 14.66	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 170.59	$ 185.58	$ 14.99	8.79%	$ 174.21	$ 188.50	$ 14.29	8.20%
		Family - FOUR TIER	$ 253.70	$ 275.99	$ 22.29	8.79%	$ 259.08	$ 280.33	$ 21.25	8.20%
PPO	PPRXS57A11	PPRXS57A12								
		Individual - ALL TIERS	$ 105.02	$ 114.26	$ 9.24	8.80%	$ 107.25	$ 116.05	$ 8.80	8.21%
		Family - TWO TIER	$ 273.05	$ 297.07	$ 24.02	8.80%	$ 278.85	$ 301.73	$ 22.88	8.21%
		Double - THREE TIER	$ 210.05	$ 228.51	$ 18.46	8.79%	$ 214.50	$ 232.10	$ 17.60	8.21%
		Family - THREE TIER	$ 278.31	$ 302.78	$ 24.47	8.79%	$ 284.21	$ 307.54	$ 23.33	8.21%
		Employee/Spouse - FOUR TIER	$ 210.05	$ 228.51	$ 18.46	8.79%	$ 214.50	$ 232.10	$ 17.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 204.79	$ 222.80	$ 18.01	8.79%	$ 209.13	$ 226.30	$ 17.17	8.21%
		Family - FOUR TIER	$ 304.56	$ 331.35	$ 26.79	8.80%	$ 311.02	$ 336.55	$ 25.53	8.21%
PPO	PPRXS7A11	PPRXS7A12								
		Individual - ALL TIERS	$ 120.90	$ 131.53	$ 10.63	8.79%	$ 123.46	$ 133.59	$ 10.13	8.21%
		Family - TWO TIER	$ 314.34	$ 341.97	$ 27.63	8.79%	$ 321.01	$ 347.34	$ 26.33	8.20%
		Double - THREE TIER	$ 241.81	$ 263.06	$ 21.25	8.79%	$ 246.94	$ 267.19	$ 20.25	8.20%
		Family - THREE TIER	$ 320.39	$ 348.55	$ 28.16	8.79%	$ 327.18	$ 354.02	$ 26.84	8.20%
		Employee/Spouse - FOUR TIER	$ 241.81	$ 263.06	$ 21.25	8.79%	$ 246.94	$ 267.19	$ 20.25	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 235.76	$ 256.48	$ 20.72	8.79%	$ 240.76	$ 260.51	$ 19.75	8.20%
		Family - FOUR TIER	$ 350.62	$ 381.43	$ 30.81	8.79%	$ 358.05	$ 387.42	$ 29.37	8.20%
PPO	PPRXS8A11	PPRXS8A12								
		Individual - ALL TIERS	$ 118.18	$ 128.56	$ 10.38	8.78%	$ 120.69	$ 130.58	$ 9.89	8.19%
		Family - TWO TIER	$ 307.27	$ 334.26	$ 26.99	8.78%	$ 313.78	$ 339.51	$ 25.73	8.20%
		Double - THREE TIER	$ 236.36	$ 257.12	$ 20.76	8.78%	$ 241.38	$ 261.16	$ 19.78	8.19%
		Family - THREE TIER	$ 313.18	$ 340.69	$ 27.51	8.78%	$ 319.82	$ 346.04	$ 26.22	8.20%
		Employee/Spouse - FOUR TIER	$ 236.36	$ 257.12	$ 20.76	8.78%	$ 241.38	$ 261.16	$ 19.78	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 230.45	$ 250.69	$ 20.24	8.78%	$ 235.34	$ 254.63	$ 19.29	8.20%
		Family - FOUR TIER	$ 342.73	$ 372.83	$ 30.10	8.78%	$ 350.00	$ 378.68	$ 28.68	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS9A11	PPRXS9A12								
		Individual - ALL TIERS	$ 52.05	$ 53.60	$ 1.55	2.98%	$ 53.61	$ 54.45	$ 0.84	1.57%
		Family - TWO TIER	$ 135.34	$ 139.37	$ 4.03	2.98%	$ 139.40	$ 141.56	$ 2.16	1.55%
		Double - THREE TIER	$ 104.11	$ 107.21	$ 3.10	2.98%	$ 107.23	$ 108.89	$ 1.66	1.55%
		Family - THREE TIER	$ 137.94	$ 142.05	$ 4.11	2.98%	$ 142.08	$ 144.28	$ 2.20	1.55%
		Employee/Spouse - FOUR TIER	$ 104.11	$ 107.21	$ 3.10	2.98%	$ 107.23	$ 108.89	$ 1.66	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 101.50	$ 104.53	$ 3.03	2.99%	$ 104.55	$ 106.17	$ 1.62	1.55%
		Family - FOUR TIER	$ 150.95	$ 155.45	$ 4.50	2.98%	$ 155.48	$ 157.89	$ 2.41	1.55%
EPO	EPRXS10B11	EPRXS10B12								
		Individual - ALL TIERS	$ 73.19	$ 75.37	$ 2.18	2.98%	$ 75.39	$ 76.55	$ 1.16	1.54%
		Family - TWO TIER	$ 190.30	$ 195.96	$ 5.66	2.97%	$ 196.01	$ 199.04	$ 3.03	1.55%
		Double - THREE TIER	$ 146.39	$ 150.74	$ 4.35	2.97%	$ 150.78	$ 153.10	$ 2.32	1.54%
		Family - THREE TIER	$ 193.96	$ 199.73	$ 5.77	2.97%	$ 199.78	$ 202.86	$ 3.08	1.54%
		Employee/Spouse - FOUR TIER	$ 146.39	$ 150.74	$ 4.35	2.97%	$ 150.78	$ 153.10	$ 2.32	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 142.73	$ 146.97	$ 4.24	2.97%	$ 147.01	$ 149.28	$ 2.27	1.54%
		Family - FOUR TIER	$ 212.26	$ 218.57	$ 6.31	2.97%	$ 218.63	$ 222.00	$ 3.37	1.54%
EPO	EPRXS11B11	EPRXS11B12								
		Individual - ALL TIERS	$ 51.17	$ 52.70	$ 1.53	2.99%	$ 52.71	$ 53.53	$ 0.82	1.56%
		Family - TWO TIER	$ 133.05	$ 137.02	$ 3.97	2.98%	$ 137.04	$ 139.17	$ 2.13	1.55%
		Double - THREE TIER	$ 102.35	$ 105.40	$ 3.05	2.98%	$ 105.42	$ 107.05	$ 1.63	1.55%
		Family - THREE TIER	$ 135.61	$ 139.65	$ 4.04	2.98%	$ 139.68	$ 141.85	$ 2.17	1.55%
		Employee/Spouse - FOUR TIER	$ 102.35	$ 105.40	$ 3.05	2.98%	$ 105.42	$ 107.05	$ 1.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 99.79	$ 102.76	$ 2.97	2.98%	$ 102.78	$ 104.38	$ 1.60	1.56%
		Family - FOUR TIER	$ 148.40	$ 152.83	$ 4.43	2.99%	$ 152.85	$ 155.23	$ 2.38	1.56%
EPO	EPRXS12B11	EPRXS12B12								
		Individual - ALL TIERS	$ 75.57	$ 77.82	$ 2.25	2.98%	$ 77.84	$ 79.04	$ 1.20	1.54%
		Family - TWO TIER	$ 196.49	$ 202.34	$ 5.85	2.98%	$ 202.38	$ 205.52	$ 3.14	1.55%
		Double - THREE TIER	$ 151.14	$ 155.65	$ 4.51	2.98%	$ 155.68	$ 158.09	$ 2.41	1.55%
		Family - THREE TIER	$ 200.27	$ 206.23	$ 5.96	2.98%	$ 206.28	$ 209.47	$ 3.19	1.55%
		Employee/Spouse - FOUR TIER	$ 151.14	$ 155.65	$ 4.51	2.98%	$ 155.68	$ 158.09	$ 2.41	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 147.37	$ 151.75	$ 4.38	2.97%	$ 151.79	$ 154.14	$ 2.35	1.55%
		Family - FOUR TIER	$ 219.16	$ 225.69	$ 6.53	2.98%	$ 225.74	$ 229.23	$ 3.49	1.55%
EPO	EPRXS19B11	EPRXS19B12								
		Individual - ALL TIERS	$ 74.77	$ 77.00	$ 2.23	2.98%	$ 77.02	$ 78.21	$ 1.19	1.55%
		Family - TWO TIER	$ 194.41	$ 200.20	$ 5.79	2.98%	$ 200.25	$ 203.35	$ 3.10	1.55%
		Double - THREE TIER	$ 149.55	$ 154.00	$ 4.45	2.98%	$ 154.03	$ 156.42	$ 2.39	1.55%
		Family - THREE TIER	$ 198.15	$ 204.05	$ 5.90	2.98%	$ 204.09	$ 207.26	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 149.55	$ 154.00	$ 4.45	2.98%	$ 154.03	$ 156.42	$ 2.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 145.81	$ 150.15	$ 4.34	2.98%	$ 150.18	$ 152.51	$ 2.33	1.55%
		Family - FOUR TIER	$ 216.85	$ 223.30	$ 6.45	2.97%	$ 223.35	$ 226.81	$ 3.46	1.55%
EPO	EPRXS21B11	EPRXS21B12								
		Individual - ALL TIERS	$ 21.84	$ 22.49	$ 0.65	2.98%	$ 22.49	$ 22.85	$ 0.36	1.60%
		Family - TWO TIER	$ 56.78	$ 58.48	$ 1.70	2.99%	$ 58.48	$ 59.40	$ 0.92	1.57%
		Double - THREE TIER	$ 43.67	$ 44.99	$ 1.32	3.02%	$ 44.99	$ 45.69	$ 0.70	1.56%
		Family - THREE TIER	$ 57.87	$ 59.61	$ 1.74	3.01%	$ 59.61	$ 60.54	$ 0.93	1.56%
		Employee/Spouse - FOUR TIER	$ 43.67	$ 44.99	$ 1.32	3.02%	$ 44.99	$ 45.69	$ 0.70	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 42.58	$ 43.86	$ 1.28	3.01%	$ 43.86	$ 44.55	$ 0.69	1.57%
		Family - FOUR TIER	$ 63.34	$ 65.23	$ 1.89	2.98%	$ 65.23	$ 66.25	$ 1.02	1.56%
EPO	EPRXS22B11	EPRXS22B12								
		Individual - ALL TIERS	$ 82.43	$ 84.89	$ 2.46	2.98%	$ 84.90	$ 86.22	$ 1.32	1.55%
		Family - TWO TIER	$ 214.32	$ 220.71	$ 6.39	2.98%	$ 220.75	$ 224.18	$ 3.43	1.55%
		Double - THREE TIER	$ 164.86	$ 169.78	$ 4.92	2.98%	$ 169.81	$ 172.45	$ 2.64	1.55%
		Family - THREE TIER	$ 218.44	$ 224.96	$ 6.52	2.98%	$ 224.98	$ 228.49	$ 3.51	1.56%
		Employee/Spouse - FOUR TIER	$ 164.86	$ 169.78	$ 4.92	2.98%	$ 169.81	$ 172.45	$ 2.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 160.74	$ 165.54	$ 4.80	2.99%	$ 165.56	$ 168.13	$ 2.57	1.55%
		Family - FOUR TIER	$ 239.04	$ 246.18	$ 7.14	2.99%	$ 246.22	$ 250.05	$ 3.83	1.56%
EPO	EPRXS23B11	EPRXS23B12								
		Individual - ALL TIERS	$ 94.69	$ 97.51	$ 2.82	2.98%	$ 97.54	$ 99.04	$ 1.50	1.54%
		Family - TWO TIER	$ 246.20	$ 253.53	$ 7.33	2.98%	$ 253.58	$ 257.51	$ 3.93	1.55%
		Double - THREE TIER	$ 189.39	$ 195.02	$ 5.63	2.97%	$ 195.06	$ 198.08	$ 3.02	1.55%
		Family - THREE TIER	$ 250.93	$ 258.40	$ 7.47	2.98%	$ 258.47	$ 262.46	$ 3.99	1.54%
		Employee/Spouse - FOUR TIER	$ 189.39	$ 195.02	$ 5.63	2.97%	$ 195.06	$ 198.08	$ 3.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 184.65	$ 190.14	$ 5.49	2.97%	$ 190.19	$ 193.13	$ 2.94	1.55%
		Family - FOUR TIER	$ 274.61	$ 282.78	$ 8.17	2.98%	$ 282.84	$ 287.22	$ 4.38	1.55%
EPO	EPRXS29B11	EPRXS29B12								
		Individual - ALL TIERS	$ 99.31	$ 102.26	$ 2.95	2.97%	$ 102.28	$ 103.87	$ 1.59	1.55%
		Family - TWO TIER	$ 258.19	$ 265.89	$ 7.70	2.98%	$ 265.93	$ 270.06	$ 4.13	1.55%
		Double - THREE TIER	$ 198.60	$ 204.53	$ 5.93	2.99%	$ 204.57	$ 207.74	$ 3.17	1.55%
		Family - THREE TIER	$ 263.15	$ 271.00	$ 7.85	2.98%	$ 271.04	$ 275.26	$ 4.22	1.56%
		Employee/Spouse - FOUR TIER	$ 198.60	$ 204.53	$ 5.93	2.99%	$ 204.57	$ 207.74	$ 3.17	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.64	$ 199.42	$ 5.78	2.98%	$ 199.45	$ 202.55	$ 3.10	1.55%
		Family - FOUR TIER	$ 287.98	$ 296.57	$ 8.59	2.98%	$ 296.62	$ 301.22	$ 4.60	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS9A11	PPRXS9A12								
		Individual - ALL TIERS	$ 50.82	$ 55.30	$ 4.48	8.82%	$ 51.90	$ 56.17	$ 4.27	8.23%
		Family - TWO TIER	$ 132.15	$ 143.78	$ 11.63	8.80%	$ 134.96	$ 146.04	$ 11.08	8.21%
		Double - THREE TIER	$ 101.66	$ 110.60	$ 8.94	8.79%	$ 103.81	$ 112.34	$ 8.53	8.22%
		Family - THREE TIER	$ 134.69	$ 146.54	$ 11.85	8.80%	$ 137.55	$ 148.85	$ 11.30	8.22%
		Employee/Spouse - FOUR TIER	$ 101.66	$ 110.60	$ 8.94	8.79%	$ 103.81	$ 112.34	$ 8.53	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 99.12	$ 107.83	$ 8.71	8.79%	$ 101.21	$ 109.53	$ 8.32	8.22%
		Family - FOUR TIER	$ 147.40	$ 160.37	$ 12.97	8.80%	$ 150.52	$ 162.89	$ 12.37	8.22%
EPO	EPRXS10B11	EPRXS10B12								
		Individual - ALL TIERS	$ 71.48	$ 77.75	$ 6.27	8.77%	$ 73.00	$ 78.97	$ 5.97	8.18%
		Family - TWO TIER	$ 185.85	$ 202.16	$ 16.31	8.78%	$ 189.79	$ 205.33	$ 15.54	8.19%
		Double - THREE TIER	$ 142.96	$ 155.51	$ 12.55	8.78%	$ 145.99	$ 157.95	$ 11.96	8.19%
		Family - THREE TIER	$ 189.43	$ 206.05	$ 16.62	8.77%	$ 193.44	$ 209.28	$ 15.84	8.19%
		Employee/Spouse - FOUR TIER	$ 142.96	$ 155.51	$ 12.55	8.78%	$ 145.99	$ 157.95	$ 11.96	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 139.39	$ 151.62	$ 12.23	8.77%	$ 142.34	$ 154.00	$ 11.66	8.19%
		Family - FOUR TIER	$ 207.29	$ 225.49	$ 18.20	8.78%	$ 211.69	$ 229.03	$ 17.34	8.19%
EPO	EPRXS11B11	EPRXS11B12								
		Individual - ALL TIERS	$ 49.98	$ 54.37	$ 4.39	8.78%	$ 51.04	$ 55.22	$ 4.18	8.19%
		Family - TWO TIER	$ 129.94	$ 141.36	$ 11.42	8.79%	$ 132.69	$ 143.57	$ 10.88	8.20%
		Double - THREE TIER	$ 99.95	$ 108.73	$ 8.78	8.78%	$ 102.07	$ 110.44	$ 8.37	8.20%
		Family - THREE TIER	$ 132.44	$ 144.07	$ 11.63	8.78%	$ 135.25	$ 146.34	$ 11.09	8.20%
		Employee/Spouse - FOUR TIER	$ 99.95	$ 108.73	$ 8.78	8.78%	$ 102.07	$ 110.44	$ 8.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 97.45	$ 106.02	$ 8.57	8.79%	$ 99.52	$ 107.68	$ 8.16	8.20%
		Family - FOUR TIER	$ 144.93	$ 157.67	$ 12.74	8.79%	$ 148.00	$ 160.14	$ 12.14	8.20%
EPO	EPRXS12B11	EPRXS12B12								
		Individual - ALL TIERS	$ 73.80	$ 80.29	$ 6.49	8.79%	$ 75.36	$ 81.55	$ 6.19	8.21%
		Family - TWO TIER	$ 191.89	$ 208.74	$ 16.85	8.78%	$ 195.95	$ 212.02	$ 16.07	8.20%
		Double - THREE TIER	$ 147.60	$ 160.57	$ 12.97	8.79%	$ 150.74	$ 163.09	$ 12.35	8.19%
		Family - THREE TIER	$ 195.57	$ 212.76	$ 17.19	8.79%	$ 199.72	$ 216.10	$ 16.38	8.20%
		Employee/Spouse - FOUR TIER	$ 147.60	$ 160.57	$ 12.97	8.79%	$ 150.74	$ 163.09	$ 12.35	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 143.91	$ 156.56	$ 12.65	8.79%	$ 146.96	$ 159.01	$ 12.05	8.20%
		Family - FOUR TIER	$ 214.03	$ 232.83	$ 18.80	8.78%	$ 218.56	$ 236.48	$ 17.92	8.20%
EPO	EPRXS19B11	EPRXS19B12								
		Individual - ALL TIERS	$ 73.02	$ 79.44	$ 6.42	8.79%	$ 74.57	$ 80.68	$ 6.11	8.19%
		Family - TWO TIER	$ 189.85	$ 206.54	$ 16.69	8.79%	$ 193.87	$ 209.78	$ 15.91	8.21%
		Double - THREE TIER	$ 146.03	$ 158.88	$ 12.85	8.80%	$ 149.14	$ 161.37	$ 12.23	8.20%
		Family - THREE TIER	$ 193.50	$ 210.51	$ 17.01	8.79%	$ 197.60	$ 213.81	$ 16.21	8.20%
		Employee/Spouse - FOUR TIER	$ 146.03	$ 158.88	$ 12.85	8.80%	$ 149.14	$ 161.37	$ 12.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.39	$ 154.90	$ 12.51	8.79%	$ 145.41	$ 157.34	$ 11.93	8.20%
		Family - FOUR TIER	$ 211.75	$ 230.37	$ 18.62	8.79%	$ 216.24	$ 233.99	$ 17.75	8.21%
EPO	EPRXS21B11	EPRXS21B12								
		Individual - ALL TIERS	$ 21.33	$ 23.21	$ 1.88	8.81%	$ 21.77	$ 23.57	$ 1.80	8.27%
		Family - TWO TIER	$ 55.44	$ 60.33	$ 4.89	8.82%	$ 56.62	$ 61.28	$ 4.66	8.23%
		Double - THREE TIER	$ 42.66	$ 46.41	$ 3.75	8.79%	$ 43.56	$ 47.14	$ 3.58	8.22%
		Family - THREE TIER	$ 56.51	$ 61.49	$ 4.98	8.81%	$ 57.71	$ 62.46	$ 4.75	8.23%
		Employee/Spouse - FOUR TIER	$ 42.66	$ 46.41	$ 3.75	8.79%	$ 43.56	$ 47.14	$ 3.58	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 41.59	$ 45.25	$ 3.66	8.80%	$ 42.46	$ 45.96	$ 3.50	8.24%
		Family - FOUR TIER	$ 61.84	$ 67.29	$ 5.45	8.81%	$ 63.16	$ 68.35	$ 5.19	8.22%
EPO	EPRXS22B11	EPRXS22B12								
		Individual - ALL TIERS	$ 80.49	$ 87.58	$ 7.09	8.81%	$ 82.20	$ 88.95	$ 6.75	8.21%
		Family - TWO TIER	$ 209.28	$ 227.70	$ 18.42	8.80%	$ 213.71	$ 231.27	$ 17.56	8.22%
		Double - THREE TIER	$ 160.98	$ 175.15	$ 14.17	8.80%	$ 164.39	$ 177.90	$ 13.51	8.22%
		Family - THREE TIER	$ 213.30	$ 232.08	$ 18.78	8.80%	$ 217.82	$ 235.72	$ 17.90	8.22%
		Employee/Spouse - FOUR TIER	$ 160.98	$ 175.15	$ 14.17	8.80%	$ 164.39	$ 177.90	$ 13.51	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 156.95	$ 170.77	$ 13.82	8.81%	$ 160.28	$ 173.46	$ 13.18	8.22%
		Family - FOUR TIER	$ 233.43	$ 253.97	$ 20.54	8.80%	$ 238.38	$ 257.96	$ 19.58	8.21%
EPO	EPRXS23B11	EPRXS23B12								
		Individual - ALL TIERS	$ 92.47	$ 100.60	$ 8.13	8.79%	$ 94.43	$ 102.18	$ 7.75	8.21%
		Family - TWO TIER	$ 240.43	$ 261.55	$ 21.12	8.78%	$ 245.53	$ 265.66	$ 20.13	8.20%
		Double - THREE TIER	$ 184.95	$ 201.19	$ 16.24	8.78%	$ 188.87	$ 204.35	$ 15.48	8.20%
		Family - THREE TIER	$ 245.06	$ 266.58	$ 21.52	8.78%	$ 250.25	$ 270.76	$ 20.51	8.20%
		Employee/Spouse - FOUR TIER	$ 184.95	$ 201.19	$ 16.24	8.78%	$ 188.87	$ 204.35	$ 15.48	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 180.33	$ 196.16	$ 15.83	8.78%	$ 184.15	$ 199.24	$ 15.09	8.19%
		Family - FOUR TIER	$ 268.18	$ 291.73	$ 23.55	8.78%	$ 273.86	$ 296.31	$ 22.45	8.20%
EPO	EPRXS29B11	EPRXS29B12								
		Individual - ALL TIERS	$ 96.98	$ 105.50	$ 8.52	8.79%	$ 99.03	$ 107.16	$ 8.13	8.21%
		Family - TWO TIER	$ 252.14	$ 274.30	$ 22.16	8.79%	$ 257.48	$ 278.61	$ 21.13	8.21%
		Double - THREE TIER	$ 193.95	$ 211.00	$ 17.05	8.79%	$ 198.06	$ 214.31	$ 16.25	8.20%
		Family - THREE TIER	$ 256.98	$ 279.58	$ 22.60	8.79%	$ 262.44	$ 283.97	$ 21.53	8.20%
		Employee/Spouse - FOUR TIER	$ 193.95	$ 211.00	$ 17.05	8.79%	$ 198.06	$ 214.31	$ 16.25	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 189.10	$ 205.73	$ 16.63	8.79%	$ 193.12	$ 208.96	$ 15.84	8.20%
		Family - FOUR TIER	$ 281.23	$ 305.95	$ 24.72	8.79%	$ 287.19	$ 310.76	$ 23.57	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS30B11	EPRXS30B12								
		Individual - ALL TIERS	$ 101.51	$ 104.53	$ 3.02	2.98%	$ 104.55	$ 106.17	$ 1.62	1.55%
		Family - TWO TIER	$ 263.93	$ 271.78	$ 7.85	2.97%	$ 271.85	$ 276.05	$ 4.20	1.54%
		Double - THREE TIER	$ 203.02	$ 209.06	$ 6.04	2.98%	$ 209.11	$ 212.34	$ 3.23	1.54%
		Family - THREE TIER	$ 269.01	$ 277.01	$ 8.00	2.97%	$ 277.07	$ 281.35	$ 4.28	1.54%
		Employee/Spouse - FOUR TIER	$ 203.02	$ 209.06	$ 6.04	2.98%	$ 209.11	$ 212.34	$ 3.23	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 197.95	$ 203.83	$ 5.88	2.97%	$ 203.88	$ 207.03	$ 3.15	1.55%
		Family - FOUR TIER	$ 294.38	$ 303.14	$ 8.76	2.98%	$ 303.21	$ 307.90	$ 4.69	1.55%
EPO	EPRXS35B11	EPRXS35B12								
		Individual - ALL TIERS	$ 98.91	$ 101.85	$ 2.94	2.97%	$ 101.88	$ 103.45	$ 1.57	1.54%
		Family - TWO TIER	$ 257.17	$ 264.82	$ 7.65	2.97%	$ 264.89	$ 268.98	$ 4.09	1.54%
		Double - THREE TIER	$ 197.83	$ 203.71	$ 5.88	2.97%	$ 203.76	$ 206.91	$ 3.15	1.55%
		Family - THREE TIER	$ 262.12	$ 269.91	$ 7.79	2.97%	$ 269.98	$ 274.15	$ 4.17	1.54%
		Employee/Spouse - FOUR TIER	$ 197.83	$ 203.71	$ 5.88	2.97%	$ 203.76	$ 206.91	$ 3.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 192.88	$ 198.61	$ 5.73	2.97%	$ 198.67	$ 201.73	$ 3.06	1.54%
		Family - FOUR TIER	$ 286.85	$ 295.38	$ 8.53	2.97%	$ 295.45	$ 300.01	$ 4.56	1.54%
EPO	EPRXS36B11	EPRXS36B12								
		Individual - ALL TIERS	$ 92.71	$ 95.47	$ 2.76	2.98%	$ 95.48	$ 96.97	$ 1.49	1.56%
		Family - TWO TIER	$ 241.04	$ 248.22	$ 7.18	2.98%	$ 248.26	$ 252.11	$ 3.85	1.55%
		Double - THREE TIER	$ 185.41	$ 190.93	$ 5.52	2.98%	$ 190.97	$ 193.93	$ 2.96	1.55%
		Family - THREE TIER	$ 245.67	$ 252.99	$ 7.32	2.98%	$ 253.04	$ 256.96	$ 3.92	1.55%
		Employee/Spouse - FOUR TIER	$ 185.41	$ 190.93	$ 5.52	2.98%	$ 190.97	$ 193.93	$ 2.96	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 180.77	$ 186.16	$ 5.39	2.98%	$ 186.20	$ 189.08	$ 2.88	1.55%
		Family - FOUR TIER	$ 268.85	$ 276.86	$ 8.01	2.98%	$ 276.91	$ 281.20	$ 4.29	1.55%
EPO	EPRXS37B11	EPRXS37B12								
		Individual - ALL TIERS	$ 86.80	$ 89.40	$ 2.60	3.00%	$ 89.41	$ 90.80	$ 1.39	1.55%
		Family - TWO TIER	$ 225.68	$ 232.43	$ 6.75	2.99%	$ 232.45	$ 236.08	$ 3.63	1.56%
		Double - THREE TIER	$ 173.61	$ 178.80	$ 5.19	2.99%	$ 178.81	$ 181.60	$ 2.79	1.56%
		Family - THREE TIER	$ 230.03	$ 236.90	$ 6.87	2.99%	$ 236.93	$ 240.62	$ 3.69	1.56%
		Employee/Spouse - FOUR TIER	$ 173.61	$ 178.80	$ 5.19	2.99%	$ 178.81	$ 181.60	$ 2.79	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.27	$ 174.33	$ 5.06	2.99%	$ 174.34	$ 177.06	$ 2.72	1.56%
		Family - FOUR TIER	$ 251.73	$ 259.25	$ 7.52	2.99%	$ 259.28	$ 263.32	$ 4.04	1.56%
EPO	EPRXS38B11	EPRXS38B12								
		Individual - ALL TIERS	$ 98.19	$ 101.13	$ 2.94	2.99%	$ 101.14	$ 102.71	$ 1.57	1.55%
		Family - TWO TIER	$ 255.30	$ 262.93	$ 7.63	2.99%	$ 262.96	$ 267.06	$ 4.10	1.56%
		Double - THREE TIER	$ 196.38	$ 202.25	$ 5.87	2.99%	$ 202.27	$ 205.43	$ 3.16	1.56%
		Family - THREE TIER	$ 260.20	$ 267.98	$ 7.78	2.99%	$ 268.01	$ 272.19	$ 4.18	1.56%
		Employee/Spouse - FOUR TIER	$ 196.38	$ 202.25	$ 5.87	2.99%	$ 202.27	$ 205.43	$ 3.16	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 191.47	$ 197.20	$ 5.73	2.99%	$ 197.22	$ 200.29	$ 3.07	1.56%
		Family - FOUR TIER	$ 284.75	$ 293.27	$ 8.52	2.99%	$ 293.30	$ 297.87	$ 4.57	1.56%
EPO	EPRXS39B11	EPRXS39B12								
		Individual - ALL TIERS	$ 85.65	$ 88.20	$ 2.55	2.98%	$ 88.21	$ 89.59	$ 1.38	1.56%
		Family - TWO TIER	$ 222.69	$ 229.32	$ 6.63	2.98%	$ 229.37	$ 232.92	$ 3.55	1.55%
		Double - THREE TIER	$ 171.30	$ 176.40	$ 5.10	2.98%	$ 176.44	$ 179.17	$ 2.73	1.55%
		Family - THREE TIER	$ 226.97	$ 233.73	$ 6.76	2.98%	$ 233.78	$ 237.40	$ 3.62	1.55%
		Employee/Spouse - FOUR TIER	$ 171.30	$ 176.40	$ 5.10	2.98%	$ 176.44	$ 179.17	$ 2.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.01	$ 171.99	$ 4.98	2.98%	$ 172.02	$ 174.69	$ 2.67	1.55%
		Family - FOUR TIER	$ 248.38	$ 255.78	$ 7.40	2.98%	$ 255.83	$ 259.80	$ 3.97	1.55%
EPO	EPRXS40B11	EPRXS40B12								
		Individual - ALL TIERS	$ 87.97	$ 90.58	$ 2.61	2.97%	$ 90.61	$ 92.01	$ 1.40	1.55%
		Family - TWO TIER	$ 228.72	$ 235.52	$ 6.80	2.97%	$ 235.59	$ 239.22	$ 3.63	1.54%
		Double - THREE TIER	$ 175.94	$ 181.17	$ 5.23	2.97%	$ 181.23	$ 184.01	$ 2.78	1.53%
		Family - THREE TIER	$ 233.12	$ 240.05	$ 6.93	2.97%	$ 240.13	$ 243.82	$ 3.69	1.54%
		Employee/Spouse - FOUR TIER	$ 175.94	$ 181.17	$ 5.23	2.97%	$ 181.23	$ 184.01	$ 2.78	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 171.54	$ 176.64	$ 5.10	2.97%	$ 176.69	$ 179.41	$ 2.72	1.54%
		Family - FOUR TIER	$ 255.12	$ 262.69	$ 7.57	2.97%	$ 262.78	$ 266.82	$ 4.04	1.54%
EPO	EPRXS41B11	EPRXS41B12								
		Individual - ALL TIERS	$ 99.36	$ 102.34	$ 2.98	3.00%	$ 102.35	$ 103.94	$ 1.59	1.55%
		Family - TWO TIER	$ 258.35	$ 266.07	$ 7.72	2.99%	$ 266.10	$ 270.25	$ 4.15	1.56%
		Double - THREE TIER	$ 198.73	$ 204.67	$ 5.94	2.99%	$ 204.70	$ 207.88	$ 3.18	1.55%
		Family - THREE TIER	$ 263.32	$ 271.19	$ 7.87	2.99%	$ 271.22	$ 275.45	$ 4.23	1.56%
		Employee/Spouse - FOUR TIER	$ 198.73	$ 204.67	$ 5.94	2.99%	$ 204.70	$ 207.88	$ 3.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.76	$ 199.55	$ 5.79	2.99%	$ 199.58	$ 202.69	$ 3.11	1.56%
		Family - FOUR TIER	$ 288.16	$ 296.77	$ 8.61	2.99%	$ 296.81	$ 301.43	$ 4.62	1.56%
EPO	EPRXS42B11	EPRXS42B12								
		Individual - ALL TIERS	$ 99.59	$ 102.56	$ 2.97	2.98%	$ 102.58	$ 104.17	$ 1.59	1.55%
		Family - TWO TIER	$ 258.93	$ 266.65	$ 7.72	2.98%	$ 266.71	$ 270.84	$ 4.13	1.55%
		Double - THREE TIER	$ 199.19	$ 205.12	$ 5.93	2.98%	$ 205.16	$ 208.34	$ 3.18	1.55%
		Family - THREE TIER	$ 263.91	$ 271.78	$ 7.87	2.98%	$ 271.84	$ 276.05	$ 4.21	1.55%
		Employee/Spouse - FOUR TIER	$ 199.19	$ 205.12	$ 5.93	2.98%	$ 205.16	$ 208.34	$ 3.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 194.21	$ 199.99	$ 5.78	2.98%	$ 200.02	$ 203.13	$ 3.11	1.55%
		Family - FOUR TIER	$ 288.81	$ 297.42	$ 8.61	2.98%	$ 297.48	$ 302.09	$ 4.61	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS30B11	EPRXS30B12								
		Individual - ALL TIERS	$ 99.13	$ 107.84	$ 8.71	8.79%	$ 101.22	$ 109.53	$ 8.31	8.21%
		Family - TWO TIER	$ 257.72	$ 280.38	$ 22.66	8.79%	$ 263.19	$ 284.78	$ 21.59	8.20%
		Double - THREE TIER	$ 198.25	$ 215.68	$ 17.43	8.79%	$ 202.45	$ 219.06	$ 16.61	8.20%
		Family - THREE TIER	$ 262.68	$ 285.77	$ 23.09	8.79%	$ 268.25	$ 290.26	$ 22.01	8.21%
		Employee/Spouse - FOUR TIER	$ 198.25	$ 215.68	$ 17.43	8.79%	$ 202.45	$ 219.06	$ 16.61	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 193.30	$ 210.29	$ 16.99	8.79%	$ 197.40	$ 213.59	$ 16.19	8.20%
		Family - FOUR TIER	$ 287.46	$ 312.73	$ 25.27	8.79%	$ 293.56	$ 317.64	$ 24.08	8.20%
EPO	EPRXS35B11	EPRXS35B12								
		Individual - ALL TIERS	$ 96.59	$ 105.08	$ 8.49	8.79%	$ 98.64	$ 106.73	$ 8.09	8.20%
		Family - TWO TIER	$ 251.14	$ 273.20	$ 22.06	8.78%	$ 256.47	$ 277.49	$ 21.02	8.20%
		Double - THREE TIER	$ 193.19	$ 210.15	$ 16.96	8.78%	$ 197.28	$ 213.45	$ 16.17	8.20%
		Family - THREE TIER	$ 255.98	$ 278.45	$ 22.47	8.78%	$ 261.40	$ 282.83	$ 21.43	8.20%
		Employee/Spouse - FOUR TIER	$ 193.19	$ 210.15	$ 16.96	8.78%	$ 197.28	$ 213.45	$ 16.17	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 188.36	$ 204.90	$ 16.54	8.78%	$ 192.35	$ 208.12	$ 15.77	8.20%
		Family - FOUR TIER	$ 280.12	$ 304.72	$ 24.60	8.78%	$ 286.07	$ 309.51	$ 23.44	8.19%
EPO	EPRXS36B11	EPRXS36B12								
		Individual - ALL TIERS	$ 90.52	$ 98.49	$ 7.97	8.80%	$ 92.44	$ 100.03	$ 7.59	8.21%
		Family - TWO TIER	$ 235.37	$ 256.07	$ 20.70	8.79%	$ 240.36	$ 260.09	$ 19.73	8.21%
		Double - THREE TIER	$ 181.06	$ 196.98	$ 15.92	8.79%	$ 184.89	$ 200.07	$ 15.18	8.21%
		Family - THREE TIER	$ 239.89	$ 260.99	$ 21.10	8.80%	$ 244.98	$ 265.09	$ 20.11	8.21%
		Employee/Spouse - FOUR TIER	$ 181.06	$ 196.98	$ 15.92	8.79%	$ 184.89	$ 200.07	$ 15.18	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 176.52	$ 192.05	$ 15.53	8.80%	$ 180.27	$ 195.07	$ 14.80	8.21%
		Family - FOUR TIER	$ 262.52	$ 285.62	$ 23.10	8.80%	$ 268.10	$ 290.10	$ 22.00	8.21%
EPO	EPRXS37B11	EPRXS37B12								
		Individual - ALL TIERS	$ 84.77	$ 92.23	$ 7.46	8.80%	$ 86.57	$ 93.68	$ 7.11	8.21%
		Family - TWO TIER	$ 220.41	$ 239.79	$ 19.38	8.79%	$ 225.08	$ 243.56	$ 18.48	8.21%
		Double - THREE TIER	$ 169.54	$ 184.45	$ 14.91	8.79%	$ 173.13	$ 187.35	$ 14.22	8.21%
		Family - THREE TIER	$ 224.65	$ 244.40	$ 19.75	8.79%	$ 229.40	$ 248.24	$ 18.84	8.21%
		Employee/Spouse - FOUR TIER	$ 169.54	$ 184.45	$ 14.91	8.79%	$ 173.13	$ 187.35	$ 14.22	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.30	$ 179.84	$ 14.54	8.80%	$ 168.81	$ 182.67	$ 13.86	8.21%
		Family - FOUR TIER	$ 245.84	$ 267.46	$ 21.62	8.79%	$ 251.05	$ 271.66	$ 20.61	8.21%
EPO	EPRXS38B11	EPRXS38B12								
		Individual - ALL TIERS	$ 95.90	$ 104.33	$ 8.43	8.79%	$ 97.92	$ 105.96	$ 8.04	8.21%
		Family - TWO TIER	$ 249.31	$ 271.25	$ 21.94	8.80%	$ 254.60	$ 275.51	$ 20.91	8.21%
		Double - THREE TIER	$ 191.78	$ 208.65	$ 16.87	8.80%	$ 195.85	$ 211.93	$ 16.08	8.21%
		Family - THREE TIER	$ 254.11	$ 276.46	$ 22.35	8.80%	$ 259.49	$ 280.81	$ 21.32	8.22%
		Employee/Spouse - FOUR TIER	$ 191.78	$ 208.65	$ 16.87	8.80%	$ 195.85	$ 211.93	$ 16.08	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.99	$ 203.44	$ 16.45	8.80%	$ 190.95	$ 206.63	$ 15.68	8.21%
		Family - FOUR TIER	$ 278.09	$ 302.55	$ 24.46	8.80%	$ 283.98	$ 307.30	$ 23.32	8.21%
EPO	EPRXS39B11	EPRXS39B12								
		Individual - ALL TIERS	$ 83.64	$ 90.99	$ 7.35	8.79%	$ 85.41	$ 92.42	$ 7.01	8.21%
		Family - TWO TIER	$ 217.45	$ 236.58	$ 19.13	8.80%	$ 222.06	$ 240.29	$ 18.23	8.21%
		Double - THREE TIER	$ 167.27	$ 181.98	$ 14.71	8.79%	$ 170.81	$ 184.84	$ 14.03	8.21%
		Family - THREE TIER	$ 221.64	$ 241.13	$ 19.49	8.79%	$ 226.33	$ 244.91	$ 18.58	8.21%
		Employee/Spouse - FOUR TIER	$ 167.27	$ 181.98	$ 14.71	8.79%	$ 170.81	$ 184.84	$ 14.03	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 163.09	$ 177.43	$ 14.34	8.79%	$ 166.54	$ 180.22	$ 13.68	8.21%
		Family - FOUR TIER	$ 242.54	$ 263.88	$ 21.34	8.80%	$ 247.69	$ 268.02	$ 20.33	8.21%
EPO	EPRXS40B11	EPRXS40B12								
		Individual - ALL TIERS	$ 85.90	$ 93.45	$ 7.55	8.79%	$ 87.73	$ 94.92	$ 7.19	8.20%
		Family - TWO TIER	$ 223.35	$ 242.97	$ 19.62	8.78%	$ 228.09	$ 246.79	$ 18.70	8.20%
		Double - THREE TIER	$ 171.81	$ 186.90	$ 15.09	8.78%	$ 175.45	$ 189.84	$ 14.39	8.20%
		Family - THREE TIER	$ 227.65	$ 247.64	$ 19.99	8.78%	$ 232.48	$ 251.53	$ 19.05	8.19%
		Employee/Spouse - FOUR TIER	$ 171.81	$ 186.90	$ 15.09	8.78%	$ 175.45	$ 189.84	$ 14.39	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 167.52	$ 182.23	$ 14.71	8.78%	$ 171.07	$ 185.09	$ 14.02	8.20%
		Family - FOUR TIER	$ 249.13	$ 271.01	$ 21.88	8.78%	$ 254.41	$ 275.26	$ 20.85	8.20%
EPO	EPRXS41B11	EPRXS41B12								
		Individual - ALL TIERS	$ 97.04	$ 105.57	$ 8.53	8.79%	$ 99.10	$ 107.23	$ 8.13	8.20%
		Family - TWO TIER	$ 252.29	$ 274.49	$ 22.20	8.80%	$ 257.64	$ 278.80	$ 21.16	8.21%
		Double - THREE TIER	$ 194.07	$ 211.15	$ 17.08	8.80%	$ 198.19	$ 214.46	$ 16.27	8.21%
		Family - THREE TIER	$ 257.14	$ 279.77	$ 22.63	8.80%	$ 262.60	$ 284.16	$ 21.56	8.21%
		Employee/Spouse - FOUR TIER	$ 194.07	$ 211.15	$ 17.08	8.80%	$ 198.19	$ 214.46	$ 16.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 189.22	$ 205.87	$ 16.65	8.80%	$ 193.23	$ 209.10	$ 15.87	8.21%
		Family - FOUR TIER	$ 281.40	$ 306.16	$ 24.76	8.80%	$ 287.37	$ 310.97	$ 23.60	8.21%
EPO	EPRXS42B11	EPRXS42B12								
		Individual - ALL TIERS	$ 97.26	$ 105.80	$ 8.54	8.78%	$ 99.32	$ 107.46	$ 8.14	8.20%
		Family - TWO TIER	$ 252.87	$ 275.09	$ 22.22	8.79%	$ 258.23	$ 279.41	$ 21.18	8.20%
		Double - THREE TIER	$ 194.51	$ 211.61	$ 17.10	8.79%	$ 198.64	$ 214.93	$ 16.29	8.20%
		Family - THREE TIER	$ 257.73	$ 280.38	$ 22.65	8.79%	$ 263.19	$ 284.78	$ 21.59	8.20%
		Employee/Spouse - FOUR TIER	$ 194.51	$ 211.61	$ 17.10	8.79%	$ 198.64	$ 214.93	$ 16.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 189.65	$ 206.32	$ 16.67	8.79%	$ 193.68	$ 209.56	$ 15.88	8.20%
		Family - FOUR TIER	$ 282.05	$ 306.83	$ 24.78	8.79%	$ 288.03	$ 311.65	$ 23.62	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS43B11	EPRXS43B12								
		Individual - ALL TIERS	$ 93.83	$ 96.62	$ 2.79	2.97%	$ 96.64	$ 98.13	$ 1.49	1.54%
		Family - TWO TIER	$ 243.95	$ 251.21	$ 7.26	2.98%	$ 251.27	$ 255.15	$ 3.88	1.54%
		Double - THREE TIER	$ 187.65	$ 193.24	$ 5.59	2.98%	$ 193.28	$ 196.27	$ 2.99	1.55%
		Family - THREE TIER	$ 248.64	$ 256.04	$ 7.40	2.98%	$ 256.10	$ 260.06	$ 3.96	1.55%
		Employee/Spouse - FOUR TIER	$ 187.65	$ 193.24	$ 5.59	2.98%	$ 193.28	$ 196.27	$ 2.99	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 182.97	$ 188.40	$ 5.43	2.97%	$ 188.45	$ 191.36	$ 2.91	1.54%
		Family - FOUR TIER	$ 272.10	$ 280.19	$ 8.09	2.97%	$ 280.26	$ 284.59	$ 4.33	1.54%
EPO	EPRXS44B11	EPRXS44B12								
		Individual - ALL TIERS	$ 80.09	$ 82.48	$ 2.39	2.98%	$ 82.49	$ 83.78	$ 1.29	1.56%
		Family - TWO TIER	$ 208.23	$ 214.46	$ 6.23	2.99%	$ 214.49	$ 217.82	$ 3.33	1.55%
		Double - THREE TIER	$ 160.19	$ 164.97	$ 4.78	2.98%	$ 164.99	$ 167.56	$ 2.57	1.56%
		Family - THREE TIER	$ 212.24	$ 218.58	$ 6.34	2.99%	$ 218.61	$ 222.01	$ 3.40	1.56%
		Employee/Spouse - FOUR TIER	$ 160.19	$ 164.97	$ 4.78	2.98%	$ 164.99	$ 167.56	$ 2.57	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 156.18	$ 160.84	$ 4.66	2.98%	$ 160.86	$ 163.37	$ 2.51	1.56%
		Family - FOUR TIER	$ 232.26	$ 239.20	$ 6.94	2.99%	$ 239.24	$ 242.96	$ 3.72	1.55%
EPO	EPRXS46B11	EPRXS46B12								
		Individual - ALL TIERS	$ 89.50	$ 92.17	$ 2.67	2.98%	$ 92.19	$ 93.62	$ 1.43	1.55%
		Family - TWO TIER	$ 232.70	$ 239.64	$ 6.94	2.98%	$ 239.67	$ 243.40	$ 3.73	1.56%
		Double - THREE TIER	$ 178.99	$ 184.34	$ 5.35	2.99%	$ 184.36	$ 187.23	$ 2.87	1.56%
		Family - THREE TIER	$ 237.17	$ 244.25	$ 7.08	2.99%	$ 244.28	$ 248.08	$ 3.80	1.56%
		Employee/Spouse - FOUR TIER	$ 178.99	$ 184.34	$ 5.35	2.99%	$ 184.36	$ 187.23	$ 2.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 174.52	$ 179.73	$ 5.21	2.99%	$ 179.75	$ 182.55	$ 2.80	1.56%
		Family - FOUR TIER	$ 259.55	$ 267.29	$ 7.74	2.98%	$ 267.33	$ 271.49	$ 4.16	1.56%
EPO	EPRXS47B11	EPRXS47B12								
		Individual - ALL TIERS	$ 70.85	$ 72.95	$ 2.10	2.96%	$ 72.97	$ 74.10	$ 1.13	1.55%
		Family - TWO TIER	$ 184.19	$ 189.67	$ 5.48	2.98%	$ 189.72	$ 192.65	$ 2.93	1.54%
		Double - THREE TIER	$ 141.69	$ 145.90	$ 4.21	2.97%	$ 145.94	$ 148.19	$ 2.25	1.54%
		Family - THREE TIER	$ 187.73	$ 193.32	$ 5.59	2.98%	$ 193.37	$ 196.35	$ 2.98	1.54%
		Employee/Spouse - FOUR TIER	$ 141.69	$ 145.90	$ 4.21	2.97%	$ 145.94	$ 148.19	$ 2.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 138.15	$ 142.25	$ 4.10	2.97%	$ 142.29	$ 144.49	$ 2.20	1.55%
		Family - FOUR TIER	$ 205.45	$ 211.56	$ 6.11	2.97%	$ 211.61	$ 214.88	$ 3.27	1.55%
EPO	EPRXS48B11	EPRXS48B12								
		Individual - ALL TIERS	$ 72.85	$ 75.03	$ 2.18	2.99%	$ 75.03	$ 76.21	$ 1.18	1.57%
		Family - TWO TIER	$ 189.42	$ 195.07	$ 5.65	2.98%	$ 195.10	$ 198.14	$ 3.04	1.56%
		Double - THREE TIER	$ 145.70	$ 150.06	$ 4.36	2.99%	$ 150.08	$ 152.41	$ 2.33	1.55%
		Family - THREE TIER	$ 193.06	$ 198.83	$ 5.77	2.99%	$ 198.85	$ 201.95	$ 3.10	1.56%
		Employee/Spouse - FOUR TIER	$ 145.70	$ 150.06	$ 4.36	2.99%	$ 150.08	$ 152.41	$ 2.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 142.06	$ 146.31	$ 4.25	2.99%	$ 146.33	$ 148.60	$ 2.27	1.55%
		Family - FOUR TIER	$ 211.27	$ 217.58	$ 6.31	2.99%	$ 217.61	$ 221.00	$ 3.39	1.56%
EPO	EPRXS49B11	EPRXS49B12								
		Individual - ALL TIERS	$ 80.80	$ 83.21	$ 2.41	2.98%	$ 83.22	$ 84.52	$ 1.30	1.56%
		Family - TWO TIER	$ 210.08	$ 216.35	$ 6.27	2.98%	$ 216.38	$ 219.75	$ 3.37	1.56%
		Double - THREE TIER	$ 161.60	$ 166.42	$ 4.82	2.98%	$ 166.45	$ 169.04	$ 2.59	1.56%
		Family - THREE TIER	$ 214.12	$ 220.51	$ 6.39	2.98%	$ 220.54	$ 223.97	$ 3.43	1.56%
		Employee/Spouse - FOUR TIER	$ 161.60	$ 166.42	$ 4.82	2.98%	$ 166.45	$ 169.04	$ 2.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 157.56	$ 162.26	$ 4.70	2.98%	$ 162.29	$ 164.81	$ 2.52	1.55%
		Family - FOUR TIER	$ 234.32	$ 241.31	$ 6.99	2.98%	$ 241.35	$ 245.10	$ 3.75	1.55%
EPO	EPRXS50B11	EPRXS50B12								
		Individual - ALL TIERS	$ 113.84	$ 117.23	$ 3.39	2.98%	$ 117.25	$ 119.07	$ 1.82	1.55%
		Family - TWO TIER	$ 295.99	$ 304.81	$ 8.82	2.98%	$ 304.87	$ 309.59	$ 4.72	1.55%
		Double - THREE TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Family - THREE TIER	$ 301.68	$ 310.67	$ 8.99	2.98%	$ 310.73	$ 315.54	$ 4.81	1.55%
		Employee/Spouse - FOUR TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 222.00	$ 228.60	$ 6.60	2.97%	$ 228.65	$ 232.19	$ 3.54	1.55%
		Family - FOUR TIER	$ 330.14	$ 339.98	$ 9.84	2.98%	$ 340.05	$ 345.31	$ 5.26	1.55%
EPO	EPRXS51B11	EPRXS51B12								
		Individual - ALL TIERS	$ 108.43	$ 111.66	$ 3.23	2.98%	$ 111.68	$ 113.41	$ 1.73	1.55%
		Family - TWO TIER	$ 281.92	$ 290.31	$ 8.39	2.98%	$ 290.39	$ 294.86	$ 4.47	1.54%
		Double - THREE TIER	$ 216.87	$ 223.31	$ 6.44	2.97%	$ 223.37	$ 226.82	$ 3.45	1.54%
		Family - THREE TIER	$ 287.35	$ 295.89	$ 8.54	2.97%	$ 295.97	$ 300.54	$ 4.57	1.54%
		Employee/Spouse - FOUR TIER	$ 216.87	$ 223.31	$ 6.44	2.97%	$ 223.37	$ 226.82	$ 3.45	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 211.44	$ 217.73	$ 6.29	2.97%	$ 217.79	$ 221.15	$ 3.36	1.54%
		Family - FOUR TIER	$ 314.46	$ 323.80	$ 9.34	2.97%	$ 323.89	$ 328.89	$ 5.00	1.54%
EPO	EPRXS52B11	EPRXS52B12								
		Individual - ALL TIERS	$ 86.73	$ 89.32	$ 2.59	2.99%	$ 89.33	$ 90.72	$ 1.39	1.56%
		Family - TWO TIER	$ 225.50	$ 232.22	$ 6.72	2.98%	$ 232.26	$ 235.87	$ 3.61	1.55%
		Double - THREE TIER	$ 173.46	$ 178.63	$ 5.17	2.98%	$ 178.66	$ 181.44	$ 2.78	1.56%
		Family - THREE TIER	$ 229.84	$ 236.69	$ 6.85	2.98%	$ 236.73	$ 240.40	$ 3.67	1.55%
		Employee/Spouse - FOUR TIER	$ 173.46	$ 178.63	$ 5.17	2.98%	$ 178.66	$ 181.44	$ 2.78	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.12	$ 174.17	$ 5.05	2.99%	$ 174.20	$ 176.90	$ 2.70	1.55%
		Family - FOUR TIER	$ 251.52	$ 259.02	$ 7.50	2.98%	$ 259.06	$ 263.08	$ 4.02	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS43B11	EPRXS43B12								
		Individual - ALL TIERS	$ 91.63	$ 99.68	$ 8.05	8.79%	$ 93.56	$ 101.24	$ 7.68	8.21%
		Family - TWO TIER	$ 238.22	$ 259.16	$ 20.94	8.79%	$ 243.26	$ 263.23	$ 19.97	8.21%
		Double - THREE TIER	$ 183.24	$ 199.35	$ 16.11	8.79%	$ 187.13	$ 202.48	$ 15.35	8.20%
		Family - THREE TIER	$ 242.80	$ 264.14	$ 21.34	8.79%	$ 247.94	$ 268.29	$ 20.35	8.21%
		Employee/Spouse - FOUR TIER	$ 183.24	$ 199.35	$ 16.11	8.79%	$ 187.13	$ 202.48	$ 15.35	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 178.66	$ 194.37	$ 15.71	8.79%	$ 182.45	$ 197.42	$ 14.97	8.20%
		Family - FOUR TIER	$ 265.70	$ 289.06	$ 23.36	8.79%	$ 271.34	$ 293.60	$ 22.26	8.20%
EPO	EPRXS44B11	EPRXS44B12								
		Individual - ALL TIERS	$ 78.21	$ 85.09	$ 6.88	8.80%	$ 79.87	$ 86.43	$ 6.56	8.21%
		Family - TWO TIER	$ 203.35	$ 221.24	$ 17.89	8.80%	$ 207.66	$ 224.72	$ 17.06	8.22%
		Double - THREE TIER	$ 156.42	$ 170.19	$ 13.77	8.80%	$ 159.74	$ 172.86	$ 13.12	8.21%
		Family - THREE TIER	$ 207.26	$ 225.50	$ 18.24	8.80%	$ 211.66	$ 229.04	$ 17.38	8.21%
		Employee/Spouse - FOUR TIER	$ 156.42	$ 170.19	$ 13.77	8.80%	$ 159.74	$ 172.86	$ 13.12	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 152.52	$ 165.93	$ 13.41	8.79%	$ 155.75	$ 168.54	$ 12.79	8.21%
		Family - FOUR TIER	$ 226.82	$ 246.77	$ 19.95	8.80%	$ 231.62	$ 250.65	$ 19.03	8.22%
EPO	EPRXS46B11	EPRXS46B12								
		Individual - ALL TIERS	$ 87.40	$ 95.09	$ 7.69	8.80%	$ 89.25	$ 96.58	$ 7.33	8.21%
		Family - TWO TIER	$ 227.24	$ 247.22	$ 19.98	8.79%	$ 232.06	$ 251.10	$ 19.04	8.20%
		Double - THREE TIER	$ 174.81	$ 190.17	$ 15.36	8.79%	$ 178.52	$ 193.16	$ 14.64	8.20%
		Family - THREE TIER	$ 231.62	$ 251.98	$ 20.36	8.79%	$ 236.52	$ 255.93	$ 19.41	8.21%
		Employee/Spouse - FOUR TIER	$ 174.81	$ 190.17	$ 15.36	8.79%	$ 178.52	$ 193.16	$ 14.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 170.43	$ 185.42	$ 14.99	8.80%	$ 174.04	$ 188.33	$ 14.29	8.21%
		Family - FOUR TIER	$ 253.46	$ 275.75	$ 22.29	8.79%	$ 258.84	$ 280.08	$ 21.24	8.21%
EPO	EPRXS47B11	EPRXS47B12								
		Individual - ALL TIERS	$ 69.19	$ 75.26	$ 6.07	8.77%	$ 70.65	$ 76.44	$ 5.79	8.20%
		Family - TWO TIER	$ 179.87	$ 195.67	$ 15.80	8.78%	$ 183.69	$ 198.75	$ 15.06	8.20%
		Double - THREE TIER	$ 138.36	$ 150.52	$ 12.16	8.79%	$ 141.29	$ 152.88	$ 11.59	8.20%
		Family - THREE TIER	$ 183.33	$ 199.44	$ 16.11	8.79%	$ 187.21	$ 202.57	$ 15.36	8.20%
		Employee/Spouse - FOUR TIER	$ 138.36	$ 150.52	$ 12.16	8.79%	$ 141.29	$ 152.88	$ 11.59	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 134.91	$ 146.76	$ 11.85	8.78%	$ 137.77	$ 149.06	$ 11.29	8.19%
		Family - FOUR TIER	$ 200.63	$ 218.25	$ 17.62	8.78%	$ 204.88	$ 221.68	$ 16.80	8.20%
EPO	EPRXS48B11	EPRXS48B12								
		Individual - ALL TIERS	$ 71.13	$ 77.40	$ 6.27	8.81%	$ 72.65	$ 78.62	$ 5.97	8.22%
		Family - TWO TIER	$ 184.97	$ 201.25	$ 16.28	8.80%	$ 188.89	$ 204.41	$ 15.52	8.22%
		Double - THREE TIER	$ 142.28	$ 154.81	$ 12.53	8.81%	$ 145.30	$ 157.24	$ 11.94	8.22%
		Family - THREE TIER	$ 188.52	$ 205.12	$ 16.60	8.81%	$ 192.51	$ 208.34	$ 15.83	8.22%
		Employee/Spouse - FOUR TIER	$ 142.28	$ 154.81	$ 12.53	8.81%	$ 145.30	$ 157.24	$ 11.94	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 138.72	$ 150.94	$ 12.22	8.81%	$ 141.67	$ 153.31	$ 11.64	8.22%
		Family - FOUR TIER	$ 206.31	$ 224.47	$ 18.16	8.80%	$ 210.68	$ 227.99	$ 17.31	8.22%
EPO	EPRXS49B11	EPRXS49B12								
		Individual - ALL TIERS	$ 78.90	$ 85.84	$ 6.94	8.80%	$ 80.57	$ 87.19	$ 6.62	8.22%
		Family - TWO TIER	$ 205.15	$ 223.20	$ 18.05	8.80%	$ 209.51	$ 226.70	$ 17.19	8.20%
		Double - THREE TIER	$ 157.81	$ 171.69	$ 13.88	8.80%	$ 161.15	$ 174.38	$ 13.23	8.21%
		Family - THREE TIER	$ 209.09	$ 227.49	$ 18.40	8.80%	$ 213.53	$ 231.06	$ 17.53	8.21%
		Employee/Spouse - FOUR TIER	$ 157.81	$ 171.69	$ 13.88	8.80%	$ 161.15	$ 174.38	$ 13.23	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 153.86	$ 167.40	$ 13.54	8.80%	$ 157.12	$ 170.02	$ 12.90	8.21%
		Family - FOUR TIER	$ 228.82	$ 248.95	$ 20.13	8.80%	$ 233.67	$ 252.86	$ 19.19	8.21%
EPO	EPRXS50B11	EPRXS50B12								
		Individual - ALL TIERS	$ 111.17	$ 120.94	$ 9.77	8.79%	$ 113.53	$ 122.84	$ 9.31	8.20%
		Family - TWO TIER	$ 289.04	$ 314.45	$ 25.41	8.79%	$ 295.17	$ 319.39	$ 24.22	8.21%
		Double - THREE TIER	$ 222.34	$ 241.89	$ 19.55	8.79%	$ 227.05	$ 245.68	$ 18.63	8.21%
		Family - THREE TIER	$ 294.59	$ 320.50	$ 25.91	8.80%	$ 300.85	$ 325.53	$ 24.68	8.20%
		Employee/Spouse - FOUR TIER	$ 222.34	$ 241.89	$ 19.55	8.79%	$ 227.05	$ 245.68	$ 18.63	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 216.78	$ 235.84	$ 19.06	8.79%	$ 221.37	$ 239.54	$ 18.17	8.21%
		Family - FOUR TIER	$ 322.40	$ 350.73	$ 28.33	8.79%	$ 329.23	$ 356.24	$ 27.01	8.20%
EPO	EPRXS51B11	EPRXS51B12								
		Individual - ALL TIERS	$ 105.89	$ 115.19	$ 9.30	8.78%	$ 108.13	$ 117.00	$ 8.87	8.20%
		Family - TWO TIER	$ 275.30	$ 299.49	$ 24.19	8.79%	$ 281.14	$ 304.20	$ 23.06	8.20%
		Double - THREE TIER	$ 211.77	$ 230.38	$ 18.61	8.79%	$ 216.27	$ 234.00	$ 17.73	8.20%
		Family - THREE TIER	$ 280.60	$ 305.25	$ 24.65	8.78%	$ 286.54	$ 310.05	$ 23.51	8.20%
		Employee/Spouse - FOUR TIER	$ 211.77	$ 230.38	$ 18.61	8.79%	$ 216.27	$ 234.00	$ 17.73	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 206.48	$ 224.62	$ 18.14	8.79%	$ 210.85	$ 228.15	$ 17.30	8.20%
		Family - FOUR TIER	$ 307.06	$ 334.05	$ 26.99	8.79%	$ 313.58	$ 339.30	$ 25.72	8.20%
EPO	EPRXS52B11	EPRXS52B12								
		Individual - ALL TIERS	$ 84.69	$ 92.14	$ 7.45	8.80%	$ 86.49	$ 93.59	$ 7.10	8.21%
		Family - TWO TIER	$ 220.20	$ 239.57	$ 19.37	8.80%	$ 224.87	$ 243.33	$ 18.46	8.21%
		Double - THREE TIER	$ 169.38	$ 184.28	$ 14.90	8.80%	$ 172.97	$ 187.18	$ 14.21	8.22%
		Family - THREE TIER	$ 224.43	$ 244.18	$ 19.75	8.80%	$ 229.19	$ 248.01	$ 18.82	8.21%
		Employee/Spouse - FOUR TIER	$ 169.38	$ 184.28	$ 14.90	8.80%	$ 172.97	$ 187.18	$ 14.21	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 165.14	$ 179.68	$ 14.54	8.80%	$ 168.65	$ 182.50	$ 13.85	8.21%
		Family - FOUR TIER	$ 245.60	$ 267.21	$ 21.61	8.80%	$ 250.80	$ 271.41	$ 20.61	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS53B11	EPRXS53B12								
		Individual - ALL TIERS	$ 95.01	$ 97.84	$ 2.83	2.98%	$ 97.86	$ 99.37	$ 1.51	1.54%
		Family - TWO TIER	$ 247.03	$ 254.38	$ 7.35	2.98%	$ 254.44	$ 258.37	$ 3.93	1.54%
		Double - THREE TIER	$ 190.02	$ 195.68	$ 5.66	2.98%	$ 195.72	$ 198.75	$ 3.03	1.55%
		Family - THREE TIER	$ 251.78	$ 259.27	$ 7.49	2.97%	$ 259.34	$ 263.34	$ 4.00	1.54%
		Employee/Spouse - FOUR TIER	$ 190.02	$ 195.68	$ 5.66	2.98%	$ 195.72	$ 198.75	$ 3.03	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 185.27	$ 190.79	$ 5.52	2.98%	$ 190.83	$ 193.78	$ 2.95	1.55%
		Family - FOUR TIER	$ 275.53	$ 283.73	$ 8.20	2.98%	$ 283.80	$ 288.19	$ 4.39	1.55%
EPO	EPRXS54B11	EPRXS54B12								
		Individual - ALL TIERS	$ 103.01	$ 106.08	$ 3.07	2.98%	$ 106.10	$ 107.75	$ 1.65	1.56%
		Family - TWO TIER	$ 267.84	$ 275.81	$ 7.97	2.98%	$ 275.87	$ 280.14	$ 4.27	1.55%
		Double - THREE TIER	$ 206.03	$ 212.16	$ 6.13	2.98%	$ 212.21	$ 215.49	$ 3.28	1.55%
		Family - THREE TIER	$ 272.99	$ 281.11	$ 8.12	2.97%	$ 281.18	$ 285.53	$ 4.35	1.55%
		Employee/Spouse - FOUR TIER	$ 206.03	$ 212.16	$ 6.13	2.98%	$ 212.21	$ 215.49	$ 3.28	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 200.88	$ 206.86	$ 5.98	2.98%	$ 206.90	$ 210.10	$ 3.20	1.55%
		Family - FOUR TIER	$ 298.74	$ 307.63	$ 8.89	2.98%	$ 307.70	$ 312.46	$ 4.76	1.55%
EPO	EPRXS55B11	EPRXS55B12								
		Individual - ALL TIERS	$ 86.89	$ 89.48	$ 2.59	2.98%	$ 89.50	$ 90.89	$ 1.39	1.55%
		Family - TWO TIER	$ 225.93	$ 232.65	$ 6.72	2.97%	$ 232.70	$ 236.30	$ 3.60	1.55%
		Double - THREE TIER	$ 173.79	$ 178.96	$ 5.17	2.97%	$ 179.00	$ 181.77	$ 2.77	1.55%
		Family - THREE TIER	$ 230.27	$ 237.12	$ 6.85	2.97%	$ 237.18	$ 240.85	$ 3.67	1.55%
		Employee/Spouse - FOUR TIER	$ 173.79	$ 178.96	$ 5.17	2.97%	$ 179.00	$ 181.77	$ 2.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 169.44	$ 174.49	$ 5.05	2.98%	$ 174.53	$ 177.23	$ 2.70	1.55%
		Family - FOUR TIER	$ 251.99	$ 259.49	$ 7.50	2.98%	$ 259.55	$ 263.57	$ 4.02	1.55%
EPO	EPRXS57B11	EPRXS57B12								
		Individual - ALL TIERS	$ 104.32	$ 107.43	$ 3.11	2.98%	$ 107.45	$ 109.12	$ 1.67	1.55%
		Family - TWO TIER	$ 271.22	$ 279.32	$ 8.10	2.99%	$ 279.36	$ 283.70	$ 4.34	1.55%
		Double - THREE TIER	$ 208.63	$ 214.86	$ 6.23	2.99%	$ 214.89	$ 218.23	$ 3.34	1.55%
		Family - THREE TIER	$ 276.44	$ 284.69	$ 8.25	2.98%	$ 284.73	$ 289.16	$ 4.43	1.56%
		Employee/Spouse - FOUR TIER	$ 208.63	$ 214.86	$ 6.23	2.99%	$ 214.89	$ 218.23	$ 3.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 203.42	$ 209.49	$ 6.07	2.98%	$ 209.52	$ 212.78	$ 3.26	1.56%
		Family - FOUR TIER	$ 302.52	$ 311.55	$ 9.03	2.98%	$ 311.59	$ 316.44	$ 4.85	1.56%
EPO	EPRXS58B11	EPRXS58B12								
		Individual - ALL TIERS	$ 109.63	$ 112.89	$ 3.26	2.97%	$ 112.92	$ 114.66	$ 1.74	1.54%
		Family - TWO TIER	$ 285.03	$ 293.51	$ 8.48	2.98%	$ 293.58	$ 298.12	$ 4.54	1.55%
		Double - THREE TIER	$ 219.26	$ 225.78	$ 6.52	2.97%	$ 225.83	$ 229.32	$ 3.49	1.55%
		Family - THREE TIER	$ 290.51	$ 299.16	$ 8.65	2.98%	$ 299.23	$ 303.85	$ 4.62	1.54%
		Employee/Spouse - FOUR TIER	$ 219.26	$ 225.78	$ 6.52	2.97%	$ 225.83	$ 229.32	$ 3.49	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 213.77	$ 220.13	$ 6.36	2.98%	$ 220.19	$ 223.59	$ 3.40	1.54%
		Family - FOUR TIER	$ 317.92	$ 327.38	$ 9.46	2.98%	$ 327.46	$ 332.52	$ 5.06	1.55%
EPO	EPRXS59B11	EPRXS59B12								
		Individual - ALL TIERS	$ 99.43	$ 102.39	$ 2.96	2.98%	$ 102.41	$ 104.00	$ 1.59	1.55%
		Family - TWO TIER	$ 258.52	$ 266.22	$ 7.70	2.98%	$ 266.27	$ 270.40	$ 4.13	1.55%
		Double - THREE TIER	$ 198.86	$ 204.79	$ 5.93	2.98%	$ 204.82	$ 208.00	$ 3.18	1.55%
		Family - THREE TIER	$ 263.49	$ 271.34	$ 7.85	2.98%	$ 271.39	$ 275.60	$ 4.21	1.55%
		Employee/Spouse - FOUR TIER	$ 198.86	$ 204.79	$ 5.93	2.98%	$ 204.82	$ 208.00	$ 3.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.89	$ 199.67	$ 5.78	2.98%	$ 199.71	$ 202.80	$ 3.09	1.55%
		Family - FOUR TIER	$ 288.34	$ 296.94	$ 8.60	2.98%	$ 297.00	$ 301.60	$ 4.60	1.55%
EPO	EPRXS60B11	EPRXS60B12								
		Individual - ALL TIERS	$ 81.85	$ 84.28	$ 2.43	2.97%	$ 84.30	$ 85.60	$ 1.30	1.54%
		Family - TWO TIER	$ 212.80	$ 219.13	$ 6.33	2.97%	$ 219.19	$ 222.57	$ 3.38	1.54%
		Double - THREE TIER	$ 163.69	$ 168.56	$ 4.87	2.98%	$ 168.61	$ 171.21	$ 2.60	1.54%
		Family - THREE TIER	$ 216.89	$ 223.34	$ 6.45	2.97%	$ 223.41	$ 226.85	$ 3.44	1.54%
		Employee/Spouse - FOUR TIER	$ 163.69	$ 168.56	$ 4.87	2.98%	$ 168.61	$ 171.21	$ 2.60	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 159.60	$ 164.34	$ 4.74	2.97%	$ 164.39	$ 166.93	$ 2.54	1.55%
		Family - FOUR TIER	$ 237.36	$ 244.41	$ 7.05	2.97%	$ 244.48	$ 248.25	$ 3.77	1.54%
EPO	EPRXS61B11	EPRXS61B12								
		Individual - ALL TIERS	$ 92.20	$ 94.95	$ 2.75	2.98%	$ 94.96	$ 96.44	$ 1.48	1.56%
		Family - TWO TIER	$ 239.72	$ 246.87	$ 7.15	2.98%	$ 246.92	$ 250.75	$ 3.83	1.55%
		Double - THREE TIER	$ 184.40	$ 189.90	$ 5.50	2.98%	$ 189.94	$ 192.88	$ 2.94	1.55%
		Family - THREE TIER	$ 244.33	$ 251.62	$ 7.29	2.98%	$ 251.66	$ 255.57	$ 3.91	1.55%
		Employee/Spouse - FOUR TIER	$ 184.40	$ 189.90	$ 5.50	2.98%	$ 189.94	$ 192.88	$ 2.94	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 179.79	$ 185.15	$ 5.36	2.98%	$ 185.18	$ 188.06	$ 2.88	1.56%
		Family - FOUR TIER	$ 267.38	$ 275.36	$ 7.98	2.98%	$ 275.41	$ 279.68	$ 4.27	1.55%
EPO	EPRXS62B11	EPRXS62B12								
		Individual - ALL TIERS	$ 66.97	$ 68.97	$ 2.00	2.99%	$ 68.97	$ 70.05	$ 1.08	1.57%
		Family - TWO TIER	$ 174.12	$ 179.32	$ 5.20	2.99%	$ 179.34	$ 182.14	$ 2.80	1.56%
		Double - THREE TIER	$ 133.94	$ 137.94	$ 4.00	2.99%	$ 137.96	$ 140.11	$ 2.15	1.56%
		Family - THREE TIER	$ 177.47	$ 182.77	$ 5.30	2.99%	$ 182.80	$ 185.64	$ 2.84	1.55%
		Employee/Spouse - FOUR TIER	$ 133.94	$ 137.94	$ 4.00	2.99%	$ 137.96	$ 140.11	$ 2.15	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 130.59	$ 134.49	$ 3.90	2.99%	$ 134.50	$ 136.60	$ 2.10	1.56%
		Family - FOUR TIER	$ 194.22	$ 200.02	$ 5.80	2.99%	$ 200.03	$ 203.16	$ 3.13	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS53B11	EPRXS53B12								
		Individual - ALL TIERS	$ 92.78	$ 100.94	$ 8.16	8.79%	$ 94.74	$ 102.52	$ 7.78	8.21%
		Family - TWO TIER	$ 241.22	$ 262.43	$ 21.21	8.79%	$ 246.33	$ 266.55	$ 20.22	8.21%
		Double - THREE TIER	$ 185.55	$ 201.87	$ 16.32	8.80%	$ 189.49	$ 205.04	$ 15.55	8.21%
		Family - THREE TIER	$ 245.86	$ 267.48	$ 21.62	8.79%	$ 251.07	$ 271.68	$ 20.61	8.21%
		Employee/Spouse - FOUR TIER	$ 185.55	$ 201.87	$ 16.32	8.80%	$ 189.49	$ 205.04	$ 15.55	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 180.91	$ 196.82	$ 15.91	8.79%	$ 184.75	$ 199.91	$ 15.16	8.21%
		Family - FOUR TIER	$ 269.05	$ 292.71	$ 23.66	8.79%	$ 274.76	$ 297.31	$ 22.55	8.21%
EPO	EPRXS54B11	EPRXS54B12								
		Individual - ALL TIERS	$ 100.59	$ 109.44	$ 8.85	8.80%	$ 102.73	$ 111.16	$ 8.43	8.21%
		Family - TWO TIER	$ 261.54	$ 284.54	$ 23.00	8.79%	$ 267.08	$ 289.00	$ 21.92	8.21%
		Double - THREE TIER	$ 201.19	$ 218.87	$ 17.68	8.79%	$ 205.45	$ 222.31	$ 16.86	8.21%
		Family - THREE TIER	$ 266.57	$ 290.01	$ 23.44	8.79%	$ 272.22	$ 294.56	$ 22.34	8.21%
		Employee/Spouse - FOUR TIER	$ 201.19	$ 218.87	$ 17.68	8.79%	$ 205.45	$ 222.31	$ 16.86	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 196.16	$ 213.40	$ 17.24	8.79%	$ 200.31	$ 216.75	$ 16.44	8.21%
		Family - FOUR TIER	$ 291.71	$ 317.37	$ 25.66	8.80%	$ 297.90	$ 322.35	$ 24.45	8.21%
EPO	EPRXS55B11	EPRXS55B12								
		Individual - ALL TIERS	$ 84.86	$ 92.31	$ 7.45	8.78%	$ 86.65	$ 93.76	$ 7.11	8.21%
		Family - TWO TIER	$ 220.61	$ 240.01	$ 19.40	8.79%	$ 225.29	$ 243.78	$ 18.49	8.21%
		Double - THREE TIER	$ 169.70	$ 184.62	$ 14.92	8.79%	$ 173.30	$ 187.52	$ 14.22	8.21%
		Family - THREE TIER	$ 224.86	$ 244.63	$ 19.77	8.79%	$ 229.63	$ 248.47	$ 18.84	8.20%
		Employee/Spouse - FOUR TIER	$ 169.70	$ 184.62	$ 14.92	8.79%	$ 173.30	$ 187.52	$ 14.22	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.46	$ 180.01	$ 14.55	8.79%	$ 168.97	$ 182.83	$ 13.86	8.20%
		Family - FOUR TIER	$ 246.07	$ 267.70	$ 21.63	8.79%	$ 251.28	$ 271.91	$ 20.63	8.21%
EPO	EPRXS57B11	EPRXS57B12								
		Individual - ALL TIERS	$ 101.88	$ 110.83	$ 8.95	8.78%	$ 104.03	$ 112.57	$ 8.54	8.21%
		Family - TWO TIER	$ 264.89	$ 288.16	$ 23.27	8.78%	$ 270.50	$ 292.68	$ 22.18	8.20%
		Double - THREE TIER	$ 203.75	$ 221.66	$ 17.91	8.79%	$ 208.08	$ 225.14	$ 17.06	8.20%
		Family - THREE TIER	$ 269.97	$ 293.70	$ 23.73	8.79%	$ 275.70	$ 298.31	$ 22.61	8.20%
		Employee/Spouse - FOUR TIER	$ 203.75	$ 221.66	$ 17.91	8.79%	$ 208.08	$ 225.14	$ 17.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 198.66	$ 216.12	$ 17.46	8.79%	$ 202.87	$ 219.51	$ 16.64	8.20%
		Family - FOUR TIER	$ 295.44	$ 321.41	$ 25.97	8.79%	$ 301.71	$ 326.45	$ 24.74	8.20%
EPO	EPRXS58B11	EPRXS58B12								
		Individual - ALL TIERS	$ 107.06	$ 116.46	$ 9.40	8.78%	$ 109.33	$ 118.29	$ 8.96	8.20%
		Family - TWO TIER	$ 278.36	$ 302.80	$ 24.44	8.78%	$ 284.26	$ 307.55	$ 23.29	8.19%
		Double - THREE TIER	$ 214.12	$ 232.92	$ 18.80	8.78%	$ 218.66	$ 236.58	$ 17.92	8.20%
		Family - THREE TIER	$ 283.71	$ 308.62	$ 24.91	8.78%	$ 289.73	$ 313.47	$ 23.74	8.19%
		Employee/Spouse - FOUR TIER	$ 214.12	$ 232.92	$ 18.80	8.78%	$ 218.66	$ 236.58	$ 17.92	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 208.76	$ 227.10	$ 18.34	8.79%	$ 213.19	$ 230.67	$ 17.48	8.20%
		Family - FOUR TIER	$ 310.48	$ 337.74	$ 27.26	8.78%	$ 317.06	$ 343.04	$ 25.98	8.19%
EPO	EPRXS59B11	EPRXS59B12								
		Individual - ALL TIERS	$ 97.09	$ 105.63	$ 8.54	8.80%	$ 99.16	$ 107.29	$ 8.13	8.20%
		Family - TWO TIER	$ 252.45	$ 274.65	$ 22.20	8.79%	$ 257.80	$ 278.96	$ 21.16	8.21%
		Double - THREE TIER	$ 194.20	$ 211.27	$ 17.07	8.79%	$ 198.31	$ 214.59	$ 16.28	8.21%
		Family - THREE TIER	$ 257.30	$ 279.93	$ 22.63	8.80%	$ 262.76	$ 284.33	$ 21.57	8.21%
		Employee/Spouse - FOUR TIER	$ 194.20	$ 211.27	$ 17.07	8.79%	$ 198.31	$ 214.59	$ 16.28	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 189.33	$ 205.99	$ 16.66	8.80%	$ 193.35	$ 209.22	$ 15.87	8.21%
		Family - FOUR TIER	$ 281.58	$ 306.34	$ 24.76	8.79%	$ 287.55	$ 311.15	$ 23.60	8.21%
EPO	EPRXS60B11	EPRXS60B12								
		Individual - ALL TIERS	$ 79.93	$ 86.95	$ 7.02	8.78%	$ 81.62	$ 88.31	$ 6.69	8.20%
		Family - TWO TIER	$ 207.81	$ 226.06	$ 18.25	8.78%	$ 212.22	$ 229.61	$ 17.39	8.19%
		Double - THREE TIER	$ 159.86	$ 173.89	$ 14.03	8.78%	$ 163.25	$ 176.62	$ 13.37	8.19%
		Family - THREE TIER	$ 211.82	$ 230.41	$ 18.59	8.78%	$ 216.31	$ 234.03	$ 17.72	8.19%
		Employee/Spouse - FOUR TIER	$ 159.86	$ 173.89	$ 14.03	8.78%	$ 163.25	$ 176.62	$ 13.37	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 155.86	$ 169.55	$ 13.69	8.78%	$ 159.17	$ 172.21	$ 13.04	8.19%
		Family - FOUR TIER	$ 231.80	$ 252.15	$ 20.35	8.78%	$ 236.71	$ 256.10	$ 19.39	8.19%
EPO	EPRXS61B11	EPRXS61B12								
		Individual - ALL TIERS	$ 90.04	$ 97.96	$ 7.92	8.80%	$ 91.94	$ 99.49	$ 7.55	8.21%
		Family - TWO TIER	$ 234.09	$ 254.68	$ 20.59	8.80%	$ 239.05	$ 258.68	$ 19.63	8.21%
		Double - THREE TIER	$ 180.07	$ 195.91	$ 15.84	8.80%	$ 183.89	$ 198.99	$ 15.10	8.21%
		Family - THREE TIER	$ 238.59	$ 259.58	$ 20.99	8.80%	$ 243.65	$ 263.66	$ 20.01	8.21%
		Employee/Spouse - FOUR TIER	$ 180.07	$ 195.91	$ 15.84	8.80%	$ 183.89	$ 198.99	$ 15.10	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 175.57	$ 191.01	$ 15.44	8.79%	$ 179.29	$ 194.01	$ 14.72	8.21%
		Family - FOUR TIER	$ 261.10	$ 284.07	$ 22.97	8.80%	$ 266.63	$ 288.53	$ 21.90	8.21%
EPO	EPRXS62B11	EPRXS62B12								
		Individual - ALL TIERS	$ 65.39	$ 71.15	$ 5.76	8.81%	$ 66.78	$ 72.27	$ 5.49	8.22%
		Family - TWO TIER	$ 170.03	$ 185.00	$ 14.97	8.80%	$ 173.63	$ 187.90	$ 14.27	8.22%
		Double - THREE TIER	$ 130.78	$ 142.31	$ 11.53	8.82%	$ 133.56	$ 144.54	$ 10.98	8.22%
		Family - THREE TIER	$ 173.29	$ 188.56	$ 15.27	8.81%	$ 176.97	$ 191.52	$ 14.55	8.22%
		Employee/Spouse - FOUR TIER	$ 130.78	$ 142.31	$ 11.53	8.82%	$ 133.56	$ 144.54	$ 10.98	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 127.52	$ 138.75	$ 11.23	8.81%	$ 130.22	$ 140.93	$ 10.71	8.22%
		Family - FOUR TIER	$ 189.64	$ 206.35	$ 16.71	8.81%	$ 193.67	$ 209.58	$ 15.91	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPRXS63B11	EPRXS63B12								
		Individual - ALL TIERS	$ 72.96	$ 75.12	$ 2.16	2.96%	$ 75.15	$ 76.30	$ 1.15	1.53%
		Family - TWO TIER	$ 189.69	$ 195.32	$ 5.63	2.97%	$ 195.38	$ 198.38	$ 3.00	1.54%
		Double - THREE TIER	$ 145.91	$ 150.24	$ 4.33	2.97%	$ 150.29	$ 152.60	$ 2.31	1.54%
		Family - THREE TIER	$ 193.34	$ 199.07	$ 5.73	2.96%	$ 199.14	$ 202.20	$ 3.06	1.54%
		Employee/Spouse - FOUR TIER	$ 145.91	$ 150.24	$ 4.33	2.97%	$ 150.29	$ 152.60	$ 2.31	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 142.27	$ 146.49	$ 4.22	2.97%	$ 146.54	$ 148.79	$ 2.25	1.54%
		Family - FOUR TIER	$ 211.58	$ 217.86	$ 6.28	2.97%	$ 217.93	$ 221.28	$ 3.35	1.54%
EPO	EPRXS64B11	EPRXS64B12								
		Individual - ALL TIERS	$ 75.92	$ 78.19	$ 2.27	2.99%	$ 78.20	$ 79.41	$ 1.21	1.55%
		Family - TWO TIER	$ 197.41	$ 203.29	$ 5.88	2.98%	$ 203.33	$ 206.48	$ 3.15	1.55%
		Double - THREE TIER	$ 151.85	$ 156.37	$ 4.52	2.98%	$ 156.40	$ 158.83	$ 2.43	1.55%
		Family - THREE TIER	$ 201.20	$ 207.19	$ 5.99	2.98%	$ 207.24	$ 210.45	$ 3.21	1.55%
		Employee/Spouse - FOUR TIER	$ 151.85	$ 156.37	$ 4.52	2.98%	$ 156.40	$ 158.83	$ 2.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 148.05	$ 152.46	$ 4.41	2.98%	$ 152.49	$ 154.86	$ 2.37	1.55%
		Family - FOUR TIER	$ 220.19	$ 226.74	$ 6.55	2.97%	$ 226.80	$ 230.30	$ 3.50	1.54%
EPO	EPRXS65B11	EPRXS65B12								
		Individual - ALL TIERS	$ 80.30	$ 82.69	$ 2.39	2.98%	$ 82.70	$ 83.99	$ 1.29	1.56%
		Family - TWO TIER	$ 208.77	$ 215.01	$ 6.24	2.99%	$ 215.04	$ 218.38	$ 3.34	1.55%
		Double - THREE TIER	$ 160.60	$ 165.39	$ 4.79	2.98%	$ 165.42	$ 167.99	$ 2.57	1.55%
		Family - THREE TIER	$ 212.79	$ 219.14	$ 6.35	2.98%	$ 219.18	$ 222.58	$ 3.40	1.55%
		Employee/Spouse - FOUR TIER	$ 160.60	$ 165.39	$ 4.79	2.98%	$ 165.42	$ 167.99	$ 2.57	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 156.58	$ 161.25	$ 4.67	2.98%	$ 161.28	$ 163.79	$ 2.51	1.56%
		Family - FOUR TIER	$ 232.87	$ 239.81	$ 6.94	2.98%	$ 239.85	$ 243.58	$ 3.73	1.56%
EPO	EPRXS8B11	EPRXS8B12								
		Individual - ALL TIERS	$ 118.20	$ 121.72	$ 3.52	2.98%	$ 121.75	$ 123.63	$ 1.88	1.54%
		Family - TWO TIER	$ 307.32	$ 316.47	$ 9.15	2.98%	$ 316.54	$ 321.43	$ 4.89	1.54%
		Double - THREE TIER	$ 236.40	$ 243.43	$ 7.03	2.97%	$ 243.49	$ 247.26	$ 3.77	1.55%
		Family - THREE TIER	$ 313.23	$ 322.55	$ 9.32	2.98%	$ 322.63	$ 327.62	$ 4.99	1.55%
		Employee/Spouse - FOUR TIER	$ 236.40	$ 243.43	$ 7.03	2.97%	$ 243.49	$ 247.26	$ 3.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 230.49	$ 237.35	$ 6.86	2.98%	$ 237.40	$ 241.08	$ 3.68	1.55%
		Family - FOUR TIER	$ 342.78	$ 352.98	$ 10.20	2.98%	$ 353.07	$ 358.52	$ 5.45	1.54%
EPO	EPRXS9B11	EPRXS9B12								
		Individual - ALL TIERS	$ 49.43	$ 50.90	$ 1.47	2.97%	$ 50.91	$ 51.70	$ 0.79	1.55%
		Family - TWO TIER	$ 128.51	$ 132.35	$ 3.84	2.99%	$ 132.36	$ 134.43	$ 2.07	1.56%
		Double - THREE TIER	$ 98.85	$ 101.81	$ 2.96	2.99%	$ 101.82	$ 103.41	$ 1.59	1.56%
		Family - THREE TIER	$ 130.98	$ 134.89	$ 3.91	2.99%	$ 134.91	$ 137.01	$ 2.10	1.56%
		Employee/Spouse - FOUR TIER	$ 98.85	$ 101.81	$ 2.96	2.99%	$ 101.82	$ 103.41	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.38	$ 99.26	$ 2.88	2.99%	$ 99.27	$ 100.82	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.34	$ 147.62	$ 4.28	2.99%	$ 147.64	$ 149.94	$ 2.30	1.56%
HD	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)								
		Individual - ALL TIERS	$ 55.31	$ 56.96	$ 1.65	2.98%	$ 56.97	$ 57.86	$ 0.89	1.56%
		Family - TWO TIER	$ 143.81	$ 148.10	$ 4.29	2.98%	$ 148.13	$ 150.42	$ 2.29	1.55%
		Double - THREE TIER	$ 110.62	$ 113.92	$ 3.30	2.98%	$ 113.94	$ 115.71	$ 1.77	1.55%
		Family - THREE TIER	$ 146.58	$ 150.95	$ 4.37	2.98%	$ 150.97	$ 153.32	$ 2.35	1.56%
		Employee/Spouse - FOUR TIER	$ 110.62	$ 113.92	$ 3.30	2.98%	$ 113.94	$ 115.71	$ 1.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 107.86	$ 111.07	$ 3.21	2.98%	$ 111.09	$ 112.82	$ 1.73	1.56%
		Family - FOUR TIER	$ 160.40	$ 165.19	$ 4.79	2.99%	$ 165.22	$ 167.78	$ 2.56	1.55%
HD	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)								
		Individual - ALL TIERS	$ 54.69	$ 56.32	$ 1.63	2.98%	$ 56.33	$ 57.20	$ 0.87	1.54%
		Family - TWO TIER	$ 142.19	$ 146.42	$ 4.23	2.97%	$ 146.45	$ 148.72	$ 2.27	1.55%
		Double - THREE TIER	$ 109.38	$ 112.63	$ 3.25	2.97%	$ 112.66	$ 114.40	$ 1.74	1.54%
		Family - THREE TIER	$ 144.92	$ 149.24	$ 4.32	2.98%	$ 149.27	$ 151.58	$ 2.31	1.55%
		Employee/Spouse - FOUR TIER	$ 109.38	$ 112.63	$ 3.25	2.97%	$ 112.66	$ 114.40	$ 1.74	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 106.64	$ 109.82	$ 3.18	2.98%	$ 109.84	$ 111.54	$ 1.70	1.55%
		Family - FOUR TIER	$ 158.59	$ 163.31	$ 4.72	2.98%	$ 163.35	$ 165.88	$ 2.53	1.55%
HD	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)								
		Individual - ALL TIERS	$ 51.28	$ 52.81	$ 1.53	2.98%	$ 52.82	$ 53.63	$ 0.81	1.53%
		Family - TWO TIER	$ 133.33	$ 137.29	$ 3.96	2.97%	$ 137.33	$ 139.45	$ 2.12	1.54%
		Double - THREE TIER	$ 102.56	$ 105.61	$ 3.05	2.97%	$ 105.64	$ 107.27	$ 1.63	1.54%
		Family - THREE TIER	$ 135.90	$ 139.93	$ 4.03	2.97%	$ 139.98	$ 142.13	$ 2.15	1.54%
		Employee/Spouse - FOUR TIER	$ 102.56	$ 105.61	$ 3.05	2.97%	$ 105.64	$ 107.27	$ 1.63	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 100.00	$ 102.97	$ 2.97	2.97%	$ 103.00	$ 104.59	$ 1.59	1.54%
		Family - FOUR TIER	$ 148.72	$ 153.14	$ 4.42	2.97%	$ 153.18	$ 155.54	$ 2.36	1.54%
HD	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)								
		Individual - ALL TIERS	$ 39.15	$ 40.31	$ 1.16	2.96%	$ 40.33	$ 40.95	$ 0.62	1.54%
		Family - TWO TIER	$ 101.80	$ 104.82	$ 3.02	2.97%	$ 104.85	$ 106.46	$ 1.61	1.54%
		Double - THREE TIER	$ 78.31	$ 80.63	$ 2.32	2.96%	$ 80.65	$ 81.89	$ 1.24	1.54%
		Family - THREE TIER	$ 103.76	$ 106.83	$ 3.07	2.96%	$ 106.87	$ 108.51	$ 1.64	1.53%
		Employee/Spouse - FOUR TIER	$ 78.31	$ 80.63	$ 2.32	2.96%	$ 80.65	$ 81.89	$ 1.24	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 76.35	$ 78.61	$ 2.26	2.96%	$ 78.64	$ 79.85	$ 1.21	1.54%
		Family - FOUR TIER	$ 113.54	$ 116.91	$ 3.37	2.97%	$ 116.95	$ 118.75	$ 1.80	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPRXS63B11	EPRXS63B12								
		Individual - ALL TIERS	$ 71.25	$ 77.50	$ 6.25	8.77%	$ 72.76	$ 78.72	$ 5.96	8.19%
		Family - TWO TIER	$ 185.25	$ 201.50	$ 16.25	8.77%	$ 189.17	$ 204.66	$ 15.49	8.19%
		Double - THREE TIER	$ 142.50	$ 155.00	$ 12.50	8.77%	$ 145.52	$ 157.43	$ 11.91	8.18%
		Family - THREE TIER	$ 188.81	$ 205.37	$ 16.56	8.77%	$ 192.82	$ 208.60	$ 15.78	8.18%
		Employee/Spouse - FOUR TIER	$ 142.50	$ 155.00	$ 12.50	8.77%	$ 145.52	$ 157.43	$ 11.91	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 138.94	$ 151.12	$ 12.18	8.77%	$ 141.89	$ 153.50	$ 11.61	8.18%
		Family - FOUR TIER	$ 206.62	$ 224.75	$ 18.13	8.77%	$ 211.01	$ 228.28	$ 17.27	8.18%
EPO	EPRXS64B11	EPRXS64B12								
		Individual - ALL TIERS	$ 74.14	$ 80.66	$ 6.52	8.79%	$ 75.71	$ 81.93	$ 6.22	8.22%
		Family - TWO TIER	$ 192.78	$ 209.72	$ 16.94	8.79%	$ 196.86	$ 213.01	$ 16.15	8.20%
		Double - THREE TIER	$ 148.29	$ 161.32	$ 13.03	8.79%	$ 151.43	$ 163.85	$ 12.42	8.20%
		Family - THREE TIER	$ 196.48	$ 213.75	$ 17.27	8.79%	$ 200.65	$ 217.11	$ 16.46	8.20%
		Employee/Spouse - FOUR TIER	$ 148.29	$ 161.32	$ 13.03	8.79%	$ 151.43	$ 163.85	$ 12.42	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 144.58	$ 157.29	$ 12.71	8.79%	$ 147.64	$ 159.76	$ 12.12	8.21%
		Family - FOUR TIER	$ 215.01	$ 233.92	$ 18.91	8.79%	$ 219.57	$ 237.59	$ 18.02	8.21%
EPO	EPRXS65B11	EPRXS65B12								
		Individual - ALL TIERS	$ 78.41	$ 85.31	$ 6.90	8.80%	$ 80.08	$ 86.65	$ 6.57	8.20%
		Family - TWO TIER	$ 203.87	$ 221.81	$ 17.94	8.80%	$ 208.19	$ 225.29	$ 17.10	8.21%
		Double - THREE TIER	$ 156.83	$ 170.62	$ 13.79	8.79%	$ 160.15	$ 173.30	$ 13.15	8.21%
		Family - THREE TIER	$ 207.79	$ 226.08	$ 18.29	8.80%	$ 212.20	$ 229.63	$ 17.43	8.21%
		Employee/Spouse - FOUR TIER	$ 156.83	$ 170.62	$ 13.79	8.79%	$ 160.15	$ 173.30	$ 13.15	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 152.91	$ 166.36	$ 13.45	8.80%	$ 156.15	$ 168.97	$ 12.82	8.21%
		Family - FOUR TIER	$ 227.40	$ 247.40	$ 20.00	8.80%	$ 232.22	$ 251.29	$ 19.07	8.21%
EPO	EPRXS8B11	EPRXS8B12								
		Individual - ALL TIERS	$ 115.43	$ 125.57	$ 10.14	8.78%	$ 117.88	$ 127.54	$ 9.66	8.19%
		Family - TWO TIER	$ 300.11	$ 326.48	$ 26.37	8.79%	$ 306.48	$ 331.61	$ 25.13	8.20%
		Double - THREE TIER	$ 230.85	$ 251.14	$ 20.29	8.79%	$ 235.75	$ 255.08	$ 19.33	8.20%
		Family - THREE TIER	$ 305.89	$ 332.76	$ 26.87	8.78%	$ 312.37	$ 337.98	$ 25.61	8.20%
		Employee/Spouse - FOUR TIER	$ 230.85	$ 251.14	$ 20.29	8.79%	$ 235.75	$ 255.08	$ 19.33	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 225.09	$ 244.86	$ 19.77	8.78%	$ 229.86	$ 248.70	$ 18.84	8.20%
		Family - FOUR TIER	$ 334.74	$ 364.15	$ 29.41	8.79%	$ 341.84	$ 369.87	$ 28.03	8.20%
EPO	EPRXS9B11	EPRXS9B12								
		Individual - ALL TIERS	$ 48.27	$ 52.51	$ 4.24	8.78%	$ 49.29	$ 53.34	$ 4.05	8.22%
		Family - TWO TIER	$ 125.50	$ 136.54	$ 11.04	8.80%	$ 128.16	$ 138.68	$ 10.52	8.21%
		Double - THREE TIER	$ 96.53	$ 105.03	$ 8.50	8.81%	$ 98.58	$ 106.68	$ 8.10	8.22%
		Family - THREE TIER	$ 127.90	$ 139.16	$ 11.26	8.80%	$ 130.62	$ 141.35	$ 10.73	8.21%
		Employee/Spouse - FOUR TIER	$ 96.53	$ 105.03	$ 8.50	8.81%	$ 98.58	$ 106.68	$ 8.10	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 94.12	$ 102.40	$ 8.28	8.80%	$ 96.12	$ 104.01	$ 7.89	8.21%
		Family - FOUR TIER	$ 139.97	$ 152.29	$ 12.32	8.80%	$ 142.94	$ 154.68	$ 11.74	8.21%
HD	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)								
		Individual - ALL TIERS	$ 54.01	$ 58.76	$ 4.75	8.79%	$ 55.16	$ 59.69	$ 4.53	8.21%
		Family - TWO TIER	$ 140.44	$ 152.79	$ 12.35	8.79%	$ 143.41	$ 155.18	$ 11.77	8.21%
		Double - THREE TIER	$ 108.03	$ 117.53	$ 9.50	8.79%	$ 110.32	$ 119.37	$ 9.05	8.20%
		Family - THREE TIER	$ 143.14	$ 155.72	$ 12.58	8.79%	$ 146.17	$ 158.17	$ 12.00	8.21%
		Employee/Spouse - FOUR TIER	$ 108.03	$ 117.53	$ 9.50	8.79%	$ 110.32	$ 119.37	$ 9.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 105.32	$ 114.59	$ 9.27	8.80%	$ 107.56	$ 116.39	$ 8.83	8.21%
		Family - FOUR TIER	$ 156.64	$ 170.41	$ 13.77	8.79%	$ 159.95	$ 173.09	$ 13.14	8.22%
HD	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)								
		Individual - ALL TIERS	$ 53.41	$ 58.10	$ 4.69	8.78%	$ 54.54	$ 59.01	$ 4.47	8.20%
		Family - TWO TIER	$ 138.87	$ 151.05	$ 12.18	8.77%	$ 141.81	$ 153.43	$ 11.62	8.19%
		Double - THREE TIER	$ 106.82	$ 116.20	$ 9.38	8.78%	$ 109.09	$ 118.02	$ 8.93	8.19%
		Family - THREE TIER	$ 141.54	$ 153.96	$ 12.42	8.77%	$ 144.54	$ 156.38	$ 11.84	8.19%
		Employee/Spouse - FOUR TIER	$ 106.82	$ 116.20	$ 9.38	8.78%	$ 109.09	$ 118.02	$ 8.93	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 104.15	$ 113.29	$ 9.14	8.78%	$ 106.35	$ 115.07	$ 8.72	8.20%
		Family - FOUR TIER	$ 154.89	$ 168.48	$ 13.59	8.77%	$ 158.17	$ 171.13	$ 12.96	8.19%
HD	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)								
		Individual - ALL TIERS	$ 50.07	$ 54.48	$ 4.41	8.81%	$ 51.13	$ 55.33	$ 4.20	8.21%
		Family - TWO TIER	$ 130.19	$ 141.64	$ 11.45	8.79%	$ 132.96	$ 143.86	$ 10.90	8.20%
		Double - THREE TIER	$ 100.15	$ 108.95	$ 8.80	8.79%	$ 102.27	$ 110.66	$ 8.39	8.20%
		Family - THREE TIER	$ 132.70	$ 144.36	$ 11.66	8.79%	$ 135.51	$ 146.63	$ 11.12	8.21%
		Employee/Spouse - FOUR TIER	$ 100.15	$ 108.95	$ 8.80	8.79%	$ 102.27	$ 110.66	$ 8.39	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 97.64	$ 106.23	$ 8.59	8.80%	$ 99.72	$ 107.90	$ 8.18	8.20%
		Family - FOUR TIER	$ 145.22	$ 157.98	$ 12.76	8.79%	$ 148.30	$ 160.46	$ 12.16	8.20%
HD	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)								
		Individual - ALL TIERS	$ 38.24	$ 41.59	$ 3.35	8.76%	$ 39.05	$ 42.24	$ 3.19	8.17%
		Family - TWO TIER	$ 99.42	$ 108.13	$ 8.71	8.76%	$ 101.53	$ 109.83	$ 8.30	8.17%
		Double - THREE TIER	$ 76.49	$ 83.18	$ 6.69	8.75%	$ 78.11	$ 84.49	$ 6.38	8.17%
		Family - THREE TIER	$ 101.34	$ 110.21	$ 8.87	8.75%	$ 103.49	$ 111.94	$ 8.45	8.17%
		Employee/Spouse - FOUR TIER	$ 76.49	$ 83.18	$ 6.69	8.75%	$ 78.11	$ 84.49	$ 6.38	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 74.57	$ 81.10	$ 6.53	8.76%	$ 76.16	$ 82.37	$ 6.21	8.15%
		Family - FOUR TIER	$ 110.90	$ 120.61	$ 9.71	8.76%	$ 113.25	$ 122.50	$ 9.25	8.17%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)								
		Individual - ALL TIERS	$ 32.98	$ 33.96	$ 0.98	2.97%	$ 33.97	$ 34.50	$ 0.53	1.56%
		Family - TWO TIER	$ 85.74	$ 88.30	$ 2.56	2.99%	$ 88.31	$ 89.69	$ 1.38	1.56%
		Double - THREE TIER	$ 65.95	$ 67.93	$ 1.98	3.00%	$ 67.93	$ 68.99	$ 1.06	1.56%
		Family - THREE TIER	$ 87.39	$ 90.00	$ 2.61	2.99%	$ 90.01	$ 91.42	$ 1.41	1.57%
		Employee/Spouse - FOUR TIER	$ 65.95	$ 67.93	$ 1.98	3.00%	$ 67.93	$ 68.99	$ 1.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 64.30	$ 66.23	$ 1.93	3.00%	$ 66.23	$ 67.27	$ 1.04	1.57%
		Family - FOUR TIER	$ 95.63	$ 98.49	$ 2.86	2.99%	$ 98.50	$ 100.04	$ 1.54	1.56%
HD	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)								
		Individual - ALL TIERS	$ 27.49	$ 28.30	$ 0.81	2.95%	$ 28.31	$ 28.75	$ 0.44	1.55%
		Family - TWO TIER	$ 71.47	$ 73.59	$ 2.12	2.97%	$ 73.61	$ 74.75	$ 1.14	1.55%
		Double - THREE TIER	$ 54.97	$ 56.61	$ 1.64	2.98%	$ 56.62	$ 57.50	$ 0.88	1.55%
		Family - THREE TIER	$ 72.84	$ 75.01	$ 2.17	2.98%	$ 75.02	$ 76.18	$ 1.16	1.55%
		Employee/Spouse - FOUR TIER	$ 54.97	$ 56.61	$ 1.64	2.98%	$ 56.62	$ 57.50	$ 0.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 53.60	$ 55.19	$ 1.59	2.97%	$ 55.21	$ 56.06	$ 0.85	1.54%
		Family - FOUR TIER	$ 79.71	$ 82.08	$ 2.37	2.97%	$ 82.10	$ 83.37	$ 1.27	1.55%
HD	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)								
		Individual - ALL TIERS	$ 25.37	$ 26.13	$ 0.76	3.00%	$ 26.13	$ 26.54	$ 0.41	1.57%
		Family - TWO TIER	$ 65.97	$ 67.94	$ 1.97	2.99%	$ 67.95	$ 69.01	$ 1.06	1.56%
		Double - THREE TIER	$ 50.75	$ 52.27	$ 1.52	3.00%	$ 52.27	$ 53.09	$ 0.82	1.57%
		Family - THREE TIER	$ 67.24	$ 69.25	$ 2.01	2.99%	$ 69.26	$ 70.34	$ 1.08	1.56%
		Employee/Spouse - FOUR TIER	$ 50.75	$ 52.27	$ 1.52	3.00%	$ 52.27	$ 53.09	$ 0.82	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 49.48	$ 50.96	$ 1.48	2.99%	$ 50.96	$ 51.76	$ 0.80	1.57%
		Family - FOUR TIER	$ 73.58	$ 75.78	$ 2.20	2.99%	$ 75.79	$ 76.97	$ 1.18	1.56%
HD	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)								
		Individual - ALL TIERS	$ 39.37	$ 40.55	$ 1.18	3.00%	$ 40.55	$ 41.19	$ 0.64	1.58%
		Family - TWO TIER	$ 102.36	$ 105.43	$ 3.07	3.00%	$ 105.43	$ 107.08	$ 1.65	1.57%
		Double - THREE TIER	$ 78.74	$ 81.10	$ 2.36	3.00%	$ 81.10	$ 82.37	$ 1.27	1.57%
		Family - THREE TIER	$ 104.33	$ 107.45	$ 3.12	2.99%	$ 107.46	$ 109.14	$ 1.68	1.56%
		Employee/Spouse - FOUR TIER	$ 78.74	$ 81.10	$ 2.36	3.00%	$ 81.10	$ 82.37	$ 1.27	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 76.77	$ 79.07	$ 2.30	3.00%	$ 79.07	$ 80.31	$ 1.24	1.57%
		Family - FOUR TIER	$ 114.17	$ 117.59	$ 3.42	3.00%	$ 117.60	$ 119.44	$ 1.84	1.56%
HD	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)								
		Individual - ALL TIERS	$ 38.93	$ 40.09	$ 1.16	2.98%	$ 40.10	$ 40.72	$ 0.62	1.55%
		Family - TWO TIER	$ 101.23	$ 104.24	$ 3.01	2.97%	$ 104.27	$ 105.87	$ 1.60	1.53%
		Double - THREE TIER	$ 77.87	$ 80.18	$ 2.31	2.97%	$ 80.21	$ 81.44	$ 1.23	1.53%
		Family - THREE TIER	$ 103.18	$ 106.24	$ 3.06	2.97%	$ 106.27	$ 107.91	$ 1.64	1.54%
		Employee/Spouse - FOUR TIER	$ 77.87	$ 80.18	$ 2.31	2.97%	$ 80.21	$ 81.44	$ 1.23	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 75.92	$ 78.18	$ 2.26	2.98%	$ 78.20	$ 79.41	$ 1.21	1.55%
		Family - FOUR TIER	$ 112.91	$ 116.26	$ 3.35	2.97%	$ 116.30	$ 118.09	$ 1.79	1.54%
HD	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)								
		Individual - ALL TIERS	$ 35.95	$ 37.02	$ 1.07	2.98%	$ 37.02	$ 37.60	$ 0.58	1.57%
		Family - TWO TIER	$ 93.46	$ 96.24	$ 2.78	2.97%	$ 96.26	$ 97.75	$ 1.49	1.55%
		Double - THREE TIER	$ 71.89	$ 74.03	$ 2.14	2.98%	$ 74.05	$ 75.19	$ 1.14	1.54%
		Family - THREE TIER	$ 95.25	$ 98.09	$ 2.84	2.98%	$ 98.11	$ 99.63	$ 1.52	1.55%
		Employee/Spouse - FOUR TIER	$ 71.89	$ 74.03	$ 2.14	2.98%	$ 74.05	$ 75.19	$ 1.14	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 70.09	$ 72.18	$ 2.09	2.98%	$ 72.20	$ 73.31	$ 1.11	1.54%
		Family - FOUR TIER	$ 104.24	$ 107.34	$ 3.10	2.97%	$ 107.37	$ 109.03	$ 1.66	1.55%
HD	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)								
		Individual - ALL TIERS	$ 27.39	$ 28.20	$ 0.81	2.96%	$ 28.21	$ 28.64	$ 0.43	1.52%
		Family - TWO TIER	$ 71.21	$ 73.32	$ 2.11	2.96%	$ 73.35	$ 74.47	$ 1.12	1.53%
		Double - THREE TIER	$ 54.78	$ 56.40	$ 1.62	2.96%	$ 56.42	$ 57.28	$ 0.86	1.52%
		Family - THREE TIER	$ 72.58	$ 74.73	$ 2.15	2.96%	$ 74.76	$ 75.90	$ 1.14	1.52%
		Employee/Spouse - FOUR TIER	$ 54.78	$ 56.40	$ 1.62	2.96%	$ 56.42	$ 57.28	$ 0.86	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 53.41	$ 54.99	$ 1.58	2.96%	$ 55.01	$ 55.85	$ 0.84	1.53%
		Family - FOUR TIER	$ 79.43	$ 81.78	$ 2.35	2.96%	$ 81.81	$ 83.06	$ 1.25	1.53%
HD	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)								
		Individual - ALL TIERS	$ 23.08	$ 23.77	$ 0.69	2.99%	$ 23.78	$ 24.15	$ 0.37	1.56%
		Family - TWO TIER	$ 60.02	$ 61.81	$ 1.79	2.98%	$ 61.82	$ 62.78	$ 0.96	1.55%
		Double - THREE TIER	$ 46.17	$ 47.55	$ 1.38	2.99%	$ 47.55	$ 48.29	$ 0.74	1.56%
		Family - THREE TIER	$ 61.17	$ 63.00	$ 1.83	2.99%	$ 63.00	$ 63.99	$ 0.99	1.57%
		Employee/Spouse - FOUR TIER	$ 46.17	$ 47.55	$ 1.38	2.99%	$ 47.55	$ 48.29	$ 0.74	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 45.01	$ 46.36	$ 1.35	3.00%	$ 46.36	$ 47.09	$ 0.73	1.57%
		Family - FOUR TIER	$ 66.94	$ 68.94	$ 2.00	2.99%	$ 68.95	$ 70.02	$ 1.07	1.55%
HD	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)								
		Individual - ALL TIERS	$ 19.17	$ 19.75	$ 0.58	3.03%	$ 19.75	$ 20.06	$ 0.31	1.57%
		Family - TWO TIER	$ 49.85	$ 51.34	$ 1.49	2.99%	$ 51.35	$ 52.15	$ 0.80	1.56%
		Double - THREE TIER	$ 38.35	$ 39.49	$ 1.14	2.97%	$ 39.50	$ 40.11	$ 0.61	1.54%
		Family - THREE TIER	$ 50.81	$ 52.33	$ 1.52	2.99%	$ 52.33	$ 53.15	$ 0.82	1.57%
		Employee/Spouse - FOUR TIER	$ 38.35	$ 39.49	$ 1.14	2.97%	$ 39.50	$ 40.11	$ 0.61	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 37.39	$ 38.51	$ 1.12	3.00%	$ 38.51	$ 39.11	$ 0.60	1.56%
		Family - FOUR TIER	$ 55.60	$ 57.26	$ 1.66	2.99%	$ 57.27	$ 58.16	$ 0.89	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)								
		Individual - ALL TIERS	$ 32.21	$ 35.04	$ 2.83	8.79%	$ 32.89	$ 35.59	$ 2.70	8.21%
		Family - TWO TIER	$ 83.73	$ 91.10	$ 7.37	8.80%	$ 85.51	$ 92.53	$ 7.02	8.21%
		Double - THREE TIER	$ 64.41	$ 70.08	$ 5.67	8.80%	$ 65.77	$ 71.18	$ 5.41	8.23%
		Family - THREE TIER	$ 85.34	$ 92.85	$ 7.51	8.80%	$ 87.15	$ 94.31	$ 7.16	8.22%
		Employee/Spouse - FOUR TIER	$ 64.41	$ 70.08	$ 5.67	8.80%	$ 65.77	$ 71.18	$ 5.41	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 62.80	$ 68.32	$ 5.52	8.79%	$ 64.13	$ 69.40	$ 5.27	8.22%
		Family - FOUR TIER	$ 93.39	$ 101.61	$ 8.22	8.80%	$ 95.38	$ 103.20	$ 7.82	8.20%
HD	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)								
		Individual - ALL TIERS	$ 26.84	$ 29.20	$ 2.36	8.79%	$ 27.41	$ 29.66	$ 2.25	8.21%
		Family - TWO TIER	$ 69.79	$ 75.92	$ 6.13	8.78%	$ 71.26	$ 77.11	$ 5.85	8.21%
		Double - THREE TIER	$ 53.68	$ 58.40	$ 4.72	8.79%	$ 54.82	$ 59.32	$ 4.50	8.21%
		Family - THREE TIER	$ 71.12	$ 77.38	$ 6.26	8.80%	$ 72.64	$ 78.60	$ 5.96	8.20%
		Employee/Spouse - FOUR TIER	$ 53.68	$ 58.40	$ 4.72	8.79%	$ 54.82	$ 59.32	$ 4.50	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 52.34	$ 56.94	$ 4.60	8.79%	$ 53.45	$ 57.83	$ 4.38	8.19%
		Family - FOUR TIER	$ 77.84	$ 84.68	$ 6.84	8.79%	$ 79.48	$ 86.01	$ 6.53	8.22%
HD	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)								
		Individual - ALL TIERS	$ 24.77	$ 26.96	$ 2.19	8.84%	$ 25.30	$ 27.38	$ 2.08	8.22%
		Family - TWO TIER	$ 64.41	$ 70.10	$ 5.69	8.83%	$ 65.77	$ 71.20	$ 5.43	8.26%
		Double - THREE TIER	$ 49.54	$ 53.92	$ 4.38	8.84%	$ 50.59	$ 54.77	$ 4.18	8.26%
		Family - THREE TIER	$ 65.65	$ 71.44	$ 5.79	8.82%	$ 67.03	$ 72.56	$ 5.53	8.25%
		Employee/Spouse - FOUR TIER	$ 49.54	$ 53.92	$ 4.38	8.84%	$ 50.59	$ 54.77	$ 4.18	8.26%
		Employee/Chld(rn) - FOUR TIER	$ 48.30	$ 52.57	$ 4.27	8.84%	$ 49.33	$ 53.40	$ 4.07	8.25%
		Family - FOUR TIER	$ 71.83	$ 78.18	$ 6.35	8.84%	$ 73.36	$ 79.41	$ 6.05	8.25%
HD	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)								
		Individual - ALL TIERS	$ 38.44	$ 41.83	$ 3.39	8.82%	$ 39.25	$ 42.49	$ 3.24	8.25%
		Family - TWO TIER	$ 99.95	$ 108.76	$ 8.81	8.81%	$ 102.07	$ 110.47	$ 8.40	8.23%
		Double - THREE TIER	$ 76.89	$ 83.66	$ 6.77	8.80%	$ 78.52	$ 84.98	$ 6.46	8.23%
		Family - THREE TIER	$ 101.87	$ 110.86	$ 8.99	8.82%	$ 104.03	$ 112.60	$ 8.57	8.24%
		Employee/Spouse - FOUR TIER	$ 76.89	$ 83.66	$ 6.77	8.80%	$ 78.52	$ 84.98	$ 6.46	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 74.96	$ 81.57	$ 6.61	8.82%	$ 76.55	$ 82.85	$ 6.30	8.23%
		Family - FOUR TIER	$ 111.48	$ 121.31	$ 9.83	8.82%	$ 113.84	$ 123.22	$ 9.38	8.24%
HD	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)								
		Individual - ALL TIERS	$ 38.03	$ 41.36	$ 3.33	8.76%	$ 38.83	$ 42.01	$ 3.18	8.19%
		Family - TWO TIER	$ 98.85	$ 107.54	$ 8.69	8.79%	$ 100.95	$ 109.22	$ 8.27	8.19%
		Double - THREE TIER	$ 76.04	$ 82.72	$ 6.68	8.78%	$ 77.65	$ 84.02	$ 6.37	8.20%
		Family - THREE TIER	$ 100.76	$ 109.60	$ 8.84	8.77%	$ 102.89	$ 111.32	$ 8.43	8.19%
		Employee/Spouse - FOUR TIER	$ 76.04	$ 82.72	$ 6.68	8.78%	$ 77.65	$ 84.02	$ 6.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 74.14	$ 80.65	$ 6.51	8.78%	$ 75.71	$ 81.92	$ 6.21	8.20%
		Family - FOUR TIER	$ 110.26	$ 119.94	$ 9.68	8.78%	$ 112.59	$ 121.83	$ 9.24	8.21%
HD	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)								
		Individual - ALL TIERS	$ 35.10	$ 38.19	$ 3.09	8.80%	$ 35.84	$ 38.79	$ 2.95	8.23%
		Family - TWO TIER	$ 91.25	$ 99.29	$ 8.04	8.81%	$ 93.19	$ 100.84	$ 7.65	8.21%
		Double - THREE TIER	$ 70.19	$ 76.37	$ 6.18	8.80%	$ 71.69	$ 77.57	$ 5.88	8.20%
		Family - THREE TIER	$ 93.01	$ 101.19	$ 8.18	8.79%	$ 94.98	$ 102.78	$ 7.80	8.21%
		Employee/Spouse - FOUR TIER	$ 70.19	$ 76.37	$ 6.18	8.80%	$ 71.69	$ 77.57	$ 5.88	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 68.44	$ 74.46	$ 6.02	8.80%	$ 69.90	$ 75.63	$ 5.73	8.20%
		Family - FOUR TIER	$ 101.79	$ 110.74	$ 8.95	8.79%	$ 103.94	$ 112.48	$ 8.54	8.22%
HD	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)								
		Individual - ALL TIERS	$ 26.75	$ 29.09	$ 2.34	8.75%	$ 27.31	$ 29.55	$ 2.24	8.20%
		Family - TWO TIER	$ 69.55	$ 75.64	$ 6.09	8.76%	$ 71.03	$ 76.82	$ 5.79	8.15%
		Double - THREE TIER	$ 53.50	$ 58.18	$ 4.68	8.75%	$ 54.64	$ 59.10	$ 4.46	8.16%
		Family - THREE TIER	$ 70.89	$ 77.09	$ 6.20	8.75%	$ 72.40	$ 78.30	$ 5.90	8.15%
		Employee/Spouse - FOUR TIER	$ 53.50	$ 58.18	$ 4.68	8.75%	$ 54.64	$ 59.10	$ 4.46	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 52.16	$ 56.73	$ 4.57	8.76%	$ 53.27	$ 57.62	$ 4.35	8.17%
		Family - FOUR TIER	$ 77.58	$ 84.36	$ 6.78	8.74%	$ 79.22	$ 85.69	$ 6.47	8.17%
HD	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)								
		Individual - ALL TIERS	$ 22.55	$ 24.53	$ 1.98	8.78%	$ 23.02	$ 24.91	$ 1.89	8.21%
		Family - TWO TIER	$ 58.61	$ 63.77	$ 5.16	8.80%	$ 59.85	$ 64.77	$ 4.92	8.22%
		Double - THREE TIER	$ 45.08	$ 49.05	$ 3.97	8.81%	$ 46.04	$ 49.82	$ 3.78	8.21%
		Family - THREE TIER	$ 59.73	$ 64.99	$ 5.26	8.81%	$ 61.01	$ 66.01	$ 5.00	8.20%
		Employee/Spouse - FOUR TIER	$ 45.08	$ 49.05	$ 3.97	8.81%	$ 46.04	$ 49.82	$ 3.78	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 43.96	$ 47.82	$ 3.86	8.78%	$ 44.89	$ 48.58	$ 3.69	8.22%
		Family - FOUR TIER	$ 65.37	$ 71.12	$ 5.75	8.80%	$ 66.76	$ 72.24	$ 5.48	8.21%
HD	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)								
		Individual - ALL TIERS	$ 18.72	$ 20.37	$ 1.65	8.81%	$ 19.12	$ 20.69	$ 1.57	8.21%
		Family - TWO TIER	$ 48.68	$ 52.96	$ 4.28	8.79%	$ 49.71	$ 53.80	$ 4.09	8.23%
		Double - THREE TIER	$ 37.45	$ 40.74	$ 3.29	8.79%	$ 38.24	$ 41.38	$ 3.14	8.21%
		Family - THREE TIER	$ 49.62	$ 53.98	$ 4.36	8.79%	$ 50.68	$ 54.83	$ 4.15	8.19%
		Employee/Spouse - FOUR TIER	$ 37.45	$ 40.74	$ 3.29	8.79%	$ 38.24	$ 41.38	$ 3.14	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 36.51	$ 39.72	$ 3.21	8.79%	$ 37.28	$ 40.35	$ 3.07	8.23%
		Family - FOUR TIER	$ 54.30	$ 59.08	$ 4.78	8.80%	$ 55.45	$ 60.00	$ 4.55	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)								
		Individual - ALL TIERS	$ 18.02	$ 18.55	$ 0.53	2.94%	$ 18.56	$ 18.84	$ 0.28	1.51%
		Family - TWO TIER	$ 46.84	$ 48.23	$ 1.39	2.97%	$ 48.24	$ 48.98	$ 0.74	1.53%
		Double - THREE TIER	$ 36.03	$ 37.10	$ 1.07	2.97%	$ 37.11	$ 37.68	$ 0.57	1.54%
		Family - THREE TIER	$ 47.74	$ 49.15	$ 1.41	2.95%	$ 49.17	$ 49.93	$ 0.76	1.55%
		Employee/Spouse - FOUR TIER	$ 36.03	$ 37.10	$ 1.07	2.97%	$ 37.11	$ 37.68	$ 0.57	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 35.13	$ 36.17	$ 1.04	2.96%	$ 36.18	$ 36.74	$ 0.56	1.55%
		Family - FOUR TIER	$ 52.24	$ 53.79	$ 1.55	2.97%	$ 53.81	$ 54.64	$ 0.83	1.54%
HD	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)								
		Individual - ALL TIERS	$ 57.20	$ 58.90	$ 1.70	2.97%	$ 58.91	$ 59.82	$ 0.91	1.54%
		Family - TWO TIER	$ 148.72	$ 153.14	$ 4.42	2.97%	$ 153.18	$ 155.54	$ 2.36	1.54%
		Double - THREE TIER	$ 114.40	$ 117.80	$ 3.40	2.97%	$ 117.83	$ 119.65	$ 1.82	1.54%
		Family - THREE TIER	$ 151.58	$ 156.08	$ 4.50	2.97%	$ 156.12	$ 158.53	$ 2.41	1.54%
		Employee/Spouse - FOUR TIER	$ 114.40	$ 117.80	$ 3.40	2.97%	$ 117.83	$ 119.65	$ 1.82	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 111.54	$ 114.85	$ 3.31	2.97%	$ 114.88	$ 116.65	$ 1.77	1.54%
		Family - FOUR TIER	$ 165.88	$ 170.80	$ 4.92	2.97%	$ 170.85	$ 173.49	$ 2.64	1.55%
HD	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)								
		Individual - ALL TIERS	$ 56.54	$ 58.23	$ 1.69	2.99%	$ 58.24	$ 59.14	$ 0.90	1.55%
		Family - TWO TIER	$ 147.01	$ 151.40	$ 4.39	2.99%	$ 151.42	$ 153.77	$ 2.35	1.55%
		Double - THREE TIER	$ 113.08	$ 116.46	$ 3.38	2.99%	$ 116.47	$ 118.29	$ 1.82	1.56%
		Family - THREE TIER	$ 149.83	$ 154.31	$ 4.48	2.99%	$ 154.33	$ 156.73	$ 2.40	1.56%
		Employee/Spouse - FOUR TIER	$ 113.08	$ 116.46	$ 3.38	2.99%	$ 116.47	$ 118.29	$ 1.82	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 110.26	$ 113.55	$ 3.29	2.98%	$ 113.56	$ 115.33	$ 1.77	1.56%
		Family - FOUR TIER	$ 163.97	$ 168.86	$ 4.89	2.98%	$ 168.89	$ 171.52	$ 2.63	1.56%
HD	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)								
		Individual - ALL TIERS	$ 52.87	$ 54.44	$ 1.57	2.97%	$ 54.45	$ 55.29	$ 0.84	1.54%
		Family - TWO TIER	$ 137.45	$ 141.54	$ 4.09	2.98%	$ 141.58	$ 143.76	$ 2.18	1.54%
		Double - THREE TIER	$ 105.73	$ 108.87	$ 3.14	2.97%	$ 108.90	$ 110.58	$ 1.68	1.54%
		Family - THREE TIER	$ 140.10	$ 144.26	$ 4.16	2.97%	$ 144.30	$ 146.52	$ 2.22	1.54%
		Employee/Spouse - FOUR TIER	$ 105.73	$ 108.87	$ 3.14	2.97%	$ 108.90	$ 110.58	$ 1.68	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 103.09	$ 106.15	$ 3.06	2.97%	$ 106.18	$ 107.82	$ 1.64	1.54%
		Family - FOUR TIER	$ 153.31	$ 157.87	$ 4.56	2.97%	$ 157.91	$ 160.35	$ 2.44	1.55%
HD	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)								
		Individual - ALL TIERS	$ 40.14	$ 41.34	$ 1.20	2.99%	$ 41.35	$ 41.98	$ 0.63	1.52%
		Family - TWO TIER	$ 104.38	$ 107.47	$ 3.09	2.96%	$ 107.51	$ 109.16	$ 1.65	1.53%
		Double - THREE TIER	$ 80.29	$ 82.67	$ 2.38	2.96%	$ 82.70	$ 83.97	$ 1.27	1.54%
		Family - THREE TIER	$ 106.38	$ 109.54	$ 3.16	2.97%	$ 109.57	$ 111.26	$ 1.69	1.54%
		Employee/Spouse - FOUR TIER	$ 80.29	$ 82.67	$ 2.38	2.96%	$ 82.70	$ 83.97	$ 1.27	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 78.28	$ 80.60	$ 2.32	2.96%	$ 80.63	$ 81.87	$ 1.24	1.54%
		Family - FOUR TIER	$ 116.42	$ 119.87	$ 3.45	2.96%	$ 119.91	$ 121.76	$ 1.85	1.54%
HD	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)								
		Individual - ALL TIERS	$ 33.82	$ 34.83	$ 1.01	2.99%	$ 34.84	$ 35.38	$ 0.54	1.55%
		Family - TWO TIER	$ 87.93	$ 90.56	$ 2.63	2.99%	$ 90.57	$ 91.98	$ 1.41	1.56%
		Double - THREE TIER	$ 67.64	$ 69.66	$ 2.02	2.99%	$ 69.67	$ 70.76	$ 1.09	1.56%
		Family - THREE TIER	$ 89.63	$ 92.30	$ 2.67	2.98%	$ 92.31	$ 93.75	$ 1.44	1.56%
		Employee/Spouse - FOUR TIER	$ 67.64	$ 69.66	$ 2.02	2.99%	$ 69.67	$ 70.76	$ 1.09	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 65.95	$ 67.92	$ 1.97	2.99%	$ 67.93	$ 68.99	$ 1.06	1.56%
		Family - FOUR TIER	$ 98.08	$ 101.01	$ 2.93	2.99%	$ 101.02	$ 102.60	$ 1.58	1.56%
HD	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)								
		Individual - ALL TIERS	$ 28.18	$ 29.02	$ 0.84	2.98%	$ 29.02	$ 29.48	$ 0.46	1.59%
		Family - TWO TIER	$ 73.27	$ 75.45	$ 2.18	2.98%	$ 75.46	$ 76.64	$ 1.18	1.56%
		Double - THREE TIER	$ 56.36	$ 58.04	$ 1.68	2.98%	$ 58.05	$ 58.95	$ 0.90	1.55%
		Family - THREE TIER	$ 74.68	$ 76.90	$ 2.22	2.97%	$ 76.92	$ 78.11	$ 1.19	1.55%
		Employee/Spouse - FOUR TIER	$ 56.36	$ 58.04	$ 1.68	2.98%	$ 58.05	$ 58.95	$ 0.90	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 54.95	$ 56.59	$ 1.64	2.98%	$ 56.60	$ 57.48	$ 0.88	1.55%
		Family - FOUR TIER	$ 81.72	$ 84.16	$ 2.44	2.99%	$ 84.17	$ 85.48	$ 1.31	1.56%
HD	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)								
		Individual - ALL TIERS	$ 26.17	$ 26.94	$ 0.77	2.94%	$ 26.95	$ 27.37	$ 0.42	1.56%
		Family - TWO TIER	$ 68.03	$ 70.05	$ 2.02	2.97%	$ 70.07	$ 71.15	$ 1.08	1.54%
		Double - THREE TIER	$ 52.33	$ 53.89	$ 1.56	2.98%	$ 53.90	$ 54.73	$ 0.83	1.54%
		Family - THREE TIER	$ 69.34	$ 71.40	$ 2.06	2.97%	$ 71.42	$ 72.52	$ 1.10	1.54%
		Employee/Spouse - FOUR TIER	$ 52.33	$ 53.89	$ 1.56	2.98%	$ 53.90	$ 54.73	$ 0.83	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 51.02	$ 52.54	$ 1.52	2.98%	$ 52.55	$ 53.36	$ 0.81	1.54%
		Family - FOUR TIER	$ 75.88	$ 78.13	$ 2.25	2.97%	$ 78.16	$ 79.36	$ 1.20	1.54%
HD	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)								
		Individual - ALL TIERS	$ 55.71	$ 57.37	$ 1.66	2.98%	$ 57.38	$ 58.27	$ 0.89	1.55%
		Family - TWO TIER	$ 144.85	$ 149.17	$ 4.32	2.98%	$ 149.20	$ 151.51	$ 2.31	1.55%
		Double - THREE TIER	$ 111.43	$ 114.74	$ 3.31	2.97%	$ 114.77	$ 116.55	$ 1.78	1.55%
		Family - THREE TIER	$ 147.64	$ 152.04	$ 4.40	2.98%	$ 152.07	$ 154.42	$ 2.35	1.55%
		Employee/Spouse - FOUR TIER	$ 111.43	$ 114.74	$ 3.31	2.97%	$ 114.77	$ 116.55	$ 1.78	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 108.64	$ 111.88	$ 3.24	2.98%	$ 111.90	$ 113.63	$ 1.73	1.55%
		Family - FOUR TIER	$ 161.56	$ 166.38	$ 4.82	2.98%	$ 166.42	$ 168.99	$ 2.57	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)								
		Individual - ALL TIERS	$ 17.60	$ 19.14	$ 1.54	8.75%	$ 17.97	$ 19.44	$ 1.47	8.18%
		Family - TWO TIER	$ 45.76	$ 49.75	$ 3.99	8.72%	$ 46.72	$ 50.53	$ 3.81	8.15%
		Double - THREE TIER	$ 35.20	$ 38.27	$ 3.07	8.72%	$ 35.95	$ 38.87	$ 2.92	8.12%
		Family - THREE TIER	$ 46.64	$ 50.71	$ 4.07	8.73%	$ 47.62	$ 51.51	$ 3.89	8.17%
		Employee/Spouse - FOUR TIER	$ 35.20	$ 38.27	$ 3.07	8.72%	$ 35.95	$ 38.87	$ 2.92	8.12%
		Employee/Chld(rn) - FOUR TIER	$ 34.32	$ 37.31	$ 2.99	8.71%	$ 35.05	$ 37.90	$ 2.85	8.13%
		Family - FOUR TIER	$ 51.04	$ 55.49	$ 4.45	8.72%	$ 52.12	$ 56.37	$ 4.25	8.15%
HD	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)								
		Individual - ALL TIERS	$ 55.85	$ 60.76	$ 4.91	8.79%	$ 57.03	$ 61.72	$ 4.69	8.22%
		Family - TWO TIER	$ 145.22	$ 157.98	$ 12.76	8.79%	$ 148.29	$ 160.46	$ 12.17	8.21%
		Double - THREE TIER	$ 111.70	$ 121.52	$ 9.82	8.79%	$ 114.07	$ 123.43	$ 9.36	8.21%
		Family - THREE TIER	$ 148.00	$ 161.02	$ 13.02	8.80%	$ 151.14	$ 163.55	$ 12.41	8.21%
		Employee/Spouse - FOUR TIER	$ 111.70	$ 121.52	$ 9.82	8.79%	$ 114.07	$ 123.43	$ 9.36	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 108.91	$ 118.49	$ 9.58	8.80%	$ 111.22	$ 120.35	$ 9.13	8.21%
		Family - FOUR TIER	$ 161.97	$ 176.21	$ 14.24	8.79%	$ 165.40	$ 178.98	$ 13.58	8.21%
HD	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)								
		Individual - ALL TIERS	$ 55.22	$ 60.07	$ 4.85	8.78%	$ 56.39	$ 61.01	$ 4.62	8.19%
		Family - TWO TIER	$ 143.56	$ 156.19	$ 12.63	8.80%	$ 146.61	$ 158.64	$ 12.03	8.21%
		Double - THREE TIER	$ 110.43	$ 120.14	$ 9.71	8.79%	$ 112.77	$ 122.03	$ 9.26	8.21%
		Family - THREE TIER	$ 146.33	$ 159.19	$ 12.86	8.79%	$ 149.43	$ 161.69	$ 12.26	8.20%
		Employee/Spouse - FOUR TIER	$ 110.43	$ 120.14	$ 9.71	8.79%	$ 112.77	$ 122.03	$ 9.26	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 107.68	$ 117.14	$ 9.46	8.79%	$ 109.95	$ 118.98	$ 9.03	8.21%
		Family - FOUR TIER	$ 160.13	$ 174.21	$ 14.08	8.79%	$ 163.52	$ 176.94	$ 13.42	8.21%
HD	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)								
		Individual - ALL TIERS	$ 51.62	$ 56.16	$ 4.54	8.80%	$ 52.72	$ 57.04	$ 4.32	8.19%
		Family - TWO TIER	$ 134.22	$ 146.02	$ 11.80	8.79%	$ 137.07	$ 148.31	$ 11.24	8.20%
		Double - THREE TIER	$ 103.25	$ 112.32	$ 9.07	8.78%	$ 105.43	$ 114.08	$ 8.65	8.20%
		Family - THREE TIER	$ 136.80	$ 148.82	$ 12.02	8.79%	$ 139.70	$ 151.16	$ 11.46	8.20%
		Employee/Spouse - FOUR TIER	$ 103.25	$ 112.32	$ 9.07	8.78%	$ 105.43	$ 114.08	$ 8.65	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 100.66	$ 109.51	$ 8.85	8.79%	$ 102.79	$ 111.23	$ 8.44	8.21%
		Family - FOUR TIER	$ 149.71	$ 162.86	$ 13.15	8.78%	$ 152.88	$ 165.42	$ 12.54	8.20%
HD	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)								
		Individual - ALL TIERS	$ 39.20	$ 42.64	$ 3.44	8.78%	$ 40.04	$ 43.31	$ 3.27	8.17%
		Family - TWO TIER	$ 101.93	$ 110.87	$ 8.94	8.77%	$ 104.10	$ 112.61	$ 8.51	8.17%
		Double - THREE TIER	$ 78.41	$ 85.29	$ 6.88	8.77%	$ 80.08	$ 86.63	$ 6.55	8.18%
		Family - THREE TIER	$ 103.89	$ 113.01	$ 9.12	8.78%	$ 106.10	$ 114.78	$ 8.68	8.18%
		Employee/Spouse - FOUR TIER	$ 78.41	$ 85.29	$ 6.88	8.77%	$ 80.08	$ 86.63	$ 6.55	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 76.45	$ 83.16	$ 6.71	8.78%	$ 78.07	$ 84.46	$ 6.39	8.18%
		Family - FOUR TIER	$ 113.69	$ 123.67	$ 9.98	8.78%	$ 116.11	$ 125.61	$ 9.50	8.18%
HD	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)								
		Individual - ALL TIERS	$ 33.02	$ 35.93	$ 2.91	8.81%	$ 33.72	$ 36.50	$ 2.78	8.24%
		Family - TWO TIER	$ 85.87	$ 93.43	$ 7.56	8.80%	$ 87.69	$ 94.90	$ 7.21	8.22%
		Double - THREE TIER	$ 66.06	$ 71.87	$ 5.81	8.80%	$ 67.46	$ 73.00	$ 5.54	8.21%
		Family - THREE TIER	$ 87.53	$ 95.23	$ 7.70	8.80%	$ 89.38	$ 96.72	$ 7.34	8.21%
		Employee/Spouse - FOUR TIER	$ 66.06	$ 71.87	$ 5.81	8.80%	$ 67.46	$ 73.00	$ 5.54	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 64.41	$ 70.07	$ 5.66	8.79%	$ 65.77	$ 71.17	$ 5.40	8.21%
		Family - FOUR TIER	$ 95.78	$ 104.21	$ 8.43	8.80%	$ 97.81	$ 105.84	$ 8.03	8.21%
HD	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)								
		Individual - ALL TIERS	$ 27.52	$ 29.94	$ 2.42	8.79%	$ 28.10	$ 30.41	$ 2.31	8.22%
		Family - TWO TIER	$ 71.54	$ 77.84	$ 6.30	8.81%	$ 73.05	$ 79.06	$ 6.01	8.23%
		Double - THREE TIER	$ 55.03	$ 59.88	$ 4.85	8.81%	$ 56.20	$ 60.82	$ 4.62	8.22%
		Family - THREE TIER	$ 72.91	$ 79.34	$ 6.43	8.82%	$ 74.46	$ 80.58	$ 6.12	8.22%
		Employee/Spouse - FOUR TIER	$ 55.03	$ 59.88	$ 4.85	8.81%	$ 56.20	$ 60.82	$ 4.62	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 53.65	$ 58.38	$ 4.73	8.82%	$ 54.79	$ 59.30	$ 4.51	8.23%
		Family - FOUR TIER	$ 79.79	$ 86.82	$ 7.03	8.81%	$ 81.49	$ 88.19	$ 6.70	8.22%
HD	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)								
		Individual - ALL TIERS	$ 25.56	$ 27.80	$ 2.24	8.76%	$ 26.10	$ 28.23	$ 2.13	8.16%
		Family - TWO TIER	$ 66.44	$ 72.27	$ 5.83	8.77%	$ 67.85	$ 73.40	$ 5.55	8.18%
		Double - THREE TIER	$ 51.11	$ 55.59	$ 4.48	8.77%	$ 52.19	$ 56.46	$ 4.27	8.18%
		Family - THREE TIER	$ 67.72	$ 73.66	$ 5.94	8.77%	$ 69.15	$ 74.81	$ 5.66	8.19%
		Employee/Spouse - FOUR TIER	$ 51.11	$ 55.59	$ 4.48	8.77%	$ 52.19	$ 56.46	$ 4.27	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 49.83	$ 54.20	$ 4.37	8.77%	$ 50.89	$ 55.05	$ 4.16	8.17%
		Family - FOUR TIER	$ 74.11	$ 80.61	$ 6.50	8.77%	$ 75.68	$ 81.87	$ 6.19	8.18%
HD	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)								
		Individual - ALL TIERS	$ 54.41	$ 59.19	$ 4.78	8.79%	$ 55.56	$ 60.12	$ 4.56	8.21%
		Family - TWO TIER	$ 141.45	$ 153.89	$ 12.44	8.79%	$ 144.45	$ 156.30	$ 11.85	8.20%
		Double - THREE TIER	$ 108.81	$ 118.38	$ 9.57	8.80%	$ 111.12	$ 120.23	$ 9.11	8.20%
		Family - THREE TIER	$ 144.18	$ 156.85	$ 12.67	8.79%	$ 147.23	$ 159.31	$ 12.08	8.20%
		Employee/Spouse - FOUR TIER	$ 108.81	$ 118.38	$ 9.57	8.80%	$ 111.12	$ 120.23	$ 9.11	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 106.09	$ 115.42	$ 9.33	8.79%	$ 108.33	$ 117.23	$ 8.90	8.22%
		Family - FOUR TIER	$ 157.77	$ 171.64	$ 13.87	8.79%	$ 161.12	$ 174.34	$ 13.22	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)								
		Individual - ALL TIERS	$ 55.13	$ 56.77	$ 1.64	2.97%	$ 56.78	$ 57.66	$ 0.88	1.55%
		Family - TWO TIER	$ 143.32	$ 147.61	$ 4.29	2.99%	$ 147.62	$ 149.93	$ 2.31	1.56%
		Double - THREE TIER	$ 110.24	$ 113.55	$ 3.31	3.00%	$ 113.55	$ 115.33	$ 1.78	1.57%
		Family - THREE TIER	$ 146.07	$ 150.45	$ 4.38	3.00%	$ 150.46	$ 152.81	$ 2.35	1.56%
		Employee/Spouse - FOUR TIER	$ 110.24	$ 113.55	$ 3.31	3.00%	$ 113.55	$ 115.33	$ 1.78	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 107.49	$ 110.71	$ 3.22	3.00%	$ 110.71	$ 112.45	$ 1.74	1.57%
		Family - FOUR TIER	$ 159.86	$ 164.64	$ 4.78	2.99%	$ 164.65	$ 167.23	$ 2.58	1.57%
HD	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)								
		Individual - ALL TIERS	$ 52.52	$ 54.08	$ 1.56	2.97%	$ 54.10	$ 54.93	$ 0.83	1.53%
		Family - TWO TIER	$ 136.56	$ 140.62	$ 4.06	2.97%	$ 140.66	$ 142.83	$ 2.17	1.54%
		Double - THREE TIER	$ 105.05	$ 108.17	$ 3.12	2.97%	$ 108.20	$ 109.87	$ 1.67	1.54%
		Family - THREE TIER	$ 139.19	$ 143.33	$ 4.14	2.97%	$ 143.36	$ 145.58	$ 2.22	1.55%
		Employee/Spouse - FOUR TIER	$ 105.05	$ 108.17	$ 3.12	2.97%	$ 108.20	$ 109.87	$ 1.67	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 102.42	$ 105.47	$ 3.05	2.98%	$ 105.49	$ 107.12	$ 1.63	1.55%
		Family - FOUR TIER	$ 152.31	$ 156.85	$ 4.54	2.98%	$ 156.88	$ 159.31	$ 2.43	1.55%
HD	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)								
		Individual - ALL TIERS	$ 46.82	$ 48.22	$ 1.40	2.99%	$ 48.22	$ 48.97	$ 0.75	1.56%
		Family - TWO TIER	$ 121.72	$ 125.36	$ 3.64	2.99%	$ 125.37	$ 127.33	$ 1.96	1.56%
		Double - THREE TIER	$ 93.63	$ 96.43	$ 2.80	2.99%	$ 96.44	$ 97.94	$ 1.50	1.56%
		Family - THREE TIER	$ 124.06	$ 127.77	$ 3.71	2.99%	$ 127.79	$ 129.78	$ 1.99	1.56%
		Employee/Spouse - FOUR TIER	$ 93.63	$ 96.43	$ 2.80	2.99%	$ 96.44	$ 97.94	$ 1.50	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 91.29	$ 94.02	$ 2.73	2.99%	$ 94.03	$ 95.50	$ 1.47	1.56%
		Family - FOUR TIER	$ 135.76	$ 139.82	$ 4.06	2.99%	$ 139.83	$ 142.02	$ 2.19	1.57%
HD	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)								
		Individual - ALL TIERS	$ 42.03	$ 43.28	$ 1.25	2.97%	$ 43.29	$ 43.96	$ 0.67	1.55%
		Family - TWO TIER	$ 109.29	$ 112.54	$ 3.25	2.97%	$ 112.57	$ 114.31	$ 1.74	1.55%
		Double - THREE TIER	$ 84.07	$ 86.57	$ 2.50	2.97%	$ 86.59	$ 87.93	$ 1.34	1.55%
		Family - THREE TIER	$ 111.40	$ 114.70	$ 3.30	2.96%	$ 114.73	$ 116.50	$ 1.77	1.54%
		Employee/Spouse - FOUR TIER	$ 84.07	$ 86.57	$ 2.50	2.97%	$ 86.59	$ 87.93	$ 1.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 81.96	$ 84.40	$ 2.44	2.98%	$ 84.42	$ 85.73	$ 1.31	1.55%
		Family - FOUR TIER	$ 121.90	$ 125.52	$ 3.62	2.97%	$ 125.56	$ 127.50	$ 1.94	1.55%
HD	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)								
		Individual - ALL TIERS	$ 40.44	$ 41.64	$ 1.20	2.97%	$ 41.65	$ 42.29	$ 0.64	1.54%
		Family - TWO TIER	$ 105.13	$ 108.27	$ 3.14	2.99%	$ 108.29	$ 109.97	$ 1.68	1.55%
		Double - THREE TIER	$ 80.87	$ 83.28	$ 2.41	2.98%	$ 83.30	$ 84.59	$ 1.29	1.55%
		Family - THREE TIER	$ 107.16	$ 110.35	$ 3.19	2.98%	$ 110.37	$ 112.08	$ 1.71	1.55%
		Employee/Spouse - FOUR TIER	$ 80.87	$ 83.28	$ 2.41	2.98%	$ 83.30	$ 84.59	$ 1.29	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 78.85	$ 81.20	$ 2.35	2.98%	$ 81.22	$ 82.47	$ 1.25	1.54%
		Family - FOUR TIER	$ 117.27	$ 120.76	$ 3.49	2.98%	$ 120.78	$ 122.65	$ 1.87	1.55%
HD	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)								
		Individual - ALL TIERS	$ 34.49	$ 35.51	$ 1.02	2.96%	$ 35.51	$ 36.07	$ 0.56	1.58%
		Family - TWO TIER	$ 89.65	$ 92.33	$ 2.68	2.99%	$ 92.35	$ 93.78	$ 1.43	1.55%
		Double - THREE TIER	$ 68.96	$ 71.03	$ 2.07	3.00%	$ 71.04	$ 72.14	$ 1.10	1.55%
		Family - THREE TIER	$ 91.38	$ 94.11	$ 2.73	2.99%	$ 94.13	$ 95.59	$ 1.46	1.55%
		Employee/Spouse - FOUR TIER	$ 68.96	$ 71.03	$ 2.07	3.00%	$ 71.04	$ 72.14	$ 1.10	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 67.25	$ 69.25	$ 2.00	2.97%	$ 69.26	$ 70.34	$ 1.08	1.56%
		Family - FOUR TIER	$ 100.01	$ 102.99	$ 2.98	2.98%	$ 103.00	$ 104.60	$ 1.60	1.55%
HD	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)								
		Individual - ALL TIERS	$ 29.13	$ 29.98	$ 0.85	2.92%	$ 29.99	$ 30.45	$ 0.46	1.53%
		Family - TWO TIER	$ 75.71	$ 77.96	$ 2.25	2.97%	$ 77.99	$ 79.18	$ 1.19	1.53%
		Double - THREE TIER	$ 58.24	$ 59.97	$ 1.73	2.97%	$ 59.99	$ 60.91	$ 0.92	1.53%
		Family - THREE TIER	$ 77.17	$ 79.46	$ 2.29	2.97%	$ 79.48	$ 80.70	$ 1.22	1.53%
		Employee/Spouse - FOUR TIER	$ 58.24	$ 59.97	$ 1.73	2.97%	$ 59.99	$ 60.91	$ 0.92	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 56.79	$ 58.47	$ 1.68	2.96%	$ 58.49	$ 59.39	$ 0.90	1.54%
		Family - FOUR TIER	$ 84.45	$ 86.95	$ 2.50	2.96%	$ 86.98	$ 88.32	$ 1.34	1.54%
HD	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)								
		Individual - ALL TIERS	$ 27.29	$ 28.10	$ 0.81	2.97%	$ 28.11	$ 28.55	$ 0.44	1.57%
		Family - TWO TIER	$ 70.95	$ 73.07	$ 2.12	2.99%	$ 73.08	$ 74.22	$ 1.14	1.56%
		Double - THREE TIER	$ 54.59	$ 56.21	$ 1.62	2.97%	$ 56.22	$ 57.09	$ 0.87	1.55%
		Family - THREE TIER	$ 72.32	$ 74.48	$ 2.16	2.99%	$ 74.49	$ 75.65	$ 1.16	1.56%
		Employee/Spouse - FOUR TIER	$ 54.59	$ 56.21	$ 1.62	2.97%	$ 56.22	$ 57.09	$ 0.87	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 53.22	$ 54.80	$ 1.58	2.97%	$ 54.82	$ 55.67	$ 0.85	1.55%
		Family - FOUR TIER	$ 79.14	$ 81.50	$ 2.36	2.98%	$ 81.52	$ 82.78	$ 1.26	1.55%
HD	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)								
		Individual - ALL TIERS	$ 16.45	$ 16.94	$ 0.49	2.98%	$ 16.94	$ 17.21	$ 0.27	1.59%
		Family - TWO TIER	$ 42.77	$ 44.05	$ 1.28	2.99%	$ 44.05	$ 44.74	$ 0.69	1.57%
		Double - THREE TIER	$ 32.90	$ 33.88	$ 0.98	2.98%	$ 33.89	$ 34.41	$ 0.52	1.53%
		Family - THREE TIER	$ 43.60	$ 44.89	$ 1.29	2.96%	$ 44.90	$ 45.60	$ 0.70	1.56%
		Employee/Spouse - FOUR TIER	$ 32.90	$ 33.88	$ 0.98	2.98%	$ 33.89	$ 34.41	$ 0.52	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 32.08	$ 33.03	$ 0.95	2.96%	$ 33.05	$ 33.55	$ 0.50	1.51%
		Family - FOUR TIER	$ 47.71	$ 49.13	$ 1.42	2.98%	$ 49.14	$ 49.90	$ 0.76	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)								
		Individual - ALL TIERS	$ 53.83	$ 58.57	$ 4.74	8.81%	$ 54.98	$ 59.49	$ 4.51	8.20%
		Family - TWO TIER	$ 139.96	$ 152.28	$ 12.32	8.80%	$ 142.93	$ 154.67	$ 11.74	8.21%
		Double - THREE TIER	$ 107.67	$ 117.14	$ 9.47	8.80%	$ 109.94	$ 118.98	$ 9.04	8.22%
		Family - THREE TIER	$ 142.65	$ 155.21	$ 12.56	8.80%	$ 145.68	$ 157.65	$ 11.97	8.22%
		Employee/Spouse - FOUR TIER	$ 107.67	$ 117.14	$ 9.47	8.80%	$ 109.94	$ 118.98	$ 9.04	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 104.98	$ 114.21	$ 9.23	8.79%	$ 107.20	$ 116.00	$ 8.80	8.21%
		Family - FOUR TIER	$ 156.12	$ 169.85	$ 13.73	8.79%	$ 159.42	$ 172.52	$ 13.10	8.22%
HD	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)								
		Individual - ALL TIERS	$ 51.29	$ 55.80	$ 4.51	8.79%	$ 52.38	$ 56.67	$ 4.29	8.19%
		Family - TWO TIER	$ 133.36	$ 145.07	$ 11.71	8.78%	$ 136.18	$ 147.35	$ 11.17	8.20%
		Double - THREE TIER	$ 102.58	$ 111.59	$ 9.01	8.78%	$ 104.75	$ 113.35	$ 8.60	8.21%
		Family - THREE TIER	$ 135.92	$ 147.86	$ 11.94	8.78%	$ 138.81	$ 150.18	$ 11.37	8.19%
		Employee/Spouse - FOUR TIER	$ 102.58	$ 111.59	$ 9.01	8.78%	$ 104.75	$ 113.35	$ 8.60	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 100.02	$ 108.80	$ 8.78	8.78%	$ 102.14	$ 110.51	$ 8.37	8.19%
		Family - FOUR TIER	$ 148.74	$ 161.81	$ 13.07	8.79%	$ 151.90	$ 164.35	$ 12.45	8.20%
HD	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)								
		Individual - ALL TIERS	$ 45.72	$ 49.74	$ 4.02	8.79%	$ 46.68	$ 50.52	$ 3.84	8.23%
		Family - TWO TIER	$ 118.85	$ 129.33	$ 10.48	8.82%	$ 121.38	$ 131.36	$ 9.98	8.22%
		Double - THREE TIER	$ 91.43	$ 99.48	$ 8.05	8.80%	$ 93.37	$ 101.04	$ 7.67	8.21%
		Family - THREE TIER	$ 121.14	$ 131.81	$ 10.67	8.81%	$ 123.72	$ 133.88	$ 10.16	8.21%
		Employee/Spouse - FOUR TIER	$ 91.43	$ 99.48	$ 8.05	8.80%	$ 93.37	$ 101.04	$ 7.67	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 89.15	$ 96.99	$ 7.84	8.79%	$ 91.03	$ 98.52	$ 7.49	8.23%
		Family - FOUR TIER	$ 132.58	$ 144.25	$ 11.67	8.80%	$ 135.38	$ 146.51	$ 11.13	8.22%
HD	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)								
		Individual - ALL TIERS	$ 41.05	$ 44.65	$ 3.60	8.77%	$ 41.91	$ 45.36	$ 3.45	8.23%
		Family - TWO TIER	$ 106.71	$ 116.10	$ 9.39	8.80%	$ 108.98	$ 117.92	$ 8.94	8.20%
		Double - THREE TIER	$ 82.09	$ 89.31	$ 7.22	8.80%	$ 83.83	$ 90.71	$ 6.88	8.21%
		Family - THREE TIER	$ 108.77	$ 118.33	$ 9.56	8.79%	$ 111.08	$ 120.19	$ 9.11	8.20%
		Employee/Spouse - FOUR TIER	$ 82.09	$ 89.31	$ 7.22	8.80%	$ 83.83	$ 90.71	$ 6.88	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 80.03	$ 87.08	$ 7.05	8.81%	$ 81.73	$ 88.44	$ 6.71	8.21%
		Family - FOUR TIER	$ 119.02	$ 129.50	$ 10.48	8.81%	$ 121.56	$ 131.53	$ 9.97	8.20%
HD	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)								
		Individual - ALL TIERS	$ 39.49	$ 42.96	$ 3.47	8.79%	$ 40.32	$ 43.63	$ 3.31	8.21%
		Family - TWO TIER	$ 102.67	$ 111.69	$ 9.02	8.79%	$ 104.85	$ 113.45	$ 8.60	8.20%
		Double - THREE TIER	$ 78.98	$ 85.92	$ 6.94	8.79%	$ 80.65	$ 87.27	$ 6.62	8.21%
		Family - THREE TIER	$ 104.65	$ 113.84	$ 9.19	8.78%	$ 106.86	$ 115.63	$ 8.77	8.21%
		Employee/Spouse - FOUR TIER	$ 78.98	$ 85.92	$ 6.94	8.79%	$ 80.65	$ 87.27	$ 6.62	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 77.00	$ 83.77	$ 6.77	8.79%	$ 78.64	$ 85.08	$ 6.44	8.19%
		Family - FOUR TIER	$ 114.51	$ 124.58	$ 10.07	8.79%	$ 116.94	$ 126.54	$ 9.60	8.21%
HD	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)								
		Individual - ALL TIERS	$ 33.67	$ 36.64	$ 2.97	8.82%	$ 34.38	$ 37.21	$ 2.83	8.23%
		Family - TWO TIER	$ 87.55	$ 95.25	$ 7.70	8.79%	$ 89.40	$ 96.75	$ 7.35	8.22%
		Double - THREE TIER	$ 67.34	$ 73.27	$ 5.93	8.81%	$ 68.77	$ 74.42	$ 5.65	8.22%
		Family - THREE TIER	$ 89.23	$ 97.09	$ 7.86	8.81%	$ 91.12	$ 98.61	$ 7.49	8.22%
		Employee/Spouse - FOUR TIER	$ 67.34	$ 73.27	$ 5.93	8.81%	$ 68.77	$ 74.42	$ 5.65	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 65.66	$ 71.44	$ 5.78	8.80%	$ 67.06	$ 72.56	$ 5.50	8.20%
		Family - FOUR TIER	$ 97.64	$ 106.25	$ 8.61	8.82%	$ 99.72	$ 107.91	$ 8.19	8.21%
HD	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)								
		Individual - ALL TIERS	$ 28.44	$ 30.93	$ 2.49	8.76%	$ 29.04	$ 31.42	$ 2.38	8.20%
		Family - TWO TIER	$ 73.94	$ 80.42	$ 6.48	8.76%	$ 75.51	$ 81.69	$ 6.18	8.18%
		Double - THREE TIER	$ 56.87	$ 61.86	$ 4.99	8.77%	$ 58.08	$ 62.84	$ 4.76	8.20%
		Family - THREE TIER	$ 75.36	$ 81.97	$ 6.61	8.77%	$ 76.96	$ 83.26	$ 6.30	8.19%
		Employee/Spouse - FOUR TIER	$ 56.87	$ 61.86	$ 4.99	8.77%	$ 58.08	$ 62.84	$ 4.76	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 55.45	$ 60.32	$ 4.87	8.78%	$ 56.63	$ 61.26	$ 4.63	8.18%
		Family - FOUR TIER	$ 82.47	$ 89.70	$ 7.23	8.77%	$ 84.22	$ 91.11	$ 6.89	8.18%
HD	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)								
		Individual - ALL TIERS	$ 26.65	$ 28.99	$ 2.34	8.78%	$ 27.22	$ 29.45	$ 2.23	8.19%
		Family - TWO TIER	$ 69.29	$ 75.39	$ 6.10	8.80%	$ 70.75	$ 76.57	$ 5.82	8.23%
		Double - THREE TIER	$ 53.30	$ 57.99	$ 4.69	8.80%	$ 54.43	$ 58.90	$ 4.47	8.21%
		Family - THREE TIER	$ 70.63	$ 76.83	$ 6.20	8.78%	$ 72.12	$ 78.04	$ 5.92	8.21%
		Employee/Spouse - FOUR TIER	$ 53.30	$ 57.99	$ 4.69	8.80%	$ 54.43	$ 58.90	$ 4.47	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 51.97	$ 56.54	$ 4.57	8.79%	$ 53.07	$ 57.43	$ 4.36	8.22%
		Family - FOUR TIER	$ 77.28	$ 84.08	$ 6.80	8.80%	$ 78.92	$ 85.40	$ 6.48	8.21%
HD	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)								
		Individual - ALL TIERS	$ 16.06	$ 17.48	$ 1.42	8.84%	$ 16.40	$ 17.75	$ 1.35	8.23%
		Family - TWO TIER	$ 41.77	$ 45.44	$ 3.67	8.79%	$ 42.64	$ 46.15	$ 3.51	8.23%
		Double - THREE TIER	$ 32.12	$ 34.95	$ 2.83	8.81%	$ 32.80	$ 35.50	$ 2.70	8.23%
		Family - THREE TIER	$ 42.56	$ 46.31	$ 3.75	8.81%	$ 43.47	$ 47.04	$ 3.57	8.21%
		Employee/Spouse - FOUR TIER	$ 32.12	$ 34.95	$ 2.83	8.81%	$ 32.80	$ 35.50	$ 2.70	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 31.32	$ 34.08	$ 2.76	8.81%	$ 31.99	$ 34.61	$ 2.62	8.19%
		Family - FOUR TIER	$ 46.58	$ 50.68	$ 4.10	8.80%	$ 47.57	$ 51.48	$ 3.91	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)								
		Individual - ALL TIERS	$ 16.08	$ 16.56	$ 0.48	2.99%	$ 16.57	$ 16.82	$ 0.25	1.51%
		Family - TWO TIER	$ 41.83	$ 43.07	$ 1.24	2.96%	$ 43.08	$ 43.74	$ 0.66	1.53%
		Double - THREE TIER	$ 32.18	$ 33.13	$ 0.95	2.95%	$ 33.14	$ 33.65	$ 0.51	1.54%
		Family - THREE TIER	$ 42.63	$ 43.90	$ 1.27	2.98%	$ 43.92	$ 44.59	$ 0.67	1.53%
		Employee/Spouse - FOUR TIER	$ 32.18	$ 33.13	$ 0.95	2.95%	$ 33.14	$ 33.65	$ 0.51	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 31.37	$ 32.30	$ 0.93	2.96%	$ 32.31	$ 32.81	$ 0.50	1.55%
		Family - FOUR TIER	$ 46.66	$ 48.04	$ 1.38	2.96%	$ 48.06	$ 48.79	$ 0.73	1.52%
HD	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)								
		Individual - ALL TIERS	$ 13.79	$ 14.21	$ 0.42	3.05%	$ 14.21	$ 14.43	$ 0.22	1.55%
		Family - TWO TIER	$ 35.86	$ 36.93	$ 1.07	2.98%	$ 36.94	$ 37.51	$ 0.57	1.54%
		Double - THREE TIER	$ 27.59	$ 28.41	$ 0.82	2.97%	$ 28.42	$ 28.86	$ 0.44	1.55%
		Family - THREE TIER	$ 36.55	$ 37.64	$ 1.09	2.98%	$ 37.65	$ 38.23	$ 0.58	1.54%
		Employee/Spouse - FOUR TIER	$ 27.59	$ 28.41	$ 0.82	2.97%	$ 28.42	$ 28.86	$ 0.44	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 26.90	$ 27.70	$ 0.80	2.97%	$ 27.71	$ 28.13	$ 0.42	1.52%
		Family - FOUR TIER	$ 40.01	$ 41.19	$ 1.18	2.95%	$ 41.20	$ 41.84	$ 0.64	1.55%
HD	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)								
		Individual - ALL TIERS	$ 12.60	$ 12.97	$ 0.37	2.94%	$ 12.98	$ 13.18	$ 0.20	1.54%
		Family - TWO TIER	$ 32.76	$ 33.73	$ 0.97	2.96%	$ 33.75	$ 34.26	$ 0.51	1.51%
		Double - THREE TIER	$ 25.21	$ 25.94	$ 0.73	2.90%	$ 25.96	$ 26.35	$ 0.39	1.50%
		Family - THREE TIER	$ 33.40	$ 34.38	$ 0.98	2.93%	$ 34.39	$ 34.92	$ 0.53	1.54%
		Employee/Spouse - FOUR TIER	$ 25.21	$ 25.94	$ 0.73	2.90%	$ 25.96	$ 26.35	$ 0.39	1.50%
		Employee/Chld(rn) - FOUR TIER	$ 24.57	$ 25.30	$ 0.73	2.97%	$ 25.31	$ 25.69	$ 0.38	1.50%
		Family - FOUR TIER	$ 36.54	$ 37.62	$ 1.08	2.96%	$ 37.64	$ 38.21	$ 0.57	1.51%
HD	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)								
		Individual - ALL TIERS	$ 11.09	$ 11.43	$ 0.34	3.07%	$ 11.43	$ 11.61	$ 0.18	1.57%
		Family - TWO TIER	$ 28.85	$ 29.73	$ 0.88	3.05%	$ 29.71	$ 30.20	$ 0.49	1.65%
		Double - THREE TIER	$ 22.19	$ 22.87	$ 0.68	3.06%	$ 22.85	$ 23.23	$ 0.38	1.66%
		Family - THREE TIER	$ 29.40	$ 30.30	$ 0.90	3.06%	$ 30.28	$ 30.78	$ 0.50	1.65%
		Employee/Spouse - FOUR TIER	$ 22.19	$ 22.87	$ 0.68	3.06%	$ 22.85	$ 23.23	$ 0.38	1.66%
		Employee/Chld(rn) - FOUR TIER	$ 21.63	$ 22.30	$ 0.67	3.10%	$ 22.28	$ 22.65	$ 0.37	1.66%
		Family - FOUR TIER	$ 32.18	$ 33.16	$ 0.98	3.05%	$ 33.14	$ 33.68	$ 0.54	1.63%
HD	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)								
		Individual - ALL TIERS	$ 10.02	$ 10.31	$ 0.29	2.89%	$ 10.32	$ 10.47	$ 0.15	1.45%
		Family - TWO TIER	$ 26.05	$ 26.80	$ 0.75	2.88%	$ 26.83	$ 27.22	$ 0.39	1.45%
		Double - THREE TIER	$ 20.04	$ 20.61	$ 0.57	2.84%	$ 20.64	$ 20.94	$ 0.30	1.45%
		Family - THREE TIER	$ 26.55	$ 27.31	$ 0.76	2.86%	$ 27.35	$ 27.74	$ 0.39	1.43%
		Employee/Spouse - FOUR TIER	$ 20.04	$ 20.61	$ 0.57	2.84%	$ 20.64	$ 20.94	$ 0.30	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 19.54	$ 20.10	$ 0.56	2.87%	$ 20.12	$ 20.42	$ 0.30	1.49%
		Family - FOUR TIER	$ 29.05	$ 29.89	$ 0.84	2.89%	$ 29.93	$ 30.36	$ 0.43	1.44%
HD	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)								
		Individual - ALL TIERS	$ 8.36	$ 8.61	$ 0.25	2.99%	$ 8.61	$ 8.74	$ 0.13	1.51%
		Family - TWO TIER	$ 21.74	$ 22.37	$ 0.63	2.90%	$ 22.39	$ 22.72	$ 0.33	1.47%
		Double - THREE TIER	$ 16.72	$ 17.21	$ 0.49	2.93%	$ 17.23	$ 17.48	$ 0.25	1.45%
		Family - THREE TIER	$ 22.15	$ 22.80	$ 0.65	2.93%	$ 22.82	$ 23.16	$ 0.34	1.49%
		Employee/Spouse - FOUR TIER	$ 16.72	$ 17.21	$ 0.49	2.93%	$ 17.23	$ 17.48	$ 0.25	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 16.31	$ 16.78	$ 0.47	2.88%	$ 16.79	$ 17.04	$ 0.25	1.49%
		Family - FOUR TIER	$ 24.24	$ 24.96	$ 0.72	2.97%	$ 24.97	$ 25.35	$ 0.38	1.52%
HD	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)								
		Individual - ALL TIERS	$ 6.80	$ 7.00	$ 0.20	2.94%	$ 7.00	$ 7.11	$ 0.11	1.57%
		Family - TWO TIER	$ 17.68	$ 18.19	$ 0.51	2.88%	$ 18.21	$ 18.48	$ 0.27	1.48%
		Double - THREE TIER	$ 13.60	$ 13.99	$ 0.39	2.87%	$ 14.01	$ 14.21	$ 0.20	1.43%
		Family - THREE TIER	$ 18.02	$ 18.54	$ 0.52	2.89%	$ 18.56	$ 18.83	$ 0.27	1.45%
		Employee/Spouse - FOUR TIER	$ 13.60	$ 13.99	$ 0.39	2.87%	$ 14.01	$ 14.21	$ 0.20	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 13.25	$ 13.64	$ 0.39	2.94%	$ 13.66	$ 13.86	$ 0.20	1.46%
		Family - FOUR TIER	$ 19.72	$ 20.29	$ 0.57	2.89%	$ 20.31	$ 20.61	$ 0.30	1.48%
HD	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)								
		Individual - ALL TIERS	$ 6.11	$ 6.29	$ 0.18	2.95%	$ 6.29	$ 6.39	$ 0.10	1.59%
		Family - TWO TIER	$ 15.89	$ 16.36	$ 0.47	2.96%	$ 16.37	$ 16.62	$ 0.25	1.53%
		Double - THREE TIER	$ 12.23	$ 12.59	$ 0.36	2.94%	$ 12.60	$ 12.78	$ 0.18	1.43%
		Family - THREE TIER	$ 16.20	$ 16.68	$ 0.48	2.96%	$ 16.69	$ 16.94	$ 0.25	1.50%
		Employee/Spouse - FOUR TIER	$ 12.23	$ 12.59	$ 0.36	2.94%	$ 12.60	$ 12.78	$ 0.18	1.43%
		Employee/Chld(rn) - FOUR TIER	$ 11.92	$ 12.27	$ 0.35	2.94%	$ 12.28	$ 12.46	$ 0.18	1.47%
		Family - FOUR TIER	$ 17.74	$ 18.25	$ 0.51	2.87%	$ 18.27	$ 18.53	$ 0.26	1.42%
HD	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)								
		Individual - ALL TIERS	$ 62.36	$ 64.23	$ 1.87	3.00%	$ 64.24	$ 65.24	$ 1.00	1.56%
		Family - TWO TIER	$ 162.16	$ 166.99	$ 4.83	2.98%	$ 167.02	$ 169.61	$ 2.59	1.55%
		Double - THREE TIER	$ 124.73	$ 128.46	$ 3.73	2.99%	$ 128.47	$ 130.47	$ 2.00	1.56%
		Family - THREE TIER	$ 165.27	$ 170.20	$ 4.93	2.98%	$ 170.23	$ 172.88	$ 2.65	1.56%
		Employee/Spouse - FOUR TIER	$ 124.73	$ 128.46	$ 3.73	2.99%	$ 128.47	$ 130.47	$ 2.00	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 121.61	$ 125.24	$ 3.63	2.98%	$ 125.26	$ 127.21	$ 1.95	1.56%
		Family - FOUR TIER	$ 180.87	$ 186.26	$ 5.39	2.98%	$ 186.29	$ 189.19	$ 2.90	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)								
		Individual - ALL TIERS	$ 15.71	$ 17.09	$ 1.38	8.78%	$ 16.04	$ 17.36	$ 1.32	8.23%
		Family - TWO TIER	$ 40.84	$ 44.43	$ 3.59	8.79%	$ 41.71	$ 45.13	$ 3.42	8.20%
		Double - THREE TIER	$ 31.42	$ 34.18	$ 2.76	8.78%	$ 32.09	$ 34.71	$ 2.62	8.16%
		Family - THREE TIER	$ 41.64	$ 45.29	$ 3.65	8.77%	$ 42.52	$ 46.00	$ 3.48	8.18%
		Employee/Spouse - FOUR TIER	$ 31.42	$ 34.18	$ 2.76	8.78%	$ 32.09	$ 34.71	$ 2.62	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 30.64	$ 33.32	$ 2.68	8.75%	$ 31.29	$ 33.85	$ 2.56	8.18%
		Family - FOUR TIER	$ 45.56	$ 49.56	$ 4.00	8.78%	$ 46.52	$ 50.34	$ 3.82	8.21%
HD	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)								
		Individual - ALL TIERS	$ 13.47	$ 14.65	$ 1.18	8.76%	$ 13.75	$ 14.88	$ 1.13	8.22%
		Family - TWO TIER	$ 35.03	$ 38.10	$ 3.07	8.76%	$ 35.77	$ 38.70	$ 2.93	8.19%
		Double - THREE TIER	$ 26.94	$ 29.31	$ 2.37	8.80%	$ 27.52	$ 29.77	$ 2.25	8.18%
		Family - THREE TIER	$ 35.69	$ 38.83	$ 3.14	8.80%	$ 36.46	$ 39.44	$ 2.98	8.17%
		Employee/Spouse - FOUR TIER	$ 26.94	$ 29.31	$ 2.37	8.80%	$ 27.52	$ 29.77	$ 2.25	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 26.27	$ 28.58	$ 2.31	8.79%	$ 26.83	$ 29.03	$ 2.20	8.20%
		Family - FOUR TIER	$ 39.06	$ 42.50	$ 3.44	8.81%	$ 39.89	$ 43.17	$ 3.28	8.22%
HD	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)								
		Individual - ALL TIERS	$ 12.30	$ 13.38	$ 1.08	8.78%	$ 12.57	$ 13.59	$ 1.02	8.11%
		Family - TWO TIER	$ 32.00	$ 34.80	$ 2.80	8.75%	$ 32.67	$ 35.34	$ 2.67	8.17%
		Double - THREE TIER	$ 24.61	$ 26.77	$ 2.16	8.78%	$ 25.13	$ 27.19	$ 2.06	8.20%
		Family - THREE TIER	$ 32.61	$ 35.46	$ 2.85	8.74%	$ 33.30	$ 36.02	$ 2.72	8.17%
		Employee/Spouse - FOUR TIER	$ 24.61	$ 26.77	$ 2.16	8.78%	$ 25.13	$ 27.19	$ 2.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 24.00	$ 26.10	$ 2.10	8.75%	$ 24.51	$ 26.51	$ 2.00	8.16%
		Family - FOUR TIER	$ 35.68	$ 38.81	$ 3.13	8.77%	$ 36.45	$ 39.42	$ 2.97	8.15%
HD	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)								
		Individual - ALL TIERS	$ 10.84	$ 11.80	$ 0.96	8.86%	$ 11.07	$ 11.98	$ 0.91	8.22%
		Family - TWO TIER	$ 28.18	$ 30.67	$ 2.49	8.84%	$ 28.78	$ 31.15	$ 2.37	8.23%
		Double - THREE TIER	$ 21.68	$ 23.59	$ 1.91	8.81%	$ 22.13	$ 23.96	$ 1.83	8.27%
		Family - THREE TIER	$ 28.72	$ 31.26	$ 2.54	8.84%	$ 29.33	$ 31.75	$ 2.42	8.25%
		Employee/Spouse - FOUR TIER	$ 21.68	$ 23.59	$ 1.91	8.81%	$ 22.13	$ 23.96	$ 1.83	8.27%
		Employee/Chld(rn) - FOUR TIER	$ 21.14	$ 23.00	$ 1.86	8.80%	$ 21.58	$ 23.36	$ 1.78	8.25%
		Family - FOUR TIER	$ 31.44	$ 34.21	$ 2.77	8.81%	$ 32.10	$ 34.75	$ 2.65	8.26%
HD	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)								
		Individual - ALL TIERS	$ 9.78	$ 10.63	$ 0.85	8.69%	$ 9.99	$ 10.80	$ 0.81	8.11%
		Family - TWO TIER	$ 25.44	$ 27.65	$ 2.21	8.69%	$ 25.98	$ 28.08	$ 2.10	8.08%
		Double - THREE TIER	$ 19.57	$ 21.27	$ 1.70	8.69%	$ 19.98	$ 21.60	$ 1.62	8.11%
		Family - THREE TIER	$ 25.93	$ 28.18	$ 2.25	8.68%	$ 26.48	$ 28.62	$ 2.14	8.08%
		Employee/Spouse - FOUR TIER	$ 19.57	$ 21.27	$ 1.70	8.69%	$ 19.98	$ 21.60	$ 1.62	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 19.08	$ 20.74	$ 1.66	8.70%	$ 19.48	$ 21.06	$ 1.58	8.11%
		Family - FOUR TIER	$ 28.37	$ 30.84	$ 2.47	8.71%	$ 28.98	$ 31.32	$ 2.34	8.07%
HD	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)								
		Individual - ALL TIERS	$ 8.17	$ 8.88	$ 0.71	8.69%	$ 8.34	$ 9.02	$ 0.68	8.15%
		Family - TWO TIER	$ 21.23	$ 23.08	$ 1.85	8.71%	$ 21.69	$ 23.44	$ 1.75	8.07%
		Double - THREE TIER	$ 16.34	$ 17.76	$ 1.42	8.69%	$ 16.68	$ 18.03	$ 1.35	8.09%
		Family - THREE TIER	$ 21.65	$ 23.53	$ 1.88	8.68%	$ 22.10	$ 23.89	$ 1.79	8.10%
		Employee/Spouse - FOUR TIER	$ 16.34	$ 17.76	$ 1.42	8.69%	$ 16.68	$ 18.03	$ 1.35	8.09%
		Employee/Chld(rn) - FOUR TIER	$ 15.92	$ 17.31	$ 1.39	8.73%	$ 16.26	$ 17.58	$ 1.32	8.12%
		Family - FOUR TIER	$ 23.68	$ 25.74	$ 2.06	8.70%	$ 24.19	$ 26.15	$ 1.96	8.10%
HD	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)								
		Individual - ALL TIERS	$ 6.64	$ 7.22	$ 0.58	8.73%	$ 6.78	$ 7.33	$ 0.55	8.11%
		Family - TWO TIER	$ 17.26	$ 18.77	$ 1.51	8.75%	$ 17.63	$ 19.06	$ 1.43	8.11%
		Double - THREE TIER	$ 13.28	$ 14.44	$ 1.16	8.73%	$ 13.56	$ 14.66	$ 1.10	8.11%
		Family - THREE TIER	$ 17.60	$ 19.13	$ 1.53	8.69%	$ 17.97	$ 19.43	$ 1.46	8.12%
		Employee/Spouse - FOUR TIER	$ 13.28	$ 14.44	$ 1.16	8.73%	$ 13.56	$ 14.66	$ 1.10	8.11%
		Employee/Chld(rn) - FOUR TIER	$ 12.95	$ 14.08	$ 1.13	8.73%	$ 13.22	$ 14.30	$ 1.08	8.17%
		Family - FOUR TIER	$ 19.25	$ 20.93	$ 1.68	8.73%	$ 19.66	$ 21.26	$ 1.60	8.14%
HD	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)								
		Individual - ALL TIERS	$ 5.96	$ 6.49	$ 0.53	8.89%	$ 6.09	$ 6.59	$ 0.50	8.21%
		Family - TWO TIER	$ 15.51	$ 16.88	$ 1.37	8.83%	$ 15.84	$ 17.14	$ 1.30	8.21%
		Double - THREE TIER	$ 11.93	$ 12.98	$ 1.05	8.80%	$ 12.18	$ 13.19	$ 1.01	8.29%
		Family - THREE TIER	$ 15.81	$ 17.20	$ 1.39	8.79%	$ 16.15	$ 17.47	$ 1.32	8.17%
		Employee/Spouse - FOUR TIER	$ 11.93	$ 12.98	$ 1.05	8.80%	$ 12.18	$ 13.19	$ 1.01	8.29%
		Employee/Chld(rn) - FOUR TIER	$ 11.63	$ 12.66	$ 1.03	8.86%	$ 11.88	$ 12.86	$ 0.98	8.25%
		Family - FOUR TIER	$ 17.30	$ 18.83	$ 1.53	8.84%	$ 17.67	$ 19.12	$ 1.45	8.21%
HD	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)								
		Individual - ALL TIERS	$ 60.90	$ 66.26	$ 5.36	8.80%	$ 62.19	$ 67.30	$ 5.11	8.22%
		Family - TWO TIER	$ 158.35	$ 172.28	$ 13.93	8.80%	$ 161.71	$ 174.98	$ 13.27	8.21%
		Double - THREE TIER	$ 121.81	$ 132.52	$ 10.71	8.79%	$ 124.39	$ 134.60	$ 10.21	8.21%
		Family - THREE TIER	$ 161.39	$ 175.59	$ 14.20	8.80%	$ 164.82	$ 178.35	$ 13.53	8.21%
		Employee/Spouse - FOUR TIER	$ 121.81	$ 132.52	$ 10.71	8.79%	$ 124.39	$ 134.60	$ 10.21	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 118.76	$ 129.21	$ 10.45	8.80%	$ 121.28	$ 131.24	$ 9.96	8.21%
		Family - FOUR TIER	$ 176.62	$ 192.16	$ 15.54	8.80%	$ 180.37	$ 195.17	$ 14.80	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)								
		Individual - ALL TIERS	$ 61.72	$ 63.56	$ 1.84	2.98%	$ 63.57	$ 64.56	$ 0.99	1.56%
		Family - TWO TIER	$ 160.47	$ 165.25	$ 4.78	2.98%	$ 165.28	$ 167.85	$ 2.57	1.55%
		Double - THREE TIER	$ 123.44	$ 127.12	$ 3.68	2.98%	$ 127.14	$ 129.11	$ 1.97	1.55%
		Family - THREE TIER	$ 163.56	$ 168.43	$ 4.87	2.98%	$ 168.46	$ 171.08	$ 2.62	1.56%
		Employee/Spouse - FOUR TIER	$ 123.44	$ 127.12	$ 3.68	2.98%	$ 127.14	$ 129.11	$ 1.97	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 120.36	$ 123.94	$ 3.58	2.97%	$ 123.96	$ 125.89	$ 1.93	1.56%
		Family - FOUR TIER	$ 178.99	$ 184.32	$ 5.33	2.98%	$ 184.35	$ 187.21	$ 2.86	1.55%
HD	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)								
		Individual - ALL TIERS	$ 58.16	$ 59.88	$ 1.72	2.96%	$ 59.90	$ 60.82	$ 0.92	1.54%
		Family - TWO TIER	$ 151.21	$ 155.70	$ 4.49	2.97%	$ 155.76	$ 158.14	$ 2.38	1.53%
		Double - THREE TIER	$ 116.32	$ 119.77	$ 3.45	2.97%	$ 119.81	$ 121.65	$ 1.84	1.54%
		Family - THREE TIER	$ 154.13	$ 158.69	$ 4.56	2.96%	$ 158.74	$ 161.18	$ 2.44	1.54%
		Employee/Spouse - FOUR TIER	$ 116.32	$ 119.77	$ 3.45	2.97%	$ 119.81	$ 121.65	$ 1.84	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 113.41	$ 116.77	$ 3.36	2.96%	$ 116.81	$ 118.61	$ 1.80	1.54%
		Family - FOUR TIER	$ 168.66	$ 173.66	$ 5.00	2.96%	$ 173.73	$ 176.39	$ 2.66	1.53%
HD	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)								
		Individual - ALL TIERS	$ 52.51	$ 54.08	$ 1.57	2.99%	$ 54.09	$ 54.93	$ 0.84	1.55%
		Family - TWO TIER	$ 136.54	$ 140.62	$ 4.08	2.99%	$ 140.63	$ 142.83	$ 2.20	1.56%
		Double - THREE TIER	$ 105.03	$ 108.17	$ 3.14	2.99%	$ 108.17	$ 109.87	$ 1.70	1.57%
		Family - THREE TIER	$ 139.17	$ 143.33	$ 4.16	2.99%	$ 143.34	$ 145.58	$ 2.24	1.56%
		Employee/Spouse - FOUR TIER	$ 105.03	$ 108.17	$ 3.14	2.99%	$ 108.17	$ 109.87	$ 1.70	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 102.40	$ 105.47	$ 3.07	3.00%	$ 105.47	$ 107.12	$ 1.65	1.56%
		Family - FOUR TIER	$ 152.29	$ 156.85	$ 4.56	2.99%	$ 156.86	$ 159.31	$ 2.45	1.56%
HD	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)								
		Individual - ALL TIERS	$ 47.19	$ 48.59	$ 1.40	2.97%	$ 48.61	$ 49.35	$ 0.74	1.52%
		Family - TWO TIER	$ 122.71	$ 126.34	$ 3.63	2.96%	$ 126.39	$ 128.32	$ 1.93	1.53%
		Double - THREE TIER	$ 94.39	$ 97.18	$ 2.79	2.96%	$ 97.22	$ 98.71	$ 1.49	1.53%
		Family - THREE TIER	$ 125.06	$ 128.77	$ 3.71	2.97%	$ 128.82	$ 130.79	$ 1.97	1.53%
		Employee/Spouse - FOUR TIER	$ 94.39	$ 97.18	$ 2.79	2.96%	$ 97.22	$ 98.71	$ 1.49	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 92.03	$ 94.75	$ 2.72	2.96%	$ 94.79	$ 96.24	$ 1.45	1.53%
		Family - FOUR TIER	$ 136.87	$ 140.91	$ 4.04	2.95%	$ 140.98	$ 143.13	$ 2.15	1.53%
HD	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)								
		Individual - ALL TIERS	$ 44.90	$ 46.24	$ 1.34	2.98%	$ 46.25	$ 46.97	$ 0.72	1.56%
		Family - TWO TIER	$ 116.75	$ 120.23	$ 3.48	2.98%	$ 120.25	$ 122.12	$ 1.87	1.56%
		Double - THREE TIER	$ 89.80	$ 92.49	$ 2.69	3.00%	$ 92.50	$ 93.94	$ 1.44	1.56%
		Family - THREE TIER	$ 118.99	$ 122.54	$ 3.55	2.98%	$ 122.56	$ 124.47	$ 1.91	1.56%
		Employee/Spouse - FOUR TIER	$ 89.80	$ 92.49	$ 2.69	3.00%	$ 92.50	$ 93.94	$ 1.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 87.57	$ 90.17	$ 2.60	2.97%	$ 90.18	$ 91.59	$ 1.41	1.56%
		Family - FOUR TIER	$ 130.22	$ 134.10	$ 3.88	2.98%	$ 134.13	$ 136.21	$ 2.08	1.55%
HD	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)								
		Individual - ALL TIERS	$ 38.35	$ 39.49	$ 1.14	2.97%	$ 39.50	$ 40.11	$ 0.61	1.54%
		Family - TWO TIER	$ 99.71	$ 102.68	$ 2.97	2.98%	$ 102.70	$ 104.29	$ 1.59	1.55%
		Double - THREE TIER	$ 76.70	$ 78.98	$ 2.28	2.97%	$ 79.00	$ 80.22	$ 1.22	1.54%
		Family - THREE TIER	$ 101.63	$ 104.65	$ 3.02	2.97%	$ 104.68	$ 106.30	$ 1.62	1.55%
		Employee/Spouse - FOUR TIER	$ 76.70	$ 78.98	$ 2.28	2.97%	$ 79.00	$ 80.22	$ 1.22	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 74.78	$ 77.01	$ 2.23	2.98%	$ 77.03	$ 78.22	$ 1.19	1.54%
		Family - FOUR TIER	$ 111.22	$ 114.53	$ 3.31	2.98%	$ 114.55	$ 116.33	$ 1.78	1.55%
HD	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)								
		Individual - ALL TIERS	$ 32.47	$ 33.45	$ 0.98	3.02%	$ 33.45	$ 33.97	$ 0.52	1.55%
		Family - TWO TIER	$ 84.43	$ 86.96	$ 2.53	3.00%	$ 86.96	$ 88.33	$ 1.37	1.58%
		Double - THREE TIER	$ 64.95	$ 66.89	$ 1.94	2.99%	$ 66.90	$ 67.94	$ 1.04	1.55%
		Family - THREE TIER	$ 86.05	$ 88.63	$ 2.58	3.00%	$ 88.64	$ 90.02	$ 1.38	1.56%
		Employee/Spouse - FOUR TIER	$ 64.95	$ 66.89	$ 1.94	2.99%	$ 66.90	$ 67.94	$ 1.04	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 63.33	$ 65.22	$ 1.89	2.98%	$ 65.22	$ 66.24	$ 1.02	1.56%
		Family - FOUR TIER	$ 94.17	$ 96.99	$ 2.82	2.99%	$ 97.00	$ 98.52	$ 1.52	1.57%
HD	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)								
		Individual - ALL TIERS	$ 30.86	$ 31.78	$ 0.92	2.98%	$ 31.79	$ 32.28	$ 0.49	1.54%
		Family - TWO TIER	$ 80.24	$ 82.63	$ 2.39	2.98%	$ 82.64	$ 83.92	$ 1.28	1.55%
		Double - THREE TIER	$ 61.72	$ 63.56	$ 1.84	2.98%	$ 63.57	$ 64.56	$ 0.99	1.56%
		Family - THREE TIER	$ 81.77	$ 84.22	$ 2.45	3.00%	$ 84.23	$ 85.54	$ 1.31	1.56%
		Employee/Spouse - FOUR TIER	$ 61.72	$ 63.56	$ 1.84	2.98%	$ 63.57	$ 64.56	$ 0.99	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 60.18	$ 61.97	$ 1.79	2.97%	$ 61.98	$ 62.94	$ 0.96	1.55%
		Family - FOUR TIER	$ 89.50	$ 92.16	$ 2.66	2.97%	$ 92.18	$ 93.61	$ 1.43	1.55%
HD	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)								
		Individual - ALL TIERS	$ 71.57	$ 73.70	$ 2.13	2.98%	$ 73.71	$ 74.86	$ 1.15	1.56%
		Family - TWO TIER	$ 186.07	$ 191.63	$ 5.56	2.99%	$ 191.65	$ 194.63	$ 2.98	1.55%
		Double - THREE TIER	$ 143.13	$ 147.40	$ 4.27	2.98%	$ 147.43	$ 149.72	$ 2.29	1.55%
		Family - THREE TIER	$ 189.65	$ 195.31	$ 5.66	2.98%	$ 195.34	$ 198.38	$ 3.04	1.56%
		Employee/Spouse - FOUR TIER	$ 143.13	$ 147.40	$ 4.27	2.98%	$ 147.43	$ 149.72	$ 2.29	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 139.56	$ 143.72	$ 4.16	2.98%	$ 143.74	$ 145.98	$ 2.24	1.56%
		Family - FOUR TIER	$ 207.55	$ 213.74	$ 6.19	2.98%	$ 213.76	$ 217.09	$ 3.33	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)								
		Individual - ALL TIERS	$ 60.27	$ 65.57	$ 5.30	8.79%	$ 61.55	$ 66.60	$ 5.05	8.20%
		Family - TWO TIER	$ 156.70	$ 170.48	$ 13.78	8.79%	$ 160.03	$ 173.16	$ 13.13	8.20%
		Double - THREE TIER	$ 120.54	$ 131.14	$ 10.60	8.79%	$ 123.09	$ 133.20	$ 10.11	8.21%
		Family - THREE TIER	$ 159.72	$ 173.76	$ 14.04	8.79%	$ 163.10	$ 176.49	$ 13.39	8.21%
		Employee/Spouse - FOUR TIER	$ 120.54	$ 131.14	$ 10.60	8.79%	$ 123.09	$ 133.20	$ 10.11	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 117.53	$ 127.86	$ 10.33	8.79%	$ 120.02	$ 129.87	$ 9.85	8.21%
		Family - FOUR TIER	$ 174.79	$ 190.15	$ 15.36	8.79%	$ 178.49	$ 193.14	$ 14.65	8.21%
HD	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)								
		Individual - ALL TIERS	$ 56.80	$ 61.78	$ 4.98	8.77%	$ 58.00	$ 62.75	$ 4.75	8.19%
		Family - TWO TIER	$ 147.66	$ 160.63	$ 12.97	8.78%	$ 150.80	$ 163.15	$ 12.35	8.19%
		Double - THREE TIER	$ 113.59	$ 123.56	$ 9.97	8.78%	$ 115.99	$ 125.50	$ 9.51	8.20%
		Family - THREE TIER	$ 150.50	$ 163.72	$ 13.22	8.78%	$ 153.70	$ 166.29	$ 12.59	8.19%
		Employee/Spouse - FOUR TIER	$ 113.59	$ 123.56	$ 9.97	8.78%	$ 115.99	$ 125.50	$ 9.51	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 110.75	$ 120.47	$ 9.72	8.78%	$ 113.10	$ 122.36	$ 9.26	8.19%
		Family - FOUR TIER	$ 164.71	$ 179.16	$ 14.45	8.77%	$ 168.20	$ 181.97	$ 13.77	8.19%
HD	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)								
		Individual - ALL TIERS	$ 51.28	$ 55.80	$ 4.52	8.81%	$ 52.37	$ 56.67	$ 4.30	8.21%
		Family - TWO TIER	$ 133.33	$ 145.07	$ 11.74	8.81%	$ 136.16	$ 147.35	$ 11.19	8.22%
		Double - THREE TIER	$ 102.56	$ 111.59	$ 9.03	8.80%	$ 104.73	$ 113.35	$ 8.62	8.23%
		Family - THREE TIER	$ 135.89	$ 147.86	$ 11.97	8.81%	$ 138.77	$ 150.18	$ 11.41	8.22%
		Employee/Spouse - FOUR TIER	$ 102.56	$ 111.59	$ 9.03	8.80%	$ 104.73	$ 113.35	$ 8.62	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 100.00	$ 108.80	$ 8.80	8.80%	$ 102.11	$ 110.51	$ 8.40	8.23%
		Family - FOUR TIER	$ 148.71	$ 161.81	$ 13.10	8.81%	$ 151.87	$ 164.35	$ 12.48	8.22%
HD	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)								
		Individual - ALL TIERS	$ 46.09	$ 50.13	$ 4.04	8.77%	$ 47.06	$ 50.92	$ 3.86	8.20%
		Family - TWO TIER	$ 119.83	$ 130.33	$ 10.50	8.76%	$ 122.36	$ 132.38	$ 10.02	8.19%
		Double - THREE TIER	$ 92.18	$ 100.26	$ 8.08	8.77%	$ 94.13	$ 101.83	$ 7.70	8.18%
		Family - THREE TIER	$ 122.13	$ 132.84	$ 10.71	8.77%	$ 124.72	$ 134.93	$ 10.21	8.19%
		Employee/Spouse - FOUR TIER	$ 92.18	$ 100.26	$ 8.08	8.77%	$ 94.13	$ 101.83	$ 7.70	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 89.87	$ 97.75	$ 7.88	8.77%	$ 91.77	$ 99.29	$ 7.52	8.19%
		Family - FOUR TIER	$ 133.66	$ 145.37	$ 11.71	8.76%	$ 136.48	$ 147.65	$ 11.17	8.18%
HD	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)								
		Individual - ALL TIERS	$ 43.84	$ 47.71	$ 3.87	8.83%	$ 44.77	$ 48.46	$ 3.69	8.24%
		Family - TWO TIER	$ 114.00	$ 124.04	$ 10.04	8.81%	$ 116.42	$ 125.98	$ 9.56	8.21%
		Double - THREE TIER	$ 87.69	$ 95.41	$ 7.72	8.80%	$ 89.55	$ 96.91	$ 7.36	8.22%
		Family - THREE TIER	$ 116.20	$ 126.42	$ 10.22	8.80%	$ 118.65	$ 128.41	$ 9.76	8.23%
		Employee/Spouse - FOUR TIER	$ 87.69	$ 95.41	$ 7.72	8.80%	$ 89.55	$ 96.91	$ 7.36	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 85.50	$ 93.03	$ 7.53	8.81%	$ 87.31	$ 94.49	$ 7.18	8.22%
		Family - FOUR TIER	$ 127.16	$ 138.35	$ 11.19	8.80%	$ 129.85	$ 140.52	$ 10.67	8.22%
HD	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)								
		Individual - ALL TIERS	$ 37.45	$ 40.74	$ 3.29	8.79%	$ 38.24	$ 41.38	$ 3.14	8.21%
		Family - TWO TIER	$ 97.37	$ 105.93	$ 8.56	8.79%	$ 99.43	$ 107.59	$ 8.16	8.21%
		Double - THREE TIER	$ 74.90	$ 81.48	$ 6.58	8.79%	$ 76.49	$ 82.76	$ 6.27	8.20%
		Family - THREE TIER	$ 99.23	$ 107.97	$ 8.74	8.81%	$ 101.34	$ 109.66	$ 8.32	8.21%
		Employee/Spouse - FOUR TIER	$ 74.90	$ 81.48	$ 6.58	8.79%	$ 76.49	$ 82.76	$ 6.27	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 73.02	$ 79.45	$ 6.43	8.81%	$ 74.57	$ 80.69	$ 6.12	8.21%
		Family - FOUR TIER	$ 108.60	$ 118.15	$ 9.55	8.79%	$ 110.90	$ 120.01	$ 9.11	8.21%
HD	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)								
		Individual - ALL TIERS	$ 31.71	$ 34.50	$ 2.79	8.80%	$ 32.39	$ 35.05	$ 2.66	8.21%
		Family - TWO TIER	$ 82.45	$ 89.71	$ 7.26	8.81%	$ 84.20	$ 91.12	$ 6.92	8.22%
		Double - THREE TIER	$ 63.42	$ 69.01	$ 5.59	8.81%	$ 64.77	$ 70.09	$ 5.32	8.21%
		Family - THREE TIER	$ 84.04	$ 91.44	$ 7.40	8.81%	$ 85.82	$ 92.87	$ 7.05	8.21%
		Employee/Spouse - FOUR TIER	$ 63.42	$ 69.01	$ 5.59	8.81%	$ 64.77	$ 70.09	$ 5.32	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 61.84	$ 67.28	$ 5.44	8.80%	$ 63.15	$ 68.34	$ 5.19	8.22%
		Family - FOUR TIER	$ 91.96	$ 100.06	$ 8.10	8.81%	$ 93.91	$ 101.64	$ 7.73	8.23%
HD	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)								
		Individual - ALL TIERS	$ 30.13	$ 32.79	$ 2.66	8.83%	$ 30.78	$ 33.30	$ 2.52	8.19%
		Family - TWO TIER	$ 78.35	$ 85.24	$ 6.89	8.79%	$ 80.01	$ 86.58	$ 6.57	8.21%
		Double - THREE TIER	$ 60.27	$ 65.57	$ 5.30	8.79%	$ 61.55	$ 66.60	$ 5.05	8.20%
		Family - THREE TIER	$ 79.85	$ 86.88	$ 7.03	8.80%	$ 81.55	$ 88.24	$ 6.69	8.20%
		Employee/Spouse - FOUR TIER	$ 60.27	$ 65.57	$ 5.30	8.79%	$ 61.55	$ 66.60	$ 5.05	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 58.76	$ 63.93	$ 5.17	8.80%	$ 60.01	$ 64.93	$ 4.92	8.20%
		Family - FOUR TIER	$ 87.39	$ 95.08	$ 7.69	8.80%	$ 89.24	$ 96.57	$ 7.33	8.21%
HD	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)								
		Individual - ALL TIERS	$ 69.88	$ 76.03	$ 6.15	8.80%	$ 71.37	$ 77.23	$ 5.86	8.21%
		Family - TWO TIER	$ 181.69	$ 197.69	$ 16.00	8.81%	$ 185.55	$ 200.79	$ 15.24	8.21%
		Double - THREE TIER	$ 139.77	$ 152.07	$ 12.30	8.80%	$ 142.74	$ 154.46	$ 11.72	8.21%
		Family - THREE TIER	$ 185.19	$ 201.49	$ 16.30	8.80%	$ 189.12	$ 204.65	$ 15.53	8.21%
		Employee/Spouse - FOUR TIER	$ 139.77	$ 152.07	$ 12.30	8.80%	$ 142.74	$ 154.46	$ 11.72	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 136.27	$ 148.27	$ 12.00	8.81%	$ 139.17	$ 150.59	$ 11.42	8.21%
		Family - FOUR TIER	$ 202.66	$ 220.50	$ 17.84	8.80%	$ 206.96	$ 223.96	$ 17.00	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)								
		Individual - ALL TIERS	$ 70.93	$ 73.04	$ 2.11	2.97%	$ 73.06	$ 74.19	$ 1.13	1.55%
		Family - TWO TIER	$ 184.44	$ 189.92	$ 5.48	2.97%	$ 189.97	$ 192.90	$ 2.93	1.54%
		Double - THREE TIER	$ 141.87	$ 146.09	$ 4.22	2.97%	$ 146.13	$ 148.38	$ 2.25	1.54%
		Family - THREE TIER	$ 187.98	$ 193.57	$ 5.59	2.97%	$ 193.62	$ 196.61	$ 2.99	1.54%
		Employee/Spouse - FOUR TIER	$ 141.87	$ 146.09	$ 4.22	2.97%	$ 146.13	$ 148.38	$ 2.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 138.33	$ 142.44	$ 4.11	2.97%	$ 142.47	$ 144.67	$ 2.20	1.54%
		Family - FOUR TIER	$ 205.71	$ 211.83	$ 6.12	2.98%	$ 211.89	$ 215.15	$ 3.26	1.54%
HD	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)								
		Individual - ALL TIERS	$ 67.65	$ 69.66	$ 2.01	2.97%	$ 69.68	$ 70.76	$ 1.08	1.55%
		Family - TWO TIER	$ 175.90	$ 181.13	$ 5.23	2.97%	$ 181.17	$ 183.97	$ 2.80	1.55%
		Double - THREE TIER	$ 135.31	$ 139.33	$ 4.02	2.97%	$ 139.37	$ 141.51	$ 2.14	1.54%
		Family - THREE TIER	$ 179.28	$ 184.61	$ 5.33	2.97%	$ 184.66	$ 187.51	$ 2.85	1.54%
		Employee/Spouse - FOUR TIER	$ 135.31	$ 139.33	$ 4.02	2.97%	$ 139.37	$ 141.51	$ 2.14	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 131.92	$ 135.84	$ 3.92	2.97%	$ 135.88	$ 137.98	$ 2.10	1.55%
		Family - FOUR TIER	$ 196.19	$ 202.02	$ 5.83	2.97%	$ 202.08	$ 205.20	$ 3.12	1.54%
HD	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)								
		Individual - ALL TIERS	$ 61.21	$ 63.04	$ 1.83	2.99%	$ 63.05	$ 64.03	$ 0.98	1.55%
		Family - TWO TIER	$ 159.15	$ 163.91	$ 4.76	2.99%	$ 163.93	$ 166.48	$ 2.55	1.56%
		Double - THREE TIER	$ 122.43	$ 126.08	$ 3.65	2.98%	$ 126.09	$ 128.06	$ 1.97	1.56%
		Family - THREE TIER	$ 162.21	$ 167.06	$ 4.85	2.99%	$ 167.07	$ 169.69	$ 2.62	1.57%
		Employee/Spouse - FOUR TIER	$ 122.43	$ 126.08	$ 3.65	2.98%	$ 126.09	$ 128.06	$ 1.97	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 119.36	$ 122.93	$ 3.57	2.99%	$ 122.94	$ 124.86	$ 1.92	1.56%
		Family - FOUR TIER	$ 177.51	$ 182.82	$ 5.31	2.99%	$ 182.84	$ 185.69	$ 2.85	1.56%
HD	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)								
		Individual - ALL TIERS	$ 55.16	$ 56.81	$ 1.65	2.99%	$ 56.81	$ 57.70	$ 0.89	1.57%
		Family - TWO TIER	$ 143.41	$ 147.70	$ 4.29	2.99%	$ 147.72	$ 150.02	$ 2.30	1.56%
		Double - THREE TIER	$ 110.32	$ 113.62	$ 3.30	2.99%	$ 113.63	$ 115.40	$ 1.77	1.56%
		Family - THREE TIER	$ 146.17	$ 150.54	$ 4.37	2.99%	$ 150.55	$ 152.91	$ 2.36	1.57%
		Employee/Spouse - FOUR TIER	$ 110.32	$ 113.62	$ 3.30	2.99%	$ 113.63	$ 115.40	$ 1.77	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 107.56	$ 110.78	$ 3.22	2.99%	$ 110.79	$ 112.52	$ 1.73	1.56%
		Family - FOUR TIER	$ 159.96	$ 164.74	$ 4.78	2.99%	$ 164.76	$ 167.33	$ 2.57	1.56%
HD	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)								
		Individual - ALL TIERS	$ 52.78	$ 54.35	$ 1.57	2.97%	$ 54.36	$ 55.21	$ 0.85	1.56%
		Family - TWO TIER	$ 137.23	$ 141.32	$ 4.09	2.98%	$ 141.35	$ 143.54	$ 2.19	1.55%
		Double - THREE TIER	$ 105.56	$ 108.71	$ 3.15	2.98%	$ 108.73	$ 110.42	$ 1.69	1.55%
		Family - THREE TIER	$ 139.88	$ 144.04	$ 4.16	2.97%	$ 144.07	$ 146.30	$ 2.23	1.55%
		Employee/Spouse - FOUR TIER	$ 105.56	$ 108.71	$ 3.15	2.98%	$ 108.73	$ 110.42	$ 1.69	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 102.92	$ 105.99	$ 3.07	2.98%	$ 106.01	$ 107.66	$ 1.65	1.56%
		Family - FOUR TIER	$ 153.07	$ 157.63	$ 4.56	2.98%	$ 157.65	$ 160.10	$ 2.45	1.55%
HD	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)								
		Individual - ALL TIERS	$ 45.92	$ 47.29	$ 1.37	2.98%	$ 47.30	$ 48.03	$ 0.73	1.54%
		Family - TWO TIER	$ 119.40	$ 122.95	$ 3.55	2.97%	$ 122.98	$ 124.88	$ 1.90	1.54%
		Double - THREE TIER	$ 91.84	$ 94.58	$ 2.74	2.98%	$ 94.59	$ 96.06	$ 1.47	1.55%
		Family - THREE TIER	$ 121.68	$ 125.31	$ 3.63	2.98%	$ 125.34	$ 127.28	$ 1.94	1.55%
		Employee/Spouse - FOUR TIER	$ 91.84	$ 94.58	$ 2.74	2.98%	$ 94.59	$ 96.06	$ 1.47	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 89.54	$ 92.21	$ 2.67	2.98%	$ 92.23	$ 93.66	$ 1.43	1.55%
		Family - FOUR TIER	$ 133.17	$ 137.13	$ 3.96	2.97%	$ 137.16	$ 139.29	$ 2.13	1.55%
HD	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)								
		Individual - ALL TIERS	$ 39.31	$ 40.48	$ 1.17	2.98%	$ 40.48	$ 41.11	$ 0.63	1.56%
		Family - TWO TIER	$ 102.20	$ 105.24	$ 3.04	2.97%	$ 105.26	$ 106.90	$ 1.64	1.56%
		Double - THREE TIER	$ 78.61	$ 80.96	$ 2.35	2.99%	$ 80.97	$ 82.23	$ 1.26	1.56%
		Family - THREE TIER	$ 104.16	$ 107.27	$ 3.11	2.99%	$ 107.28	$ 108.95	$ 1.67	1.56%
		Employee/Spouse - FOUR TIER	$ 78.61	$ 80.96	$ 2.35	2.99%	$ 80.97	$ 82.23	$ 1.26	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 76.64	$ 78.93	$ 2.29	2.99%	$ 78.94	$ 80.17	$ 1.23	1.56%
		Family - FOUR TIER	$ 113.99	$ 117.39	$ 3.40	2.98%	$ 117.40	$ 119.23	$ 1.83	1.56%
HD	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)								
		Individual - ALL TIERS	$ 37.46	$ 38.59	$ 1.13	3.02%	$ 38.59	$ 39.19	$ 0.60	1.55%
		Family - TWO TIER	$ 97.42	$ 100.33	$ 2.91	2.99%	$ 100.33	$ 101.91	$ 1.58	1.57%
		Double - THREE TIER	$ 74.94	$ 77.18	$ 2.24	2.99%	$ 77.18	$ 78.39	$ 1.21	1.57%
		Family - THREE TIER	$ 99.29	$ 102.26	$ 2.97	2.99%	$ 102.27	$ 103.86	$ 1.59	1.55%
		Employee/Spouse - FOUR TIER	$ 74.94	$ 77.18	$ 2.24	2.99%	$ 77.18	$ 78.39	$ 1.21	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 73.06	$ 75.25	$ 2.19	3.00%	$ 75.26	$ 76.43	$ 1.17	1.55%
		Family - FOUR TIER	$ 108.66	$ 111.91	$ 3.25	2.99%	$ 111.91	$ 113.66	$ 1.75	1.56%
HD	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)								
		Individual - ALL TIERS	$ 75.61	$ 77.86	$ 2.25	2.98%	$ 77.87	$ 79.08	$ 1.21	1.55%
		Family - TWO TIER	$ 196.58	$ 202.43	$ 5.85	2.98%	$ 202.47	$ 205.61	$ 3.14	1.55%
		Double - THREE TIER	$ 151.21	$ 155.72	$ 4.51	2.98%	$ 155.75	$ 158.16	$ 2.41	1.55%
		Family - THREE TIER	$ 200.35	$ 206.32	$ 5.97	2.98%	$ 206.37	$ 209.56	$ 3.19	1.55%
		Employee/Spouse - FOUR TIER	$ 151.21	$ 155.72	$ 4.51	2.98%	$ 155.75	$ 158.16	$ 2.41	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 147.43	$ 151.82	$ 4.39	2.98%	$ 151.86	$ 154.21	$ 2.35	1.55%
		Family - FOUR TIER	$ 219.25	$ 225.79	$ 6.54	2.98%	$ 225.83	$ 229.33	$ 3.50	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)								
		Individual - ALL TIERS	$ 69.27	$ 75.36	$ 6.09	8.79%	$ 70.74	$ 76.54	$ 5.80	8.20%
		Family - TWO TIER	$ 180.10	$ 195.93	$ 15.83	8.79%	$ 183.92	$ 199.00	$ 15.08	8.20%
		Double - THREE TIER	$ 138.54	$ 150.71	$ 12.17	8.78%	$ 141.48	$ 153.08	$ 11.60	8.20%
		Family - THREE TIER	$ 183.57	$ 199.69	$ 16.12	8.78%	$ 187.46	$ 202.83	$ 15.37	8.20%
		Employee/Spouse - FOUR TIER	$ 138.54	$ 150.71	$ 12.17	8.78%	$ 141.48	$ 153.08	$ 11.60	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 135.08	$ 146.94	$ 11.86	8.78%	$ 137.95	$ 149.25	$ 11.30	8.19%
		Family - FOUR TIER	$ 200.88	$ 218.53	$ 17.65	8.79%	$ 205.14	$ 221.96	$ 16.82	8.20%
HD	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)								
		Individual - ALL TIERS	$ 66.07	$ 71.87	$ 5.80	8.78%	$ 67.47	$ 73.00	$ 5.53	8.20%
		Family - TWO TIER	$ 171.78	$ 186.86	$ 15.08	8.78%	$ 175.41	$ 189.79	$ 14.38	8.20%
		Double - THREE TIER	$ 132.13	$ 143.74	$ 11.61	8.79%	$ 134.94	$ 145.99	$ 11.05	8.19%
		Family - THREE TIER	$ 175.07	$ 190.45	$ 15.38	8.79%	$ 178.79	$ 193.44	$ 14.65	8.19%
		Employee/Spouse - FOUR TIER	$ 132.13	$ 143.74	$ 11.61	8.79%	$ 134.94	$ 145.99	$ 11.05	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 128.84	$ 140.14	$ 11.30	8.77%	$ 131.56	$ 142.34	$ 10.78	8.19%
		Family - FOUR TIER	$ 191.59	$ 208.42	$ 16.83	8.78%	$ 195.66	$ 211.69	$ 16.03	8.19%
HD	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)								
		Individual - ALL TIERS	$ 59.78	$ 65.04	$ 5.26	8.80%	$ 61.05	$ 66.06	$ 5.01	8.21%
		Family - TWO TIER	$ 155.43	$ 169.10	$ 13.67	8.79%	$ 158.72	$ 171.75	$ 13.03	8.21%
		Double - THREE TIER	$ 119.55	$ 130.07	$ 10.52	8.80%	$ 122.10	$ 132.12	$ 10.02	8.21%
		Family - THREE TIER	$ 158.42	$ 172.35	$ 13.93	8.79%	$ 161.78	$ 175.05	$ 13.27	8.20%
		Employee/Spouse - FOUR TIER	$ 119.55	$ 130.07	$ 10.52	8.80%	$ 122.10	$ 132.12	$ 10.02	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 116.57	$ 126.82	$ 10.25	8.79%	$ 119.03	$ 128.81	$ 9.78	8.22%
		Family - FOUR TIER	$ 173.36	$ 188.61	$ 15.25	8.80%	$ 177.03	$ 191.57	$ 14.54	8.21%
HD	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)								
		Individual - ALL TIERS	$ 53.86	$ 58.61	$ 4.75	8.82%	$ 55.00	$ 59.53	$ 4.53	8.24%
		Family - TWO TIER	$ 140.04	$ 152.38	$ 12.34	8.81%	$ 143.01	$ 154.77	$ 11.76	8.22%
		Double - THREE TIER	$ 107.72	$ 117.21	$ 9.49	8.81%	$ 110.01	$ 119.05	$ 9.04	8.22%
		Family - THREE TIER	$ 142.74	$ 155.31	$ 12.57	8.81%	$ 145.76	$ 157.75	$ 11.99	8.23%
		Employee/Spouse - FOUR TIER	$ 107.72	$ 117.21	$ 9.49	8.81%	$ 110.01	$ 119.05	$ 9.04	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 105.03	$ 114.28	$ 9.25	8.81%	$ 107.25	$ 116.08	$ 8.83	8.23%
		Family - FOUR TIER	$ 156.20	$ 169.96	$ 13.76	8.81%	$ 159.51	$ 172.63	$ 13.12	8.23%
HD	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)								
		Individual - ALL TIERS	$ 51.54	$ 56.08	$ 4.54	8.81%	$ 52.64	$ 56.96	$ 4.32	8.21%
		Family - TWO TIER	$ 134.01	$ 145.80	$ 11.79	8.80%	$ 136.85	$ 148.08	$ 11.23	8.21%
		Double - THREE TIER	$ 103.08	$ 112.15	$ 9.07	8.80%	$ 105.27	$ 113.91	$ 8.64	8.21%
		Family - THREE TIER	$ 136.58	$ 148.60	$ 12.02	8.80%	$ 139.48	$ 150.93	$ 11.45	8.21%
		Employee/Spouse - FOUR TIER	$ 103.08	$ 112.15	$ 9.07	8.80%	$ 105.27	$ 113.91	$ 8.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 100.50	$ 109.35	$ 8.85	8.81%	$ 102.63	$ 111.06	$ 8.43	8.21%
		Family - FOUR TIER	$ 149.47	$ 162.62	$ 13.15	8.80%	$ 152.64	$ 165.17	$ 12.53	8.21%
HD	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)								
		Individual - ALL TIERS	$ 44.84	$ 48.78	$ 3.94	8.79%	$ 45.79	$ 49.55	$ 3.76	8.21%
		Family - TWO TIER	$ 116.59	$ 126.84	$ 10.25	8.79%	$ 119.06	$ 128.83	$ 9.77	8.21%
		Double - THREE TIER	$ 89.69	$ 97.57	$ 7.88	8.79%	$ 91.58	$ 99.10	$ 7.52	8.21%
		Family - THREE TIER	$ 118.83	$ 129.28	$ 10.45	8.79%	$ 121.34	$ 131.31	$ 9.97	8.22%
		Employee/Spouse - FOUR TIER	$ 89.69	$ 97.57	$ 7.88	8.79%	$ 91.58	$ 99.10	$ 7.52	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 87.44	$ 95.13	$ 7.69	8.79%	$ 89.29	$ 96.62	$ 7.33	8.21%
		Family - FOUR TIER	$ 130.04	$ 141.47	$ 11.43	8.79%	$ 132.80	$ 143.70	$ 10.90	8.21%
HD	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)								
		Individual - ALL TIERS	$ 38.39	$ 41.76	$ 3.37	8.78%	$ 39.19	$ 42.42	$ 3.23	8.24%
		Family - TWO TIER	$ 99.79	$ 108.57	$ 8.78	8.80%	$ 101.91	$ 110.28	$ 8.37	8.21%
		Double - THREE TIER	$ 76.76	$ 83.52	$ 6.76	8.81%	$ 78.39	$ 84.83	$ 6.44	8.22%
		Family - THREE TIER	$ 101.71	$ 110.66	$ 8.95	8.80%	$ 103.87	$ 112.40	$ 8.53	8.21%
		Employee/Spouse - FOUR TIER	$ 76.76	$ 83.52	$ 6.76	8.81%	$ 78.39	$ 84.83	$ 6.44	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 74.84	$ 81.43	$ 6.59	8.81%	$ 76.43	$ 82.71	$ 6.28	8.22%
		Family - FOUR TIER	$ 111.31	$ 121.10	$ 9.79	8.80%	$ 113.67	$ 123.00	$ 9.33	8.21%
HD	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)								
		Individual - ALL TIERS	$ 36.58	$ 39.81	$ 3.23	8.83%	$ 37.36	$ 40.43	$ 3.07	8.22%
		Family - TWO TIER	$ 95.12	$ 103.51	$ 8.39	8.82%	$ 97.13	$ 105.13	$ 8.00	8.24%
		Double - THREE TIER	$ 73.17	$ 79.62	$ 6.45	8.82%	$ 74.72	$ 80.87	$ 6.15	8.23%
		Family - THREE TIER	$ 96.94	$ 105.50	$ 8.56	8.83%	$ 99.00	$ 107.15	$ 8.15	8.23%
		Employee/Spouse - FOUR TIER	$ 73.17	$ 79.62	$ 6.45	8.82%	$ 74.72	$ 80.87	$ 6.15	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 71.34	$ 77.63	$ 6.29	8.82%	$ 72.85	$ 78.85	$ 6.00	8.24%
		Family - FOUR TIER	$ 106.10	$ 115.45	$ 9.35	8.81%	$ 108.34	$ 117.26	$ 8.92	8.23%
HD	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)								
		Individual - ALL TIERS	$ 73.84	$ 80.32	$ 6.48	8.78%	$ 75.39	$ 81.58	$ 6.19	8.21%
		Family - TWO TIER	$ 191.96	$ 208.84	$ 16.88	8.79%	$ 196.03	$ 212.12	$ 16.09	8.21%
		Double - THREE TIER	$ 147.66	$ 160.64	$ 12.98	8.79%	$ 150.80	$ 163.17	$ 12.37	8.20%
		Family - THREE TIER	$ 195.66	$ 212.85	$ 17.19	8.79%	$ 199.80	$ 216.19	$ 16.39	8.20%
		Employee/Spouse - FOUR TIER	$ 147.66	$ 160.64	$ 12.98	8.79%	$ 150.80	$ 163.17	$ 12.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 143.98	$ 156.63	$ 12.65	8.79%	$ 147.03	$ 159.09	$ 12.06	8.20%
		Family - FOUR TIER	$ 214.11	$ 232.93	$ 18.82	8.79%	$ 218.65	$ 236.59	$ 17.94	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)								
		Individual - ALL TIERS	$ 74.75	$ 76.98	$ 2.23	2.98%	$ 76.99	$ 78.19	$ 1.20	1.56%
		Family - TWO TIER	$ 194.35	$ 200.14	$ 5.79	2.98%	$ 200.18	$ 203.28	$ 3.10	1.55%
		Double - THREE TIER	$ 149.51	$ 153.95	$ 4.44	2.97%	$ 153.99	$ 156.37	$ 2.38	1.55%
		Family - THREE TIER	$ 198.09	$ 203.99	$ 5.90	2.98%	$ 204.03	$ 207.19	$ 3.16	1.55%
		Employee/Spouse - FOUR TIER	$ 149.51	$ 153.95	$ 4.44	2.97%	$ 153.99	$ 156.37	$ 2.38	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 145.77	$ 150.11	$ 4.34	2.98%	$ 150.14	$ 152.46	$ 2.32	1.55%
		Family - FOUR TIER	$ 216.77	$ 223.23	$ 6.46	2.98%	$ 223.28	$ 226.74	$ 3.46	1.55%
HD	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)								
		Individual - ALL TIERS	$ 70.51	$ 72.60	$ 2.09	2.96%	$ 72.62	$ 73.74	$ 1.12	1.54%
		Family - TWO TIER	$ 183.31	$ 188.76	$ 5.45	2.97%	$ 188.81	$ 191.72	$ 2.91	1.54%
		Double - THREE TIER	$ 141.01	$ 145.20	$ 4.19	2.97%	$ 145.24	$ 147.48	$ 2.24	1.54%
		Family - THREE TIER	$ 186.84	$ 192.39	$ 5.55	2.97%	$ 192.45	$ 195.41	$ 2.96	1.54%
		Employee/Spouse - FOUR TIER	$ 141.01	$ 145.20	$ 4.19	2.97%	$ 145.24	$ 147.48	$ 2.24	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 137.48	$ 141.57	$ 4.09	2.97%	$ 141.61	$ 143.79	$ 2.18	1.54%
		Family - FOUR TIER	$ 204.46	$ 210.54	$ 6.08	2.97%	$ 210.60	$ 213.84	$ 3.24	1.54%
HD	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)								
		Individual - ALL TIERS	$ 64.86	$ 66.80	$ 1.94	2.99%	$ 66.81	$ 67.85	$ 1.04	1.56%
		Family - TWO TIER	$ 168.65	$ 173.68	$ 5.03	2.98%	$ 173.72	$ 176.40	$ 2.68	1.54%
		Double - THREE TIER	$ 129.74	$ 133.60	$ 3.86	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Family - THREE TIER	$ 171.89	$ 177.02	$ 5.13	2.98%	$ 177.05	$ 179.80	$ 2.75	1.55%
		Employee/Spouse - FOUR TIER	$ 129.74	$ 133.60	$ 3.86	2.98%	$ 133.62	$ 135.70	$ 2.08	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 126.48	$ 130.26	$ 3.78	2.99%	$ 130.29	$ 132.30	$ 2.01	1.54%
		Family - FOUR TIER	$ 188.11	$ 193.72	$ 5.61	2.98%	$ 193.75	$ 196.76	$ 3.01	1.55%
HD	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)								
		Individual - ALL TIERS	$ 59.82	$ 61.61	$ 1.79	2.99%	$ 61.62	$ 62.58	$ 0.96	1.56%
		Family - TWO TIER	$ 155.53	$ 160.19	$ 4.66	3.00%	$ 160.21	$ 162.70	$ 2.49	1.55%
		Double - THREE TIER	$ 119.65	$ 123.22	$ 3.57	2.98%	$ 123.23	$ 125.15	$ 1.92	1.56%
		Family - THREE TIER	$ 158.53	$ 163.27	$ 4.74	2.99%	$ 163.29	$ 165.83	$ 2.54	1.56%
		Employee/Spouse - FOUR TIER	$ 119.65	$ 123.22	$ 3.57	2.98%	$ 123.23	$ 125.15	$ 1.92	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 116.65	$ 120.14	$ 3.49	2.99%	$ 120.16	$ 122.03	$ 1.87	1.56%
		Family - FOUR TIER	$ 173.48	$ 178.67	$ 5.19	2.99%	$ 178.70	$ 181.47	$ 2.77	1.55%
HD	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)								
		Individual - ALL TIERS	$ 58.04	$ 59.77	$ 1.73	2.98%	$ 59.78	$ 60.71	$ 0.93	1.56%
		Family - TWO TIER	$ 150.90	$ 155.39	$ 4.49	2.98%	$ 155.43	$ 157.83	$ 2.40	1.54%
		Double - THREE TIER	$ 116.08	$ 119.53	$ 3.45	2.97%	$ 119.56	$ 121.41	$ 1.85	1.55%
		Family - THREE TIER	$ 153.81	$ 158.38	$ 4.57	2.97%	$ 158.42	$ 160.87	$ 2.45	1.55%
		Employee/Spouse - FOUR TIER	$ 116.08	$ 119.53	$ 3.45	2.97%	$ 119.56	$ 121.41	$ 1.85	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.18	$ 116.55	$ 3.37	2.98%	$ 116.58	$ 118.38	$ 1.80	1.54%
		Family - FOUR TIER	$ 168.31	$ 173.32	$ 5.01	2.98%	$ 173.37	$ 176.05	$ 2.68	1.55%
HD	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)								
		Individual - ALL TIERS	$ 48.06	$ 49.49	$ 1.43	2.98%	$ 49.50	$ 50.27	$ 0.77	1.56%
		Family - TWO TIER	$ 124.95	$ 128.69	$ 3.74	2.99%	$ 128.70	$ 130.71	$ 2.01	1.56%
		Double - THREE TIER	$ 96.12	$ 98.99	$ 2.87	2.99%	$ 99.00	$ 100.54	$ 1.54	1.56%
		Family - THREE TIER	$ 127.35	$ 131.16	$ 3.81	2.99%	$ 131.17	$ 133.22	$ 2.05	1.56%
		Employee/Spouse - FOUR TIER	$ 96.12	$ 98.99	$ 2.87	2.99%	$ 99.00	$ 100.54	$ 1.54	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 93.71	$ 96.51	$ 2.80	2.99%	$ 96.52	$ 98.03	$ 1.51	1.56%
		Family - FOUR TIER	$ 139.37	$ 143.53	$ 4.16	2.98%	$ 143.54	$ 145.79	$ 2.25	1.57%
HD	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)								
		Individual - ALL TIERS	$ 41.62	$ 42.86	$ 1.24	2.98%	$ 42.87	$ 43.53	$ 0.66	1.54%
		Family - TWO TIER	$ 108.21	$ 111.44	$ 3.23	2.98%	$ 111.45	$ 113.19	$ 1.74	1.56%
		Double - THREE TIER	$ 83.23	$ 85.72	$ 2.49	2.99%	$ 85.73	$ 87.07	$ 1.34	1.56%
		Family - THREE TIER	$ 110.28	$ 113.58	$ 3.30	2.99%	$ 113.60	$ 115.37	$ 1.77	1.56%
		Employee/Spouse - FOUR TIER	$ 83.23	$ 85.72	$ 2.49	2.99%	$ 85.73	$ 87.07	$ 1.34	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 81.16	$ 83.58	$ 2.42	2.98%	$ 83.59	$ 84.89	$ 1.30	1.56%
		Family - FOUR TIER	$ 120.69	$ 124.30	$ 3.61	2.99%	$ 124.31	$ 126.25	$ 1.94	1.56%
HD	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)								
		Individual - ALL TIERS	$ 39.42	$ 40.60	$ 1.18	2.99%	$ 40.61	$ 41.23	$ 0.62	1.53%
		Family - TWO TIER	$ 102.51	$ 105.55	$ 3.04	2.97%	$ 105.59	$ 107.21	$ 1.62	1.53%
		Double - THREE TIER	$ 78.86	$ 81.19	$ 2.33	2.95%	$ 81.22	$ 82.47	$ 1.25	1.54%
		Family - THREE TIER	$ 104.49	$ 107.58	$ 3.09	2.96%	$ 107.61	$ 109.27	$ 1.66	1.54%
		Employee/Spouse - FOUR TIER	$ 78.86	$ 81.19	$ 2.33	2.95%	$ 81.22	$ 82.47	$ 1.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 76.89	$ 79.16	$ 2.27	2.95%	$ 79.19	$ 80.41	$ 1.22	1.54%
		Family - FOUR TIER	$ 114.34	$ 117.73	$ 3.39	2.96%	$ 117.77	$ 119.58	$ 1.81	1.54%
HD	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)								
		Individual - ALL TIERS	$ 71.93	$ 74.08	$ 2.15	2.99%	$ 74.09	$ 75.24	$ 1.15	1.55%
		Family - TWO TIER	$ 187.02	$ 192.60	$ 5.58	2.98%	$ 192.64	$ 195.63	$ 2.99	1.55%
		Double - THREE TIER	$ 143.87	$ 148.16	$ 4.29	2.98%	$ 148.18	$ 150.48	$ 2.30	1.55%
		Family - THREE TIER	$ 190.63	$ 196.31	$ 5.68	2.98%	$ 196.35	$ 199.39	$ 3.04	1.55%
		Employee/Spouse - FOUR TIER	$ 143.87	$ 148.16	$ 4.29	2.98%	$ 148.18	$ 150.48	$ 2.30	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 140.27	$ 144.45	$ 4.18	2.98%	$ 144.47	$ 146.72	$ 2.25	1.56%
		Family - FOUR TIER	$ 208.60	$ 214.83	$ 6.23	2.99%	$ 214.87	$ 218.20	$ 3.33	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)								
		Individual - ALL TIERS	$ 73.00	$ 79.41	$ 6.41	8.78%	$ 74.55	$ 80.66	$ 6.11	8.20%
		Family - TWO TIER	$ 189.80	$ 206.47	$ 16.67	8.78%	$ 193.81	$ 209.72	$ 15.91	8.21%
		Double - THREE TIER	$ 146.00	$ 158.83	$ 12.83	8.79%	$ 149.09	$ 161.32	$ 12.23	8.20%
		Family - THREE TIER	$ 193.44	$ 210.45	$ 17.01	8.79%	$ 197.54	$ 213.75	$ 16.21	8.21%
		Employee/Spouse - FOUR TIER	$ 146.00	$ 158.83	$ 12.83	8.79%	$ 149.09	$ 161.32	$ 12.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.34	$ 154.86	$ 12.52	8.80%	$ 145.36	$ 157.29	$ 11.93	8.21%
		Family - FOUR TIER	$ 211.70	$ 230.30	$ 18.60	8.79%	$ 216.18	$ 233.91	$ 17.73	8.20%
HD	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)								
		Individual - ALL TIERS	$ 68.85	$ 74.90	$ 6.05	8.79%	$ 70.31	$ 76.07	$ 5.76	8.19%
		Family - TWO TIER	$ 179.01	$ 194.73	$ 15.72	8.78%	$ 182.81	$ 197.79	$ 14.98	8.19%
		Double - THREE TIER	$ 137.70	$ 149.79	$ 12.09	8.78%	$ 140.62	$ 152.14	$ 11.52	8.19%
		Family - THREE TIER	$ 182.45	$ 198.47	$ 16.02	8.78%	$ 186.32	$ 201.59	$ 15.27	8.20%
		Employee/Spouse - FOUR TIER	$ 137.70	$ 149.79	$ 12.09	8.78%	$ 140.62	$ 152.14	$ 11.52	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 134.26	$ 146.05	$ 11.79	8.78%	$ 137.10	$ 148.34	$ 11.24	8.20%
		Family - FOUR TIER	$ 199.66	$ 217.20	$ 17.54	8.78%	$ 203.90	$ 220.61	$ 16.71	8.20%
HD	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)								
		Individual - ALL TIERS	$ 63.35	$ 68.91	$ 5.56	8.78%	$ 64.68	$ 69.99	$ 5.31	8.21%
		Family - TWO TIER	$ 164.70	$ 179.17	$ 14.47	8.79%	$ 168.19	$ 181.99	$ 13.80	8.21%
		Double - THREE TIER	$ 126.68	$ 137.83	$ 11.15	8.80%	$ 129.38	$ 139.99	$ 10.61	8.20%
		Family - THREE TIER	$ 167.87	$ 182.62	$ 14.75	8.79%	$ 171.42	$ 185.49	$ 14.07	8.21%
		Employee/Spouse - FOUR TIER	$ 126.68	$ 137.83	$ 11.15	8.80%	$ 129.38	$ 139.99	$ 10.61	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 123.53	$ 134.38	$ 10.85	8.78%	$ 126.14	$ 136.49	$ 10.35	8.21%
		Family - FOUR TIER	$ 183.70	$ 199.85	$ 16.15	8.79%	$ 187.60	$ 202.99	$ 15.39	8.20%
HD	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)								
		Individual - ALL TIERS	$ 58.42	$ 63.56	$ 5.14	8.80%	$ 59.66	$ 64.56	$ 4.90	8.21%
		Family - TWO TIER	$ 151.90	$ 165.26	$ 13.36	8.80%	$ 155.12	$ 167.85	$ 12.73	8.21%
		Double - THREE TIER	$ 116.84	$ 127.12	$ 10.28	8.80%	$ 119.32	$ 129.12	$ 9.80	8.21%
		Family - THREE TIER	$ 154.82	$ 168.43	$ 13.61	8.79%	$ 158.10	$ 171.08	$ 12.98	8.21%
		Employee/Spouse - FOUR TIER	$ 116.84	$ 127.12	$ 10.28	8.80%	$ 119.32	$ 129.12	$ 9.80	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 113.93	$ 123.94	$ 10.01	8.79%	$ 116.34	$ 125.89	$ 9.55	8.21%
		Family - FOUR TIER	$ 169.42	$ 184.32	$ 14.90	8.79%	$ 173.02	$ 187.22	$ 14.20	8.21%
HD	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)								
		Individual - ALL TIERS	$ 56.67	$ 61.66	$ 4.99	8.81%	$ 57.88	$ 62.63	$ 4.75	8.21%
		Family - TWO TIER	$ 147.36	$ 160.31	$ 12.95	8.79%	$ 150.48	$ 162.83	$ 12.35	8.21%
		Double - THREE TIER	$ 113.35	$ 123.32	$ 9.97	8.80%	$ 115.75	$ 125.25	$ 9.50	8.21%
		Family - THREE TIER	$ 150.18	$ 163.39	$ 13.21	8.80%	$ 153.37	$ 165.96	$ 12.59	8.21%
		Employee/Spouse - FOUR TIER	$ 113.35	$ 123.32	$ 9.97	8.80%	$ 115.75	$ 125.25	$ 9.50	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 110.52	$ 120.23	$ 9.71	8.79%	$ 112.86	$ 122.12	$ 9.26	8.20%
		Family - FOUR TIER	$ 164.36	$ 178.81	$ 14.45	8.79%	$ 167.84	$ 181.62	$ 13.78	8.21%
HD	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)								
		Individual - ALL TIERS	$ 46.94	$ 51.06	$ 4.12	8.78%	$ 47.92	$ 51.86	$ 3.94	8.22%
		Family - TWO TIER	$ 122.02	$ 132.76	$ 10.74	8.80%	$ 124.61	$ 134.84	$ 10.23	8.21%
		Double - THREE TIER	$ 93.86	$ 102.12	$ 8.26	8.80%	$ 95.85	$ 103.73	$ 7.88	8.22%
		Family - THREE TIER	$ 124.36	$ 135.31	$ 10.95	8.81%	$ 127.00	$ 137.44	$ 10.44	8.22%
		Employee/Spouse - FOUR TIER	$ 93.86	$ 102.12	$ 8.26	8.80%	$ 95.85	$ 103.73	$ 7.88	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 91.52	$ 99.57	$ 8.05	8.80%	$ 93.46	$ 101.13	$ 7.67	8.21%
		Family - FOUR TIER	$ 136.10	$ 148.08	$ 11.98	8.80%	$ 138.99	$ 150.40	$ 11.41	8.21%
HD	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)								
		Individual - ALL TIERS	$ 40.64	$ 44.22	$ 3.58	8.81%	$ 41.50	$ 44.91	$ 3.41	8.22%
		Family - TWO TIER	$ 105.67	$ 114.97	$ 9.30	8.80%	$ 107.91	$ 116.77	$ 8.86	8.21%
		Double - THREE TIER	$ 81.28	$ 88.44	$ 7.16	8.81%	$ 83.01	$ 89.82	$ 6.81	8.20%
		Family - THREE TIER	$ 107.70	$ 117.18	$ 9.48	8.80%	$ 109.99	$ 119.02	$ 9.03	8.21%
		Employee/Spouse - FOUR TIER	$ 81.28	$ 88.44	$ 7.16	8.81%	$ 83.01	$ 89.82	$ 6.81	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 79.25	$ 86.23	$ 6.98	8.81%	$ 80.94	$ 87.58	$ 6.64	8.20%
		Family - FOUR TIER	$ 117.86	$ 128.23	$ 10.37	8.80%	$ 120.36	$ 130.25	$ 9.89	8.22%
HD	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)								
		Individual - ALL TIERS	$ 38.50	$ 41.88	$ 3.38	8.78%	$ 39.32	$ 42.54	$ 3.22	8.19%
		Family - TWO TIER	$ 100.11	$ 108.89	$ 8.78	8.77%	$ 102.23	$ 110.60	$ 8.37	8.19%
		Double - THREE TIER	$ 77.00	$ 83.76	$ 6.76	8.78%	$ 78.64	$ 85.08	$ 6.44	8.19%
		Family - THREE TIER	$ 102.03	$ 110.98	$ 8.95	8.77%	$ 104.19	$ 112.73	$ 8.54	8.20%
		Employee/Spouse - FOUR TIER	$ 77.00	$ 83.76	$ 6.76	8.78%	$ 78.64	$ 85.08	$ 6.44	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 75.08	$ 81.67	$ 6.59	8.78%	$ 76.68	$ 82.95	$ 6.27	8.18%
		Family - FOUR TIER	$ 111.66	$ 121.45	$ 9.79	8.77%	$ 114.02	$ 123.36	$ 9.34	8.19%
HD	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)								
		Individual - ALL TIERS	$ 70.24	$ 76.42	$ 6.18	8.80%	$ 71.74	$ 77.62	$ 5.88	8.20%
		Family - TWO TIER	$ 182.64	$ 198.70	$ 16.06	8.79%	$ 186.51	$ 201.82	$ 15.31	8.21%
		Double - THREE TIER	$ 140.49	$ 152.84	$ 12.35	8.79%	$ 143.47	$ 155.24	$ 11.77	8.20%
		Family - THREE TIER	$ 186.15	$ 202.52	$ 16.37	8.79%	$ 190.10	$ 205.70	$ 15.60	8.21%
		Employee/Spouse - FOUR TIER	$ 140.49	$ 152.84	$ 12.35	8.79%	$ 143.47	$ 155.24	$ 11.77	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 136.98	$ 149.02	$ 12.04	8.79%	$ 139.89	$ 151.36	$ 11.47	8.20%
		Family - FOUR TIER	$ 203.71	$ 221.62	$ 17.91	8.79%	$ 208.03	$ 225.10	$ 17.07	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)								
		Individual - ALL TIERS	$ 71.15	$ 73.26	$ 2.11	2.97%	$ 73.29	$ 74.41	$ 1.12	1.53%
		Family - TWO TIER	$ 184.98	$ 190.47	$ 5.49	2.97%	$ 190.53	$ 193.46	$ 2.93	1.54%
		Double - THREE TIER	$ 142.29	$ 146.51	$ 4.22	2.97%	$ 146.56	$ 148.81	$ 2.25	1.54%
		Family - THREE TIER	$ 188.54	$ 194.13	$ 5.59	2.96%	$ 194.20	$ 197.18	$ 2.98	1.53%
		Employee/Spouse - FOUR TIER	$ 142.29	$ 146.51	$ 4.22	2.97%	$ 146.56	$ 148.81	$ 2.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 138.73	$ 142.85	$ 4.12	2.97%	$ 142.89	$ 145.09	$ 2.20	1.54%
		Family - FOUR TIER	$ 206.33	$ 212.44	$ 6.11	2.96%	$ 212.51	$ 215.78	$ 3.27	1.54%
HD	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)								
		Individual - ALL TIERS	$ 67.28	$ 69.28	$ 2.00	2.97%	$ 69.30	$ 70.36	$ 1.06	1.53%
		Family - TWO TIER	$ 174.93	$ 180.12	$ 5.19	2.97%	$ 180.18	$ 182.95	$ 2.77	1.54%
		Double - THREE TIER	$ 134.56	$ 138.55	$ 3.99	2.97%	$ 138.59	$ 140.73	$ 2.14	1.54%
		Family - THREE TIER	$ 178.29	$ 183.58	$ 5.29	2.97%	$ 183.64	$ 186.46	$ 2.82	1.54%
		Employee/Spouse - FOUR TIER	$ 134.56	$ 138.55	$ 3.99	2.97%	$ 138.59	$ 140.73	$ 2.14	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 131.20	$ 135.09	$ 3.89	2.96%	$ 135.13	$ 137.21	$ 2.08	1.54%
		Family - FOUR TIER	$ 195.12	$ 200.90	$ 5.78	2.96%	$ 200.97	$ 204.05	$ 3.08	1.53%
HD	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)								
		Individual - ALL TIERS	$ 62.25	$ 64.11	$ 1.86	2.99%	$ 64.11	$ 65.12	$ 1.01	1.58%
		Family - TWO TIER	$ 161.84	$ 166.69	$ 4.85	3.00%	$ 166.69	$ 169.30	$ 2.61	1.57%
		Double - THREE TIER	$ 124.49	$ 128.22	$ 3.73	3.00%	$ 128.23	$ 130.23	$ 2.00	1.56%
		Family - THREE TIER	$ 164.95	$ 169.89	$ 4.94	2.99%	$ 169.90	$ 172.56	$ 2.66	1.57%
		Employee/Spouse - FOUR TIER	$ 124.49	$ 128.22	$ 3.73	3.00%	$ 128.23	$ 130.23	$ 2.00	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 121.38	$ 125.02	$ 3.64	3.00%	$ 125.02	$ 126.98	$ 1.96	1.57%
		Family - FOUR TIER	$ 180.52	$ 185.92	$ 5.40	2.99%	$ 185.93	$ 188.84	$ 2.91	1.57%
HD	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)								
		Individual - ALL TIERS	$ 57.74	$ 59.45	$ 1.71	2.96%	$ 59.47	$ 60.38	$ 0.91	1.53%
		Family - TWO TIER	$ 150.12	$ 154.57	$ 4.45	2.96%	$ 154.62	$ 157.00	$ 2.38	1.54%
		Double - THREE TIER	$ 115.47	$ 118.90	$ 3.43	2.97%	$ 118.94	$ 120.77	$ 1.83	1.54%
		Family - THREE TIER	$ 153.01	$ 157.54	$ 4.53	2.96%	$ 157.60	$ 160.02	$ 2.42	1.54%
		Employee/Spouse - FOUR TIER	$ 115.47	$ 118.90	$ 3.43	2.97%	$ 118.94	$ 120.77	$ 1.83	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 112.59	$ 115.93	$ 3.34	2.97%	$ 115.97	$ 117.75	$ 1.78	1.53%
		Family - FOUR TIER	$ 167.44	$ 172.40	$ 4.96	2.96%	$ 172.47	$ 175.11	$ 2.64	1.53%
HD	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)								
		Individual - ALL TIERS	$ 56.11	$ 57.78	$ 1.67	2.98%	$ 57.80	$ 58.69	$ 0.89	1.54%
		Family - TWO TIER	$ 145.89	$ 150.24	$ 4.35	2.98%	$ 150.27	$ 152.59	$ 2.32	1.54%
		Double - THREE TIER	$ 112.22	$ 115.57	$ 3.35	2.99%	$ 115.59	$ 117.38	$ 1.79	1.55%
		Family - THREE TIER	$ 148.70	$ 153.12	$ 4.42	2.97%	$ 153.16	$ 155.53	$ 2.37	1.55%
		Employee/Spouse - FOUR TIER	$ 112.22	$ 115.57	$ 3.35	2.99%	$ 115.59	$ 117.38	$ 1.79	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 109.43	$ 112.68	$ 3.25	2.97%	$ 112.70	$ 114.45	$ 1.75	1.55%
		Family - FOUR TIER	$ 162.73	$ 167.57	$ 4.84	2.97%	$ 167.61	$ 170.20	$ 2.59	1.55%
HD	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)								
		Individual - ALL TIERS	$ 46.80	$ 48.19	$ 1.39	2.97%	$ 48.20	$ 48.95	$ 0.75	1.56%
		Family - TWO TIER	$ 121.67	$ 125.30	$ 3.63	2.98%	$ 125.32	$ 127.27	$ 1.95	1.56%
		Double - THREE TIER	$ 93.60	$ 96.38	$ 2.78	2.97%	$ 96.40	$ 97.90	$ 1.50	1.56%
		Family - THREE TIER	$ 124.01	$ 127.71	$ 3.70	2.98%	$ 127.73	$ 129.71	$ 1.98	1.55%
		Employee/Spouse - FOUR TIER	$ 93.60	$ 96.38	$ 2.78	2.97%	$ 96.40	$ 97.90	$ 1.50	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 91.25	$ 93.97	$ 2.72	2.98%	$ 93.99	$ 95.45	$ 1.46	1.55%
		Family - FOUR TIER	$ 135.71	$ 139.76	$ 4.05	2.98%	$ 139.78	$ 141.95	$ 2.17	1.55%
HD	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)								
		Individual - ALL TIERS	$ 40.68	$ 41.90	$ 1.22	3.00%	$ 41.90	$ 42.56	$ 0.66	1.58%
		Family - TWO TIER	$ 105.78	$ 108.94	$ 3.16	2.99%	$ 108.96	$ 110.65	$ 1.69	1.55%
		Double - THREE TIER	$ 81.37	$ 83.80	$ 2.43	2.99%	$ 83.82	$ 85.11	$ 1.29	1.54%
		Family - THREE TIER	$ 107.81	$ 111.03	$ 3.22	2.99%	$ 111.06	$ 112.78	$ 1.72	1.55%
		Employee/Spouse - FOUR TIER	$ 81.37	$ 83.80	$ 2.43	2.99%	$ 83.82	$ 85.11	$ 1.29	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 79.34	$ 81.70	$ 2.36	2.97%	$ 81.72	$ 82.99	$ 1.27	1.55%
		Family - FOUR TIER	$ 117.99	$ 121.51	$ 3.52	2.98%	$ 121.54	$ 123.41	$ 1.87	1.54%
HD	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)								
		Individual - ALL TIERS	$ 38.58	$ 39.73	$ 1.15	2.98%	$ 39.73	$ 40.35	$ 0.62	1.56%
		Family - TWO TIER	$ 100.29	$ 103.29	$ 3.00	2.99%	$ 103.30	$ 104.91	$ 1.61	1.56%
		Double - THREE TIER	$ 77.15	$ 79.45	$ 2.30	2.98%	$ 79.46	$ 80.70	$ 1.24	1.56%
		Family - THREE TIER	$ 102.22	$ 105.28	$ 3.06	2.99%	$ 105.29	$ 106.93	$ 1.64	1.56%
		Employee/Spouse - FOUR TIER	$ 77.15	$ 79.45	$ 2.30	2.98%	$ 79.46	$ 80.70	$ 1.24	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 75.22	$ 77.47	$ 2.25	2.99%	$ 77.48	$ 78.68	$ 1.20	1.55%
		Family - FOUR TIER	$ 111.87	$ 115.21	$ 3.34	2.99%	$ 115.22	$ 117.02	$ 1.80	1.56%
HD	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)								
		Individual - ALL TIERS	$ 68.40	$ 70.44	$ 2.04	2.98%	$ 70.45	$ 71.54	$ 1.09	1.55%
		Family - TWO TIER	$ 177.84	$ 183.14	$ 5.30	2.98%	$ 183.17	$ 186.01	$ 2.84	1.55%
		Double - THREE TIER	$ 136.79	$ 140.88	$ 4.09	2.99%	$ 140.90	$ 143.09	$ 2.19	1.55%
		Family - THREE TIER	$ 181.25	$ 186.66	$ 5.41	2.98%	$ 186.69	$ 189.59	$ 2.90	1.55%
		Employee/Spouse - FOUR TIER	$ 136.79	$ 140.88	$ 4.09	2.99%	$ 140.90	$ 143.09	$ 2.19	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 133.37	$ 137.35	$ 3.98	2.98%	$ 137.37	$ 139.51	$ 2.14	1.56%
		Family - FOUR TIER	$ 198.35	$ 204.27	$ 5.92	2.98%	$ 204.30	$ 207.48	$ 3.18	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)								
		Individual - ALL TIERS	$ 69.48	$ 75.57	$ 6.09	8.77%	$ 70.95	$ 76.76	$ 5.81	8.19%
		Family - TWO TIER	$ 180.66	$ 196.49	$ 15.83	8.76%	$ 184.48	$ 199.58	$ 15.10	8.19%
		Double - THREE TIER	$ 138.96	$ 151.15	$ 12.19	8.77%	$ 141.91	$ 153.52	$ 11.61	8.18%
		Family - THREE TIER	$ 184.13	$ 200.27	$ 16.14	8.77%	$ 188.03	$ 203.42	$ 15.39	8.18%
		Employee/Spouse - FOUR TIER	$ 138.96	$ 151.15	$ 12.19	8.77%	$ 141.91	$ 153.52	$ 11.61	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 135.49	$ 147.37	$ 11.88	8.77%	$ 138.36	$ 149.68	$ 11.32	8.18%
		Family - FOUR TIER	$ 201.50	$ 219.17	$ 17.67	8.77%	$ 205.77	$ 222.61	$ 16.84	8.18%
HD	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)								
		Individual - ALL TIERS	$ 65.71	$ 71.47	$ 5.76	8.77%	$ 67.10	$ 72.59	$ 5.49	8.18%
		Family - TWO TIER	$ 170.83	$ 185.82	$ 14.99	8.77%	$ 174.46	$ 188.74	$ 14.28	8.19%
		Double - THREE TIER	$ 131.41	$ 142.94	$ 11.53	8.77%	$ 134.20	$ 145.18	$ 10.98	8.18%
		Family - THREE TIER	$ 174.12	$ 189.39	$ 15.27	8.77%	$ 177.81	$ 192.36	$ 14.55	8.18%
		Employee/Spouse - FOUR TIER	$ 131.41	$ 142.94	$ 11.53	8.77%	$ 134.20	$ 145.18	$ 10.98	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 128.13	$ 139.36	$ 11.23	8.76%	$ 130.84	$ 141.55	$ 10.71	8.19%
		Family - FOUR TIER	$ 190.54	$ 207.26	$ 16.72	8.78%	$ 194.59	$ 210.51	$ 15.92	8.18%
HD	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)								
		Individual - ALL TIERS	$ 60.78	$ 66.14	$ 5.36	8.82%	$ 62.08	$ 67.18	$ 5.10	8.22%
		Family - TWO TIER	$ 158.04	$ 171.96	$ 13.92	8.81%	$ 161.38	$ 174.66	$ 13.28	8.23%
		Double - THREE TIER	$ 121.57	$ 132.28	$ 10.71	8.81%	$ 124.14	$ 134.36	$ 10.22	8.23%
		Family - THREE TIER	$ 161.08	$ 175.27	$ 14.19	8.81%	$ 164.49	$ 178.02	$ 13.53	8.23%
		Employee/Spouse - FOUR TIER	$ 121.57	$ 132.28	$ 10.71	8.81%	$ 124.14	$ 134.36	$ 10.22	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 118.53	$ 128.97	$ 10.44	8.81%	$ 121.04	$ 131.00	$ 9.96	8.23%
		Family - FOUR TIER	$ 176.27	$ 191.80	$ 15.53	8.81%	$ 180.01	$ 194.82	$ 14.81	8.23%
HD	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)								
		Individual - ALL TIERS	$ 56.39	$ 61.33	$ 4.94	8.76%	$ 57.58	$ 62.29	$ 4.71	8.18%
		Family - TWO TIER	$ 146.59	$ 159.46	$ 12.87	8.78%	$ 149.71	$ 161.97	$ 12.26	8.19%
		Double - THREE TIER	$ 112.76	$ 122.66	$ 9.90	8.78%	$ 115.16	$ 124.59	$ 9.43	8.19%
		Family - THREE TIER	$ 149.41	$ 162.53	$ 13.12	8.78%	$ 152.58	$ 165.08	$ 12.50	8.19%
		Employee/Spouse - FOUR TIER	$ 112.76	$ 122.66	$ 9.90	8.78%	$ 115.16	$ 124.59	$ 9.43	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 109.94	$ 119.60	$ 9.66	8.79%	$ 112.28	$ 121.47	$ 9.19	8.18%
		Family - FOUR TIER	$ 163.51	$ 177.86	$ 14.35	8.78%	$ 166.98	$ 180.65	$ 13.67	8.19%
HD	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)								
		Individual - ALL TIERS	$ 54.80	$ 59.61	$ 4.81	8.78%	$ 55.96	$ 60.55	$ 4.59	8.20%
		Family - TWO TIER	$ 142.47	$ 154.99	$ 12.52	8.79%	$ 145.49	$ 157.42	$ 11.93	8.20%
		Double - THREE TIER	$ 109.59	$ 119.22	$ 9.63	8.79%	$ 111.91	$ 121.09	$ 9.18	8.20%
		Family - THREE TIER	$ 145.22	$ 157.97	$ 12.75	8.78%	$ 148.29	$ 160.45	$ 12.16	8.20%
		Employee/Spouse - FOUR TIER	$ 109.59	$ 119.22	$ 9.63	8.79%	$ 111.91	$ 121.09	$ 9.18	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 106.85	$ 116.24	$ 9.39	8.79%	$ 109.12	$ 118.07	$ 8.95	8.20%
		Family - FOUR TIER	$ 158.90	$ 172.87	$ 13.97	8.79%	$ 162.27	$ 175.59	$ 13.32	8.21%
HD	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)								
		Individual - ALL TIERS	$ 45.70	$ 49.72	$ 4.02	8.80%	$ 46.66	$ 50.50	$ 3.84	8.23%
		Family - TWO TIER	$ 118.81	$ 129.26	$ 10.45	8.80%	$ 121.32	$ 131.29	$ 9.97	8.22%
		Double - THREE TIER	$ 91.39	$ 99.43	$ 8.04	8.80%	$ 93.33	$ 100.99	$ 7.66	8.21%
		Family - THREE TIER	$ 121.09	$ 131.75	$ 10.66	8.80%	$ 123.66	$ 133.82	$ 10.16	8.22%
		Employee/Spouse - FOUR TIER	$ 91.39	$ 99.43	$ 8.04	8.80%	$ 93.33	$ 100.99	$ 7.66	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 89.10	$ 96.95	$ 7.85	8.81%	$ 90.99	$ 98.47	$ 7.48	8.22%
		Family - FOUR TIER	$ 132.51	$ 144.18	$ 11.67	8.81%	$ 135.33	$ 146.44	$ 11.11	8.21%
HD	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)								
		Individual - ALL TIERS	$ 39.73	$ 43.23	$ 3.50	8.81%	$ 40.57	$ 43.90	$ 3.33	8.21%
		Family - TWO TIER	$ 103.29	$ 112.39	$ 9.10	8.81%	$ 105.48	$ 114.15	$ 8.67	8.22%
		Double - THREE TIER	$ 79.45	$ 86.45	$ 7.00	8.81%	$ 81.14	$ 87.81	$ 6.67	8.22%
		Family - THREE TIER	$ 105.28	$ 114.55	$ 9.27	8.81%	$ 107.51	$ 116.34	$ 8.83	8.21%
		Employee/Spouse - FOUR TIER	$ 79.45	$ 86.45	$ 7.00	8.81%	$ 81.14	$ 87.81	$ 6.67	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 77.47	$ 84.29	$ 6.82	8.80%	$ 79.11	$ 85.61	$ 6.50	8.22%
		Family - FOUR TIER	$ 115.21	$ 125.35	$ 10.14	8.80%	$ 117.66	$ 127.32	$ 9.66	8.21%
HD	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)								
		Individual - ALL TIERS	$ 37.67	$ 40.98	$ 3.31	8.79%	$ 38.47	$ 41.63	$ 3.16	8.21%
		Family - TWO TIER	$ 97.94	$ 106.56	$ 8.62	8.80%	$ 100.02	$ 108.23	$ 8.21	8.21%
		Double - THREE TIER	$ 75.34	$ 81.97	$ 6.63	8.80%	$ 76.94	$ 83.26	$ 6.32	8.21%
		Family - THREE TIER	$ 99.83	$ 108.61	$ 8.78	8.79%	$ 101.93	$ 110.31	$ 8.38	8.22%
		Employee/Spouse - FOUR TIER	$ 75.34	$ 81.97	$ 6.63	8.80%	$ 76.94	$ 83.26	$ 6.32	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 73.46	$ 79.92	$ 6.46	8.79%	$ 75.01	$ 81.17	$ 6.16	8.21%
		Family - FOUR TIER	$ 109.25	$ 118.85	$ 9.60	8.79%	$ 111.55	$ 120.72	$ 9.17	8.22%
HD	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)								
		Individual - ALL TIERS	$ 66.79	$ 72.67	$ 5.88	8.80%	$ 68.21	$ 73.81	$ 5.60	8.21%
		Family - TWO TIER	$ 173.65	$ 188.94	$ 15.29	8.81%	$ 177.34	$ 191.90	$ 14.56	8.21%
		Double - THREE TIER	$ 133.58	$ 145.33	$ 11.75	8.80%	$ 136.41	$ 147.62	$ 11.21	8.22%
		Family - THREE TIER	$ 176.99	$ 192.57	$ 15.58	8.80%	$ 180.75	$ 195.59	$ 14.84	8.21%
		Employee/Spouse - FOUR TIER	$ 133.58	$ 145.33	$ 11.75	8.80%	$ 136.41	$ 147.62	$ 11.21	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 130.24	$ 141.70	$ 11.46	8.80%	$ 133.00	$ 143.93	$ 10.93	8.22%
		Family - FOUR TIER	$ 193.69	$ 210.74	$ 17.05	8.80%	$ 197.80	$ 214.04	$ 16.24	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)								
		Individual - ALL TIERS	$ 67.68	$ 69.69	$ 2.01	2.97%	$ 69.70	$ 70.78	$ 1.08	1.55%
		Family - TWO TIER	$ 175.96	$ 181.19	$ 5.23	2.97%	$ 181.24	$ 184.03	$ 2.79	1.54%
		Double - THREE TIER	$ 135.35	$ 139.37	$ 4.02	2.97%	$ 139.41	$ 141.56	$ 2.15	1.54%
		Family - THREE TIER	$ 179.34	$ 184.67	$ 5.33	2.97%	$ 184.72	$ 187.57	$ 2.85	1.54%
		Employee/Spouse - FOUR TIER	$ 135.35	$ 139.37	$ 4.02	2.97%	$ 139.41	$ 141.56	$ 2.15	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 131.97	$ 135.89	$ 3.92	2.97%	$ 135.92	$ 138.02	$ 2.10	1.55%
		Family - FOUR TIER	$ 196.26	$ 202.09	$ 5.83	2.97%	$ 202.15	$ 205.27	$ 3.12	1.54%
HD	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)								
		Individual - ALL TIERS	$ 64.25	$ 66.18	$ 1.93	3.00%	$ 66.18	$ 67.22	$ 1.04	1.57%
		Family - TWO TIER	$ 167.06	$ 172.06	$ 5.00	2.99%	$ 172.07	$ 174.76	$ 2.69	1.56%
		Double - THREE TIER	$ 128.51	$ 132.35	$ 3.84	2.99%	$ 132.36	$ 134.43	$ 2.07	1.56%
		Family - THREE TIER	$ 170.27	$ 175.37	$ 5.10	3.00%	$ 175.38	$ 178.12	$ 2.74	1.56%
		Employee/Spouse - FOUR TIER	$ 128.51	$ 132.35	$ 3.84	2.99%	$ 132.36	$ 134.43	$ 2.07	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 125.30	$ 129.04	$ 3.74	2.98%	$ 129.05	$ 131.07	$ 2.02	1.57%
		Family - FOUR TIER	$ 186.33	$ 191.91	$ 5.58	2.99%	$ 191.92	$ 194.93	$ 3.01	1.57%
HD	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)								
		Individual - ALL TIERS	$ 59.71	$ 61.49	$ 1.78	2.98%	$ 61.51	$ 62.46	$ 0.95	1.54%
		Family - TWO TIER	$ 155.27	$ 159.88	$ 4.61	2.97%	$ 159.92	$ 162.39	$ 2.47	1.54%
		Double - THREE TIER	$ 119.44	$ 122.99	$ 3.55	2.97%	$ 123.02	$ 124.92	$ 1.90	1.54%
		Family - THREE TIER	$ 158.26	$ 162.96	$ 4.70	2.97%	$ 163.00	$ 165.51	$ 2.51	1.54%
		Employee/Spouse - FOUR TIER	$ 119.44	$ 122.99	$ 3.55	2.97%	$ 123.02	$ 124.92	$ 1.90	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 116.45	$ 119.91	$ 3.46	2.97%	$ 119.95	$ 121.79	$ 1.84	1.53%
		Family - FOUR TIER	$ 173.19	$ 178.33	$ 5.14	2.97%	$ 178.38	$ 181.13	$ 2.75	1.54%
HD	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)								
		Individual - ALL TIERS	$ 55.70	$ 57.35	$ 1.65	2.96%	$ 57.37	$ 58.25	$ 0.88	1.53%
		Family - TWO TIER	$ 144.81	$ 149.11	$ 4.30	2.97%	$ 149.16	$ 151.45	$ 2.29	1.54%
		Double - THREE TIER	$ 111.40	$ 114.70	$ 3.30	2.96%	$ 114.73	$ 116.50	$ 1.77	1.54%
		Family - THREE TIER	$ 147.60	$ 151.97	$ 4.37	2.96%	$ 152.03	$ 154.36	$ 2.33	1.53%
		Employee/Spouse - FOUR TIER	$ 111.40	$ 114.70	$ 3.30	2.96%	$ 114.73	$ 116.50	$ 1.77	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 108.61	$ 111.83	$ 3.22	2.96%	$ 111.86	$ 113.59	$ 1.73	1.55%
		Family - FOUR TIER	$ 161.52	$ 166.31	$ 4.79	2.97%	$ 166.36	$ 168.92	$ 2.56	1.54%
HD	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)								
		Individual - ALL TIERS	$ 54.23	$ 55.83	$ 1.60	2.95%	$ 55.85	$ 56.71	$ 0.86	1.54%
		Family - TWO TIER	$ 140.98	$ 145.17	$ 4.19	2.97%	$ 145.20	$ 147.45	$ 2.25	1.55%
		Double - THREE TIER	$ 108.45	$ 111.67	$ 3.22	2.97%	$ 111.70	$ 113.42	$ 1.72	1.54%
		Family - THREE TIER	$ 143.69	$ 147.96	$ 4.27	2.97%	$ 148.00	$ 150.28	$ 2.28	1.54%
		Employee/Spouse - FOUR TIER	$ 108.45	$ 111.67	$ 3.22	2.97%	$ 111.70	$ 113.42	$ 1.72	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 105.74	$ 108.88	$ 3.14	2.97%	$ 108.91	$ 110.59	$ 1.68	1.54%
		Family - FOUR TIER	$ 157.24	$ 161.92	$ 4.68	2.98%	$ 161.97	$ 164.46	$ 2.49	1.54%
HD	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)								
		Individual - ALL TIERS	$ 45.55	$ 46.90	$ 1.35	2.96%	$ 46.91	$ 47.64	$ 0.73	1.56%
		Family - TWO TIER	$ 118.42	$ 121.94	$ 3.52	2.97%	$ 121.97	$ 123.85	$ 1.88	1.54%
		Double - THREE TIER	$ 91.09	$ 93.80	$ 2.71	2.98%	$ 93.82	$ 95.27	$ 1.45	1.55%
		Family - THREE TIER	$ 120.70	$ 124.29	$ 3.59	2.97%	$ 124.31	$ 126.24	$ 1.93	1.55%
		Employee/Spouse - FOUR TIER	$ 91.09	$ 93.80	$ 2.71	2.98%	$ 93.82	$ 95.27	$ 1.45	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 88.82	$ 91.46	$ 2.64	2.97%	$ 91.48	$ 92.89	$ 1.41	1.54%
		Family - FOUR TIER	$ 132.08	$ 136.01	$ 3.93	2.98%	$ 136.04	$ 138.15	$ 2.11	1.55%
HD	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)								
		Individual - ALL TIERS	$ 39.75	$ 40.94	$ 1.19	2.99%	$ 40.95	$ 41.58	$ 0.63	1.54%
		Family - TWO TIER	$ 103.36	$ 106.43	$ 3.07	2.97%	$ 106.46	$ 108.11	$ 1.65	1.55%
		Double - THREE TIER	$ 79.50	$ 81.87	$ 2.37	2.98%	$ 81.90	$ 83.16	$ 1.26	1.54%
		Family - THREE TIER	$ 105.35	$ 108.48	$ 3.13	2.97%	$ 108.51	$ 110.18	$ 1.67	1.54%
		Employee/Spouse - FOUR TIER	$ 79.50	$ 81.87	$ 2.37	2.98%	$ 81.90	$ 83.16	$ 1.26	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 77.52	$ 79.83	$ 2.31	2.98%	$ 79.84	$ 81.08	$ 1.24	1.55%
		Family - FOUR TIER	$ 115.29	$ 118.72	$ 3.43	2.98%	$ 118.75	$ 120.58	$ 1.83	1.54%
HD	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)								
		Individual - ALL TIERS	$ 37.72	$ 38.85	$ 1.13	3.00%	$ 38.85	$ 39.46	$ 0.61	1.57%
		Family - TWO TIER	$ 98.08	$ 101.00	$ 2.92	2.98%	$ 101.02	$ 102.59	$ 1.57	1.55%
		Double - THREE TIER	$ 75.45	$ 77.69	$ 2.24	2.97%	$ 77.71	$ 78.91	$ 1.20	1.54%
		Family - THREE TIER	$ 99.96	$ 102.94	$ 2.98	2.98%	$ 102.96	$ 104.56	$ 1.60	1.55%
		Employee/Spouse - FOUR TIER	$ 75.45	$ 77.69	$ 2.24	2.97%	$ 77.71	$ 78.91	$ 1.20	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 73.56	$ 75.75	$ 2.19	2.98%	$ 75.76	$ 76.94	$ 1.18	1.56%
		Family - FOUR TIER	$ 109.39	$ 112.66	$ 3.27	2.99%	$ 112.68	$ 114.42	$ 1.74	1.54%
HD	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)								
		Individual - ALL TIERS	$ 74.99	$ 77.22	$ 2.23	2.97%	$ 77.25	$ 78.44	$ 1.19	1.54%
		Family - TWO TIER	$ 194.99	$ 200.78	$ 5.79	2.97%	$ 200.84	$ 203.93	$ 3.09	1.54%
		Double - THREE TIER	$ 149.99	$ 154.45	$ 4.46	2.97%	$ 154.50	$ 156.87	$ 2.37	1.53%
		Family - THREE TIER	$ 198.74	$ 204.64	$ 5.90	2.97%	$ 204.71	$ 207.86	$ 3.15	1.54%
		Employee/Spouse - FOUR TIER	$ 149.99	$ 154.45	$ 4.46	2.97%	$ 154.50	$ 156.87	$ 2.37	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 146.24	$ 150.59	$ 4.35	2.97%	$ 150.63	$ 152.95	$ 2.32	1.54%
		Family - FOUR TIER	$ 217.49	$ 223.95	$ 6.46	2.97%	$ 224.01	$ 227.47	$ 3.46	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)								
		Individual - ALL TIERS	$ 66.09	$ 71.89	$ 5.80	8.78%	$ 67.49	$ 73.02	$ 5.53	8.19%
		Family - TWO TIER	$ 171.83	$ 186.92	$ 15.09	8.78%	$ 175.46	$ 189.85	$ 14.39	8.20%
		Double - THREE TIER	$ 132.17	$ 143.78	$ 11.61	8.78%	$ 134.98	$ 146.04	$ 11.06	8.19%
		Family - THREE TIER	$ 175.14	$ 190.51	$ 15.37	8.78%	$ 178.84	$ 193.51	$ 14.67	8.20%
		Employee/Spouse - FOUR TIER	$ 132.17	$ 143.78	$ 11.61	8.78%	$ 134.98	$ 146.04	$ 11.06	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 128.87	$ 140.19	$ 11.32	8.78%	$ 131.60	$ 142.39	$ 10.79	8.20%
		Family - FOUR TIER	$ 191.65	$ 208.49	$ 16.84	8.79%	$ 195.71	$ 211.76	$ 16.05	8.20%
HD	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)								
		Individual - ALL TIERS	$ 62.74	$ 68.27	$ 5.53	8.81%	$ 64.07	$ 69.34	$ 5.27	8.23%
		Family - TWO TIER	$ 163.13	$ 177.50	$ 14.37	8.81%	$ 166.59	$ 180.29	$ 13.70	8.22%
		Double - THREE TIER	$ 125.49	$ 136.54	$ 11.05	8.81%	$ 128.15	$ 138.69	$ 10.54	8.22%
		Family - THREE TIER	$ 166.27	$ 180.92	$ 14.65	8.81%	$ 169.80	$ 183.76	$ 13.96	8.22%
		Employee/Spouse - FOUR TIER	$ 125.49	$ 136.54	$ 11.05	8.81%	$ 128.15	$ 138.69	$ 10.54	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 122.35	$ 133.13	$ 10.78	8.81%	$ 124.94	$ 135.22	$ 10.28	8.23%
		Family - FOUR TIER	$ 181.95	$ 197.99	$ 16.04	8.82%	$ 185.80	$ 201.09	$ 15.29	8.23%
HD	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)								
		Individual - ALL TIERS	$ 58.33	$ 63.44	$ 5.11	8.76%	$ 59.55	$ 64.43	$ 4.88	8.19%
		Family - TWO TIER	$ 151.64	$ 164.94	$ 13.30	8.77%	$ 154.86	$ 167.53	$ 12.67	8.18%
		Double - THREE TIER	$ 116.64	$ 126.88	$ 10.24	8.78%	$ 119.12	$ 128.87	$ 9.75	8.19%
		Family - THREE TIER	$ 154.55	$ 168.11	$ 13.56	8.77%	$ 157.83	$ 170.75	$ 12.92	8.19%
		Employee/Spouse - FOUR TIER	$ 116.64	$ 126.88	$ 10.24	8.78%	$ 119.12	$ 128.87	$ 9.75	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 113.73	$ 123.71	$ 9.98	8.78%	$ 116.14	$ 125.65	$ 9.51	8.19%
		Family - FOUR TIER	$ 169.14	$ 183.97	$ 14.83	8.77%	$ 172.72	$ 186.86	$ 14.14	8.19%
HD	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)								
		Individual - ALL TIERS	$ 54.39	$ 59.16	$ 4.77	8.77%	$ 55.55	$ 60.09	$ 4.54	8.17%
		Family - TWO TIER	$ 141.42	$ 153.82	$ 12.40	8.77%	$ 144.42	$ 156.24	$ 11.82	8.18%
		Double - THREE TIER	$ 108.79	$ 118.33	$ 9.54	8.77%	$ 111.10	$ 120.18	$ 9.08	8.17%
		Family - THREE TIER	$ 144.14	$ 156.78	$ 12.64	8.77%	$ 147.20	$ 159.24	$ 12.04	8.18%
		Employee/Spouse - FOUR TIER	$ 108.79	$ 118.33	$ 9.54	8.77%	$ 111.10	$ 120.18	$ 9.08	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 106.07	$ 115.37	$ 9.30	8.77%	$ 108.31	$ 117.18	$ 8.87	8.19%
		Family - FOUR TIER	$ 157.74	$ 171.57	$ 13.83	8.77%	$ 161.09	$ 174.27	$ 13.18	8.18%
HD	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)								
		Individual - ALL TIERS	$ 52.94	$ 57.60	$ 4.66	8.80%	$ 54.07	$ 58.51	$ 4.44	8.21%
		Family - TWO TIER	$ 137.66	$ 149.76	$ 12.10	8.79%	$ 140.59	$ 152.11	$ 11.52	8.19%
		Double - THREE TIER	$ 105.90	$ 115.20	$ 9.30	8.78%	$ 108.14	$ 117.01	$ 8.87	8.20%
		Family - THREE TIER	$ 140.31	$ 152.64	$ 12.33	8.79%	$ 143.29	$ 155.04	$ 11.75	8.20%
		Employee/Spouse - FOUR TIER	$ 105.90	$ 115.20	$ 9.30	8.78%	$ 108.14	$ 117.01	$ 8.87	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 103.25	$ 112.32	$ 9.07	8.78%	$ 105.44	$ 114.09	$ 8.65	8.20%
		Family - FOUR TIER	$ 153.55	$ 167.04	$ 13.49	8.79%	$ 156.81	$ 169.67	$ 12.86	8.20%
HD	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)								
		Individual - ALL TIERS	$ 44.48	$ 48.38	$ 3.90	8.77%	$ 45.42	$ 49.14	$ 3.72	8.19%
		Family - TWO TIER	$ 115.64	$ 125.80	$ 10.16	8.79%	$ 118.10	$ 127.77	$ 9.67	8.19%
		Double - THREE TIER	$ 88.96	$ 96.77	$ 7.81	8.78%	$ 90.84	$ 98.29	$ 7.45	8.20%
		Family - THREE TIER	$ 117.87	$ 128.22	$ 10.35	8.78%	$ 120.37	$ 130.23	$ 9.86	8.19%
		Employee/Spouse - FOUR TIER	$ 88.96	$ 96.77	$ 7.81	8.78%	$ 90.84	$ 98.29	$ 7.45	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 86.73	$ 94.35	$ 7.62	8.79%	$ 88.57	$ 95.83	$ 7.26	8.20%
		Family - FOUR TIER	$ 128.99	$ 140.31	$ 11.32	8.78%	$ 131.73	$ 142.52	$ 10.79	8.19%
HD	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)								
		Individual - ALL TIERS	$ 38.82	$ 42.23	$ 3.41	8.78%	$ 39.65	$ 42.89	$ 3.24	8.17%
		Family - TWO TIER	$ 100.94	$ 109.80	$ 8.86	8.78%	$ 103.08	$ 111.53	$ 8.45	8.20%
		Double - THREE TIER	$ 77.65	$ 84.46	$ 6.81	8.77%	$ 79.29	$ 85.79	$ 6.50	8.20%
		Family - THREE TIER	$ 102.89	$ 111.91	$ 9.02	8.77%	$ 105.07	$ 113.67	$ 8.60	8.19%
		Employee/Spouse - FOUR TIER	$ 77.65	$ 84.46	$ 6.81	8.77%	$ 79.29	$ 85.79	$ 6.50	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 75.71	$ 82.35	$ 6.64	8.77%	$ 77.31	$ 83.65	$ 6.34	8.20%
		Family - FOUR TIER	$ 112.59	$ 122.47	$ 9.88	8.78%	$ 114.98	$ 124.40	$ 9.42	8.19%
HD	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)								
		Individual - ALL TIERS	$ 36.84	$ 40.08	$ 3.24	8.79%	$ 37.61	$ 40.71	$ 3.10	8.24%
		Family - TWO TIER	$ 95.77	$ 104.20	$ 8.43	8.80%	$ 97.80	$ 105.83	$ 8.03	8.21%
		Double - THREE TIER	$ 73.67	$ 80.15	$ 6.48	8.80%	$ 75.24	$ 81.41	$ 6.17	8.20%
		Family - THREE TIER	$ 97.61	$ 106.20	$ 8.59	8.80%	$ 99.69	$ 107.87	$ 8.18	8.21%
		Employee/Spouse - FOUR TIER	$ 73.67	$ 80.15	$ 6.48	8.80%	$ 75.24	$ 81.41	$ 6.17	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 71.83	$ 78.15	$ 6.32	8.80%	$ 73.35	$ 79.38	$ 6.03	8.22%
		Family - FOUR TIER	$ 106.82	$ 116.22	$ 9.40	8.80%	$ 109.09	$ 118.05	$ 8.96	8.21%
HD	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)								
		Individual - ALL TIERS	$ 73.24	$ 79.67	$ 6.43	8.78%	$ 74.79	$ 80.92	$ 6.13	8.20%
		Family - TWO TIER	$ 190.42	$ 207.14	$ 16.72	8.78%	$ 194.46	$ 210.39	$ 15.93	8.19%
		Double - THREE TIER	$ 146.48	$ 159.34	$ 12.86	8.78%	$ 149.58	$ 161.84	$ 12.26	8.20%
		Family - THREE TIER	$ 194.08	$ 211.12	$ 17.04	8.78%	$ 198.20	$ 214.43	$ 16.23	8.19%
		Employee/Spouse - FOUR TIER	$ 146.48	$ 159.34	$ 12.86	8.78%	$ 149.58	$ 161.84	$ 12.26	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.82	$ 155.35	$ 12.53	8.77%	$ 145.84	$ 157.79	$ 11.95	8.19%
		Family - FOUR TIER	$ 212.40	$ 231.04	$ 18.64	8.78%	$ 216.90	$ 234.66	$ 17.76	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)								
		Individual - ALL TIERS	$ 74.14	$ 76.36	$ 2.22	2.99%	$ 76.37	$ 77.55	$ 1.18	1.55%
		Family - TWO TIER	$ 192.78	$ 198.52	$ 5.74	2.98%	$ 198.56	$ 201.64	$ 3.08	1.55%
		Double - THREE TIER	$ 148.29	$ 152.71	$ 4.42	2.98%	$ 152.74	$ 155.11	$ 2.37	1.55%
		Family - THREE TIER	$ 196.48	$ 202.34	$ 5.86	2.98%	$ 202.38	$ 205.52	$ 3.14	1.55%
		Employee/Spouse - FOUR TIER	$ 148.29	$ 152.71	$ 4.42	2.98%	$ 152.74	$ 155.11	$ 2.37	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 144.58	$ 148.89	$ 4.31	2.98%	$ 148.92	$ 151.23	$ 2.31	1.55%
		Family - FOUR TIER	$ 215.03	$ 221.43	$ 6.40	2.98%	$ 221.47	$ 224.91	$ 3.44	1.55%
HD	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)								
		Individual - ALL TIERS	$ 69.92	$ 72.00	$ 2.08	2.97%	$ 72.01	$ 73.13	$ 1.12	1.56%
		Family - TWO TIER	$ 181.79	$ 187.20	$ 5.41	2.98%	$ 187.23	$ 190.14	$ 2.91	1.55%
		Double - THREE TIER	$ 139.83	$ 144.00	$ 4.17	2.98%	$ 144.03	$ 146.26	$ 2.23	1.55%
		Family - THREE TIER	$ 185.29	$ 190.80	$ 5.51	2.97%	$ 190.84	$ 193.79	$ 2.95	1.55%
		Employee/Spouse - FOUR TIER	$ 139.83	$ 144.00	$ 4.17	2.98%	$ 144.03	$ 146.26	$ 2.23	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 136.34	$ 140.40	$ 4.06	2.98%	$ 140.43	$ 142.60	$ 2.17	1.55%
		Family - FOUR TIER	$ 202.76	$ 208.80	$ 6.04	2.98%	$ 208.84	$ 212.08	$ 3.24	1.55%
HD	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)								
		Individual - ALL TIERS	$ 64.29	$ 66.21	$ 1.92	2.99%	$ 66.22	$ 67.25	$ 1.03	1.56%
		Family - TWO TIER	$ 167.16	$ 172.15	$ 4.99	2.99%	$ 172.17	$ 174.85	$ 2.68	1.56%
		Double - THREE TIER	$ 128.58	$ 132.42	$ 3.84	2.99%	$ 132.44	$ 134.50	$ 2.06	1.56%
		Family - THREE TIER	$ 170.37	$ 175.46	$ 5.09	2.99%	$ 175.47	$ 178.22	$ 2.75	1.57%
		Employee/Spouse - FOUR TIER	$ 128.58	$ 132.42	$ 3.84	2.99%	$ 132.44	$ 134.50	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 125.36	$ 129.11	$ 3.75	2.99%	$ 129.12	$ 131.14	$ 2.02	1.56%
		Family - FOUR TIER	$ 186.44	$ 192.01	$ 5.57	2.99%	$ 192.03	$ 195.03	$ 3.00	1.56%
HD	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)								
		Individual - ALL TIERS	$ 59.27	$ 61.03	$ 1.76	2.97%	$ 61.05	$ 61.99	$ 0.94	1.54%
		Family - TWO TIER	$ 154.10	$ 158.69	$ 4.59	2.98%	$ 158.73	$ 161.18	$ 2.45	1.54%
		Double - THREE TIER	$ 118.55	$ 122.07	$ 3.52	2.97%	$ 122.10	$ 123.99	$ 1.89	1.55%
		Family - THREE TIER	$ 157.07	$ 161.74	$ 4.67	2.97%	$ 161.79	$ 164.28	$ 2.49	1.54%
		Employee/Spouse - FOUR TIER	$ 118.55	$ 122.07	$ 3.52	2.97%	$ 122.10	$ 123.99	$ 1.89	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 115.58	$ 119.02	$ 3.44	2.98%	$ 119.05	$ 120.89	$ 1.84	1.55%
		Family - FOUR TIER	$ 171.89	$ 177.00	$ 5.11	2.97%	$ 177.04	$ 179.78	$ 2.74	1.55%
HD	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)								
		Individual - ALL TIERS	$ 57.50	$ 59.22	$ 1.72	2.99%	$ 59.23	$ 60.14	$ 0.91	1.54%
		Family - TWO TIER	$ 149.50	$ 153.96	$ 4.46	2.98%	$ 153.99	$ 156.38	$ 2.39	1.55%
		Double - THREE TIER	$ 115.00	$ 118.43	$ 3.43	2.98%	$ 118.45	$ 120.29	$ 1.84	1.55%
		Family - THREE TIER	$ 152.38	$ 156.92	$ 4.54	2.98%	$ 156.94	$ 159.38	$ 2.44	1.55%
		Employee/Spouse - FOUR TIER	$ 115.00	$ 118.43	$ 3.43	2.98%	$ 118.45	$ 120.29	$ 1.84	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 112.13	$ 115.47	$ 3.34	2.98%	$ 115.49	$ 117.28	$ 1.79	1.55%
		Family - FOUR TIER	$ 166.74	$ 171.72	$ 4.98	2.99%	$ 171.76	$ 174.42	$ 2.66	1.55%
HD	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)								
		Individual - ALL TIERS	$ 47.57	$ 48.99	$ 1.42	2.99%	$ 49.00	$ 49.76	$ 0.76	1.55%
		Family - TWO TIER	$ 123.69	$ 127.37	$ 3.68	2.98%	$ 127.39	$ 129.37	$ 1.98	1.55%
		Double - THREE TIER	$ 95.14	$ 97.98	$ 2.84	2.99%	$ 97.99	$ 99.52	$ 1.53	1.56%
		Family - THREE TIER	$ 126.06	$ 129.82	$ 3.76	2.98%	$ 129.84	$ 131.86	$ 2.02	1.56%
		Employee/Spouse - FOUR TIER	$ 95.14	$ 97.98	$ 2.84	2.99%	$ 97.99	$ 99.52	$ 1.53	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 92.76	$ 95.53	$ 2.77	2.99%	$ 95.55	$ 97.03	$ 1.48	1.55%
		Family - FOUR TIER	$ 137.96	$ 142.07	$ 4.11	2.98%	$ 142.10	$ 144.30	$ 2.20	1.55%
HD	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)								
		Individual - ALL TIERS	$ 41.16	$ 42.39	$ 1.23	2.99%	$ 42.40	$ 43.06	$ 0.66	1.56%
		Family - TWO TIER	$ 107.03	$ 110.22	$ 3.19	2.98%	$ 110.24	$ 111.95	$ 1.71	1.55%
		Double - THREE TIER	$ 82.33	$ 84.78	$ 2.45	2.98%	$ 84.80	$ 86.12	$ 1.32	1.56%
		Family - THREE TIER	$ 109.09	$ 112.34	$ 3.25	2.98%	$ 112.36	$ 114.10	$ 1.74	1.55%
		Employee/Spouse - FOUR TIER	$ 82.33	$ 84.78	$ 2.45	2.98%	$ 84.80	$ 86.12	$ 1.32	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 80.28	$ 82.66	$ 2.38	2.96%	$ 82.68	$ 83.96	$ 1.28	1.55%
		Family - FOUR TIER	$ 119.38	$ 122.94	$ 3.56	2.98%	$ 122.97	$ 124.87	$ 1.90	1.55%
HD	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)								
		Individual - ALL TIERS	$ 38.99	$ 40.15	$ 1.16	2.98%	$ 40.16	$ 40.78	$ 0.62	1.54%
		Family - TWO TIER	$ 101.36	$ 104.39	$ 3.03	2.99%	$ 104.40	$ 106.03	$ 1.63	1.56%
		Double - THREE TIER	$ 77.97	$ 80.30	$ 2.33	2.99%	$ 80.31	$ 81.56	$ 1.25	1.56%
		Family - THREE TIER	$ 103.31	$ 106.40	$ 3.09	2.99%	$ 106.42	$ 108.07	$ 1.65	1.55%
		Employee/Spouse - FOUR TIER	$ 77.97	$ 80.30	$ 2.33	2.99%	$ 80.31	$ 81.56	$ 1.25	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 76.02	$ 78.29	$ 2.27	2.99%	$ 78.31	$ 79.52	$ 1.21	1.55%
		Family - FOUR TIER	$ 113.06	$ 116.43	$ 3.37	2.98%	$ 116.45	$ 118.26	$ 1.81	1.55%
HD	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)								
		Individual - ALL TIERS	$ 67.36	$ 69.37	$ 2.01	2.98%	$ 69.39	$ 70.46	$ 1.07	1.54%
		Family - TWO TIER	$ 175.16	$ 180.36	$ 5.20	2.97%	$ 180.40	$ 183.19	$ 2.79	1.55%
		Double - THREE TIER	$ 134.74	$ 138.74	$ 4.00	2.97%	$ 138.77	$ 140.92	$ 2.15	1.55%
		Family - THREE TIER	$ 178.52	$ 183.83	$ 5.31	2.97%	$ 183.88	$ 186.72	$ 2.84	1.54%
		Employee/Spouse - FOUR TIER	$ 134.74	$ 138.74	$ 4.00	2.97%	$ 138.77	$ 140.92	$ 2.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 131.37	$ 135.27	$ 3.90	2.97%	$ 135.31	$ 137.40	$ 2.09	1.54%
		Family - FOUR TIER	$ 195.36	$ 201.17	$ 5.81	2.97%	$ 201.22	$ 204.33	$ 3.11	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)								
		Individual - ALL TIERS	$ 72.41	$ 78.77	$ 6.36	8.78%	$ 73.94	$ 80.01	$ 6.07	8.21%
		Family - TWO TIER	$ 188.25	$ 204.81	$ 16.56	8.80%	$ 192.25	$ 208.02	$ 15.77	8.20%
		Double - THREE TIER	$ 144.81	$ 157.54	$ 12.73	8.79%	$ 147.89	$ 160.02	$ 12.13	8.20%
		Family - THREE TIER	$ 191.88	$ 208.74	$ 16.86	8.79%	$ 195.94	$ 212.02	$ 16.08	8.21%
		Employee/Spouse - FOUR TIER	$ 144.81	$ 157.54	$ 12.73	8.79%	$ 147.89	$ 160.02	$ 12.13	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 141.19	$ 153.60	$ 12.41	8.79%	$ 144.19	$ 156.02	$ 11.83	8.20%
		Family - FOUR TIER	$ 209.97	$ 228.44	$ 18.47	8.80%	$ 214.42	$ 232.02	$ 17.60	8.21%
HD	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)								
		Individual - ALL TIERS	$ 68.27	$ 74.28	$ 6.01	8.80%	$ 69.73	$ 75.44	$ 5.71	8.19%
		Family - TWO TIER	$ 177.52	$ 193.12	$ 15.60	8.79%	$ 181.28	$ 196.16	$ 14.88	8.21%
		Double - THREE TIER	$ 136.55	$ 148.56	$ 12.01	8.80%	$ 139.45	$ 150.89	$ 11.44	8.20%
		Family - THREE TIER	$ 180.93	$ 196.84	$ 15.91	8.79%	$ 184.77	$ 199.93	$ 15.16	8.20%
		Employee/Spouse - FOUR TIER	$ 136.55	$ 148.56	$ 12.01	8.80%	$ 139.45	$ 150.89	$ 11.44	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 133.14	$ 144.84	$ 11.70	8.79%	$ 135.97	$ 147.12	$ 11.15	8.20%
		Family - FOUR TIER	$ 198.00	$ 215.41	$ 17.41	8.79%	$ 202.19	$ 218.79	$ 16.60	8.21%
HD	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)								
		Individual - ALL TIERS	$ 62.79	$ 68.31	$ 5.52	8.79%	$ 64.11	$ 69.38	$ 5.27	8.22%
		Family - TWO TIER	$ 163.24	$ 177.60	$ 14.36	8.80%	$ 166.69	$ 180.39	$ 13.70	8.22%
		Double - THREE TIER	$ 125.56	$ 136.61	$ 11.05	8.80%	$ 128.23	$ 138.76	$ 10.53	8.21%
		Family - THREE TIER	$ 166.37	$ 181.01	$ 14.64	8.80%	$ 169.90	$ 183.86	$ 13.96	8.22%
		Employee/Spouse - FOUR TIER	$ 125.56	$ 136.61	$ 11.05	8.80%	$ 128.23	$ 138.76	$ 10.53	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 122.43	$ 133.20	$ 10.77	8.80%	$ 125.02	$ 135.29	$ 10.27	8.21%
		Family - FOUR TIER	$ 182.06	$ 198.09	$ 16.03	8.80%	$ 185.93	$ 201.20	$ 15.27	8.21%
HD	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)								
		Individual - ALL TIERS	$ 57.88	$ 62.97	$ 5.09	8.79%	$ 59.11	$ 63.95	$ 4.84	8.19%
		Family - TWO TIER	$ 150.49	$ 163.71	$ 13.22	8.78%	$ 153.68	$ 166.28	$ 12.60	8.20%
		Double - THREE TIER	$ 115.76	$ 125.93	$ 10.17	8.79%	$ 118.22	$ 127.91	$ 9.69	8.20%
		Family - THREE TIER	$ 153.38	$ 166.86	$ 13.48	8.79%	$ 156.64	$ 169.48	$ 12.84	8.20%
		Employee/Spouse - FOUR TIER	$ 115.76	$ 125.93	$ 10.17	8.79%	$ 118.22	$ 127.91	$ 9.69	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 112.87	$ 122.78	$ 9.91	8.78%	$ 115.26	$ 124.71	$ 9.45	8.20%
		Family - FOUR TIER	$ 167.86	$ 182.60	$ 14.74	8.78%	$ 171.41	$ 185.47	$ 14.06	8.20%
HD	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)								
		Individual - ALL TIERS	$ 56.15	$ 61.09	$ 4.94	8.80%	$ 57.34	$ 62.05	$ 4.71	8.21%
		Family - TWO TIER	$ 146.00	$ 158.83	$ 12.83	8.79%	$ 149.09	$ 161.33	$ 12.24	8.21%
		Double - THREE TIER	$ 112.31	$ 122.18	$ 9.87	8.79%	$ 114.68	$ 124.10	$ 9.42	8.21%
		Family - THREE TIER	$ 148.81	$ 161.89	$ 13.08	8.79%	$ 151.95	$ 164.43	$ 12.48	8.21%
		Employee/Spouse - FOUR TIER	$ 112.31	$ 122.18	$ 9.87	8.79%	$ 114.68	$ 124.10	$ 9.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 109.50	$ 119.12	$ 9.62	8.79%	$ 111.82	$ 120.99	$ 9.17	8.20%
		Family - FOUR TIER	$ 162.85	$ 177.16	$ 14.31	8.79%	$ 166.29	$ 179.94	$ 13.65	8.21%
HD	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)								
		Individual - ALL TIERS	$ 46.46	$ 50.54	$ 4.08	8.78%	$ 47.44	$ 51.33	$ 3.89	8.20%
		Family - TWO TIER	$ 120.79	$ 131.40	$ 10.61	8.78%	$ 123.36	$ 133.47	$ 10.11	8.20%
		Double - THREE TIER	$ 92.92	$ 101.08	$ 8.16	8.78%	$ 94.89	$ 102.67	$ 7.78	8.20%
		Family - THREE TIER	$ 123.11	$ 133.93	$ 10.82	8.79%	$ 125.73	$ 136.03	$ 10.30	8.19%
		Employee/Spouse - FOUR TIER	$ 92.92	$ 101.08	$ 8.16	8.78%	$ 94.89	$ 102.67	$ 7.78	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 90.60	$ 98.55	$ 7.95	8.77%	$ 92.52	$ 100.10	$ 7.58	8.19%
		Family - FOUR TIER	$ 134.73	$ 146.57	$ 11.84	8.79%	$ 137.59	$ 148.87	$ 11.28	8.20%
HD	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)								
		Individual - ALL TIERS	$ 40.20	$ 43.73	$ 3.53	8.78%	$ 41.06	$ 44.42	$ 3.36	8.18%
		Family - TWO TIER	$ 104.52	$ 113.71	$ 9.19	8.79%	$ 106.73	$ 115.49	$ 8.76	8.21%
		Double - THREE TIER	$ 80.41	$ 87.47	$ 7.06	8.78%	$ 82.10	$ 88.84	$ 6.74	8.21%
		Family - THREE TIER	$ 106.53	$ 115.89	$ 9.36	8.79%	$ 108.79	$ 117.71	$ 8.92	8.20%
		Employee/Spouse - FOUR TIER	$ 80.41	$ 87.47	$ 7.06	8.78%	$ 82.10	$ 88.84	$ 6.74	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 78.39	$ 85.28	$ 6.89	8.79%	$ 80.06	$ 86.62	$ 6.56	8.19%
		Family - FOUR TIER	$ 116.58	$ 126.83	$ 10.25	8.79%	$ 119.06	$ 128.82	$ 9.76	8.20%
HD	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)								
		Individual - ALL TIERS	$ 38.07	$ 41.42	$ 3.35	8.80%	$ 38.87	$ 42.07	$ 3.20	8.23%
		Family - TWO TIER	$ 98.99	$ 107.69	$ 8.70	8.79%	$ 101.09	$ 109.38	$ 8.29	8.20%
		Double - THREE TIER	$ 76.15	$ 82.84	$ 6.69	8.79%	$ 77.76	$ 84.14	$ 6.38	8.20%
		Family - THREE TIER	$ 100.89	$ 109.76	$ 8.87	8.79%	$ 103.03	$ 111.49	$ 8.46	8.21%
		Employee/Spouse - FOUR TIER	$ 76.15	$ 82.84	$ 6.69	8.79%	$ 77.76	$ 84.14	$ 6.38	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 74.24	$ 80.77	$ 6.53	8.80%	$ 75.81	$ 82.04	$ 6.23	8.22%
		Family - FOUR TIER	$ 110.41	$ 120.12	$ 9.71	8.79%	$ 112.74	$ 122.01	$ 9.27	8.22%
HD	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)								
		Individual - ALL TIERS	$ 65.78	$ 71.57	$ 5.79	8.80%	$ 67.18	$ 72.69	$ 5.51	8.20%
		Family - TWO TIER	$ 171.05	$ 186.07	$ 15.02	8.78%	$ 174.67	$ 188.99	$ 14.32	8.20%
		Double - THREE TIER	$ 131.57	$ 143.13	$ 11.56	8.79%	$ 134.36	$ 145.38	$ 11.02	8.20%
		Family - THREE TIER	$ 174.33	$ 189.65	$ 15.32	8.79%	$ 178.03	$ 192.63	$ 14.60	8.20%
		Employee/Spouse - FOUR TIER	$ 131.57	$ 143.13	$ 11.56	8.79%	$ 134.36	$ 145.38	$ 11.02	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 128.28	$ 139.55	$ 11.27	8.79%	$ 131.00	$ 141.74	$ 10.74	8.20%
		Family - FOUR TIER	$ 190.77	$ 207.54	$ 16.77	8.79%	$ 194.82	$ 210.80	$ 15.98	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)								
		Individual - ALL TIERS	$ 66.65	$ 68.63	$ 1.98	2.97%	$ 68.65	$ 69.71	$ 1.06	1.54%
		Family - TWO TIER	$ 173.29	$ 178.44	$ 5.15	2.97%	$ 178.48	$ 181.24	$ 2.76	1.55%
		Double - THREE TIER	$ 133.30	$ 137.26	$ 3.96	2.97%	$ 137.30	$ 139.42	$ 2.12	1.54%
		Family - THREE TIER	$ 176.62	$ 181.87	$ 5.25	2.97%	$ 181.92	$ 184.73	$ 2.81	1.54%
		Employee/Spouse - FOUR TIER	$ 133.30	$ 137.26	$ 3.96	2.97%	$ 137.30	$ 139.42	$ 2.12	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 129.97	$ 133.83	$ 3.86	2.97%	$ 133.87	$ 135.93	$ 2.06	1.54%
		Family - FOUR TIER	$ 193.28	$ 199.03	$ 5.75	2.97%	$ 199.08	$ 202.15	$ 3.07	1.54%
HD	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)								
		Individual - ALL TIERS	$ 63.25	$ 65.14	$ 1.89	2.99%	$ 65.15	$ 66.17	$ 1.02	1.57%
		Family - TWO TIER	$ 164.47	$ 169.37	$ 4.90	2.98%	$ 169.39	$ 172.03	$ 2.64	1.56%
		Double - THREE TIER	$ 126.50	$ 130.29	$ 3.79	3.00%	$ 130.31	$ 132.33	$ 2.02	1.55%
		Family - THREE TIER	$ 167.62	$ 172.63	$ 5.01	2.99%	$ 172.66	$ 175.34	$ 2.68	1.55%
		Employee/Spouse - FOUR TIER	$ 126.50	$ 130.29	$ 3.79	3.00%	$ 130.31	$ 132.33	$ 2.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 123.35	$ 127.03	$ 3.68	2.98%	$ 127.04	$ 129.02	$ 1.98	1.56%
		Family - FOUR TIER	$ 183.44	$ 188.92	$ 5.48	2.99%	$ 188.94	$ 191.88	$ 2.94	1.56%
HD	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)								
		Individual - ALL TIERS	$ 58.74	$ 60.48	$ 1.74	2.96%	$ 60.50	$ 61.43	$ 0.93	1.54%
		Family - TWO TIER	$ 152.72	$ 157.26	$ 4.54	2.97%	$ 157.29	$ 159.72	$ 2.43	1.54%
		Double - THREE TIER	$ 117.47	$ 120.97	$ 3.50	2.98%	$ 120.99	$ 122.87	$ 1.88	1.55%
		Family - THREE TIER	$ 155.65	$ 160.28	$ 4.63	2.97%	$ 160.32	$ 162.80	$ 2.48	1.55%
		Employee/Spouse - FOUR TIER	$ 117.47	$ 120.97	$ 3.50	2.98%	$ 120.99	$ 122.87	$ 1.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 114.53	$ 117.94	$ 3.41	2.98%	$ 117.98	$ 119.79	$ 1.81	1.53%
		Family - FOUR TIER	$ 170.34	$ 175.40	$ 5.06	2.97%	$ 175.44	$ 178.15	$ 2.71	1.54%
HD	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)								
		Individual - ALL TIERS	$ 54.72	$ 56.36	$ 1.64	3.00%	$ 56.37	$ 57.25	$ 0.88	1.56%
		Family - TWO TIER	$ 142.29	$ 146.54	$ 4.25	2.99%	$ 146.56	$ 148.84	$ 2.28	1.56%
		Double - THREE TIER	$ 109.46	$ 112.72	$ 3.26	2.98%	$ 112.74	$ 114.49	$ 1.75	1.55%
		Family - THREE TIER	$ 145.02	$ 149.36	$ 4.34	2.99%	$ 149.38	$ 151.71	$ 2.33	1.56%
		Employee/Spouse - FOUR TIER	$ 109.46	$ 112.72	$ 3.26	2.98%	$ 112.74	$ 114.49	$ 1.75	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 106.71	$ 109.91	$ 3.20	3.00%	$ 109.92	$ 111.63	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.71	$ 163.45	$ 4.74	2.99%	$ 163.47	$ 166.02	$ 2.55	1.56%
HD	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)								
		Individual - ALL TIERS	$ 53.26	$ 54.84	$ 1.58	2.97%	$ 54.86	$ 55.70	$ 0.84	1.53%
		Family - TWO TIER	$ 138.48	$ 142.57	$ 4.09	2.95%	$ 142.63	$ 144.81	$ 2.18	1.53%
		Double - THREE TIER	$ 106.51	$ 109.67	$ 3.16	2.97%	$ 109.71	$ 111.39	$ 1.68	1.53%
		Family - THREE TIER	$ 141.14	$ 145.32	$ 4.18	2.96%	$ 145.36	$ 147.60	$ 2.24	1.54%
		Employee/Spouse - FOUR TIER	$ 106.51	$ 109.67	$ 3.16	2.97%	$ 109.71	$ 111.39	$ 1.68	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 103.85	$ 106.93	$ 3.08	2.97%	$ 106.97	$ 108.61	$ 1.64	1.53%
		Family - FOUR TIER	$ 154.45	$ 159.03	$ 4.58	2.97%	$ 159.08	$ 161.52	$ 2.44	1.53%
HD	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)								
		Individual - ALL TIERS	$ 44.66	$ 46.00	$ 1.34	3.00%	$ 46.00	$ 46.72	$ 0.72	1.57%
		Family - TWO TIER	$ 116.11	$ 119.59	$ 3.48	3.00%	$ 119.60	$ 121.47	$ 1.87	1.56%
		Double - THREE TIER	$ 89.32	$ 91.99	$ 2.67	2.99%	$ 92.00	$ 93.44	$ 1.44	1.57%
		Family - THREE TIER	$ 118.35	$ 121.89	$ 3.54	2.99%	$ 121.90	$ 123.80	$ 1.90	1.56%
		Employee/Spouse - FOUR TIER	$ 89.32	$ 91.99	$ 2.67	2.99%	$ 92.00	$ 93.44	$ 1.44	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 87.09	$ 89.69	$ 2.60	2.99%	$ 89.70	$ 91.10	$ 1.40	1.56%
		Family - FOUR TIER	$ 129.51	$ 133.39	$ 3.88	3.00%	$ 133.40	$ 135.48	$ 2.08	1.56%
HD	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)								
		Individual - ALL TIERS	$ 38.92	$ 40.08	$ 1.16	2.98%	$ 40.08	$ 40.71	$ 0.63	1.57%
		Family - TWO TIER	$ 101.18	$ 104.21	$ 3.03	2.99%	$ 104.22	$ 105.84	$ 1.62	1.55%
		Double - THREE TIER	$ 77.83	$ 80.16	$ 2.33	2.99%	$ 80.17	$ 81.42	$ 1.25	1.56%
		Family - THREE TIER	$ 103.13	$ 106.21	$ 3.08	2.99%	$ 106.23	$ 107.88	$ 1.65	1.55%
		Employee/Spouse - FOUR TIER	$ 77.83	$ 80.16	$ 2.33	2.99%	$ 80.17	$ 81.42	$ 1.25	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 75.89	$ 78.15	$ 2.26	2.98%	$ 78.17	$ 79.38	$ 1.21	1.55%
		Family - FOUR TIER	$ 112.86	$ 116.23	$ 3.37	2.99%	$ 116.25	$ 118.06	$ 1.81	1.56%
HD	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)								
		Individual - ALL TIERS	$ 36.90	$ 38.00	$ 1.10	2.98%	$ 38.00	$ 38.60	$ 0.60	1.58%
		Family - TWO TIER	$ 95.94	$ 98.80	$ 2.86	2.98%	$ 98.82	$ 100.36	$ 1.54	1.56%
		Double - THREE TIER	$ 73.80	$ 76.00	$ 2.20	2.98%	$ 76.02	$ 77.20	$ 1.18	1.55%
		Family - THREE TIER	$ 97.79	$ 100.70	$ 2.91	2.98%	$ 100.73	$ 102.29	$ 1.56	1.55%
		Employee/Spouse - FOUR TIER	$ 73.80	$ 76.00	$ 2.20	2.98%	$ 76.02	$ 77.20	$ 1.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 71.96	$ 74.10	$ 2.14	2.97%	$ 74.11	$ 75.27	$ 1.16	1.57%
		Family - FOUR TIER	$ 107.01	$ 110.20	$ 3.19	2.98%	$ 110.22	$ 111.93	$ 1.71	1.55%
HD	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)								
		Individual - ALL TIERS	$ 74.59	$ 76.80	$ 2.21	2.96%	$ 76.82	$ 78.01	$ 1.19	1.55%
		Family - TWO TIER	$ 193.92	$ 199.68	$ 5.76	2.97%	$ 199.74	$ 202.82	$ 3.08	1.54%
		Double - THREE TIER	$ 149.17	$ 153.60	$ 4.43	2.97%	$ 153.65	$ 156.01	$ 2.36	1.54%
		Family - THREE TIER	$ 197.65	$ 203.52	$ 5.87	2.97%	$ 203.58	$ 206.72	$ 3.14	1.54%
		Employee/Spouse - FOUR TIER	$ 149.17	$ 153.60	$ 4.43	2.97%	$ 153.65	$ 156.01	$ 2.36	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 145.44	$ 149.76	$ 4.32	2.97%	$ 149.80	$ 152.11	$ 2.31	1.54%
		Family - FOUR TIER	$ 216.30	$ 222.72	$ 6.42	2.97%	$ 222.78	$ 226.22	$ 3.44	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)								
		Individual - ALL TIERS	$ 65.09	$ 70.80	$ 5.71	8.77%	$ 66.46	$ 71.91	$ 5.45	8.20%
		Family - TWO TIER	$ 169.21	$ 184.09	$ 14.88	8.79%	$ 172.80	$ 186.98	$ 14.18	8.21%
		Double - THREE TIER	$ 130.16	$ 141.60	$ 11.44	8.79%	$ 132.92	$ 143.83	$ 10.91	8.21%
		Family - THREE TIER	$ 172.47	$ 187.63	$ 15.16	8.79%	$ 176.12	$ 190.57	$ 14.45	8.20%
		Employee/Spouse - FOUR TIER	$ 130.16	$ 141.60	$ 11.44	8.79%	$ 132.92	$ 143.83	$ 10.91	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 126.91	$ 138.06	$ 11.15	8.79%	$ 129.60	$ 140.23	$ 10.63	8.20%
		Family - FOUR TIER	$ 188.74	$ 205.33	$ 16.59	8.79%	$ 192.74	$ 208.55	$ 15.81	8.20%
HD	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)								
		Individual - ALL TIERS	$ 61.77	$ 67.21	$ 5.44	8.81%	$ 63.07	$ 68.26	$ 5.19	8.23%
		Family - TWO TIER	$ 160.60	$ 174.73	$ 14.13	8.80%	$ 164.00	$ 177.48	$ 13.48	8.22%
		Double - THREE TIER	$ 123.54	$ 134.41	$ 10.87	8.80%	$ 126.15	$ 136.52	$ 10.37	8.22%
		Family - THREE TIER	$ 163.68	$ 178.09	$ 14.41	8.80%	$ 167.16	$ 180.89	$ 13.73	8.21%
		Employee/Spouse - FOUR TIER	$ 123.54	$ 134.41	$ 10.87	8.80%	$ 126.15	$ 136.52	$ 10.37	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 120.44	$ 131.05	$ 10.61	8.81%	$ 123.00	$ 133.11	$ 10.11	8.22%
		Family - FOUR TIER	$ 179.13	$ 194.90	$ 15.77	8.80%	$ 182.92	$ 197.96	$ 15.04	8.22%
HD	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)								
		Individual - ALL TIERS	$ 57.36	$ 62.40	$ 5.04	8.79%	$ 58.57	$ 63.38	$ 4.81	8.21%
		Family - TWO TIER	$ 149.12	$ 162.23	$ 13.11	8.79%	$ 152.29	$ 164.78	$ 12.49	8.20%
		Double - THREE TIER	$ 114.71	$ 124.79	$ 10.08	8.79%	$ 117.15	$ 126.75	$ 9.60	8.19%
		Family - THREE TIER	$ 152.00	$ 165.35	$ 13.35	8.78%	$ 155.22	$ 167.95	$ 12.73	8.20%
		Employee/Spouse - FOUR TIER	$ 114.71	$ 124.79	$ 10.08	8.79%	$ 117.15	$ 126.75	$ 9.60	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 111.85	$ 121.67	$ 9.82	8.78%	$ 114.21	$ 123.58	$ 9.37	8.20%
		Family - FOUR TIER	$ 166.34	$ 180.95	$ 14.61	8.78%	$ 169.86	$ 183.79	$ 13.93	8.20%
HD	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)								
		Individual - ALL TIERS	$ 53.44	$ 58.15	$ 4.71	8.81%	$ 54.57	$ 59.06	$ 4.49	8.23%
		Family - TWO TIER	$ 138.94	$ 151.18	$ 12.24	8.81%	$ 141.89	$ 153.55	$ 11.66	8.22%
		Double - THREE TIER	$ 106.88	$ 116.29	$ 9.41	8.80%	$ 109.15	$ 118.12	$ 8.97	8.22%
		Family - THREE TIER	$ 141.61	$ 154.09	$ 12.48	8.81%	$ 144.62	$ 156.51	$ 11.89	8.22%
		Employee/Spouse - FOUR TIER	$ 106.88	$ 116.29	$ 9.41	8.80%	$ 109.15	$ 118.12	$ 8.97	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 104.21	$ 113.38	$ 9.17	8.80%	$ 106.42	$ 115.17	$ 8.75	8.22%
		Family - FOUR TIER	$ 154.97	$ 168.62	$ 13.65	8.81%	$ 158.26	$ 171.27	$ 13.01	8.22%
HD	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)								
		Individual - ALL TIERS	$ 52.01	$ 56.57	$ 4.56	8.77%	$ 53.11	$ 57.46	$ 4.35	8.19%
		Family - TWO TIER	$ 135.23	$ 147.09	$ 11.86	8.77%	$ 138.11	$ 149.40	$ 11.29	8.17%
		Double - THREE TIER	$ 104.03	$ 113.14	$ 9.11	8.76%	$ 106.24	$ 114.92	$ 8.68	8.17%
		Family - THREE TIER	$ 137.84	$ 149.91	$ 12.07	8.76%	$ 140.75	$ 152.27	$ 11.52	8.18%
		Employee/Spouse - FOUR TIER	$ 104.03	$ 113.14	$ 9.11	8.76%	$ 106.24	$ 114.92	$ 8.68	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 101.43	$ 110.31	$ 8.88	8.75%	$ 103.58	$ 112.05	$ 8.47	8.18%
		Family - FOUR TIER	$ 150.84	$ 164.06	$ 13.22	8.76%	$ 154.04	$ 166.63	$ 12.59	8.17%
HD	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)								
		Individual - ALL TIERS	$ 43.62	$ 47.45	$ 3.83	8.78%	$ 44.54	$ 48.20	$ 3.66	8.22%
		Family - TWO TIER	$ 113.40	$ 123.37	$ 9.97	8.79%	$ 115.80	$ 125.31	$ 9.51	8.21%
		Double - THREE TIER	$ 87.23	$ 94.90	$ 7.67	8.79%	$ 89.08	$ 96.39	$ 7.31	8.21%
		Family - THREE TIER	$ 115.58	$ 125.75	$ 10.17	8.80%	$ 118.03	$ 127.72	$ 9.69	8.21%
		Employee/Spouse - FOUR TIER	$ 87.23	$ 94.90	$ 7.67	8.79%	$ 89.08	$ 96.39	$ 7.31	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 85.05	$ 92.53	$ 7.48	8.79%	$ 86.86	$ 93.98	$ 7.12	8.20%
		Family - FOUR TIER	$ 126.48	$ 137.61	$ 11.13	8.80%	$ 129.16	$ 139.77	$ 10.61	8.21%
HD	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)								
		Individual - ALL TIERS	$ 38.00	$ 41.35	$ 3.35	8.82%	$ 38.81	$ 42.00	$ 3.19	8.22%
		Family - TWO TIER	$ 98.80	$ 107.50	$ 8.70	8.81%	$ 100.90	$ 109.19	$ 8.29	8.22%
		Double - THREE TIER	$ 76.00	$ 82.70	$ 6.70	8.82%	$ 77.61	$ 83.99	$ 6.38	8.22%
		Family - THREE TIER	$ 100.71	$ 109.57	$ 8.86	8.80%	$ 102.84	$ 111.29	$ 8.45	8.22%
		Employee/Spouse - FOUR TIER	$ 76.00	$ 82.70	$ 6.70	8.82%	$ 77.61	$ 83.99	$ 6.38	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 74.10	$ 80.63	$ 6.53	8.81%	$ 75.67	$ 81.89	$ 6.22	8.22%
		Family - FOUR TIER	$ 110.20	$ 119.91	$ 9.71	8.81%	$ 112.54	$ 121.79	$ 9.25	8.22%
HD	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)								
		Individual - ALL TIERS	$ 36.03	$ 39.20	$ 3.17	8.80%	$ 36.80	$ 39.82	$ 3.02	8.21%
		Family - TWO TIER	$ 93.68	$ 101.93	$ 8.25	8.81%	$ 95.67	$ 103.53	$ 7.86	8.22%
		Double - THREE TIER	$ 72.07	$ 78.41	$ 6.34	8.80%	$ 73.59	$ 79.64	$ 6.05	8.22%
		Family - THREE TIER	$ 95.48	$ 103.89	$ 8.41	8.81%	$ 97.51	$ 105.52	$ 8.01	8.21%
		Employee/Spouse - FOUR TIER	$ 72.07	$ 78.41	$ 6.34	8.80%	$ 73.59	$ 79.64	$ 6.05	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 70.27	$ 76.45	$ 6.18	8.79%	$ 71.75	$ 77.65	$ 5.90	8.22%
		Family - FOUR TIER	$ 104.49	$ 113.69	$ 9.20	8.80%	$ 106.71	$ 115.48	$ 8.77	8.22%
HD	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)								
		Individual - ALL TIERS	$ 72.84	$ 79.23	$ 6.39	8.77%	$ 74.38	$ 80.48	$ 6.10	8.20%
		Family - TWO TIER	$ 189.38	$ 206.00	$ 16.62	8.78%	$ 193.39	$ 209.24	$ 15.85	8.20%
		Double - THREE TIER	$ 145.67	$ 158.46	$ 12.79	8.78%	$ 148.76	$ 160.95	$ 12.19	8.19%
		Family - THREE TIER	$ 193.02	$ 209.96	$ 16.94	8.78%	$ 197.11	$ 213.26	$ 16.15	8.19%
		Employee/Spouse - FOUR TIER	$ 145.67	$ 158.46	$ 12.79	8.78%	$ 148.76	$ 160.95	$ 12.19	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 142.04	$ 154.50	$ 12.46	8.77%	$ 145.05	$ 156.93	$ 11.88	8.19%
		Family - FOUR TIER	$ 211.23	$ 229.77	$ 18.54	8.78%	$ 215.70	$ 233.38	$ 17.68	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)								
		Individual - ALL TIERS	$ 73.78	$ 75.98	$ 2.20	2.98%	$ 76.00	$ 77.17	$ 1.17	1.54%
		Family - TWO TIER	$ 191.83	$ 197.55	$ 5.72	2.98%	$ 197.59	$ 200.65	$ 3.06	1.55%
		Double - THREE TIER	$ 147.57	$ 151.96	$ 4.39	2.97%	$ 152.00	$ 154.34	$ 2.34	1.54%
		Family - THREE TIER	$ 195.52	$ 201.35	$ 5.83	2.98%	$ 201.39	$ 204.51	$ 3.12	1.55%
		Employee/Spouse - FOUR TIER	$ 147.57	$ 151.96	$ 4.39	2.97%	$ 152.00	$ 154.34	$ 2.34	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 143.88	$ 148.16	$ 4.28	2.97%	$ 148.19	$ 150.49	$ 2.30	1.55%
		Family - FOUR TIER	$ 213.97	$ 220.34	$ 6.37	2.98%	$ 220.39	$ 223.80	$ 3.41	1.55%
HD	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)								
		Individual - ALL TIERS	$ 69.98	$ 72.07	$ 2.09	2.99%	$ 72.08	$ 73.20	$ 1.12	1.55%
		Family - TWO TIER	$ 181.95	$ 187.38	$ 5.43	2.98%	$ 187.40	$ 190.32	$ 2.92	1.56%
		Double - THREE TIER	$ 139.96	$ 144.14	$ 4.18	2.99%	$ 144.16	$ 146.40	$ 2.24	1.55%
		Family - THREE TIER	$ 185.44	$ 190.99	$ 5.55	2.99%	$ 191.01	$ 193.98	$ 2.97	1.55%
		Employee/Spouse - FOUR TIER	$ 139.96	$ 144.14	$ 4.18	2.99%	$ 144.16	$ 146.40	$ 2.24	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 136.45	$ 140.54	$ 4.09	3.00%	$ 140.55	$ 142.74	$ 2.19	1.56%
		Family - FOUR TIER	$ 202.94	$ 209.00	$ 6.06	2.99%	$ 209.03	$ 212.28	$ 3.25	1.55%
HD	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)								
		Individual - ALL TIERS	$ 64.98	$ 66.92	$ 1.94	2.99%	$ 66.93	$ 67.97	$ 1.04	1.55%
		Family - TWO TIER	$ 168.96	$ 173.98	$ 5.02	2.97%	$ 174.02	$ 176.71	$ 2.69	1.55%
		Double - THREE TIER	$ 129.97	$ 133.83	$ 3.86	2.97%	$ 133.87	$ 135.93	$ 2.06	1.54%
		Family - THREE TIER	$ 172.21	$ 177.33	$ 5.12	2.97%	$ 177.37	$ 180.11	$ 2.74	1.54%
		Employee/Spouse - FOUR TIER	$ 129.97	$ 133.83	$ 3.86	2.97%	$ 133.87	$ 135.93	$ 2.06	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 126.72	$ 130.49	$ 3.77	2.98%	$ 130.52	$ 132.54	$ 2.02	1.55%
		Family - FOUR TIER	$ 188.45	$ 194.06	$ 5.61	2.98%	$ 194.11	$ 197.10	$ 2.99	1.54%
HD	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)								
		Individual - ALL TIERS	$ 60.53	$ 62.33	$ 1.80	2.97%	$ 62.34	$ 63.30	$ 0.96	1.54%
		Family - TWO TIER	$ 157.38	$ 162.05	$ 4.67	2.97%	$ 162.10	$ 164.59	$ 2.49	1.54%
		Double - THREE TIER	$ 121.06	$ 124.65	$ 3.59	2.97%	$ 124.69	$ 126.61	$ 1.92	1.54%
		Family - THREE TIER	$ 160.41	$ 165.16	$ 4.75	2.96%	$ 165.22	$ 167.76	$ 2.54	1.54%
		Employee/Spouse - FOUR TIER	$ 121.06	$ 124.65	$ 3.59	2.97%	$ 124.69	$ 126.61	$ 1.92	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 118.04	$ 121.54	$ 3.50	2.97%	$ 121.58	$ 123.44	$ 1.86	1.53%
		Family - FOUR TIER	$ 175.54	$ 180.75	$ 5.21	2.97%	$ 180.80	$ 183.58	$ 2.78	1.54%
HD	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)								
		Individual - ALL TIERS	$ 58.91	$ 60.66	$ 1.75	2.97%	$ 60.68	$ 61.61	$ 0.93	1.53%
		Family - TWO TIER	$ 153.16	$ 157.71	$ 4.55	2.97%	$ 157.76	$ 160.19	$ 2.43	1.54%
		Double - THREE TIER	$ 117.82	$ 121.32	$ 3.50	2.97%	$ 121.34	$ 123.22	$ 1.88	1.55%
		Family - THREE TIER	$ 156.11	$ 160.75	$ 4.64	2.97%	$ 160.79	$ 163.27	$ 2.48	1.54%
		Employee/Spouse - FOUR TIER	$ 117.82	$ 121.32	$ 3.50	2.97%	$ 121.34	$ 123.22	$ 1.88	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 114.87	$ 118.29	$ 3.42	2.98%	$ 118.31	$ 120.14	$ 1.83	1.55%
		Family - FOUR TIER	$ 170.83	$ 175.91	$ 5.08	2.97%	$ 175.96	$ 178.67	$ 2.71	1.54%
HD	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)								
		Individual - ALL TIERS	$ 49.50	$ 50.99	$ 1.49	3.01%	$ 50.99	$ 51.79	$ 0.80	1.57%
		Family - TWO TIER	$ 128.71	$ 132.56	$ 3.85	2.99%	$ 132.58	$ 134.64	$ 2.06	1.55%
		Double - THREE TIER	$ 99.01	$ 101.97	$ 2.96	2.99%	$ 101.98	$ 103.57	$ 1.59	1.56%
		Family - THREE TIER	$ 131.19	$ 135.11	$ 3.92	2.99%	$ 135.13	$ 137.23	$ 2.10	1.55%
		Employee/Spouse - FOUR TIER	$ 99.01	$ 101.97	$ 2.96	2.99%	$ 101.98	$ 103.57	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.53	$ 99.42	$ 2.89	2.99%	$ 99.43	$ 100.98	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.56	$ 147.86	$ 4.30	3.00%	$ 147.87	$ 150.18	$ 2.31	1.56%
HD	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)								
		Individual - ALL TIERS	$ 43.38	$ 44.67	$ 1.29	2.97%	$ 44.68	$ 45.37	$ 0.69	1.54%
		Family - TWO TIER	$ 112.77	$ 116.14	$ 3.37	2.99%	$ 116.16	$ 117.96	$ 1.80	1.55%
		Double - THREE TIER	$ 86.75	$ 89.34	$ 2.59	2.99%	$ 89.36	$ 90.74	$ 1.38	1.54%
		Family - THREE TIER	$ 114.95	$ 118.37	$ 3.42	2.98%	$ 118.39	$ 120.23	$ 1.84	1.55%
		Employee/Spouse - FOUR TIER	$ 86.75	$ 89.34	$ 2.59	2.99%	$ 89.36	$ 90.74	$ 1.38	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 84.58	$ 87.11	$ 2.53	2.99%	$ 87.12	$ 88.47	$ 1.35	1.55%
		Family - FOUR TIER	$ 125.78	$ 129.54	$ 3.76	2.99%	$ 129.57	$ 131.58	$ 2.01	1.55%
HD	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)								
		Individual - ALL TIERS	$ 41.26	$ 42.49	$ 1.23	2.98%	$ 42.50	$ 43.15	$ 0.65	1.53%
		Family - TWO TIER	$ 107.27	$ 110.46	$ 3.19	2.97%	$ 110.50	$ 112.20	$ 1.70	1.54%
		Double - THREE TIER	$ 82.51	$ 84.97	$ 2.46	2.98%	$ 84.99	$ 86.31	$ 1.32	1.55%
		Family - THREE TIER	$ 109.34	$ 112.59	$ 3.25	2.97%	$ 112.61	$ 114.36	$ 1.75	1.55%
		Employee/Spouse - FOUR TIER	$ 82.51	$ 84.97	$ 2.46	2.98%	$ 84.99	$ 86.31	$ 1.32	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 80.46	$ 82.85	$ 2.39	2.97%	$ 82.87	$ 84.15	$ 1.28	1.54%
		Family - FOUR TIER	$ 119.65	$ 123.21	$ 3.56	2.98%	$ 123.24	$ 125.14	$ 1.90	1.54%
HD	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)								
		Individual - ALL TIERS	$ 81.18	$ 83.60	$ 2.42	2.98%	$ 83.62	$ 84.91	$ 1.29	1.54%
		Family - TWO TIER	$ 211.07	$ 217.36	$ 6.29	2.98%	$ 217.41	$ 220.77	$ 3.36	1.55%
		Double - THREE TIER	$ 162.37	$ 167.20	$ 4.83	2.97%	$ 167.24	$ 169.82	$ 2.58	1.54%
		Family - THREE TIER	$ 215.13	$ 221.54	$ 6.41	2.98%	$ 221.58	$ 225.01	$ 3.43	1.55%
		Employee/Spouse - FOUR TIER	$ 162.37	$ 167.20	$ 4.83	2.97%	$ 167.24	$ 169.82	$ 2.58	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 158.31	$ 163.02	$ 4.71	2.98%	$ 163.06	$ 165.58	$ 2.52	1.55%
		Family - FOUR TIER	$ 235.43	$ 242.44	$ 7.01	2.98%	$ 242.50	$ 246.24	$ 3.74	1.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)								
		Individual - ALL TIERS	$ 72.06	$ 78.38	$ 6.32	8.77%	$ 73.58	$ 79.61	$ 6.03	8.20%
		Family - TWO TIER	$ 187.34	$ 203.80	$ 16.46	8.79%	$ 191.31	$ 207.00	$ 15.69	8.20%
		Double - THREE TIER	$ 144.10	$ 156.77	$ 12.67	8.79%	$ 147.16	$ 159.23	$ 12.07	8.20%
		Family - THREE TIER	$ 190.94	$ 207.72	$ 16.78	8.79%	$ 194.99	$ 210.98	$ 15.99	8.20%
		Employee/Spouse - FOUR TIER	$ 144.10	$ 156.77	$ 12.67	8.79%	$ 147.16	$ 159.23	$ 12.07	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 140.50	$ 152.85	$ 12.35	8.79%	$ 143.49	$ 155.25	$ 11.76	8.20%
		Family - FOUR TIER	$ 208.95	$ 227.31	$ 18.36	8.79%	$ 213.38	$ 230.88	$ 17.50	8.20%
HD	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)								
		Individual - ALL TIERS	$ 68.34	$ 74.35	$ 6.01	8.79%	$ 69.79	$ 75.52	$ 5.73	8.21%
		Family - TWO TIER	$ 177.68	$ 193.31	$ 15.63	8.80%	$ 181.44	$ 196.35	$ 14.91	8.22%
		Double - THREE TIER	$ 136.68	$ 148.70	$ 12.02	8.79%	$ 139.57	$ 151.04	$ 11.47	8.22%
		Family - THREE TIER	$ 181.09	$ 197.03	$ 15.94	8.80%	$ 184.94	$ 200.12	$ 15.18	8.21%
		Employee/Spouse - FOUR TIER	$ 136.68	$ 148.70	$ 12.02	8.79%	$ 139.57	$ 151.04	$ 11.47	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 133.25	$ 144.98	$ 11.73	8.80%	$ 136.08	$ 147.26	$ 11.18	8.22%
		Family - FOUR TIER	$ 198.18	$ 215.62	$ 17.44	8.80%	$ 202.38	$ 219.00	$ 16.62	8.21%
HD	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)								
		Individual - ALL TIERS	$ 63.45	$ 69.03	$ 5.58	8.79%	$ 64.80	$ 70.12	$ 5.32	8.21%
		Family - TWO TIER	$ 164.99	$ 179.49	$ 14.50	8.79%	$ 168.48	$ 182.31	$ 13.83	8.21%
		Double - THREE TIER	$ 126.91	$ 138.07	$ 11.16	8.79%	$ 129.60	$ 140.24	$ 10.64	8.21%
		Family - THREE TIER	$ 168.15	$ 182.94	$ 14.79	8.80%	$ 171.72	$ 185.81	$ 14.09	8.21%
		Employee/Spouse - FOUR TIER	$ 126.91	$ 138.07	$ 11.16	8.79%	$ 129.60	$ 140.24	$ 10.64	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 123.74	$ 134.62	$ 10.88	8.79%	$ 126.36	$ 136.73	$ 10.37	8.21%
		Family - FOUR TIER	$ 184.02	$ 200.20	$ 16.18	8.79%	$ 187.92	$ 203.34	$ 15.42	8.21%
HD	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)								
		Individual - ALL TIERS	$ 59.11	$ 64.30	$ 5.19	8.78%	$ 60.36	$ 65.31	$ 4.95	8.20%
		Family - TWO TIER	$ 153.67	$ 167.18	$ 13.51	8.79%	$ 156.93	$ 169.80	$ 12.87	8.20%
		Double - THREE TIER	$ 118.21	$ 128.60	$ 10.39	8.79%	$ 120.72	$ 130.62	$ 9.90	8.20%
		Family - THREE TIER	$ 156.63	$ 170.39	$ 13.76	8.79%	$ 159.95	$ 173.07	$ 13.12	8.20%
		Employee/Spouse - FOUR TIER	$ 118.21	$ 128.60	$ 10.39	8.79%	$ 120.72	$ 130.62	$ 9.90	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 115.25	$ 125.38	$ 10.13	8.79%	$ 117.70	$ 127.35	$ 9.65	8.20%
		Family - FOUR TIER	$ 171.41	$ 186.47	$ 15.06	8.79%	$ 175.04	$ 189.39	$ 14.35	8.20%
HD	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)								
		Individual - ALL TIERS	$ 57.53	$ 62.58	$ 5.05	8.78%	$ 58.75	$ 63.56	$ 4.81	8.19%
		Family - TWO TIER	$ 149.57	$ 162.70	$ 13.13	8.78%	$ 152.75	$ 165.26	$ 12.51	8.19%
		Double - THREE TIER	$ 115.06	$ 125.16	$ 10.10	8.78%	$ 117.50	$ 127.12	$ 9.62	8.19%
		Family - THREE TIER	$ 152.45	$ 165.83	$ 13.38	8.78%	$ 155.68	$ 168.44	$ 12.76	8.20%
		Employee/Spouse - FOUR TIER	$ 115.06	$ 125.16	$ 10.10	8.78%	$ 117.50	$ 127.12	$ 9.62	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 112.18	$ 122.03	$ 9.85	8.78%	$ 114.56	$ 123.94	$ 9.38	8.19%
		Family - FOUR TIER	$ 166.83	$ 181.48	$ 14.65	8.78%	$ 170.37	$ 184.33	$ 13.96	8.19%
HD	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)								
		Individual - ALL TIERS	$ 48.34	$ 52.60	$ 4.26	8.81%	$ 49.37	$ 53.42	$ 4.05	8.20%
		Family - TWO TIER	$ 125.70	$ 136.76	$ 11.06	8.80%	$ 128.37	$ 138.90	$ 10.53	8.20%
		Double - THREE TIER	$ 96.69	$ 105.20	$ 8.51	8.80%	$ 98.75	$ 106.85	$ 8.10	8.20%
		Family - THREE TIER	$ 128.11	$ 139.39	$ 11.28	8.80%	$ 130.84	$ 141.58	$ 10.74	8.21%
		Employee/Spouse - FOUR TIER	$ 96.69	$ 105.20	$ 8.51	8.80%	$ 98.75	$ 106.85	$ 8.10	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 94.27	$ 102.57	$ 8.30	8.80%	$ 96.28	$ 104.18	$ 7.90	8.21%
		Family - FOUR TIER	$ 140.20	$ 152.54	$ 12.34	8.80%	$ 143.18	$ 154.93	$ 11.75	8.21%
HD	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)								
		Individual - ALL TIERS	$ 42.36	$ 46.08	$ 3.72	8.78%	$ 43.26	$ 46.81	$ 3.55	8.21%
		Family - TWO TIER	$ 110.14	$ 119.82	$ 9.68	8.79%	$ 112.48	$ 121.70	$ 9.22	8.20%
		Double - THREE TIER	$ 84.72	$ 92.17	$ 7.45	8.79%	$ 86.52	$ 93.61	$ 7.09	8.19%
		Family - THREE TIER	$ 112.25	$ 122.12	$ 9.87	8.79%	$ 114.64	$ 124.04	$ 9.40	8.20%
		Employee/Spouse - FOUR TIER	$ 84.72	$ 92.17	$ 7.45	8.79%	$ 86.52	$ 93.61	$ 7.09	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 82.60	$ 89.86	$ 7.26	8.79%	$ 84.36	$ 91.27	$ 6.91	8.19%
		Family - FOUR TIER	$ 122.85	$ 133.64	$ 10.79	8.78%	$ 125.44	$ 135.74	$ 10.30	8.21%
HD	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)								
		Individual - ALL TIERS	$ 40.29	$ 43.83	$ 3.54	8.79%	$ 41.14	$ 44.52	$ 3.38	8.22%
		Family - TWO TIER	$ 104.75	$ 113.96	$ 9.21	8.79%	$ 106.98	$ 115.75	$ 8.77	8.20%
		Double - THREE TIER	$ 80.59	$ 87.66	$ 7.07	8.77%	$ 82.29	$ 89.04	$ 6.75	8.20%
		Family - THREE TIER	$ 106.78	$ 116.15	$ 9.37	8.78%	$ 109.03	$ 117.97	$ 8.94	8.20%
		Employee/Spouse - FOUR TIER	$ 80.59	$ 87.66	$ 7.07	8.77%	$ 82.29	$ 89.04	$ 6.75	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 78.57	$ 85.47	$ 6.90	8.78%	$ 80.24	$ 86.81	$ 6.57	8.19%
		Family - FOUR TIER	$ 116.84	$ 127.11	$ 10.27	8.79%	$ 119.32	$ 129.10	$ 9.78	8.20%
HD	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)								
		Individual - ALL TIERS	$ 79.27	$ 86.24	$ 6.97	8.79%	$ 80.96	$ 87.60	$ 6.64	8.20%
		Family - TWO TIER	$ 206.12	$ 224.23	$ 18.11	8.79%	$ 210.49	$ 227.76	$ 17.27	8.20%
		Double - THREE TIER	$ 158.55	$ 172.49	$ 13.94	8.79%	$ 161.91	$ 175.20	$ 13.29	8.21%
		Family - THREE TIER	$ 210.08	$ 228.55	$ 18.47	8.79%	$ 214.54	$ 232.14	$ 17.60	8.20%
		Employee/Spouse - FOUR TIER	$ 158.55	$ 172.49	$ 13.94	8.79%	$ 161.91	$ 175.20	$ 13.29	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 154.59	$ 168.18	$ 13.59	8.79%	$ 157.87	$ 170.82	$ 12.95	8.20%
		Family - FOUR TIER	$ 229.90	$ 250.11	$ 20.21	8.79%	$ 234.77	$ 254.03	$ 19.26	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)								
		Individual - ALL TIERS	$ 80.25	$ 82.64	$ 2.39	2.98%	$ 82.66	$ 83.93	$ 1.27	1.54%
		Family - TWO TIER	$ 208.66	$ 214.85	$ 6.19	2.97%	$ 214.91	$ 218.23	$ 3.32	1.54%
		Double - THREE TIER	$ 160.50	$ 165.27	$ 4.77	2.97%	$ 165.31	$ 167.87	$ 2.56	1.55%
		Family - THREE TIER	$ 212.66	$ 218.99	$ 6.33	2.98%	$ 219.05	$ 222.42	$ 3.37	1.54%
		Employee/Spouse - FOUR TIER	$ 160.50	$ 165.27	$ 4.77	2.97%	$ 165.31	$ 167.87	$ 2.56	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 156.49	$ 161.14	$ 4.65	2.97%	$ 161.18	$ 163.67	$ 2.49	1.54%
		Family - FOUR TIER	$ 232.73	$ 239.64	$ 6.91	2.97%	$ 239.71	$ 243.41	$ 3.70	1.54%
HD	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)								
		Individual - ALL TIERS	$ 75.64	$ 77.90	$ 2.26	2.99%	$ 77.92	$ 79.13	$ 1.21	1.55%
		Family - TWO TIER	$ 196.67	$ 202.55	$ 5.88	2.99%	$ 202.58	$ 205.73	$ 3.15	1.55%
		Double - THREE TIER	$ 151.29	$ 155.81	$ 4.52	2.99%	$ 155.82	$ 158.26	$ 2.44	1.57%
		Family - THREE TIER	$ 200.46	$ 206.45	$ 5.99	2.99%	$ 206.46	$ 209.69	$ 3.23	1.56%
		Employee/Spouse - FOUR TIER	$ 151.29	$ 155.81	$ 4.52	2.99%	$ 155.82	$ 158.26	$ 2.44	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 147.50	$ 151.91	$ 4.41	2.99%	$ 151.93	$ 154.30	$ 2.37	1.56%
		Family - FOUR TIER	$ 219.36	$ 225.92	$ 6.56	2.99%	$ 225.95	$ 229.47	$ 3.52	1.56%
HD	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)								
		Individual - ALL TIERS	$ 69.56	$ 71.64	$ 2.08	2.99%	$ 71.64	$ 72.76	$ 1.12	1.56%
		Family - TWO TIER	$ 180.85	$ 186.25	$ 5.40	2.99%	$ 186.27	$ 189.18	$ 2.91	1.56%
		Double - THREE TIER	$ 139.11	$ 143.27	$ 4.16	2.99%	$ 143.29	$ 145.52	$ 2.23	1.56%
		Family - THREE TIER	$ 184.32	$ 189.83	$ 5.51	2.99%	$ 189.85	$ 192.82	$ 2.97	1.56%
		Employee/Spouse - FOUR TIER	$ 139.11	$ 143.27	$ 4.16	2.99%	$ 143.29	$ 145.52	$ 2.23	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 135.64	$ 139.69	$ 4.05	2.99%	$ 139.71	$ 141.88	$ 2.17	1.55%
		Family - FOUR TIER	$ 201.71	$ 207.74	$ 6.03	2.99%	$ 207.76	$ 211.01	$ 3.25	1.56%
HD	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)								
		Individual - ALL TIERS	$ 64.11	$ 66.02	$ 1.91	2.98%	$ 66.03	$ 67.06	$ 1.03	1.56%
		Family - TWO TIER	$ 166.68	$ 171.66	$ 4.98	2.99%	$ 171.68	$ 174.36	$ 2.68	1.56%
		Double - THREE TIER	$ 128.21	$ 132.05	$ 3.84	3.00%	$ 132.06	$ 134.12	$ 2.06	1.56%
		Family - THREE TIER	$ 169.88	$ 174.96	$ 5.08	2.99%	$ 174.98	$ 177.71	$ 2.73	1.56%
		Employee/Spouse - FOUR TIER	$ 128.21	$ 132.05	$ 3.84	3.00%	$ 132.06	$ 134.12	$ 2.06	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 125.01	$ 128.75	$ 3.74	2.99%	$ 128.76	$ 130.77	$ 2.01	1.56%
		Family - FOUR TIER	$ 185.91	$ 191.47	$ 5.56	2.99%	$ 191.48	$ 194.48	$ 3.00	1.57%
HD	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)								
		Individual - ALL TIERS	$ 62.18	$ 64.03	$ 1.85	2.98%	$ 64.05	$ 65.03	$ 0.98	1.53%
		Family - TWO TIER	$ 161.68	$ 166.47	$ 4.79	2.96%	$ 166.53	$ 169.09	$ 2.56	1.54%
		Double - THREE TIER	$ 124.36	$ 128.06	$ 3.70	2.98%	$ 128.10	$ 130.07	$ 1.97	1.54%
		Family - THREE TIER	$ 164.79	$ 169.68	$ 4.89	2.97%	$ 169.73	$ 172.34	$ 2.61	1.54%
		Employee/Spouse - FOUR TIER	$ 124.36	$ 128.06	$ 3.70	2.98%	$ 128.10	$ 130.07	$ 1.97	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.26	$ 124.86	$ 3.60	2.97%	$ 124.89	$ 126.82	$ 1.93	1.55%
		Family - FOUR TIER	$ 180.34	$ 185.68	$ 5.34	2.96%	$ 185.74	$ 188.60	$ 2.86	1.54%
HD	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)								
		Individual - ALL TIERS	$ 51.53	$ 53.06	$ 1.53	2.97%	$ 53.08	$ 53.90	$ 0.82	1.54%
		Family - TWO TIER	$ 133.98	$ 137.97	$ 3.99	2.98%	$ 138.00	$ 140.13	$ 2.13	1.54%
		Double - THREE TIER	$ 103.06	$ 106.13	$ 3.07	2.98%	$ 106.15	$ 107.79	$ 1.64	1.54%
		Family - THREE TIER	$ 136.56	$ 140.62	$ 4.06	2.97%	$ 140.66	$ 142.83	$ 2.17	1.54%
		Employee/Spouse - FOUR TIER	$ 103.06	$ 106.13	$ 3.07	2.98%	$ 106.15	$ 107.79	$ 1.64	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 100.48	$ 103.47	$ 2.99	2.98%	$ 103.50	$ 105.10	$ 1.60	1.55%
		Family - FOUR TIER	$ 149.44	$ 153.88	$ 4.44	2.97%	$ 153.92	$ 156.30	$ 2.38	1.55%
HD	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)								
		Individual - ALL TIERS	$ 44.79	$ 46.13	$ 1.34	2.99%	$ 46.13	$ 46.85	$ 0.72	1.56%
		Family - TWO TIER	$ 116.44	$ 119.93	$ 3.49	3.00%	$ 119.94	$ 121.81	$ 1.87	1.56%
		Double - THREE TIER	$ 89.57	$ 92.25	$ 2.68	2.99%	$ 92.26	$ 93.70	$ 1.44	1.56%
		Family - THREE TIER	$ 118.69	$ 122.23	$ 3.54	2.98%	$ 122.25	$ 124.15	$ 1.90	1.55%
		Employee/Spouse - FOUR TIER	$ 89.57	$ 92.25	$ 2.68	2.99%	$ 92.26	$ 93.70	$ 1.44	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 87.33	$ 89.94	$ 2.61	2.99%	$ 89.95	$ 91.36	$ 1.41	1.57%
		Family - FOUR TIER	$ 129.88	$ 133.76	$ 3.88	2.99%	$ 133.77	$ 135.86	$ 2.09	1.56%
HD	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)								
		Individual - ALL TIERS	$ 42.52	$ 43.78	$ 1.26	2.96%	$ 43.80	$ 44.46	$ 0.66	1.51%
		Family - TWO TIER	$ 110.56	$ 113.82	$ 3.26	2.95%	$ 113.88	$ 115.61	$ 1.73	1.52%
		Double - THREE TIER	$ 85.05	$ 87.55	$ 2.50	2.94%	$ 87.60	$ 88.93	$ 1.33	1.52%
		Family - THREE TIER	$ 112.68	$ 116.01	$ 3.33	2.96%	$ 116.06	$ 117.83	$ 1.77	1.53%
		Employee/Spouse - FOUR TIER	$ 85.05	$ 87.55	$ 2.50	2.94%	$ 87.60	$ 88.93	$ 1.33	1.52%
		Employee/Chld(rn) - FOUR TIER	$ 82.92	$ 85.37	$ 2.45	2.95%	$ 85.41	$ 86.71	$ 1.30	1.52%
		Family - FOUR TIER	$ 123.32	$ 126.95	$ 3.63	2.94%	$ 127.01	$ 128.95	$ 1.94	1.53%
HD	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)								
		Individual - ALL TIERS	$ 81.38	$ 83.81	$ 2.43	2.99%	$ 83.83	$ 85.13	$ 1.30	1.55%
		Family - TWO TIER	$ 211.60	$ 217.91	$ 6.31	2.98%	$ 217.95	$ 221.33	$ 3.38	1.55%
		Double - THREE TIER	$ 162.77	$ 167.62	$ 4.85	2.98%	$ 167.66	$ 170.25	$ 2.59	1.54%
		Family - THREE TIER	$ 215.67	$ 222.10	$ 6.43	2.98%	$ 222.13	$ 225.58	$ 3.45	1.55%
		Employee/Spouse - FOUR TIER	$ 162.77	$ 167.62	$ 4.85	2.98%	$ 167.66	$ 170.25	$ 2.59	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 158.70	$ 163.43	$ 4.73	2.98%	$ 163.46	$ 166.00	$ 2.54	1.55%
		Family - FOUR TIER	$ 236.01	$ 243.05	$ 7.04	2.98%	$ 243.09	$ 246.86	$ 3.77	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)								
		Individual - ALL TIERS	$ 78.37	$ 85.25	$ 6.88	8.78%	$ 80.03	$ 86.59	$ 6.56	8.20%
		Family - TWO TIER	$ 203.76	$ 221.65	$ 17.89	8.78%	$ 208.09	$ 225.13	$ 17.04	8.19%
		Double - THREE TIER	$ 156.74	$ 170.50	$ 13.76	8.78%	$ 160.07	$ 173.18	$ 13.11	8.19%
		Family - THREE TIER	$ 207.68	$ 225.92	$ 18.24	8.78%	$ 212.09	$ 229.46	$ 17.37	8.19%
		Employee/Spouse - FOUR TIER	$ 156.74	$ 170.50	$ 13.76	8.78%	$ 160.07	$ 173.18	$ 13.11	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 152.82	$ 166.24	$ 13.42	8.78%	$ 156.06	$ 168.85	$ 12.79	8.20%
		Family - FOUR TIER	$ 227.28	$ 247.23	$ 19.95	8.78%	$ 232.09	$ 251.11	$ 19.02	8.20%
HD	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)								
		Individual - ALL TIERS	$ 73.87	$ 80.37	$ 6.50	8.80%	$ 75.44	$ 81.63	$ 6.19	8.21%
		Family - TWO TIER	$ 192.07	$ 208.96	$ 16.89	8.79%	$ 196.13	$ 212.24	$ 16.11	8.21%
		Double - THREE TIER	$ 147.75	$ 160.74	$ 12.99	8.79%	$ 150.87	$ 163.26	$ 12.39	8.21%
		Family - THREE TIER	$ 195.76	$ 212.98	$ 17.22	8.80%	$ 199.91	$ 216.32	$ 16.41	8.21%
		Employee/Spouse - FOUR TIER	$ 147.75	$ 160.74	$ 12.99	8.79%	$ 150.87	$ 163.26	$ 12.39	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 144.05	$ 156.72	$ 12.67	8.80%	$ 147.10	$ 159.18	$ 12.08	8.21%
		Family - FOUR TIER	$ 214.23	$ 233.07	$ 18.84	8.79%	$ 218.77	$ 236.73	$ 17.96	8.21%
HD	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)								
		Individual - ALL TIERS	$ 67.92	$ 73.90	$ 5.98	8.80%	$ 69.37	$ 75.06	$ 5.69	8.20%
		Family - TWO TIER	$ 176.61	$ 192.15	$ 15.54	8.80%	$ 180.35	$ 195.16	$ 14.81	8.21%
		Double - THREE TIER	$ 135.85	$ 147.81	$ 11.96	8.80%	$ 138.73	$ 150.13	$ 11.40	8.22%
		Family - THREE TIER	$ 180.00	$ 195.84	$ 15.84	8.80%	$ 183.81	$ 198.92	$ 15.11	8.22%
		Employee/Spouse - FOUR TIER	$ 135.85	$ 147.81	$ 11.96	8.80%	$ 138.73	$ 150.13	$ 11.40	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 132.46	$ 144.11	$ 11.65	8.80%	$ 135.27	$ 146.37	$ 11.10	8.21%
		Family - FOUR TIER	$ 196.98	$ 214.32	$ 17.34	8.80%	$ 201.16	$ 217.68	$ 16.52	8.21%
HD	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)								
		Individual - ALL TIERS	$ 62.61	$ 68.11	$ 5.50	8.78%	$ 63.93	$ 69.18	$ 5.25	8.21%
		Family - TWO TIER	$ 162.76	$ 177.10	$ 14.34	8.81%	$ 166.21	$ 179.88	$ 13.67	8.22%
		Double - THREE TIER	$ 125.20	$ 136.23	$ 11.03	8.81%	$ 127.86	$ 138.37	$ 10.51	8.22%
		Family - THREE TIER	$ 165.90	$ 180.50	$ 14.60	8.80%	$ 169.41	$ 183.34	$ 13.93	8.22%
		Employee/Spouse - FOUR TIER	$ 125.20	$ 136.23	$ 11.03	8.81%	$ 127.86	$ 138.37	$ 10.51	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 122.08	$ 132.82	$ 10.74	8.80%	$ 124.66	$ 134.91	$ 10.25	8.22%
		Family - FOUR TIER	$ 181.55	$ 197.53	$ 15.98	8.80%	$ 185.39	$ 200.63	$ 15.24	8.22%
HD	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)								
		Individual - ALL TIERS	$ 60.72	$ 66.05	$ 5.33	8.78%	$ 62.01	$ 67.09	$ 5.08	8.19%
		Family - TWO TIER	$ 157.88	$ 171.74	$ 13.86	8.78%	$ 161.22	$ 174.44	$ 13.22	8.20%
		Double - THREE TIER	$ 121.45	$ 132.11	$ 10.66	8.78%	$ 124.03	$ 134.18	$ 10.15	8.18%
		Family - THREE TIER	$ 160.92	$ 175.05	$ 14.13	8.78%	$ 164.33	$ 177.79	$ 13.46	8.19%
		Employee/Spouse - FOUR TIER	$ 121.45	$ 132.11	$ 10.66	8.78%	$ 124.03	$ 134.18	$ 10.15	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 118.41	$ 128.81	$ 10.40	8.78%	$ 120.92	$ 130.83	$ 9.91	8.20%
		Family - FOUR TIER	$ 176.10	$ 191.56	$ 15.46	8.78%	$ 179.83	$ 194.57	$ 14.74	8.20%
HD	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)								
		Individual - ALL TIERS	$ 50.33	$ 54.74	$ 4.41	8.76%	$ 51.40	$ 55.60	$ 4.20	8.17%
		Family - TWO TIER	$ 130.85	$ 142.33	$ 11.48	8.77%	$ 133.62	$ 144.57	$ 10.95	8.19%
		Double - THREE TIER	$ 100.65	$ 109.49	$ 8.84	8.78%	$ 102.78	$ 111.20	$ 8.42	8.19%
		Family - THREE TIER	$ 133.36	$ 145.07	$ 11.71	8.78%	$ 136.19	$ 147.35	$ 11.16	8.19%
		Employee/Spouse - FOUR TIER	$ 100.65	$ 109.49	$ 8.84	8.78%	$ 102.78	$ 111.20	$ 8.42	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 98.13	$ 106.75	$ 8.62	8.78%	$ 100.22	$ 108.42	$ 8.20	8.18%
		Family - FOUR TIER	$ 145.95	$ 158.75	$ 12.80	8.77%	$ 149.04	$ 161.25	$ 12.21	8.19%
HD	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)								
		Individual - ALL TIERS	$ 43.74	$ 47.59	$ 3.85	8.80%	$ 44.67	$ 48.33	$ 3.66	8.19%
		Family - TWO TIER	$ 113.72	$ 123.72	$ 10.00	8.79%	$ 116.12	$ 125.66	$ 9.54	8.22%
		Double - THREE TIER	$ 87.47	$ 95.17	$ 7.70	8.80%	$ 89.33	$ 96.66	$ 7.33	8.21%
		Family - THREE TIER	$ 115.90	$ 126.10	$ 10.20	8.80%	$ 118.36	$ 128.08	$ 9.72	8.21%
		Employee/Spouse - FOUR TIER	$ 87.47	$ 95.17	$ 7.70	8.80%	$ 89.33	$ 96.66	$ 7.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 85.29	$ 92.79	$ 7.50	8.79%	$ 87.09	$ 94.25	$ 7.16	8.22%
		Family - FOUR TIER	$ 126.83	$ 138.00	$ 11.17	8.81%	$ 129.52	$ 140.16	$ 10.64	8.21%
HD	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)								
		Individual - ALL TIERS	$ 41.52	$ 45.16	$ 3.64	8.77%	$ 42.41	$ 45.87	$ 3.46	8.16%
		Family - TWO TIER	$ 107.97	$ 117.42	$ 9.45	8.75%	$ 110.26	$ 119.27	$ 9.01	8.17%
		Double - THREE TIER	$ 83.05	$ 90.33	$ 7.28	8.77%	$ 84.81	$ 91.74	$ 6.93	8.17%
		Family - THREE TIER	$ 110.05	$ 119.68	$ 9.63	8.75%	$ 112.38	$ 121.56	$ 9.18	8.17%
		Employee/Spouse - FOUR TIER	$ 83.05	$ 90.33	$ 7.28	8.77%	$ 84.81	$ 91.74	$ 6.93	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 80.98	$ 88.07	$ 7.09	8.76%	$ 82.69	$ 89.45	$ 6.76	8.18%
		Family - FOUR TIER	$ 120.42	$ 130.97	$ 10.55	8.76%	$ 122.98	$ 133.03	$ 10.05	8.17%
HD	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)								
		Individual - ALL TIERS	$ 79.47	$ 86.46	$ 6.99	8.80%	$ 81.16	$ 87.82	$ 6.66	8.21%
		Family - TWO TIER	$ 206.64	$ 224.80	$ 18.16	8.79%	$ 211.02	$ 228.33	$ 17.31	8.20%
		Double - THREE TIER	$ 158.96	$ 172.92	$ 13.96	8.78%	$ 162.33	$ 175.64	$ 13.31	8.20%
		Family - THREE TIER	$ 210.62	$ 229.12	$ 18.50	8.78%	$ 215.08	$ 232.72	$ 17.64	8.20%
		Employee/Spouse - FOUR TIER	$ 158.96	$ 172.92	$ 13.96	8.78%	$ 162.33	$ 175.64	$ 13.31	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 154.98	$ 168.60	$ 13.62	8.79%	$ 158.27	$ 171.25	$ 12.98	8.20%
		Family - FOUR TIER	$ 230.48	$ 250.74	$ 20.26	8.79%	$ 235.37	$ 254.68	$ 19.31	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)								
		Individual - ALL TIERS	$ 80.45	$ 82.85	$ 2.40	2.98%	$ 82.86	$ 84.15	$ 1.29	1.56%
		Family - TWO TIER	$ 209.18	$ 215.40	$ 6.22	2.97%	$ 215.45	$ 218.78	$ 3.33	1.55%
		Double - THREE TIER	$ 160.91	$ 165.69	$ 4.78	2.97%	$ 165.74	$ 168.30	$ 2.56	1.54%
		Family - THREE TIER	$ 213.20	$ 219.55	$ 6.35	2.98%	$ 219.59	$ 222.99	$ 3.40	1.55%
		Employee/Spouse - FOUR TIER	$ 160.91	$ 165.69	$ 4.78	2.97%	$ 165.74	$ 168.30	$ 2.56	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 156.88	$ 161.55	$ 4.67	2.98%	$ 161.58	$ 164.09	$ 2.51	1.55%
		Family - FOUR TIER	$ 233.31	$ 240.26	$ 6.95	2.98%	$ 240.32	$ 244.03	$ 3.71	1.54%
HD	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)								
		Individual - ALL TIERS	$ 75.84	$ 78.10	$ 2.26	2.98%	$ 78.12	$ 79.33	$ 1.21	1.55%
		Family - TWO TIER	$ 197.19	$ 203.07	$ 5.88	2.98%	$ 203.11	$ 206.26	$ 3.15	1.55%
		Double - THREE TIER	$ 151.69	$ 156.21	$ 4.52	2.98%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Family - THREE TIER	$ 200.99	$ 206.98	$ 5.99	2.98%	$ 207.02	$ 210.23	$ 3.21	1.55%
		Employee/Spouse - FOUR TIER	$ 151.69	$ 156.21	$ 4.52	2.98%	$ 156.23	$ 158.66	$ 2.43	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 147.90	$ 152.30	$ 4.40	2.97%	$ 152.33	$ 154.69	$ 2.36	1.55%
		Family - FOUR TIER	$ 219.95	$ 226.50	$ 6.55	2.98%	$ 226.54	$ 230.06	$ 3.52	1.55%
HD	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)								
		Individual - ALL TIERS	$ 69.75	$ 71.84	$ 2.09	3.00%	$ 71.84	$ 72.96	$ 1.12	1.56%
		Family - TWO TIER	$ 181.35	$ 186.77	$ 5.42	2.99%	$ 186.79	$ 189.70	$ 2.91	1.56%
		Double - THREE TIER	$ 139.50	$ 143.67	$ 4.17	2.99%	$ 143.69	$ 145.93	$ 2.24	1.56%
		Family - THREE TIER	$ 184.84	$ 190.36	$ 5.52	2.99%	$ 190.39	$ 193.35	$ 2.96	1.55%
		Employee/Spouse - FOUR TIER	$ 139.50	$ 143.67	$ 4.17	2.99%	$ 143.69	$ 145.93	$ 2.24	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 136.02	$ 140.08	$ 4.06	2.98%	$ 140.10	$ 142.28	$ 2.18	1.56%
		Family - FOUR TIER	$ 202.28	$ 208.32	$ 6.04	2.99%	$ 208.35	$ 211.59	$ 3.24	1.56%
HD	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)								
		Individual - ALL TIERS	$ 64.31	$ 66.24	$ 1.93	3.00%	$ 66.24	$ 67.28	$ 1.04	1.57%
		Family - TWO TIER	$ 167.22	$ 172.21	$ 4.99	2.98%	$ 172.23	$ 174.92	$ 2.69	1.56%
		Double - THREE TIER	$ 128.63	$ 132.47	$ 3.84	2.99%	$ 132.49	$ 134.55	$ 2.06	1.55%
		Family - THREE TIER	$ 170.44	$ 175.52	$ 5.08	2.98%	$ 175.55	$ 178.28	$ 2.73	1.56%
		Employee/Spouse - FOUR TIER	$ 128.63	$ 132.47	$ 3.84	2.99%	$ 132.49	$ 134.55	$ 2.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.41	$ 129.16	$ 3.75	2.99%	$ 129.17	$ 131.19	$ 2.02	1.56%
		Family - FOUR TIER	$ 186.51	$ 192.08	$ 5.57	2.99%	$ 192.11	$ 195.10	$ 2.99	1.56%
HD	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)								
		Individual - ALL TIERS	$ 62.38	$ 64.24	$ 1.86	2.98%	$ 64.26	$ 65.25	$ 0.99	1.54%
		Family - TWO TIER	$ 162.20	$ 167.02	$ 4.82	2.97%	$ 167.07	$ 169.65	$ 2.58	1.54%
		Double - THREE TIER	$ 124.77	$ 128.48	$ 3.71	2.97%	$ 128.52	$ 130.50	$ 1.98	1.54%
		Family - THREE TIER	$ 165.32	$ 170.24	$ 4.92	2.98%	$ 170.28	$ 172.91	$ 2.63	1.54%
		Employee/Spouse - FOUR TIER	$ 124.77	$ 128.48	$ 3.71	2.97%	$ 128.52	$ 130.50	$ 1.98	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 121.65	$ 125.27	$ 3.62	2.98%	$ 125.31	$ 127.23	$ 1.92	1.53%
		Family - FOUR TIER	$ 180.92	$ 186.30	$ 5.38	2.97%	$ 186.34	$ 189.22	$ 2.88	1.55%
HD	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)								
		Individual - ALL TIERS	$ 51.74	$ 53.27	$ 1.53	2.96%	$ 53.28	$ 54.11	$ 0.83	1.56%
		Family - TWO TIER	$ 134.50	$ 138.51	$ 4.01	2.98%	$ 138.54	$ 140.69	$ 2.15	1.55%
		Double - THREE TIER	$ 103.46	$ 106.55	$ 3.09	2.99%	$ 106.56	$ 108.22	$ 1.66	1.56%
		Family - THREE TIER	$ 137.09	$ 141.18	$ 4.09	2.98%	$ 141.20	$ 143.39	$ 2.19	1.55%
		Employee/Spouse - FOUR TIER	$ 103.46	$ 106.55	$ 3.09	2.99%	$ 106.56	$ 108.22	$ 1.66	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 100.87	$ 103.89	$ 3.02	2.99%	$ 103.91	$ 105.52	$ 1.61	1.55%
		Family - FOUR TIER	$ 150.03	$ 154.50	$ 4.47	2.98%	$ 154.53	$ 156.92	$ 2.39	1.55%
HD	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)								
		Individual - ALL TIERS	$ 44.99	$ 46.34	$ 1.35	3.00%	$ 46.33	$ 47.06	$ 0.73	1.58%
		Family - TWO TIER	$ 116.97	$ 120.48	$ 3.51	3.00%	$ 120.48	$ 122.37	$ 1.89	1.57%
		Double - THREE TIER	$ 89.97	$ 92.67	$ 2.70	3.00%	$ 92.67	$ 94.13	$ 1.46	1.58%
		Family - THREE TIER	$ 119.21	$ 122.79	$ 3.58	3.00%	$ 122.80	$ 124.72	$ 1.92	1.56%
		Employee/Spouse - FOUR TIER	$ 89.97	$ 92.67	$ 2.70	3.00%	$ 92.67	$ 94.13	$ 1.46	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 87.73	$ 90.36	$ 2.63	3.00%	$ 90.35	$ 91.78	$ 1.43	1.58%
		Family - FOUR TIER	$ 130.47	$ 134.38	$ 3.91	3.00%	$ 134.38	$ 136.49	$ 2.11	1.57%
HD	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)								
		Individual - ALL TIERS	$ 42.72	$ 43.99	$ 1.27	2.97%	$ 44.00	$ 44.68	$ 0.68	1.55%
		Family - TWO TIER	$ 111.08	$ 114.37	$ 3.29	2.96%	$ 114.42	$ 116.17	$ 1.75	1.53%
		Double - THREE TIER	$ 85.45	$ 87.98	$ 2.53	2.96%	$ 88.01	$ 89.36	$ 1.35	1.53%
		Family - THREE TIER	$ 113.22	$ 116.57	$ 3.35	2.96%	$ 116.61	$ 118.40	$ 1.79	1.54%
		Employee/Spouse - FOUR TIER	$ 85.45	$ 87.98	$ 2.53	2.96%	$ 88.01	$ 89.36	$ 1.35	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 83.31	$ 85.78	$ 2.47	2.96%	$ 85.81	$ 87.12	$ 1.31	1.53%
		Family - FOUR TIER	$ 123.90	$ 127.57	$ 3.67	2.96%	$ 127.62	$ 129.57	$ 1.95	1.53%
HD	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)								
		Individual - ALL TIERS	$ 55.99	$ 57.67	$ 1.68	3.00%	$ 57.67	$ 58.57	$ 0.90	1.56%
		Family - TWO TIER	$ 145.58	$ 149.93	$ 4.35	2.99%	$ 149.94	$ 152.28	$ 2.34	1.56%
		Double - THREE TIER	$ 111.98	$ 115.33	$ 3.35	2.99%	$ 115.34	$ 117.14	$ 1.80	1.56%
		Family - THREE TIER	$ 148.38	$ 152.81	$ 4.43	2.99%	$ 152.83	$ 155.21	$ 2.38	1.56%
		Employee/Spouse - FOUR TIER	$ 111.98	$ 115.33	$ 3.35	2.99%	$ 115.34	$ 117.14	$ 1.80	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 109.18	$ 112.45	$ 3.27	3.00%	$ 112.46	$ 114.21	$ 1.75	1.56%
		Family - FOUR TIER	$ 162.38	$ 167.23	$ 4.85	2.99%	$ 167.25	$ 169.86	$ 2.61	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)								
		Individual - ALL TIERS	$ 78.56	$ 85.47	$ 6.91	8.80%	$ 80.23	$ 86.81	$ 6.58	8.20%
		Family - TWO TIER	$ 204.26	$ 222.22	$ 17.96	8.79%	$ 208.59	$ 225.71	$ 17.12	8.21%
		Double - THREE TIER	$ 157.12	$ 170.94	$ 13.82	8.80%	$ 160.46	$ 173.62	$ 13.16	8.20%
		Family - THREE TIER	$ 208.19	$ 226.49	$ 18.30	8.79%	$ 212.61	$ 230.05	$ 17.44	8.20%
		Employee/Spouse - FOUR TIER	$ 157.12	$ 170.94	$ 13.82	8.80%	$ 160.46	$ 173.62	$ 13.16	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 153.19	$ 166.66	$ 13.47	8.79%	$ 156.45	$ 169.28	$ 12.83	8.20%
		Family - FOUR TIER	$ 227.83	$ 247.86	$ 20.03	8.79%	$ 232.67	$ 251.75	$ 19.08	8.20%
HD	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)								
		Individual - ALL TIERS	$ 74.06	$ 80.58	$ 6.52	8.80%	$ 75.64	$ 81.84	$ 6.20	8.20%
		Family - TWO TIER	$ 192.56	$ 209.50	$ 16.94	8.80%	$ 196.64	$ 212.79	$ 16.15	8.21%
		Double - THREE TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Family - THREE TIER	$ 196.26	$ 213.53	$ 17.27	8.80%	$ 200.43	$ 216.88	$ 16.45	8.21%
		Employee/Spouse - FOUR TIER	$ 148.13	$ 161.15	$ 13.02	8.79%	$ 151.26	$ 163.68	$ 12.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 144.42	$ 157.12	$ 12.70	8.79%	$ 147.48	$ 159.59	$ 12.11	8.21%
		Family - FOUR TIER	$ 214.78	$ 233.67	$ 18.89	8.80%	$ 219.34	$ 237.34	$ 18.00	8.21%
HD	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)								
		Individual - ALL TIERS	$ 68.12	$ 74.11	$ 5.99	8.79%	$ 69.56	$ 75.27	$ 5.71	8.21%
		Family - TWO TIER	$ 177.11	$ 192.68	$ 15.57	8.79%	$ 180.86	$ 195.71	$ 14.85	8.21%
		Double - THREE TIER	$ 136.23	$ 148.22	$ 11.99	8.80%	$ 139.12	$ 150.54	$ 11.42	8.21%
		Family - THREE TIER	$ 180.51	$ 196.39	$ 15.88	8.80%	$ 184.33	$ 199.47	$ 15.14	8.21%
		Employee/Spouse - FOUR TIER	$ 136.23	$ 148.22	$ 11.99	8.80%	$ 139.12	$ 150.54	$ 11.42	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 132.83	$ 144.51	$ 11.68	8.79%	$ 135.64	$ 146.78	$ 11.14	8.21%
		Family - FOUR TIER	$ 197.53	$ 214.92	$ 17.39	8.80%	$ 201.73	$ 218.29	$ 16.56	8.21%
HD	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)								
		Individual - ALL TIERS	$ 62.81	$ 68.33	$ 5.52	8.79%	$ 64.13	$ 69.40	$ 5.27	8.22%
		Family - TWO TIER	$ 163.29	$ 177.66	$ 14.37	8.80%	$ 166.74	$ 180.45	$ 13.71	8.22%
		Double - THREE TIER	$ 125.60	$ 136.66	$ 11.06	8.81%	$ 128.26	$ 138.81	$ 10.55	8.23%
		Family - THREE TIER	$ 166.43	$ 181.08	$ 14.65	8.80%	$ 169.95	$ 183.92	$ 13.97	8.22%
		Employee/Spouse - FOUR TIER	$ 125.60	$ 136.66	$ 11.06	8.81%	$ 128.26	$ 138.81	$ 10.55	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 122.47	$ 133.25	$ 10.78	8.80%	$ 125.06	$ 135.34	$ 10.28	8.22%
		Family - FOUR TIER	$ 182.13	$ 198.16	$ 16.03	8.80%	$ 185.98	$ 201.27	$ 15.29	8.22%
HD	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)								
		Individual - ALL TIERS	$ 60.92	$ 66.27	$ 5.35	8.78%	$ 62.21	$ 67.31	$ 5.10	8.20%
		Family - TWO TIER	$ 158.41	$ 172.31	$ 13.90	8.77%	$ 161.76	$ 175.01	$ 13.25	8.19%
		Double - THREE TIER	$ 121.84	$ 132.55	$ 10.71	8.79%	$ 124.43	$ 134.63	$ 10.20	8.20%
		Family - THREE TIER	$ 161.45	$ 175.62	$ 14.17	8.78%	$ 164.87	$ 178.38	$ 13.51	8.19%
		Employee/Spouse - FOUR TIER	$ 121.84	$ 132.55	$ 10.71	8.79%	$ 124.43	$ 134.63	$ 10.20	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 118.80	$ 129.23	$ 10.43	8.78%	$ 121.32	$ 131.26	$ 9.94	8.19%
		Family - FOUR TIER	$ 176.68	$ 192.19	$ 15.51	8.78%	$ 180.42	$ 195.21	$ 14.79	8.20%
HD	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)								
		Individual - ALL TIERS	$ 50.52	$ 54.96	$ 4.44	8.79%	$ 51.59	$ 55.82	$ 4.23	8.20%
		Family - TWO TIER	$ 131.35	$ 142.90	$ 11.55	8.79%	$ 134.13	$ 145.14	$ 11.01	8.21%
		Double - THREE TIER	$ 101.03	$ 109.92	$ 8.89	8.80%	$ 103.17	$ 111.65	$ 8.48	8.22%
		Family - THREE TIER	$ 133.87	$ 145.65	$ 11.78	8.80%	$ 136.71	$ 147.93	$ 11.22	8.21%
		Employee/Spouse - FOUR TIER	$ 101.03	$ 109.92	$ 8.89	8.80%	$ 103.17	$ 111.65	$ 8.48	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 98.51	$ 107.17	$ 8.66	8.79%	$ 100.60	$ 108.86	$ 8.26	8.21%
		Family - FOUR TIER	$ 146.50	$ 159.39	$ 12.89	8.80%	$ 149.60	$ 161.89	$ 12.29	8.22%
HD	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)								
		Individual - ALL TIERS	$ 43.93	$ 47.80	$ 3.87	8.81%	$ 44.86	$ 48.55	$ 3.69	8.23%
		Family - TWO TIER	$ 114.21	$ 124.29	$ 10.08	8.83%	$ 116.63	$ 126.24	$ 9.61	8.24%
		Double - THREE TIER	$ 87.85	$ 95.61	$ 7.76	8.83%	$ 89.72	$ 97.11	$ 7.39	8.24%
		Family - THREE TIER	$ 116.41	$ 126.68	$ 10.27	8.82%	$ 118.88	$ 128.67	$ 9.79	8.24%
		Employee/Spouse - FOUR TIER	$ 87.85	$ 95.61	$ 7.76	8.83%	$ 89.72	$ 97.11	$ 7.39	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 85.66	$ 93.22	$ 7.56	8.83%	$ 87.47	$ 94.68	$ 7.21	8.24%
		Family - FOUR TIER	$ 127.39	$ 138.63	$ 11.24	8.82%	$ 130.09	$ 140.81	$ 10.72	8.24%
HD	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)								
		Individual - ALL TIERS	$ 41.71	$ 45.38	$ 3.67	8.80%	$ 42.60	$ 46.09	$ 3.49	8.19%
		Family - TWO TIER	$ 108.46	$ 117.99	$ 9.53	8.79%	$ 110.76	$ 119.84	$ 9.08	8.20%
		Double - THREE TIER	$ 83.44	$ 90.76	$ 7.32	8.77%	$ 85.20	$ 92.19	$ 6.99	8.20%
		Family - THREE TIER	$ 110.55	$ 120.26	$ 9.71	8.78%	$ 112.89	$ 122.15	$ 9.26	8.20%
		Employee/Spouse - FOUR TIER	$ 83.44	$ 90.76	$ 7.32	8.77%	$ 85.20	$ 92.19	$ 6.99	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 81.35	$ 88.49	$ 7.14	8.78%	$ 83.08	$ 89.88	$ 6.80	8.18%
		Family - FOUR TIER	$ 120.98	$ 131.60	$ 10.62	8.78%	$ 123.55	$ 133.67	$ 10.12	8.19%
HD	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)								
		Individual - ALL TIERS	$ 54.68	$ 59.49	$ 4.81	8.80%	$ 55.84	$ 60.42	$ 4.58	8.20%
		Family - TWO TIER	$ 142.15	$ 154.68	$ 12.53	8.81%	$ 145.17	$ 157.10	$ 11.93	8.22%
		Double - THREE TIER	$ 109.35	$ 118.98	$ 9.63	8.81%	$ 111.67	$ 120.85	$ 9.18	8.22%
		Family - THREE TIER	$ 144.89	$ 157.65	$ 12.76	8.81%	$ 147.96	$ 160.12	$ 12.16	8.22%
		Employee/Spouse - FOUR TIER	$ 109.35	$ 118.98	$ 9.63	8.81%	$ 111.67	$ 120.85	$ 9.18	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 106.62	$ 116.01	$ 9.39	8.81%	$ 108.87	$ 117.83	$ 8.96	8.23%
		Family - FOUR TIER	$ 158.55	$ 172.52	$ 13.97	8.81%	$ 161.92	$ 175.23	$ 13.31	8.22%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)								
		Individual - ALL TIERS	$ 55.34	$ 57.00	$ 1.66	3.00%	$ 57.00	$ 57.89	$ 0.89	1.56%
		Family - TWO TIER	$ 143.90	$ 148.19	$ 4.29	2.98%	$ 148.21	$ 150.52	$ 2.31	1.56%
		Double - THREE TIER	$ 110.69	$ 113.99	$ 3.30	2.98%	$ 114.01	$ 115.78	$ 1.77	1.55%
		Family - THREE TIER	$ 146.66	$ 151.04	$ 4.38	2.99%	$ 151.06	$ 153.41	$ 2.35	1.56%
		Employee/Spouse - FOUR TIER	$ 110.69	$ 113.99	$ 3.30	2.98%	$ 114.01	$ 115.78	$ 1.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 107.92	$ 111.14	$ 3.22	2.98%	$ 111.16	$ 112.89	$ 1.73	1.56%
		Family - FOUR TIER	$ 160.50	$ 165.29	$ 4.79	2.98%	$ 165.31	$ 167.88	$ 2.57	1.55%
HD	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)								
		Individual - ALL TIERS	$ 52.13	$ 53.69	$ 1.56	2.99%	$ 53.69	$ 54.53	$ 0.84	1.56%
		Family - TWO TIER	$ 135.54	$ 139.58	$ 4.04	2.98%	$ 139.60	$ 141.77	$ 2.17	1.55%
		Double - THREE TIER	$ 104.26	$ 107.37	$ 3.11	2.98%	$ 107.39	$ 109.06	$ 1.67	1.56%
		Family - THREE TIER	$ 138.14	$ 142.27	$ 4.13	2.99%	$ 142.29	$ 144.50	$ 2.21	1.55%
		Employee/Spouse - FOUR TIER	$ 104.26	$ 107.37	$ 3.11	2.98%	$ 107.39	$ 109.06	$ 1.67	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 101.65	$ 104.69	$ 3.04	2.99%	$ 104.70	$ 106.33	$ 1.63	1.56%
		Family - FOUR TIER	$ 151.18	$ 155.69	$ 4.51	2.98%	$ 155.71	$ 158.13	$ 2.42	1.55%
HD	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)								
		Individual - ALL TIERS	$ 42.32	$ 43.58	$ 1.26	2.98%	$ 43.59	$ 44.26	$ 0.67	1.54%
		Family - TWO TIER	$ 110.03	$ 113.30	$ 3.27	2.97%	$ 113.34	$ 115.08	$ 1.74	1.54%
		Double - THREE TIER	$ 84.64	$ 87.16	$ 2.52	2.98%	$ 87.18	$ 88.52	$ 1.34	1.54%
		Family - THREE TIER	$ 112.15	$ 115.48	$ 3.33	2.97%	$ 115.52	$ 117.29	$ 1.77	1.53%
		Employee/Spouse - FOUR TIER	$ 84.64	$ 87.16	$ 2.52	2.98%	$ 87.18	$ 88.52	$ 1.34	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 82.53	$ 84.98	$ 2.45	2.97%	$ 85.00	$ 86.31	$ 1.31	1.54%
		Family - FOUR TIER	$ 122.73	$ 126.38	$ 3.65	2.97%	$ 126.41	$ 128.36	$ 1.95	1.54%
HD	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)								
		Individual - ALL TIERS	$ 34.53	$ 35.56	$ 1.03	2.98%	$ 35.56	$ 36.12	$ 0.56	1.57%
		Family - TWO TIER	$ 89.77	$ 92.46	$ 2.69	3.00%	$ 92.46	$ 93.91	$ 1.45	1.57%
		Double - THREE TIER	$ 69.05	$ 71.12	$ 2.07	3.00%	$ 71.13	$ 72.24	$ 1.11	1.56%
		Family - THREE TIER	$ 91.50	$ 94.23	$ 2.73	2.98%	$ 94.24	$ 95.71	$ 1.47	1.56%
		Employee/Spouse - FOUR TIER	$ 69.05	$ 71.12	$ 2.07	3.00%	$ 71.13	$ 72.24	$ 1.11	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 67.33	$ 69.34	$ 2.01	2.99%	$ 69.35	$ 70.43	$ 1.08	1.56%
		Family - FOUR TIER	$ 100.13	$ 103.12	$ 2.99	2.99%	$ 103.13	$ 104.74	$ 1.61	1.56%
HD	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)								
		Individual - ALL TIERS	$ 29.06	$ 29.92	$ 0.86	2.96%	$ 29.93	$ 30.39	$ 0.46	1.54%
		Family - TWO TIER	$ 75.56	$ 77.80	$ 2.24	2.96%	$ 77.83	$ 79.03	$ 1.20	1.54%
		Double - THREE TIER	$ 58.12	$ 59.85	$ 1.73	2.98%	$ 59.87	$ 60.79	$ 0.92	1.54%
		Family - THREE TIER	$ 77.01	$ 79.30	$ 2.29	2.97%	$ 79.33	$ 80.55	$ 1.22	1.54%
		Employee/Spouse - FOUR TIER	$ 58.12	$ 59.85	$ 1.73	2.98%	$ 59.87	$ 60.79	$ 0.92	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 56.67	$ 58.35	$ 1.68	2.96%	$ 58.37	$ 59.27	$ 0.90	1.54%
		Family - FOUR TIER	$ 84.28	$ 86.78	$ 2.50	2.97%	$ 86.81	$ 88.14	$ 1.33	1.53%
HD	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)								
		Individual - ALL TIERS	$ 27.09	$ 27.91	$ 0.82	3.03%	$ 27.91	$ 28.34	$ 0.43	1.54%
		Family - TWO TIER	$ 70.44	$ 72.55	$ 2.11	3.00%	$ 72.55	$ 73.69	$ 1.14	1.57%
		Double - THREE TIER	$ 54.19	$ 55.81	$ 1.62	2.99%	$ 55.81	$ 56.69	$ 0.88	1.58%
		Family - THREE TIER	$ 71.80	$ 73.95	$ 2.15	2.99%	$ 73.95	$ 75.11	$ 1.16	1.57%
		Employee/Spouse - FOUR TIER	$ 54.19	$ 55.81	$ 1.62	2.99%	$ 55.81	$ 56.69	$ 0.88	1.58%
		Employee/Chld(rn) - FOUR TIER	$ 52.83	$ 54.42	$ 1.59	3.01%	$ 54.42	$ 55.27	$ 0.85	1.56%
		Family - FOUR TIER	$ 78.57	$ 80.93	$ 2.36	3.00%	$ 80.93	$ 82.20	$ 1.27	1.57%
HD	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)								
		Individual - ALL TIERS	$ 60.08	$ 61.87	$ 1.79	2.98%	$ 61.88	$ 62.84	$ 0.96	1.55%
		Family - TWO TIER	$ 156.20	$ 160.86	$ 4.66	2.98%	$ 160.89	$ 163.38	$ 2.49	1.55%
		Double - THREE TIER	$ 120.16	$ 123.74	$ 3.58	2.98%	$ 123.76	$ 125.68	$ 1.92	1.55%
		Family - THREE TIER	$ 159.21	$ 163.95	$ 4.74	2.98%	$ 163.98	$ 166.53	$ 2.55	1.56%
		Employee/Spouse - FOUR TIER	$ 120.16	$ 123.74	$ 3.58	2.98%	$ 123.76	$ 125.68	$ 1.92	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 117.15	$ 120.64	$ 3.49	2.98%	$ 120.67	$ 122.54	$ 1.87	1.55%
		Family - FOUR TIER	$ 174.23	$ 179.42	$ 5.19	2.98%	$ 179.45	$ 182.24	$ 2.79	1.55%
HD	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)								
		Individual - ALL TIERS	$ 59.36	$ 61.13	$ 1.77	2.98%	$ 61.14	$ 62.09	$ 0.95	1.55%
		Family - TWO TIER	$ 154.33	$ 158.93	$ 4.60	2.98%	$ 158.96	$ 161.43	$ 2.47	1.55%
		Double - THREE TIER	$ 118.72	$ 122.26	$ 3.54	2.98%	$ 122.28	$ 124.18	$ 1.90	1.55%
		Family - THREE TIER	$ 157.30	$ 161.99	$ 4.69	2.98%	$ 162.02	$ 164.53	$ 2.51	1.55%
		Employee/Spouse - FOUR TIER	$ 118.72	$ 122.26	$ 3.54	2.98%	$ 122.28	$ 124.18	$ 1.90	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 115.75	$ 119.20	$ 3.45	2.98%	$ 119.22	$ 121.07	$ 1.85	1.55%
		Family - FOUR TIER	$ 172.14	$ 177.27	$ 5.13	2.98%	$ 177.30	$ 180.06	$ 2.76	1.56%
HD	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)								
		Individual - ALL TIERS	$ 55.81	$ 57.48	$ 1.67	2.99%	$ 57.49	$ 58.38	$ 0.89	1.55%
		Family - TWO TIER	$ 145.11	$ 149.44	$ 4.33	2.98%	$ 149.47	$ 151.79	$ 2.32	1.55%
		Double - THREE TIER	$ 111.63	$ 114.96	$ 3.33	2.98%	$ 114.98	$ 116.76	$ 1.78	1.55%
		Family - THREE TIER	$ 147.91	$ 152.32	$ 4.41	2.98%	$ 152.34	$ 154.71	$ 2.37	1.56%
		Employee/Spouse - FOUR TIER	$ 111.63	$ 114.96	$ 3.33	2.98%	$ 114.98	$ 116.76	$ 1.78	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 108.84	$ 112.08	$ 3.24	2.98%	$ 112.10	$ 113.84	$ 1.74	1.55%
		Family - FOUR TIER	$ 161.86	$ 166.69	$ 4.83	2.98%	$ 166.71	$ 169.30	$ 2.59	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)								
		Individual - ALL TIERS	$ 54.05	$ 58.80	$ 4.75	8.79%	$ 55.19	$ 59.72	$ 4.53	8.21%
		Family - TWO TIER	$ 140.51	$ 152.88	$ 12.37	8.80%	$ 143.49	$ 155.28	$ 11.79	8.22%
		Double - THREE TIER	$ 108.09	$ 117.60	$ 9.51	8.80%	$ 110.38	$ 119.45	$ 9.07	8.22%
		Family - THREE TIER	$ 143.21	$ 155.82	$ 12.61	8.81%	$ 146.25	$ 158.27	$ 12.02	8.22%
		Employee/Spouse - FOUR TIER	$ 108.09	$ 117.60	$ 9.51	8.80%	$ 110.38	$ 119.45	$ 9.07	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 105.39	$ 114.66	$ 9.27	8.80%	$ 107.61	$ 116.46	$ 8.85	8.22%
		Family - FOUR TIER	$ 156.72	$ 170.52	$ 13.80	8.81%	$ 160.05	$ 173.20	$ 13.15	8.22%
HD	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)								
		Individual - ALL TIERS	$ 50.90	$ 55.38	$ 4.48	8.80%	$ 51.98	$ 56.25	$ 4.27	8.21%
		Family - TWO TIER	$ 132.33	$ 144.00	$ 11.67	8.82%	$ 135.14	$ 146.26	$ 11.12	8.23%
		Double - THREE TIER	$ 101.80	$ 110.77	$ 8.97	8.81%	$ 103.96	$ 112.51	$ 8.55	8.22%
		Family - THREE TIER	$ 134.88	$ 146.77	$ 11.89	8.82%	$ 137.75	$ 149.07	$ 11.32	8.22%
		Employee/Spouse - FOUR TIER	$ 101.80	$ 110.77	$ 8.97	8.81%	$ 103.96	$ 112.51	$ 8.55	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 99.25	$ 108.00	$ 8.75	8.82%	$ 101.35	$ 109.70	$ 8.35	8.24%
		Family - FOUR TIER	$ 147.61	$ 160.62	$ 13.01	8.81%	$ 150.74	$ 163.14	$ 12.40	8.23%
HD	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)								
		Individual - ALL TIERS	$ 41.32	$ 44.96	$ 3.64	8.81%	$ 42.20	$ 45.66	$ 3.46	8.20%
		Family - TWO TIER	$ 107.44	$ 116.89	$ 9.45	8.80%	$ 109.72	$ 118.72	$ 9.00	8.20%
		Double - THREE TIER	$ 82.65	$ 89.91	$ 7.26	8.78%	$ 84.40	$ 91.33	$ 6.93	8.21%
		Family - THREE TIER	$ 109.51	$ 119.14	$ 9.63	8.79%	$ 111.83	$ 121.01	$ 9.18	8.21%
		Employee/Spouse - FOUR TIER	$ 82.65	$ 89.91	$ 7.26	8.78%	$ 84.40	$ 91.33	$ 6.93	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 80.59	$ 87.67	$ 7.08	8.79%	$ 82.29	$ 89.04	$ 6.75	8.20%
		Family - FOUR TIER	$ 119.84	$ 130.38	$ 10.54	8.80%	$ 122.38	$ 132.42	$ 10.04	8.20%
HD	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)								
		Individual - ALL TIERS	$ 33.71	$ 36.68	$ 2.97	8.81%	$ 34.42	$ 37.26	$ 2.84	8.25%
		Family - TWO TIER	$ 87.65	$ 95.38	$ 7.73	8.82%	$ 89.51	$ 96.88	$ 7.37	8.23%
		Double - THREE TIER	$ 67.43	$ 73.37	$ 5.94	8.81%	$ 68.86	$ 74.52	$ 5.66	8.22%
		Family - THREE TIER	$ 89.34	$ 97.22	$ 7.88	8.82%	$ 91.23	$ 98.74	$ 7.51	8.23%
		Employee/Spouse - FOUR TIER	$ 67.43	$ 73.37	$ 5.94	8.81%	$ 68.86	$ 74.52	$ 5.66	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 65.74	$ 71.54	$ 5.80	8.82%	$ 67.13	$ 72.66	$ 5.53	8.24%
		Family - FOUR TIER	$ 97.76	$ 106.39	$ 8.63	8.83%	$ 99.84	$ 108.06	$ 8.22	8.23%
HD	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)								
		Individual - ALL TIERS	$ 28.37	$ 30.87	$ 2.50	8.81%	$ 28.98	$ 31.36	$ 2.38	8.21%
		Family - TWO TIER	$ 73.78	$ 80.27	$ 6.49	8.80%	$ 75.34	$ 81.53	$ 6.19	8.22%
		Double - THREE TIER	$ 56.76	$ 61.74	$ 4.98	8.77%	$ 57.95	$ 62.71	$ 4.76	8.21%
		Family - THREE TIER	$ 75.20	$ 81.81	$ 6.61	8.79%	$ 76.79	$ 83.09	$ 6.30	8.20%
		Employee/Spouse - FOUR TIER	$ 56.76	$ 61.74	$ 4.98	8.77%	$ 57.95	$ 62.71	$ 4.76	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 55.34	$ 60.20	$ 4.86	8.78%	$ 56.51	$ 61.14	$ 4.63	8.19%
		Family - FOUR TIER	$ 82.29	$ 89.53	$ 7.24	8.80%	$ 84.04	$ 90.93	$ 6.89	8.20%
HD	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)								
		Individual - ALL TIERS	$ 26.46	$ 28.79	$ 2.33	8.81%	$ 27.02	$ 29.24	$ 2.22	8.22%
		Family - TWO TIER	$ 68.79	$ 74.85	$ 6.06	8.81%	$ 70.26	$ 76.03	$ 5.77	8.21%
		Double - THREE TIER	$ 52.92	$ 57.58	$ 4.66	8.81%	$ 54.03	$ 58.48	$ 4.45	8.24%
		Family - THREE TIER	$ 70.12	$ 76.29	$ 6.17	8.80%	$ 71.60	$ 77.49	$ 5.89	8.23%
		Employee/Spouse - FOUR TIER	$ 52.92	$ 57.58	$ 4.66	8.81%	$ 54.03	$ 58.48	$ 4.45	8.24%
		Employee/Chld(rn) - FOUR TIER	$ 51.60	$ 56.14	$ 4.54	8.80%	$ 52.69	$ 57.02	$ 4.33	8.22%
		Family - FOUR TIER	$ 76.73	$ 83.49	$ 6.76	8.81%	$ 78.36	$ 84.80	$ 6.44	8.22%
HD	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)								
		Individual - ALL TIERS	$ 58.66	$ 63.83	$ 5.17	8.81%	$ 59.90	$ 64.83	$ 4.93	8.23%
		Family - TWO TIER	$ 152.53	$ 165.95	$ 13.42	8.80%	$ 155.76	$ 168.55	$ 12.79	8.21%
		Double - THREE TIER	$ 117.33	$ 127.65	$ 10.32	8.80%	$ 119.82	$ 129.66	$ 9.84	8.21%
		Family - THREE TIER	$ 155.46	$ 169.14	$ 13.68	8.80%	$ 158.76	$ 171.80	$ 13.04	8.21%
		Employee/Spouse - FOUR TIER	$ 117.33	$ 127.65	$ 10.32	8.80%	$ 119.82	$ 129.66	$ 9.84	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 114.39	$ 124.46	$ 10.07	8.80%	$ 116.82	$ 126.42	$ 9.60	8.22%
		Family - FOUR TIER	$ 170.12	$ 185.10	$ 14.98	8.81%	$ 173.73	$ 188.00	$ 14.27	8.21%
HD	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)								
		Individual - ALL TIERS	$ 57.97	$ 63.06	$ 5.09	8.78%	$ 59.19	$ 64.05	$ 4.86	8.21%
		Family - TWO TIER	$ 150.72	$ 163.96	$ 13.24	8.78%	$ 153.91	$ 166.54	$ 12.63	8.21%
		Double - THREE TIER	$ 115.94	$ 126.13	$ 10.19	8.79%	$ 118.40	$ 128.11	$ 9.71	8.20%
		Family - THREE TIER	$ 153.62	$ 167.12	$ 13.50	8.79%	$ 156.88	$ 169.74	$ 12.86	8.20%
		Employee/Spouse - FOUR TIER	$ 115.94	$ 126.13	$ 10.19	8.79%	$ 118.40	$ 128.11	$ 9.71	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 113.04	$ 122.97	$ 9.93	8.78%	$ 115.44	$ 124.90	$ 9.46	8.19%
		Family - FOUR TIER	$ 168.11	$ 182.88	$ 14.77	8.79%	$ 171.68	$ 185.75	$ 14.07	8.20%
HD	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)								
		Individual - ALL TIERS	$ 54.50	$ 59.30	$ 4.80	8.81%	$ 55.66	$ 60.23	$ 4.57	8.21%
		Family - TWO TIER	$ 141.71	$ 154.17	$ 12.46	8.79%	$ 144.72	$ 156.59	$ 11.87	8.20%
		Double - THREE TIER	$ 109.01	$ 118.59	$ 9.58	8.79%	$ 111.32	$ 120.46	$ 9.14	8.21%
		Family - THREE TIER	$ 144.44	$ 157.14	$ 12.70	8.79%	$ 147.50	$ 159.60	$ 12.10	8.20%
		Employee/Spouse - FOUR TIER	$ 109.01	$ 118.59	$ 9.58	8.79%	$ 111.32	$ 120.46	$ 9.14	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 106.29	$ 115.63	$ 9.34	8.79%	$ 108.54	$ 117.44	$ 8.90	8.20%
		Family - FOUR TIER	$ 158.07	$ 171.96	$ 13.89	8.79%	$ 161.41	$ 174.66	$ 13.25	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)								
		Individual - ALL TIERS	$ 44.32	$ 45.64	$ 1.32	2.98%	$ 45.65	$ 46.36	$ 0.71	1.56%
		Family - TWO TIER	$ 115.24	$ 118.67	$ 3.43	2.98%	$ 118.70	$ 120.54	$ 1.84	1.55%
		Double - THREE TIER	$ 88.65	$ 91.29	$ 2.64	2.98%	$ 91.31	$ 92.72	$ 1.41	1.54%
		Family - THREE TIER	$ 117.46	$ 120.96	$ 3.50	2.98%	$ 120.98	$ 122.86	$ 1.88	1.55%
		Employee/Spouse - FOUR TIER	$ 88.65	$ 91.29	$ 2.64	2.98%	$ 91.31	$ 92.72	$ 1.41	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 86.43	$ 89.01	$ 2.58	2.99%	$ 89.02	$ 90.40	$ 1.38	1.55%
		Family - FOUR TIER	$ 128.54	$ 132.37	$ 3.83	2.98%	$ 132.39	$ 134.45	$ 2.06	1.56%
HD	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)								
		Individual - ALL TIERS	$ 35.66	$ 36.72	$ 1.06	2.97%	$ 36.73	$ 37.30	$ 0.57	1.55%
		Family - TWO TIER	$ 92.73	$ 95.48	$ 2.75	2.97%	$ 95.51	$ 96.98	$ 1.47	1.54%
		Double - THREE TIER	$ 71.33	$ 73.44	$ 2.11	2.96%	$ 73.47	$ 74.60	$ 1.13	1.54%
		Family - THREE TIER	$ 94.51	$ 97.31	$ 2.80	2.96%	$ 97.35	$ 98.84	$ 1.49	1.53%
		Employee/Spouse - FOUR TIER	$ 71.33	$ 73.44	$ 2.11	2.96%	$ 73.47	$ 74.60	$ 1.13	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 69.55	$ 71.61	$ 2.06	2.96%	$ 71.63	$ 72.73	$ 1.10	1.54%
		Family - FOUR TIER	$ 103.43	$ 106.49	$ 3.06	2.96%	$ 106.53	$ 108.17	$ 1.64	1.54%
HD	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)								
		Individual - ALL TIERS	$ 29.63	$ 30.51	$ 0.88	2.97%	$ 30.52	$ 30.99	$ 0.47	1.54%
		Family - TWO TIER	$ 77.04	$ 79.33	$ 2.29	2.97%	$ 79.35	$ 80.58	$ 1.23	1.55%
		Double - THREE TIER	$ 59.26	$ 61.02	$ 1.76	2.97%	$ 61.04	$ 61.98	$ 0.94	1.54%
		Family - THREE TIER	$ 78.52	$ 80.86	$ 2.34	2.98%	$ 80.87	$ 82.13	$ 1.26	1.56%
		Employee/Spouse - FOUR TIER	$ 59.26	$ 61.02	$ 1.76	2.97%	$ 61.04	$ 61.98	$ 0.94	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 57.78	$ 59.50	$ 1.72	2.98%	$ 59.51	$ 60.43	$ 0.92	1.55%
		Family - FOUR TIER	$ 85.93	$ 88.48	$ 2.55	2.97%	$ 88.50	$ 89.87	$ 1.37	1.55%
HD	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)								
		Individual - ALL TIERS	$ 27.47	$ 28.28	$ 0.81	2.95%	$ 28.29	$ 28.73	$ 0.44	1.56%
		Family - TWO TIER	$ 71.41	$ 73.53	$ 2.12	2.97%	$ 73.55	$ 74.69	$ 1.14	1.55%
		Double - THREE TIER	$ 54.93	$ 56.56	$ 1.63	2.97%	$ 56.58	$ 57.45	$ 0.87	1.54%
		Family - THREE TIER	$ 72.78	$ 74.94	$ 2.16	2.97%	$ 74.97	$ 76.12	$ 1.15	1.53%
		Employee/Spouse - FOUR TIER	$ 54.93	$ 56.56	$ 1.63	2.97%	$ 56.58	$ 57.45	$ 0.87	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 53.56	$ 55.15	$ 1.59	2.97%	$ 55.16	$ 56.01	$ 0.85	1.54%
		Family - FOUR TIER	$ 79.65	$ 82.01	$ 2.36	2.96%	$ 82.04	$ 83.30	$ 1.26	1.54%
HD	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)								
		Individual - ALL TIERS	$ 58.40	$ 60.14	$ 1.74	2.98%	$ 60.15	$ 61.09	$ 0.94	1.56%
		Family - TWO TIER	$ 151.84	$ 156.37	$ 4.53	2.98%	$ 156.40	$ 158.83	$ 2.43	1.55%
		Double - THREE TIER	$ 116.80	$ 120.29	$ 3.49	2.99%	$ 120.30	$ 122.17	$ 1.87	1.55%
		Family - THREE TIER	$ 154.76	$ 159.38	$ 4.62	2.99%	$ 159.40	$ 161.88	$ 2.48	1.56%
		Employee/Spouse - FOUR TIER	$ 116.80	$ 120.29	$ 3.49	2.99%	$ 120.30	$ 122.17	$ 1.87	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 113.88	$ 117.28	$ 3.40	2.99%	$ 117.30	$ 119.12	$ 1.82	1.55%
		Family - FOUR TIER	$ 169.36	$ 174.41	$ 5.05	2.98%	$ 174.44	$ 177.15	$ 2.71	1.55%
HD	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)								
		Individual - ALL TIERS	$ 57.76	$ 59.47	$ 1.71	2.96%	$ 59.49	$ 60.41	$ 0.92	1.55%
		Family - TWO TIER	$ 150.16	$ 154.63	$ 4.47	2.98%	$ 154.67	$ 157.06	$ 2.39	1.55%
		Double - THREE TIER	$ 115.51	$ 118.95	$ 3.44	2.98%	$ 118.98	$ 120.81	$ 1.83	1.54%
		Family - THREE TIER	$ 153.05	$ 157.60	$ 4.55	2.97%	$ 157.64	$ 160.08	$ 2.44	1.55%
		Employee/Spouse - FOUR TIER	$ 115.51	$ 118.95	$ 3.44	2.98%	$ 118.98	$ 120.81	$ 1.83	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 112.62	$ 115.97	$ 3.35	2.97%	$ 116.00	$ 117.79	$ 1.79	1.54%
		Family - FOUR TIER	$ 167.49	$ 172.47	$ 4.98	2.97%	$ 172.52	$ 175.18	$ 2.66	1.54%
HD	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)								
		Individual - ALL TIERS	$ 54.53	$ 56.16	$ 1.63	2.99%	$ 56.17	$ 57.04	$ 0.87	1.55%
		Family - TWO TIER	$ 141.79	$ 146.02	$ 4.23	2.98%	$ 146.04	$ 148.32	$ 2.28	1.56%
		Double - THREE TIER	$ 109.07	$ 112.33	$ 3.26	2.99%	$ 112.34	$ 114.09	$ 1.75	1.56%
		Family - THREE TIER	$ 144.51	$ 148.83	$ 4.32	2.99%	$ 148.85	$ 151.17	$ 2.32	1.56%
		Employee/Spouse - FOUR TIER	$ 109.07	$ 112.33	$ 3.26	2.99%	$ 112.34	$ 114.09	$ 1.75	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 106.34	$ 109.52	$ 3.18	2.99%	$ 109.53	$ 111.24	$ 1.71	1.56%
		Family - FOUR TIER	$ 158.14	$ 162.87	$ 4.73	2.99%	$ 162.89	$ 165.43	$ 2.54	1.56%
HD	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)								
		Individual - ALL TIERS	$ 44.76	$ 46.09	$ 1.33	2.97%	$ 46.10	$ 46.81	$ 0.71	1.54%
		Family - TWO TIER	$ 116.36	$ 119.83	$ 3.47	2.98%	$ 119.86	$ 121.72	$ 1.86	1.55%
		Double - THREE TIER	$ 89.51	$ 92.18	$ 2.67	2.98%	$ 92.20	$ 93.63	$ 1.43	1.55%
		Family - THREE TIER	$ 118.60	$ 122.14	$ 3.54	2.98%	$ 122.16	$ 124.06	$ 1.90	1.56%
		Employee/Spouse - FOUR TIER	$ 89.51	$ 92.18	$ 2.67	2.98%	$ 92.20	$ 93.63	$ 1.43	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 87.27	$ 89.88	$ 2.61	2.99%	$ 89.89	$ 91.29	$ 1.40	1.56%
		Family - FOUR TIER	$ 129.79	$ 133.66	$ 3.87	2.98%	$ 133.68	$ 135.76	$ 2.08	1.56%
HD	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)								
		Individual - ALL TIERS	$ 36.87	$ 37.97	$ 1.10	2.98%	$ 37.98	$ 38.56	$ 0.58	1.53%
		Family - TWO TIER	$ 95.87	$ 98.71	$ 2.84	2.96%	$ 98.74	$ 100.26	$ 1.52	1.54%
		Double - THREE TIER	$ 73.74	$ 75.93	$ 2.19	2.97%	$ 75.96	$ 77.12	$ 1.16	1.53%
		Family - THREE TIER	$ 97.71	$ 100.61	$ 2.90	2.97%	$ 100.64	$ 102.19	$ 1.55	1.54%
		Employee/Spouse - FOUR TIER	$ 73.74	$ 75.93	$ 2.19	2.97%	$ 75.96	$ 77.12	$ 1.16	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 71.90	$ 74.03	$ 2.13	2.96%	$ 74.06	$ 75.20	$ 1.14	1.54%
		Family - FOUR TIER	$ 106.93	$ 110.10	$ 3.17	2.96%	$ 110.14	$ 111.83	$ 1.69	1.53%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)								
		Individual - ALL TIERS	$ 43.28	$ 47.09	$ 3.81	8.80%	$ 44.20	$ 47.83	$ 3.63	8.21%
		Family - TWO TIER	$ 112.54	$ 122.43	$ 9.89	8.79%	$ 114.92	$ 124.35	$ 9.43	8.21%
		Double - THREE TIER	$ 86.57	$ 94.18	$ 7.61	8.79%	$ 88.40	$ 95.66	$ 7.26	8.21%
		Family - THREE TIER	$ 114.70	$ 124.78	$ 10.08	8.79%	$ 117.14	$ 126.74	$ 9.60	8.20%
		Employee/Spouse - FOUR TIER	$ 86.57	$ 94.18	$ 7.61	8.79%	$ 88.40	$ 95.66	$ 7.26	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 84.40	$ 91.82	$ 7.42	8.79%	$ 86.19	$ 93.26	$ 7.07	8.20%
		Family - FOUR TIER	$ 125.53	$ 136.56	$ 11.03	8.79%	$ 128.19	$ 138.70	$ 10.51	8.20%
HD	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)								
		Individual - ALL TIERS	$ 34.83	$ 37.88	$ 3.05	8.76%	$ 35.57	$ 38.48	$ 2.91	8.18%
		Family - TWO TIER	$ 90.54	$ 98.50	$ 7.96	8.79%	$ 92.47	$ 100.04	$ 7.57	8.19%
		Double - THREE TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Family - THREE TIER	$ 92.29	$ 100.39	$ 8.10	8.78%	$ 94.24	$ 101.97	$ 7.73	8.20%
		Employee/Spouse - FOUR TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.91	$ 73.87	$ 5.96	8.78%	$ 69.35	$ 75.03	$ 5.68	8.19%
		Family - FOUR TIER	$ 100.99	$ 109.86	$ 8.87	8.78%	$ 103.14	$ 111.59	$ 8.45	8.19%
HD	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)								
		Individual - ALL TIERS	$ 28.93	$ 31.48	$ 2.55	8.81%	$ 29.55	$ 31.97	$ 2.42	8.19%
		Family - TWO TIER	$ 75.25	$ 81.84	$ 6.59	8.76%	$ 76.83	$ 83.13	$ 6.30	8.20%
		Double - THREE TIER	$ 57.88	$ 62.95	$ 5.07	8.76%	$ 59.11	$ 63.94	$ 4.83	8.17%
		Family - THREE TIER	$ 76.69	$ 83.41	$ 6.72	8.76%	$ 78.32	$ 84.72	$ 6.40	8.17%
		Employee/Spouse - FOUR TIER	$ 57.88	$ 62.95	$ 5.07	8.76%	$ 59.11	$ 63.94	$ 4.83	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 56.43	$ 61.38	$ 4.95	8.77%	$ 57.63	$ 62.34	$ 4.71	8.17%
		Family - FOUR TIER	$ 83.92	$ 91.28	$ 7.36	8.77%	$ 85.70	$ 92.72	$ 7.02	8.19%
HD	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)								
		Individual - ALL TIERS	$ 26.82	$ 29.18	$ 2.36	8.80%	$ 27.39	$ 29.63	$ 2.24	8.18%
		Family - TWO TIER	$ 69.74	$ 75.86	$ 6.12	8.78%	$ 71.21	$ 77.05	$ 5.84	8.20%
		Double - THREE TIER	$ 53.64	$ 58.35	$ 4.71	8.78%	$ 54.78	$ 59.27	$ 4.49	8.20%
		Family - THREE TIER	$ 71.07	$ 77.32	$ 6.25	8.79%	$ 72.59	$ 78.53	$ 5.94	8.18%
		Employee/Spouse - FOUR TIER	$ 53.64	$ 58.35	$ 4.71	8.78%	$ 54.78	$ 59.27	$ 4.49	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 52.30	$ 56.89	$ 4.59	8.78%	$ 53.41	$ 57.79	$ 4.38	8.20%
		Family - FOUR TIER	$ 77.78	$ 84.61	$ 6.83	8.78%	$ 79.43	$ 85.94	$ 6.51	8.20%
HD	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)								
		Individual - ALL TIERS	$ 57.02	$ 62.05	$ 5.03	8.82%	$ 58.23	$ 63.02	$ 4.79	8.23%
		Family - TWO TIER	$ 148.27	$ 161.32	$ 13.05	8.80%	$ 151.41	$ 163.85	$ 12.44	8.22%
		Double - THREE TIER	$ 114.06	$ 124.09	$ 10.03	8.79%	$ 116.47	$ 126.04	$ 9.57	8.22%
		Family - THREE TIER	$ 151.12	$ 164.42	$ 13.30	8.80%	$ 154.33	$ 167.00	$ 12.67	8.21%
		Employee/Spouse - FOUR TIER	$ 114.06	$ 124.09	$ 10.03	8.79%	$ 116.47	$ 126.04	$ 9.57	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 111.21	$ 120.99	$ 9.78	8.79%	$ 113.56	$ 122.89	$ 9.33	8.22%
		Family - FOUR TIER	$ 165.38	$ 179.93	$ 14.55	8.80%	$ 168.88	$ 182.76	$ 13.88	8.22%
HD	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)								
		Individual - ALL TIERS	$ 56.41	$ 61.36	$ 4.95	8.78%	$ 57.59	$ 62.32	$ 4.73	8.21%
		Family - TWO TIER	$ 146.65	$ 159.52	$ 12.87	8.78%	$ 149.76	$ 162.03	$ 12.27	8.19%
		Double - THREE TIER	$ 112.80	$ 122.71	$ 9.91	8.79%	$ 115.20	$ 124.64	$ 9.44	8.19%
		Family - THREE TIER	$ 149.46	$ 162.59	$ 13.13	8.78%	$ 152.64	$ 165.14	$ 12.50	8.19%
		Employee/Spouse - FOUR TIER	$ 112.80	$ 122.71	$ 9.91	8.79%	$ 115.20	$ 124.64	$ 9.44	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 109.99	$ 119.64	$ 9.65	8.77%	$ 112.32	$ 121.52	$ 9.20	8.19%
		Family - FOUR TIER	$ 163.57	$ 177.93	$ 14.36	8.78%	$ 167.04	$ 180.72	$ 13.68	8.19%
HD	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)								
		Individual - ALL TIERS	$ 53.26	$ 57.94	$ 4.68	8.79%	$ 54.38	$ 58.85	$ 4.47	8.22%
		Family - TWO TIER	$ 138.48	$ 150.64	$ 12.16	8.78%	$ 141.41	$ 153.01	$ 11.60	8.20%
		Double - THREE TIER	$ 106.52	$ 115.88	$ 9.36	8.79%	$ 108.78	$ 117.70	$ 8.92	8.20%
		Family - THREE TIER	$ 141.14	$ 153.54	$ 12.40	8.79%	$ 144.13	$ 155.95	$ 11.82	8.20%
		Employee/Spouse - FOUR TIER	$ 106.52	$ 115.88	$ 9.36	8.79%	$ 108.78	$ 117.70	$ 8.92	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 103.85	$ 112.98	$ 9.13	8.79%	$ 106.06	$ 114.76	$ 8.70	8.20%
		Family - FOUR TIER	$ 154.45	$ 168.03	$ 13.58	8.79%	$ 157.73	$ 170.66	$ 12.93	8.20%
HD	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)								
		Individual - ALL TIERS	$ 43.70	$ 47.55	$ 3.85	8.81%	$ 44.64	$ 48.30	$ 3.66	8.20%
		Family - TWO TIER	$ 113.63	$ 123.63	$ 10.00	8.80%	$ 116.05	$ 125.57	$ 9.52	8.20%
		Double - THREE TIER	$ 87.41	$ 95.10	$ 7.69	8.80%	$ 89.26	$ 96.59	$ 7.33	8.21%
		Family - THREE TIER	$ 115.82	$ 126.00	$ 10.18	8.79%	$ 118.27	$ 127.98	$ 9.71	8.21%
		Employee/Spouse - FOUR TIER	$ 87.41	$ 95.10	$ 7.69	8.80%	$ 89.26	$ 96.59	$ 7.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 85.23	$ 92.72	$ 7.49	8.79%	$ 87.04	$ 94.18	$ 7.14	8.20%
		Family - FOUR TIER	$ 126.75	$ 137.89	$ 11.14	8.79%	$ 129.44	$ 140.06	$ 10.62	8.20%
HD	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)								
		Individual - ALL TIERS	$ 36.01	$ 39.17	$ 3.16	8.78%	$ 36.78	$ 39.78	$ 3.00	8.16%
		Family - TWO TIER	$ 93.63	$ 101.84	$ 8.21	8.77%	$ 95.62	$ 103.44	$ 7.82	8.18%
		Double - THREE TIER	$ 72.02	$ 78.34	$ 6.32	8.78%	$ 73.55	$ 79.57	$ 6.02	8.18%
		Family - THREE TIER	$ 95.43	$ 103.79	$ 8.36	8.76%	$ 97.45	$ 105.42	$ 7.97	8.18%
		Employee/Spouse - FOUR TIER	$ 72.02	$ 78.34	$ 6.32	8.78%	$ 73.55	$ 79.57	$ 6.02	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 70.22	$ 76.38	$ 6.16	8.77%	$ 71.71	$ 77.58	$ 5.87	8.19%
		Family - FOUR TIER	$ 104.43	$ 113.59	$ 9.16	8.77%	$ 106.65	$ 115.37	$ 8.72	8.18%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)								
		Individual - ALL TIERS	$ 31.26	$ 32.19	$ 0.93	2.98%	$ 32.19	$ 32.70	$ 0.51	1.58%
		Family - TWO TIER	$ 81.26	$ 83.69	$ 2.43	2.99%	$ 83.70	$ 85.01	$ 1.31	1.57%
		Double - THREE TIER	$ 62.51	$ 64.38	$ 1.87	2.99%	$ 64.39	$ 65.39	$ 1.00	1.55%
		Family - THREE TIER	$ 82.83	$ 85.30	$ 2.47	2.98%	$ 85.31	$ 86.64	$ 1.33	1.56%
		Employee/Spouse - FOUR TIER	$ 62.51	$ 64.38	$ 1.87	2.99%	$ 64.39	$ 65.39	$ 1.00	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 60.95	$ 62.77	$ 1.82	2.99%	$ 62.78	$ 63.76	$ 0.98	1.56%
		Family - FOUR TIER	$ 90.64	$ 93.35	$ 2.71	2.99%	$ 93.36	$ 94.82	$ 1.46	1.56%
HD	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)								
		Individual - ALL TIERS	$ 29.21	$ 30.08	$ 0.87	2.98%	$ 30.09	$ 30.55	$ 0.46	1.53%
		Family - TWO TIER	$ 75.95	$ 78.20	$ 2.25	2.96%	$ 78.23	$ 79.43	$ 1.20	1.53%
		Double - THREE TIER	$ 58.42	$ 60.15	$ 1.73	2.96%	$ 60.18	$ 61.10	$ 0.92	1.53%
		Family - THREE TIER	$ 77.41	$ 79.70	$ 2.29	2.96%	$ 79.73	$ 80.96	$ 1.23	1.54%
		Employee/Spouse - FOUR TIER	$ 58.42	$ 60.15	$ 1.73	2.96%	$ 60.18	$ 61.10	$ 0.92	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 56.96	$ 58.65	$ 1.69	2.97%	$ 58.67	$ 59.57	$ 0.90	1.53%
		Family - FOUR TIER	$ 84.71	$ 87.22	$ 2.51	2.96%	$ 87.25	$ 88.59	$ 1.34	1.54%
HD	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)								
		Individual - ALL TIERS	$ 69.33	$ 71.39	$ 2.06	2.97%	$ 71.41	$ 72.51	$ 1.10	1.54%
		Family - TWO TIER	$ 180.25	$ 185.61	$ 5.36	2.97%	$ 185.65	$ 188.53	$ 2.88	1.55%
		Double - THREE TIER	$ 138.65	$ 142.78	$ 4.13	2.98%	$ 142.81	$ 145.02	$ 2.21	1.55%
		Family - THREE TIER	$ 183.71	$ 189.18	$ 5.47	2.98%	$ 189.22	$ 192.15	$ 2.93	1.55%
		Employee/Spouse - FOUR TIER	$ 138.65	$ 142.78	$ 4.13	2.98%	$ 142.81	$ 145.02	$ 2.21	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 135.18	$ 139.21	$ 4.03	2.98%	$ 139.24	$ 141.39	$ 2.15	1.54%
		Family - FOUR TIER	$ 201.04	$ 207.03	$ 5.99	2.98%	$ 207.08	$ 210.28	$ 3.20	1.55%
HD	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)								
		Individual - ALL TIERS	$ 68.53	$ 70.58	$ 2.05	2.99%	$ 70.59	$ 71.69	$ 1.10	1.56%
		Family - TWO TIER	$ 178.18	$ 183.51	$ 5.33	2.99%	$ 183.53	$ 186.39	$ 2.86	1.56%
		Double - THREE TIER	$ 137.06	$ 141.16	$ 4.10	2.99%	$ 141.18	$ 143.37	$ 2.19	1.55%
		Family - THREE TIER	$ 181.61	$ 187.03	$ 5.42	2.98%	$ 187.06	$ 189.97	$ 2.91	1.56%
		Employee/Spouse - FOUR TIER	$ 137.06	$ 141.16	$ 4.10	2.99%	$ 141.18	$ 143.37	$ 2.19	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 133.64	$ 137.63	$ 3.99	2.99%	$ 137.65	$ 139.79	$ 2.14	1.55%
		Family - FOUR TIER	$ 198.74	$ 204.68	$ 5.94	2.99%	$ 204.71	$ 207.89	$ 3.18	1.55%
HD	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)								
		Individual - ALL TIERS	$ 64.53	$ 66.46	$ 1.93	2.99%	$ 66.47	$ 67.50	$ 1.03	1.55%
		Family - TWO TIER	$ 167.78	$ 172.79	$ 5.01	2.99%	$ 172.82	$ 175.51	$ 2.69	1.56%
		Double - THREE TIER	$ 129.06	$ 132.92	$ 3.86	2.99%	$ 132.94	$ 135.00	$ 2.06	1.55%
		Family - THREE TIER	$ 171.01	$ 176.12	$ 5.11	2.99%	$ 176.14	$ 178.88	$ 2.74	1.56%
		Employee/Spouse - FOUR TIER	$ 129.06	$ 132.92	$ 3.86	2.99%	$ 132.94	$ 135.00	$ 2.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.84	$ 129.59	$ 3.75	2.98%	$ 129.61	$ 131.63	$ 2.02	1.56%
		Family - FOUR TIER	$ 187.14	$ 192.73	$ 5.59	2.99%	$ 192.76	$ 195.76	$ 3.00	1.56%
HD	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)								
		Individual - ALL TIERS	$ 51.86	$ 53.40	$ 1.54	2.97%	$ 53.42	$ 54.24	$ 0.82	1.54%
		Family - TWO TIER	$ 134.85	$ 138.85	$ 4.00	2.97%	$ 138.89	$ 141.03	$ 2.14	1.54%
		Double - THREE TIER	$ 103.73	$ 106.81	$ 3.08	2.97%	$ 106.84	$ 108.48	$ 1.64	1.54%
		Family - THREE TIER	$ 137.44	$ 141.52	$ 4.08	2.97%	$ 141.56	$ 143.74	$ 2.18	1.54%
		Employee/Spouse - FOUR TIER	$ 103.73	$ 106.81	$ 3.08	2.97%	$ 106.84	$ 108.48	$ 1.64	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 101.13	$ 104.14	$ 3.01	2.98%	$ 104.17	$ 105.77	$ 1.60	1.54%
		Family - FOUR TIER	$ 150.40	$ 154.87	$ 4.47	2.97%	$ 154.92	$ 157.30	$ 2.38	1.54%
HD	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)								
		Individual - ALL TIERS	$ 42.29	$ 43.55	$ 1.26	2.98%	$ 43.56	$ 44.24	$ 0.68	1.56%
		Family - TWO TIER	$ 109.97	$ 113.24	$ 3.27	2.97%	$ 113.26	$ 115.02	$ 1.76	1.55%
		Double - THREE TIER	$ 84.59	$ 87.11	$ 2.52	2.98%	$ 87.13	$ 88.48	$ 1.35	1.55%
		Family - THREE TIER	$ 112.08	$ 115.42	$ 3.34	2.98%	$ 115.44	$ 117.23	$ 1.79	1.55%
		Employee/Spouse - FOUR TIER	$ 84.59	$ 87.11	$ 2.52	2.98%	$ 87.13	$ 88.48	$ 1.35	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 82.47	$ 84.93	$ 2.46	2.98%	$ 84.95	$ 86.26	$ 1.31	1.54%
		Family - FOUR TIER	$ 122.65	$ 126.31	$ 3.66	2.98%	$ 126.33	$ 128.29	$ 1.96	1.55%
HD	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)								
		Individual - ALL TIERS	$ 35.66	$ 36.72	$ 1.06	2.97%	$ 36.73	$ 37.30	$ 0.57	1.55%
		Family - TWO TIER	$ 92.71	$ 95.48	$ 2.77	2.99%	$ 95.49	$ 96.98	$ 1.49	1.56%
		Double - THREE TIER	$ 71.32	$ 73.44	$ 2.12	2.97%	$ 73.46	$ 74.60	$ 1.14	1.55%
		Family - THREE TIER	$ 94.49	$ 97.31	$ 2.82	2.98%	$ 97.33	$ 98.84	$ 1.51	1.55%
		Employee/Spouse - FOUR TIER	$ 71.32	$ 73.44	$ 2.12	2.97%	$ 73.46	$ 74.60	$ 1.14	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 69.53	$ 71.61	$ 2.08	2.99%	$ 71.62	$ 72.73	$ 1.11	1.55%
		Family - FOUR TIER	$ 103.41	$ 106.49	$ 3.08	2.98%	$ 106.51	$ 108.17	$ 1.66	1.56%
HD	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)								
		Individual - ALL TIERS	$ 33.25	$ 34.24	$ 0.99	2.98%	$ 34.25	$ 34.78	$ 0.53	1.55%
		Family - TWO TIER	$ 86.45	$ 89.04	$ 2.59	3.00%	$ 89.04	$ 90.43	$ 1.39	1.56%
		Double - THREE TIER	$ 66.50	$ 68.49	$ 1.99	2.99%	$ 68.49	$ 69.56	$ 1.07	1.56%
		Family - THREE TIER	$ 88.11	$ 90.75	$ 2.64	3.00%	$ 90.75	$ 92.17	$ 1.42	1.56%
		Employee/Spouse - FOUR TIER	$ 66.50	$ 68.49	$ 1.99	2.99%	$ 68.49	$ 69.56	$ 1.07	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 64.84	$ 66.78	$ 1.94	2.99%	$ 66.78	$ 67.83	$ 1.05	1.57%
		Family - FOUR TIER	$ 96.42	$ 99.31	$ 2.89	3.00%	$ 99.31	$ 100.87	$ 1.56	1.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)								
		Individual - ALL TIERS	$ 30.51	$ 33.21	$ 2.70	8.85%	$ 31.16	$ 33.73	$ 2.57	8.25%
		Family - TWO TIER	$ 79.35	$ 86.34	$ 6.99	8.81%	$ 81.03	$ 87.70	$ 6.67	8.23%
		Double - THREE TIER	$ 61.04	$ 66.42	$ 5.38	8.81%	$ 62.33	$ 67.46	$ 5.13	8.23%
		Family - THREE TIER	$ 80.87	$ 88.00	$ 7.13	8.82%	$ 82.59	$ 89.39	$ 6.80	8.23%
		Employee/Spouse - FOUR TIER	$ 61.04	$ 66.42	$ 5.38	8.81%	$ 62.33	$ 67.46	$ 5.13	8.23%
		Employee/Chld(rn) - FOUR TIER	$ 59.51	$ 64.76	$ 5.25	8.82%	$ 60.77	$ 65.77	$ 5.00	8.23%
		Family - FOUR TIER	$ 88.50	$ 96.31	$ 7.81	8.82%	$ 90.38	$ 97.82	$ 7.44	8.23%
HD	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)								
		Individual - ALL TIERS	$ 28.53	$ 31.03	$ 2.50	8.76%	$ 29.14	$ 31.52	$ 2.38	8.17%
		Family - TWO TIER	$ 74.18	$ 80.68	$ 6.50	8.76%	$ 75.74	$ 81.94	$ 6.20	8.19%
		Double - THREE TIER	$ 57.05	$ 62.06	$ 5.01	8.78%	$ 58.26	$ 63.03	$ 4.77	8.19%
		Family - THREE TIER	$ 75.60	$ 82.23	$ 6.63	8.77%	$ 77.21	$ 83.52	$ 6.31	8.17%
		Employee/Spouse - FOUR TIER	$ 57.05	$ 62.06	$ 5.01	8.78%	$ 58.26	$ 63.03	$ 4.77	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 55.63	$ 60.51	$ 4.88	8.77%	$ 56.81	$ 61.46	$ 4.65	8.19%
		Family - FOUR TIER	$ 82.74	$ 89.98	$ 7.24	8.75%	$ 84.48	$ 91.40	$ 6.92	8.19%
HD	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)								
		Individual - ALL TIERS	$ 67.70	$ 73.65	$ 5.95	8.79%	$ 69.14	$ 74.80	$ 5.66	8.19%
		Family - TWO TIER	$ 176.04	$ 191.49	$ 15.45	8.78%	$ 179.77	$ 194.49	$ 14.72	8.19%
		Double - THREE TIER	$ 135.40	$ 147.30	$ 11.90	8.79%	$ 138.28	$ 149.61	$ 11.33	8.19%
		Family - THREE TIER	$ 179.42	$ 195.17	$ 15.75	8.78%	$ 183.22	$ 198.23	$ 15.01	8.19%
		Employee/Spouse - FOUR TIER	$ 135.40	$ 147.30	$ 11.90	8.79%	$ 138.28	$ 149.61	$ 11.33	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 132.02	$ 143.61	$ 11.59	8.78%	$ 134.82	$ 145.87	$ 11.05	8.20%
		Family - FOUR TIER	$ 196.35	$ 213.58	$ 17.23	8.78%	$ 200.50	$ 216.93	$ 16.43	8.19%
HD	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)								
		Individual - ALL TIERS	$ 66.93	$ 72.81	$ 5.88	8.79%	$ 68.35	$ 73.96	$ 5.61	8.21%
		Family - TWO TIER	$ 174.02	$ 189.31	$ 15.29	8.79%	$ 177.71	$ 192.29	$ 14.58	8.20%
		Double - THREE TIER	$ 133.86	$ 145.63	$ 11.77	8.79%	$ 136.70	$ 147.91	$ 11.21	8.20%
		Family - THREE TIER	$ 177.37	$ 192.95	$ 15.58	8.78%	$ 181.12	$ 195.98	$ 14.86	8.20%
		Employee/Spouse - FOUR TIER	$ 133.86	$ 145.63	$ 11.77	8.79%	$ 136.70	$ 147.91	$ 11.21	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 130.52	$ 141.98	$ 11.46	8.78%	$ 133.29	$ 144.21	$ 10.92	8.19%
		Family - FOUR TIER	$ 194.10	$ 211.16	$ 17.06	8.79%	$ 198.21	$ 214.47	$ 16.26	8.20%
HD	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)								
		Individual - ALL TIERS	$ 63.02	$ 68.56	$ 5.54	8.79%	$ 64.35	$ 69.64	$ 5.29	8.22%
		Family - TWO TIER	$ 163.86	$ 178.26	$ 14.40	8.79%	$ 167.34	$ 181.06	$ 13.72	8.20%
		Double - THREE TIER	$ 126.05	$ 137.12	$ 11.07	8.78%	$ 128.72	$ 139.28	$ 10.56	8.20%
		Family - THREE TIER	$ 167.01	$ 181.69	$ 14.68	8.79%	$ 170.55	$ 184.54	$ 13.99	8.20%
		Employee/Spouse - FOUR TIER	$ 126.05	$ 137.12	$ 11.07	8.78%	$ 128.72	$ 139.28	$ 10.56	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 122.89	$ 133.70	$ 10.81	8.80%	$ 125.50	$ 135.79	$ 10.29	8.20%
		Family - FOUR TIER	$ 182.76	$ 198.83	$ 16.07	8.79%	$ 186.64	$ 201.95	$ 15.31	8.20%
HD	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)								
		Individual - ALL TIERS	$ 50.64	$ 55.09	$ 4.45	8.79%	$ 51.72	$ 55.96	$ 4.24	8.20%
		Family - TWO TIER	$ 131.69	$ 143.24	$ 11.55	8.77%	$ 134.47	$ 145.49	$ 11.02	8.20%
		Double - THREE TIER	$ 101.30	$ 110.19	$ 8.89	8.78%	$ 103.44	$ 111.92	$ 8.48	8.20%
		Family - THREE TIER	$ 134.22	$ 146.00	$ 11.78	8.78%	$ 137.06	$ 148.29	$ 11.23	8.19%
		Employee/Spouse - FOUR TIER	$ 101.30	$ 110.19	$ 8.89	8.78%	$ 103.44	$ 111.92	$ 8.48	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 98.77	$ 107.43	$ 8.66	8.77%	$ 100.85	$ 109.12	$ 8.27	8.20%
		Family - FOUR TIER	$ 146.88	$ 159.77	$ 12.89	8.78%	$ 149.99	$ 162.28	$ 12.29	8.19%
HD	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)								
		Individual - ALL TIERS	$ 41.30	$ 44.93	$ 3.63	8.79%	$ 42.17	$ 45.64	$ 3.47	8.23%
		Family - TWO TIER	$ 107.37	$ 116.83	$ 9.46	8.81%	$ 109.65	$ 118.66	$ 9.01	8.22%
		Double - THREE TIER	$ 82.59	$ 89.87	$ 7.28	8.81%	$ 84.35	$ 91.28	$ 6.93	8.22%
		Family - THREE TIER	$ 109.44	$ 119.07	$ 9.63	8.80%	$ 111.76	$ 120.94	$ 9.18	8.21%
		Employee/Spouse - FOUR TIER	$ 82.59	$ 89.87	$ 7.28	8.81%	$ 84.35	$ 91.28	$ 6.93	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 80.52	$ 87.62	$ 7.10	8.82%	$ 82.24	$ 88.99	$ 6.75	8.21%
		Family - FOUR TIER	$ 119.76	$ 130.30	$ 10.54	8.80%	$ 122.30	$ 132.35	$ 10.05	8.22%
HD	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)								
		Individual - ALL TIERS	$ 34.83	$ 37.88	$ 3.05	8.76%	$ 35.57	$ 38.48	$ 2.91	8.18%
		Family - TWO TIER	$ 90.54	$ 98.50	$ 7.96	8.79%	$ 92.47	$ 100.04	$ 7.57	8.19%
		Double - THREE TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Family - THREE TIER	$ 92.29	$ 100.39	$ 8.10	8.78%	$ 94.24	$ 101.97	$ 7.73	8.20%
		Employee/Spouse - FOUR TIER	$ 69.65	$ 75.77	$ 6.12	8.79%	$ 71.13	$ 76.96	$ 5.83	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 67.91	$ 73.87	$ 5.96	8.78%	$ 69.35	$ 75.03	$ 5.68	8.19%
		Family - FOUR TIER	$ 100.99	$ 109.86	$ 8.87	8.78%	$ 103.14	$ 111.59	$ 8.45	8.19%
HD	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)								
		Individual - ALL TIERS	$ 32.47	$ 35.33	$ 2.86	8.81%	$ 33.16	$ 35.88	$ 2.72	8.20%
		Family - TWO TIER	$ 84.44	$ 91.85	$ 7.41	8.78%	$ 86.22	$ 93.30	$ 7.08	8.21%
		Double - THREE TIER	$ 64.95	$ 70.66	$ 5.71	8.79%	$ 66.32	$ 71.77	$ 5.45	8.22%
		Family - THREE TIER	$ 86.06	$ 93.62	$ 7.56	8.78%	$ 87.89	$ 95.09	$ 7.20	8.19%
		Employee/Spouse - FOUR TIER	$ 64.95	$ 70.66	$ 5.71	8.79%	$ 66.32	$ 71.77	$ 5.45	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 63.33	$ 68.89	$ 5.56	8.78%	$ 64.67	$ 69.97	$ 5.30	8.20%
		Family - FOUR TIER	$ 94.18	$ 102.45	$ 8.27	8.78%	$ 96.18	$ 104.06	$ 7.88	8.19%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)								
		Individual - ALL TIERS	$ 87.51	$ 90.13	$ 2.62	2.99%	$ 90.14	$ 91.54	$ 1.40	1.55%
		Family - TWO TIER	$ 227.55	$ 234.33	$ 6.78	2.98%	$ 234.37	$ 238.01	$ 3.64	1.55%
		Double - THREE TIER	$ 175.04	$ 180.25	$ 5.21	2.98%	$ 180.28	$ 183.08	$ 2.80	1.55%
		Family - THREE TIER	$ 231.92	$ 238.83	$ 6.91	2.98%	$ 238.89	$ 242.58	$ 3.69	1.54%
		Employee/Spouse - FOUR TIER	$ 175.04	$ 180.25	$ 5.21	2.98%	$ 180.28	$ 183.08	$ 2.80	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 170.66	$ 175.75	$ 5.09	2.98%	$ 175.78	$ 178.50	$ 2.72	1.55%
		Family - FOUR TIER	$ 253.80	$ 261.36	$ 7.56	2.98%	$ 261.42	$ 265.47	$ 4.05	1.55%
HD	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)								
		Individual - ALL TIERS	$ 86.48	$ 89.05	$ 2.57	2.97%	$ 89.06	$ 90.44	$ 1.38	1.55%
		Family - TWO TIER	$ 224.83	$ 231.52	$ 6.69	2.98%	$ 231.57	$ 235.15	$ 3.58	1.55%
		Double - THREE TIER	$ 172.94	$ 178.09	$ 5.15	2.98%	$ 178.13	$ 180.89	$ 2.76	1.55%
		Family - THREE TIER	$ 229.15	$ 235.97	$ 6.82	2.98%	$ 236.02	$ 239.68	$ 3.66	1.55%
		Employee/Spouse - FOUR TIER	$ 172.94	$ 178.09	$ 5.15	2.98%	$ 178.13	$ 180.89	$ 2.76	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 168.62	$ 173.64	$ 5.02	2.98%	$ 173.67	$ 176.37	$ 2.70	1.55%
		Family - FOUR TIER	$ 250.76	$ 258.23	$ 7.47	2.98%	$ 258.30	$ 262.29	$ 3.99	1.54%
HD	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)								
		Individual - ALL TIERS	$ 81.85	$ 84.28	$ 2.43	2.97%	$ 84.29	$ 85.60	$ 1.31	1.55%
		Family - TWO TIER	$ 212.79	$ 219.13	$ 6.34	2.98%	$ 219.18	$ 222.57	$ 3.39	1.55%
		Double - THREE TIER	$ 163.68	$ 168.56	$ 4.88	2.98%	$ 168.60	$ 171.21	$ 2.61	1.55%
		Family - THREE TIER	$ 216.88	$ 223.34	$ 6.46	2.98%	$ 223.38	$ 226.85	$ 3.47	1.55%
		Employee/Spouse - FOUR TIER	$ 163.68	$ 168.56	$ 4.88	2.98%	$ 168.60	$ 171.21	$ 2.61	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 159.59	$ 164.34	$ 4.75	2.98%	$ 164.38	$ 166.93	$ 2.55	1.55%
		Family - FOUR TIER	$ 237.34	$ 244.41	$ 7.07	2.98%	$ 244.46	$ 248.25	$ 3.79	1.55%
HD	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)								
		Individual - ALL TIERS	$ 72.34	$ 74.50	$ 2.16	2.99%	$ 74.51	$ 75.67	$ 1.16	1.56%
		Family - TWO TIER	$ 188.09	$ 193.70	$ 5.61	2.98%	$ 193.74	$ 196.74	$ 3.00	1.55%
		Double - THREE TIER	$ 144.69	$ 149.00	$ 4.31	2.98%	$ 149.03	$ 151.34	$ 2.31	1.55%
		Family - THREE TIER	$ 191.72	$ 197.43	$ 5.71	2.98%	$ 197.47	$ 200.53	$ 3.06	1.55%
		Employee/Spouse - FOUR TIER	$ 144.69	$ 149.00	$ 4.31	2.98%	$ 149.03	$ 151.34	$ 2.31	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 141.07	$ 145.28	$ 4.21	2.98%	$ 145.31	$ 147.56	$ 2.25	1.55%
		Family - FOUR TIER	$ 209.80	$ 216.05	$ 6.25	2.98%	$ 216.10	$ 219.44	$ 3.34	1.55%
HD	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)								
		Individual - ALL TIERS	$ 64.47	$ 66.40	$ 1.93	2.99%	$ 66.41	$ 67.44	$ 1.03	1.55%
		Family - TWO TIER	$ 167.63	$ 172.64	$ 5.01	2.99%	$ 172.66	$ 175.35	$ 2.69	1.56%
		Double - THREE TIER	$ 128.94	$ 132.80	$ 3.86	2.99%	$ 132.82	$ 134.88	$ 2.06	1.55%
		Family - THREE TIER	$ 170.85	$ 175.96	$ 5.11	2.99%	$ 175.98	$ 178.72	$ 2.74	1.56%
		Employee/Spouse - FOUR TIER	$ 128.94	$ 132.80	$ 3.86	2.99%	$ 132.82	$ 134.88	$ 2.06	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 125.72	$ 129.48	$ 3.76	2.99%	$ 129.49	$ 131.51	$ 2.02	1.56%
		Family - FOUR TIER	$ 186.97	$ 192.56	$ 5.59	2.99%	$ 192.59	$ 195.58	$ 2.99	1.55%
HD	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)								
		Individual - ALL TIERS	$ 62.17	$ 64.03	$ 1.86	2.99%	$ 64.04	$ 65.03	$ 0.99	1.55%
		Family - TWO TIER	$ 161.66	$ 166.47	$ 4.81	2.98%	$ 166.50	$ 169.09	$ 2.59	1.56%
		Double - THREE TIER	$ 124.35	$ 128.06	$ 3.71	2.98%	$ 128.08	$ 130.07	$ 1.99	1.55%
		Family - THREE TIER	$ 164.76	$ 169.68	$ 4.92	2.99%	$ 169.71	$ 172.34	$ 2.63	1.55%
		Employee/Spouse - FOUR TIER	$ 124.35	$ 128.06	$ 3.71	2.98%	$ 128.08	$ 130.07	$ 1.99	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 121.24	$ 124.86	$ 3.62	2.99%	$ 124.87	$ 126.82	$ 1.95	1.56%
		Family - FOUR TIER	$ 180.31	$ 185.68	$ 5.37	2.98%	$ 185.72	$ 188.60	$ 2.88	1.55%
HD	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)								
		Individual - ALL TIERS	$ 52.57	$ 54.14	$ 1.57	2.99%	$ 54.15	$ 54.99	$ 0.84	1.55%
		Family - TWO TIER	$ 136.71	$ 140.77	$ 4.06	2.97%	$ 140.81	$ 142.98	$ 2.17	1.54%
		Double - THREE TIER	$ 105.16	$ 108.29	$ 3.13	2.98%	$ 108.31	$ 109.99	$ 1.68	1.55%
		Family - THREE TIER	$ 139.33	$ 143.48	$ 4.15	2.98%	$ 143.51	$ 145.73	$ 2.22	1.55%
		Employee/Spouse - FOUR TIER	$ 105.16	$ 108.29	$ 3.13	2.98%	$ 108.31	$ 109.99	$ 1.68	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 102.53	$ 105.58	$ 3.05	2.97%	$ 105.60	$ 107.24	$ 1.64	1.55%
		Family - FOUR TIER	$ 152.47	$ 157.02	$ 4.55	2.98%	$ 157.05	$ 159.48	$ 2.43	1.55%
HD	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)								
		Individual - ALL TIERS	$ 44.39	$ 45.71	$ 1.32	2.97%	$ 45.72	$ 46.43	$ 0.71	1.55%
		Family - TWO TIER	$ 115.41	$ 118.86	$ 3.45	2.99%	$ 118.88	$ 120.72	$ 1.84	1.55%
		Double - THREE TIER	$ 88.79	$ 91.43	$ 2.64	2.97%	$ 91.45	$ 92.86	$ 1.41	1.54%
		Family - THREE TIER	$ 117.64	$ 121.14	$ 3.50	2.98%	$ 121.16	$ 123.05	$ 1.89	1.56%
		Employee/Spouse - FOUR TIER	$ 88.79	$ 91.43	$ 2.64	2.97%	$ 91.45	$ 92.86	$ 1.41	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 86.56	$ 89.14	$ 2.58	2.98%	$ 89.16	$ 90.54	$ 1.38	1.55%
		Family - FOUR TIER	$ 128.73	$ 132.57	$ 3.84	2.98%	$ 132.60	$ 134.65	$ 2.05	1.55%
HD	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)								
		Individual - ALL TIERS	$ 41.67	$ 42.91	$ 1.24	2.98%	$ 42.92	$ 43.58	$ 0.66	1.54%
		Family - TWO TIER	$ 108.33	$ 111.56	$ 3.23	2.98%	$ 111.59	$ 113.31	$ 1.72	1.54%
		Double - THREE TIER	$ 83.33	$ 85.82	$ 2.49	2.99%	$ 85.83	$ 87.16	$ 1.33	1.55%
		Family - THREE TIER	$ 110.42	$ 113.71	$ 3.29	2.98%	$ 113.73	$ 115.49	$ 1.76	1.55%
		Employee/Spouse - FOUR TIER	$ 83.33	$ 85.82	$ 2.49	2.99%	$ 85.83	$ 87.16	$ 1.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 81.25	$ 83.67	$ 2.42	2.98%	$ 83.69	$ 84.99	$ 1.30	1.55%
		Family - FOUR TIER	$ 120.84	$ 124.44	$ 3.60	2.98%	$ 124.46	$ 126.39	$ 1.93	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)								
		Individual - ALL TIERS	$ 85.46	$ 92.98	$ 7.52	8.80%	$ 87.27	$ 94.44	$ 7.17	8.22%
		Family - TWO TIER	$ 222.21	$ 241.74	$ 19.53	8.79%	$ 226.91	$ 245.54	$ 18.63	8.21%
		Double - THREE TIER	$ 170.93	$ 185.96	$ 15.03	8.79%	$ 174.55	$ 188.88	$ 14.33	8.21%
		Family - THREE TIER	$ 226.48	$ 246.39	$ 19.91	8.79%	$ 231.28	$ 250.26	$ 18.98	8.21%
		Employee/Spouse - FOUR TIER	$ 170.93	$ 185.96	$ 15.03	8.79%	$ 174.55	$ 188.88	$ 14.33	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 166.66	$ 181.31	$ 14.65	8.79%	$ 170.19	$ 184.15	$ 13.96	8.20%
		Family - FOUR TIER	$ 247.85	$ 269.64	$ 21.79	8.79%	$ 253.10	$ 273.87	$ 20.77	8.21%
HD	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)								
		Individual - ALL TIERS	$ 84.44	$ 91.86	$ 7.42	8.79%	$ 86.23	$ 93.31	$ 7.08	8.21%
		Family - TWO TIER	$ 219.54	$ 238.85	$ 19.31	8.80%	$ 224.20	$ 242.60	$ 18.40	8.21%
		Double - THREE TIER	$ 168.87	$ 183.73	$ 14.86	8.80%	$ 172.45	$ 186.61	$ 14.16	8.21%
		Family - THREE TIER	$ 223.77	$ 243.44	$ 19.67	8.79%	$ 228.51	$ 247.26	$ 18.75	8.21%
		Employee/Spouse - FOUR TIER	$ 168.87	$ 183.73	$ 14.86	8.80%	$ 172.45	$ 186.61	$ 14.16	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 164.66	$ 179.13	$ 14.47	8.79%	$ 168.14	$ 181.95	$ 13.81	8.21%
		Family - FOUR TIER	$ 244.87	$ 266.40	$ 21.53	8.79%	$ 250.06	$ 270.59	$ 20.53	8.21%
HD	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)								
		Individual - ALL TIERS	$ 79.92	$ 86.95	$ 7.03	8.80%	$ 81.61	$ 88.31	$ 6.70	8.21%
		Family - TWO TIER	$ 207.79	$ 226.06	$ 18.27	8.79%	$ 212.20	$ 229.61	$ 17.41	8.20%
		Double - THREE TIER	$ 159.84	$ 173.89	$ 14.05	8.79%	$ 163.23	$ 176.62	$ 13.39	8.20%
		Family - THREE TIER	$ 211.78	$ 230.41	$ 18.63	8.80%	$ 216.28	$ 234.03	$ 17.75	8.21%
		Employee/Spouse - FOUR TIER	$ 159.84	$ 173.89	$ 14.05	8.79%	$ 163.23	$ 176.62	$ 13.39	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 155.84	$ 169.55	$ 13.71	8.80%	$ 159.15	$ 172.21	$ 13.06	8.21%
		Family - FOUR TIER	$ 231.77	$ 252.15	$ 20.38	8.79%	$ 236.68	$ 256.10	$ 19.42	8.21%
HD	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)								
		Individual - ALL TIERS	$ 70.65	$ 76.86	$ 6.21	8.79%	$ 72.14	$ 78.06	$ 5.92	8.21%
		Family - TWO TIER	$ 183.69	$ 199.83	$ 16.14	8.79%	$ 187.57	$ 202.97	$ 15.40	8.21%
		Double - THREE TIER	$ 141.29	$ 153.72	$ 12.43	8.80%	$ 144.29	$ 156.13	$ 11.84	8.21%
		Family - THREE TIER	$ 187.21	$ 203.67	$ 16.46	8.79%	$ 191.19	$ 206.87	$ 15.68	8.20%
		Employee/Spouse - FOUR TIER	$ 141.29	$ 153.72	$ 12.43	8.80%	$ 144.29	$ 156.13	$ 11.84	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 137.77	$ 149.87	$ 12.10	8.78%	$ 140.68	$ 152.23	$ 11.55	8.21%
		Family - FOUR TIER	$ 204.88	$ 222.89	$ 18.01	8.79%	$ 209.22	$ 226.39	$ 17.17	8.21%
HD	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)								
		Individual - ALL TIERS	$ 62.97	$ 68.50	$ 5.53	8.78%	$ 64.30	$ 69.58	$ 5.28	8.21%
		Family - TWO TIER	$ 163.70	$ 178.10	$ 14.40	8.80%	$ 167.18	$ 180.90	$ 13.72	8.21%
		Double - THREE TIER	$ 125.92	$ 137.00	$ 11.08	8.80%	$ 128.59	$ 139.15	$ 10.56	8.21%
		Family - THREE TIER	$ 166.85	$ 181.53	$ 14.68	8.80%	$ 170.39	$ 184.38	$ 13.99	8.21%
		Employee/Spouse - FOUR TIER	$ 125.92	$ 137.00	$ 11.08	8.80%	$ 128.59	$ 139.15	$ 10.56	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 122.77	$ 133.58	$ 10.81	8.81%	$ 125.38	$ 135.67	$ 10.29	8.21%
		Family - FOUR TIER	$ 182.59	$ 198.65	$ 16.06	8.80%	$ 186.46	$ 201.77	$ 15.31	8.21%
HD	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)								
		Individual - ALL TIERS	$ 60.71	$ 66.05	$ 5.34	8.80%	$ 62.00	$ 67.09	$ 5.09	8.21%
		Family - TWO TIER	$ 157.85	$ 171.74	$ 13.89	8.80%	$ 161.20	$ 174.44	$ 13.24	8.21%
		Double - THREE TIER	$ 121.43	$ 132.11	$ 10.68	8.80%	$ 124.00	$ 134.18	$ 10.18	8.21%
		Family - THREE TIER	$ 160.89	$ 175.05	$ 14.16	8.80%	$ 164.30	$ 177.79	$ 13.49	8.21%
		Employee/Spouse - FOUR TIER	$ 121.43	$ 132.11	$ 10.68	8.80%	$ 124.00	$ 134.18	$ 10.18	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 118.39	$ 128.81	$ 10.42	8.80%	$ 120.90	$ 130.83	$ 9.93	8.21%
		Family - FOUR TIER	$ 176.07	$ 191.56	$ 15.49	8.80%	$ 179.80	$ 194.57	$ 14.77	8.21%
HD	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)								
		Individual - ALL TIERS	$ 51.34	$ 55.86	$ 4.52	8.80%	$ 52.42	$ 56.73	$ 4.31	8.22%
		Family - TWO TIER	$ 133.49	$ 145.23	$ 11.74	8.79%	$ 136.32	$ 147.51	$ 11.19	8.21%
		Double - THREE TIER	$ 102.68	$ 111.71	$ 9.03	8.79%	$ 104.86	$ 113.47	$ 8.61	8.21%
		Family - THREE TIER	$ 136.05	$ 148.02	$ 11.97	8.80%	$ 138.93	$ 150.35	$ 11.42	8.22%
		Employee/Spouse - FOUR TIER	$ 102.68	$ 111.71	$ 9.03	8.79%	$ 104.86	$ 113.47	$ 8.61	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 100.11	$ 108.92	$ 8.81	8.80%	$ 102.24	$ 110.63	$ 8.39	8.21%
		Family - FOUR TIER	$ 148.89	$ 161.99	$ 13.10	8.80%	$ 152.05	$ 164.53	$ 12.48	8.21%
HD	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)								
		Individual - ALL TIERS	$ 43.34	$ 47.16	$ 3.82	8.81%	$ 44.27	$ 47.90	$ 3.63	8.20%
		Family - TWO TIER	$ 112.70	$ 122.62	$ 9.92	8.80%	$ 115.08	$ 124.54	$ 9.46	8.22%
		Double - THREE TIER	$ 86.69	$ 94.32	$ 7.63	8.80%	$ 88.53	$ 95.80	$ 7.27	8.21%
		Family - THREE TIER	$ 114.86	$ 124.98	$ 10.12	8.81%	$ 117.30	$ 126.94	$ 9.64	8.22%
		Employee/Spouse - FOUR TIER	$ 86.69	$ 94.32	$ 7.63	8.80%	$ 88.53	$ 95.80	$ 7.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 84.53	$ 91.96	$ 7.43	8.79%	$ 86.32	$ 93.41	$ 7.09	8.21%
		Family - FOUR TIER	$ 125.70	$ 136.77	$ 11.07	8.81%	$ 128.37	$ 138.91	$ 10.54	8.21%
HD	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)								
		Individual - ALL TIERS	$ 40.70	$ 44.27	$ 3.57	8.77%	$ 41.55	$ 44.96	$ 3.41	8.21%
		Family - TWO TIER	$ 105.80	$ 115.09	$ 9.29	8.78%	$ 108.05	$ 116.90	$ 8.85	8.19%
		Double - THREE TIER	$ 81.39	$ 88.53	$ 7.14	8.77%	$ 83.11	$ 89.92	$ 6.81	8.19%
		Family - THREE TIER	$ 107.84	$ 117.31	$ 9.47	8.78%	$ 110.12	$ 119.15	$ 9.03	8.20%
		Employee/Spouse - FOUR TIER	$ 81.39	$ 88.53	$ 7.14	8.77%	$ 83.11	$ 89.92	$ 6.81	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 79.35	$ 86.32	$ 6.97	8.78%	$ 81.03	$ 87.68	$ 6.65	8.21%
		Family - FOUR TIER	$ 118.01	$ 128.37	$ 10.36	8.78%	$ 120.51	$ 130.39	$ 9.88	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HD	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)								
		Individual - ALL TIERS	$ 38.04	$ 39.18	$ 1.14	3.00%	$ 39.19	$ 39.79	$ 0.60	1.53%
		Family - TWO TIER	$ 98.92	$ 101.86	$ 2.94	2.97%	$ 101.88	$ 103.46	$ 1.58	1.55%
		Double - THREE TIER	$ 76.09	$ 78.35	$ 2.26	2.97%	$ 78.37	$ 79.58	$ 1.21	1.54%
		Family - THREE TIER	$ 100.82	$ 103.81	$ 2.99	2.97%	$ 103.84	$ 105.44	$ 1.60	1.54%
		Employee/Spouse - FOUR TIER	$ 76.09	$ 78.35	$ 2.26	2.97%	$ 78.37	$ 79.58	$ 1.21	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 74.19	$ 76.39	$ 2.20	2.97%	$ 76.41	$ 77.59	$ 1.18	1.54%
		Family - FOUR TIER	$ 110.33	$ 113.61	$ 3.28	2.97%	$ 113.64	$ 115.39	$ 1.75	1.54%
HD	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)								
		Individual - ALL TIERS	$ 37.65	$ 38.76	$ 1.11	2.95%	$ 38.78	$ 39.37	$ 0.59	1.52%
		Family - TWO TIER	$ 97.88	$ 100.79	$ 2.91	2.97%	$ 100.82	$ 102.37	$ 1.55	1.54%
		Double - THREE TIER	$ 75.29	$ 77.53	$ 2.24	2.98%	$ 77.55	$ 78.75	$ 1.20	1.55%
		Family - THREE TIER	$ 99.76	$ 102.73	$ 2.97	2.98%	$ 102.75	$ 104.34	$ 1.59	1.55%
		Employee/Spouse - FOUR TIER	$ 75.29	$ 77.53	$ 2.24	2.98%	$ 77.55	$ 78.75	$ 1.20	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 73.41	$ 75.59	$ 2.18	2.97%	$ 75.61	$ 76.78	$ 1.17	1.55%
		Family - FOUR TIER	$ 109.17	$ 112.42	$ 3.25	2.98%	$ 112.45	$ 114.18	$ 1.73	1.54%
HD	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)								
		Individual - ALL TIERS	$ 34.89	$ 35.94	$ 1.05	3.01%	$ 35.94	$ 36.50	$ 0.56	1.56%
		Family - TWO TIER	$ 90.72	$ 93.43	$ 2.71	2.99%	$ 93.44	$ 94.90	$ 1.46	1.56%
		Double - THREE TIER	$ 69.78	$ 71.87	$ 2.09	3.00%	$ 71.88	$ 73.00	$ 1.12	1.56%
		Family - THREE TIER	$ 92.46	$ 95.23	$ 2.77	3.00%	$ 95.24	$ 96.72	$ 1.48	1.55%
		Employee/Spouse - FOUR TIER	$ 69.78	$ 71.87	$ 2.09	3.00%	$ 71.88	$ 73.00	$ 1.12	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 68.04	$ 70.07	$ 2.03	2.98%	$ 70.08	$ 71.17	$ 1.09	1.56%
		Family - FOUR TIER	$ 101.18	$ 104.21	$ 3.03	2.99%	$ 104.22	$ 105.85	$ 1.63	1.56%
HD	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)								
		Individual - ALL TIERS	$ 26.59	$ 27.39	$ 0.80	3.01%	$ 27.39	$ 27.82	$ 0.43	1.57%
		Family - TWO TIER	$ 69.15	$ 71.21	$ 2.06	2.98%	$ 71.22	$ 72.33	$ 1.11	1.56%
		Double - THREE TIER	$ 53.19	$ 54.78	$ 1.59	2.99%	$ 54.78	$ 55.64	$ 0.86	1.57%
		Family - THREE TIER	$ 70.48	$ 72.58	$ 2.10	2.98%	$ 72.59	$ 73.72	$ 1.13	1.56%
		Employee/Spouse - FOUR TIER	$ 53.19	$ 54.78	$ 1.59	2.99%	$ 54.78	$ 55.64	$ 0.86	1.57%
		Employee/Chld(rn) - FOUR TIER	$ 51.86	$ 53.41	$ 1.55	2.99%	$ 53.42	$ 54.25	$ 0.83	1.55%
		Family - FOUR TIER	$ 77.12	$ 79.43	$ 2.31	3.00%	$ 79.44	$ 80.67	$ 1.23	1.55%
HD	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)								
		Individual - ALL TIERS	$ 22.40	$ 23.06	$ 0.66	2.95%	$ 23.07	$ 23.42	$ 0.35	1.52%
		Family - TWO TIER	$ 58.23	$ 59.95	$ 1.72	2.95%	$ 59.97	$ 60.89	$ 0.92	1.53%
		Double - THREE TIER	$ 44.79	$ 46.11	$ 1.32	2.95%	$ 46.13	$ 46.84	$ 0.71	1.54%
		Family - THREE TIER	$ 59.35	$ 61.10	$ 1.75	2.95%	$ 61.13	$ 62.06	$ 0.93	1.52%
		Employee/Spouse - FOUR TIER	$ 44.79	$ 46.11	$ 1.32	2.95%	$ 46.13	$ 46.84	$ 0.71	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 43.67	$ 44.96	$ 1.29	2.95%	$ 44.98	$ 45.67	$ 0.69	1.53%
		Family - FOUR TIER	$ 64.95	$ 66.86	$ 1.91	2.94%	$ 66.89	$ 67.91	$ 1.02	1.52%
HD	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)								
		Individual - ALL TIERS	$ 18.60	$ 19.15	$ 0.55	2.96%	$ 19.16	$ 19.45	$ 0.29	1.51%
		Family - TWO TIER	$ 48.36	$ 49.78	$ 1.42	2.94%	$ 49.81	$ 50.57	$ 0.76	1.53%
		Double - THREE TIER	$ 37.20	$ 38.30	$ 1.10	2.96%	$ 38.31	$ 38.90	$ 0.59	1.54%
		Family - THREE TIER	$ 49.29	$ 50.74	$ 1.45	2.94%	$ 50.76	$ 51.54	$ 0.78	1.54%
		Employee/Spouse - FOUR TIER	$ 37.20	$ 38.30	$ 1.10	2.96%	$ 38.31	$ 38.90	$ 0.59	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 36.27	$ 37.34	$ 1.07	2.95%	$ 37.36	$ 37.92	$ 0.56	1.50%
		Family - FOUR TIER	$ 53.94	$ 55.53	$ 1.59	2.95%	$ 55.55	$ 56.40	$ 0.85	1.53%
HD	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)								
		Individual - ALL TIERS	$ 17.41	$ 17.93	$ 0.52	2.99%	$ 17.94	$ 18.21	$ 0.27	1.51%
		Family - TWO TIER	$ 45.27	$ 46.61	$ 1.34	2.96%	$ 46.63	$ 47.34	$ 0.71	1.52%
		Double - THREE TIER	$ 34.83	$ 35.85	$ 1.02	2.93%	$ 35.87	$ 36.42	$ 0.55	1.53%
		Family - THREE TIER	$ 46.14	$ 47.51	$ 1.37	2.97%	$ 47.53	$ 48.25	$ 0.72	1.51%
		Employee/Spouse - FOUR TIER	$ 34.83	$ 35.85	$ 1.02	2.93%	$ 35.87	$ 36.42	$ 0.55	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 33.95	$ 34.96	$ 1.01	2.97%	$ 34.97	$ 35.51	$ 0.54	1.54%
		Family - FOUR TIER	$ 50.50	$ 51.99	$ 1.49	2.95%	$ 52.01	$ 52.80	$ 0.79	1.52%
PPO	PPRXS10B11	PPRXS10B12								
		Individual - ALL TIERS	$ 73.19	$ 75.37	$ 2.18	2.98%	$ 75.39	$ 76.55	$ 1.16	1.54%
		Family - TWO TIER	$ 190.30	$ 195.96	$ 5.66	2.97%	$ 196.01	$ 199.04	$ 3.03	1.55%
		Double - THREE TIER	$ 146.39	$ 150.74	$ 4.35	2.97%	$ 150.78	$ 153.10	$ 2.32	1.54%
		Family - THREE TIER	$ 193.96	$ 199.73	$ 5.77	2.97%	$ 199.78	$ 202.86	$ 3.08	1.54%
		Employee/Spouse - FOUR TIER	$ 146.39	$ 150.74	$ 4.35	2.97%	$ 150.78	$ 153.10	$ 2.32	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 142.73	$ 146.97	$ 4.24	2.97%	$ 147.01	$ 149.28	$ 2.27	1.54%
		Family - FOUR TIER	$ 212.26	$ 218.57	$ 6.31	2.97%	$ 218.63	$ 222.00	$ 3.37	1.54%
PPO	PPRXS11B11	PPRXS11B12								
		Individual - ALL TIERS	$ 51.17	$ 52.70	$ 1.53	2.99%	$ 52.71	$ 53.53	$ 0.82	1.56%
		Family - TWO TIER	$ 133.05	$ 137.02	$ 3.97	2.98%	$ 137.04	$ 139.17	$ 2.13	1.55%
		Double - THREE TIER	$ 102.35	$ 105.40	$ 3.05	2.98%	$ 105.42	$ 107.05	$ 1.63	1.55%
		Family - THREE TIER	$ 135.61	$ 139.65	$ 4.04	2.98%	$ 139.68	$ 141.85	$ 2.17	1.55%
		Employee/Spouse - FOUR TIER	$ 102.35	$ 105.40	$ 3.05	2.98%	$ 105.42	$ 107.05	$ 1.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 99.79	$ 102.76	$ 2.97	2.98%	$ 102.78	$ 104.38	$ 1.60	1.56%
		Family - FOUR TIER	$ 148.40	$ 152.83	$ 4.43	2.99%	$ 152.85	$ 155.23	$ 2.38	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HD	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)								
		Individual - ALL TIERS	$ 37.16	$ 40.42	$ 3.26	8.77%	$ 37.94	$ 41.05	$ 3.11	8.20%
		Family - TWO TIER	$ 96.61	$ 105.08	$ 8.47	8.77%	$ 98.66	$ 106.73	$ 8.07	8.18%
		Double - THREE TIER	$ 74.31	$ 80.83	$ 6.52	8.77%	$ 75.89	$ 82.10	$ 6.21	8.18%
		Family - THREE TIER	$ 98.47	$ 107.10	$ 8.63	8.76%	$ 100.56	$ 108.78	$ 8.22	8.17%
		Employee/Spouse - FOUR TIER	$ 74.31	$ 80.83	$ 6.52	8.77%	$ 75.89	$ 82.10	$ 6.21	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 72.46	$ 78.81	$ 6.35	8.76%	$ 74.00	$ 80.05	$ 6.05	8.18%
		Family - FOUR TIER	$ 107.75	$ 117.20	$ 9.45	8.77%	$ 110.04	$ 119.04	$ 9.00	8.18%
HD	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)								
		Individual - ALL TIERS	$ 36.76	$ 39.99	$ 3.23	8.79%	$ 37.55	$ 40.62	$ 3.07	8.18%
		Family - TWO TIER	$ 95.59	$ 103.98	$ 8.39	8.78%	$ 97.61	$ 105.61	$ 8.00	8.20%
		Double - THREE TIER	$ 73.53	$ 79.98	$ 6.45	8.77%	$ 75.09	$ 81.24	$ 6.15	8.19%
		Family - THREE TIER	$ 97.43	$ 105.98	$ 8.55	8.78%	$ 99.50	$ 107.64	$ 8.14	8.18%
		Employee/Spouse - FOUR TIER	$ 73.53	$ 79.98	$ 6.45	8.77%	$ 75.09	$ 81.24	$ 6.15	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 71.70	$ 77.98	$ 6.28	8.76%	$ 73.21	$ 79.21	$ 6.00	8.20%
		Family - FOUR TIER	$ 106.62	$ 115.97	$ 9.35	8.77%	$ 108.87	$ 117.80	$ 8.93	8.20%
HD	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)								
		Individual - ALL TIERS	$ 34.07	$ 37.07	$ 3.00	8.81%	$ 34.79	$ 37.65	$ 2.86	8.22%
		Family - TWO TIER	$ 88.58	$ 96.39	$ 7.81	8.82%	$ 90.47	$ 97.90	$ 7.43	8.21%
		Double - THREE TIER	$ 68.15	$ 74.15	$ 6.00	8.80%	$ 69.59	$ 75.31	$ 5.72	8.22%
		Family - THREE TIER	$ 90.29	$ 98.24	$ 7.95	8.80%	$ 92.21	$ 99.78	$ 7.57	8.21%
		Employee/Spouse - FOUR TIER	$ 68.15	$ 74.15	$ 6.00	8.80%	$ 69.59	$ 75.31	$ 5.72	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 66.44	$ 72.29	$ 5.85	8.80%	$ 67.85	$ 73.43	$ 5.58	8.22%
		Family - FOUR TIER	$ 98.81	$ 107.51	$ 8.70	8.80%	$ 100.91	$ 109.20	$ 8.29	8.22%
HD	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)								
		Individual - ALL TIERS	$ 25.97	$ 28.26	$ 2.29	8.82%	$ 26.52	$ 28.70	$ 2.18	8.22%
		Family - TWO TIER	$ 67.51	$ 73.46	$ 5.95	8.81%	$ 68.94	$ 74.62	$ 5.68	8.24%
		Double - THREE TIER	$ 51.94	$ 56.51	$ 4.57	8.80%	$ 53.04	$ 57.40	$ 4.36	8.22%
		Family - THREE TIER	$ 68.81	$ 74.88	$ 6.07	8.82%	$ 70.27	$ 76.05	$ 5.78	8.23%
		Employee/Spouse - FOUR TIER	$ 51.94	$ 56.51	$ 4.57	8.80%	$ 53.04	$ 57.40	$ 4.36	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 50.63	$ 55.10	$ 4.47	8.83%	$ 51.70	$ 55.96	$ 4.26	8.24%
		Family - FOUR TIER	$ 75.30	$ 81.94	$ 6.64	8.82%	$ 76.90	$ 83.23	$ 6.33	8.23%
HD	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)								
		Individual - ALL TIERS	$ 21.87	$ 23.79	$ 1.92	8.78%	$ 22.33	$ 24.16	$ 1.83	8.20%
		Family - TWO TIER	$ 56.85	$ 61.84	$ 4.99	8.78%	$ 58.06	$ 62.82	$ 4.76	8.20%
		Double - THREE TIER	$ 43.74	$ 47.57	$ 3.83	8.76%	$ 44.67	$ 48.32	$ 3.65	8.17%
		Family - THREE TIER	$ 57.95	$ 63.03	$ 5.08	8.77%	$ 59.18	$ 64.02	$ 4.84	8.18%
		Employee/Spouse - FOUR TIER	$ 43.74	$ 47.57	$ 3.83	8.76%	$ 44.67	$ 48.32	$ 3.65	8.17%
		Employee/Chld(rn) - FOUR TIER	$ 42.64	$ 46.38	$ 3.74	8.77%	$ 43.55	$ 47.11	$ 3.56	8.17%
		Family - FOUR TIER	$ 63.42	$ 68.98	$ 5.56	8.77%	$ 64.77	$ 70.06	$ 5.29	8.17%
HD	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)								
		Individual - ALL TIERS	$ 18.16	$ 19.75	$ 1.59	8.76%	$ 18.55	$ 20.06	$ 1.51	8.14%
		Family - TWO TIER	$ 47.22	$ 51.36	$ 4.14	8.77%	$ 48.22	$ 52.17	$ 3.95	8.19%
		Double - THREE TIER	$ 36.32	$ 39.51	$ 3.19	8.78%	$ 37.09	$ 40.13	$ 3.04	8.20%
		Family - THREE TIER	$ 48.13	$ 52.35	$ 4.22	8.77%	$ 49.15	$ 53.17	$ 4.02	8.18%
		Employee/Spouse - FOUR TIER	$ 36.32	$ 39.51	$ 3.19	8.78%	$ 37.09	$ 40.13	$ 3.04	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 35.42	$ 38.52	$ 3.10	8.75%	$ 36.16	$ 39.12	$ 2.96	8.19%
		Family - FOUR TIER	$ 52.67	$ 57.29	$ 4.62	8.77%	$ 53.78	$ 58.18	$ 4.40	8.18%
HD	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)								
		Individual - ALL TIERS	$ 17.00	$ 18.49	$ 1.49	8.76%	$ 17.37	$ 18.78	$ 1.41	8.12%
		Family - TWO TIER	$ 44.21	$ 48.08	$ 3.87	8.75%	$ 45.16	$ 48.84	$ 3.68	8.15%
		Double - THREE TIER	$ 34.01	$ 36.99	$ 2.98	8.76%	$ 34.73	$ 37.57	$ 2.84	8.18%
		Family - THREE TIER	$ 45.07	$ 49.01	$ 3.94	8.74%	$ 46.02	$ 49.78	$ 3.76	8.17%
		Employee/Spouse - FOUR TIER	$ 34.01	$ 36.99	$ 2.98	8.76%	$ 34.73	$ 37.57	$ 2.84	8.18%
		Employee/Chld(rn) - FOUR TIER	$ 33.16	$ 36.06	$ 2.90	8.75%	$ 33.86	$ 36.63	$ 2.77	8.18%
		Family - FOUR TIER	$ 49.32	$ 53.63	$ 4.31	8.74%	$ 50.37	$ 54.47	$ 4.10	8.14%
PPO	PPRXS10B11	PPRXS10B12								
		Individual - ALL TIERS	$ 71.48	$ 77.75	$ 6.27	8.77%	$ 73.00	$ 78.97	$ 5.97	8.18%
		Family - TWO TIER	$ 185.85	$ 202.16	$ 16.31	8.78%	$ 189.79	$ 205.33	$ 15.54	8.19%
		Double - THREE TIER	$ 142.96	$ 155.51	$ 12.55	8.78%	$ 145.99	$ 157.95	$ 11.96	8.19%
		Family - THREE TIER	$ 189.43	$ 206.05	$ 16.62	8.77%	$ 193.44	$ 209.28	$ 15.84	8.19%
		Employee/Spouse - FOUR TIER	$ 142.96	$ 155.51	$ 12.55	8.78%	$ 145.99	$ 157.95	$ 11.96	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 139.39	$ 151.62	$ 12.23	8.77%	$ 142.34	$ 154.00	$ 11.66	8.19%
		Family - FOUR TIER	$ 207.29	$ 225.49	$ 18.20	8.78%	$ 211.69	$ 229.03	$ 17.34	8.19%
PPO	PPRXS11B11	PPRXS11B12								
		Individual - ALL TIERS	$ 49.98	$ 54.37	$ 4.39	8.78%	$ 51.04	$ 55.22	$ 4.18	8.19%
		Family - TWO TIER	$ 129.94	$ 141.36	$ 11.42	8.79%	$ 132.69	$ 143.57	$ 10.88	8.20%
		Double - THREE TIER	$ 99.95	$ 108.73	$ 8.78	8.78%	$ 102.07	$ 110.44	$ 8.37	8.20%
		Family - THREE TIER	$ 132.44	$ 144.07	$ 11.63	8.78%	$ 135.25	$ 146.34	$ 11.09	8.20%
		Employee/Spouse - FOUR TIER	$ 99.95	$ 108.73	$ 8.78	8.78%	$ 102.07	$ 110.44	$ 8.37	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 97.45	$ 106.02	$ 8.57	8.79%	$ 99.52	$ 107.68	$ 8.16	8.20%
		Family - FOUR TIER	$ 144.93	$ 157.67	$ 12.74	8.79%	$ 148.00	$ 160.14	$ 12.14	8.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS12B11	PPRXS12B12								
		Individual - ALL TIERS	$ 75.57	$ 77.82	$ 2.25	2.98%	$ 77.84	$ 79.04	$ 1.20	1.54%
		Family - TWO TIER	$ 196.49	$ 202.34	$ 5.85	2.98%	$ 202.38	$ 205.52	$ 3.14	1.55%
		Double - THREE TIER	$ 151.14	$ 155.65	$ 4.51	2.98%	$ 155.68	$ 158.09	$ 2.41	1.55%
		Family - THREE TIER	$ 200.27	$ 206.23	$ 5.96	2.98%	$ 206.28	$ 209.47	$ 3.19	1.55%
		Employee/Spouse - FOUR TIER	$ 151.14	$ 155.65	$ 4.51	2.98%	$ 155.68	$ 158.09	$ 2.41	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 147.37	$ 151.75	$ 4.38	2.97%	$ 151.79	$ 154.14	$ 2.35	1.55%
		Family - FOUR TIER	$ 219.16	$ 225.69	$ 6.53	2.98%	$ 225.74	$ 229.23	$ 3.49	1.55%
PPO	PPRXS19B11	PPRXS19B12								
		Individual - ALL TIERS	$ 74.77	$ 77.00	$ 2.23	2.98%	$ 77.02	$ 78.21	$ 1.19	1.55%
		Family - TWO TIER	$ 194.41	$ 200.20	$ 5.79	2.98%	$ 200.25	$ 203.35	$ 3.10	1.55%
		Double - THREE TIER	$ 149.55	$ 154.00	$ 4.45	2.98%	$ 154.03	$ 156.42	$ 2.39	1.55%
		Family - THREE TIER	$ 198.15	$ 204.05	$ 5.90	2.98%	$ 204.09	$ 207.26	$ 3.17	1.55%
		Employee/Spouse - FOUR TIER	$ 149.55	$ 154.00	$ 4.45	2.98%	$ 154.03	$ 156.42	$ 2.39	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 145.81	$ 150.15	$ 4.34	2.98%	$ 150.18	$ 152.51	$ 2.33	1.55%
		Family - FOUR TIER	$ 216.85	$ 223.30	$ 6.45	2.97%	$ 223.35	$ 226.81	$ 3.46	1.55%
PPO	PPRXS21B11	PPRXS21B12								
		Individual - ALL TIERS	$ 21.84	$ 22.49	$ 0.65	2.98%	$ 22.49	$ 22.85	$ 0.36	1.60%
		Family - TWO TIER	$ 56.78	$ 58.48	$ 1.70	2.99%	$ 58.48	$ 59.40	$ 0.92	1.57%
		Double - THREE TIER	$ 43.67	$ 44.99	$ 1.32	3.02%	$ 44.99	$ 45.69	$ 0.70	1.56%
		Family - THREE TIER	$ 57.87	$ 59.61	$ 1.74	3.01%	$ 59.61	$ 60.54	$ 0.93	1.56%
		Employee/Spouse - FOUR TIER	$ 43.67	$ 44.99	$ 1.32	3.02%	$ 44.99	$ 45.69	$ 0.70	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 42.58	$ 43.86	$ 1.28	3.01%	$ 43.86	$ 44.55	$ 0.69	1.57%
		Family - FOUR TIER	$ 63.34	$ 65.23	$ 1.89	2.98%	$ 65.23	$ 66.25	$ 1.02	1.56%
PPO	PPRXS22B11	PPRXS22B12								
		Individual - ALL TIERS	$ 82.43	$ 84.89	$ 2.46	2.98%	$ 84.90	$ 86.22	$ 1.32	1.55%
		Family - TWO TIER	$ 214.32	$ 220.71	$ 6.39	2.98%	$ 220.75	$ 224.18	$ 3.43	1.55%
		Double - THREE TIER	$ 164.86	$ 169.78	$ 4.92	2.98%	$ 169.81	$ 172.45	$ 2.64	1.55%
		Family - THREE TIER	$ 218.44	$ 224.96	$ 6.52	2.98%	$ 224.98	$ 228.49	$ 3.51	1.56%
		Employee/Spouse - FOUR TIER	$ 164.86	$ 169.78	$ 4.92	2.98%	$ 169.81	$ 172.45	$ 2.64	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 160.74	$ 165.54	$ 4.80	2.99%	$ 165.56	$ 168.13	$ 2.57	1.55%
		Family - FOUR TIER	$ 239.04	$ 246.18	$ 7.14	2.99%	$ 246.22	$ 250.05	$ 3.83	1.56%
PPO	PPRXS23B11	PPRXS23B12								
		Individual - ALL TIERS	$ 94.69	$ 97.51	$ 2.82	2.98%	$ 97.54	$ 99.04	$ 1.50	1.54%
		Family - TWO TIER	$ 246.20	$ 253.53	$ 7.33	2.98%	$ 253.58	$ 257.51	$ 3.93	1.55%
		Double - THREE TIER	$ 189.39	$ 195.02	$ 5.63	2.97%	$ 195.06	$ 198.08	$ 3.02	1.55%
		Family - THREE TIER	$ 250.93	$ 258.40	$ 7.47	2.98%	$ 258.47	$ 262.46	$ 3.99	1.54%
		Employee/Spouse - FOUR TIER	$ 189.39	$ 195.02	$ 5.63	2.97%	$ 195.06	$ 198.08	$ 3.02	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 184.65	$ 190.14	$ 5.49	2.97%	$ 190.19	$ 193.13	$ 2.94	1.55%
		Family - FOUR TIER	$ 274.61	$ 282.78	$ 8.17	2.98%	$ 282.84	$ 287.22	$ 4.38	1.55%
PPO	PPRXS29B11	PPRXS29B12								
		Individual - ALL TIERS	$ 99.31	$ 102.26	$ 2.95	2.97%	$ 102.28	$ 103.87	$ 1.59	1.55%
		Family - TWO TIER	$ 258.19	$ 265.89	$ 7.70	2.98%	$ 265.93	$ 270.06	$ 4.13	1.55%
		Double - THREE TIER	$ 198.60	$ 204.53	$ 5.93	2.99%	$ 204.57	$ 207.74	$ 3.17	1.55%
		Family - THREE TIER	$ 263.15	$ 271.00	$ 7.85	2.98%	$ 271.04	$ 275.26	$ 4.22	1.56%
		Employee/Spouse - FOUR TIER	$ 198.60	$ 204.53	$ 5.93	2.99%	$ 204.57	$ 207.74	$ 3.17	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.64	$ 199.42	$ 5.78	2.98%	$ 199.45	$ 202.55	$ 3.10	1.55%
		Family - FOUR TIER	$ 287.98	$ 296.57	$ 8.59	2.98%	$ 296.62	$ 301.22	$ 4.60	1.55%
PPO	PPRXS30B11	PPRXS30B12								
		Individual - ALL TIERS	$ 101.51	$ 104.53	$ 3.02	2.98%	$ 104.55	$ 106.17	$ 1.62	1.55%
		Family - TWO TIER	$ 263.93	$ 271.78	$ 7.85	2.97%	$ 271.85	$ 276.05	$ 4.20	1.54%
		Double - THREE TIER	$ 203.02	$ 209.06	$ 6.04	2.98%	$ 209.11	$ 212.34	$ 3.23	1.54%
		Family - THREE TIER	$ 269.01	$ 277.01	$ 8.00	2.97%	$ 277.07	$ 281.35	$ 4.28	1.54%
		Employee/Spouse - FOUR TIER	$ 203.02	$ 209.06	$ 6.04	2.98%	$ 209.11	$ 212.34	$ 3.23	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 197.95	$ 203.83	$ 5.88	2.97%	$ 203.88	$ 207.03	$ 3.15	1.55%
		Family - FOUR TIER	$ 294.38	$ 303.14	$ 8.76	2.98%	$ 303.21	$ 307.90	$ 4.69	1.55%
PPO	PPRXS35B11	PPRXS35B12								
		Individual - ALL TIERS	$ 98.91	$ 101.85	$ 2.94	2.97%	$ 101.88	$ 103.45	$ 1.57	1.54%
		Family - TWO TIER	$ 257.17	$ 264.82	$ 7.65	2.97%	$ 264.89	$ 268.98	$ 4.09	1.54%
		Double - THREE TIER	$ 197.83	$ 203.71	$ 5.88	2.97%	$ 203.76	$ 206.91	$ 3.15	1.55%
		Family - THREE TIER	$ 262.12	$ 269.91	$ 7.79	2.97%	$ 269.98	$ 274.15	$ 4.17	1.54%
		Employee/Spouse - FOUR TIER	$ 197.83	$ 203.71	$ 5.88	2.97%	$ 203.76	$ 206.91	$ 3.15	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 192.88	$ 198.61	$ 5.73	2.97%	$ 198.67	$ 201.73	$ 3.06	1.54%
		Family - FOUR TIER	$ 286.85	$ 295.38	$ 8.53	2.97%	$ 295.45	$ 300.01	$ 4.56	1.54%
PPO	PPRXS36B11	PPRXS36B12								
		Individual - ALL TIERS	$ 92.71	$ 95.47	$ 2.76	2.98%	$ 95.48	$ 96.97	$ 1.49	1.56%
		Family - TWO TIER	$ 241.04	$ 248.22	$ 7.18	2.98%	$ 248.26	$ 252.11	$ 3.85	1.55%
		Double - THREE TIER	$ 185.41	$ 190.93	$ 5.52	2.98%	$ 190.97	$ 193.93	$ 2.96	1.55%
		Family - THREE TIER	$ 245.67	$ 252.99	$ 7.32	2.98%	$ 253.04	$ 256.96	$ 3.92	1.55%
		Employee/Spouse - FOUR TIER	$ 185.41	$ 190.93	$ 5.52	2.98%	$ 190.97	$ 193.93	$ 2.96	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 180.77	$ 186.16	$ 5.39	2.98%	$ 186.20	$ 189.08	$ 2.88	1.55%
		Family - FOUR TIER	$ 268.85	$ 276.86	$ 8.01	2.98%	$ 276.91	$ 281.20	$ 4.29	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS12B11	PPRXS12B12								
		Individual - ALL TIERS	$ 73.80	$ 80.29	$ 6.49	8.79%	$ 75.36	$ 81.55	$ 6.19	8.21%
		Family - TWO TIER	$ 191.89	$ 208.74	$ 16.85	8.78%	$ 195.95	$ 212.02	$ 16.07	8.20%
		Double - THREE TIER	$ 147.60	$ 160.57	$ 12.97	8.79%	$ 150.74	$ 163.09	$ 12.35	8.19%
		Family - THREE TIER	$ 195.57	$ 212.76	$ 17.19	8.79%	$ 199.72	$ 216.10	$ 16.38	8.20%
		Employee/Spouse - FOUR TIER	$ 147.60	$ 160.57	$ 12.97	8.79%	$ 150.74	$ 163.09	$ 12.35	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 143.91	$ 156.56	$ 12.65	8.79%	$ 146.96	$ 159.01	$ 12.05	8.20%
		Family - FOUR TIER	$ 214.03	$ 232.83	$ 18.80	8.78%	$ 218.56	$ 236.48	$ 17.92	8.20%
PPO	PPRXS19B11	PPRXS19B12								
		Individual - ALL TIERS	$ 73.02	$ 79.44	$ 6.42	8.79%	$ 74.57	$ 80.68	$ 6.11	8.19%
		Family - TWO TIER	$ 189.85	$ 206.54	$ 16.69	8.79%	$ 193.87	$ 209.78	$ 15.91	8.21%
		Double - THREE TIER	$ 146.03	$ 158.88	$ 12.85	8.80%	$ 149.14	$ 161.37	$ 12.23	8.20%
		Family - THREE TIER	$ 193.50	$ 210.51	$ 17.01	8.79%	$ 197.60	$ 213.81	$ 16.21	8.20%
		Employee/Spouse - FOUR TIER	$ 146.03	$ 158.88	$ 12.85	8.80%	$ 149.14	$ 161.37	$ 12.23	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 142.39	$ 154.90	$ 12.51	8.79%	$ 145.41	$ 157.34	$ 11.93	8.20%
		Family - FOUR TIER	$ 211.75	$ 230.37	$ 18.62	8.79%	$ 216.24	$ 233.99	$ 17.75	8.21%
PPO	PPRXS21B11	PPRXS21B12								
		Individual - ALL TIERS	$ 21.33	$ 23.21	$ 1.88	8.81%	$ 21.77	$ 23.57	$ 1.80	8.27%
		Family - TWO TIER	$ 55.44	$ 60.33	$ 4.89	8.82%	$ 56.62	$ 61.28	$ 4.66	8.23%
		Double - THREE TIER	$ 42.66	$ 46.41	$ 3.75	8.79%	$ 43.56	$ 47.14	$ 3.58	8.22%
		Family - THREE TIER	$ 56.51	$ 61.49	$ 4.98	8.81%	$ 57.71	$ 62.46	$ 4.75	8.23%
		Employee/Spouse - FOUR TIER	$ 42.66	$ 46.41	$ 3.75	8.79%	$ 43.56	$ 47.14	$ 3.58	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 41.59	$ 45.25	$ 3.66	8.80%	$ 42.46	$ 45.96	$ 3.50	8.24%
		Family - FOUR TIER	$ 61.84	$ 67.29	$ 5.45	8.81%	$ 63.16	$ 68.35	$ 5.19	8.22%
PPO	PPRXS22B11	PPRXS22B12								
		Individual - ALL TIERS	$ 80.49	$ 87.58	$ 7.09	8.81%	$ 82.20	$ 88.95	$ 6.75	8.21%
		Family - TWO TIER	$ 209.28	$ 227.70	$ 18.42	8.80%	$ 213.71	$ 231.27	$ 17.56	8.22%
		Double - THREE TIER	$ 160.98	$ 175.15	$ 14.17	8.80%	$ 164.39	$ 177.90	$ 13.51	8.22%
		Family - THREE TIER	$ 213.30	$ 232.08	$ 18.78	8.80%	$ 217.82	$ 235.72	$ 17.90	8.22%
		Employee/Spouse - FOUR TIER	$ 160.98	$ 175.15	$ 14.17	8.80%	$ 164.39	$ 177.90	$ 13.51	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 156.95	$ 170.77	$ 13.82	8.81%	$ 160.28	$ 173.46	$ 13.18	8.22%
		Family - FOUR TIER	$ 233.43	$ 253.97	$ 20.54	8.80%	$ 238.38	$ 257.96	$ 19.58	8.21%
PPO	PPRXS23B11	PPRXS23B12								
		Individual - ALL TIERS	$ 92.47	$ 100.60	$ 8.13	8.79%	$ 94.43	$ 102.18	$ 7.75	8.21%
		Family - TWO TIER	$ 240.43	$ 261.55	$ 21.12	8.78%	$ 245.53	$ 265.66	$ 20.13	8.20%
		Double - THREE TIER	$ 184.95	$ 201.19	$ 16.24	8.78%	$ 188.87	$ 204.35	$ 15.48	8.20%
		Family - THREE TIER	$ 245.06	$ 266.58	$ 21.52	8.78%	$ 250.25	$ 270.76	$ 20.51	8.20%
		Employee/Spouse - FOUR TIER	$ 184.95	$ 201.19	$ 16.24	8.78%	$ 188.87	$ 204.35	$ 15.48	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 180.33	$ 196.16	$ 15.83	8.78%	$ 184.15	$ 199.24	$ 15.09	8.19%
		Family - FOUR TIER	$ 268.18	$ 291.73	$ 23.55	8.78%	$ 273.86	$ 296.31	$ 22.45	8.20%
PPO	PPRXS29B11	PPRXS29B12								
		Individual - ALL TIERS	$ 96.98	$ 105.50	$ 8.52	8.79%	$ 99.03	$ 107.16	$ 8.13	8.21%
		Family - TWO TIER	$ 252.14	$ 274.30	$ 22.16	8.79%	$ 257.48	$ 278.61	$ 21.13	8.21%
		Double - THREE TIER	$ 193.95	$ 211.00	$ 17.05	8.79%	$ 198.06	$ 214.31	$ 16.25	8.20%
		Family - THREE TIER	$ 256.98	$ 279.58	$ 22.60	8.79%	$ 262.44	$ 283.97	$ 21.53	8.20%
		Employee/Spouse - FOUR TIER	$ 193.95	$ 211.00	$ 17.05	8.79%	$ 198.06	$ 214.31	$ 16.25	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 189.10	$ 205.73	$ 16.63	8.79%	$ 193.12	$ 208.96	$ 15.84	8.20%
		Family - FOUR TIER	$ 281.23	$ 305.95	$ 24.72	8.79%	$ 287.19	$ 310.76	$ 23.57	8.21%
PPO	PPRXS30B11	PPRXS30B12								
		Individual - ALL TIERS	$ 99.13	$ 107.84	$ 8.71	8.79%	$ 101.22	$ 109.53	$ 8.31	8.21%
		Family - TWO TIER	$ 257.72	$ 280.38	$ 22.66	8.79%	$ 263.19	$ 284.78	$ 21.59	8.20%
		Double - THREE TIER	$ 198.25	$ 215.68	$ 17.43	8.79%	$ 202.45	$ 219.06	$ 16.61	8.20%
		Family - THREE TIER	$ 262.68	$ 285.77	$ 23.09	8.79%	$ 268.25	$ 290.26	$ 22.01	8.21%
		Employee/Spouse - FOUR TIER	$ 198.25	$ 215.68	$ 17.43	8.79%	$ 202.45	$ 219.06	$ 16.61	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 193.30	$ 210.29	$ 16.99	8.79%	$ 197.40	$ 213.59	$ 16.19	8.20%
		Family - FOUR TIER	$ 287.46	$ 312.73	$ 25.27	8.79%	$ 293.56	$ 317.64	$ 24.08	8.20%
PPO	PPRXS35B11	PPRXS35B12								
		Individual - ALL TIERS	$ 96.59	$ 105.08	$ 8.49	8.79%	$ 98.64	$ 106.73	$ 8.09	8.20%
		Family - TWO TIER	$ 251.14	$ 273.20	$ 22.06	8.78%	$ 256.47	$ 277.49	$ 21.02	8.20%
		Double - THREE TIER	$ 193.19	$ 210.15	$ 16.96	8.78%	$ 197.28	$ 213.45	$ 16.17	8.20%
		Family - THREE TIER	$ 255.98	$ 278.45	$ 22.47	8.78%	$ 261.40	$ 282.83	$ 21.43	8.20%
		Employee/Spouse - FOUR TIER	$ 193.19	$ 210.15	$ 16.96	8.78%	$ 197.28	$ 213.45	$ 16.17	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 188.36	$ 204.90	$ 16.54	8.78%	$ 192.35	$ 208.12	$ 15.77	8.20%
		Family - FOUR TIER	$ 280.12	$ 304.72	$ 24.60	8.78%	$ 286.07	$ 309.51	$ 23.44	8.19%
PPO	PPRXS36B11	PPRXS36B12								
		Individual - ALL TIERS	$ 90.52	$ 98.49	$ 7.97	8.80%	$ 92.44	$ 100.03	$ 7.59	8.21%
		Family - TWO TIER	$ 235.37	$ 256.07	$ 20.70	8.79%	$ 240.36	$ 260.09	$ 19.73	8.21%
		Double - THREE TIER	$ 181.06	$ 196.98	$ 15.92	8.79%	$ 184.89	$ 200.07	$ 15.18	8.21%
		Family - THREE TIER	$ 239.89	$ 260.99	$ 21.10	8.80%	$ 244.98	$ 265.09	$ 20.11	8.21%
		Employee/Spouse - FOUR TIER	$ 181.06	$ 196.98	$ 15.92	8.79%	$ 184.89	$ 200.07	$ 15.18	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 176.52	$ 192.05	$ 15.53	8.80%	$ 180.27	$ 195.07	$ 14.80	8.21%
		Family - FOUR TIER	$ 262.52	$ 285.62	$ 23.10	8.80%	$ 268.10	$ 290.10	$ 22.00	8.21%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS37B11	PPRXS37B12								
		Individual - ALL TIERS	$ 86.80	$ 89.40	$ 2.60	3.00%	$ 89.41	$ 90.80	$ 1.39	1.55%
		Family - TWO TIER	$ 225.68	$ 232.43	$ 6.75	2.99%	$ 232.45	$ 236.08	$ 3.63	1.56%
		Double - THREE TIER	$ 173.61	$ 178.80	$ 5.19	2.99%	$ 178.81	$ 181.60	$ 2.79	1.56%
		Family - THREE TIER	$ 230.03	$ 236.90	$ 6.87	2.99%	$ 236.93	$ 240.62	$ 3.69	1.56%
		Employee/Spouse - FOUR TIER	$ 173.61	$ 178.80	$ 5.19	2.99%	$ 178.81	$ 181.60	$ 2.79	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.27	$ 174.33	$ 5.06	2.99%	$ 174.34	$ 177.06	$ 2.72	1.56%
		Family - FOUR TIER	$ 251.73	$ 259.25	$ 7.52	2.99%	$ 259.28	$ 263.32	$ 4.04	1.56%
PPO	PPRXS38B11	PPRXS38B12								
		Individual - ALL TIERS	$ 98.19	$ 101.13	$ 2.94	2.99%	$ 101.14	$ 102.71	$ 1.57	1.55%
		Family - TWO TIER	$ 255.30	$ 262.93	$ 7.63	2.99%	$ 262.96	$ 267.06	$ 4.10	1.56%
		Double - THREE TIER	$ 196.38	$ 202.25	$ 5.87	2.99%	$ 202.27	$ 205.43	$ 3.16	1.56%
		Family - THREE TIER	$ 260.20	$ 267.98	$ 7.78	2.99%	$ 268.01	$ 272.19	$ 4.18	1.56%
		Employee/Spouse - FOUR TIER	$ 196.38	$ 202.25	$ 5.87	2.99%	$ 202.27	$ 205.43	$ 3.16	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 191.47	$ 197.20	$ 5.73	2.99%	$ 197.22	$ 200.29	$ 3.07	1.56%
		Family - FOUR TIER	$ 284.75	$ 293.27	$ 8.52	2.99%	$ 293.30	$ 297.87	$ 4.57	1.56%
PPO	PPRXS39B11	PPRXS39B12								
		Individual - ALL TIERS	$ 85.65	$ 88.20	$ 2.55	2.98%	$ 88.21	$ 89.59	$ 1.38	1.56%
		Family - TWO TIER	$ 222.69	$ 229.32	$ 6.63	2.98%	$ 229.37	$ 232.92	$ 3.55	1.55%
		Double - THREE TIER	$ 171.30	$ 176.40	$ 5.10	2.98%	$ 176.44	$ 179.17	$ 2.73	1.55%
		Family - THREE TIER	$ 226.97	$ 233.73	$ 6.76	2.98%	$ 233.78	$ 237.40	$ 3.62	1.55%
		Employee/Spouse - FOUR TIER	$ 171.30	$ 176.40	$ 5.10	2.98%	$ 176.44	$ 179.17	$ 2.73	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 167.01	$ 171.99	$ 4.98	2.98%	$ 172.02	$ 174.69	$ 2.67	1.55%
		Family - FOUR TIER	$ 248.38	$ 255.78	$ 7.40	2.98%	$ 255.83	$ 259.80	$ 3.97	1.55%
PPO	PPRXS40B11	PPRXS40B12								
		Individual - ALL TIERS	$ 87.97	$ 90.58	$ 2.61	2.97%	$ 90.61	$ 92.01	$ 1.40	1.55%
		Family - TWO TIER	$ 228.72	$ 235.52	$ 6.80	2.97%	$ 235.59	$ 239.22	$ 3.63	1.54%
		Double - THREE TIER	$ 175.94	$ 181.17	$ 5.23	2.97%	$ 181.23	$ 184.01	$ 2.78	1.53%
		Family - THREE TIER	$ 233.12	$ 240.05	$ 6.93	2.97%	$ 240.13	$ 243.82	$ 3.69	1.54%
		Employee/Spouse - FOUR TIER	$ 175.94	$ 181.17	$ 5.23	2.97%	$ 181.23	$ 184.01	$ 2.78	1.53%
		Employee/Chld(rn) - FOUR TIER	$ 171.54	$ 176.64	$ 5.10	2.97%	$ 176.69	$ 179.41	$ 2.72	1.54%
		Family - FOUR TIER	$ 255.12	$ 262.69	$ 7.57	2.97%	$ 262.78	$ 266.82	$ 4.04	1.54%
PPO	PPRXS41B11	PPRXS41B12								
		Individual - ALL TIERS	$ 99.36	$ 102.34	$ 2.98	3.00%	$ 102.35	$ 103.94	$ 1.59	1.55%
		Family - TWO TIER	$ 258.35	$ 266.07	$ 7.72	2.99%	$ 266.10	$ 270.25	$ 4.15	1.56%
		Double - THREE TIER	$ 198.73	$ 204.67	$ 5.94	2.99%	$ 204.70	$ 207.88	$ 3.18	1.55%
		Family - THREE TIER	$ 263.32	$ 271.19	$ 7.87	2.99%	$ 271.22	$ 275.45	$ 4.23	1.56%
		Employee/Spouse - FOUR TIER	$ 198.73	$ 204.67	$ 5.94	2.99%	$ 204.70	$ 207.88	$ 3.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 193.76	$ 199.55	$ 5.79	2.99%	$ 199.58	$ 202.69	$ 3.11	1.56%
		Family - FOUR TIER	$ 288.16	$ 296.77	$ 8.61	2.99%	$ 296.81	$ 301.43	$ 4.62	1.56%
PPO	PPRXS42B11	PPRXS42B12								
		Individual - ALL TIERS	$ 99.59	$ 102.56	$ 2.97	2.98%	$ 102.58	$ 104.17	$ 1.59	1.55%
		Family - TWO TIER	$ 258.93	$ 266.65	$ 7.72	2.98%	$ 266.71	$ 270.84	$ 4.13	1.55%
		Double - THREE TIER	$ 199.19	$ 205.12	$ 5.93	2.98%	$ 205.16	$ 208.34	$ 3.18	1.55%
		Family - THREE TIER	$ 263.91	$ 271.78	$ 7.87	2.98%	$ 271.84	$ 276.05	$ 4.21	1.55%
		Employee/Spouse - FOUR TIER	$ 199.19	$ 205.12	$ 5.93	2.98%	$ 205.16	$ 208.34	$ 3.18	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 194.21	$ 199.99	$ 5.78	2.98%	$ 200.02	$ 203.13	$ 3.11	1.55%
		Family - FOUR TIER	$ 288.81	$ 297.42	$ 8.61	2.98%	$ 297.48	$ 302.09	$ 4.61	1.55%
PPO	PPRXS43B11	PPRXS43B12								
		Individual - ALL TIERS	$ 93.83	$ 96.62	$ 2.79	2.97%	$ 96.64	$ 98.13	$ 1.49	1.54%
		Family - TWO TIER	$ 243.95	$ 251.21	$ 7.26	2.98%	$ 251.27	$ 255.15	$ 3.88	1.54%
		Double - THREE TIER	$ 187.65	$ 193.24	$ 5.59	2.98%	$ 193.28	$ 196.27	$ 2.99	1.55%
		Family - THREE TIER	$ 248.64	$ 256.04	$ 7.40	2.98%	$ 256.10	$ 260.06	$ 3.96	1.55%
		Employee/Spouse - FOUR TIER	$ 187.65	$ 193.24	$ 5.59	2.98%	$ 193.28	$ 196.27	$ 2.99	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 182.97	$ 188.40	$ 5.43	2.97%	$ 188.45	$ 191.36	$ 2.91	1.54%
		Family - FOUR TIER	$ 272.10	$ 280.19	$ 8.09	2.97%	$ 280.26	$ 284.59	$ 4.33	1.54%
PPO	PPRXS44B11	PPRXS44B12								
		Individual - ALL TIERS	$ 80.09	$ 82.48	$ 2.39	2.98%	$ 82.49	$ 83.78	$ 1.29	1.56%
		Family - TWO TIER	$ 208.23	$ 214.46	$ 6.23	2.99%	$ 214.49	$ 217.82	$ 3.33	1.55%
		Double - THREE TIER	$ 160.19	$ 164.97	$ 4.78	2.98%	$ 164.99	$ 167.56	$ 2.57	1.56%
		Family - THREE TIER	$ 212.24	$ 218.58	$ 6.34	2.99%	$ 218.61	$ 222.01	$ 3.40	1.56%
		Employee/Spouse - FOUR TIER	$ 160.19	$ 164.97	$ 4.78	2.98%	$ 164.99	$ 167.56	$ 2.57	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 156.18	$ 160.84	$ 4.66	2.98%	$ 160.86	$ 163.37	$ 2.51	1.56%
		Family - FOUR TIER	$ 232.26	$ 239.20	$ 6.94	2.99%	$ 239.24	$ 242.96	$ 3.72	1.55%
PPO	PPRXS46B11	PPRXS46B12								
		Individual - ALL TIERS	$ 89.50	$ 92.17	$ 2.67	2.98%	$ 92.19	$ 93.62	$ 1.43	1.55%
		Family - TWO TIER	$ 232.70	$ 239.64	$ 6.94	2.98%	$ 239.67	$ 243.40	$ 3.73	1.56%
		Double - THREE TIER	$ 178.99	$ 184.34	$ 5.35	2.99%	$ 184.36	$ 187.23	$ 2.87	1.56%
		Family - THREE TIER	$ 237.17	$ 244.25	$ 7.08	2.99%	$ 244.28	$ 248.08	$ 3.80	1.56%
		Employee/Spouse - FOUR TIER	$ 178.99	$ 184.34	$ 5.35	2.99%	$ 184.36	$ 187.23	$ 2.87	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 174.52	$ 179.73	$ 5.21	2.99%	$ 179.75	$ 182.55	$ 2.80	1.56%
		Family - FOUR TIER	$ 259.55	$ 267.29	$ 7.74	2.98%	$ 267.33	$ 271.49	$ 4.16	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS37B11	PPRXS37B12								
		Individual - ALL TIERS	$ 84.77	$ 92.23	$ 7.46	8.80%	$ 86.57	$ 93.68	$ 7.11	8.21%
		Family - TWO TIER	$ 220.41	$ 239.79	$ 19.38	8.79%	$ 225.08	$ 243.56	$ 18.48	8.21%
		Double - THREE TIER	$ 169.54	$ 184.45	$ 14.91	8.79%	$ 173.13	$ 187.35	$ 14.22	8.21%
		Family - THREE TIER	$ 224.65	$ 244.40	$ 19.75	8.79%	$ 229.40	$ 248.24	$ 18.84	8.21%
		Employee/Spouse - FOUR TIER	$ 169.54	$ 184.45	$ 14.91	8.79%	$ 173.13	$ 187.35	$ 14.22	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.30	$ 179.84	$ 14.54	8.80%	$ 168.81	$ 182.67	$ 13.86	8.21%
		Family - FOUR TIER	$ 245.84	$ 267.46	$ 21.62	8.79%	$ 251.05	$ 271.66	$ 20.61	8.21%
PPO	PPRXS38B11	PPRXS38B12								
		Individual - ALL TIERS	$ 95.90	$ 104.33	$ 8.43	8.79%	$ 97.92	$ 105.96	$ 8.04	8.21%
		Family - TWO TIER	$ 249.31	$ 271.25	$ 21.94	8.80%	$ 254.60	$ 275.51	$ 20.91	8.21%
		Double - THREE TIER	$ 191.78	$ 208.65	$ 16.87	8.80%	$ 195.85	$ 211.93	$ 16.08	8.21%
		Family - THREE TIER	$ 254.11	$ 276.46	$ 22.35	8.80%	$ 259.49	$ 280.81	$ 21.32	8.22%
		Employee/Spouse - FOUR TIER	$ 191.78	$ 208.65	$ 16.87	8.80%	$ 195.85	$ 211.93	$ 16.08	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 186.99	$ 203.44	$ 16.45	8.80%	$ 190.95	$ 206.63	$ 15.68	8.21%
		Family - FOUR TIER	$ 278.09	$ 302.55	$ 24.46	8.80%	$ 283.98	$ 307.30	$ 23.32	8.21%
PPO	PPRXS39B11	PPRXS39B12								
		Individual - ALL TIERS	$ 83.64	$ 90.99	$ 7.35	8.79%	$ 85.41	$ 92.42	$ 7.01	8.21%
		Family - TWO TIER	$ 217.45	$ 236.58	$ 19.13	8.80%	$ 222.06	$ 240.29	$ 18.23	8.21%
		Double - THREE TIER	$ 167.27	$ 181.98	$ 14.71	8.79%	$ 170.81	$ 184.84	$ 14.03	8.21%
		Family - THREE TIER	$ 221.64	$ 241.13	$ 19.49	8.79%	$ 226.33	$ 244.91	$ 18.58	8.21%
		Employee/Spouse - FOUR TIER	$ 167.27	$ 181.98	$ 14.71	8.79%	$ 170.81	$ 184.84	$ 14.03	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 163.09	$ 177.43	$ 14.34	8.79%	$ 166.54	$ 180.22	$ 13.68	8.21%
		Family - FOUR TIER	$ 242.54	$ 263.88	$ 21.34	8.80%	$ 247.69	$ 268.02	$ 20.33	8.21%
PPO	PPRXS40B11	PPRXS40B12								
		Individual - ALL TIERS	$ 85.90	$ 93.45	$ 7.55	8.79%	$ 87.73	$ 94.92	$ 7.19	8.20%
		Family - TWO TIER	$ 223.35	$ 242.97	$ 19.62	8.78%	$ 228.09	$ 246.79	$ 18.70	8.20%
		Double - THREE TIER	$ 171.81	$ 186.90	$ 15.09	8.78%	$ 175.45	$ 189.84	$ 14.39	8.20%
		Family - THREE TIER	$ 227.65	$ 247.64	$ 19.99	8.78%	$ 232.48	$ 251.53	$ 19.05	8.19%
		Employee/Spouse - FOUR TIER	$ 171.81	$ 186.90	$ 15.09	8.78%	$ 175.45	$ 189.84	$ 14.39	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 167.52	$ 182.23	$ 14.71	8.78%	$ 171.07	$ 185.09	$ 14.02	8.20%
		Family - FOUR TIER	$ 249.13	$ 271.01	$ 21.88	8.78%	$ 254.41	$ 275.26	$ 20.85	8.20%
PPO	PPRXS41B11	PPRXS41B12								
		Individual - ALL TIERS	$ 97.04	$ 105.57	$ 8.53	8.79%	$ 99.10	$ 107.23	$ 8.13	8.20%
		Family - TWO TIER	$ 252.29	$ 274.49	$ 22.20	8.80%	$ 257.64	$ 278.80	$ 21.16	8.21%
		Double - THREE TIER	$ 194.07	$ 211.15	$ 17.08	8.80%	$ 198.19	$ 214.46	$ 16.27	8.21%
		Family - THREE TIER	$ 257.14	$ 279.77	$ 22.63	8.80%	$ 262.60	$ 284.16	$ 21.56	8.21%
		Employee/Spouse - FOUR TIER	$ 194.07	$ 211.15	$ 17.08	8.80%	$ 198.19	$ 214.46	$ 16.27	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 189.22	$ 205.87	$ 16.65	8.80%	$ 193.23	$ 209.10	$ 15.87	8.21%
		Family - FOUR TIER	$ 281.40	$ 306.16	$ 24.76	8.80%	$ 287.37	$ 310.97	$ 23.60	8.21%
PPO	PPRXS42B11	PPRXS42B12								
		Individual - ALL TIERS	$ 97.26	$ 105.80	$ 8.54	8.78%	$ 99.32	$ 107.46	$ 8.14	8.20%
		Family - TWO TIER	$ 252.87	$ 275.09	$ 22.22	8.79%	$ 258.23	$ 279.41	$ 21.18	8.20%
		Double - THREE TIER	$ 194.51	$ 211.61	$ 17.10	8.79%	$ 198.64	$ 214.93	$ 16.29	8.20%
		Family - THREE TIER	$ 257.73	$ 280.38	$ 22.65	8.79%	$ 263.19	$ 284.78	$ 21.59	8.20%
		Employee/Spouse - FOUR TIER	$ 194.51	$ 211.61	$ 17.10	8.79%	$ 198.64	$ 214.93	$ 16.29	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 189.65	$ 206.32	$ 16.67	8.79%	$ 193.68	$ 209.56	$ 15.88	8.20%
		Family - FOUR TIER	$ 282.05	$ 306.83	$ 24.78	8.79%	$ 288.03	$ 311.65	$ 23.62	8.20%
PPO	PPRXS43B11	PPRXS43B12								
		Individual - ALL TIERS	$ 91.63	$ 99.68	$ 8.05	8.79%	$ 93.56	$ 101.24	$ 7.68	8.21%
		Family - TWO TIER	$ 238.22	$ 259.16	$ 20.94	8.79%	$ 243.26	$ 263.23	$ 19.97	8.21%
		Double - THREE TIER	$ 183.24	$ 199.35	$ 16.11	8.79%	$ 187.13	$ 202.48	$ 15.35	8.20%
		Family - THREE TIER	$ 242.80	$ 264.14	$ 21.34	8.79%	$ 247.94	$ 268.29	$ 20.35	8.21%
		Employee/Spouse - FOUR TIER	$ 183.24	$ 199.35	$ 16.11	8.79%	$ 187.13	$ 202.48	$ 15.35	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 178.66	$ 194.37	$ 15.71	8.79%	$ 182.45	$ 197.42	$ 14.97	8.20%
		Family - FOUR TIER	$ 265.70	$ 289.06	$ 23.36	8.79%	$ 271.34	$ 293.60	$ 22.26	8.20%
PPO	PPRXS44B11	PPRXS44B12								
		Individual - ALL TIERS	$ 78.21	$ 85.09	$ 6.88	8.80%	$ 79.87	$ 86.43	$ 6.56	8.21%
		Family - TWO TIER	$ 203.35	$ 221.24	$ 17.89	8.80%	$ 207.66	$ 224.72	$ 17.06	8.22%
		Double - THREE TIER	$ 156.42	$ 170.19	$ 13.77	8.80%	$ 159.74	$ 172.86	$ 13.12	8.21%
		Family - THREE TIER	$ 207.26	$ 225.50	$ 18.24	8.80%	$ 211.66	$ 229.04	$ 17.38	8.21%
		Employee/Spouse - FOUR TIER	$ 156.42	$ 170.19	$ 13.77	8.80%	$ 159.74	$ 172.86	$ 13.12	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 152.52	$ 165.93	$ 13.41	8.79%	$ 155.75	$ 168.54	$ 12.79	8.21%
		Family - FOUR TIER	$ 226.82	$ 246.77	$ 19.95	8.80%	$ 231.62	$ 250.65	$ 19.03	8.22%
PPO	PPRXS46B11	PPRXS46B12								
		Individual - ALL TIERS	$ 87.40	$ 95.09	$ 7.69	8.80%	$ 89.25	$ 96.58	$ 7.33	8.21%
		Family - TWO TIER	$ 227.24	$ 247.22	$ 19.98	8.79%	$ 232.06	$ 251.10	$ 19.04	8.20%
		Double - THREE TIER	$ 174.81	$ 190.17	$ 15.36	8.79%	$ 178.52	$ 193.16	$ 14.64	8.20%
		Family - THREE TIER	$ 231.62	$ 251.98	$ 20.36	8.79%	$ 236.52	$ 255.93	$ 19.41	8.21%
		Employee/Spouse - FOUR TIER	$ 174.81	$ 190.17	$ 15.36	8.79%	$ 178.52	$ 193.16	$ 14.64	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 170.43	$ 185.42	$ 14.99	8.80%	$ 174.04	$ 188.33	$ 14.29	8.21%
		Family - FOUR TIER	$ 253.46	$ 275.75	$ 22.29	8.79%	$ 258.84	$ 280.08	$ 21.24	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS47B11	PPRXS47B12								
		Individual - ALL TIERS	$ 70.85	$ 72.95	$ 2.10	2.96%	$ 72.97	$ 74.10	$ 1.13	1.55%
		Family - TWO TIER	$ 184.19	$ 189.67	$ 5.48	2.98%	$ 189.72	$ 192.65	$ 2.93	1.54%
		Double - THREE TIER	$ 141.69	$ 145.90	$ 4.21	2.97%	$ 145.94	$ 148.19	$ 2.25	1.54%
		Family - THREE TIER	$ 187.73	$ 193.32	$ 5.59	2.98%	$ 193.37	$ 196.35	$ 2.98	1.54%
		Employee/Spouse - FOUR TIER	$ 141.69	$ 145.90	$ 4.21	2.97%	$ 145.94	$ 148.19	$ 2.25	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 138.15	$ 142.25	$ 4.10	2.97%	$ 142.29	$ 144.49	$ 2.20	1.55%
		Family - FOUR TIER	$ 205.45	$ 211.56	$ 6.11	2.97%	$ 211.61	$ 214.88	$ 3.27	1.55%
PPO	PPRXS48B11	PPRXS48B12								
		Individual - ALL TIERS	$ 72.85	$ 75.03	$ 2.18	2.99%	$ 75.03	$ 76.21	$ 1.18	1.57%
		Family - TWO TIER	$ 189.42	$ 195.07	$ 5.65	2.98%	$ 195.10	$ 198.14	$ 3.04	1.56%
		Double - THREE TIER	$ 145.70	$ 150.06	$ 4.36	2.99%	$ 150.08	$ 152.41	$ 2.33	1.55%
		Family - THREE TIER	$ 193.06	$ 198.83	$ 5.77	2.99%	$ 198.85	$ 201.95	$ 3.10	1.56%
		Employee/Spouse - FOUR TIER	$ 145.70	$ 150.06	$ 4.36	2.99%	$ 150.08	$ 152.41	$ 2.33	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 142.06	$ 146.31	$ 4.25	2.99%	$ 146.33	$ 148.60	$ 2.27	1.55%
		Family - FOUR TIER	$ 211.27	$ 217.58	$ 6.31	2.99%	$ 217.61	$ 221.00	$ 3.39	1.56%
PPO	PPRXS50B11	PPRXS50B12								
		Individual - ALL TIERS	$ 113.84	$ 117.23	$ 3.39	2.98%	$ 117.25	$ 119.07	$ 1.82	1.55%
		Family - TWO TIER	$ 295.99	$ 304.81	$ 8.82	2.98%	$ 304.87	$ 309.59	$ 4.72	1.55%
		Double - THREE TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Family - THREE TIER	$ 301.68	$ 310.67	$ 8.99	2.98%	$ 310.73	$ 315.54	$ 4.81	1.55%
		Employee/Spouse - FOUR TIER	$ 227.69	$ 234.47	$ 6.78	2.98%	$ 234.52	$ 238.15	$ 3.63	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 222.00	$ 228.60	$ 6.60	2.97%	$ 228.65	$ 232.19	$ 3.54	1.55%
		Family - FOUR TIER	$ 330.14	$ 339.98	$ 9.84	2.98%	$ 340.05	$ 345.31	$ 5.26	1.55%
PPO	PPRXS51B11	PPRXS51B12								
		Individual - ALL TIERS	$ 108.43	$ 111.66	$ 3.23	2.98%	$ 111.68	$ 113.41	$ 1.73	1.55%
		Family - TWO TIER	$ 281.92	$ 290.31	$ 8.39	2.98%	$ 290.39	$ 294.86	$ 4.47	1.54%
		Double - THREE TIER	$ 216.87	$ 223.31	$ 6.44	2.97%	$ 223.37	$ 226.82	$ 3.45	1.54%
		Family - THREE TIER	$ 287.35	$ 295.89	$ 8.54	2.97%	$ 295.97	$ 300.54	$ 4.57	1.54%
		Employee/Spouse - FOUR TIER	$ 216.87	$ 223.31	$ 6.44	2.97%	$ 223.37	$ 226.82	$ 3.45	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 211.44	$ 217.73	$ 6.29	2.97%	$ 217.79	$ 221.15	$ 3.36	1.54%
		Family - FOUR TIER	$ 314.46	$ 323.80	$ 9.34	2.97%	$ 323.89	$ 328.89	$ 5.00	1.54%
PPO	PPRXS52B11	PPRXS52B12								
		Individual - ALL TIERS	$ 86.73	$ 89.32	$ 2.59	2.99%	$ 89.33	$ 90.72	$ 1.39	1.56%
		Family - TWO TIER	$ 225.50	$ 232.22	$ 6.72	2.98%	$ 232.26	$ 235.87	$ 3.61	1.55%
		Double - THREE TIER	$ 173.46	$ 178.63	$ 5.17	2.98%	$ 178.66	$ 181.44	$ 2.78	1.56%
		Family - THREE TIER	$ 229.84	$ 236.69	$ 6.85	2.98%	$ 236.73	$ 240.40	$ 3.67	1.55%
		Employee/Spouse - FOUR TIER	$ 173.46	$ 178.63	$ 5.17	2.98%	$ 178.66	$ 181.44	$ 2.78	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 169.12	$ 174.17	$ 5.05	2.99%	$ 174.20	$ 176.90	$ 2.70	1.55%
		Family - FOUR TIER	$ 251.52	$ 259.02	$ 7.50	2.98%	$ 259.06	$ 263.08	$ 4.02	1.55%
PPO	PPRXS53B11	PPRXS53B12								
		Individual - ALL TIERS	$ 95.01	$ 97.84	$ 2.83	2.98%	$ 97.86	$ 99.37	$ 1.51	1.54%
		Family - TWO TIER	$ 247.03	$ 254.38	$ 7.35	2.98%	$ 254.44	$ 258.37	$ 3.93	1.54%
		Double - THREE TIER	$ 190.02	$ 195.68	$ 5.66	2.98%	$ 195.72	$ 198.75	$ 3.03	1.55%
		Family - THREE TIER	$ 251.78	$ 259.27	$ 7.49	2.97%	$ 259.34	$ 263.34	$ 4.00	1.54%
		Employee/Spouse - FOUR TIER	$ 190.02	$ 195.68	$ 5.66	2.98%	$ 195.72	$ 198.75	$ 3.03	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 185.27	$ 190.79	$ 5.52	2.98%	$ 190.83	$ 193.78	$ 2.95	1.55%
		Family - FOUR TIER	$ 275.53	$ 283.73	$ 8.20	2.98%	$ 283.80	$ 288.19	$ 4.39	1.55%
PPO	PPRXS55B11	PPRXS55B12								
		Individual - ALL TIERS	$ 86.89	$ 89.48	$ 2.59	2.98%	$ 89.50	$ 90.89	$ 1.39	1.55%
		Family - TWO TIER	$ 225.93	$ 232.65	$ 6.72	2.97%	$ 232.70	$ 236.30	$ 3.60	1.55%
		Double - THREE TIER	$ 173.79	$ 178.96	$ 5.17	2.97%	$ 179.00	$ 181.77	$ 2.77	1.55%
		Family - THREE TIER	$ 230.27	$ 237.12	$ 6.85	2.97%	$ 237.18	$ 240.85	$ 3.67	1.55%
		Employee/Spouse - FOUR TIER	$ 173.79	$ 178.96	$ 5.17	2.97%	$ 179.00	$ 181.77	$ 2.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 169.44	$ 174.49	$ 5.05	2.98%	$ 174.53	$ 177.23	$ 2.70	1.55%
		Family - FOUR TIER	$ 251.99	$ 259.49	$ 7.50	2.98%	$ 259.55	$ 263.57	$ 4.02	1.55%
PPO	PPRXS57B11	PPRXS57B12								
		Individual - ALL TIERS	$ 104.32	$ 107.43	$ 3.11	2.98%	$ 107.45	$ 109.12	$ 1.67	1.55%
		Family - TWO TIER	$ 271.22	$ 279.32	$ 8.10	2.99%	$ 279.36	$ 283.70	$ 4.34	1.55%
		Double - THREE TIER	$ 208.63	$ 214.86	$ 6.23	2.99%	$ 214.89	$ 218.23	$ 3.34	1.55%
		Family - THREE TIER	$ 276.44	$ 284.69	$ 8.25	2.98%	$ 284.73	$ 289.16	$ 4.43	1.56%
		Employee/Spouse - FOUR TIER	$ 208.63	$ 214.86	$ 6.23	2.99%	$ 214.89	$ 218.23	$ 3.34	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 203.42	$ 209.49	$ 6.07	2.98%	$ 209.52	$ 212.78	$ 3.26	1.56%
		Family - FOUR TIER	$ 302.52	$ 311.55	$ 9.03	2.98%	$ 311.59	$ 316.44	$ 4.85	1.56%
PPO	PPRXS7B11	PPRXS7B12								
		Individual - ALL TIERS	$ 121.12	$ 124.73	$ 3.61	2.98%	$ 124.76	$ 126.69	$ 1.93	1.55%
		Family - TWO TIER	$ 314.92	$ 324.31	$ 9.39	2.98%	$ 324.37	$ 329.40	$ 5.03	1.55%
		Double - THREE TIER	$ 242.24	$ 249.47	$ 7.23	2.98%	$ 249.51	$ 253.39	$ 3.88	1.56%
		Family - THREE TIER	$ 320.98	$ 330.55	$ 9.57	2.98%	$ 330.61	$ 335.74	$ 5.13	1.55%
		Employee/Spouse - FOUR TIER	$ 242.24	$ 249.47	$ 7.23	2.98%	$ 249.51	$ 253.39	$ 3.88	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 236.18	$ 243.23	$ 7.05	2.99%	$ 243.27	$ 247.05	$ 3.78	1.55%
		Family - FOUR TIER	$ 351.26	$ 361.73	$ 10.47	2.98%	$ 361.79	$ 367.41	$ 5.62	1.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS47B11	PPRXS47B12								
		Individual - ALL TIERS	$ 69.19	$ 75.26	$ 6.07	8.77%	$ 70.65	$ 76.44	$ 5.79	8.20%
		Family - TWO TIER	$ 179.87	$ 195.67	$ 15.80	8.78%	$ 183.69	$ 198.75	$ 15.06	8.20%
		Double - THREE TIER	$ 138.36	$ 150.52	$ 12.16	8.79%	$ 141.29	$ 152.88	$ 11.59	8.20%
		Family - THREE TIER	$ 183.33	$ 199.44	$ 16.11	8.79%	$ 187.21	$ 202.57	$ 15.36	8.20%
		Employee/Spouse - FOUR TIER	$ 138.36	$ 150.52	$ 12.16	8.79%	$ 141.29	$ 152.88	$ 11.59	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 134.91	$ 146.76	$ 11.85	8.78%	$ 137.77	$ 149.06	$ 11.29	8.19%
		Family - FOUR TIER	$ 200.63	$ 218.25	$ 17.62	8.78%	$ 204.88	$ 221.68	$ 16.80	8.20%
PPO	PPRXS48B11	PPRXS48B12								
		Individual - ALL TIERS	$ 71.13	$ 77.40	$ 6.27	8.81%	$ 72.65	$ 78.62	$ 5.97	8.22%
		Family - TWO TIER	$ 184.97	$ 201.25	$ 16.28	8.80%	$ 188.89	$ 204.41	$ 15.52	8.22%
		Double - THREE TIER	$ 142.28	$ 154.81	$ 12.53	8.81%	$ 145.30	$ 157.24	$ 11.94	8.22%
		Family - THREE TIER	$ 188.52	$ 205.12	$ 16.60	8.81%	$ 192.51	$ 208.34	$ 15.83	8.22%
		Employee/Spouse - FOUR TIER	$ 142.28	$ 154.81	$ 12.53	8.81%	$ 145.30	$ 157.24	$ 11.94	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 138.72	$ 150.94	$ 12.22	8.81%	$ 141.67	$ 153.31	$ 11.64	8.22%
		Family - FOUR TIER	$ 206.31	$ 224.47	$ 18.16	8.80%	$ 210.68	$ 227.99	$ 17.31	8.22%
PPO	PPRXS50B11	PPRXS50B12								
		Individual - ALL TIERS	$ 111.17	$ 120.94	$ 9.77	8.79%	$ 113.53	$ 122.84	$ 9.31	8.20%
		Family - TWO TIER	$ 289.04	$ 314.45	$ 25.41	8.79%	$ 295.17	$ 319.39	$ 24.22	8.21%
		Double - THREE TIER	$ 222.34	$ 241.89	$ 19.55	8.79%	$ 227.05	$ 245.68	$ 18.63	8.21%
		Family - THREE TIER	$ 294.59	$ 320.50	$ 25.91	8.80%	$ 300.85	$ 325.53	$ 24.68	8.20%
		Employee/Spouse - FOUR TIER	$ 222.34	$ 241.89	$ 19.55	8.79%	$ 227.05	$ 245.68	$ 18.63	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 216.78	$ 235.84	$ 19.06	8.79%	$ 221.37	$ 239.54	$ 18.17	8.21%
		Family - FOUR TIER	$ 322.40	$ 350.73	$ 28.33	8.79%	$ 329.23	$ 356.24	$ 27.01	8.20%
PPO	PPRXS51B11	PPRXS51B12								
		Individual - ALL TIERS	$ 105.89	$ 115.19	$ 9.30	8.78%	$ 108.13	$ 117.00	$ 8.87	8.20%
		Family - TWO TIER	$ 275.30	$ 299.49	$ 24.19	8.79%	$ 281.14	$ 304.20	$ 23.06	8.20%
		Double - THREE TIER	$ 211.77	$ 230.38	$ 18.61	8.79%	$ 216.27	$ 234.00	$ 17.73	8.20%
		Family - THREE TIER	$ 280.60	$ 305.25	$ 24.65	8.78%	$ 286.54	$ 310.05	$ 23.51	8.20%
		Employee/Spouse - FOUR TIER	$ 211.77	$ 230.38	$ 18.61	8.79%	$ 216.27	$ 234.00	$ 17.73	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 206.48	$ 224.62	$ 18.14	8.79%	$ 210.85	$ 228.15	$ 17.30	8.20%
		Family - FOUR TIER	$ 307.06	$ 334.05	$ 26.99	8.79%	$ 313.58	$ 339.30	$ 25.72	8.20%
PPO	PPRXS52B11	PPRXS52B12								
		Individual - ALL TIERS	$ 84.69	$ 92.14	$ 7.45	8.80%	$ 86.49	$ 93.59	$ 7.10	8.21%
		Family - TWO TIER	$ 220.20	$ 239.57	$ 19.37	8.80%	$ 224.87	$ 243.33	$ 18.46	8.21%
		Double - THREE TIER	$ 169.38	$ 184.28	$ 14.90	8.80%	$ 172.97	$ 187.18	$ 14.21	8.22%
		Family - THREE TIER	$ 224.43	$ 244.18	$ 19.75	8.80%	$ 229.19	$ 248.01	$ 18.82	8.21%
		Employee/Spouse - FOUR TIER	$ 169.38	$ 184.28	$ 14.90	8.80%	$ 172.97	$ 187.18	$ 14.21	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 165.14	$ 179.68	$ 14.54	8.80%	$ 168.65	$ 182.50	$ 13.85	8.21%
		Family - FOUR TIER	$ 245.60	$ 267.21	$ 21.61	8.80%	$ 250.80	$ 271.41	$ 20.61	8.22%
PPO	PPRXS53B11	PPRXS53B12								
		Individual - ALL TIERS	$ 92.78	$ 100.94	$ 8.16	8.79%	$ 94.74	$ 102.52	$ 7.78	8.21%
		Family - TWO TIER	$ 241.22	$ 262.43	$ 21.21	8.79%	$ 246.33	$ 266.55	$ 20.22	8.21%
		Double - THREE TIER	$ 185.55	$ 201.87	$ 16.32	8.80%	$ 189.49	$ 205.04	$ 15.55	8.21%
		Family - THREE TIER	$ 245.86	$ 267.48	$ 21.62	8.79%	$ 251.07	$ 271.68	$ 20.61	8.21%
		Employee/Spouse - FOUR TIER	$ 185.55	$ 201.87	$ 16.32	8.80%	$ 189.49	$ 205.04	$ 15.55	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 180.91	$ 196.82	$ 15.91	8.79%	$ 184.75	$ 199.91	$ 15.16	8.21%
		Family - FOUR TIER	$ 269.05	$ 292.71	$ 23.66	8.79%	$ 274.76	$ 297.31	$ 22.55	8.21%
PPO	PPRXS55B11	PPRXS55B12								
		Individual - ALL TIERS	$ 84.86	$ 92.31	$ 7.45	8.78%	$ 86.65	$ 93.76	$ 7.11	8.21%
		Family - TWO TIER	$ 220.61	$ 240.01	$ 19.40	8.79%	$ 225.29	$ 243.78	$ 18.49	8.21%
		Double - THREE TIER	$ 169.70	$ 184.62	$ 14.92	8.79%	$ 173.30	$ 187.52	$ 14.22	8.21%
		Family - THREE TIER	$ 224.86	$ 244.63	$ 19.77	8.79%	$ 229.63	$ 248.47	$ 18.84	8.20%
		Employee/Spouse - FOUR TIER	$ 169.70	$ 184.62	$ 14.92	8.79%	$ 173.30	$ 187.52	$ 14.22	8.21%
		Employee/Chld(rn) - FOUR TIER	$ 165.46	$ 180.01	$ 14.55	8.79%	$ 168.97	$ 182.83	$ 13.86	8.20%
		Family - FOUR TIER	$ 246.07	$ 267.70	$ 21.63	8.79%	$ 251.28	$ 271.91	$ 20.63	8.21%
PPO	PPRXS57B11	PPRXS57B12								
		Individual - ALL TIERS	$ 101.88	$ 110.83	$ 8.95	8.78%	$ 104.03	$ 112.57	$ 8.54	8.21%
		Family - TWO TIER	$ 264.89	$ 288.16	$ 23.27	8.78%	$ 270.50	$ 292.68	$ 22.18	8.20%
		Double - THREE TIER	$ 203.75	$ 221.66	$ 17.91	8.79%	$ 208.08	$ 225.14	$ 17.06	8.20%
		Family - THREE TIER	$ 269.97	$ 293.70	$ 23.73	8.79%	$ 275.70	$ 298.31	$ 22.61	8.20%
		Employee/Spouse - FOUR TIER	$ 203.75	$ 221.66	$ 17.91	8.79%	$ 208.08	$ 225.14	$ 17.06	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 198.66	$ 216.12	$ 17.46	8.79%	$ 202.87	$ 219.51	$ 16.64	8.20%
		Family - FOUR TIER	$ 295.44	$ 321.41	$ 25.97	8.79%	$ 301.71	$ 326.45	$ 24.74	8.20%
PPO	PPRXS7B11	PPRXS7B12								
		Individual - ALL TIERS	$ 118.28	$ 128.68	$ 10.40	8.79%	$ 120.79	$ 130.70	$ 9.91	8.20%
		Family - TWO TIER	$ 307.53	$ 334.57	$ 27.04	8.79%	$ 314.05	$ 339.83	$ 25.78	8.21%
		Double - THREE TIER	$ 236.57	$ 257.36	$ 20.79	8.79%	$ 241.58	$ 261.40	$ 19.82	8.20%
		Family - THREE TIER	$ 313.44	$ 341.01	$ 27.57	8.80%	$ 320.09	$ 346.36	$ 26.27	8.21%
		Employee/Spouse - FOUR TIER	$ 236.57	$ 257.36	$ 20.79	8.79%	$ 241.58	$ 261.40	$ 19.82	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 230.65	$ 250.93	$ 20.28	8.79%	$ 235.54	$ 254.87	$ 19.33	8.21%
		Family - FOUR TIER	$ 343.01	$ 373.18	$ 30.17	8.80%	$ 350.29	$ 379.04	$ 28.75	8.21%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPRXS8B11	PPRXS8B12								
		Individual - ALL TIERS	$ 118.20	$ 121.72	$ 3.52	2.98%	$ 121.75	$ 123.63	$ 1.88	1.54%
		Family - TWO TIER	$ 307.32	$ 316.47	$ 9.15	2.98%	$ 316.54	$ 321.43	$ 4.89	1.54%
		Double - THREE TIER	$ 236.40	$ 243.43	$ 7.03	2.97%	$ 243.49	$ 247.26	$ 3.77	1.55%
		Family - THREE TIER	$ 313.23	$ 322.55	$ 9.32	2.98%	$ 322.63	$ 327.62	$ 4.99	1.55%
		Employee/Spouse - FOUR TIER	$ 236.40	$ 243.43	$ 7.03	2.97%	$ 243.49	$ 247.26	$ 3.77	1.55%
		Employee/Chld(rn) - FOUR TIER	$ 230.49	$ 237.35	$ 6.86	2.98%	$ 237.40	$ 241.08	$ 3.68	1.55%
		Family - FOUR TIER	$ 342.78	$ 352.98	$ 10.20	2.98%	$ 353.07	$ 358.52	$ 5.45	1.54%
PPO	PPRXS9B11	PPRXS9B12								
		Individual - ALL TIERS	$ 49.43	$ 50.90	$ 1.47	2.97%	$ 50.91	$ 51.70	$ 0.79	1.55%
		Family - TWO TIER	$ 128.51	$ 132.35	$ 3.84	2.99%	$ 132.36	$ 134.43	$ 2.07	1.56%
		Double - THREE TIER	$ 98.85	$ 101.81	$ 2.96	2.99%	$ 101.82	$ 103.41	$ 1.59	1.56%
		Family - THREE TIER	$ 130.98	$ 134.89	$ 3.91	2.99%	$ 134.91	$ 137.01	$ 2.10	1.56%
		Employee/Spouse - FOUR TIER	$ 98.85	$ 101.81	$ 2.96	2.99%	$ 101.82	$ 103.41	$ 1.59	1.56%
		Employee/Chld(rn) - FOUR TIER	$ 96.38	$ 99.26	$ 2.88	2.99%	$ 99.27	$ 100.82	$ 1.55	1.56%
		Family - FOUR TIER	$ 143.34	$ 147.62	$ 4.28	2.99%	$ 147.64	$ 149.94	$ 2.30	1.56%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPRXS8B11	PPRXS8B12								
		Individual - ALL TIERS	$ 115.43	$ 125.57	$ 10.14	8.78%	$ 117.88	$ 127.54	$ 9.66	8.19%
		Family - TWO TIER	$ 300.11	$ 326.48	$ 26.37	8.79%	$ 306.48	$ 331.61	$ 25.13	8.20%
		Double - THREE TIER	$ 230.85	$ 251.14	$ 20.29	8.79%	$ 235.75	$ 255.08	$ 19.33	8.20%
		Family - THREE TIER	$ 305.89	$ 332.76	$ 26.87	8.78%	$ 312.37	$ 337.98	$ 25.61	8.20%
		Employee/Spouse - FOUR TIER	$ 230.85	$ 251.14	$ 20.29	8.79%	$ 235.75	$ 255.08	$ 19.33	8.20%
		Employee/Chld(rn) - FOUR TIER	$ 225.09	$ 244.86	$ 19.77	8.78%	$ 229.86	$ 248.70	$ 18.84	8.20%
		Family - FOUR TIER	$ 334.74	$ 364.15	$ 29.41	8.79%	$ 341.84	$ 369.87	$ 28.03	8.20%
PPO	PPRXS9B11	PPRXS9B12								
		Individual - ALL TIERS	$ 48.27	$ 52.51	$ 4.24	8.78%	$ 49.29	$ 53.34	$ 4.05	8.22%
		Family - TWO TIER	$ 125.50	$ 136.54	$ 11.04	8.80%	$ 128.16	$ 138.68	$ 10.52	8.21%
		Double - THREE TIER	$ 96.53	$ 105.03	$ 8.50	8.81%	$ 98.58	$ 106.68	$ 8.10	8.22%
		Family - THREE TIER	$ 127.90	$ 139.16	$ 11.26	8.80%	$ 130.62	$ 141.35	$ 10.73	8.21%
		Employee/Spouse - FOUR TIER	$ 96.53	$ 105.03	$ 8.50	8.81%	$ 98.58	$ 106.68	$ 8.10	8.22%
		Employee/Chld(rn) - FOUR TIER	$ 94.12	$ 102.40	$ 8.28	8.80%	$ 96.12	$ 104.01	$ 7.89	8.21%
		Family - FOUR TIER	$ 139.97	$ 152.29	$ 12.32	8.80%	$ 142.94	$ 154.68	$ 11.74	8.21%

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	EPRXS10A11	EPRXS10A12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS11A11	EPRXS11A12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS12A11	EPRXS12A12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS19A11	EPRXS19A12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	Yes
02-0002-2010	SG	EPRXS21A11	EPRXS21A12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS22A11	EPRXS22A12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS23A11	EPRXS23A12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS29A11	EPRXS29A12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS30A11	EPRXS30A12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS35A11	EPRXS35A12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS36A11	EPRXS36A12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS37A11	EPRXS37A12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS38A11	EPRXS38A12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS39A11	EPRXS39A12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS40A11	EPRXS40A12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS41A11	EPRXS41A12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS42A11	EPRXS42A12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS43A11	EPRXS43A12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS44A11	EPRXS44A12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS46A11	EPRXS46A12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS47A11	EPRXS47A12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS48A11	EPRXS48A12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS49A11	EPRXS49A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS50A11	EPRXS50A12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS51A11	EPRXS51A12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS52A11	EPRXS52A12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS53A11	EPRXS53A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS54A11	EPRXS54A12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS55A11	EPRXS55A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS57A11	EPRXS57A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS58A11	EPRXS58A12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS59A11	EPRXS59A12	$10	$25	$40	$0	$0	$2500	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS60A11	EPRXS60A12	$10	$30	$50	$0	$0	$1000	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS61A11	EPRXS61A12	$10	$30	$50	$0	$0	$2500	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS62A11	EPRXS62A12	$10	$50	$80	$0	$0	$1000	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS63A11	EPRXS63A12	$10	$50	$80	$0	$0	$2000	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS64A11	EPRXS64A12	$10	$50	$80	$0	$0	$3000	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS65A11	EPRXS65A12	$10	$50	$80	$0	$0	$4000	$0	$0	50%	N/A	Yes
02-0002-2010	SG	EPRXS8A11	EPRXS8A12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	EPRXS9A11	EPRXS9A12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1200	Yes
02-0002-2010	SG	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1250	Yes
02-0002-2010	SG	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1500	Yes
02-0002-2010	SG	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2700	Yes
02-0002-2010	SG	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$3500	Yes
02-0002-2010	SG	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$4500	Yes
02-0002-2010	SG	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$5000	Yes

CDPHP Universal Benefits, Inc.
Benefit Summary
Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$1500	Yes
02-0002-2010	SG	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2700	Yes
02-0002-2010	SG	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$3500	Yes
02-0002-2010	SG	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$4500	Yes
02-0002-2010	SG	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$1500	Yes
02-0002-2010	SG	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2700	Yes
02-0002-2010	SG	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$3500	Yes
02-0002-2010	SG	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$4500	Yes
02-0002-2010	SG	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$5000	Yes

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Benefit Summary
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Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2000	Yes
02-0002-2010	SG	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2500	Yes
02-0002-2010	SG	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$5000	Yes

CDPHP Universal Benefits, Inc.
Benefit Summary
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Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SG	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SG	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SG	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1200	Yes
02-0002-2010	SG	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1250	Yes
02-0002-2010	SG	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1500	Yes
02-0002-2010	SG	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$2700	Yes
02-0002-2010	SG	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$3500	Yes
02-0002-2010	SG	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$4500	Yes
02-0002-2010	SG	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$5000	Yes
02-0002-2010	SG	PPRXS10A11	PPRXS10A12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS11A11	PPRXS11A12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS12A11	PPRXS12A12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS19A11	PPRXS19A12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	Yes
02-0002-2010	SG	PPRXS21A11	PPRXS21A12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS22A11	PPRXS22A12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS23A11	PPRXS23A12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS29A11	PPRXS29A12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS30A11	PPRXS30A12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS35A11	PPRXS35A12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS36A11	PPRXS36A12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS37A11	PPRXS37A12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS38A11	PPRXS38A12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS39A11	PPRXS39A12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS40A11	PPRXS40A12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS41A11	PPRXS41A12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS42A11	PPRXS42A12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS43A11	PPRXS43A12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS44A11	PPRXS44A12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS46A11	PPRXS46A12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS47A11	PPRXS47A12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS48A11	PPRXS48A12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS50A11	PPRXS50A12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS51A11	PPRXS51A12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS52A11	PPRXS52A12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS53A11	PPRXS53A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS55A11	PPRXS55A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS57A11	PPRXS57A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS7A11	PPRXS7A12	$10	$25	$40	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS8A11	PPRXS8A12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SG	PPRXS9A11	PPRXS9A12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	Yes

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	EPRXS10A11	EPRXS10A12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS11A11	EPRXS11A12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS12A11	EPRXS12A12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS19A11	EPRXS19A12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	Yes
02-0002-2010	SP	EPRXS21A11	EPRXS21A12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS22A11	EPRXS22A12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS23A11	EPRXS23A12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS29A11	EPRXS29A12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS30A11	EPRXS30A12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS35A11	EPRXS35A12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS36A11	EPRXS36A12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS37A11	EPRXS37A12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS38A11	EPRXS38A12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS39A11	EPRXS39A12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS40A11	EPRXS40A12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS41A11	EPRXS41A12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS42A11	EPRXS42A12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS43A11	EPRXS43A12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS44A11	EPRXS44A12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS46A11	EPRXS46A12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS47A11	EPRXS47A12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS48A11	EPRXS48A12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS49A11	EPRXS49A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS50A11	EPRXS50A12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS51A11	EPRXS51A12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS52A11	EPRXS52A12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS53A11	EPRXS53A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS54A11	EPRXS54A12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS55A11	EPRXS55A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS57A11	EPRXS57A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS58A11	EPRXS58A12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS59A11	EPRXS59A12	$10	$25	$40	$0	$0	$2500	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS60A11	EPRXS60A12	$10	$30	$50	$0	$0	$1000	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS61A11	EPRXS61A12	$10	$30	$50	$0	$0	$2500	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS62A11	EPRXS62A12	$10	$50	$80	$0	$0	$1000	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS63A11	EPRXS63A12	$10	$50	$80	$0	$0	$2000	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS64A11	EPRXS64A12	$10	$50	$80	$0	$0	$3000	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS65A11	EPRXS65A12	$10	$50	$80	$0	$0	$4000	$0	$0	50%	N/A	Yes
02-0002-2010	SP	EPRXS8A11	EPRXS8A12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	EPRXS9A11	EPRXS9A12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	HDRxS10A11 ($1200)	HDRxS10A12 ($1200)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRxS10A11 ($1250)	HDRxS10A12 ($1250)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS10A11 ($1500)	HDRXS10A12 ($1500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS10A11 ($2700)	HDRXS10A12 ($2700)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS10A11 ($3500)	HDRXS10A12 ($3500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS10A11 ($4500)	HDRXS10A12 ($4500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRxS10A11 ($5000)	HDRxS10A12 ($5000)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRxS11A11 ($1200)	HDRxS11A12 ($1200)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRxS11A11 ($1250)	HDRxS11A12 ($1250)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS11A11 ($1500)	HDRXS11A12 ($1500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS11A11 ($2700)	HDRXS11A12 ($2700)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS11A11 ($3500)	HDRXS11A12 ($3500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS11A11 ($4500)	HDRXS11A12 ($4500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRxS11A11 ($5000)	HDRxS11A12 ($5000)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRxS12A11 ($1200)	HDRxS12A12 ($1200)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRxS12A11 ($1250)	HDRxS12A12 ($1250)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS12A11 ($1500)	HDRXS12A12 ($1500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS12A11 ($2700)	HDRXS12A12 ($2700)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS12A11 ($3500)	HDRXS12A12 ($3500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS12A11 ($4500)	HDRXS12A12 ($4500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRxS12A11 ($5000)	HDRxS12A12 ($5000)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$5000	Yes

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS19A11 ($1200)	HDRXS19A12 ($1200)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1200	Yes
02-0002-2010	SP	HDRXS19A11 ($1250)	HDRXS19A12 ($1250)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1250	Yes
02-0002-2010	SP	HDRXS19A11 ($1500)	HDRXS19A12 ($1500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1500	Yes
02-0002-2010	SP	HDRXS19A11 ($2000)	HDRXS19A12 ($2000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS19A11 ($2500)	HDRXS19A12 ($2500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS19A11 ($2700)	HDRXS19A12 ($2700)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2700	Yes
02-0002-2010	SP	HDRXS19A11 ($3500)	HDRXS19A12 ($3500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$3500	Yes
02-0002-2010	SP	HDRXS19A11 ($4500)	HDRXS19A12 ($4500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$4500	Yes
02-0002-2010	SP	HDRXS19A11 ($5000)	HDRXS19A12 ($5000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$5000	Yes
02-0002-2010	SP	HDRXS21A11 ($1200)	HDRXS21A12 ($1200)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS21A11 ($1250)	HDRXS21A12 ($1250)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS21A11 ($1500)	HDRXS21A12 ($1500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS21A11 ($2000)	HDRXS21A12 ($2000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS21A11 ($2500)	HDRXS21A12 ($2500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS21A11 ($2700)	HDRXS21A12 ($2700)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS21A11 ($3500)	HDRXS21A12 ($3500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS21A11 ($4500)	HDRXS21A12 ($4500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS21A11 ($5000)	HDRXS21A12 ($5000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS22A11 ($1200)	HDRXS22A12 ($1200)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS22A11 ($1250)	HDRXS22A12 ($1250)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS22A11 ($1500)	HDRXS22A12 ($1500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$1500	Yes
02-0002-2010	SP	HDRXS22A11 ($2000)	HDRXS22A12 ($2000)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS22A11 ($2500)	HDRXS22A12 ($2500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS22A11 ($2700)	HDRXS22A12 ($2700)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2700	Yes
02-0002-2010	SP	HDRXS22A11 ($3500)	HDRXS22A12 ($3500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$3500	Yes
02-0002-2010	SP	HDRXS22A11 ($4500)	HDRXS22A12 ($4500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$4500	Yes
02-0002-2010	SP	HDRXS22A11 ($5000)	HDRXS22A12 ($5000)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS23A11 ($1200)	HDRXS23A12 ($1200)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS23A11 ($1250)	HDRXS23A12 ($1250)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS23A11 ($1500)	HDRXS23A12 ($1500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$1500	Yes
02-0002-2010	SP	HDRXS23A11 ($2000)	HDRXS23A12 ($2000)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS23A11 ($2500)	HDRXS23A12 ($2500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS23A11 ($2700)	HDRXS23A12 ($2700)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2700	Yes
02-0002-2010	SP	HDRXS23A11 ($3500)	HDRXS23A12 ($3500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$3500	Yes
02-0002-2010	SP	HDRXS23A11 ($4500)	HDRXS23A12 ($4500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$4500	Yes
02-0002-2010	SP	HDRXS23A11 ($5000)	HDRXS23A12 ($5000)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS35A11 ($1200)	HDRXS35A12 ($1200)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS35A11 ($1250)	HDRXS35A12 ($1250)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS35A11 ($1500)	HDRXS35A12 ($1500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS35A11 ($2000)	HDRXS35A12 ($2000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS35A11 ($2500)	HDRXS35A12 ($2500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS35A11 ($2700)	HDRXS35A12 ($2700)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS35A11 ($3500)	HDRXS35A12 ($3500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS35A11 ($4500)	HDRXS35A12 ($4500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS35A11 ($5000)	HDRXS35A12 ($5000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS36A11 ($1200)	HDRXS36A12 ($1200)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS36A11 ($1250)	HDRXS36A12 ($1250)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS36A11 ($1500)	HDRXS36A12 ($1500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS36A11 ($2000)	HDRXS36A12 ($2000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS36A11 ($2500)	HDRXS36A12 ($2500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS36A11 ($2700)	HDRXS36A12 ($2700)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS36A11 ($3500)	HDRXS36A12 ($3500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS36A11 ($4500)	HDRXS36A12 ($4500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS36A11 ($5000)	HDRXS36A12 ($5000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS37A11 ($1200)	HDRXS37A12 ($1200)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS37A11 ($1250)	HDRXS37A12 ($1250)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS37A11 ($1500)	HDRXS37A12 ($1500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS37A11 ($2000)	HDRXS37A12 ($2000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS37A11 ($2500)	HDRXS37A12 ($2500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS37A11 ($2700)	HDRXS37A12 ($2700)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS37A11 ($3500)	HDRXS37A12 ($3500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS37A11 ($4500)	HDRXS37A12 ($4500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS37A11 ($5000)	HDRXS37A12 ($5000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$5000	Yes

CDPHP Universal Benefits, Inc.
Benefit Summary
Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS38A11 ($1200)	HDRXS38A12 ($1200)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS38A11 ($1250)	HDRXS38A12 ($1250)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS38A11 ($1500)	HDRXS38A12 ($1500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS38A11 ($2000)	HDRXS38A12 ($2000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS38A11 ($2500)	HDRXS38A12 ($2500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS38A11 ($2700)	HDRXS38A12 ($2700)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS38A11 ($3500)	HDRXS38A12 ($3500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS38A11 ($4500)	HDRXS38A12 ($4500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS38A11 ($5000)	HDRXS38A12 ($5000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS39A11 ($1200)	HDRXS39A12 ($1200)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS39A11 ($1250)	HDRXS39A12 ($1250)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS39A11 ($1500)	HDRXS39A12 ($1500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS39A11 ($2000)	HDRXS39A12 ($2000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS39A11 ($2500)	HDRXS39A12 ($2500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS39A11 ($2700)	HDRXS39A12 ($2700)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS39A11 ($3500)	HDRXS39A12 ($3500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS39A11 ($4500)	HDRXS39A12 ($4500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS39A11 ($5000)	HDRXS39A12 ($5000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS40A11 ($1200)	HDRXS40A12 ($1200)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS40A11 ($1250)	HDRXS40A12 ($1250)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS40A11 ($1500)	HDRXS40A12 ($1500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS40A11 ($2000)	HDRXS40A12 ($2000)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS40A11 ($2500)	HDRXS40A12 ($2500)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS40A11 ($2700)	HDRXS40A12 ($2700)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS40A11 ($3500)	HDRXS40A12 ($3500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS40A11 ($4500)	HDRXS40A12 ($4500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS40A11 ($5000)	HDRXS40A12 ($5000)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS41A11 ($1200)	HDRXS41A12 ($1200)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS41A11 ($1250)	HDRXS41A12 ($1250)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS41A11 ($1500)	HDRXS41A12 ($1500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS41A11 ($2000)	HDRXS41A12 ($2000)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS41A11 ($2500)	HDRXS41A12 ($2500)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS41A11 ($2700)	HDRXS41A12 ($2700)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS41A11 ($3500)	HDRXS41A12 ($3500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS41A11 ($4500)	HDRXS41A12 ($4500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS41A11 ($5000)	HDRXS41A12 ($5000)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS42A11 ($1200)	HDRXS42A12 ($1200)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS42A11 ($1250)	HDRXS42A12 ($1250)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS42A11 ($1500)	HDRXS42A12 ($1500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS42A11 ($2000)	HDRXS42A12 ($2000)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2000	Yes
02-0002-2010	SP	HDRXS42A11 ($2500)	HDRXS42A12 ($2500)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2500	Yes
02-0002-2010	SP	HDRXS42A11 ($2700)	HDRXS42A12 ($2700)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS42A11 ($3500)	HDRXS42A12 ($3500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS42A11 ($4500)	HDRXS42A12 ($4500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS42A11 ($5000)	HDRXS42A12 ($5000)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS52A11 ($1200)	HDRXS52A12 ($1200)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS52A11 ($1250)	HDRXS52A12 ($1250)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS52A11 ($1500)	HDRXS52A12 ($1500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS52A11 ($2700)	HDRXS52A12 ($2700)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS52A11 ($3500)	HDRXS52A12 ($3500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS52A11 ($4500)	HDRXS52A12 ($4500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS52A11 ($5000)	HDRXS52A12 ($5000)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS53A11 ($1200)	HDRXS53A12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS53A11 ($1250)	HDRXS53A12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS53A11 ($1500)	HDRXS53A12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS53A11 ($2700)	HDRXS53A12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS53A11 ($3500)	HDRXS53A12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS53A11 ($4500)	HDRXS53A12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS53A11 ($5000)	HDRXS53A12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	Yes

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS55A11 ($1200)	HDRXS55A12 ($1200)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS55A11 ($1250)	HDRXS55A12 ($1250)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS55A11 ($1500)	HDRXS55A12 ($1500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS55A11 ($2700)	HDRXS55A12 ($2700)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS55A11 ($3500)	HDRXS55A12 ($3500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS55A11 ($4500)	HDRXS55A12 ($4500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS55A11 ($5000)	HDRXS55A12 ($5000)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS57A11 ($1200)	HDRXS57A12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS57A11 ($1250)	HDRXS57A12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS57A11 ($1500)	HDRXS57A12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS57A11 ($2700)	HDRXS57A12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS57A11 ($3500)	HDRXS57A12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS57A11 ($4500)	HDRXS57A12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS57A11 ($5000)	HDRXS57A12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRXS8A11 ($1200)	HDRXS8A12 ($1200)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRXS8A11 ($1250)	HDRXS8A12 ($1250)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS8A11 ($1500)	HDRXS8A12 ($1500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS8A11 ($2000)	HDRXS8A12 ($2000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2000	Yes
02-0002-2010	SP	HDRXS8A11 ($2500)	HDRXS8A12 ($2500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2500	Yes
02-0002-2010	SP	HDRXS8A11 ($2700)	HDRXS8A12 ($2700)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS8A11 ($3500)	HDRXS8A12 ($3500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS8A11 ($4500)	HDRXS8A12 ($4500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRXS8A11 ($5000)	HDRXS8A12 ($5000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$5000	Yes
02-0002-2010	SP	HDRxS9A11 ($1200)	HDRxS9A12 ($1200)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1200	Yes
02-0002-2010	SP	HDRxS9A11 ($1250)	HDRxS9A12 ($1250)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1250	Yes
02-0002-2010	SP	HDRXS9A11 ($1500)	HDRXS9A12 ($1500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1500	Yes
02-0002-2010	SP	HDRXS9A11 ($2700)	HDRXS9A12 ($2700)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$2700	Yes
02-0002-2010	SP	HDRXS9A11 ($3500)	HDRXS9A12 ($3500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$3500	Yes
02-0002-2010	SP	HDRXS9A11 ($4500)	HDRXS9A12 ($4500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$4500	Yes
02-0002-2010	SP	HDRxS9A11 ($5000)	HDRxS9A12 ($5000)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$5000	Yes
02-0002-2010	SP	PPRXS10A11	PPRXS10A12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS11A11	PPRXS11A12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS12A11	PPRXS12A12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS19A11	PPRXS19A12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	Yes
02-0002-2010	SP	PPRXS21A11	PPRXS21A12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS22A11	PPRXS22A12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS23A11	PPRXS23A12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS29A11	PPRXS29A12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS30A11	PPRXS30A12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS35A11	PPRXS35A12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS36A11	PPRXS36A12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS37A11	PPRXS37A12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS38A11	PPRXS38A12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS39A11	PPRXS39A12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS40A11	PPRXS40A12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS41A11	PPRXS41A12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS42A11	PPRXS42A12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS43A11	PPRXS43A12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS44A11	PPRXS44A12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS46A11	PPRXS46A12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS47A11	PPRXS47A12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS48A11	PPRXS48A12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS50A11	PPRXS50A12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS51A11	PPRXS51A12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS52A11	PPRXS52A12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS53A11	PPRXS53A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS55A11	PPRXS55A12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS57A11	PPRXS57A12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS7A11	PPRXS7A12	$10	$25	$40	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS8A11	PPRXS8A12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	Yes
02-0002-2010	SP	PPRXS9A11	PPRXS9A12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	Yes

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	EPRXS10B11	EPRXS10B12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS11B11	EPRXS11B12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS12B11	EPRXS12B12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS19B11	EPRXS19B12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	No
02-0002-2010	SG	EPRXS21B11	EPRXS21B12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS22B11	EPRXS22B12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS23B11	EPRXS23B12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	No
02-0002-2010	SG	EPRXS29B11	EPRXS29B12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS30B11	EPRXS30B12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS35B11	EPRXS35B12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS36B11	EPRXS36B12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS37B11	EPRXS37B12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS38B11	EPRXS38B12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS39B11	EPRXS39B12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS40B11	EPRXS40B12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS41B11	EPRXS41B12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS42B11	EPRXS42B12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	No
02-0002-2010	SG	EPRXS43B11	EPRXS43B12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS44B11	EPRXS44B12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS46B11	EPRXS46B12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS47B11	EPRXS47B12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS48B11	EPRXS48B12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS49B11	EPRXS49B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS50B11	EPRXS50B12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS51B11	EPRXS51B12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS52B11	EPRXS52B12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS53B11	EPRXS53B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS54B11	EPRXS54B12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS55B11	EPRXS55B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS57B11	EPRXS57B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS58B11	EPRXS58B12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS59B11	EPRXS59B12	$10	$25	$40	$0	$0	$2500	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS60B11	EPRXS60B12	$10	$30	$50	$0	$0	$1000	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS61B11	EPRXS61B12	$10	$30	$50	$0	$0	$2500	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS62B11	EPRXS62B12	$10	$50	$80	$0	$0	$1000	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS63B11	EPRXS63B12	$10	$50	$80	$0	$0	$2000	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS64B11	EPRXS64B12	$10	$50	$80	$0	$0	$3000	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS65B11	EPRXS65B12	$10	$50	$80	$0	$0	$4000	$0	$0	50%	N/A	No
02-0002-2010	SG	EPRXS8B11	EPRXS8B12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	EPRXS9B11	EPRXS9B12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SG	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$5000	No

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1200	No
02-0002-2010	SG	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1250	No
02-0002-2010	SG	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1500	No
02-0002-2010	SG	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SG	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SG	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2700	No
02-0002-2010	SG	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$3500	No
02-0002-2010	SG	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$4500	No
02-0002-2010	SG	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$5000	No
02-0002-2010	SG	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$1500	No
02-0002-2010	SG	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SG	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SG	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2700	No
02-0002-2010	SG	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$3500	No
02-0002-2010	SG	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$4500	No
02-0002-2010	SG	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1200	No
02-0002-2010	SG	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1250	No
02-0002-2010	SG	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$1500	No
02-0002-2010	SG	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2000	No
02-0002-2010	SG	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2500	No
02-0002-2010	SG	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2700	No
02-0002-2010	SG	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$3500	No
02-0002-2010	SG	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$4500	No
02-0002-2010	SG	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$5000	No
02-0002-2010	SG	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$5000	No

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SG	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SG	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SG	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SG	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1200	No
02-0002-2010	SG	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1250	No
02-0002-2010	SG	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1500	No
02-0002-2010	SG	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2000	No
02-0002-2010	SG	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2500	No
02-0002-2010	SG	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$2700	No
02-0002-2010	SG	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$3500	No
02-0002-2010	SG	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$4500	No
02-0002-2010	SG	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$5000	No
02-0002-2010	SG	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	No

CDPHP Universal Benefits, Inc.
Benefit Summary
Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SG	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SG	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SG	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SG	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1200	No
02-0002-2010	SG	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1250	No
02-0002-2010	SG	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1500	No
02-0002-2010	SG	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$2700	No
02-0002-2010	SG	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$3500	No
02-0002-2010	SG	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$4500	No
02-0002-2010	SG	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$5000	No
02-0002-2010	SG	PPRXS10B11	PPRXS10B12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS11B11	PPRXS11B12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS12B11	PPRXS12B12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS19B11	PPRXS19B12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	No
02-0002-2010	SG	PPRXS21B11	PPRXS21B12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS22B11	PPRXS22B12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS23B11	PPRXS23B12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	No
02-0002-2010	SG	PPRXS29B11	PPRXS29B12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS30B11	PPRXS30B12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS35B11	PPRXS35B12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS36B11	PPRXS36B12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS37B11	PPRXS37B12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS38B11	PPRXS38B12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS39B11	PPRXS39B12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS40B11	PPRXS40B12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS41B11	PPRXS41B12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS42B11	PPRXS42B12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	No
02-0002-2010	SG	PPRXS43B11	PPRXS43B12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS44B11	PPRXS44B12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS46B11	PPRXS46B12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS47B11	PPRXS47B12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS48B11	PPRXS48B12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS50B11	PPRXS50B12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS51B11	PPRXS51B12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS52B11	PPRXS52B12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS53B11	PPRXS53B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS55B11	PPRXS55B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS57B11	PPRXS57B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS7B11	PPRXS7B12	$10	$25	$40	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS8B11	PPRXS8B12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SG	PPRXS9B11	PPRXS9B12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	No

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	EPRXS10B11	EPRXS10B12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS11B11	EPRXS11B12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS12B11	EPRXS12B12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS19B11	EPRXS19B12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	No
02-0002-2010	SP	EPRXS21B11	EPRXS21B12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS22B11	EPRXS22B12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS23B11	EPRXS23B12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	No
02-0002-2010	SP	EPRXS29B11	EPRXS29B12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS30B11	EPRXS30B12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS35B11	EPRXS35B12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS36B11	EPRXS36B12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS37B11	EPRXS37B12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS38B11	EPRXS38B12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS39B11	EPRXS39B12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS40B11	EPRXS40B12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS41B11	EPRXS41B12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS42B11	EPRXS42B12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	No
02-0002-2010	SP	EPRXS43B11	EPRXS43B12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS44B11	EPRXS44B12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS46B11	EPRXS46B12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS47B11	EPRXS47B12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS48B11	EPRXS48B12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS49B11	EPRXS49B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS50B11	EPRXS50B12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS51B11	EPRXS51B12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS52B11	EPRXS52B12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS53B11	EPRXS53B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS54B11	EPRXS54B12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS55B11	EPRXS55B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS57B11	EPRXS57B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS58B11	EPRXS58B12	$4	$30	$60	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS59B11	EPRXS59B12	$10	$25	$40	$0	$0	$2500	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS60B11	EPRXS60B12	$10	$30	$50	$0	$0	$1000	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS61B11	EPRXS61B12	$10	$30	$50	$0	$0	$2500	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS62B11	EPRXS62B12	$10	$50	$80	$0	$0	$1000	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS63B11	EPRXS63B12	$10	$50	$80	$0	$0	$2000	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS64B11	EPRXS64B12	$10	$50	$80	$0	$0	$3000	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS65B11	EPRXS65B12	$10	$50	$80	$0	$0	$4000	$0	$0	50%	N/A	No
02-0002-2010	SP	EPRXS8B11	EPRXS8B12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	EPRXS9B11	EPRXS9B12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SP	HDRxS10B11 ($1200)	HDRxS10B12 ($1200)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRxS10B11 ($1250)	HDRxS10B12 ($1250)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS10B11 ($1500)	HDRXS10B12 ($1500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS10B11 ($2700)	HDRXS10B12 ($2700)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS10B11 ($3500)	HDRXS10B12 ($3500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS10B11 ($4500)	HDRXS10B12 ($4500)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRxS10B11 ($5000)	HDRxS10B12 ($5000)	$10	$30	$50	$0	$0	$2000	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRxS11B11 ($1200)	HDRxS11B12 ($1200)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRxS11B11 ($1250)	HDRxS11B12 ($1250)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS11B11 ($1500)	HDRXS11B12 ($1500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS11B11 ($2700)	HDRXS11B12 ($2700)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS11B11 ($3500)	HDRXS11B12 ($3500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS11B11 ($4500)	HDRXS11B12 ($4500)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRxS11B11 ($5000)	HDRxS11B12 ($5000)	$4	$30	$60	$0	$0	$1000	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRxS12B11 ($1200)	HDRxS12B12 ($1200)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRxS12B11 ($1250)	HDRxS12B12 ($1250)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS12B11 ($1500)	HDRXS12B12 ($1500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS12B11 ($2700)	HDRXS12B12 ($2700)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS12B11 ($3500)	HDRXS12B12 ($3500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS12B11 ($4500)	HDRXS12B12 ($4500)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRxS12B11 ($5000)	HDRxS12B12 ($5000)	$4	$30	$60	$0	$0	$2000	$0	$0	$0	$5000	No

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS19B11 ($1200)	HDRXS19B12 ($1200)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1200	No
02-0002-2010	SP	HDRXS19B11 ($1250)	HDRXS19B12 ($1250)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1250	No
02-0002-2010	SP	HDRXS19B11 ($1500)	HDRXS19B12 ($1500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$1500	No
02-0002-2010	SP	HDRXS19B11 ($2000)	HDRXS19B12 ($2000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SP	HDRXS19B11 ($2500)	HDRXS19B12 ($2500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SP	HDRXS19B11 ($2700)	HDRXS19B12 ($2700)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$2700	No
02-0002-2010	SP	HDRXS19B11 ($3500)	HDRXS19B12 ($3500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$3500	No
02-0002-2010	SP	HDRXS19B11 ($4500)	HDRXS19B12 ($4500)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$4500	No
02-0002-2010	SP	HDRXS19B11 ($5000)	HDRXS19B12 ($5000)	50%	50%	50%	$0	$0	$0	$0	50%	$0	$5000	No
02-0002-2010	SP	HDRXS21B11 ($1200)	HDRXS21B12 ($1200)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS21B11 ($1250)	HDRXS21B12 ($1250)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS21B11 ($1500)	HDRXS21B12 ($1500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS21B11 ($2000)	HDRXS21B12 ($2000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS21B11 ($2500)	HDRXS21B12 ($2500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS21B11 ($2700)	HDRXS21B12 ($2700)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS21B11 ($3500)	HDRXS21B12 ($3500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS21B11 ($4500)	HDRXS21B12 ($4500)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS21B11 ($5000)	HDRXS21B12 ($5000)	$10	$0	$0	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS22B11 ($1200)	HDRXS22B12 ($1200)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS22B11 ($1250)	HDRXS22B12 ($1250)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS22B11 ($1500)	HDRXS22B12 ($1500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$1500	No
02-0002-2010	SP	HDRXS22B11 ($2000)	HDRXS22B12 ($2000)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SP	HDRXS22B11 ($2500)	HDRXS22B12 ($2500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SP	HDRXS22B11 ($2700)	HDRXS22B12 ($2700)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$2700	No
02-0002-2010	SP	HDRXS22B11 ($3500)	HDRXS22B12 ($3500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$3500	No
02-0002-2010	SP	HDRXS22B11 ($4500)	HDRXS22B12 ($4500)	$4	50%	50%	$0	$0	$0	$0	50%	$0	$4500	No
02-0002-2010	SP	HDRXS22B11 ($5000)	HDRXS22B12 ($5000)	$4	50%	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS23B11 ($1200)	HDRXS23B12 ($1200)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1200	No
02-0002-2010	SP	HDRXS23B11 ($1250)	HDRXS23B12 ($1250)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$1250	No
02-0002-2010	SP	HDRXS23B11 ($1500)	HDRXS23B12 ($1500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$1500	No
02-0002-2010	SP	HDRXS23B11 ($2000)	HDRXS23B12 ($2000)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2000	No
02-0002-2010	SP	HDRXS23B11 ($2500)	HDRXS23B12 ($2500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2500	No
02-0002-2010	SP	HDRXS23B11 ($2700)	HDRXS23B12 ($2700)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$2700	No
02-0002-2010	SP	HDRXS23B11 ($3500)	HDRXS23B12 ($3500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$3500	No
02-0002-2010	SP	HDRXS23B11 ($4500)	HDRXS23B12 ($4500)	$4	50%	50%	$0	$0	$0	$100	50%	$0	$4500	No
02-0002-2010	SP	HDRXS23B11 ($5000)	HDRXS23B12 ($5000)	$4	50%	50%	$0	$0	$0	$100	$0	$0	$5000	No
02-0002-2010	SP	HDRXS35B11 ($1200)	HDRXS35B12 ($1200)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS35B11 ($1250)	HDRXS35B12 ($1250)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS35B11 ($1500)	HDRXS35B12 ($1500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS35B11 ($2000)	HDRXS35B12 ($2000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS35B11 ($2500)	HDRXS35B12 ($2500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS35B11 ($2700)	HDRXS35B12 ($2700)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS35B11 ($3500)	HDRXS35B12 ($3500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS35B11 ($4500)	HDRXS35B12 ($4500)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS35B11 ($5000)	HDRXS35B12 ($5000)	$10	$40	$70	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS36B11 ($1200)	HDRXS36B12 ($1200)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS36B11 ($1250)	HDRXS36B12 ($1250)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS36B11 ($1500)	HDRXS36B12 ($1500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS36B11 ($2000)	HDRXS36B12 ($2000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS36B11 ($2500)	HDRXS36B12 ($2500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS36B11 ($2700)	HDRXS36B12 ($2700)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS36B11 ($3500)	HDRXS36B12 ($3500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS36B11 ($4500)	HDRXS36B12 ($4500)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS36B11 ($5000)	HDRXS36B12 ($5000)	$10	$45	$75	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS37B11 ($1200)	HDRXS37B12 ($1200)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS37B11 ($1250)	HDRXS37B12 ($1250)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS37B11 ($1500)	HDRXS37B12 ($1500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS37B11 ($2000)	HDRXS37B12 ($2000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS37B11 ($2500)	HDRXS37B12 ($2500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS37B11 ($2700)	HDRXS37B12 ($2700)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS37B11 ($3500)	HDRXS37B12 ($3500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS37B11 ($4500)	HDRXS37B12 ($4500)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS37B11 ($5000)	HDRXS37B12 ($5000)	$10	$50	$80	$0	$0	$0	$0	$0	$0	$5000	No

CDPHP Universal Benefits, Inc.
Benefit Summary
Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS38B11 ($1200)	HDRXS38B12 ($1200)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS38B11 ($1250)	HDRXS38B12 ($1250)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS38B11 ($1500)	HDRXS38B12 ($1500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS38B11 ($2000)	HDRXS38B12 ($2000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS38B11 ($2500)	HDRXS38B12 ($2500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS38B11 ($2700)	HDRXS38B12 ($2700)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS38B11 ($3500)	HDRXS38B12 ($3500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS38B11 ($4500)	HDRXS38B12 ($4500)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS38B11 ($5000)	HDRXS38B12 ($5000)	$10	$40	$80	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS39B11 ($1200)	HDRXS39B12 ($1200)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS39B11 ($1250)	HDRXS39B12 ($1250)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS39B11 ($1500)	HDRXS39B12 ($1500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS39B11 ($2000)	HDRXS39B12 ($2000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS39B11 ($2500)	HDRXS39B12 ($2500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS39B11 ($2700)	HDRXS39B12 ($2700)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS39B11 ($3500)	HDRXS39B12 ($3500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS39B11 ($4500)	HDRXS39B12 ($4500)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS39B11 ($5000)	HDRXS39B12 ($5000)	$10	$50	$100	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS40B11 ($1200)	HDRXS40B12 ($1200)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS40B11 ($1250)	HDRXS40B12 ($1250)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS40B11 ($1500)	HDRXS40B12 ($1500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS40B11 ($2000)	HDRXS40B12 ($2000)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SP	HDRXS40B11 ($2500)	HDRXS40B12 ($2500)	$10	$50	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SP	HDRXS40B11 ($2700)	HDRXS40B12 ($2700)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS40B11 ($3500)	HDRXS40B12 ($3500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS40B11 ($4500)	HDRXS40B12 ($4500)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS40B11 ($5000)	HDRXS40B12 ($5000)	$10	$50	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS41B11 ($1200)	HDRXS41B12 ($1200)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS41B11 ($1250)	HDRXS41B12 ($1250)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS41B11 ($1500)	HDRXS41B12 ($1500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS41B11 ($2000)	HDRXS41B12 ($2000)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2000	No
02-0002-2010	SP	HDRXS41B11 ($2500)	HDRXS41B12 ($2500)	$10	$40	50%	$0	$0	$0	$0	50%	$0	$2500	No
02-0002-2010	SP	HDRXS41B11 ($2700)	HDRXS41B12 ($2700)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS41B11 ($3500)	HDRXS41B12 ($3500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS41B11 ($4500)	HDRXS41B12 ($4500)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS41B11 ($5000)	HDRXS41B12 ($5000)	$10	$40	50%	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS42B11 ($1200)	HDRXS42B12 ($1200)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1200	No
02-0002-2010	SP	HDRXS42B11 ($1250)	HDRXS42B12 ($1250)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1250	No
02-0002-2010	SP	HDRXS42B11 ($1500)	HDRXS42B12 ($1500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$1500	No
02-0002-2010	SP	HDRXS42B11 ($2000)	HDRXS42B12 ($2000)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2000	No
02-0002-2010	SP	HDRXS42B11 ($2500)	HDRXS42B12 ($2500)	$10	$40	50%	$0	$0	$0	$250	50%	$0	$2500	No
02-0002-2010	SP	HDRXS42B11 ($2700)	HDRXS42B12 ($2700)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$2700	No
02-0002-2010	SP	HDRXS42B11 ($3500)	HDRXS42B12 ($3500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$3500	No
02-0002-2010	SP	HDRXS42B11 ($4500)	HDRXS42B12 ($4500)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$4500	No
02-0002-2010	SP	HDRXS42B11 ($5000)	HDRXS42B12 ($5000)	$10	$40	50%	$0	$0	$0	$250	$0	$0	$5000	No
02-0002-2010	SP	HDRXS52B11 ($1200)	HDRXS52B12 ($1200)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS52B11 ($1250)	HDRXS52B12 ($1250)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS52B11 ($1500)	HDRXS52B12 ($1500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS52B11 ($2700)	HDRXS52B12 ($2700)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS52B11 ($3500)	HDRXS52B12 ($3500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS52B11 ($4500)	HDRXS52B12 ($4500)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS52B11 ($5000)	HDRXS52B12 ($5000)	$10	$40	$80	$0	$0	$4000	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS53B11 ($1200)	HDRXS53B12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS53B11 ($1250)	HDRXS53B12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS53B11 ($1500)	HDRXS53B12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS53B11 ($2700)	HDRXS53B12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS53B11 ($3500)	HDRXS53B12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS53B11 ($4500)	HDRXS53B12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS53B11 ($5000)	HDRXS53B12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	No

CDPHP Universal Benefits, Inc.
Benefit Summary
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Form Number	Group Size	2011 Plan Code	2012 Plan Code	Generic Copay	Brand Copay	Non Form Copay	Deductible	OOP Max	CDPHP Cap	Member max per script	Member Coins	CDPHP coins after Cap	HD Plan Deductible	Includes Contraceptives
02-0002-2010	SP	HDRXS55B11 ($1200)	HDRXS55B12 ($1200)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS55B11 ($1250)	HDRXS55B12 ($1250)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS55B11 ($1500)	HDRXS55B12 ($1500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS55B11 ($2700)	HDRXS55B12 ($2700)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS55B11 ($3500)	HDRXS55B12 ($3500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS55B11 ($4500)	HDRXS55B12 ($4500)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS55B11 ($5000)	HDRXS55B12 ($5000)	$10	$40	$80	$0	$0	$3000	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS57B11 ($1200)	HDRXS57B12 ($1200)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS57B11 ($1250)	HDRXS57B12 ($1250)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS57B11 ($1500)	HDRXS57B12 ($1500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS57B11 ($2700)	HDRXS57B12 ($2700)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS57B11 ($3500)	HDRXS57B12 ($3500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS57B11 ($4500)	HDRXS57B12 ($4500)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS57B11 ($5000)	HDRXS57B12 ($5000)	$4	$30	$60	$0	$0	$3000	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRXS8B11 ($1200)	HDRXS8B12 ($1200)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRXS8B11 ($1250)	HDRXS8B12 ($1250)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS8B11 ($1500)	HDRXS8B12 ($1500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS8B11 ($2000)	HDRXS8B12 ($2000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2000	No
02-0002-2010	SP	HDRXS8B11 ($2500)	HDRXS8B12 ($2500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2500	No
02-0002-2010	SP	HDRXS8B11 ($2700)	HDRXS8B12 ($2700)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS8B11 ($3500)	HDRXS8B12 ($3500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS8B11 ($4500)	HDRXS8B12 ($4500)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRXS8B11 ($5000)	HDRXS8B12 ($5000)	$4	$30	$60	$0	$0	$0	$0	$0	$0	$5000	No
02-0002-2010	SP	HDRxS9B11 ($1200)	HDRxS9B12 ($1200)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1200	No
02-0002-2010	SP	HDRxS9B11 ($1250)	HDRxS9B12 ($1250)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1250	No
02-0002-2010	SP	HDRXS9B11 ($1500)	HDRXS9B12 ($1500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$1500	No
02-0002-2010	SP	HDRXS9B11 ($2700)	HDRXS9B12 ($2700)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$2700	No
02-0002-2010	SP	HDRXS9B11 ($3500)	HDRXS9B12 ($3500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$3500	No
02-0002-2010	SP	HDRXS9B11 ($4500)	HDRXS9B12 ($4500)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$4500	No
02-0002-2010	SP	HDRxS9B11 ($5000)	HDRxS9B12 ($5000)	$10	$30	$50	$0	$0	$1000	$0	$0	$0	$5000	No
02-0002-2010	SP	PPRXS10B11	PPRXS10B12	$10	$30	$50	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS11B11	PPRXS11B12	$4	$30	$60	$0	$0	$1000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS12B11	PPRXS12B12	$4	$30	$60	$0	$0	$2000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS19B11	PPRXS19B12	50%	50%	50%	$0	$0	$0	$0	50%	$0	N/A	No
02-0002-2010	SP	PPRXS21B11	PPRXS21B12	$10	$0	$0	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS22B11	PPRXS22B12	$4	50%	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS23B11	PPRXS23B12	$4	50%	50%	$0	$0	$0	$100	$0	$0	N/A	No
02-0002-2010	SP	PPRXS29B11	PPRXS29B12	$10	$30	$50	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS30B11	PPRXS30B12	$4	$30	$60	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS35B11	PPRXS35B12	$10	$40	$70	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS36B11	PPRXS36B12	$10	$45	$75	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS37B11	PPRXS37B12	$10	$50	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS38B11	PPRXS38B12	$10	$40	$80	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS39B11	PPRXS39B12	$10	$50	$100	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS40B11	PPRXS40B12	$10	$50	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS41B11	PPRXS41B12	$10	$40	50%	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS42B11	PPRXS42B12	$10	$40	50%	$0	$0	$0	$250	$0	$0	N/A	No
02-0002-2010	SP	PPRXS43B11	PPRXS43B12	$10	$40	$80	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS44B11	PPRXS44B12	$10	$50	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS46B11	PPRXS46B12	$10	$40	$80	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS47B11	PPRXS47B12	$10	$50	$80	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS48B11	PPRXS48B12	$10	$50	50%	$250	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS50B11	PPRXS50B12	$4	$30	$60	$50	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS51B11	PPRXS51B12	$4	$30	$60	$100	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS52B11	PPRXS52B12	$10	$40	$80	$0	$0	$4000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS53B11	PPRXS53B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS55B11	PPRXS55B12	$10	$40	$80	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS57B11	PPRXS57B12	$4	$30	$60	$0	$0	$3000	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS7B11	PPRXS7B12	$10	$25	$40	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS8B11	PPRXS8B12	$4	$30	$60	$0	$0	$0	$0	$0	$0	N/A	No
02-0002-2010	SP	PPRXS9B11	PPRXS9B12	$10	$30	$50	$0	$0	$1000	$0	$0	$0	N/A	No

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(Including Contraceptives)	EPO	EPRXS12A12	1, 2
	EPO	EPRXS19A12	1, 2
	EPO	EPRXS21A12	1, 2
	EPO	EPRXS22A12	1, 2
	EPO	EPRXS23A12	1, 2
	EPO	EPRXS29A12	1, 2
	EPO	EPRXS30A12	1, 2
	EPO	EPRXS35A12	3, 4
	EPO	EPRXS36A12	3, 4
	EPO	EPRXS37A12	3, 4
	EPO	EPRXS38A12	3, 4
	EPO	EPRXS39A12	3, 4
	EPO	EPRXS40A12	3, 4
	EPO	EPRXS41A12	3, 4
	EPO	EPRXS42A12	3, 4
	EPO	EPRXS43A12	3, 4
	EPO	EPRXS44A12	5, 6
	EPO	EPRXS46A12	5, 6
	EPO	EPRXS47A12	5, 6
	EPO	EPRXS48A12	5, 6
	EPO	EPRXS49A12	5, 6
	EPO	EPRXS50A12	5, 6
	EPO	EPRXS51A12	5, 6
	EPO	EPRXS52A12	5, 6
	EPO	EPRXS53A12	5, 6
	EPO	EPRXS54A12	7, 8
	EPO	EPRXS55A12	7, 8
	EPO	EPRXS57A12	7, 8
	EPO	EPRXS58A12	7, 8
	EPO	EPRXS59A12	7, 8
	EPO	EPRXS60A12	7, 8
	EPO	EPRXS61A12	7, 8
	EPO	EPRXS62A12	7, 8
	EPO	EPRXS63A12	7, 8
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	EPO	EPRXS65A12	9, 10
	EPO	EPRXS8A12	9, 10
	EPO	EPRXS9A12	9, 10

CDPHP Universal Benefits, Inc.

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HD	HDRxS10A12 ($1200)	9, 10
HD	HDRxS10A12 ($1250)	9, 10
HD	HDRXS10A12 ($1500)	9, 10
HD	HDRXS10A12 ($2700)	9, 10
HD	HDRXS10A12 ($3500)	9, 10
HD	HDRXS10A12 ($4500)	11, 12
HD	HDRxS10A12 ($5000)	11, 12
HD	HDRxS11A12 ($1200)	11, 12
HD	HDRxS11A12 ($1250)	11, 12
HD	HDRXS11A12 ($1500)	11, 12
HD	HDRXS11A12 ($2700)	11, 12
HD	HDRXS11A12 ($3500)	11, 12
HD	HDRXS11A12 ($4500)	11, 12
HD	HDRxS11A12 ($5000)	11, 12
HD	HDRxS12A12 ($1200)	13, 14
HD	HDRxS12A12 ($1250)	13, 14
HD	HDRXS12A12 ($1500)	13, 14
HD	HDRXS12A12 ($2700)	13, 14
HD	HDRXS12A12 ($3500)	13, 14
HD	HDRXS12A12 ($4500)	13, 14
HD	HDRxS12A12 ($5000)	13, 14
HD	HDRXS19A12 ($1200)	13, 14
HD	HDRXS19A12 ($1250)	13, 14
HD	HDRXS19A12 ($1500)	15, 16
HD	HDRXS19A12 ($2000)	15, 16
HD	HDRXS19A12 ($2500)	15, 16
HD	HDRXS19A12 ($2700)	15, 16
HD	HDRXS19A12 ($3500)	15, 16
HD	HDRXS19A12 ($4500)	15, 16
HD	HDRXS19A12 ($5000)	15, 16
HD	HDRXS21A12 ($1200)	15, 16
HD	HDRXS21A12 ($1250)	15, 16
HD	HDRXS21A12 ($1500)	17, 18
HD	HDRXS21A12 ($2000)	17, 18
HD	HDRXS21A12 ($2500)	17, 18
HD	HDRXS21A12 ($2700)	17, 18
HD	HDRXS21A12 ($3500)	17, 18
HD	HDRXS21A12 ($4500)	17, 18
HD	HDRXS21A12 ($5000)	17, 18
HD	HDRXS22A12 ($1200)	17, 18
HD	HDRXS22A12 ($1250)	17, 18

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HD	HDRXS22A12 ($1500)	19, 20
HD	HDRXS22A12 ($2000)	19, 20
HD	HDRXS22A12 ($2500)	19, 20
HD	HDRXS22A12 ($2700)	19, 20
HD	HDRXS22A12 ($3500)	19, 20
HD	HDRXS22A12 ($4500)	19, 20
HD	HDRXS22A12 ($5000)	19, 20
HD	HDRXS23A12 ($1200)	19, 20
HD	HDRXS23A12 ($1250)	19, 20
HD	HDRXS23A12 ($1500)	21, 22
HD	HDRXS23A12 ($2000)	21, 22
HD	HDRXS23A12 ($2500)	21, 22
HD	HDRXS23A12 ($2700)	21, 22
HD	HDRXS23A12 ($3500)	21, 22
HD	HDRXS23A12 ($4500)	21, 22
HD	HDRXS23A12 ($5000)	21, 22
HD	HDRXS35A12 ($1200)	21, 22
HD	HDRXS35A12 ($1250)	21, 22
HD	HDRXS35A12 ($1500)	23, 24
HD	HDRXS35A12 ($2000)	23, 24
HD	HDRXS35A12 ($2500)	23, 24
HD	HDRXS35A12 ($2700)	23, 24
HD	HDRXS35A12 ($3500)	23, 24
HD	HDRXS35A12 ($4500)	23, 24
HD	HDRXS35A12 ($5000)	23, 24
HD	HDRXS36A12 ($1200)	23, 24
HD	HDRXS36A12 ($1250)	23, 24
HD	HDRXS36A12 ($1500)	25, 26
HD	HDRXS36A12 ($2000)	25, 26
HD	HDRXS36A12 ($2500)	25, 26
HD	HDRXS36A12 ($2700)	25, 26
HD	HDRXS36A12 ($3500)	25, 26
HD	HDRXS36A12 ($4500)	25, 26
HD	HDRXS36A12 ($5000)	25, 26
HD	HDRXS37A12 ($1200)	25, 26
HD	HDRXS37A12 ($1250)	25, 26
HD	HDRXS37A12 ($1500)	27, 28
HD	HDRXS37A12 ($2000)	27, 28
HD	HDRXS37A12 ($2500)	27, 28
HD	HDRXS37A12 ($2700)	27, 28
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HD	HDRXS37A12 ($4500)	27, 28
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HD	HDRXS38A12 ($2000)	29, 30
HD	HDRXS38A12 ($2500)	29, 30
HD	HDRXS38A12 ($2700)	29, 30
HD	HDRXS38A12 ($3500)	29, 30
HD	HDRXS38A12 ($4500)	29, 30
HD	HDRXS38A12 ($5000)	29, 30
HD	HDRXS39A12 ($1200)	29, 30
HD	HDRXS39A12 ($1250)	29, 30
HD	HDRXS39A12 ($1500)	31, 32
HD	HDRXS39A12 ($2000)	31, 32
HD	HDRXS39A12 ($2500)	31, 32
HD	HDRXS39A12 ($2700)	31, 32
HD	HDRXS39A12 ($3500)	31, 32
HD	HDRXS39A12 ($4500)	31, 32
HD	HDRXS39A12 ($5000)	31, 32
HD	HDRXS40A12 ($1200)	31, 32
HD	HDRXS40A12 ($1250)	31, 32
HD	HDRXS40A12 ($1500)	33, 34
HD	HDRXS40A12 ($2000)	33, 34
HD	HDRXS40A12 ($2500)	33, 34
HD	HDRXS40A12 ($2700)	33, 34
HD	HDRXS40A12 ($3500)	33, 34
HD	HDRXS40A12 ($4500)	33, 34
HD	HDRXS40A12 ($5000)	33, 34
HD	HDRXS41A12 ($1200)	33, 34
HD	HDRXS41A12 ($1250)	33, 34
HD	HDRXS41A12 ($1500)	35, 36
HD	HDRXS41A12 ($2000)	35, 36
HD	HDRXS41A12 ($2500)	35, 36
HD	HDRXS41A12 ($2700)	35, 36
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HD	HDRXS41A12 ($5000)	35, 36
HD	HDRXS42A12 ($1200)	35, 36
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HD	HDRXS42A12 ($1500)	37, 38
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HD	HDRXS42A12 ($2700)	37, 38
HD	HDRXS42A12 ($3500)	37, 38
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HD	HDRXS42A12 ($5000)	37, 38
HD	HDRXS52A12 ($1200)	37, 38
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HD	HDRXS52A12 ($2700)	39, 40
HD	HDRXS52A12 ($3500)	39, 40
HD	HDRXS52A12 ($4500)	39, 40
HD	HDRXS52A12 ($5000)	39, 40
HD	HDRXS53A12 ($1200)	39, 40
HD	HDRXS53A12 ($1250)	39, 40
HD	HDRXS53A12 ($1500)	39, 40
HD	HDRXS53A12 ($2700)	39, 40
HD	HDRXS53A12 ($3500)	41, 42
HD	HDRXS53A12 ($4500)	41, 42
HD	HDRXS53A12 ($5000)	41, 42
HD	HDRXS55A12 ($1200)	41, 42
HD	HDRXS55A12 ($1250)	41, 42
HD	HDRXS55A12 ($1500)	41, 42
HD	HDRXS55A12 ($2700)	41, 42
HD	HDRXS55A12 ($3500)	41, 42
HD	HDRXS55A12 ($4500)	41, 42
HD	HDRXS55A12 ($5000)	43, 44
HD	HDRXS57A12 ($1200)	43, 44
HD	HDRXS57A12 ($1250)	43, 44
HD	HDRXS57A12 ($1500)	43, 44
HD	HDRXS57A12 ($2700)	43, 44
HD	HDRXS57A12 ($3500)	43, 44
HD	HDRXS57A12 ($4500)	43, 44
HD	HDRXS57A12 ($5000)	43, 44
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HD	HDRXS8A12 ($2000)	45, 46
HD	HDRXS8A12 ($2500)	45, 46
HD	HDRXS8A12 ($2700)	45, 46
HD	HDRXS8A12 ($3500)	45, 46
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2012 Rate Adjustment

SG UBI Medical

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CDPHP Universal Benefits, Inc.
Capital Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 380.96	$ 388.81	$ 7.85	2.06%	$ 389.54	$ 394.92	$ 5.38	1.38%
		Family - TWO TIER	$ 990.52	$ 1,010.91	$ 20.39	2.06%	$ 1,012.81	$ 1,026.79	$ 13.98	1.38%
		Double - THREE TIER	$ 761.94	$ 777.63	$ 15.69	2.06%	$ 779.08	$ 789.84	$ 10.76	1.38%
		Family - THREE TIER	$ 1,009.57	$ 1,030.35	$ 20.78	2.06%	$ 1,032.28	$ 1,046.53	$ 14.25	1.38%
		Employee/Spouse - FOUR TIER	$ 761.94	$ 777.63	$ 15.69	2.06%	$ 779.08	$ 789.84	$ 10.76	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 742.89	$ 758.19	$ 15.30	2.06%	$ 759.60	$ 770.09	$ 10.49	1.38%
		Family - FOUR TIER	$ 1,104.80	$ 1,127.56	$ 22.76	2.06%	$ 1,129.66	$ 1,145.26	$ 15.60	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 371.27	$ 380.28	$ 9.01	2.43%	$ 379.62	$ 386.25	$ 6.63	1.75%
		Family - TWO TIER	$ 965.30	$ 988.72	$ 23.42	2.43%	$ 987.02	$ 1,004.25	$ 17.23	1.75%
		Double - THREE TIER	$ 742.54	$ 760.56	$ 18.02	2.43%	$ 759.25	$ 772.50	$ 13.25	1.75%
		Family - THREE TIER	$ 983.86	$ 1,007.74	$ 23.88	2.43%	$ 1,006.01	$ 1,023.56	$ 17.55	1.74%
		Employee/Spouse - FOUR TIER	$ 742.54	$ 760.56	$ 18.02	2.43%	$ 759.25	$ 772.50	$ 13.25	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 723.98	$ 741.54	$ 17.56	2.43%	$ 740.26	$ 753.18	$ 12.92	1.75%
		Family - FOUR TIER	$ 1,076.69	$ 1,102.81	$ 26.12	2.43%	$ 1,100.91	$ 1,120.12	$ 19.21	1.74%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 360.22	$ 370.10	$ 9.88	2.74%	$ 368.32	$ 375.91	$ 7.59	2.06%
		Family - TWO TIER	$ 936.58	$ 962.27	$ 25.69	2.74%	$ 957.65	$ 977.37	$ 19.72	2.06%
		Double - THREE TIER	$ 720.44	$ 740.20	$ 19.76	2.74%	$ 736.65	$ 751.83	$ 15.18	2.06%
		Family - THREE TIER	$ 954.59	$ 980.77	$ 26.18	2.74%	$ 976.06	$ 996.17	$ 20.11	2.06%
		Employee/Spouse - FOUR TIER	$ 720.44	$ 740.20	$ 19.76	2.74%	$ 736.65	$ 751.83	$ 15.18	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 702.43	$ 721.70	$ 19.27	2.74%	$ 718.24	$ 733.03	$ 14.79	2.06%
		Family - FOUR TIER	$ 1,044.65	$ 1,073.30	$ 28.65	2.74%	$ 1,068.15	$ 1,090.15	$ 22.00	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 341.66	$ 358.67	$ 17.01	4.98%	$ 349.35	$ 364.30	$ 14.95	4.28%
		Family - TWO TIER	$ 888.32	$ 932.55	$ 44.23	4.98%	$ 908.30	$ 947.19	$ 38.89	4.28%
		Double - THREE TIER	$ 683.32	$ 717.35	$ 34.03	4.98%	$ 698.70	$ 728.61	$ 29.91	4.28%
		Family - THREE TIER	$ 905.40	$ 950.48	$ 45.08	4.98%	$ 925.77	$ 965.41	$ 39.64	4.28%
		Employee/Spouse - FOUR TIER	$ 683.32	$ 717.35	$ 34.03	4.98%	$ 698.70	$ 728.61	$ 29.91	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 666.23	$ 699.41	$ 33.18	4.98%	$ 681.23	$ 710.39	$ 29.16	4.28%
		Family - FOUR TIER	$ 990.81	$ 1,040.15	$ 49.34	4.98%	$ 1,013.10	$ 1,056.48	$ 43.38	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 321.61	$ 338.86	$ 17.25	5.36%	$ 328.85	$ 344.18	$ 15.33	4.66%
		Family - TWO TIER	$ 836.20	$ 881.02	$ 44.82	5.36%	$ 855.02	$ 894.86	$ 39.84	4.66%
		Double - THREE TIER	$ 643.23	$ 677.71	$ 34.48	5.36%	$ 657.71	$ 688.35	$ 30.64	4.66%
		Family - THREE TIER	$ 852.28	$ 897.97	$ 45.69	5.36%	$ 871.46	$ 912.06	$ 40.60	4.66%
		Employee/Spouse - FOUR TIER	$ 643.23	$ 677.71	$ 34.48	5.36%	$ 657.71	$ 688.35	$ 30.64	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 627.15	$ 660.77	$ 33.62	5.36%	$ 641.26	$ 671.14	$ 29.88	4.66%
		Family - FOUR TIER	$ 932.69	$ 982.68	$ 49.99	5.36%	$ 953.67	$ 998.11	$ 44.44	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 329.44	$ 349.99	$ 20.55	6.24%	$ 336.86	$ 355.49	$ 18.63	5.53%
		Family - TWO TIER	$ 856.55	$ 909.98	$ 53.43	6.24%	$ 875.83	$ 924.26	$ 48.43	5.53%
		Double - THREE TIER	$ 658.89	$ 699.98	$ 41.09	6.24%	$ 673.71	$ 710.97	$ 37.26	5.53%
		Family - THREE TIER	$ 873.03	$ 927.48	$ 54.45	6.24%	$ 892.67	$ 942.04	$ 49.37	5.53%
		Employee/Spouse - FOUR TIER	$ 658.89	$ 699.98	$ 41.09	6.24%	$ 673.71	$ 710.97	$ 37.26	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 642.42	$ 682.48	$ 40.06	6.24%	$ 656.87	$ 693.20	$ 36.33	5.53%
		Family - FOUR TIER	$ 955.39	$ 1,014.97	$ 59.58	6.24%	$ 976.89	$ 1,030.91	$ 54.02	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 371.30	$ 382.89	$ 11.59	3.12%	$ 379.65	$ 388.90	$ 9.25	2.44%
		Family - TWO TIER	$ 965.37	$ 995.52	$ 30.15	3.12%	$ 987.09	$ 1,011.15	$ 24.06	2.44%
		Double - THREE TIER	$ 742.59	$ 765.78	$ 23.19	3.12%	$ 759.30	$ 777.81	$ 18.51	2.44%
		Family - THREE TIER	$ 983.94	$ 1,014.66	$ 30.72	3.12%	$ 1,006.07	$ 1,030.59	$ 24.52	2.44%
		Employee/Spouse - FOUR TIER	$ 742.59	$ 765.78	$ 23.19	3.12%	$ 759.30	$ 777.81	$ 18.51	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 724.03	$ 746.64	$ 22.61	3.12%	$ 740.32	$ 758.36	$ 18.04	2.44%
		Family - FOUR TIER	$ 1,076.76	$ 1,110.39	$ 33.63	3.12%	$ 1,100.99	$ 1,127.82	$ 26.83	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 352.82	$ 367.52	$ 14.70	4.17%	$ 360.77	$ 373.29	$ 12.52	3.47%
		Family - TWO TIER	$ 917.36	$ 955.54	$ 38.18	4.16%	$ 938.00	$ 970.54	$ 32.54	3.47%
		Double - THREE TIER	$ 705.66	$ 735.03	$ 29.37	4.16%	$ 721.53	$ 746.57	$ 25.04	3.47%
		Family - THREE TIER	$ 935.00	$ 973.91	$ 38.91	4.16%	$ 956.03	$ 989.21	$ 33.18	3.47%
		Employee/Spouse - FOUR TIER	$ 705.66	$ 735.03	$ 29.37	4.16%	$ 721.53	$ 746.57	$ 25.04	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 688.02	$ 716.65	$ 28.63	4.16%	$ 703.50	$ 727.91	$ 24.41	3.47%
		Family - FOUR TIER	$ 1,023.20	$ 1,065.79	$ 42.59	4.16%	$ 1,046.22	$ 1,082.53	$ 36.31	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 337.19	$ 355.91	$ 18.72	5.55%	$ 344.77	$ 361.50	$ 16.73	4.85%
		Family - TWO TIER	$ 876.67	$ 925.37	$ 48.70	5.56%	$ 896.40	$ 939.90	$ 43.50	4.85%
		Double - THREE TIER	$ 674.36	$ 711.82	$ 37.46	5.55%	$ 689.53	$ 723.00	$ 33.47	4.85%
		Family - THREE TIER	$ 893.53	$ 943.17	$ 49.64	5.56%	$ 913.64	$ 957.98	$ 44.34	4.85%
		Employee/Spouse - FOUR TIER	$ 674.36	$ 711.82	$ 37.46	5.55%	$ 689.53	$ 723.00	$ 33.47	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 657.50	$ 694.03	$ 36.53	5.56%	$ 672.30	$ 704.93	$ 32.63	4.85%
		Family - FOUR TIER	$ 977.83	$ 1,032.15	$ 54.32	5.56%	$ 999.83	$ 1,048.35	$ 48.52	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 369.32	$ 401.12	$ 31.80	8.61%	$ 377.15	$ 407.42	$ 30.27	8.03%
		Family - TWO TIER	$ 960.22	$ 1,042.91	$ 82.69	8.61%	$ 980.59	$ 1,059.28	$ 78.69	8.02%
		Double - THREE TIER	$ 738.64	$ 802.24	$ 63.60	8.61%	$ 754.30	$ 814.83	$ 60.53	8.02%
		Family - THREE TIER	$ 978.69	$ 1,062.96	$ 84.27	8.61%	$ 999.45	$ 1,079.65	$ 80.20	8.02%
		Employee/Spouse - FOUR TIER	$ 738.64	$ 802.24	$ 63.60	8.61%	$ 754.30	$ 814.83	$ 60.53	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 720.17	$ 782.18	$ 62.01	8.61%	$ 735.44	$ 794.46	$ 59.02	8.03%
		Family - FOUR TIER	$ 1,071.03	$ 1,163.24	$ 92.21	8.61%	$ 1,093.73	$ 1,181.50	$ 87.77	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 359.91	$ 392.31	$ 32.40	9.00%	$ 367.55	$ 398.47	$ 30.92	8.41%
		Family - TWO TIER	$ 935.78	$ 1,020.01	$ 84.23	9.00%	$ 955.63	$ 1,036.03	$ 80.40	8.41%
		Double - THREE TIER	$ 719.83	$ 784.62	$ 64.79	9.00%	$ 735.09	$ 796.94	$ 61.85	8.41%
		Family - THREE TIER	$ 953.78	$ 1,039.63	$ 85.85	9.00%	$ 974.00	$ 1,055.95	$ 81.95	8.41%
		Employee/Spouse - FOUR TIER	$ 719.83	$ 784.62	$ 64.79	9.00%	$ 735.09	$ 796.94	$ 61.85	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 701.83	$ 765.01	$ 63.18	9.00%	$ 716.72	$ 777.02	$ 60.30	8.41%
		Family - FOUR TIER	$ 1,043.76	$ 1,137.71	$ 93.95	9.00%	$ 1,065.89	$ 1,155.57	$ 89.68	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 349.21	$ 381.81	$ 32.60	9.34%	$ 356.62	$ 387.81	$ 31.19	8.75%
		Family - TWO TIER	$ 907.94	$ 992.72	$ 84.78	9.34%	$ 927.19	$ 1,008.30	$ 81.11	8.75%
		Double - THREE TIER	$ 698.42	$ 763.63	$ 65.21	9.34%	$ 713.22	$ 775.62	$ 62.40	8.75%
		Family - THREE TIER	$ 925.40	$ 1,011.81	$ 86.41	9.34%	$ 945.02	$ 1,027.69	$ 82.67	8.75%
		Employee/Spouse - FOUR TIER	$ 698.42	$ 763.63	$ 65.21	9.34%	$ 713.22	$ 775.62	$ 62.40	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 680.96	$ 744.54	$ 63.58	9.34%	$ 695.39	$ 756.23	$ 60.84	8.75%
		Family - FOUR TIER	$ 1,012.70	$ 1,107.26	$ 94.56	9.34%	$ 1,034.18	$ 1,124.65	$ 90.47	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 331.22	$ 370.02	$ 38.80	11.71%	$ 338.23	$ 375.83	$ 37.60	11.12%
		Family - TWO TIER	$ 861.16	$ 962.06	$ 100.90	11.72%	$ 879.43	$ 977.17	$ 97.74	11.11%
		Double - THREE TIER	$ 662.43	$ 740.05	$ 77.62	11.72%	$ 676.48	$ 751.67	$ 75.19	11.11%
		Family - THREE TIER	$ 877.73	$ 980.56	$ 102.83	11.72%	$ 896.34	$ 995.96	$ 99.62	11.11%
		Employee/Spouse - FOUR TIER	$ 662.43	$ 740.05	$ 77.62	11.72%	$ 676.48	$ 751.67	$ 75.19	11.11%
		Employee/Chld(rn) - FOUR TIER	$ 645.87	$ 721.55	$ 75.68	11.72%	$ 659.57	$ 732.87	$ 73.30	11.11%
		Family - FOUR TIER	$ 960.53	$ 1,073.07	$ 112.54	11.72%	$ 980.90	$ 1,089.92	$ 109.02	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 311.78	$ 349.58	$ 37.80	12.12%	$ 318.39	$ 355.07	$ 36.68	11.52%
		Family - TWO TIER	$ 810.63	$ 908.91	$ 98.28	12.12%	$ 827.82	$ 923.17	$ 95.35	11.52%
		Double - THREE TIER	$ 623.56	$ 699.16	$ 75.60	12.12%	$ 636.78	$ 710.13	$ 73.35	11.52%
		Family - THREE TIER	$ 826.22	$ 926.38	$ 100.16	12.12%	$ 843.73	$ 940.93	$ 97.20	11.52%
		Employee/Spouse - FOUR TIER	$ 623.56	$ 699.16	$ 75.60	12.12%	$ 636.78	$ 710.13	$ 73.35	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 607.97	$ 681.68	$ 73.71	12.12%	$ 620.86	$ 692.38	$ 71.52	11.52%
		Family - FOUR TIER	$ 904.17	$ 1,013.78	$ 109.61	12.12%	$ 923.33	$ 1,029.70	$ 106.37	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 319.38	$ 361.07	$ 41.69	13.05%	$ 326.15	$ 366.74	$ 40.59	12.45%
		Family - TWO TIER	$ 830.37	$ 938.77	$ 108.40	13.05%	$ 847.98	$ 953.51	$ 105.53	12.44%
		Double - THREE TIER	$ 638.75	$ 722.13	$ 83.38	13.05%	$ 652.29	$ 733.47	$ 81.18	12.45%
		Family - THREE TIER	$ 846.34	$ 956.83	$ 110.49	13.06%	$ 864.29	$ 971.85	$ 107.56	12.44%
		Employee/Spouse - FOUR TIER	$ 638.75	$ 722.13	$ 83.38	13.05%	$ 652.29	$ 733.47	$ 81.18	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 622.78	$ 704.08	$ 81.30	13.05%	$ 635.99	$ 715.14	$ 79.15	12.45%
		Family - FOUR TIER	$ 926.18	$ 1,047.09	$ 120.91	13.05%	$ 945.83	$ 1,063.53	$ 117.70	12.44%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 359.94	$ 395.01	$ 35.07	9.74%	$ 367.58	$ 401.21	$ 33.63	9.15%
		Family - TWO TIER	$ 935.86	$ 1,027.02	$ 91.16	9.74%	$ 955.70	$ 1,043.15	$ 87.45	9.15%
		Double - THREE TIER	$ 719.90	$ 790.02	$ 70.12	9.74%	$ 735.16	$ 802.42	$ 67.26	9.15%
		Family - THREE TIER	$ 953.86	$ 1,046.77	$ 92.91	9.74%	$ 974.08	$ 1,063.21	$ 89.13	9.15%
		Employee/Spouse - FOUR TIER	$ 719.90	$ 790.02	$ 70.12	9.74%	$ 735.16	$ 802.42	$ 67.26	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 701.90	$ 770.27	$ 68.37	9.74%	$ 716.77	$ 782.36	$ 65.59	9.15%
		Family - FOUR TIER	$ 1,043.84	$ 1,145.53	$ 101.69	9.74%	$ 1,065.97	$ 1,163.51	$ 97.54	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 342.05	$ 379.15	$ 37.10	10.85%	$ 349.30	$ 385.10	$ 35.80	10.25%
		Family - TWO TIER	$ 889.32	$ 985.78	$ 96.46	10.85%	$ 908.17	$ 1,001.26	$ 93.09	10.25%
		Double - THREE TIER	$ 684.10	$ 758.29	$ 74.19	10.84%	$ 698.59	$ 770.20	$ 71.61	10.25%
		Family - THREE TIER	$ 906.42	$ 1,004.74	$ 98.32	10.85%	$ 925.64	$ 1,020.51	$ 94.87	10.25%
		Employee/Spouse - FOUR TIER	$ 684.10	$ 758.29	$ 74.19	10.84%	$ 698.59	$ 770.20	$ 71.61	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 666.99	$ 739.33	$ 72.34	10.85%	$ 681.13	$ 750.94	$ 69.81	10.25%
		Family - FOUR TIER	$ 991.94	$ 1,099.52	$ 107.58	10.85%	$ 1,012.97	$ 1,116.78	$ 103.81	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 326.88	$ 367.18	$ 40.30	12.33%	$ 333.81	$ 372.94	$ 39.13	11.72%
		Family - TWO TIER	$ 849.89	$ 954.66	$ 104.77	12.33%	$ 867.90	$ 969.65	$ 101.75	11.72%
		Double - THREE TIER	$ 653.75	$ 734.35	$ 80.60	12.33%	$ 667.61	$ 745.88	$ 78.27	11.72%
		Family - THREE TIER	$ 866.23	$ 973.02	$ 106.79	12.33%	$ 884.59	$ 988.29	$ 103.70	11.72%
		Employee/Spouse - FOUR TIER	$ 653.75	$ 734.35	$ 80.60	12.33%	$ 667.61	$ 745.88	$ 78.27	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 637.42	$ 715.99	$ 78.57	12.33%	$ 650.93	$ 727.23	$ 76.30	11.72%
		Family - FOUR TIER	$ 947.95	$ 1,064.81	$ 116.86	12.33%	$ 968.04	$ 1,081.53	$ 113.49	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 317.85	$ 336.29	$ 18.44	5.80%	$ 325.00	$ 341.57	$ 16.57	5.10%
		Family - TWO TIER	$ 826.42	$ 874.37	$ 47.95	5.80%	$ 845.01	$ 888.09	$ 43.08	5.10%
		Double - THREE TIER	$ 635.71	$ 672.59	$ 36.88	5.80%	$ 650.01	$ 683.15	$ 33.14	5.10%
		Family - THREE TIER	$ 842.31	$ 891.18	$ 48.87	5.80%	$ 861.27	$ 905.17	$ 43.90	5.10%
		Employee/Spouse - FOUR TIER	$ 635.71	$ 672.59	$ 36.88	5.80%	$ 650.01	$ 683.15	$ 33.14	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 619.82	$ 655.77	$ 35.95	5.80%	$ 633.76	$ 666.07	$ 32.31	5.10%
		Family - FOUR TIER	$ 921.78	$ 975.25	$ 53.47	5.80%	$ 942.51	$ 990.57	$ 48.06	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 309.87	$ 316.74	$ 6.87	2.22%	$ 316.84	$ 321.72	$ 4.88	1.54%
		Family - TWO TIER	$ 805.68	$ 823.53	$ 17.85	2.22%	$ 823.80	$ 836.46	$ 12.66	1.54%
		Double - THREE TIER	$ 619.75	$ 633.49	$ 13.74	2.22%	$ 633.70	$ 643.43	$ 9.73	1.54%
		Family - THREE TIER	$ 821.17	$ 839.37	$ 18.20	2.22%	$ 839.64	$ 852.55	$ 12.91	1.54%
		Employee/Spouse - FOUR TIER	$ 619.75	$ 633.49	$ 13.74	2.22%	$ 633.70	$ 643.43	$ 9.73	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 604.25	$ 617.65	$ 13.40	2.22%	$ 617.85	$ 627.35	$ 9.50	1.54%
		Family - FOUR TIER	$ 898.64	$ 918.56	$ 19.92	2.22%	$ 918.86	$ 932.98	$ 14.12	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 293.24	$ 305.77	$ 12.53	4.27%	$ 299.84	$ 310.57	$ 10.73	3.58%
		Family - TWO TIER	$ 762.43	$ 795.00	$ 32.57	4.27%	$ 779.58	$ 807.48	$ 27.90	3.58%
		Double - THREE TIER	$ 586.49	$ 611.54	$ 25.05	4.27%	$ 599.68	$ 621.14	$ 21.46	3.58%
		Family - THREE TIER	$ 777.09	$ 810.29	$ 33.20	4.27%	$ 794.57	$ 823.01	$ 28.44	3.58%
		Employee/Spouse - FOUR TIER	$ 586.49	$ 611.54	$ 25.05	4.27%	$ 599.68	$ 621.14	$ 21.46	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 571.82	$ 596.25	$ 24.43	4.27%	$ 584.69	$ 605.61	$ 20.92	3.58%
		Family - FOUR TIER	$ 850.40	$ 886.73	$ 36.33	4.27%	$ 869.53	$ 900.65	$ 31.12	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 306.62	$ 313.85	$ 7.23	2.36%	$ 313.52	$ 318.78	$ 5.26	1.68%
		Family - TWO TIER	$ 797.20	$ 816.01	$ 18.81	2.36%	$ 815.14	$ 828.82	$ 13.68	1.68%
		Double - THREE TIER	$ 613.24	$ 627.70	$ 14.46	2.36%	$ 627.03	$ 637.55	$ 10.52	1.68%
		Family - THREE TIER	$ 812.53	$ 831.70	$ 19.17	2.36%	$ 830.82	$ 844.76	$ 13.94	1.68%
		Employee/Spouse - FOUR TIER	$ 613.24	$ 627.70	$ 14.46	2.36%	$ 627.03	$ 637.55	$ 10.52	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 597.91	$ 612.01	$ 14.10	2.36%	$ 611.35	$ 621.62	$ 10.27	1.68%
		Family - FOUR TIER	$ 889.19	$ 910.16	$ 20.97	2.36%	$ 909.20	$ 924.45	$ 15.25	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 378.42	$ 386.57	$ 8.15	2.15%	$ 386.93	$ 392.64	$ 5.71	1.48%
		Family - TWO TIER	$ 983.88	$ 1,005.09	$ 21.21	2.16%	$ 1,006.02	$ 1,020.87	$ 14.85	1.48%
		Double - THREE TIER	$ 756.83	$ 773.15	$ 16.32	2.16%	$ 773.86	$ 785.28	$ 11.42	1.48%
		Family - THREE TIER	$ 1,002.81	$ 1,024.42	$ 21.61	2.15%	$ 1,025.36	$ 1,040.50	$ 15.14	1.48%
		Employee/Spouse - FOUR TIER	$ 756.83	$ 773.15	$ 16.32	2.16%	$ 773.86	$ 785.28	$ 11.42	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 737.91	$ 753.82	$ 15.91	2.16%	$ 754.51	$ 765.65	$ 11.14	1.48%
		Family - FOUR TIER	$ 1,097.41	$ 1,121.06	$ 23.65	2.16%	$ 1,122.10	$ 1,138.66	$ 16.56	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 364.07	$ 375.36	$ 11.29	3.10%	$ 372.26	$ 381.25	$ 8.99	2.41%
		Family - TWO TIER	$ 946.57	$ 975.93	$ 29.36	3.10%	$ 967.86	$ 991.25	$ 23.39	2.42%
		Double - THREE TIER	$ 728.13	$ 750.71	$ 22.58	3.10%	$ 744.51	$ 762.50	$ 17.99	2.42%
		Family - THREE TIER	$ 964.77	$ 994.70	$ 29.93	3.10%	$ 986.48	$ 1,010.31	$ 23.83	2.42%
		Employee/Spouse - FOUR TIER	$ 728.13	$ 750.71	$ 22.58	3.10%	$ 744.51	$ 762.50	$ 17.99	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 709.92	$ 731.95	$ 22.03	3.10%	$ 725.90	$ 743.44	$ 17.54	2.42%
		Family - FOUR TIER	$ 1,055.78	$ 1,088.53	$ 32.75	3.10%	$ 1,079.54	$ 1,105.62	$ 26.08	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 316.02	$ 327.63	$ 11.61	3.67%	$ 323.13	$ 332.77	$ 9.64	2.98%
		Family - TWO TIER	$ 821.64	$ 851.83	$ 30.19	3.67%	$ 840.13	$ 865.20	$ 25.07	2.98%
		Double - THREE TIER	$ 632.03	$ 655.25	$ 23.22	3.67%	$ 646.25	$ 665.54	$ 19.29	2.98%
		Family - THREE TIER	$ 837.45	$ 868.21	$ 30.76	3.67%	$ 856.29	$ 881.84	$ 25.55	2.98%
		Employee/Spouse - FOUR TIER	$ 632.03	$ 655.25	$ 23.22	3.67%	$ 646.25	$ 665.54	$ 19.29	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 616.24	$ 638.87	$ 22.63	3.67%	$ 630.11	$ 648.90	$ 18.79	2.98%
		Family - FOUR TIER	$ 916.46	$ 950.12	$ 33.66	3.67%	$ 937.07	$ 965.03	$ 27.96	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 311.83	$ 328.59	$ 16.76	5.37%	$ 318.86	$ 333.75	$ 14.89	4.67%
		Family - TWO TIER	$ 810.77	$ 854.32	$ 43.55	5.37%	$ 829.02	$ 867.74	$ 38.72	4.67%
		Double - THREE TIER	$ 623.67	$ 657.17	$ 33.50	5.37%	$ 637.70	$ 667.49	$ 29.79	4.67%
		Family - THREE TIER	$ 826.37	$ 870.75	$ 44.38	5.37%	$ 844.96	$ 884.42	$ 39.46	4.67%
		Employee/Spouse - FOUR TIER	$ 623.67	$ 657.17	$ 33.50	5.37%	$ 637.70	$ 667.49	$ 29.79	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 608.08	$ 640.74	$ 32.66	5.37%	$ 621.77	$ 650.80	$ 29.03	4.67%
		Family - FOUR TIER	$ 904.33	$ 952.90	$ 48.57	5.37%	$ 924.68	$ 967.86	$ 43.18	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 301.44	$ 311.25	$ 9.81	3.25%	$ 308.22	$ 316.14	$ 7.92	2.57%
		Family - TWO TIER	$ 783.74	$ 809.25	$ 25.51	3.25%	$ 801.37	$ 821.95	$ 20.58	2.57%
		Double - THREE TIER	$ 602.88	$ 622.50	$ 19.62	3.25%	$ 616.44	$ 632.27	$ 15.83	2.57%
		Family - THREE TIER	$ 798.81	$ 824.81	$ 26.00	3.25%	$ 816.79	$ 837.76	$ 20.97	2.57%
		Employee/Spouse - FOUR TIER	$ 602.88	$ 622.50	$ 19.62	3.25%	$ 616.44	$ 632.27	$ 15.83	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 587.80	$ 606.94	$ 19.14	3.26%	$ 601.03	$ 616.46	$ 15.43	2.57%
		Family - FOUR TIER	$ 874.17	$ 902.62	$ 28.45	3.25%	$ 893.84	$ 916.79	$ 22.95	2.57%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 308.13	$ 346.94	$ 38.81	12.60%	$ 314.67	$ 352.38	$ 37.71	11.98%
		Family - TWO TIER	$ 801.15	$ 902.04	$ 100.89	12.59%	$ 818.14	$ 916.20	$ 98.06	11.99%
		Double - THREE TIER	$ 616.27	$ 693.87	$ 77.60	12.59%	$ 629.33	$ 704.77	$ 75.44	11.99%
		Family - THREE TIER	$ 816.56	$ 919.38	$ 102.82	12.59%	$ 833.87	$ 933.82	$ 99.95	11.99%
		Employee/Spouse - FOUR TIER	$ 616.27	$ 693.87	$ 77.60	12.59%	$ 629.33	$ 704.77	$ 75.44	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 600.86	$ 676.53	$ 75.67	12.59%	$ 613.60	$ 687.15	$ 73.55	11.99%
		Family - FOUR TIER	$ 893.59	$ 1,006.12	$ 112.53	12.59%	$ 912.54	$ 1,021.91	$ 109.37	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 300.40	$ 326.77	$ 26.37	8.78%	$ 306.77	$ 331.90	$ 25.13	8.19%
		Family - TWO TIER	$ 781.04	$ 849.60	$ 68.56	8.78%	$ 797.59	$ 862.93	$ 65.34	8.19%
		Double - THREE TIER	$ 600.80	$ 653.54	$ 52.74	8.78%	$ 613.54	$ 663.80	$ 50.26	8.19%
		Family - THREE TIER	$ 796.06	$ 865.93	$ 69.87	8.78%	$ 812.93	$ 879.53	$ 66.60	8.19%
		Employee/Spouse - FOUR TIER	$ 600.80	$ 653.54	$ 52.74	8.78%	$ 613.54	$ 663.80	$ 50.26	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 585.78	$ 637.20	$ 51.42	8.78%	$ 598.19	$ 647.20	$ 49.01	8.19%
		Family - FOUR TIER	$ 871.16	$ 947.63	$ 76.47	8.78%	$ 889.63	$ 962.50	$ 72.87	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 284.27	$ 315.44	$ 31.17	10.96%	$ 290.30	$ 320.40	$ 30.10	10.37%
		Family - TWO TIER	$ 739.12	$ 820.16	$ 81.04	10.96%	$ 754.79	$ 833.03	$ 78.24	10.37%
		Double - THREE TIER	$ 568.55	$ 630.89	$ 62.34	10.96%	$ 580.61	$ 640.79	$ 60.18	10.36%
		Family - THREE TIER	$ 753.34	$ 835.93	$ 82.59	10.96%	$ 769.30	$ 849.05	$ 79.75	10.37%
		Employee/Spouse - FOUR TIER	$ 568.55	$ 630.89	$ 62.34	10.96%	$ 580.61	$ 640.79	$ 60.18	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 554.34	$ 615.12	$ 60.78	10.96%	$ 566.09	$ 624.77	$ 58.68	10.37%
		Family - FOUR TIER	$ 824.41	$ 914.79	$ 90.38	10.96%	$ 841.88	$ 929.15	$ 87.27	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 297.24	$ 323.78	$ 26.54	8.93%	$ 303.55	$ 328.87	$ 25.32	8.34%
		Family - TWO TIER	$ 772.84	$ 841.83	$ 68.99	8.93%	$ 789.22	$ 855.05	$ 65.83	8.34%
		Double - THREE TIER	$ 594.49	$ 647.56	$ 53.07	8.93%	$ 607.09	$ 657.73	$ 50.64	8.34%
		Family - THREE TIER	$ 787.70	$ 858.02	$ 70.32	8.93%	$ 804.39	$ 871.49	$ 67.10	8.34%
		Employee/Spouse - FOUR TIER	$ 594.49	$ 647.56	$ 53.07	8.93%	$ 607.09	$ 657.73	$ 50.64	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 579.63	$ 631.37	$ 51.74	8.93%	$ 591.92	$ 641.29	$ 49.37	8.34%
		Family - FOUR TIER	$ 862.01	$ 938.97	$ 76.96	8.93%	$ 880.29	$ 953.71	$ 73.42	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 366.85	$ 398.81	$ 31.96	8.71%	$ 374.63	$ 405.07	$ 30.44	8.13%
		Family - TWO TIER	$ 953.80	$ 1,036.90	$ 83.10	8.71%	$ 974.03	$ 1,053.18	$ 79.15	8.13%
		Double - THREE TIER	$ 733.69	$ 797.61	$ 63.92	8.71%	$ 749.25	$ 810.14	$ 60.89	8.13%
		Family - THREE TIER	$ 972.14	$ 1,056.84	$ 84.70	8.71%	$ 992.75	$ 1,073.43	$ 80.68	8.13%
		Employee/Spouse - FOUR TIER	$ 733.69	$ 797.61	$ 63.92	8.71%	$ 749.25	$ 810.14	$ 60.89	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 715.35	$ 777.67	$ 62.32	8.71%	$ 730.51	$ 789.88	$ 59.37	8.13%
		Family - FOUR TIER	$ 1,063.85	$ 1,156.54	$ 92.69	8.71%	$ 1,086.41	$ 1,174.70	$ 88.29	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 352.93	$ 387.24	$ 34.31	9.72%	$ 360.42	$ 393.32	$ 32.90	9.13%
		Family - TWO TIER	$ 917.63	$ 1,006.81	$ 89.18	9.72%	$ 937.09	$ 1,022.62	$ 85.53	9.13%
		Double - THREE TIER	$ 705.87	$ 774.47	$ 68.60	9.72%	$ 720.83	$ 786.63	$ 65.80	9.13%
		Family - THREE TIER	$ 935.27	$ 1,026.17	$ 90.90	9.72%	$ 955.11	$ 1,042.29	$ 87.18	9.13%
		Employee/Spouse - FOUR TIER	$ 705.87	$ 774.47	$ 68.60	9.72%	$ 720.83	$ 786.63	$ 65.80	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 688.22	$ 755.11	$ 66.89	9.72%	$ 702.82	$ 766.96	$ 64.14	9.13%
		Family - FOUR TIER	$ 1,023.51	$ 1,122.98	$ 99.47	9.72%	$ 1,045.21	$ 1,140.61	$ 95.40	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 306.35	$ 337.99	$ 31.64	10.33%	$ 312.85	$ 343.30	$ 30.45	9.73%
		Family - TWO TIER	$ 796.52	$ 878.79	$ 82.27	10.33%	$ 813.41	$ 892.58	$ 79.17	9.73%
		Double - THREE TIER	$ 612.71	$ 675.99	$ 63.28	10.33%	$ 625.70	$ 686.60	$ 60.90	9.73%
		Family - THREE TIER	$ 811.84	$ 895.69	$ 83.85	10.33%	$ 829.06	$ 909.75	$ 80.69	9.73%
		Employee/Spouse - FOUR TIER	$ 612.71	$ 675.99	$ 63.28	10.33%	$ 625.70	$ 686.60	$ 60.90	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 597.40	$ 659.09	$ 61.69	10.33%	$ 610.06	$ 669.44	$ 59.38	9.73%
		Family - FOUR TIER	$ 888.43	$ 980.18	$ 91.75	10.33%	$ 907.27	$ 995.57	$ 88.30	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 302.31	$ 338.99	$ 36.68	12.13%	$ 308.72	$ 344.31	$ 35.59	11.53%
		Family - TWO TIER	$ 786.00	$ 881.36	$ 95.36	12.13%	$ 802.67	$ 895.20	$ 92.53	11.53%
		Double - THREE TIER	$ 604.61	$ 677.97	$ 73.36	12.13%	$ 617.43	$ 688.61	$ 71.18	11.53%
		Family - THREE TIER	$ 801.12	$ 898.31	$ 97.19	12.13%	$ 818.10	$ 912.41	$ 94.31	11.53%
		Employee/Spouse - FOUR TIER	$ 604.61	$ 677.97	$ 73.36	12.13%	$ 617.43	$ 688.61	$ 71.18	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 589.50	$ 661.02	$ 71.52	12.13%	$ 602.00	$ 671.40	$ 69.40	11.53%
		Family - FOUR TIER	$ 876.69	$ 983.06	$ 106.37	12.13%	$ 895.28	$ 998.49	$ 103.21	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 292.22	$ 321.10	$ 28.88	9.88%	$ 298.42	$ 326.14	$ 27.72	9.29%
		Family - TWO TIER	$ 759.78	$ 834.86	$ 75.08	9.88%	$ 775.88	$ 847.97	$ 72.09	9.29%
		Double - THREE TIER	$ 584.44	$ 642.20	$ 57.76	9.88%	$ 596.84	$ 652.28	$ 55.44	9.29%
		Family - THREE TIER	$ 774.39	$ 850.91	$ 76.52	9.88%	$ 790.81	$ 864.27	$ 73.46	9.29%
		Employee/Spouse - FOUR TIER	$ 584.44	$ 642.20	$ 57.76	9.88%	$ 596.84	$ 652.28	$ 55.44	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 569.83	$ 626.14	$ 56.31	9.88%	$ 581.92	$ 635.97	$ 54.05	9.29%
		Family - FOUR TIER	$ 847.44	$ 931.19	$ 83.75	9.88%	$ 865.41	$ 945.81	$ 80.40	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 318.38	$ 319.33	$ 0.95	0.30%	$ 325.55	$ 324.34	$ (1.21)	-0.37%
		Family - TWO TIER	$ 827.80	$ 830.26	$ 2.46	0.30%	$ 846.42	$ 843.30	$ (3.12)	-0.37%
		Double - THREE TIER	$ 636.77	$ 638.66	$ 1.89	0.30%	$ 651.09	$ 648.69	$ (2.40)	-0.37%
		Family - THREE TIER	$ 843.72	$ 846.23	$ 2.51	0.30%	$ 862.71	$ 859.51	$ (3.20)	-0.37%
		Employee/Spouse - FOUR TIER	$ 636.77	$ 638.66	$ 1.89	0.30%	$ 651.09	$ 648.69	$ (2.40)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 620.85	$ 622.70	$ 1.85	0.30%	$ 634.82	$ 632.47	$ (2.35)	-0.37%
		Family - FOUR TIER	$ 923.31	$ 926.06	$ 2.75	0.30%	$ 944.09	$ 940.60	$ (3.49)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 315.82	$ 333.52	$ 17.70	5.60%	$ 322.91	$ 338.76	$ 15.85	4.91%
		Family - TWO TIER	$ 821.11	$ 867.15	$ 46.04	5.61%	$ 839.59	$ 880.77	$ 41.18	4.90%
		Double - THREE TIER	$ 631.62	$ 667.04	$ 35.42	5.61%	$ 645.84	$ 677.51	$ 31.67	4.90%
		Family - THREE TIER	$ 836.90	$ 883.83	$ 46.93	5.61%	$ 855.74	$ 897.71	$ 41.97	4.90%
		Employee/Spouse - FOUR TIER	$ 631.62	$ 667.04	$ 35.42	5.61%	$ 645.84	$ 677.51	$ 31.67	4.90%
		Employee/Chld(rn) - FOUR TIER	$ 615.83	$ 650.37	$ 34.54	5.61%	$ 629.69	$ 660.58	$ 30.89	4.91%
		Family - FOUR TIER	$ 915.85	$ 967.21	$ 51.36	5.61%	$ 936.46	$ 982.40	$ 45.94	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 301.86	$ 318.05	$ 16.19	5.36%	$ 308.65	$ 323.04	$ 14.39	4.66%
		Family - TWO TIER	$ 784.85	$ 826.93	$ 42.08	5.36%	$ 802.50	$ 839.91	$ 37.41	4.66%
		Double - THREE TIER	$ 603.72	$ 636.10	$ 32.38	5.36%	$ 617.31	$ 646.09	$ 28.78	4.66%
		Family - THREE TIER	$ 799.93	$ 842.83	$ 42.90	5.36%	$ 817.93	$ 856.07	$ 38.14	4.66%
		Employee/Spouse - FOUR TIER	$ 603.72	$ 636.10	$ 32.38	5.36%	$ 617.31	$ 646.09	$ 28.78	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 588.63	$ 620.20	$ 31.57	5.36%	$ 601.88	$ 629.94	$ 28.06	4.66%
		Family - FOUR TIER	$ 875.40	$ 922.35	$ 46.95	5.36%	$ 895.10	$ 936.83	$ 41.73	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 339.40	$ 333.71	$ (5.69)	-1.68%	$ 347.04	$ 338.95	$ (8.09)	-2.33%
		Family - TWO TIER	$ 882.45	$ 867.64	$ (14.81)	-1.68%	$ 902.30	$ 881.26	$ (21.04)	-2.33%
		Double - THREE TIER	$ 678.81	$ 667.42	$ (11.39)	-1.68%	$ 694.08	$ 677.89	$ (16.19)	-2.33%
		Family - THREE TIER	$ 899.42	$ 884.32	$ (15.10)	-1.68%	$ 919.66	$ 898.21	$ (21.45)	-2.33%
		Employee/Spouse - FOUR TIER	$ 678.81	$ 667.42	$ (11.39)	-1.68%	$ 694.08	$ 677.89	$ (16.19)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 661.84	$ 650.73	$ (11.11)	-1.68%	$ 676.72	$ 660.95	$ (15.77)	-2.33%
		Family - FOUR TIER	$ 984.28	$ 967.75	$ (16.53)	-1.68%	$ 1,006.42	$ 982.95	$ (23.47)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 321.19	$ 339.63	$ 18.44	5.74%	$ 328.42	$ 344.96	$ 16.54	5.04%
		Family - TWO TIER	$ 835.10	$ 883.03	$ 47.93	5.74%	$ 853.89	$ 896.90	$ 43.01	5.04%
		Double - THREE TIER	$ 642.39	$ 679.26	$ 36.87	5.74%	$ 656.84	$ 689.92	$ 33.08	5.04%
		Family - THREE TIER	$ 851.16	$ 900.02	$ 48.86	5.74%	$ 870.32	$ 914.15	$ 43.83	5.04%
		Employee/Spouse - FOUR TIER	$ 642.39	$ 679.26	$ 36.87	5.74%	$ 656.84	$ 689.92	$ 33.08	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 626.32	$ 662.28	$ 35.96	5.74%	$ 640.41	$ 672.67	$ 32.26	5.04%
		Family - FOUR TIER	$ 931.46	$ 984.92	$ 53.46	5.74%	$ 952.42	$ 1,000.39	$ 47.97	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 376.94	$ 385.12	$ 8.18	2.17%	$ 385.41	$ 391.17	$ 5.76	1.49%
		Family - TWO TIER	$ 980.04	$ 1,001.31	$ 21.27	2.17%	$ 1,002.09	$ 1,017.03	$ 14.94	1.49%
		Double - THREE TIER	$ 753.88	$ 770.24	$ 16.36	2.17%	$ 770.84	$ 782.33	$ 11.49	1.49%
		Family - THREE TIER	$ 998.88	$ 1,020.57	$ 21.69	2.17%	$ 1,021.36	$ 1,036.59	$ 15.23	1.49%
		Employee/Spouse - FOUR TIER	$ 753.88	$ 770.24	$ 16.36	2.17%	$ 770.84	$ 782.33	$ 11.49	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 735.03	$ 750.98	$ 15.95	2.17%	$ 751.57	$ 762.77	$ 11.20	1.49%
		Family - FOUR TIER	$ 1,093.12	$ 1,116.85	$ 23.73	2.17%	$ 1,117.71	$ 1,134.38	$ 16.67	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 363.77	$ 373.73	$ 9.96	2.74%	$ 371.95	$ 379.60	$ 7.65	2.06%
		Family - TWO TIER	$ 945.79	$ 971.70	$ 25.91	2.74%	$ 967.07	$ 986.95	$ 19.88	2.06%
		Double - THREE TIER	$ 727.53	$ 747.46	$ 19.93	2.74%	$ 743.90	$ 759.19	$ 15.29	2.06%
		Family - THREE TIER	$ 963.98	$ 990.38	$ 26.40	2.74%	$ 985.67	$ 1,005.93	$ 20.26	2.06%
		Employee/Spouse - FOUR TIER	$ 727.53	$ 747.46	$ 19.93	2.74%	$ 743.90	$ 759.19	$ 15.29	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 709.35	$ 728.77	$ 19.42	2.74%	$ 725.30	$ 740.21	$ 14.91	2.06%
		Family - FOUR TIER	$ 1,054.92	$ 1,083.82	$ 28.90	2.74%	$ 1,078.66	$ 1,100.83	$ 22.17	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 377.45	$ 385.48	$ 8.03	2.13%	$ 385.93	$ 391.53	$ 5.60	1.45%
		Family - TWO TIER	$ 981.36	$ 1,002.25	$ 20.89	2.13%	$ 1,003.44	$ 1,017.98	$ 14.54	1.45%
		Double - THREE TIER	$ 754.89	$ 770.96	$ 16.07	2.13%	$ 771.88	$ 783.06	$ 11.18	1.45%
		Family - THREE TIER	$ 1,000.23	$ 1,021.52	$ 21.29	2.13%	$ 1,022.74	$ 1,037.56	$ 14.82	1.45%
		Employee/Spouse - FOUR TIER	$ 754.89	$ 770.96	$ 16.07	2.13%	$ 771.88	$ 783.06	$ 11.18	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 736.01	$ 751.68	$ 15.67	2.13%	$ 752.57	$ 763.49	$ 10.92	1.45%
		Family - FOUR TIER	$ 1,094.59	$ 1,117.89	$ 23.30	2.13%	$ 1,119.22	$ 1,135.44	$ 16.22	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 348.41	$ 361.11	$ 12.70	3.65%	$ 356.25	$ 366.78	$ 10.53	2.96%
		Family - TWO TIER	$ 905.86	$ 938.90	$ 33.04	3.65%	$ 926.25	$ 953.64	$ 27.39	2.96%
		Double - THREE TIER	$ 696.81	$ 722.23	$ 25.42	3.65%	$ 712.49	$ 733.57	$ 21.08	2.96%
		Family - THREE TIER	$ 923.28	$ 956.95	$ 33.67	3.65%	$ 944.06	$ 971.98	$ 27.92	2.96%
		Employee/Spouse - FOUR TIER	$ 696.81	$ 722.23	$ 25.42	3.65%	$ 712.49	$ 733.57	$ 21.08	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 679.39	$ 704.17	$ 24.78	3.65%	$ 694.68	$ 715.23	$ 20.55	2.96%
		Family - FOUR TIER	$ 1,010.38	$ 1,047.23	$ 36.85	3.65%	$ 1,033.12	$ 1,063.67	$ 30.55	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 308.65	$ 329.44	$ 20.79	6.74%	$ 315.20	$ 334.61	$ 19.41	6.16%
		Family - TWO TIER	$ 802.51	$ 856.54	$ 54.03	6.73%	$ 819.52	$ 869.98	$ 50.46	6.16%
		Double - THREE TIER	$ 617.32	$ 658.87	$ 41.55	6.73%	$ 630.40	$ 669.22	$ 38.82	6.16%
		Family - THREE TIER	$ 817.94	$ 873.01	$ 55.07	6.73%	$ 835.28	$ 886.71	$ 51.43	6.16%
		Employee/Spouse - FOUR TIER	$ 617.32	$ 658.87	$ 41.55	6.73%	$ 630.40	$ 669.22	$ 38.82	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 601.88	$ 642.40	$ 40.52	6.73%	$ 614.64	$ 652.49	$ 37.85	6.16%
		Family - FOUR TIER	$ 895.11	$ 955.37	$ 60.26	6.73%	$ 914.08	$ 970.37	$ 56.29	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 306.15	$ 344.08	$ 37.93	12.39%	$ 312.65	$ 349.48	$ 36.83	11.78%
		Family - TWO TIER	$ 796.00	$ 894.60	$ 98.60	12.39%	$ 812.88	$ 908.64	$ 95.76	11.78%
		Double - THREE TIER	$ 612.31	$ 688.15	$ 75.84	12.39%	$ 625.30	$ 698.96	$ 73.66	11.78%
		Family - THREE TIER	$ 811.31	$ 911.80	$ 100.49	12.39%	$ 828.51	$ 926.12	$ 97.61	11.78%
		Employee/Spouse - FOUR TIER	$ 612.31	$ 688.15	$ 75.84	12.39%	$ 625.30	$ 698.96	$ 73.66	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 597.01	$ 670.95	$ 73.94	12.39%	$ 609.66	$ 681.48	$ 71.82	11.78%
		Family - FOUR TIER	$ 887.85	$ 997.82	$ 109.97	12.39%	$ 906.67	$ 1,013.48	$ 106.81	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 292.63	$ 328.12	$ 35.49	12.13%	$ 298.84	$ 333.27	$ 34.43	11.52%
		Family - TWO TIER	$ 760.85	$ 853.10	$ 92.25	12.12%	$ 776.98	$ 866.49	$ 89.51	11.52%
		Double - THREE TIER	$ 585.27	$ 656.23	$ 70.96	12.12%	$ 597.67	$ 666.53	$ 68.86	11.52%
		Family - THREE TIER	$ 775.48	$ 869.51	$ 94.03	12.13%	$ 791.92	$ 883.16	$ 91.24	11.52%
		Employee/Spouse - FOUR TIER	$ 585.27	$ 656.23	$ 70.96	12.12%	$ 597.67	$ 666.53	$ 68.86	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 570.64	$ 639.83	$ 69.19	12.12%	$ 582.74	$ 649.87	$ 67.13	11.52%
		Family - FOUR TIER	$ 848.64	$ 951.54	$ 102.90	12.13%	$ 866.63	$ 966.48	$ 99.85	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 329.03	$ 344.27	$ 15.24	4.63%	$ 336.00	$ 349.67	$ 13.67	4.07%
		Family - TWO TIER	$ 855.47	$ 895.10	$ 39.63	4.63%	$ 873.61	$ 909.15	$ 35.54	4.07%
		Double - THREE TIER	$ 658.06	$ 688.54	$ 30.48	4.63%	$ 672.01	$ 699.35	$ 27.34	4.07%
		Family - THREE TIER	$ 871.93	$ 912.31	$ 40.38	4.63%	$ 890.40	$ 926.63	$ 36.23	4.07%
		Employee/Spouse - FOUR TIER	$ 658.06	$ 688.54	$ 30.48	4.63%	$ 672.01	$ 699.35	$ 27.34	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 641.60	$ 671.32	$ 29.72	4.63%	$ 655.21	$ 681.86	$ 26.65	4.07%
		Family - FOUR TIER	$ 954.19	$ 998.38	$ 44.19	4.63%	$ 974.41	$ 1,014.05	$ 39.64	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 311.38	$ 350.38	$ 39.00	12.52%	$ 317.98	$ 355.88	$ 37.90	11.92%
		Family - TWO TIER	$ 809.59	$ 910.98	$ 101.39	12.52%	$ 826.75	$ 925.28	$ 98.53	11.92%
		Double - THREE TIER	$ 622.75	$ 700.75	$ 78.00	12.53%	$ 635.96	$ 711.76	$ 75.80	11.92%
		Family - THREE TIER	$ 825.15	$ 928.50	$ 103.35	12.52%	$ 842.64	$ 943.08	$ 100.44	11.92%
		Employee/Spouse - FOUR TIER	$ 622.75	$ 700.75	$ 78.00	12.53%	$ 635.96	$ 711.76	$ 75.80	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 607.19	$ 683.23	$ 76.04	12.52%	$ 620.06	$ 693.96	$ 73.90	11.92%
		Family - FOUR TIER	$ 903.00	$ 1,016.09	$ 113.09	12.52%	$ 922.15	$ 1,032.05	$ 109.90	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 365.41	$ 397.31	$ 31.90	8.73%	$ 373.16	$ 403.54	$ 30.38	8.14%
		Family - TWO TIER	$ 950.06	$ 1,033.00	$ 82.94	8.73%	$ 970.22	$ 1,049.22	$ 79.00	8.14%
		Double - THREE TIER	$ 730.82	$ 794.61	$ 63.79	8.73%	$ 746.31	$ 807.09	$ 60.78	8.14%
		Family - THREE TIER	$ 968.34	$ 1,052.86	$ 84.52	8.73%	$ 988.87	$ 1,069.39	$ 80.52	8.14%
		Employee/Spouse - FOUR TIER	$ 730.82	$ 794.61	$ 63.79	8.73%	$ 746.31	$ 807.09	$ 60.78	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 712.56	$ 774.75	$ 62.19	8.73%	$ 727.65	$ 786.91	$ 59.26	8.14%
		Family - FOUR TIER	$ 1,059.69	$ 1,152.19	$ 92.50	8.73%	$ 1,082.16	$ 1,170.28	$ 88.12	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 352.64	$ 385.56	$ 32.92	9.34%	$ 360.12	$ 391.61	$ 31.49	8.74%
		Family - TWO TIER	$ 916.87	$ 1,002.45	$ 85.58	9.33%	$ 936.31	$ 1,018.19	$ 81.88	8.74%
		Double - THREE TIER	$ 705.29	$ 771.11	$ 65.82	9.33%	$ 720.24	$ 783.22	$ 62.98	8.74%
		Family - THREE TIER	$ 934.51	$ 1,021.73	$ 87.22	9.33%	$ 954.31	$ 1,037.77	$ 83.46	8.75%
		Employee/Spouse - FOUR TIER	$ 705.29	$ 771.11	$ 65.82	9.33%	$ 720.24	$ 783.22	$ 62.98	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 687.66	$ 751.84	$ 64.18	9.33%	$ 702.24	$ 763.64	$ 61.40	8.74%
		Family - FOUR TIER	$ 1,022.67	$ 1,118.12	$ 95.45	9.33%	$ 1,044.35	$ 1,135.67	$ 91.32	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 365.90	$ 397.68	$ 31.78	8.69%	$ 373.66	$ 403.92	$ 30.26	8.10%
		Family - TWO TIER	$ 951.35	$ 1,033.96	$ 82.61	8.68%	$ 971.52	$ 1,050.20	$ 78.68	8.10%
		Double - THREE TIER	$ 731.81	$ 795.36	$ 63.55	8.68%	$ 747.32	$ 807.84	$ 60.52	8.10%
		Family - THREE TIER	$ 969.64	$ 1,053.85	$ 84.21	8.68%	$ 990.20	$ 1,070.39	$ 80.19	8.10%
		Employee/Spouse - FOUR TIER	$ 731.81	$ 795.36	$ 63.55	8.68%	$ 747.32	$ 807.84	$ 60.52	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 713.51	$ 775.47	$ 61.96	8.68%	$ 728.64	$ 787.65	$ 59.01	8.10%
		Family - FOUR TIER	$ 1,061.12	$ 1,153.27	$ 92.15	8.68%	$ 1,083.61	$ 1,171.37	$ 87.76	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 337.76	$ 372.54	$ 34.78	10.30%	$ 344.92	$ 378.39	$ 33.47	9.70%
		Family - TWO TIER	$ 878.17	$ 968.61	$ 90.44	10.30%	$ 896.78	$ 983.82	$ 87.04	9.71%
		Double - THREE TIER	$ 675.52	$ 745.08	$ 69.56	10.30%	$ 689.83	$ 756.78	$ 66.95	9.71%
		Family - THREE TIER	$ 895.06	$ 987.24	$ 92.18	10.30%	$ 914.03	$ 1,002.73	$ 88.70	9.70%
		Employee/Spouse - FOUR TIER	$ 675.52	$ 745.08	$ 69.56	10.30%	$ 689.83	$ 756.78	$ 66.95	9.71%
		Employee/Chld(rn) - FOUR TIER	$ 658.63	$ 726.46	$ 67.83	10.30%	$ 672.59	$ 737.86	$ 65.27	9.70%
		Family - FOUR TIER	$ 979.50	$ 1,080.37	$ 100.87	10.30%	$ 1,000.26	$ 1,097.33	$ 97.07	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 302.41	$ 301.95	$ (0.46)	-0.15%	$ 309.23	$ 306.69	$ (2.54)	-0.82%
		Family - TWO TIER	$ 786.29	$ 785.08	$ (1.21)	-0.15%	$ 803.98	$ 797.41	$ (6.57)	-0.82%
		Double - THREE TIER	$ 604.84	$ 603.91	$ (0.93)	-0.15%	$ 618.44	$ 613.39	$ (5.05)	-0.82%
		Family - THREE TIER	$ 801.41	$ 800.18	$ (1.23)	-0.15%	$ 819.44	$ 812.74	$ (6.70)	-0.82%
		Employee/Spouse - FOUR TIER	$ 604.84	$ 603.91	$ (0.93)	-0.15%	$ 618.44	$ 613.39	$ (5.05)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 589.72	$ 588.81	$ (0.91)	-0.15%	$ 602.98	$ 598.05	$ (4.93)	-0.82%
		Family - FOUR TIER	$ 877.01	$ 875.67	$ (1.34)	-0.15%	$ 896.74	$ 889.41	$ (7.33)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 282.54	$ 279.27	$ (3.27)	-1.16%	$ 288.89	$ 283.65	$ (5.24)	-1.81%
		Family - TWO TIER	$ 734.59	$ 726.10	$ (8.49)	-1.16%	$ 751.12	$ 737.50	$ (13.62)	-1.81%
		Double - THREE TIER	$ 565.07	$ 558.54	$ (6.53)	-1.16%	$ 577.79	$ 567.31	$ (10.48)	-1.81%
		Family - THREE TIER	$ 748.73	$ 740.06	$ (8.67)	-1.16%	$ 765.57	$ 751.68	$ (13.89)	-1.81%
		Employee/Spouse - FOUR TIER	$ 565.07	$ 558.54	$ (6.53)	-1.16%	$ 577.79	$ 567.31	$ (10.48)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 550.95	$ 544.57	$ (6.38)	-1.16%	$ 563.35	$ 553.12	$ (10.23)	-1.82%
		Family - FOUR TIER	$ 819.36	$ 809.88	$ (9.48)	-1.16%	$ 837.80	$ 822.59	$ (15.21)	-1.82%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 353.79	$ 364.45	$ 10.66	3.01%	$ 361.75	$ 370.17	$ 8.42	2.33%
		Family - TWO TIER	$ 919.85	$ 947.56	$ 27.71	3.01%	$ 940.54	$ 962.44	$ 21.90	2.33%
		Double - THREE TIER	$ 707.58	$ 728.90	$ 21.32	3.01%	$ 723.49	$ 740.34	$ 16.85	2.33%
		Family - THREE TIER	$ 937.53	$ 965.79	$ 28.26	3.01%	$ 958.63	$ 980.95	$ 22.32	2.33%
		Employee/Spouse - FOUR TIER	$ 707.58	$ 728.90	$ 21.32	3.01%	$ 723.49	$ 740.34	$ 16.85	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 689.88	$ 710.67	$ 20.79	3.01%	$ 705.40	$ 721.83	$ 16.43	2.33%
		Family - FOUR TIER	$ 1,025.98	$ 1,056.90	$ 30.92	3.01%	$ 1,049.06	$ 1,073.49	$ 24.43	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 329.65	$ 342.22	$ 12.57	3.81%	$ 337.07	$ 347.59	$ 10.52	3.12%
		Family - TWO TIER	$ 857.09	$ 889.76	$ 32.67	3.81%	$ 876.39	$ 903.73	$ 27.34	3.12%
		Double - THREE TIER	$ 659.31	$ 684.43	$ 25.12	3.81%	$ 674.14	$ 695.18	$ 21.04	3.12%
		Family - THREE TIER	$ 873.58	$ 906.87	$ 33.29	3.81%	$ 893.23	$ 921.11	$ 27.88	3.12%
		Employee/Spouse - FOUR TIER	$ 659.31	$ 684.43	$ 25.12	3.81%	$ 674.14	$ 695.18	$ 21.04	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 642.82	$ 667.32	$ 24.50	3.81%	$ 657.28	$ 677.80	$ 20.52	3.12%
		Family - FOUR TIER	$ 956.00	$ 992.43	$ 36.43	3.81%	$ 977.51	$ 1,008.01	$ 30.50	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 281.10	$ 277.88	$ (3.22)	-1.15%	$ 287.42	$ 282.24	$ (5.18)	-1.80%
		Family - TWO TIER	$ 730.85	$ 722.49	$ (8.36)	-1.14%	$ 747.30	$ 733.84	$ (13.46)	-1.80%
		Double - THREE TIER	$ 562.19	$ 555.76	$ (6.43)	-1.14%	$ 574.84	$ 564.49	$ (10.35)	-1.80%
		Family - THREE TIER	$ 744.91	$ 736.39	$ (8.52)	-1.14%	$ 761.66	$ 747.95	$ (13.71)	-1.80%
		Employee/Spouse - FOUR TIER	$ 562.19	$ 555.76	$ (6.43)	-1.14%	$ 574.84	$ 564.49	$ (10.35)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 548.14	$ 541.87	$ (6.27)	-1.14%	$ 560.48	$ 550.38	$ (10.10)	-1.80%
		Family - FOUR TIER	$ 815.18	$ 805.86	$ (9.32)	-1.14%	$ 833.52	$ 818.51	$ (15.01)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 257.14	$ 240.01	$ (17.13)	-6.66%	$ 262.93	$ 243.77	$ (19.16)	-7.29%
		Family - TWO TIER	$ 668.57	$ 624.02	$ (44.55)	-6.66%	$ 683.60	$ 633.81	$ (49.79)	-7.28%
		Double - THREE TIER	$ 514.28	$ 480.01	$ (34.27)	-6.66%	$ 525.85	$ 487.55	$ (38.30)	-7.28%
		Family - THREE TIER	$ 681.42	$ 636.02	$ (45.40)	-6.66%	$ 696.75	$ 646.00	$ (50.75)	-7.28%
		Employee/Spouse - FOUR TIER	$ 514.28	$ 480.01	$ (34.27)	-6.66%	$ 525.85	$ 487.55	$ (38.30)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 501.42	$ 468.01	$ (33.41)	-6.66%	$ 512.70	$ 475.36	$ (37.34)	-7.28%
		Family - FOUR TIER	$ 745.70	$ 696.02	$ (49.68)	-6.66%	$ 762.48	$ 706.95	$ (55.53)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 244.71	$ 218.00	$ (26.71)	-10.91%	$ 250.22	$ 221.42	$ (28.80)	-11.51%
		Family - TWO TIER	$ 636.25	$ 566.80	$ (69.45)	-10.92%	$ 650.56	$ 575.70	$ (74.86)	-11.51%
		Double - THREE TIER	$ 489.43	$ 436.00	$ (53.43)	-10.92%	$ 500.43	$ 442.85	$ (57.58)	-11.51%
		Family - THREE TIER	$ 648.49	$ 577.70	$ (70.79)	-10.92%	$ 663.08	$ 586.77	$ (76.31)	-11.51%
		Employee/Spouse - FOUR TIER	$ 489.43	$ 436.00	$ (53.43)	-10.92%	$ 500.43	$ 442.85	$ (57.58)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 477.19	$ 425.10	$ (52.09)	-10.92%	$ 487.92	$ 431.78	$ (56.14)	-11.51%
		Family - FOUR TIER	$ 709.66	$ 632.21	$ (77.45)	-10.91%	$ 725.63	$ 642.13	$ (83.50)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 299.17	$ 321.17	$ 22.00	7.35%	$ 305.91	$ 326.21	$ 20.30	6.64%
		Family - TWO TIER	$ 777.85	$ 835.05	$ 57.20	7.35%	$ 795.36	$ 848.16	$ 52.80	6.64%
		Double - THREE TIER	$ 598.35	$ 642.34	$ 43.99	7.35%	$ 611.81	$ 652.43	$ 40.62	6.64%
		Family - THREE TIER	$ 792.81	$ 851.10	$ 58.29	7.35%	$ 810.66	$ 864.47	$ 53.81	6.64%
		Employee/Spouse - FOUR TIER	$ 598.35	$ 642.34	$ 43.99	7.35%	$ 611.81	$ 652.43	$ 40.62	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 583.39	$ 626.28	$ 42.89	7.35%	$ 596.52	$ 636.12	$ 39.60	6.64%
		Family - FOUR TIER	$ 867.60	$ 931.40	$ 63.80	7.35%	$ 887.13	$ 946.02	$ 58.89	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 243.93	$ 235.25	$ (8.68)	-3.56%	$ 249.42	$ 238.94	$ (10.48)	-4.20%
		Family - TWO TIER	$ 634.23	$ 611.64	$ (22.59)	-3.56%	$ 648.50	$ 621.24	$ (27.26)	-4.20%
		Double - THREE TIER	$ 487.87	$ 470.49	$ (17.38)	-3.56%	$ 498.84	$ 477.88	$ (20.96)	-4.20%
		Family - THREE TIER	$ 646.42	$ 623.40	$ (23.02)	-3.56%	$ 660.97	$ 633.19	$ (27.78)	-4.20%
		Employee/Spouse - FOUR TIER	$ 487.87	$ 470.49	$ (17.38)	-3.56%	$ 498.84	$ 477.88	$ (20.96)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 475.67	$ 458.73	$ (16.94)	-3.56%	$ 486.37	$ 465.93	$ (20.44)	-4.20%
		Family - FOUR TIER	$ 707.41	$ 682.21	$ (25.20)	-3.56%	$ 723.32	$ 692.92	$ (30.40)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 293.17	$ 311.51	$ 18.34	6.26%	$ 299.39	$ 316.40	$ 17.01	5.68%
		Family - TWO TIER	$ 762.26	$ 809.92	$ 47.66	6.25%	$ 778.41	$ 822.64	$ 44.23	5.68%
		Double - THREE TIER	$ 586.35	$ 623.02	$ 36.67	6.25%	$ 598.79	$ 632.80	$ 34.01	5.68%
		Family - THREE TIER	$ 776.92	$ 825.50	$ 48.58	6.25%	$ 793.39	$ 838.46	$ 45.07	5.68%
		Employee/Spouse - FOUR TIER	$ 586.35	$ 623.02	$ 36.67	6.25%	$ 598.79	$ 632.80	$ 34.01	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 571.70	$ 607.44	$ 35.74	6.25%	$ 583.82	$ 616.98	$ 33.16	5.68%
		Family - FOUR TIER	$ 850.22	$ 903.38	$ 53.16	6.25%	$ 868.24	$ 917.56	$ 49.32	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 273.90	$ 288.11	$ 14.21	5.19%	$ 279.71	$ 292.63	$ 12.92	4.62%
		Family - TWO TIER	$ 712.14	$ 749.08	$ 36.94	5.19%	$ 727.24	$ 760.84	$ 33.60	4.62%
		Double - THREE TIER	$ 547.80	$ 576.21	$ 28.41	5.19%	$ 559.42	$ 585.26	$ 25.84	4.62%
		Family - THREE TIER	$ 725.83	$ 763.48	$ 37.65	5.19%	$ 741.23	$ 775.47	$ 34.24	4.62%
		Employee/Spouse - FOUR TIER	$ 547.80	$ 576.21	$ 28.41	5.19%	$ 559.42	$ 585.26	$ 25.84	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 534.10	$ 561.81	$ 27.71	5.19%	$ 545.43	$ 570.63	$ 25.20	4.62%
		Family - FOUR TIER	$ 794.31	$ 835.51	$ 41.20	5.19%	$ 811.15	$ 848.63	$ 37.48	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 342.97	$ 375.98	$ 33.01	9.62%	$ 350.24	$ 381.88	$ 31.64	9.03%
		Family - TWO TIER	$ 891.73	$ 977.55	$ 85.82	9.62%	$ 910.63	$ 992.90	$ 82.27	9.03%
		Double - THREE TIER	$ 685.94	$ 751.96	$ 66.02	9.62%	$ 700.48	$ 763.77	$ 63.29	9.04%
		Family - THREE TIER	$ 908.87	$ 996.35	$ 87.48	9.63%	$ 928.14	$ 1,011.99	$ 83.85	9.03%
		Employee/Spouse - FOUR TIER	$ 685.94	$ 751.96	$ 66.02	9.62%	$ 700.48	$ 763.77	$ 63.29	9.04%
		Employee/Chld(rn) - FOUR TIER	$ 668.79	$ 733.16	$ 64.37	9.62%	$ 682.97	$ 744.67	$ 61.70	9.03%
		Family - FOUR TIER	$ 994.62	$ 1,090.35	$ 95.73	9.62%	$ 1,015.70	$ 1,107.46	$ 91.76	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 319.58	$ 353.05	$ 33.47	10.47%	$ 326.35	$ 358.59	$ 32.24	9.88%
		Family - TWO TIER	$ 830.89	$ 917.92	$ 87.03	10.47%	$ 848.51	$ 932.33	$ 83.82	9.88%
		Double - THREE TIER	$ 639.15	$ 706.09	$ 66.94	10.47%	$ 652.70	$ 717.18	$ 64.48	9.88%
		Family - THREE TIER	$ 846.88	$ 935.57	$ 88.69	10.47%	$ 864.83	$ 950.26	$ 85.43	9.88%
		Employee/Spouse - FOUR TIER	$ 639.15	$ 706.09	$ 66.94	10.47%	$ 652.70	$ 717.18	$ 64.48	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 623.18	$ 688.44	$ 65.26	10.47%	$ 636.39	$ 699.25	$ 62.86	9.88%
		Family - FOUR TIER	$ 926.77	$ 1,023.83	$ 97.06	10.47%	$ 946.42	$ 1,039.91	$ 93.49	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 272.50	$ 286.68	$ 14.18	5.20%	$ 278.28	$ 291.18	$ 12.90	4.64%
		Family - TWO TIER	$ 708.51	$ 745.36	$ 36.85	5.20%	$ 723.53	$ 757.06	$ 33.53	4.63%
		Double - THREE TIER	$ 545.01	$ 573.35	$ 28.34	5.20%	$ 556.57	$ 582.35	$ 25.78	4.63%
		Family - THREE TIER	$ 722.13	$ 759.69	$ 37.56	5.20%	$ 737.44	$ 771.62	$ 34.18	4.63%
		Employee/Spouse - FOUR TIER	$ 545.01	$ 573.35	$ 28.34	5.20%	$ 556.57	$ 582.35	$ 25.78	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 531.38	$ 559.02	$ 27.64	5.20%	$ 542.64	$ 567.79	$ 25.15	4.63%
		Family - FOUR TIER	$ 790.26	$ 831.36	$ 41.10	5.20%	$ 807.01	$ 844.41	$ 37.40	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 249.28	$ 247.60	$ (1.68)	-0.67%	$ 254.57	$ 251.49	$ (3.08)	-1.21%
		Family - TWO TIER	$ 648.13	$ 643.77	$ (4.36)	-0.67%	$ 661.87	$ 653.87	$ (8.00)	-1.21%
		Double - THREE TIER	$ 498.56	$ 495.20	$ (3.36)	-0.67%	$ 509.13	$ 502.98	$ (6.15)	-1.21%
		Family - THREE TIER	$ 660.59	$ 656.15	$ (4.44)	-0.67%	$ 674.59	$ 666.45	$ (8.14)	-1.21%
		Employee/Spouse - FOUR TIER	$ 498.56	$ 495.20	$ (3.36)	-0.67%	$ 509.13	$ 502.98	$ (6.15)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 486.10	$ 482.82	$ (3.28)	-0.67%	$ 496.40	$ 490.40	$ (6.00)	-1.21%
		Family - FOUR TIER	$ 722.91	$ 718.05	$ (4.86)	-0.67%	$ 738.24	$ 729.32	$ (8.92)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 237.23	$ 224.90	$ (12.33)	-5.20%	$ 242.27	$ 228.43	$ (13.84)	-5.71%
		Family - TWO TIER	$ 616.81	$ 584.74	$ (32.07)	-5.20%	$ 629.89	$ 593.92	$ (35.97)	-5.71%
		Double - THREE TIER	$ 474.48	$ 449.80	$ (24.68)	-5.20%	$ 484.53	$ 456.86	$ (27.67)	-5.71%
		Family - THREE TIER	$ 628.68	$ 595.99	$ (32.69)	-5.20%	$ 642.00	$ 605.34	$ (36.66)	-5.71%
		Employee/Spouse - FOUR TIER	$ 474.48	$ 449.80	$ (24.68)	-5.20%	$ 484.53	$ 456.86	$ (27.67)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 462.61	$ 438.56	$ (24.05)	-5.20%	$ 472.42	$ 445.44	$ (26.98)	-5.71%
		Family - FOUR TIER	$ 687.99	$ 652.21	$ (35.78)	-5.20%	$ 702.57	$ 662.45	$ (40.12)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 290.03	$ 331.34	$ 41.31	14.24%	$ 296.18	$ 336.54	$ 40.36	13.63%
		Family - TWO TIER	$ 754.09	$ 861.47	$ 107.38	14.24%	$ 770.08	$ 875.00	$ 104.92	13.62%
		Double - THREE TIER	$ 580.07	$ 662.67	$ 82.60	14.24%	$ 592.37	$ 673.07	$ 80.70	13.62%
		Family - THREE TIER	$ 768.58	$ 878.04	$ 109.46	14.24%	$ 784.88	$ 891.82	$ 106.94	13.63%
		Employee/Spouse - FOUR TIER	$ 580.07	$ 662.67	$ 82.60	14.24%	$ 592.37	$ 673.07	$ 80.70	13.62%
		Employee/Chld(rn) - FOUR TIER	$ 565.56	$ 646.10	$ 80.54	14.24%	$ 577.55	$ 656.25	$ 78.70	13.63%
		Family - FOUR TIER	$ 841.09	$ 960.87	$ 119.78	14.24%	$ 858.93	$ 975.96	$ 117.03	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 236.47	$ 242.69	$ 6.22	2.63%	$ 241.48	$ 246.50	$ 5.02	2.08%
		Family - TWO TIER	$ 614.83	$ 630.99	$ 16.16	2.63%	$ 627.86	$ 640.90	$ 13.04	2.08%
		Double - THREE TIER	$ 472.94	$ 485.38	$ 12.44	2.63%	$ 482.97	$ 493.00	$ 10.03	2.08%
		Family - THREE TIER	$ 626.65	$ 643.13	$ 16.48	2.63%	$ 639.94	$ 653.23	$ 13.29	2.08%
		Employee/Spouse - FOUR TIER	$ 472.94	$ 485.38	$ 12.44	2.63%	$ 482.97	$ 493.00	$ 10.03	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 461.12	$ 473.25	$ 12.13	2.63%	$ 470.89	$ 480.68	$ 9.79	2.08%
		Family - FOUR TIER	$ 685.77	$ 703.80	$ 18.03	2.63%	$ 700.31	$ 714.85	$ 14.54	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 280.42	$ 277.48	$ (2.94)	-1.05%	$ 286.73	$ 281.84	$ (4.89)	-1.71%
		Family - TWO TIER	$ 729.09	$ 721.45	$ (7.64)	-1.05%	$ 745.50	$ 732.78	$ (12.72)	-1.71%
		Double - THREE TIER	$ 560.84	$ 554.96	$ (5.88)	-1.05%	$ 573.45	$ 563.68	$ (9.77)	-1.70%
		Family - THREE TIER	$ 743.11	$ 735.33	$ (7.78)	-1.05%	$ 759.83	$ 746.87	$ (12.96)	-1.71%
		Employee/Spouse - FOUR TIER	$ 560.84	$ 554.96	$ (5.88)	-1.05%	$ 573.45	$ 563.68	$ (9.77)	-1.70%
		Employee/Chld(rn) - FOUR TIER	$ 546.82	$ 541.09	$ (5.73)	-1.05%	$ 559.12	$ 549.58	$ (9.54)	-1.71%
		Family - FOUR TIER	$ 813.22	$ 804.70	$ (8.52)	-1.05%	$ 831.52	$ 817.33	$ (14.19)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 278.80	$ 272.49	$ (6.31)	-2.26%	$ 285.07	$ 276.77	$ (8.30)	-2.91%
		Family - TWO TIER	$ 724.88	$ 708.48	$ (16.40)	-2.26%	$ 741.19	$ 719.61	$ (21.58)	-2.91%
		Double - THREE TIER	$ 557.60	$ 544.99	$ (12.61)	-2.26%	$ 570.15	$ 553.54	$ (16.61)	-2.91%
		Family - THREE TIER	$ 738.82	$ 722.11	$ (16.71)	-2.26%	$ 755.44	$ 733.45	$ (21.99)	-2.91%
		Employee/Spouse - FOUR TIER	$ 557.60	$ 544.99	$ (12.61)	-2.26%	$ 570.15	$ 553.54	$ (16.61)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 543.66	$ 531.36	$ (12.30)	-2.26%	$ 555.90	$ 539.71	$ (16.19)	-2.91%
		Family - FOUR TIER	$ 808.53	$ 790.23	$ (18.30)	-2.26%	$ 826.72	$ 802.64	$ (24.08)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 302.04	$ 296.29	$ (5.75)	-1.90%	$ 308.83	$ 300.94	$ (7.89)	-2.55%
		Family - TWO TIER	$ 785.30	$ 770.34	$ (14.96)	-1.91%	$ 802.97	$ 782.44	$ (20.53)	-2.56%
		Double - THREE TIER	$ 604.08	$ 592.57	$ (11.51)	-1.91%	$ 617.68	$ 601.88	$ (15.80)	-2.56%
		Family - THREE TIER	$ 800.41	$ 785.16	$ (15.25)	-1.91%	$ 818.42	$ 797.48	$ (20.94)	-2.56%
		Employee/Spouse - FOUR TIER	$ 604.08	$ 592.57	$ (11.51)	-1.91%	$ 617.68	$ 601.88	$ (15.80)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 588.98	$ 577.76	$ (11.22)	-1.90%	$ 602.23	$ 586.83	$ (15.40)	-2.56%
		Family - FOUR TIER	$ 875.92	$ 859.23	$ (16.69)	-1.91%	$ 895.63	$ 872.72	$ (22.91)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 259.14	$ 238.58	$ (20.56)	-7.93%	$ 264.98	$ 242.33	$ (22.65)	-8.55%
		Family - TWO TIER	$ 673.78	$ 620.31	$ (53.47)	-7.94%	$ 688.94	$ 630.05	$ (58.89)	-8.55%
		Double - THREE TIER	$ 518.30	$ 477.16	$ (41.14)	-7.94%	$ 529.95	$ 484.65	$ (45.30)	-8.55%
		Family - THREE TIER	$ 686.74	$ 632.24	$ (54.50)	-7.94%	$ 702.19	$ 642.16	$ (60.03)	-8.55%
		Employee/Spouse - FOUR TIER	$ 518.30	$ 477.16	$ (41.14)	-7.94%	$ 529.95	$ 484.65	$ (45.30)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 505.34	$ 465.23	$ (40.11)	-7.94%	$ 516.71	$ 472.53	$ (44.18)	-8.55%
		Family - FOUR TIER	$ 751.52	$ 691.88	$ (59.64)	-7.94%	$ 768.43	$ 702.74	$ (65.69)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 271.73	$ 263.07	$ (8.66)	-3.19%	$ 277.84	$ 267.20	$ (10.64)	-3.83%
		Family - TWO TIER	$ 706.51	$ 683.97	$ (22.54)	-3.19%	$ 722.40	$ 694.71	$ (27.69)	-3.83%
		Double - THREE TIER	$ 543.47	$ 526.13	$ (17.34)	-3.19%	$ 555.70	$ 534.39	$ (21.31)	-3.83%
		Family - THREE TIER	$ 720.09	$ 697.12	$ (22.97)	-3.19%	$ 736.30	$ 708.07	$ (28.23)	-3.83%
		Employee/Spouse - FOUR TIER	$ 543.47	$ 526.13	$ (17.34)	-3.19%	$ 555.70	$ 534.39	$ (21.31)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 529.88	$ 512.98	$ (16.90)	-3.19%	$ 541.81	$ 521.03	$ (20.78)	-3.84%
		Family - FOUR TIER	$ 788.02	$ 762.89	$ (25.13)	-3.19%	$ 805.76	$ 774.87	$ (30.89)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 215.25	$ 139.42	$ (75.83)	-35.23%	$ 220.10	$ 141.61	$ (78.49)	-35.66%
		Family - TWO TIER	$ 559.66	$ 362.50	$ (197.16)	-35.23%	$ 572.25	$ 368.19	$ (204.06)	-35.66%
		Double - THREE TIER	$ 430.51	$ 278.85	$ (151.66)	-35.23%	$ 440.19	$ 283.23	$ (156.96)	-35.66%
		Family - THREE TIER	$ 570.41	$ 369.47	$ (200.94)	-35.23%	$ 583.25	$ 375.27	$ (207.98)	-35.66%
		Employee/Spouse - FOUR TIER	$ 430.51	$ 278.85	$ (151.66)	-35.23%	$ 440.19	$ 283.23	$ (156.96)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 419.74	$ 271.88	$ (147.86)	-35.23%	$ 429.18	$ 276.15	$ (153.03)	-35.66%
		Family - FOUR TIER	$ 624.24	$ 404.33	$ (219.91)	-35.23%	$ 638.27	$ 410.68	$ (227.59)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 295.83	$ 293.77	$ (2.06)	-0.70%	$ 302.49	$ 298.38	$ (4.11)	-1.36%
		Family - TWO TIER	$ 769.17	$ 763.79	$ (5.38)	-0.70%	$ 786.48	$ 775.78	$ (10.70)	-1.36%
		Double - THREE TIER	$ 591.67	$ 587.53	$ (4.14)	-0.70%	$ 604.99	$ 596.75	$ (8.24)	-1.36%
		Family - THREE TIER	$ 783.97	$ 778.48	$ (5.49)	-0.70%	$ 801.60	$ 790.70	$ (10.90)	-1.36%
		Employee/Spouse - FOUR TIER	$ 591.67	$ 587.53	$ (4.14)	-0.70%	$ 604.99	$ 596.75	$ (8.24)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 576.88	$ 572.84	$ (4.04)	-0.70%	$ 589.86	$ 581.84	$ (8.02)	-1.36%
		Family - FOUR TIER	$ 857.92	$ 851.92	$ (6.00)	-0.70%	$ 877.22	$ 865.29	$ (11.93)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 295.54	$ 293.77	$ (1.77)	-0.60%	$ 302.19	$ 298.38	$ (3.81)	-1.26%
		Family - TWO TIER	$ 768.41	$ 763.79	$ (4.62)	-0.60%	$ 785.69	$ 775.78	$ (9.91)	-1.26%
		Double - THREE TIER	$ 591.08	$ 587.53	$ (3.55)	-0.60%	$ 604.38	$ 596.75	$ (7.63)	-1.26%
		Family - THREE TIER	$ 783.18	$ 778.48	$ (4.70)	-0.60%	$ 800.81	$ 790.70	$ (10.11)	-1.26%
		Employee/Spouse - FOUR TIER	$ 591.08	$ 587.53	$ (3.55)	-0.60%	$ 604.38	$ 596.75	$ (7.63)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 576.30	$ 572.84	$ (3.46)	-0.60%	$ 589.27	$ 581.84	$ (7.43)	-1.26%
		Family - FOUR TIER	$ 857.07	$ 851.92	$ (5.15)	-0.60%	$ 876.35	$ 865.29	$ (11.06)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 279.58	$ 254.58	$ (25.00)	-8.94%	$ 285.86	$ 258.58	$ (27.28)	-9.54%
		Family - TWO TIER	$ 726.90	$ 661.92	$ (64.98)	-8.94%	$ 743.26	$ 672.31	$ (70.95)	-9.55%
		Double - THREE TIER	$ 559.16	$ 509.17	$ (49.99)	-8.94%	$ 571.74	$ 517.16	$ (54.58)	-9.55%
		Family - THREE TIER	$ 740.89	$ 674.65	$ (66.24)	-8.94%	$ 757.55	$ 685.24	$ (72.31)	-9.55%
		Employee/Spouse - FOUR TIER	$ 559.16	$ 509.17	$ (49.99)	-8.94%	$ 571.74	$ 517.16	$ (54.58)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 545.18	$ 496.44	$ (48.74)	-8.94%	$ 557.45	$ 504.23	$ (53.22)	-9.55%
		Family - FOUR TIER	$ 810.77	$ 738.29	$ (72.48)	-8.94%	$ 829.02	$ 749.88	$ (79.14)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 271.85	$ 286.26	$ 14.41	5.30%	$ 277.61	$ 290.76	$ 13.15	4.74%
		Family - TWO TIER	$ 706.81	$ 744.28	$ 37.47	5.30%	$ 721.79	$ 755.97	$ 34.18	4.74%
		Double - THREE TIER	$ 543.70	$ 572.53	$ 28.83	5.30%	$ 555.23	$ 581.51	$ 26.28	4.73%
		Family - THREE TIER	$ 720.41	$ 758.60	$ 38.19	5.30%	$ 735.67	$ 770.51	$ 34.84	4.74%
		Employee/Spouse - FOUR TIER	$ 543.70	$ 572.53	$ 28.83	5.30%	$ 555.23	$ 581.51	$ 26.28	4.73%
		Employee/Chld(rn) - FOUR TIER	$ 530.11	$ 558.21	$ 28.10	5.30%	$ 541.35	$ 566.98	$ 25.63	4.73%
		Family - FOUR TIER	$ 788.36	$ 830.16	$ 41.80	5.30%	$ 805.08	$ 843.20	$ 38.12	4.73%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 270.28	$ 281.12	$ 10.84	4.01%	$ 276.00	$ 285.53	$ 9.53	3.45%
		Family - TWO TIER	$ 702.71	$ 730.91	$ 28.20	4.01%	$ 717.61	$ 742.38	$ 24.77	3.45%
		Double - THREE TIER	$ 540.55	$ 562.23	$ 21.68	4.01%	$ 552.01	$ 571.06	$ 19.05	3.45%
		Family - THREE TIER	$ 716.22	$ 744.96	$ 28.74	4.01%	$ 731.42	$ 756.66	$ 25.24	3.45%
		Employee/Spouse - FOUR TIER	$ 540.55	$ 562.23	$ 21.68	4.01%	$ 552.01	$ 571.06	$ 19.05	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 527.04	$ 548.18	$ 21.14	4.01%	$ 538.20	$ 556.79	$ 18.59	3.45%
		Family - FOUR TIER	$ 783.80	$ 815.24	$ 31.44	4.01%	$ 800.41	$ 828.04	$ 27.63	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 292.80	$ 305.66	$ 12.86	4.39%	$ 299.01	$ 310.46	$ 11.45	3.83%
		Family - TWO TIER	$ 761.29	$ 794.72	$ 33.43	4.39%	$ 777.43	$ 807.20	$ 29.77	3.83%
		Double - THREE TIER	$ 585.61	$ 611.32	$ 25.71	4.39%	$ 598.02	$ 620.92	$ 22.90	3.83%
		Family - THREE TIER	$ 775.94	$ 810.00	$ 34.06	4.39%	$ 792.38	$ 822.72	$ 30.34	3.83%
		Employee/Spouse - FOUR TIER	$ 585.61	$ 611.32	$ 25.71	4.39%	$ 598.02	$ 620.92	$ 22.90	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 570.98	$ 596.04	$ 25.06	4.39%	$ 583.07	$ 605.40	$ 22.33	3.83%
		Family - FOUR TIER	$ 849.14	$ 886.42	$ 37.28	4.39%	$ 867.14	$ 900.34	$ 33.20	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 251.23	$ 246.13	$ (5.10)	-2.03%	$ 256.56	$ 249.99	$ (6.57)	-2.56%
		Family - TWO TIER	$ 653.19	$ 639.94	$ (13.25)	-2.03%	$ 667.04	$ 649.98	$ (17.06)	-2.56%
		Double - THREE TIER	$ 502.46	$ 492.26	$ (10.20)	-2.03%	$ 513.11	$ 499.99	$ (13.12)	-2.56%
		Family - THREE TIER	$ 665.76	$ 652.24	$ (13.52)	-2.03%	$ 679.87	$ 662.48	$ (17.39)	-2.56%
		Employee/Spouse - FOUR TIER	$ 502.46	$ 492.26	$ (10.20)	-2.03%	$ 513.11	$ 499.99	$ (13.12)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 489.89	$ 479.95	$ (9.94)	-2.03%	$ 500.29	$ 487.49	$ (12.80)	-2.56%
		Family - FOUR TIER	$ 728.57	$ 713.78	$ (14.79)	-2.03%	$ 744.01	$ 724.98	$ (19.03)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 263.42	$ 271.39	$ 7.97	3.03%	$ 269.01	$ 275.65	$ 6.64	2.47%
		Family - TWO TIER	$ 684.90	$ 705.61	$ 20.71	3.02%	$ 699.42	$ 716.69	$ 17.27	2.47%
		Double - THREE TIER	$ 526.85	$ 542.78	$ 15.93	3.02%	$ 538.01	$ 551.30	$ 13.29	2.47%
		Family - THREE TIER	$ 698.07	$ 719.18	$ 21.11	3.02%	$ 712.87	$ 730.48	$ 17.61	2.47%
		Employee/Spouse - FOUR TIER	$ 526.85	$ 542.78	$ 15.93	3.02%	$ 538.01	$ 551.30	$ 13.29	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 513.68	$ 529.21	$ 15.53	3.02%	$ 524.57	$ 537.52	$ 12.95	2.47%
		Family - FOUR TIER	$ 763.93	$ 787.03	$ 23.10	3.02%	$ 780.12	$ 799.39	$ 19.27	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 208.68	$ 143.84	$ (64.84)	-31.07%	$ 213.10	$ 146.09	$ (67.01)	-31.45%
		Family - TWO TIER	$ 542.56	$ 373.97	$ (168.59)	-31.07%	$ 554.07	$ 379.85	$ (174.22)	-31.44%
		Double - THREE TIER	$ 417.36	$ 287.67	$ (129.69)	-31.07%	$ 426.21	$ 292.19	$ (134.02)	-31.44%
		Family - THREE TIER	$ 553.00	$ 381.17	$ (171.83)	-31.07%	$ 564.71	$ 387.15	$ (177.56)	-31.44%
		Employee/Spouse - FOUR TIER	$ 417.36	$ 287.67	$ (129.69)	-31.07%	$ 426.21	$ 292.19	$ (134.02)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 406.92	$ 280.48	$ (126.44)	-31.07%	$ 415.55	$ 284.88	$ (130.67)	-31.45%
		Family - FOUR TIER	$ 605.17	$ 417.13	$ (188.04)	-31.07%	$ 618.00	$ 423.67	$ (194.33)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 286.79	$ 303.06	$ 16.27	5.67%	$ 292.87	$ 307.82	$ 14.95	5.10%
		Family - TWO TIER	$ 745.64	$ 787.96	$ 42.32	5.68%	$ 761.45	$ 800.33	$ 38.88	5.11%
		Double - THREE TIER	$ 573.58	$ 606.12	$ 32.54	5.67%	$ 585.73	$ 615.64	$ 29.91	5.11%
		Family - THREE TIER	$ 759.99	$ 803.11	$ 43.12	5.67%	$ 776.10	$ 815.72	$ 39.62	5.11%
		Employee/Spouse - FOUR TIER	$ 573.58	$ 606.12	$ 32.54	5.67%	$ 585.73	$ 615.64	$ 29.91	5.11%
		Employee/Chld(rn) - FOUR TIER	$ 559.24	$ 590.97	$ 31.73	5.67%	$ 571.09	$ 600.25	$ 29.16	5.11%
		Family - FOUR TIER	$ 831.69	$ 878.88	$ 47.19	5.67%	$ 849.32	$ 892.68	$ 43.36	5.11%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 286.51	$ 303.06	$ 16.55	5.78%	$ 292.58	$ 307.82	$ 15.24	5.21%
		Family - TWO TIER	$ 744.91	$ 787.96	$ 43.05	5.78%	$ 760.71	$ 800.33	$ 39.62	5.21%
		Double - THREE TIER	$ 573.01	$ 606.12	$ 33.11	5.78%	$ 585.16	$ 615.64	$ 30.48	5.21%
		Family - THREE TIER	$ 759.25	$ 803.11	$ 43.86	5.78%	$ 775.34	$ 815.72	$ 40.38	5.21%
		Employee/Spouse - FOUR TIER	$ 573.01	$ 606.12	$ 33.11	5.78%	$ 585.16	$ 615.64	$ 30.48	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 558.68	$ 590.97	$ 32.29	5.78%	$ 570.53	$ 600.25	$ 29.72	5.21%
		Family - FOUR TIER	$ 830.87	$ 878.88	$ 48.01	5.78%	$ 848.48	$ 892.68	$ 44.20	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 271.03	$ 262.64	$ (8.39)	-3.10%	$ 276.77	$ 266.76	$ (10.01)	-3.62%
		Family - TWO TIER	$ 704.67	$ 682.86	$ (21.81)	-3.10%	$ 719.61	$ 693.58	$ (26.03)	-3.62%
		Double - THREE TIER	$ 542.05	$ 525.28	$ (16.77)	-3.09%	$ 553.55	$ 533.53	$ (20.02)	-3.62%
		Family - THREE TIER	$ 718.22	$ 696.00	$ (22.22)	-3.09%	$ 733.45	$ 706.92	$ (26.53)	-3.62%
		Employee/Spouse - FOUR TIER	$ 542.05	$ 525.28	$ (16.77)	-3.09%	$ 553.55	$ 533.53	$ (20.02)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 528.50	$ 512.15	$ (16.35)	-3.09%	$ 539.71	$ 520.19	$ (19.52)	-3.62%
		Family - FOUR TIER	$ 785.98	$ 761.66	$ (24.32)	-3.09%	$ 802.65	$ 773.61	$ (29.04)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 247.83	$ 206.52	$ (41.31)	-16.67%	$ 253.40	$ 209.76	$ (43.64)	-17.22%
		Family - TWO TIER	$ 644.35	$ 536.95	$ (107.40)	-16.67%	$ 658.84	$ 545.38	$ (113.46)	-17.22%
		Double - THREE TIER	$ 495.64	$ 413.04	$ (82.60)	-16.67%	$ 506.80	$ 419.52	$ (87.28)	-17.22%
		Family - THREE TIER	$ 656.73	$ 547.28	$ (109.45)	-16.67%	$ 671.51	$ 555.87	$ (115.64)	-17.22%
		Employee/Spouse - FOUR TIER	$ 495.64	$ 413.04	$ (82.60)	-16.67%	$ 506.80	$ 419.52	$ (87.28)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 483.26	$ 402.71	$ (80.55)	-16.67%	$ 494.13	$ 409.04	$ (85.09)	-17.22%
		Family - FOUR TIER	$ 718.69	$ 598.91	$ (119.78)	-16.67%	$ 734.86	$ 608.31	$ (126.55)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 231.63	$ 158.50	$ (73.13)	-31.57%	$ 236.84	$ 160.98	$ (75.86)	-32.03%
		Family - TWO TIER	$ 602.24	$ 412.09	$ (190.15)	-31.57%	$ 615.79	$ 418.56	$ (197.23)	-32.03%
		Double - THREE TIER	$ 463.27	$ 316.99	$ (146.28)	-31.58%	$ 473.69	$ 321.97	$ (151.72)	-32.03%
		Family - THREE TIER	$ 613.82	$ 420.01	$ (193.81)	-31.57%	$ 627.64	$ 426.61	$ (201.03)	-32.03%
		Employee/Spouse - FOUR TIER	$ 463.27	$ 316.99	$ (146.28)	-31.58%	$ 473.69	$ 321.97	$ (151.72)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 451.69	$ 309.07	$ (142.62)	-31.57%	$ 461.85	$ 313.92	$ (147.93)	-32.03%
		Family - FOUR TIER	$ 671.73	$ 459.64	$ (212.09)	-31.57%	$ 686.85	$ 466.85	$ (220.00)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 199.81	$ 103.54	$ (96.27)	-48.18%	$ 204.31	$ 105.16	$ (99.15)	-48.53%
		Family - TWO TIER	$ 519.52	$ 269.19	$ (250.33)	-48.18%	$ 531.20	$ 273.42	$ (257.78)	-48.53%
		Double - THREE TIER	$ 399.62	$ 207.07	$ (192.55)	-48.18%	$ 408.62	$ 210.32	$ (198.30)	-48.53%
		Family - THREE TIER	$ 529.51	$ 274.37	$ (255.14)	-48.18%	$ 541.42	$ 278.68	$ (262.74)	-48.53%
		Employee/Spouse - FOUR TIER	$ 399.62	$ 207.07	$ (192.55)	-48.18%	$ 408.62	$ 210.32	$ (198.30)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 389.63	$ 201.90	$ (187.73)	-48.18%	$ 398.40	$ 205.07	$ (193.33)	-48.53%
		Family - FOUR TIER	$ 579.46	$ 300.26	$ (279.20)	-48.18%	$ 592.49	$ 304.97	$ (287.52)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 263.96	$ 226.34	$ (37.62)	-14.25%	$ 269.90	$ 229.89	$ (40.01)	-14.82%
		Family - TWO TIER	$ 686.30	$ 588.48	$ (97.82)	-14.25%	$ 701.74	$ 597.72	$ (104.02)	-14.82%
		Double - THREE TIER	$ 527.93	$ 452.67	$ (75.26)	-14.26%	$ 539.80	$ 459.78	$ (80.02)	-14.82%
		Family - THREE TIER	$ 699.49	$ 599.79	$ (99.70)	-14.25%	$ 715.24	$ 609.21	$ (106.03)	-14.82%
		Employee/Spouse - FOUR TIER	$ 527.93	$ 452.67	$ (75.26)	-14.26%	$ 539.80	$ 459.78	$ (80.02)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 514.73	$ 441.36	$ (73.37)	-14.25%	$ 526.31	$ 448.29	$ (78.02)	-14.82%
		Family - FOUR TIER	$ 765.49	$ 656.38	$ (109.11)	-14.25%	$ 782.72	$ 666.68	$ (116.04)	-14.83%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 247.03	$ 181.31	$ (65.72)	-26.60%	$ 252.60	$ 184.16	$ (68.44)	-27.09%
		Family - TWO TIER	$ 642.29	$ 471.42	$ (170.87)	-26.60%	$ 656.74	$ 478.82	$ (177.92)	-27.09%
		Double - THREE TIER	$ 494.07	$ 362.63	$ (131.44)	-26.60%	$ 505.18	$ 368.32	$ (136.86)	-27.09%
		Family - THREE TIER	$ 654.63	$ 480.48	$ (174.15)	-26.60%	$ 669.37	$ 488.02	$ (181.35)	-27.09%
		Employee/Spouse - FOUR TIER	$ 494.07	$ 362.63	$ (131.44)	-26.60%	$ 505.18	$ 368.32	$ (136.86)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 481.71	$ 353.56	$ (128.15)	-26.60%	$ 492.55	$ 359.11	$ (133.44)	-27.09%
		Family - FOUR TIER	$ 716.39	$ 525.81	$ (190.58)	-26.60%	$ 732.52	$ 534.06	$ (198.46)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 227.39	$ 97.44	$ (129.95)	-57.15%	$ 232.51	$ 98.97	$ (133.54)	-57.43%
		Family - TWO TIER	$ 591.22	$ 253.35	$ (337.87)	-57.15%	$ 604.53	$ 257.33	$ (347.20)	-57.43%
		Double - THREE TIER	$ 454.79	$ 194.88	$ (259.91)	-57.15%	$ 465.03	$ 197.94	$ (267.09)	-57.44%
		Family - THREE TIER	$ 602.60	$ 258.22	$ (344.38)	-57.15%	$ 616.15	$ 262.27	$ (353.88)	-57.43%
		Employee/Spouse - FOUR TIER	$ 454.79	$ 194.88	$ (259.91)	-57.15%	$ 465.03	$ 197.94	$ (267.09)	-57.44%
		Employee/Chld(rn) - FOUR TIER	$ 443.42	$ 190.01	$ (253.41)	-57.15%	$ 453.40	$ 192.99	$ (260.41)	-57.43%
		Family - FOUR TIER	$ 659.44	$ 282.58	$ (376.86)	-57.15%	$ 674.29	$ 287.02	$ (387.27)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 236.64	$ 192.42	$ (44.22)	-18.69%	$ 241.96	$ 195.44	$ (46.52)	-19.23%
		Family - TWO TIER	$ 615.25	$ 500.30	$ (114.95)	-18.68%	$ 629.09	$ 508.15	$ (120.94)	-19.22%
		Double - THREE TIER	$ 473.27	$ 384.85	$ (88.42)	-18.68%	$ 483.92	$ 390.89	$ (93.03)	-19.22%
		Family - THREE TIER	$ 627.09	$ 509.92	$ (117.17)	-18.68%	$ 641.19	$ 517.93	$ (123.26)	-19.22%
		Employee/Spouse - FOUR TIER	$ 473.27	$ 384.85	$ (88.42)	-18.68%	$ 483.92	$ 390.89	$ (93.03)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 461.43	$ 375.22	$ (86.21)	-18.68%	$ 471.82	$ 381.12	$ (90.70)	-19.22%
		Family - FOUR TIER	$ 686.24	$ 558.03	$ (128.21)	-18.68%	$ 701.69	$ 566.79	$ (134.90)	-19.23%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 236.76	$ 192.42	$ (44.34)	-18.73%	$ 242.09	$ 195.44	$ (46.65)	-19.27%
		Family - TWO TIER	$ 615.56	$ 500.30	$ (115.26)	-18.72%	$ 629.41	$ 508.15	$ (121.26)	-19.27%
		Double - THREE TIER	$ 473.51	$ 384.85	$ (88.66)	-18.72%	$ 484.16	$ 390.89	$ (93.27)	-19.26%
		Family - THREE TIER	$ 627.39	$ 509.92	$ (117.47)	-18.72%	$ 641.52	$ 517.93	$ (123.59)	-19.27%
		Employee/Spouse - FOUR TIER	$ 473.51	$ 384.85	$ (88.66)	-18.72%	$ 484.16	$ 390.89	$ (93.27)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 461.67	$ 375.22	$ (86.45)	-18.73%	$ 472.06	$ 381.12	$ (90.94)	-19.26%
		Family - FOUR TIER	$ 686.59	$ 558.03	$ (128.56)	-18.72%	$ 702.04	$ 566.79	$ (135.25)	-19.27%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 272.84	$ 273.25	$ 0.41	0.15%	$ 278.98	$ 277.54	$ (1.44)	-0.52%
		Family - TWO TIER	$ 709.39	$ 710.46	$ 1.07	0.15%	$ 725.34	$ 721.61	$ (3.73)	-0.51%
		Double - THREE TIER	$ 545.68	$ 546.51	$ 0.83	0.15%	$ 557.95	$ 555.09	$ (2.86)	-0.51%
		Family - THREE TIER	$ 723.02	$ 724.12	$ 1.10	0.15%	$ 739.30	$ 735.49	$ (3.81)	-0.52%
		Employee/Spouse - FOUR TIER	$ 545.68	$ 546.51	$ 0.83	0.15%	$ 557.95	$ 555.09	$ (2.86)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 532.04	$ 532.85	$ 0.81	0.15%	$ 544.01	$ 541.21	$ (2.80)	-0.51%
		Family - FOUR TIER	$ 791.23	$ 792.44	$ 1.21	0.15%	$ 809.03	$ 804.88	$ (4.15)	-0.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 240.25	$ 213.05	$ (27.20)	-11.32%	$ 245.34	$ 216.40	$ (28.94)	-11.80%
		Family - TWO TIER	$ 624.65	$ 553.94	$ (70.71)	-11.32%	$ 637.89	$ 562.64	$ (75.25)	-11.80%
		Double - THREE TIER	$ 480.49	$ 426.11	$ (54.38)	-11.32%	$ 490.69	$ 432.80	$ (57.89)	-11.80%
		Family - THREE TIER	$ 636.66	$ 564.60	$ (72.06)	-11.32%	$ 650.16	$ 573.46	$ (76.70)	-11.80%
		Employee/Spouse - FOUR TIER	$ 480.49	$ 426.11	$ (54.38)	-11.32%	$ 490.69	$ 432.80	$ (57.89)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 468.49	$ 415.46	$ (53.03)	-11.32%	$ 478.42	$ 421.98	$ (56.44)	-11.80%
		Family - FOUR TIER	$ 696.73	$ 617.86	$ (78.87)	-11.32%	$ 711.50	$ 627.56	$ (83.94)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 224.55	$ 163.51	$ (61.04)	-27.18%	$ 229.31	$ 166.08	$ (63.23)	-27.57%
		Family - TWO TIER	$ 583.83	$ 425.13	$ (158.70)	-27.18%	$ 596.20	$ 431.80	$ (164.40)	-27.57%
		Double - THREE TIER	$ 449.10	$ 327.02	$ (122.08)	-27.18%	$ 458.62	$ 332.16	$ (126.46)	-27.57%
		Family - THREE TIER	$ 595.06	$ 433.30	$ (161.76)	-27.18%	$ 607.67	$ 440.11	$ (167.56)	-27.57%
		Employee/Spouse - FOUR TIER	$ 449.10	$ 327.02	$ (122.08)	-27.18%	$ 458.62	$ 332.16	$ (126.46)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 437.87	$ 318.85	$ (119.02)	-27.18%	$ 447.15	$ 323.85	$ (123.30)	-27.57%
		Family - FOUR TIER	$ 651.19	$ 474.18	$ (177.01)	-27.18%	$ 665.00	$ 481.63	$ (183.37)	-27.57%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 193.71	$ 106.81	$ (86.90)	-44.86%	$ 197.82	$ 108.49	$ (89.33)	-45.16%
		Family - TWO TIER	$ 503.64	$ 277.71	$ (225.93)	-44.86%	$ 514.32	$ 282.07	$ (232.25)	-45.16%
		Double - THREE TIER	$ 387.42	$ 213.63	$ (173.79)	-44.86%	$ 395.64	$ 216.98	$ (178.66)	-45.16%
		Family - THREE TIER	$ 513.33	$ 283.05	$ (230.28)	-44.86%	$ 524.22	$ 287.50	$ (236.72)	-45.16%
		Employee/Spouse - FOUR TIER	$ 387.42	$ 213.63	$ (173.79)	-44.86%	$ 395.64	$ 216.98	$ (178.66)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 377.73	$ 208.28	$ (169.45)	-44.86%	$ 385.74	$ 211.56	$ (174.18)	-45.15%
		Family - FOUR TIER	$ 561.76	$ 309.76	$ (252.00)	-44.86%	$ 573.67	$ 314.62	$ (259.05)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 255.89	$ 233.50	$ (22.39)	-8.75%	$ 261.32	$ 237.17	$ (24.15)	-9.24%
		Family - TWO TIER	$ 665.31	$ 607.10	$ (58.21)	-8.75%	$ 679.41	$ 616.63	$ (62.78)	-9.24%
		Double - THREE TIER	$ 511.78	$ 467.00	$ (44.78)	-8.75%	$ 522.63	$ 474.33	$ (48.30)	-9.24%
		Family - THREE TIER	$ 678.11	$ 618.77	$ (59.34)	-8.75%	$ 692.48	$ 628.49	$ (63.99)	-9.24%
		Employee/Spouse - FOUR TIER	$ 511.78	$ 467.00	$ (44.78)	-8.75%	$ 522.63	$ 474.33	$ (48.30)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 498.98	$ 455.32	$ (43.66)	-8.75%	$ 509.57	$ 462.47	$ (47.10)	-9.24%
		Family - FOUR TIER	$ 742.08	$ 677.15	$ (64.93)	-8.75%	$ 757.81	$ 687.78	$ (70.03)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 239.49	$ 187.05	$ (52.44)	-21.90%	$ 244.56	$ 189.99	$ (54.57)	-22.31%
		Family - TWO TIER	$ 622.67	$ 486.33	$ (136.34)	-21.90%	$ 635.86	$ 493.97	$ (141.89)	-22.31%
		Double - THREE TIER	$ 478.97	$ 374.10	$ (104.87)	-21.89%	$ 489.13	$ 379.98	$ (109.15)	-22.32%
		Family - THREE TIER	$ 634.64	$ 495.69	$ (138.95)	-21.89%	$ 648.10	$ 503.47	$ (144.63)	-22.32%
		Employee/Spouse - FOUR TIER	$ 478.97	$ 374.10	$ (104.87)	-21.89%	$ 489.13	$ 379.98	$ (109.15)	-22.32%
		Employee/Chld(rn) - FOUR TIER	$ 467.00	$ 364.75	$ (102.25)	-21.90%	$ 476.90	$ 370.48	$ (106.42)	-22.31%
		Family - FOUR TIER	$ 694.51	$ 542.45	$ (152.06)	-21.89%	$ 709.23	$ 550.97	$ (158.26)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 220.44	$ 100.53	$ (119.91)	-54.40%	$ 225.11	$ 102.10	$ (123.01)	-54.64%
		Family - TWO TIER	$ 573.15	$ 261.37	$ (311.78)	-54.40%	$ 585.30	$ 265.47	$ (319.83)	-54.64%
		Double - THREE TIER	$ 440.88	$ 201.05	$ (239.83)	-54.40%	$ 450.22	$ 204.21	$ (246.01)	-54.64%
		Family - THREE TIER	$ 584.17	$ 266.39	$ (317.78)	-54.40%	$ 596.55	$ 270.57	$ (325.98)	-54.64%
		Employee/Spouse - FOUR TIER	$ 440.88	$ 201.05	$ (239.83)	-54.40%	$ 450.22	$ 204.21	$ (246.01)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 429.86	$ 196.02	$ (233.84)	-54.40%	$ 438.97	$ 199.10	$ (239.87)	-54.64%
		Family - FOUR TIER	$ 639.28	$ 291.52	$ (347.76)	-54.40%	$ 652.83	$ 296.10	$ (356.73)	-54.64%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 229.40	$ 198.51	$ (30.89)	-13.47%	$ 234.27	$ 201.63	$ (32.64)	-13.93%
		Family - TWO TIER	$ 596.45	$ 516.13	$ (80.32)	-13.47%	$ 609.09	$ 524.24	$ (84.85)	-13.93%
		Double - THREE TIER	$ 458.81	$ 397.02	$ (61.79)	-13.47%	$ 468.53	$ 403.26	$ (65.27)	-13.93%
		Family - THREE TIER	$ 607.91	$ 526.06	$ (81.85)	-13.46%	$ 620.80	$ 534.32	$ (86.48)	-13.93%
		Employee/Spouse - FOUR TIER	$ 458.81	$ 397.02	$ (61.79)	-13.47%	$ 468.53	$ 403.26	$ (65.27)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 447.33	$ 387.10	$ (60.23)	-13.46%	$ 456.81	$ 393.18	$ (63.63)	-13.93%
		Family - FOUR TIER	$ 665.26	$ 575.69	$ (89.57)	-13.46%	$ 679.36	$ 584.72	$ (94.64)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 229.52	$ 198.51	$ (31.01)	-13.51%	$ 234.38	$ 201.63	$ (32.75)	-13.97%
		Family - TWO TIER	$ 596.75	$ 516.13	$ (80.62)	-13.51%	$ 609.40	$ 524.24	$ (85.16)	-13.97%
		Double - THREE TIER	$ 459.04	$ 397.02	$ (62.02)	-13.51%	$ 468.78	$ 403.26	$ (65.52)	-13.98%
		Family - THREE TIER	$ 608.23	$ 526.06	$ (82.17)	-13.51%	$ 621.12	$ 534.32	$ (86.80)	-13.97%
		Employee/Spouse - FOUR TIER	$ 459.04	$ 397.02	$ (62.02)	-13.51%	$ 468.78	$ 403.26	$ (65.52)	-13.98%
		Employee/Chld(rn) - FOUR TIER	$ 447.56	$ 387.10	$ (60.46)	-13.51%	$ 457.06	$ 393.18	$ (63.88)	-13.98%
		Family - FOUR TIER	$ 665.61	$ 575.69	$ (89.92)	-13.51%	$ 679.72	$ 584.72	$ (95.00)	-13.98%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 264.49	$ 281.90	$ 17.41	6.58%	$ 270.11	$ 286.33	$ 16.22	6.00%
		Family - TWO TIER	$ 687.69	$ 732.94	$ 45.25	6.58%	$ 702.28	$ 744.45	$ 42.17	6.00%
		Double - THREE TIER	$ 529.00	$ 563.80	$ 34.80	6.58%	$ 540.21	$ 572.65	$ 32.44	6.01%
		Family - THREE TIER	$ 700.92	$ 747.04	$ 46.12	6.58%	$ 715.78	$ 758.77	$ 42.99	6.01%
		Employee/Spouse - FOUR TIER	$ 529.00	$ 563.80	$ 34.80	6.58%	$ 540.21	$ 572.65	$ 32.44	6.01%
		Employee/Chld(rn) - FOUR TIER	$ 515.78	$ 549.71	$ 33.93	6.58%	$ 526.71	$ 558.34	$ 31.63	6.01%
		Family - FOUR TIER	$ 767.05	$ 817.51	$ 50.46	6.58%	$ 783.31	$ 830.35	$ 47.04	6.01%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 236.47	$ 192.42	$ (44.05)	-18.63%	$ 241.79	$ 195.44	$ (46.35)	-19.17%
		Family - TWO TIER	$ 614.83	$ 500.30	$ (114.53)	-18.63%	$ 628.66	$ 508.15	$ (120.51)	-19.17%
		Double - THREE TIER	$ 472.94	$ 384.85	$ (88.09)	-18.63%	$ 483.59	$ 390.89	$ (92.70)	-19.17%
		Family - THREE TIER	$ 626.65	$ 509.92	$ (116.73)	-18.63%	$ 640.75	$ 517.93	$ (122.82)	-19.17%
		Employee/Spouse - FOUR TIER	$ 472.94	$ 384.85	$ (88.09)	-18.63%	$ 483.59	$ 390.89	$ (92.70)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 461.13	$ 375.22	$ (85.91)	-18.63%	$ 471.50	$ 381.12	$ (90.38)	-19.17%
		Family - FOUR TIER	$ 685.77	$ 558.03	$ (127.74)	-18.63%	$ 701.20	$ 566.79	$ (134.41)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 216.32	$ 147.85	$ (68.47)	-31.65%	$ 221.19	$ 150.17	$ (71.02)	-32.11%
		Family - TWO TIER	$ 562.44	$ 384.42	$ (178.02)	-31.65%	$ 575.09	$ 390.45	$ (184.64)	-32.11%
		Double - THREE TIER	$ 432.64	$ 295.71	$ (136.93)	-31.65%	$ 442.37	$ 300.35	$ (142.02)	-32.10%
		Family - THREE TIER	$ 573.24	$ 391.81	$ (181.43)	-31.65%	$ 586.15	$ 397.96	$ (188.19)	-32.11%
		Employee/Spouse - FOUR TIER	$ 432.64	$ 295.71	$ (136.93)	-31.65%	$ 442.37	$ 300.35	$ (142.02)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 421.82	$ 288.31	$ (133.51)	-31.65%	$ 431.31	$ 292.84	$ (138.47)	-32.10%
		Family - FOUR TIER	$ 627.33	$ 428.77	$ (198.56)	-31.65%	$ 641.44	$ 435.50	$ (205.94)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 200.20	$ 94.23	$ (105.97)	-52.93%	$ 204.71	$ 95.71	$ (109.00)	-53.25%
		Family - TWO TIER	$ 520.52	$ 244.99	$ (275.53)	-52.93%	$ 532.24	$ 248.84	$ (283.40)	-53.25%
		Double - THREE TIER	$ 400.41	$ 188.46	$ (211.95)	-52.93%	$ 409.41	$ 191.41	$ (218.00)	-53.25%
		Family - THREE TIER	$ 530.53	$ 249.70	$ (280.83)	-52.93%	$ 542.47	$ 253.62	$ (288.85)	-53.25%
		Employee/Spouse - FOUR TIER	$ 400.41	$ 188.46	$ (211.95)	-52.93%	$ 409.41	$ 191.41	$ (218.00)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 390.39	$ 183.74	$ (206.65)	-52.93%	$ 399.18	$ 186.63	$ (212.55)	-53.25%
		Family - FOUR TIER	$ 580.58	$ 273.26	$ (307.32)	-52.93%	$ 593.65	$ 277.55	$ (316.10)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 277.63	$ 294.09	$ 16.46	5.93%	$ 283.88	$ 298.70	$ 14.82	5.22%
		Family - TWO TIER	$ 721.86	$ 764.62	$ 42.76	5.92%	$ 738.09	$ 776.63	$ 38.54	5.22%
		Double - THREE TIER	$ 555.27	$ 588.17	$ 32.90	5.93%	$ 567.76	$ 597.41	$ 29.65	5.22%
		Family - THREE TIER	$ 735.74	$ 779.33	$ 43.59	5.92%	$ 752.29	$ 791.56	$ 39.27	5.22%
		Employee/Spouse - FOUR TIER	$ 555.27	$ 588.17	$ 32.90	5.93%	$ 567.76	$ 597.41	$ 29.65	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 541.39	$ 573.47	$ 32.08	5.93%	$ 553.57	$ 582.47	$ 28.90	5.22%
		Family - FOUR TIER	$ 805.15	$ 852.85	$ 47.70	5.92%	$ 823.26	$ 866.24	$ 42.98	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 275.44	$ 291.11	$ 15.67	5.69%	$ 281.64	$ 295.68	$ 14.04	4.99%
		Family - TWO TIER	$ 716.15	$ 756.89	$ 40.74	5.69%	$ 732.26	$ 768.77	$ 36.51	4.99%
		Double - THREE TIER	$ 550.89	$ 582.22	$ 31.33	5.69%	$ 563.28	$ 591.36	$ 28.08	4.99%
		Family - THREE TIER	$ 729.92	$ 771.45	$ 41.53	5.69%	$ 746.34	$ 783.56	$ 37.22	4.99%
		Employee/Spouse - FOUR TIER	$ 550.89	$ 582.22	$ 31.33	5.69%	$ 563.28	$ 591.36	$ 28.08	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 537.11	$ 567.67	$ 30.56	5.69%	$ 549.20	$ 576.58	$ 27.38	4.99%
		Family - FOUR TIER	$ 798.78	$ 844.22	$ 45.44	5.69%	$ 816.76	$ 857.48	$ 40.72	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 260.33	$ 248.61	$ (11.72)	-4.50%	$ 266.19	$ 252.51	$ (13.68)	-5.14%
		Family - TWO TIER	$ 676.86	$ 646.38	$ (30.48)	-4.50%	$ 692.10	$ 656.53	$ (35.57)	-5.14%
		Double - THREE TIER	$ 520.67	$ 497.22	$ (23.45)	-4.50%	$ 532.38	$ 505.02	$ (27.36)	-5.14%
		Family - THREE TIER	$ 689.88	$ 658.81	$ (31.07)	-4.50%	$ 705.40	$ 669.16	$ (36.24)	-5.14%
		Employee/Spouse - FOUR TIER	$ 520.67	$ 497.22	$ (23.45)	-4.50%	$ 532.38	$ 505.02	$ (27.36)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 507.65	$ 484.79	$ (22.86)	-4.50%	$ 519.07	$ 492.40	$ (26.67)	-5.14%
		Family - FOUR TIER	$ 754.97	$ 720.96	$ (34.01)	-4.50%	$ 771.95	$ 732.28	$ (39.67)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 290.82	$ 297.18	$ 6.36	2.19%	$ 297.37	$ 301.85	$ 4.48	1.51%
		Family - TWO TIER	$ 756.13	$ 772.67	$ 16.54	2.19%	$ 773.15	$ 784.80	$ 11.65	1.51%
		Double - THREE TIER	$ 581.64	$ 594.36	$ 12.72	2.19%	$ 594.73	$ 603.69	$ 8.96	1.51%
		Family - THREE TIER	$ 770.68	$ 787.53	$ 16.85	2.19%	$ 788.01	$ 799.89	$ 11.88	1.51%
		Employee/Spouse - FOUR TIER	$ 581.64	$ 594.36	$ 12.72	2.19%	$ 594.73	$ 603.69	$ 8.96	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 567.10	$ 579.50	$ 12.40	2.19%	$ 579.86	$ 588.60	$ 8.74	1.51%
		Family - FOUR TIER	$ 843.38	$ 861.82	$ 18.44	2.19%	$ 862.36	$ 875.35	$ 12.99	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 282.06	$ 287.74	$ 5.68	2.01%	$ 288.41	$ 292.25	$ 3.84	1.33%
		Family - TWO TIER	$ 733.34	$ 748.12	$ 14.78	2.02%	$ 749.85	$ 759.86	$ 10.01	1.33%
		Double - THREE TIER	$ 564.11	$ 575.47	$ 11.36	2.01%	$ 576.80	$ 584.51	$ 7.71	1.34%
		Family - THREE TIER	$ 747.46	$ 762.50	$ 15.04	2.01%	$ 764.27	$ 774.48	$ 10.21	1.34%
		Employee/Spouse - FOUR TIER	$ 564.11	$ 575.47	$ 11.36	2.01%	$ 576.80	$ 584.51	$ 7.71	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 550.01	$ 561.09	$ 11.08	2.01%	$ 562.38	$ 569.90	$ 7.52	1.34%
		Family - FOUR TIER	$ 817.97	$ 834.44	$ 16.47	2.01%	$ 836.37	$ 847.54	$ 11.17	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 204.92	$ 249.05	$ 44.13	21.54%	$ 209.53	$ 252.96	$ 43.43	20.73%
		Family - TWO TIER	$ 532.78	$ 647.53	$ 114.75	21.54%	$ 544.76	$ 657.70	$ 112.94	20.73%
		Double - THREE TIER	$ 409.83	$ 498.10	$ 88.27	21.54%	$ 419.05	$ 505.92	$ 86.87	20.73%
		Family - THREE TIER	$ 543.03	$ 659.98	$ 116.95	21.54%	$ 555.24	$ 670.34	$ 115.10	20.73%
		Employee/Spouse - FOUR TIER	$ 409.83	$ 498.10	$ 88.27	21.54%	$ 419.05	$ 505.92	$ 86.87	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 399.58	$ 485.65	$ 86.07	21.54%	$ 408.57	$ 493.27	$ 84.70	20.73%
		Family - FOUR TIER	$ 594.25	$ 722.25	$ 128.00	21.54%	$ 607.62	$ 733.58	$ 125.96	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 229.24	$ 198.51	$ (30.73)	-13.41%	$ 234.10	$ 201.63	$ (32.47)	-13.87%
		Family - TWO TIER	$ 596.02	$ 516.13	$ (79.89)	-13.40%	$ 608.66	$ 524.24	$ (84.42)	-13.87%
		Double - THREE TIER	$ 458.48	$ 397.02	$ (61.46)	-13.41%	$ 468.20	$ 403.26	$ (64.94)	-13.87%
		Family - THREE TIER	$ 607.49	$ 526.06	$ (81.43)	-13.40%	$ 620.37	$ 534.32	$ (86.05)	-13.87%
		Employee/Spouse - FOUR TIER	$ 458.48	$ 397.02	$ (61.46)	-13.41%	$ 468.20	$ 403.26	$ (64.94)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 447.01	$ 387.10	$ (59.91)	-13.40%	$ 456.50	$ 393.18	$ (63.32)	-13.87%
		Family - FOUR TIER	$ 664.79	$ 575.69	$ (89.10)	-13.40%	$ 678.89	$ 584.72	$ (94.17)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 209.71	$ 152.53	$ (57.18)	-27.27%	$ 214.16	$ 154.93	$ (59.23)	-27.66%
		Family - TWO TIER	$ 545.25	$ 396.58	$ (148.67)	-27.27%	$ 556.81	$ 402.81	$ (154.00)	-27.66%
		Double - THREE TIER	$ 419.42	$ 305.06	$ (114.36)	-27.27%	$ 428.31	$ 309.85	$ (118.46)	-27.66%
		Family - THREE TIER	$ 555.74	$ 404.21	$ (151.53)	-27.27%	$ 567.52	$ 410.56	$ (156.96)	-27.66%
		Employee/Spouse - FOUR TIER	$ 419.42	$ 305.06	$ (114.36)	-27.27%	$ 428.31	$ 309.85	$ (118.46)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 408.94	$ 297.44	$ (111.50)	-27.27%	$ 417.61	$ 302.11	$ (115.50)	-27.66%
		Family - FOUR TIER	$ 608.16	$ 442.34	$ (165.82)	-27.27%	$ 621.06	$ 449.29	$ (171.77)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 194.08	$ 97.21	$ (96.87)	-49.91%	$ 198.20	$ 98.74	$ (99.46)	-50.18%
		Family - TWO TIER	$ 504.61	$ 252.74	$ (251.87)	-49.91%	$ 515.31	$ 256.71	$ (258.60)	-50.18%
		Double - THREE TIER	$ 388.16	$ 194.42	$ (193.74)	-49.91%	$ 396.39	$ 197.47	$ (198.92)	-50.18%
		Family - THREE TIER	$ 514.31	$ 257.61	$ (256.70)	-49.91%	$ 525.22	$ 261.65	$ (263.57)	-50.18%
		Employee/Spouse - FOUR TIER	$ 388.16	$ 194.42	$ (193.74)	-49.91%	$ 396.39	$ 197.47	$ (198.92)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 378.46	$ 189.56	$ (188.90)	-49.91%	$ 386.48	$ 192.53	$ (193.95)	-50.18%
		Family - FOUR TIER	$ 562.84	$ 281.91	$ (280.93)	-49.91%	$ 574.77	$ 286.33	$ (288.44)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 269.14	$ 303.39	$ 34.25	12.73%	$ 274.86	$ 308.16	$ 33.30	12.12%
		Family - TWO TIER	$ 699.79	$ 788.82	$ 89.03	12.72%	$ 714.62	$ 801.20	$ 86.58	12.12%
		Double - THREE TIER	$ 538.30	$ 606.78	$ 68.48	12.72%	$ 549.71	$ 616.31	$ 66.60	12.12%
		Family - THREE TIER	$ 713.24	$ 803.99	$ 90.75	12.72%	$ 728.36	$ 816.61	$ 88.25	12.12%
		Employee/Spouse - FOUR TIER	$ 538.30	$ 606.78	$ 68.48	12.72%	$ 549.71	$ 616.31	$ 66.60	12.12%
		Employee/Chld(rn) - FOUR TIER	$ 524.84	$ 591.61	$ 66.77	12.72%	$ 535.97	$ 600.90	$ 64.93	12.11%
		Family - FOUR TIER	$ 780.53	$ 879.84	$ 99.31	12.72%	$ 797.08	$ 893.65	$ 96.57	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 267.02	$ 300.32	$ 33.30	12.47%	$ 272.68	$ 305.04	$ 32.36	11.87%
		Family - TWO TIER	$ 694.25	$ 780.84	$ 86.59	12.47%	$ 708.96	$ 793.10	$ 84.14	11.87%
		Double - THREE TIER	$ 534.04	$ 600.65	$ 66.61	12.47%	$ 545.36	$ 610.08	$ 64.72	11.87%
		Family - THREE TIER	$ 707.60	$ 795.86	$ 88.26	12.47%	$ 722.60	$ 808.35	$ 85.75	11.87%
		Employee/Spouse - FOUR TIER	$ 534.04	$ 600.65	$ 66.61	12.47%	$ 545.36	$ 610.08	$ 64.72	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 520.69	$ 585.63	$ 64.94	12.47%	$ 531.73	$ 594.83	$ 63.10	11.87%
		Family - FOUR TIER	$ 774.36	$ 870.94	$ 96.58	12.47%	$ 790.77	$ 884.61	$ 93.84	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 252.37	$ 256.48	$ 4.11	1.63%	$ 257.72	$ 260.50	$ 2.78	1.08%
		Family - TWO TIER	$ 656.17	$ 666.84	$ 10.67	1.63%	$ 670.08	$ 677.31	$ 7.23	1.08%
		Double - THREE TIER	$ 504.75	$ 512.95	$ 8.20	1.62%	$ 515.45	$ 521.01	$ 5.56	1.08%
		Family - THREE TIER	$ 668.79	$ 679.66	$ 10.87	1.63%	$ 682.96	$ 690.33	$ 7.37	1.08%
		Employee/Spouse - FOUR TIER	$ 504.75	$ 512.95	$ 8.20	1.62%	$ 515.45	$ 521.01	$ 5.56	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 492.13	$ 500.13	$ 8.00	1.63%	$ 502.56	$ 507.98	$ 5.42	1.08%
		Family - FOUR TIER	$ 731.88	$ 743.78	$ 11.90	1.63%	$ 747.40	$ 755.46	$ 8.06	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 281.93	$ 306.58	$ 24.65	8.74%	$ 287.91	$ 311.40	$ 23.49	8.16%
		Family - TWO TIER	$ 733.04	$ 797.12	$ 64.08	8.74%	$ 748.58	$ 809.63	$ 61.05	8.16%
		Double - THREE TIER	$ 563.88	$ 613.17	$ 49.29	8.74%	$ 575.83	$ 622.79	$ 46.96	8.16%
		Family - THREE TIER	$ 747.13	$ 812.45	$ 65.32	8.74%	$ 762.97	$ 825.20	$ 62.23	8.16%
		Employee/Spouse - FOUR TIER	$ 563.88	$ 613.17	$ 49.29	8.74%	$ 575.83	$ 622.79	$ 46.96	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 549.77	$ 597.84	$ 48.07	8.74%	$ 561.43	$ 607.23	$ 45.80	8.16%
		Family - FOUR TIER	$ 817.62	$ 889.09	$ 71.47	8.74%	$ 834.95	$ 903.05	$ 68.10	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 273.44	$ 296.84	$ 23.40	8.56%	$ 279.23	$ 301.50	$ 22.27	7.98%
		Family - TWO TIER	$ 710.94	$ 771.79	$ 60.85	8.56%	$ 726.01	$ 783.91	$ 57.90	7.98%
		Double - THREE TIER	$ 546.87	$ 593.69	$ 46.82	8.56%	$ 558.47	$ 603.01	$ 44.54	7.98%
		Family - THREE TIER	$ 724.61	$ 786.63	$ 62.02	8.56%	$ 739.98	$ 798.98	$ 59.00	7.97%
		Employee/Spouse - FOUR TIER	$ 546.87	$ 593.69	$ 46.82	8.56%	$ 558.47	$ 603.01	$ 44.54	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 533.20	$ 578.84	$ 45.64	8.56%	$ 544.51	$ 587.93	$ 43.42	7.97%
		Family - FOUR TIER	$ 792.97	$ 860.85	$ 67.88	8.56%	$ 809.79	$ 874.36	$ 64.57	7.97%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 198.66	$ 256.93	$ 58.27	29.33%	$ 202.86	$ 260.97	$ 58.11	28.65%
		Family - TWO TIER	$ 516.50	$ 668.02	$ 151.52	29.34%	$ 527.45	$ 678.51	$ 151.06	28.64%
		Double - THREE TIER	$ 397.30	$ 513.86	$ 116.56	29.34%	$ 405.72	$ 521.93	$ 116.21	28.64%
		Family - THREE TIER	$ 526.43	$ 680.87	$ 154.44	29.34%	$ 537.59	$ 691.56	$ 153.97	28.64%
		Employee/Spouse - FOUR TIER	$ 397.30	$ 513.86	$ 116.56	29.34%	$ 405.72	$ 521.93	$ 116.21	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 387.37	$ 501.02	$ 113.65	29.34%	$ 395.59	$ 508.88	$ 113.29	28.64%
		Family - FOUR TIER	$ 576.09	$ 745.10	$ 169.01	29.34%	$ 588.31	$ 756.80	$ 168.49	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 416.40	$ 406.20	$ (10.20)	-2.45%	$ 425.78	$ 412.58	$ (13.20)	-3.10%
		Family - TWO TIER	$ 1,082.66	$ 1,056.13	$ (26.53)	-2.45%	$ 1,107.02	$ 1,072.71	$ (34.31)	-3.10%
		Double - THREE TIER	$ 832.81	$ 812.41	$ (20.40)	-2.45%	$ 851.55	$ 825.16	$ (26.39)	-3.10%
		Family - THREE TIER	$ 1,103.48	$ 1,076.44	$ (27.04)	-2.45%	$ 1,128.30	$ 1,093.34	$ (34.96)	-3.10%
		Employee/Spouse - FOUR TIER	$ 832.81	$ 812.41	$ (20.40)	-2.45%	$ 851.55	$ 825.16	$ (26.39)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 811.99	$ 792.10	$ (19.89)	-2.45%	$ 830.27	$ 804.53	$ (25.74)	-3.10%
		Family - FOUR TIER	$ 1,207.58	$ 1,177.99	$ (29.59)	-2.45%	$ 1,234.75	$ 1,196.49	$ (38.26)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 386.73	$ 399.95	$ 13.22	3.42%	$ 395.44	$ 406.23	$ 10.79	2.73%
		Family - TWO TIER	$ 1,005.50	$ 1,039.87	$ 34.37	3.42%	$ 1,028.13	$ 1,056.19	$ 28.06	2.73%
		Double - THREE TIER	$ 773.47	$ 799.90	$ 26.43	3.42%	$ 790.86	$ 812.46	$ 21.60	2.73%
		Family - THREE TIER	$ 1,024.83	$ 1,059.86	$ 35.03	3.42%	$ 1,047.90	$ 1,076.50	$ 28.60	2.73%
		Employee/Spouse - FOUR TIER	$ 773.47	$ 799.90	$ 26.43	3.42%	$ 790.86	$ 812.46	$ 21.60	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 754.12	$ 779.90	$ 25.78	3.42%	$ 771.09	$ 792.14	$ 21.05	2.73%
		Family - FOUR TIER	$ 1,121.52	$ 1,159.85	$ 38.33	3.42%	$ 1,146.75	$ 1,178.06	$ 31.31	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 373.48	$ 388.97	$ 15.49	4.15%	$ 381.89	$ 395.08	$ 13.19	3.45%
		Family - TWO TIER	$ 971.05	$ 1,011.33	$ 40.28	4.15%	$ 992.90	$ 1,027.21	$ 34.31	3.46%
		Double - THREE TIER	$ 746.97	$ 777.95	$ 30.98	4.15%	$ 763.77	$ 790.16	$ 26.39	3.46%
		Family - THREE TIER	$ 989.73	$ 1,030.78	$ 41.05	4.15%	$ 1,012.00	$ 1,046.96	$ 34.96	3.45%
		Employee/Spouse - FOUR TIER	$ 746.97	$ 777.95	$ 30.98	4.15%	$ 763.77	$ 790.16	$ 26.39	3.46%
		Employee/Chld(rn) - FOUR TIER	$ 728.29	$ 758.50	$ 30.21	4.15%	$ 744.68	$ 770.41	$ 25.73	3.46%
		Family - FOUR TIER	$ 1,083.10	$ 1,128.02	$ 44.92	4.15%	$ 1,107.47	$ 1,145.73	$ 38.26	3.45%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 365.46	$ 381.46	$ 16.00	4.38%	$ 373.69	$ 387.45	$ 13.76	3.68%
		Family - TWO TIER	$ 950.21	$ 991.81	$ 41.60	4.38%	$ 971.59	$ 1,007.38	$ 35.79	3.68%
		Double - THREE TIER	$ 730.94	$ 762.93	$ 31.99	4.38%	$ 747.38	$ 774.91	$ 27.53	3.68%
		Family - THREE TIER	$ 968.49	$ 1,010.88	$ 42.39	4.38%	$ 990.28	$ 1,026.75	$ 36.47	3.68%
		Employee/Spouse - FOUR TIER	$ 730.94	$ 762.93	$ 31.99	4.38%	$ 747.38	$ 774.91	$ 27.53	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 712.66	$ 743.86	$ 31.20	4.38%	$ 728.69	$ 755.53	$ 26.84	3.68%
		Family - FOUR TIER	$ 1,059.86	$ 1,106.25	$ 46.39	4.38%	$ 1,083.70	$ 1,123.62	$ 39.92	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 348.16	$ 369.26	$ 21.10	6.06%	$ 356.00	$ 375.06	$ 19.06	5.35%
		Family - TWO TIER	$ 905.23	$ 960.08	$ 54.85	6.06%	$ 925.60	$ 975.15	$ 49.55	5.35%
		Double - THREE TIER	$ 696.34	$ 738.52	$ 42.18	6.06%	$ 711.99	$ 750.12	$ 38.13	5.36%
		Family - THREE TIER	$ 922.63	$ 978.54	$ 55.91	6.06%	$ 943.40	$ 993.91	$ 50.51	5.35%
		Employee/Spouse - FOUR TIER	$ 696.34	$ 738.52	$ 42.18	6.06%	$ 711.99	$ 750.12	$ 38.13	5.36%
		Employee/Chld(rn) - FOUR TIER	$ 678.92	$ 720.06	$ 41.14	6.06%	$ 694.19	$ 731.37	$ 37.18	5.36%
		Family - FOUR TIER	$ 1,009.68	$ 1,070.86	$ 61.18	6.06%	$ 1,032.40	$ 1,087.67	$ 55.27	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 296.99	$ 314.22	$ 17.23	5.80%	$ 303.66	$ 319.16	$ 15.50	5.10%
		Family - TWO TIER	$ 772.16	$ 816.98	$ 44.82	5.80%	$ 789.54	$ 829.81	$ 40.27	5.10%
		Double - THREE TIER	$ 593.97	$ 628.45	$ 34.48	5.81%	$ 607.34	$ 638.31	$ 30.97	5.10%
		Family - THREE TIER	$ 787.01	$ 832.69	$ 45.68	5.80%	$ 804.72	$ 845.76	$ 41.04	5.10%
		Employee/Spouse - FOUR TIER	$ 593.97	$ 628.45	$ 34.48	5.81%	$ 607.34	$ 638.31	$ 30.97	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 579.12	$ 612.74	$ 33.62	5.81%	$ 592.15	$ 622.36	$ 30.21	5.10%
		Family - FOUR TIER	$ 861.26	$ 911.25	$ 49.99	5.80%	$ 880.64	$ 925.55	$ 44.91	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 313.82	$ 323.59	$ 9.77	3.11%	$ 320.88	$ 328.67	$ 7.79	2.43%
		Family - TWO TIER	$ 815.94	$ 841.32	$ 25.38	3.11%	$ 834.30	$ 854.53	$ 20.23	2.42%
		Double - THREE TIER	$ 627.65	$ 647.17	$ 19.52	3.11%	$ 641.77	$ 657.33	$ 15.56	2.42%
		Family - THREE TIER	$ 831.63	$ 857.50	$ 25.87	3.11%	$ 850.34	$ 870.96	$ 20.62	2.42%
		Employee/Spouse - FOUR TIER	$ 627.65	$ 647.17	$ 19.52	3.11%	$ 641.77	$ 657.33	$ 15.56	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 611.96	$ 630.99	$ 19.03	3.11%	$ 625.73	$ 640.90	$ 15.17	2.42%
		Family - FOUR TIER	$ 910.09	$ 938.40	$ 28.31	3.11%	$ 930.57	$ 953.13	$ 22.56	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 325.33	$ 335.71	$ 10.38	3.19%	$ 332.65	$ 340.98	$ 8.33	2.50%
		Family - TWO TIER	$ 845.85	$ 872.84	$ 26.99	3.19%	$ 864.88	$ 886.54	$ 21.66	2.50%
		Double - THREE TIER	$ 650.65	$ 671.42	$ 20.77	3.19%	$ 665.29	$ 681.96	$ 16.67	2.51%
		Family - THREE TIER	$ 862.12	$ 889.63	$ 27.51	3.19%	$ 881.51	$ 903.59	$ 22.08	2.50%
		Employee/Spouse - FOUR TIER	$ 650.65	$ 671.42	$ 20.77	3.19%	$ 665.29	$ 681.96	$ 16.67	2.51%
		Employee/Chld(rn) - FOUR TIER	$ 634.39	$ 654.63	$ 20.24	3.19%	$ 648.66	$ 664.91	$ 16.25	2.51%
		Family - FOUR TIER	$ 943.45	$ 973.55	$ 30.10	3.19%	$ 964.67	$ 988.84	$ 24.17	2.51%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 326.02	$ 324.40	$ (1.62)	-0.50%	$ 333.35	$ 329.49	$ (3.86)	-1.16%
		Family - TWO TIER	$ 847.63	$ 843.44	$ (4.19)	-0.49%	$ 866.70	$ 856.68	$ (10.02)	-1.16%
		Double - THREE TIER	$ 652.03	$ 648.80	$ (3.23)	-0.50%	$ 666.70	$ 658.98	$ (7.72)	-1.16%
		Family - THREE TIER	$ 863.94	$ 859.66	$ (4.28)	-0.50%	$ 883.38	$ 873.15	$ (10.23)	-1.16%
		Employee/Spouse - FOUR TIER	$ 652.03	$ 648.80	$ (3.23)	-0.50%	$ 666.70	$ 658.98	$ (7.72)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 635.73	$ 632.58	$ (3.15)	-0.50%	$ 650.04	$ 642.51	$ (7.53)	-1.16%
		Family - FOUR TIER	$ 945.44	$ 940.76	$ (4.68)	-0.50%	$ 966.71	$ 955.53	$ (11.18)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 403.68	$ 419.06	$ 15.38	3.81%	$ 412.24	$ 425.64	$ 13.40	3.25%
		Family - TWO TIER	$ 1,049.57	$ 1,089.55	$ 39.98	3.81%	$ 1,071.83	$ 1,106.66	$ 34.83	3.25%
		Double - THREE TIER	$ 807.37	$ 838.12	$ 30.75	3.81%	$ 824.48	$ 851.28	$ 26.80	3.25%
		Family - THREE TIER	$ 1,069.76	$ 1,110.51	$ 40.75	3.81%	$ 1,092.44	$ 1,127.94	$ 35.50	3.25%
		Employee/Spouse - FOUR TIER	$ 807.37	$ 838.12	$ 30.75	3.81%	$ 824.48	$ 851.28	$ 26.80	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 787.19	$ 817.16	$ 29.97	3.81%	$ 803.87	$ 829.99	$ 26.12	3.25%
		Family - FOUR TIER	$ 1,170.68	$ 1,215.27	$ 44.59	3.81%	$ 1,195.50	$ 1,234.35	$ 38.85	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 374.91	$ 412.61	$ 37.70	10.06%	$ 382.86	$ 419.08	$ 36.22	9.46%
		Family - TWO TIER	$ 974.77	$ 1,072.78	$ 98.01	10.05%	$ 995.44	$ 1,089.62	$ 94.18	9.46%
		Double - THREE TIER	$ 749.83	$ 825.21	$ 75.38	10.05%	$ 765.72	$ 838.17	$ 72.45	9.46%
		Family - THREE TIER	$ 993.52	$ 1,093.41	$ 99.89	10.05%	$ 1,014.59	$ 1,110.57	$ 95.98	9.46%
		Employee/Spouse - FOUR TIER	$ 749.83	$ 825.21	$ 75.38	10.05%	$ 765.72	$ 838.17	$ 72.45	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 731.09	$ 804.58	$ 73.49	10.05%	$ 746.58	$ 817.21	$ 70.63	9.46%
		Family - FOUR TIER	$ 1,087.25	$ 1,196.56	$ 109.31	10.05%	$ 1,110.30	$ 1,215.34	$ 105.04	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 362.06	$ 401.28	$ 39.22	10.83%	$ 369.74	$ 407.58	$ 37.84	10.23%
		Family - TWO TIER	$ 941.38	$ 1,043.34	$ 101.96	10.83%	$ 961.33	$ 1,059.72	$ 98.39	10.23%
		Double - THREE TIER	$ 724.14	$ 802.57	$ 78.43	10.83%	$ 739.49	$ 815.17	$ 75.68	10.23%
		Family - THREE TIER	$ 959.47	$ 1,063.40	$ 103.93	10.83%	$ 979.82	$ 1,080.09	$ 100.27	10.23%
		Employee/Spouse - FOUR TIER	$ 724.14	$ 802.57	$ 78.43	10.83%	$ 739.49	$ 815.17	$ 75.68	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 706.03	$ 782.50	$ 76.47	10.83%	$ 721.00	$ 794.79	$ 73.79	10.23%
		Family - FOUR TIER	$ 1,050.00	$ 1,163.72	$ 113.72	10.83%	$ 1,072.26	$ 1,181.99	$ 109.73	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 354.29	$ 393.54	$ 39.25	11.08%	$ 361.80	$ 399.72	$ 37.92	10.48%
		Family - TWO TIER	$ 921.16	$ 1,023.20	$ 102.04	11.08%	$ 940.69	$ 1,039.26	$ 98.57	10.48%
		Double - THREE TIER	$ 708.58	$ 787.07	$ 78.49	11.08%	$ 723.61	$ 799.43	$ 75.82	10.48%
		Family - THREE TIER	$ 938.88	$ 1,042.87	$ 103.99	11.08%	$ 958.77	$ 1,059.25	$ 100.48	10.48%
		Employee/Spouse - FOUR TIER	$ 708.58	$ 787.07	$ 78.49	11.08%	$ 723.61	$ 799.43	$ 75.82	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 690.87	$ 767.40	$ 76.53	11.08%	$ 705.51	$ 779.44	$ 73.93	10.48%
		Family - FOUR TIER	$ 1,027.45	$ 1,141.26	$ 113.81	11.08%	$ 1,049.22	$ 1,159.17	$ 109.95	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 337.52	$ 380.95	$ 43.43	12.87%	$ 344.68	$ 386.93	$ 42.25	12.26%
		Family - TWO TIER	$ 877.56	$ 990.46	$ 112.90	12.87%	$ 896.17	$ 1,006.01	$ 109.84	12.26%
		Double - THREE TIER	$ 675.05	$ 761.90	$ 86.85	12.87%	$ 689.36	$ 773.86	$ 84.50	12.26%
		Family - THREE TIER	$ 894.44	$ 1,009.51	$ 115.07	12.87%	$ 913.41	$ 1,025.36	$ 111.95	12.26%
		Employee/Spouse - FOUR TIER	$ 675.05	$ 761.90	$ 86.85	12.87%	$ 689.36	$ 773.86	$ 84.50	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 658.17	$ 742.85	$ 84.68	12.87%	$ 672.13	$ 754.51	$ 82.38	12.26%
		Family - FOUR TIER	$ 978.83	$ 1,104.75	$ 125.92	12.86%	$ 999.57	$ 1,122.09	$ 122.52	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 287.90	$ 324.17	$ 36.27	12.60%	$ 294.01	$ 329.26	$ 35.25	11.99%
		Family - TWO TIER	$ 748.55	$ 842.83	$ 94.28	12.60%	$ 764.42	$ 856.07	$ 91.65	11.99%
		Double - THREE TIER	$ 575.81	$ 648.33	$ 72.52	12.59%	$ 588.01	$ 658.51	$ 70.50	11.99%
		Family - THREE TIER	$ 762.95	$ 859.04	$ 96.09	12.59%	$ 779.11	$ 872.53	$ 93.42	11.99%
		Employee/Spouse - FOUR TIER	$ 575.81	$ 648.33	$ 72.52	12.59%	$ 588.01	$ 658.51	$ 70.50	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 561.41	$ 632.13	$ 70.72	12.60%	$ 573.32	$ 642.05	$ 68.73	11.99%
		Family - FOUR TIER	$ 834.92	$ 940.08	$ 105.16	12.60%	$ 852.62	$ 954.84	$ 102.22	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 304.22	$ 333.83	$ 29.61	9.73%	$ 310.68	$ 339.07	$ 28.39	9.14%
		Family - TWO TIER	$ 790.99	$ 867.95	$ 76.96	9.73%	$ 807.76	$ 881.57	$ 73.81	9.14%
		Double - THREE TIER	$ 608.45	$ 667.65	$ 59.20	9.73%	$ 621.35	$ 678.13	$ 56.78	9.14%
		Family - THREE TIER	$ 806.21	$ 884.64	$ 78.43	9.73%	$ 823.30	$ 898.53	$ 75.23	9.14%
		Employee/Spouse - FOUR TIER	$ 608.45	$ 667.65	$ 59.20	9.73%	$ 621.35	$ 678.13	$ 56.78	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 593.25	$ 650.96	$ 57.71	9.73%	$ 605.82	$ 661.18	$ 55.36	9.14%
		Family - FOUR TIER	$ 882.26	$ 968.09	$ 85.83	9.73%	$ 900.96	$ 983.29	$ 82.33	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 315.39	$ 346.33	$ 30.94	9.81%	$ 322.08	$ 351.77	$ 29.69	9.22%
		Family - TWO TIER	$ 820.00	$ 900.46	$ 80.46	9.81%	$ 837.39	$ 914.60	$ 77.21	9.22%
		Double - THREE TIER	$ 630.77	$ 692.66	$ 61.89	9.81%	$ 644.14	$ 703.54	$ 59.40	9.22%
		Family - THREE TIER	$ 835.78	$ 917.78	$ 82.00	9.81%	$ 853.49	$ 932.19	$ 78.70	9.22%
		Employee/Spouse - FOUR TIER	$ 630.77	$ 692.66	$ 61.89	9.81%	$ 644.14	$ 703.54	$ 59.40	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 615.01	$ 675.35	$ 60.34	9.81%	$ 628.04	$ 685.95	$ 57.91	9.22%
		Family - FOUR TIER	$ 914.62	$ 1,004.36	$ 89.74	9.81%	$ 934.01	$ 1,020.13	$ 86.12	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 316.05	$ 334.66	$ 18.61	5.89%	$ 322.74	$ 339.92	$ 17.18	5.32%
		Family - TWO TIER	$ 821.73	$ 870.13	$ 48.40	5.89%	$ 839.15	$ 883.79	$ 44.64	5.32%
		Double - THREE TIER	$ 632.10	$ 669.33	$ 37.23	5.89%	$ 645.50	$ 679.84	$ 34.34	5.32%
		Family - THREE TIER	$ 837.53	$ 886.86	$ 49.33	5.89%	$ 855.29	$ 900.79	$ 45.50	5.32%
		Employee/Spouse - FOUR TIER	$ 632.10	$ 669.33	$ 37.23	5.89%	$ 645.50	$ 679.84	$ 34.34	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 616.30	$ 652.60	$ 36.30	5.89%	$ 629.36	$ 662.84	$ 33.48	5.32%
		Family - FOUR TIER	$ 916.54	$ 970.53	$ 53.99	5.89%	$ 935.97	$ 985.77	$ 49.80	5.32%

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			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 262.69	$ 268.91	$ 6.22	2.37%	$ 268.60	$ 273.13	$ 4.53	1.69%
		Family - TWO TIER	$ 683.02	$ 699.16	$ 16.14	2.36%	$ 698.38	$ 710.13	$ 11.75	1.68%
		Double - THREE TIER	$ 525.40	$ 537.81	$ 12.41	2.36%	$ 537.22	$ 546.26	$ 9.04	1.68%
		Family - THREE TIER	$ 696.14	$ 712.60	$ 16.46	2.36%	$ 711.81	$ 723.79	$ 11.98	1.68%
		Employee/Spouse - FOUR TIER	$ 525.40	$ 537.81	$ 12.41	2.36%	$ 537.22	$ 546.26	$ 9.04	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 512.26	$ 524.37	$ 12.11	2.36%	$ 523.79	$ 532.60	$ 8.81	1.68%
		Family - FOUR TIER	$ 761.82	$ 779.83	$ 18.01	2.36%	$ 778.97	$ 792.07	$ 13.10	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 229.04	$ 208.11	$ (20.93)	-9.14%	$ 234.19	$ 211.37	$ (22.82)	-9.74%
		Family - TWO TIER	$ 595.51	$ 541.08	$ (54.43)	-9.14%	$ 608.92	$ 549.57	$ (59.35)	-9.75%
		Double - THREE TIER	$ 458.09	$ 416.21	$ (41.88)	-9.14%	$ 468.39	$ 422.75	$ (45.64)	-9.74%
		Family - THREE TIER	$ 606.97	$ 551.48	$ (55.49)	-9.14%	$ 620.62	$ 560.14	$ (60.48)	-9.75%
		Employee/Spouse - FOUR TIER	$ 458.09	$ 416.21	$ (41.88)	-9.14%	$ 468.39	$ 422.75	$ (45.64)	-9.74%
		Employee/Chld(rn) - FOUR TIER	$ 446.63	$ 405.81	$ (40.82)	-9.14%	$ 456.69	$ 412.18	$ (44.51)	-9.75%
		Family - FOUR TIER	$ 664.22	$ 603.51	$ (60.71)	-9.14%	$ 679.17	$ 612.98	$ (66.19)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 377.98	$ 391.41	$ 13.43	3.55%	$ 386.47	$ 397.56	$ 11.09	2.87%
		Family - TWO TIER	$ 982.73	$ 1,017.68	$ 34.95	3.56%	$ 1,004.84	$ 1,033.65	$ 28.81	2.87%
		Double - THREE TIER	$ 755.94	$ 782.83	$ 26.89	3.56%	$ 772.96	$ 795.12	$ 22.16	2.87%
		Family - THREE TIER	$ 1,001.63	$ 1,037.25	$ 35.62	3.56%	$ 1,024.17	$ 1,053.53	$ 29.36	2.87%
		Employee/Spouse - FOUR TIER	$ 755.94	$ 782.83	$ 26.89	3.56%	$ 772.96	$ 795.12	$ 22.16	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 737.05	$ 763.26	$ 26.21	3.56%	$ 753.63	$ 775.24	$ 21.61	2.87%
		Family - FOUR TIER	$ 1,096.13	$ 1,135.10	$ 38.97	3.56%	$ 1,120.78	$ 1,152.92	$ 32.14	2.87%

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			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 254.66	$ 277.42	$ 22.76	8.94%	$ 260.06	$ 281.77	$ 21.71	8.35%
		Family - TWO TIER	$ 662.12	$ 721.28	$ 59.16	8.93%	$ 676.16	$ 732.61	$ 56.45	8.35%
		Double - THREE TIER	$ 509.32	$ 554.83	$ 45.51	8.94%	$ 520.13	$ 563.54	$ 43.41	8.35%
		Family - THREE TIER	$ 674.86	$ 735.15	$ 60.29	8.93%	$ 689.16	$ 746.70	$ 57.54	8.35%
		Employee/Spouse - FOUR TIER	$ 509.32	$ 554.83	$ 45.51	8.94%	$ 520.13	$ 563.54	$ 43.41	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 496.60	$ 540.96	$ 44.36	8.93%	$ 507.12	$ 549.46	$ 42.34	8.35%
		Family - FOUR TIER	$ 738.52	$ 804.51	$ 65.99	8.94%	$ 754.18	$ 817.14	$ 62.96	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 222.04	$ 214.69	$ (7.35)	-3.31%	$ 226.74	$ 218.06	$ (8.68)	-3.83%
		Family - TWO TIER	$ 577.30	$ 558.20	$ (19.10)	-3.31%	$ 589.54	$ 566.96	$ (22.58)	-3.83%
		Double - THREE TIER	$ 444.08	$ 429.38	$ (14.70)	-3.31%	$ 453.49	$ 436.13	$ (17.36)	-3.83%
		Family - THREE TIER	$ 588.40	$ 568.93	$ (19.47)	-3.31%	$ 600.87	$ 577.87	$ (23.00)	-3.83%
		Employee/Spouse - FOUR TIER	$ 444.08	$ 429.38	$ (14.70)	-3.31%	$ 453.49	$ 436.13	$ (17.36)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 432.98	$ 418.65	$ (14.33)	-3.31%	$ 442.15	$ 425.22	$ (16.93)	-3.83%
		Family - FOUR TIER	$ 643.91	$ 622.61	$ (21.30)	-3.31%	$ 657.56	$ 632.38	$ (25.18)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 366.42	$ 403.80	$ 37.38	10.20%	$ 374.18	$ 410.14	$ 35.96	9.61%
		Family - TWO TIER	$ 952.68	$ 1,049.88	$ 97.20	10.20%	$ 972.88	$ 1,066.36	$ 93.48	9.61%
		Double - THREE TIER	$ 732.83	$ 807.60	$ 74.77	10.20%	$ 748.37	$ 820.28	$ 71.91	9.61%
		Family - THREE TIER	$ 971.00	$ 1,070.07	$ 99.07	10.20%	$ 991.59	$ 1,086.87	$ 95.28	9.61%
		Employee/Spouse - FOUR TIER	$ 732.83	$ 807.60	$ 74.77	10.20%	$ 748.37	$ 820.28	$ 71.91	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 714.52	$ 787.41	$ 72.89	10.20%	$ 729.66	$ 799.77	$ 70.11	9.61%
		Family - FOUR TIER	$ 1,062.60	$ 1,171.02	$ 108.42	10.20%	$ 1,085.13	$ 1,189.41	$ 104.28	9.61%

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			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 434.30	$ 443.25	$ 8.95	2.06%	$ 444.08	$ 450.21	$ 6.13	1.38%
		Family - TWO TIER	$ 1,129.19	$ 1,152.44	$ 23.25	2.06%	$ 1,154.60	$ 1,170.54	$ 15.94	1.38%
		Double - THREE TIER	$ 868.61	$ 886.49	$ 17.88	2.06%	$ 888.15	$ 900.41	$ 12.26	1.38%
		Family - THREE TIER	$ 1,150.90	$ 1,174.60	$ 23.70	2.06%	$ 1,176.80	$ 1,193.05	$ 16.25	1.38%
		Employee/Spouse - FOUR TIER	$ 868.61	$ 886.49	$ 17.88	2.06%	$ 888.15	$ 900.41	$ 12.26	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 846.89	$ 864.33	$ 17.44	2.06%	$ 865.95	$ 877.90	$ 11.95	1.38%
		Family - FOUR TIER	$ 1,259.48	$ 1,285.42	$ 25.94	2.06%	$ 1,287.82	$ 1,305.60	$ 17.78	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 423.25	$ 433.52	$ 10.27	2.43%	$ 432.77	$ 440.32	$ 7.55	1.74%
		Family - TWO TIER	$ 1,100.45	$ 1,127.14	$ 26.69	2.43%	$ 1,125.20	$ 1,144.84	$ 19.64	1.75%
		Double - THREE TIER	$ 846.50	$ 867.03	$ 20.53	2.43%	$ 865.54	$ 880.65	$ 15.11	1.75%
		Family - THREE TIER	$ 1,121.61	$ 1,148.82	$ 27.21	2.43%	$ 1,146.85	$ 1,166.86	$ 20.01	1.74%
		Employee/Spouse - FOUR TIER	$ 846.50	$ 867.03	$ 20.53	2.43%	$ 865.54	$ 880.65	$ 15.11	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 825.33	$ 845.36	$ 20.03	2.43%	$ 843.90	$ 858.63	$ 14.73	1.75%
		Family - FOUR TIER	$ 1,227.42	$ 1,257.20	$ 29.78	2.43%	$ 1,255.03	$ 1,276.94	$ 21.91	1.75%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 410.65	$ 421.92	$ 11.27	2.74%	$ 419.89	$ 428.54	$ 8.65	2.06%
		Family - TWO TIER	$ 1,067.69	$ 1,096.98	$ 29.29	2.74%	$ 1,091.72	$ 1,114.21	$ 22.49	2.06%
		Double - THREE TIER	$ 821.30	$ 843.83	$ 22.53	2.74%	$ 839.78	$ 857.08	$ 17.30	2.06%
		Family - THREE TIER	$ 1,088.22	$ 1,118.08	$ 29.86	2.74%	$ 1,112.71	$ 1,135.63	$ 22.92	2.06%
		Employee/Spouse - FOUR TIER	$ 821.30	$ 843.83	$ 22.53	2.74%	$ 839.78	$ 857.08	$ 17.30	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 800.77	$ 822.74	$ 21.97	2.74%	$ 818.79	$ 835.65	$ 16.86	2.06%
		Family - FOUR TIER	$ 1,190.89	$ 1,223.56	$ 32.67	2.74%	$ 1,217.68	$ 1,242.77	$ 25.09	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 389.49	$ 408.89	$ 19.40	4.98%	$ 398.26	$ 415.31	$ 17.05	4.28%
		Family - TWO TIER	$ 1,012.68	$ 1,063.11	$ 50.43	4.98%	$ 1,035.47	$ 1,079.80	$ 44.33	4.28%
		Double - THREE TIER	$ 778.99	$ 817.77	$ 38.78	4.98%	$ 796.51	$ 830.61	$ 34.10	4.28%
		Family - THREE TIER	$ 1,032.15	$ 1,083.55	$ 51.40	4.98%	$ 1,055.38	$ 1,100.56	$ 45.18	4.28%
		Employee/Spouse - FOUR TIER	$ 778.99	$ 817.77	$ 38.78	4.98%	$ 796.51	$ 830.61	$ 34.10	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 759.51	$ 797.33	$ 37.82	4.98%	$ 776.60	$ 809.85	$ 33.25	4.28%
		Family - FOUR TIER	$ 1,129.53	$ 1,185.77	$ 56.24	4.98%	$ 1,154.94	$ 1,204.39	$ 49.45	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 366.64	$ 386.30	$ 19.66	5.36%	$ 374.89	$ 392.36	$ 17.47	4.66%
		Family - TWO TIER	$ 953.26	$ 1,004.37	$ 51.11	5.36%	$ 974.72	$ 1,020.14	$ 45.42	4.66%
		Double - THREE TIER	$ 733.28	$ 772.59	$ 39.31	5.36%	$ 749.79	$ 784.72	$ 34.93	4.66%
		Family - THREE TIER	$ 971.60	$ 1,023.68	$ 52.08	5.36%	$ 993.46	$ 1,039.75	$ 46.29	4.66%
		Employee/Spouse - FOUR TIER	$ 733.28	$ 772.59	$ 39.31	5.36%	$ 749.79	$ 784.72	$ 34.93	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 714.95	$ 753.28	$ 38.33	5.36%	$ 731.03	$ 765.10	$ 34.07	4.66%
		Family - FOUR TIER	$ 1,063.26	$ 1,120.26	$ 57.00	5.36%	$ 1,087.18	$ 1,137.84	$ 50.66	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 375.57	$ 398.99	$ 23.42	6.24%	$ 384.02	$ 405.25	$ 21.23	5.53%
		Family - TWO TIER	$ 976.48	$ 1,037.37	$ 60.89	6.24%	$ 998.45	$ 1,053.66	$ 55.21	5.53%
		Double - THREE TIER	$ 751.13	$ 797.98	$ 46.85	6.24%	$ 768.03	$ 810.51	$ 42.48	5.53%
		Family - THREE TIER	$ 995.25	$ 1,057.32	$ 62.07	6.24%	$ 1,017.65	$ 1,073.92	$ 56.27	5.53%
		Employee/Spouse - FOUR TIER	$ 751.13	$ 797.98	$ 46.85	6.24%	$ 768.03	$ 810.51	$ 42.48	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 732.36	$ 778.03	$ 45.67	6.24%	$ 748.83	$ 790.25	$ 41.42	5.53%
		Family - FOUR TIER	$ 1,089.14	$ 1,157.07	$ 67.93	6.24%	$ 1,113.65	$ 1,175.24	$ 61.59	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 423.28	$ 436.50	$ 13.22	3.12%	$ 432.81	$ 443.35	$ 10.54	2.44%
		Family - TWO TIER	$ 1,100.52	$ 1,134.89	$ 34.37	3.12%	$ 1,125.28	$ 1,152.71	$ 27.43	2.44%
		Double - THREE TIER	$ 846.55	$ 872.99	$ 26.44	3.12%	$ 865.60	$ 886.70	$ 21.10	2.44%
		Family - THREE TIER	$ 1,121.68	$ 1,156.72	$ 35.04	3.12%	$ 1,146.93	$ 1,174.88	$ 27.95	2.44%
		Employee/Spouse - FOUR TIER	$ 846.55	$ 872.99	$ 26.44	3.12%	$ 865.60	$ 886.70	$ 21.10	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 825.39	$ 851.17	$ 25.78	3.12%	$ 843.97	$ 864.53	$ 20.56	2.44%
		Family - FOUR TIER	$ 1,227.50	$ 1,265.84	$ 38.34	3.12%	$ 1,255.13	$ 1,285.71	$ 30.58	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 402.23	$ 418.97	$ 16.74	4.16%	$ 411.28	$ 425.54	$ 14.26	3.47%
		Family - TWO TIER	$ 1,045.78	$ 1,089.31	$ 43.53	4.16%	$ 1,069.31	$ 1,106.42	$ 37.11	3.47%
		Double - THREE TIER	$ 804.45	$ 837.93	$ 33.48	4.16%	$ 822.55	$ 851.09	$ 28.54	3.47%
		Family - THREE TIER	$ 1,065.90	$ 1,110.26	$ 44.36	4.16%	$ 1,089.88	$ 1,127.69	$ 37.81	3.47%
		Employee/Spouse - FOUR TIER	$ 804.45	$ 837.93	$ 33.48	4.16%	$ 822.55	$ 851.09	$ 28.54	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 784.34	$ 816.99	$ 32.65	4.16%	$ 801.99	$ 829.81	$ 27.82	3.47%
		Family - FOUR TIER	$ 1,166.45	$ 1,215.00	$ 48.55	4.16%	$ 1,192.70	$ 1,234.08	$ 41.38	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 384.39	$ 405.74	$ 21.35	5.55%	$ 393.03	$ 412.11	$ 19.08	4.85%
		Family - TWO TIER	$ 999.41	$ 1,054.92	$ 55.51	5.55%	$ 1,021.90	$ 1,071.49	$ 49.59	4.85%
		Double - THREE TIER	$ 768.77	$ 811.48	$ 42.71	5.56%	$ 786.07	$ 824.22	$ 38.15	4.85%
		Family - THREE TIER	$ 1,018.62	$ 1,075.21	$ 56.59	5.56%	$ 1,041.54	$ 1,092.09	$ 50.55	4.85%
		Employee/Spouse - FOUR TIER	$ 768.77	$ 811.48	$ 42.71	5.56%	$ 786.07	$ 824.22	$ 38.15	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 749.55	$ 791.19	$ 41.64	5.56%	$ 766.42	$ 803.62	$ 37.20	4.85%
		Family - FOUR TIER	$ 1,114.72	$ 1,176.65	$ 61.93	5.56%	$ 1,139.81	$ 1,195.12	$ 55.31	4.85%

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			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 421.03	$ 457.27	$ 36.24	8.61%	$ 429.96	$ 464.45	$ 34.49	8.02%
		Family - TWO TIER	$ 1,094.69	$ 1,188.91	$ 94.22	8.61%	$ 1,117.89	$ 1,207.58	$ 89.69	8.02%
		Double - THREE TIER	$ 842.06	$ 914.55	$ 72.49	8.61%	$ 859.91	$ 928.91	$ 69.00	8.02%
		Family - THREE TIER	$ 1,115.73	$ 1,211.78	$ 96.05	8.61%	$ 1,139.39	$ 1,230.80	$ 91.41	8.02%
		Employee/Spouse - FOUR TIER	$ 842.06	$ 914.55	$ 72.49	8.61%	$ 859.91	$ 928.91	$ 69.00	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 821.01	$ 891.68	$ 70.67	8.61%	$ 838.41	$ 905.68	$ 67.27	8.02%
		Family - FOUR TIER	$ 1,220.99	$ 1,326.10	$ 105.11	8.61%	$ 1,246.87	$ 1,346.91	$ 100.04	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 410.31	$ 447.24	$ 36.93	9.00%	$ 419.01	$ 454.26	$ 35.25	8.41%
		Family - TWO TIER	$ 1,066.81	$ 1,162.81	$ 96.00	9.00%	$ 1,089.43	$ 1,181.07	$ 91.64	8.41%
		Double - THREE TIER	$ 820.63	$ 894.47	$ 73.84	9.00%	$ 838.02	$ 908.52	$ 70.50	8.41%
		Family - THREE TIER	$ 1,087.33	$ 1,185.18	$ 97.85	9.00%	$ 1,110.38	$ 1,203.78	$ 93.40	8.41%
		Employee/Spouse - FOUR TIER	$ 820.63	$ 894.47	$ 73.84	9.00%	$ 838.02	$ 908.52	$ 70.50	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 800.11	$ 872.11	$ 72.00	9.00%	$ 817.08	$ 885.80	$ 68.72	8.41%
		Family - FOUR TIER	$ 1,189.90	$ 1,296.98	$ 107.08	9.00%	$ 1,215.13	$ 1,317.35	$ 102.22	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 398.10	$ 435.27	$ 37.17	9.34%	$ 406.54	$ 442.10	$ 35.56	8.75%
		Family - TWO TIER	$ 1,035.06	$ 1,131.70	$ 96.64	9.34%	$ 1,057.00	$ 1,149.47	$ 92.47	8.75%
		Double - THREE TIER	$ 796.19	$ 870.54	$ 74.35	9.34%	$ 813.07	$ 884.21	$ 71.14	8.75%
		Family - THREE TIER	$ 1,054.97	$ 1,153.46	$ 98.49	9.34%	$ 1,077.32	$ 1,171.57	$ 94.25	8.75%
		Employee/Spouse - FOUR TIER	$ 796.19	$ 870.54	$ 74.35	9.34%	$ 813.07	$ 884.21	$ 71.14	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 776.30	$ 848.77	$ 72.47	9.34%	$ 792.75	$ 862.10	$ 69.35	8.75%
		Family - FOUR TIER	$ 1,154.48	$ 1,262.28	$ 107.80	9.34%	$ 1,178.96	$ 1,282.10	$ 103.14	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 377.58	$ 421.83	$ 44.25	11.72%	$ 385.59	$ 428.45	$ 42.86	11.12%
		Family - TWO TIER	$ 981.72	$ 1,096.75	$ 115.03	11.72%	$ 1,002.54	$ 1,113.97	$ 111.43	11.11%
		Double - THREE TIER	$ 755.17	$ 843.65	$ 88.48	11.72%	$ 771.18	$ 856.90	$ 85.72	11.12%
		Family - THREE TIER	$ 1,000.60	$ 1,117.84	$ 117.24	11.72%	$ 1,021.81	$ 1,135.39	$ 113.58	11.12%
		Employee/Spouse - FOUR TIER	$ 755.17	$ 843.65	$ 88.48	11.72%	$ 771.18	$ 856.90	$ 85.72	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 736.29	$ 822.56	$ 86.27	11.72%	$ 751.91	$ 835.48	$ 83.57	11.11%
		Family - FOUR TIER	$ 1,095.00	$ 1,223.30	$ 128.30	11.72%	$ 1,118.22	$ 1,242.50	$ 124.28	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 355.44	$ 398.52	$ 43.08	12.12%	$ 362.97	$ 404.78	$ 41.81	11.52%
		Family - TWO TIER	$ 924.14	$ 1,036.15	$ 112.01	12.12%	$ 943.73	$ 1,052.42	$ 108.69	11.52%
		Double - THREE TIER	$ 710.87	$ 797.04	$ 86.17	12.12%	$ 725.95	$ 809.55	$ 83.60	11.52%
		Family - THREE TIER	$ 941.91	$ 1,056.08	$ 114.17	12.12%	$ 961.88	$ 1,072.66	$ 110.78	11.52%
		Employee/Spouse - FOUR TIER	$ 710.87	$ 797.04	$ 86.17	12.12%	$ 725.95	$ 809.55	$ 83.60	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 693.10	$ 777.11	$ 84.01	12.12%	$ 707.80	$ 789.31	$ 81.51	11.52%
		Family - FOUR TIER	$ 1,030.77	$ 1,155.71	$ 124.94	12.12%	$ 1,052.61	$ 1,173.85	$ 121.24	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 364.09	$ 411.62	$ 47.53	13.05%	$ 371.80	$ 418.08	$ 46.28	12.45%
		Family - TWO TIER	$ 946.62	$ 1,070.20	$ 123.58	13.05%	$ 966.69	$ 1,087.01	$ 120.32	12.45%
		Double - THREE TIER	$ 728.17	$ 823.23	$ 95.06	13.05%	$ 743.61	$ 836.16	$ 92.55	12.45%
		Family - THREE TIER	$ 964.82	$ 1,090.78	$ 125.96	13.06%	$ 985.28	$ 1,107.91	$ 122.63	12.45%
		Employee/Spouse - FOUR TIER	$ 728.17	$ 823.23	$ 95.06	13.05%	$ 743.61	$ 836.16	$ 92.55	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 709.97	$ 802.65	$ 92.68	13.05%	$ 725.02	$ 815.25	$ 90.23	12.45%
		Family - FOUR TIER	$ 1,055.84	$ 1,193.69	$ 137.85	13.06%	$ 1,078.23	$ 1,212.43	$ 134.20	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 410.34	$ 450.31	$ 39.97	9.74%	$ 419.04	$ 457.38	$ 38.34	9.15%
		Family - TWO TIER	$ 1,066.90	$ 1,170.81	$ 103.91	9.74%	$ 1,089.51	$ 1,189.19	$ 99.68	9.15%
		Double - THREE TIER	$ 820.69	$ 900.62	$ 79.93	9.74%	$ 838.09	$ 914.76	$ 76.67	9.15%
		Family - THREE TIER	$ 1,087.41	$ 1,193.32	$ 105.91	9.74%	$ 1,110.46	$ 1,212.06	$ 101.60	9.15%
		Employee/Spouse - FOUR TIER	$ 820.69	$ 900.62	$ 79.93	9.74%	$ 838.09	$ 914.76	$ 76.67	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 800.17	$ 878.10	$ 77.93	9.74%	$ 817.13	$ 891.89	$ 74.76	9.15%
		Family - FOUR TIER	$ 1,190.00	$ 1,305.90	$ 115.90	9.74%	$ 1,215.23	$ 1,326.40	$ 111.17	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 389.93	$ 432.23	$ 42.30	10.85%	$ 398.20	$ 439.01	$ 40.81	10.25%
		Family - TWO TIER	$ 1,013.82	$ 1,123.79	$ 109.97	10.85%	$ 1,035.31	$ 1,141.43	$ 106.12	10.25%
		Double - THREE TIER	$ 779.87	$ 864.45	$ 84.58	10.85%	$ 796.39	$ 878.02	$ 81.63	10.25%
		Family - THREE TIER	$ 1,033.32	$ 1,145.40	$ 112.08	10.85%	$ 1,055.22	$ 1,163.38	$ 108.16	10.25%
		Employee/Spouse - FOUR TIER	$ 779.87	$ 864.45	$ 84.58	10.85%	$ 796.39	$ 878.02	$ 81.63	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 760.37	$ 842.84	$ 82.47	10.85%	$ 776.49	$ 856.07	$ 79.58	10.25%
		Family - FOUR TIER	$ 1,130.80	$ 1,253.46	$ 122.66	10.85%	$ 1,154.77	$ 1,273.13	$ 118.36	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 372.64	$ 418.58	$ 45.94	12.33%	$ 380.53	$ 425.15	$ 44.62	11.73%
		Family - TWO TIER	$ 968.85	$ 1,088.31	$ 119.46	12.33%	$ 989.38	$ 1,105.40	$ 116.02	11.73%
		Double - THREE TIER	$ 745.26	$ 837.16	$ 91.90	12.33%	$ 761.07	$ 850.30	$ 89.23	11.72%
		Family - THREE TIER	$ 987.48	$ 1,109.24	$ 121.76	12.33%	$ 1,008.41	$ 1,126.65	$ 118.24	11.73%
		Employee/Spouse - FOUR TIER	$ 745.26	$ 837.16	$ 91.90	12.33%	$ 761.07	$ 850.30	$ 89.23	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 726.64	$ 816.23	$ 89.59	12.33%	$ 742.04	$ 829.05	$ 87.01	11.73%
		Family - FOUR TIER	$ 1,080.64	$ 1,213.88	$ 133.24	12.33%	$ 1,103.54	$ 1,232.94	$ 129.40	11.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 362.35	$ 383.38	$ 21.03	5.80%	$ 370.51	$ 389.40	$ 18.89	5.10%
		Family - TWO TIER	$ 942.12	$ 996.78	$ 54.66	5.80%	$ 963.32	$ 1,012.43	$ 49.11	5.10%
		Double - THREE TIER	$ 724.71	$ 766.75	$ 42.04	5.80%	$ 741.01	$ 778.79	$ 37.78	5.10%
		Family - THREE TIER	$ 960.24	$ 1,015.95	$ 55.71	5.80%	$ 981.84	$ 1,031.90	$ 50.06	5.10%
		Employee/Spouse - FOUR TIER	$ 724.71	$ 766.75	$ 42.04	5.80%	$ 741.01	$ 778.79	$ 37.78	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 706.59	$ 747.58	$ 40.99	5.80%	$ 722.48	$ 759.32	$ 36.84	5.10%
		Family - FOUR TIER	$ 1,050.82	$ 1,111.79	$ 60.97	5.80%	$ 1,074.46	$ 1,129.25	$ 54.79	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 353.26	$ 361.09	$ 7.83	2.22%	$ 361.20	$ 366.76	$ 5.56	1.54%
		Family - TWO TIER	$ 918.47	$ 938.83	$ 20.36	2.22%	$ 939.13	$ 953.57	$ 14.44	1.54%
		Double - THREE TIER	$ 706.52	$ 722.18	$ 15.66	2.22%	$ 722.41	$ 733.51	$ 11.10	1.54%
		Family - THREE TIER	$ 936.13	$ 956.88	$ 20.75	2.22%	$ 957.19	$ 971.91	$ 14.72	1.54%
		Employee/Spouse - FOUR TIER	$ 706.52	$ 722.18	$ 15.66	2.22%	$ 722.41	$ 733.51	$ 11.10	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 688.86	$ 704.12	$ 15.26	2.22%	$ 704.36	$ 715.18	$ 10.82	1.54%
		Family - FOUR TIER	$ 1,024.45	$ 1,047.15	$ 22.70	2.22%	$ 1,047.50	$ 1,063.60	$ 16.10	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 334.29	$ 348.58	$ 14.29	4.27%	$ 341.82	$ 354.05	$ 12.23	3.58%
		Family - TWO TIER	$ 869.17	$ 906.30	$ 37.13	4.27%	$ 888.73	$ 920.53	$ 31.80	3.58%
		Double - THREE TIER	$ 668.59	$ 697.15	$ 28.56	4.27%	$ 683.63	$ 708.10	$ 24.47	3.58%
		Family - THREE TIER	$ 885.88	$ 923.73	$ 37.85	4.27%	$ 905.82	$ 938.23	$ 32.41	3.58%
		Employee/Spouse - FOUR TIER	$ 668.59	$ 697.15	$ 28.56	4.27%	$ 683.63	$ 708.10	$ 24.47	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 651.88	$ 679.72	$ 27.84	4.27%	$ 666.54	$ 690.39	$ 23.85	3.58%
		Family - FOUR TIER	$ 969.45	$ 1,010.87	$ 41.42	4.27%	$ 991.27	$ 1,026.74	$ 35.47	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 349.54	$ 357.79	$ 8.25	2.36%	$ 357.41	$ 363.41	$ 6.00	1.68%
		Family - TWO TIER	$ 908.82	$ 930.25	$ 21.43	2.36%	$ 929.27	$ 944.86	$ 15.59	1.68%
		Double - THREE TIER	$ 699.09	$ 715.58	$ 16.49	2.36%	$ 714.81	$ 726.81	$ 12.00	1.68%
		Family - THREE TIER	$ 926.29	$ 948.14	$ 21.85	2.36%	$ 947.13	$ 963.03	$ 15.90	1.68%
		Employee/Spouse - FOUR TIER	$ 699.09	$ 715.58	$ 16.49	2.36%	$ 714.81	$ 726.81	$ 12.00	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 681.61	$ 697.69	$ 16.08	2.36%	$ 696.95	$ 708.64	$ 11.69	1.68%
		Family - FOUR TIER	$ 1,013.68	$ 1,037.59	$ 23.91	2.36%	$ 1,036.49	$ 1,053.88	$ 17.39	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 431.40	$ 440.69	$ 9.29	2.15%	$ 441.10	$ 447.61	$ 6.51	1.48%
		Family - TWO TIER	$ 1,121.63	$ 1,145.80	$ 24.17	2.15%	$ 1,146.87	$ 1,163.79	$ 16.92	1.48%
		Double - THREE TIER	$ 862.79	$ 881.39	$ 18.60	2.16%	$ 882.20	$ 895.22	$ 13.02	1.48%
		Family - THREE TIER	$ 1,143.20	$ 1,167.84	$ 24.64	2.16%	$ 1,168.91	$ 1,186.17	$ 17.26	1.48%
		Employee/Spouse - FOUR TIER	$ 862.79	$ 881.39	$ 18.60	2.16%	$ 882.20	$ 895.22	$ 13.02	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 841.22	$ 859.35	$ 18.13	2.16%	$ 860.14	$ 872.84	$ 12.70	1.48%
		Family - FOUR TIER	$ 1,251.05	$ 1,278.01	$ 26.96	2.15%	$ 1,279.20	$ 1,298.07	$ 18.87	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 415.03	$ 427.91	$ 12.88	3.10%	$ 424.37	$ 434.62	$ 10.25	2.42%
		Family - TWO TIER	$ 1,079.08	$ 1,112.56	$ 33.48	3.10%	$ 1,103.36	$ 1,130.02	$ 26.66	2.42%
		Double - THREE TIER	$ 830.07	$ 855.81	$ 25.74	3.10%	$ 848.74	$ 869.25	$ 20.51	2.42%
		Family - THREE TIER	$ 1,099.84	$ 1,133.95	$ 34.11	3.10%	$ 1,124.59	$ 1,151.76	$ 27.17	2.42%
		Employee/Spouse - FOUR TIER	$ 830.07	$ 855.81	$ 25.74	3.10%	$ 848.74	$ 869.25	$ 20.51	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 809.31	$ 834.42	$ 25.11	3.10%	$ 827.52	$ 847.52	$ 20.00	2.42%
		Family - FOUR TIER	$ 1,203.59	$ 1,240.93	$ 37.34	3.10%	$ 1,230.67	$ 1,260.41	$ 29.74	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 360.26	$ 373.49	$ 13.23	3.67%	$ 368.37	$ 379.36	$ 10.99	2.98%
		Family - TWO TIER	$ 936.68	$ 971.08	$ 34.40	3.67%	$ 957.76	$ 986.33	$ 28.57	2.98%
		Double - THREE TIER	$ 720.52	$ 746.99	$ 26.47	3.67%	$ 736.73	$ 758.72	$ 21.99	2.98%
		Family - THREE TIER	$ 954.69	$ 989.76	$ 35.07	3.67%	$ 976.17	$ 1,005.30	$ 29.13	2.98%
		Employee/Spouse - FOUR TIER	$ 720.52	$ 746.99	$ 26.47	3.67%	$ 736.73	$ 758.72	$ 21.99	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 702.51	$ 728.31	$ 25.80	3.67%	$ 718.32	$ 739.75	$ 21.43	2.98%
		Family - FOUR TIER	$ 1,044.75	$ 1,083.13	$ 38.38	3.67%	$ 1,068.26	$ 1,100.14	$ 31.88	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 355.49	$ 374.59	$ 19.10	5.37%	$ 363.49	$ 380.47	$ 16.98	4.67%
		Family - TWO TIER	$ 924.29	$ 973.93	$ 49.64	5.37%	$ 945.08	$ 989.22	$ 44.14	4.67%
		Double - THREE TIER	$ 710.99	$ 749.18	$ 38.19	5.37%	$ 726.99	$ 760.94	$ 33.95	4.67%
		Family - THREE TIER	$ 942.07	$ 992.66	$ 50.59	5.37%	$ 963.26	$ 1,008.24	$ 44.98	4.67%
		Employee/Spouse - FOUR TIER	$ 710.99	$ 749.18	$ 38.19	5.37%	$ 726.99	$ 760.94	$ 33.95	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 693.21	$ 730.45	$ 37.24	5.37%	$ 708.82	$ 741.92	$ 33.10	4.67%
		Family - FOUR TIER	$ 1,030.94	$ 1,086.31	$ 55.37	5.37%	$ 1,054.13	$ 1,103.36	$ 49.23	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 343.64	$ 354.82	$ 11.18	3.25%	$ 351.37	$ 360.39	$ 9.02	2.57%
		Family - TWO TIER	$ 893.47	$ 922.54	$ 29.07	3.25%	$ 913.56	$ 937.03	$ 23.47	2.57%
		Double - THREE TIER	$ 687.28	$ 709.65	$ 22.37	3.25%	$ 702.75	$ 720.79	$ 18.04	2.57%
		Family - THREE TIER	$ 910.64	$ 940.28	$ 29.64	3.25%	$ 931.13	$ 955.05	$ 23.92	2.57%
		Employee/Spouse - FOUR TIER	$ 687.28	$ 709.65	$ 22.37	3.25%	$ 702.75	$ 720.79	$ 18.04	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 670.10	$ 691.91	$ 21.81	3.25%	$ 685.18	$ 702.77	$ 17.59	2.57%
		Family - FOUR TIER	$ 996.56	$ 1,028.99	$ 32.43	3.25%	$ 1,018.97	$ 1,045.14	$ 26.17	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 351.28	$ 395.51	$ 44.23	12.59%	$ 358.73	$ 401.72	$ 42.99	11.98%
		Family - TWO TIER	$ 913.32	$ 1,028.32	$ 115.00	12.59%	$ 932.69	$ 1,044.47	$ 111.78	11.98%
		Double - THREE TIER	$ 702.55	$ 791.02	$ 88.47	12.59%	$ 717.45	$ 803.44	$ 85.99	11.99%
		Family - THREE TIER	$ 930.89	$ 1,048.10	$ 117.21	12.59%	$ 950.63	$ 1,064.55	$ 113.92	11.98%
		Employee/Spouse - FOUR TIER	$ 702.55	$ 791.02	$ 88.47	12.59%	$ 717.45	$ 803.44	$ 85.99	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 684.99	$ 771.24	$ 86.25	12.59%	$ 699.51	$ 783.35	$ 83.84	11.99%
		Family - FOUR TIER	$ 1,018.71	$ 1,146.97	$ 128.26	12.59%	$ 1,040.30	$ 1,164.98	$ 124.68	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 342.46	$ 372.52	$ 30.06	8.78%	$ 349.72	$ 378.36	$ 28.64	8.19%
		Family - TWO TIER	$ 890.39	$ 968.54	$ 78.15	8.78%	$ 909.26	$ 983.75	$ 74.49	8.19%
		Double - THREE TIER	$ 684.91	$ 745.03	$ 60.12	8.78%	$ 699.44	$ 756.73	$ 57.29	8.19%
		Family - THREE TIER	$ 907.51	$ 987.16	$ 79.65	8.78%	$ 926.76	$ 1,002.66	$ 75.90	8.19%
		Employee/Spouse - FOUR TIER	$ 684.91	$ 745.03	$ 60.12	8.78%	$ 699.44	$ 756.73	$ 57.29	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 667.79	$ 726.40	$ 58.61	8.78%	$ 681.95	$ 737.81	$ 55.86	8.19%
		Family - FOUR TIER	$ 993.13	$ 1,080.29	$ 87.16	8.78%	$ 1,014.19	$ 1,097.25	$ 83.06	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 324.08	$ 359.61	$ 35.53	10.96%	$ 330.95	$ 365.25	$ 34.30	10.36%
		Family - TWO TIER	$ 842.60	$ 934.98	$ 92.38	10.96%	$ 860.46	$ 949.66	$ 89.20	10.37%
		Double - THREE TIER	$ 648.15	$ 719.21	$ 71.06	10.96%	$ 661.89	$ 730.50	$ 68.61	10.37%
		Family - THREE TIER	$ 858.80	$ 952.96	$ 94.16	10.96%	$ 877.01	$ 967.92	$ 90.91	10.37%
		Employee/Spouse - FOUR TIER	$ 648.15	$ 719.21	$ 71.06	10.96%	$ 661.89	$ 730.50	$ 68.61	10.37%
		Employee/Chld(rn) - FOUR TIER	$ 631.95	$ 701.23	$ 69.28	10.96%	$ 645.34	$ 712.24	$ 66.90	10.37%
		Family - FOUR TIER	$ 939.82	$ 1,042.86	$ 103.04	10.96%	$ 959.75	$ 1,059.23	$ 99.48	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 338.86	$ 369.11	$ 30.25	8.93%	$ 346.04	$ 374.91	$ 28.87	8.34%
		Family - TWO TIER	$ 881.04	$ 959.69	$ 78.65	8.93%	$ 899.72	$ 974.76	$ 75.04	8.34%
		Double - THREE TIER	$ 677.72	$ 738.22	$ 60.50	8.93%	$ 692.10	$ 749.81	$ 57.71	8.34%
		Family - THREE TIER	$ 897.98	$ 978.15	$ 80.17	8.93%	$ 917.02	$ 993.50	$ 76.48	8.34%
		Employee/Spouse - FOUR TIER	$ 677.72	$ 738.22	$ 60.50	8.93%	$ 692.10	$ 749.81	$ 57.71	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 660.78	$ 719.77	$ 58.99	8.93%	$ 674.78	$ 731.07	$ 56.29	8.34%
		Family - FOUR TIER	$ 982.70	$ 1,070.42	$ 87.72	8.93%	$ 1,003.54	$ 1,087.23	$ 83.69	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 418.21	$ 454.64	$ 36.43	8.71%	$ 427.07	$ 461.78	$ 34.71	8.13%
		Family - TWO TIER	$ 1,087.34	$ 1,182.06	$ 94.72	8.71%	$ 1,110.40	$ 1,200.62	$ 90.22	8.12%
		Double - THREE TIER	$ 836.41	$ 909.28	$ 72.87	8.71%	$ 854.15	$ 923.55	$ 69.40	8.13%
		Family - THREE TIER	$ 1,108.25	$ 1,204.79	$ 96.54	8.71%	$ 1,131.75	$ 1,223.71	$ 91.96	8.13%
		Employee/Spouse - FOUR TIER	$ 836.41	$ 909.28	$ 72.87	8.71%	$ 854.15	$ 923.55	$ 69.40	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 815.51	$ 886.55	$ 71.04	8.71%	$ 832.80	$ 900.47	$ 67.67	8.13%
		Family - FOUR TIER	$ 1,212.81	$ 1,318.45	$ 105.64	8.71%	$ 1,238.51	$ 1,339.15	$ 100.64	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 402.35	$ 441.45	$ 39.10	9.72%	$ 410.87	$ 448.38	$ 37.51	9.13%
		Family - TWO TIER	$ 1,046.11	$ 1,147.77	$ 101.66	9.72%	$ 1,068.28	$ 1,165.79	$ 97.51	9.13%
		Double - THREE TIER	$ 804.69	$ 882.90	$ 78.21	9.72%	$ 821.76	$ 896.76	$ 75.00	9.13%
		Family - THREE TIER	$ 1,066.22	$ 1,169.84	$ 103.62	9.72%	$ 1,088.83	$ 1,188.20	$ 99.37	9.13%
		Employee/Spouse - FOUR TIER	$ 804.69	$ 882.90	$ 78.21	9.72%	$ 821.76	$ 896.76	$ 75.00	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 784.58	$ 860.82	$ 76.24	9.72%	$ 801.22	$ 874.34	$ 73.12	9.13%
		Family - FOUR TIER	$ 1,166.81	$ 1,280.20	$ 113.39	9.72%	$ 1,191.55	$ 1,300.30	$ 108.75	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 349.25	$ 385.31	$ 36.06	10.32%	$ 356.65	$ 391.36	$ 34.71	9.73%
		Family - TWO TIER	$ 908.04	$ 1,001.82	$ 93.78	10.33%	$ 927.30	$ 1,017.54	$ 90.24	9.73%
		Double - THREE TIER	$ 698.50	$ 770.63	$ 72.13	10.33%	$ 713.31	$ 782.73	$ 69.42	9.73%
		Family - THREE TIER	$ 925.51	$ 1,021.08	$ 95.57	10.33%	$ 945.13	$ 1,037.11	$ 91.98	9.73%
		Employee/Spouse - FOUR TIER	$ 698.50	$ 770.63	$ 72.13	10.33%	$ 713.31	$ 782.73	$ 69.42	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 681.04	$ 751.36	$ 70.32	10.33%	$ 695.48	$ 763.16	$ 67.68	9.73%
		Family - FOUR TIER	$ 1,012.82	$ 1,117.41	$ 104.59	10.33%	$ 1,034.29	$ 1,134.95	$ 100.66	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 344.62	$ 386.44	$ 41.82	12.14%	$ 351.93	$ 392.51	$ 40.58	11.53%
		Family - TWO TIER	$ 896.03	$ 1,004.75	$ 108.72	12.13%	$ 915.03	$ 1,020.53	$ 105.50	11.53%
		Double - THREE TIER	$ 689.26	$ 772.89	$ 83.63	12.13%	$ 703.87	$ 785.02	$ 81.15	11.53%
		Family - THREE TIER	$ 913.27	$ 1,024.07	$ 110.80	12.13%	$ 932.62	$ 1,040.15	$ 107.53	11.53%
		Employee/Spouse - FOUR TIER	$ 689.26	$ 772.89	$ 83.63	12.13%	$ 703.87	$ 785.02	$ 81.15	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 672.02	$ 753.56	$ 81.54	12.13%	$ 686.27	$ 765.39	$ 79.12	11.53%
		Family - FOUR TIER	$ 999.43	$ 1,120.68	$ 121.25	12.13%	$ 1,020.61	$ 1,138.28	$ 117.67	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 333.14	$ 366.05	$ 32.91	9.88%	$ 340.19	$ 371.80	$ 31.61	9.29%
		Family - TWO TIER	$ 866.15	$ 951.74	$ 85.59	9.88%	$ 884.51	$ 966.68	$ 82.17	9.29%
		Double - THREE TIER	$ 666.28	$ 732.11	$ 65.83	9.88%	$ 680.40	$ 743.60	$ 63.20	9.29%
		Family - THREE TIER	$ 882.81	$ 970.04	$ 87.23	9.88%	$ 901.53	$ 985.27	$ 83.74	9.29%
		Employee/Spouse - FOUR TIER	$ 666.28	$ 732.11	$ 65.83	9.88%	$ 680.40	$ 743.60	$ 63.20	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 649.61	$ 713.80	$ 64.19	9.88%	$ 663.38	$ 725.01	$ 61.63	9.29%
		Family - FOUR TIER	$ 966.09	$ 1,061.55	$ 95.46	9.88%	$ 986.57	$ 1,078.22	$ 91.65	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 362.96	$ 364.04	$ 1.08	0.30%	$ 371.12	$ 369.75	$ (1.37)	-0.37%
		Family - TWO TIER	$ 943.70	$ 946.50	$ 2.80	0.30%	$ 964.93	$ 961.36	$ (3.57)	-0.37%
		Double - THREE TIER	$ 725.92	$ 728.07	$ 2.15	0.30%	$ 742.25	$ 739.51	$ (2.74)	-0.37%
		Family - THREE TIER	$ 961.84	$ 964.70	$ 2.86	0.30%	$ 983.48	$ 979.84	$ (3.64)	-0.37%
		Employee/Spouse - FOUR TIER	$ 725.92	$ 728.07	$ 2.15	0.30%	$ 742.25	$ 739.51	$ (2.74)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 707.77	$ 709.87	$ 2.10	0.30%	$ 723.69	$ 721.02	$ (2.67)	-0.37%
		Family - FOUR TIER	$ 1,052.58	$ 1,055.71	$ 3.13	0.30%	$ 1,076.26	$ 1,072.28	$ (3.98)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 360.03	$ 380.21	$ 20.18	5.61%	$ 368.12	$ 386.18	$ 18.06	4.91%
		Family - TWO TIER	$ 936.07	$ 988.56	$ 52.49	5.61%	$ 957.13	$ 1,004.08	$ 46.95	4.91%
		Double - THREE TIER	$ 720.06	$ 760.43	$ 40.37	5.61%	$ 736.26	$ 772.37	$ 36.11	4.90%
		Family - THREE TIER	$ 954.07	$ 1,007.57	$ 53.50	5.61%	$ 975.53	$ 1,023.39	$ 47.86	4.91%
		Employee/Spouse - FOUR TIER	$ 720.06	$ 760.43	$ 40.37	5.61%	$ 736.26	$ 772.37	$ 36.11	4.90%
		Employee/Chld(rn) - FOUR TIER	$ 702.06	$ 741.42	$ 39.36	5.61%	$ 717.84	$ 753.06	$ 35.22	4.91%
		Family - FOUR TIER	$ 1,044.07	$ 1,102.62	$ 58.55	5.61%	$ 1,067.57	$ 1,119.93	$ 52.36	4.90%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 344.13	$ 362.58	$ 18.45	5.36%	$ 351.87	$ 368.27	$ 16.40	4.66%
		Family - TWO TIER	$ 894.72	$ 942.70	$ 47.98	5.36%	$ 914.85	$ 957.50	$ 42.65	4.66%
		Double - THREE TIER	$ 688.25	$ 725.16	$ 36.91	5.36%	$ 703.73	$ 736.54	$ 32.81	4.66%
		Family - THREE TIER	$ 911.92	$ 960.83	$ 48.91	5.36%	$ 932.44	$ 975.92	$ 43.48	4.66%
		Employee/Spouse - FOUR TIER	$ 688.25	$ 725.16	$ 36.91	5.36%	$ 703.73	$ 736.54	$ 32.81	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 671.04	$ 707.03	$ 35.99	5.36%	$ 686.14	$ 718.13	$ 31.99	4.66%
		Family - FOUR TIER	$ 997.95	$ 1,051.48	$ 53.53	5.36%	$ 1,020.42	$ 1,067.98	$ 47.56	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 386.92	$ 380.43	$ (6.49)	-1.68%	$ 395.63	$ 386.40	$ (9.23)	-2.33%
		Family - TWO TIER	$ 1,006.00	$ 989.11	$ (16.89)	-1.68%	$ 1,028.63	$ 1,004.64	$ (23.99)	-2.33%
		Double - THREE TIER	$ 773.84	$ 760.85	$ (12.99)	-1.68%	$ 791.26	$ 772.80	$ (18.46)	-2.33%
		Family - THREE TIER	$ 1,025.34	$ 1,008.13	$ (17.21)	-1.68%	$ 1,048.41	$ 1,023.96	$ (24.45)	-2.33%
		Employee/Spouse - FOUR TIER	$ 773.84	$ 760.85	$ (12.99)	-1.68%	$ 791.26	$ 772.80	$ (18.46)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 754.49	$ 741.83	$ (12.66)	-1.68%	$ 771.47	$ 753.48	$ (17.99)	-2.33%
		Family - FOUR TIER	$ 1,122.07	$ 1,103.24	$ (18.83)	-1.68%	$ 1,147.31	$ 1,120.56	$ (26.75)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 366.16	$ 387.18	$ 21.02	5.74%	$ 374.40	$ 393.26	$ 18.86	5.04%
		Family - TWO TIER	$ 952.01	$ 1,006.66	$ 54.65	5.74%	$ 973.44	$ 1,022.46	$ 49.02	5.04%
		Double - THREE TIER	$ 732.32	$ 774.35	$ 42.03	5.74%	$ 748.79	$ 786.51	$ 37.72	5.04%
		Family - THREE TIER	$ 970.32	$ 1,026.02	$ 55.70	5.74%	$ 992.16	$ 1,042.13	$ 49.97	5.04%
		Employee/Spouse - FOUR TIER	$ 732.32	$ 774.35	$ 42.03	5.74%	$ 748.79	$ 786.51	$ 37.72	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 714.01	$ 754.99	$ 40.98	5.74%	$ 730.08	$ 766.85	$ 36.77	5.04%
		Family - FOUR TIER	$ 1,061.86	$ 1,122.81	$ 60.95	5.74%	$ 1,085.75	$ 1,140.44	$ 54.69	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 429.71	$ 439.04	$ 9.33	2.17%	$ 439.37	$ 445.93	$ 6.56	1.49%
		Family - TWO TIER	$ 1,117.24	$ 1,141.49	$ 24.25	2.17%	$ 1,142.37	$ 1,159.41	$ 17.04	1.49%
		Double - THREE TIER	$ 859.41	$ 878.07	$ 18.66	2.17%	$ 878.75	$ 891.86	$ 13.11	1.49%
		Family - THREE TIER	$ 1,138.72	$ 1,163.44	$ 24.72	2.17%	$ 1,164.35	$ 1,181.71	$ 17.36	1.49%
		Employee/Spouse - FOUR TIER	$ 859.41	$ 878.07	$ 18.66	2.17%	$ 878.75	$ 891.86	$ 13.11	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 837.93	$ 856.12	$ 18.19	2.17%	$ 856.79	$ 869.56	$ 12.77	1.49%
		Family - FOUR TIER	$ 1,246.15	$ 1,273.20	$ 27.05	2.17%	$ 1,274.19	$ 1,293.19	$ 19.00	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 414.69	$ 426.05	$ 11.36	2.74%	$ 424.02	$ 432.74	$ 8.72	2.06%
		Family - TWO TIER	$ 1,078.20	$ 1,107.74	$ 29.54	2.74%	$ 1,102.46	$ 1,125.13	$ 22.67	2.06%
		Double - THREE TIER	$ 829.39	$ 852.10	$ 22.71	2.74%	$ 848.04	$ 865.48	$ 17.44	2.06%
		Family - THREE TIER	$ 1,098.93	$ 1,129.04	$ 30.11	2.74%	$ 1,123.66	$ 1,146.76	$ 23.10	2.06%
		Employee/Spouse - FOUR TIER	$ 829.39	$ 852.10	$ 22.71	2.74%	$ 848.04	$ 865.48	$ 17.44	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 808.65	$ 830.80	$ 22.15	2.74%	$ 826.84	$ 843.84	$ 17.00	2.06%
		Family - FOUR TIER	$ 1,202.61	$ 1,235.55	$ 32.94	2.74%	$ 1,229.67	$ 1,254.95	$ 25.28	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 430.28	$ 439.45	$ 9.17	2.13%	$ 439.97	$ 446.35	$ 6.38	1.45%
		Family - TWO TIER	$ 1,118.75	$ 1,142.56	$ 23.81	2.13%	$ 1,143.92	$ 1,160.50	$ 16.58	1.45%
		Double - THREE TIER	$ 860.58	$ 878.89	$ 18.31	2.13%	$ 879.94	$ 892.69	$ 12.75	1.45%
		Family - THREE TIER	$ 1,140.27	$ 1,164.53	$ 24.26	2.13%	$ 1,165.92	$ 1,182.82	$ 16.90	1.45%
		Employee/Spouse - FOUR TIER	$ 860.58	$ 878.89	$ 18.31	2.13%	$ 879.94	$ 892.69	$ 12.75	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 839.06	$ 856.92	$ 17.86	2.13%	$ 857.94	$ 870.37	$ 12.43	1.45%
		Family - FOUR TIER	$ 1,247.84	$ 1,274.39	$ 26.55	2.13%	$ 1,275.91	$ 1,294.40	$ 18.49	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 397.19	$ 411.67	$ 14.48	3.65%	$ 406.13	$ 418.13	$ 12.00	2.95%
		Family - TWO TIER	$ 1,032.68	$ 1,070.34	$ 37.66	3.65%	$ 1,055.92	$ 1,087.15	$ 31.23	2.96%
		Double - THREE TIER	$ 794.37	$ 823.34	$ 28.97	3.65%	$ 812.24	$ 836.27	$ 24.03	2.96%
		Family - THREE TIER	$ 1,052.54	$ 1,090.92	$ 38.38	3.65%	$ 1,076.23	$ 1,108.05	$ 31.82	2.96%
		Employee/Spouse - FOUR TIER	$ 794.37	$ 823.34	$ 28.97	3.65%	$ 812.24	$ 836.27	$ 24.03	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 774.52	$ 802.76	$ 28.24	3.65%	$ 791.93	$ 815.36	$ 23.43	2.96%
		Family - FOUR TIER	$ 1,151.84	$ 1,193.84	$ 42.00	3.65%	$ 1,177.75	$ 1,212.58	$ 34.83	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 351.86	$ 375.56	$ 23.70	6.74%	$ 359.32	$ 381.45	$ 22.13	6.16%
		Family - TWO TIER	$ 914.84	$ 976.45	$ 61.61	6.73%	$ 934.24	$ 991.78	$ 57.54	6.16%
		Double - THREE TIER	$ 703.72	$ 751.12	$ 47.40	6.74%	$ 718.64	$ 762.91	$ 44.27	6.16%
		Family - THREE TIER	$ 932.43	$ 995.23	$ 62.80	6.74%	$ 952.19	$ 1,010.85	$ 58.66	6.16%
		Employee/Spouse - FOUR TIER	$ 703.72	$ 751.12	$ 47.40	6.74%	$ 718.64	$ 762.91	$ 44.27	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 686.13	$ 732.34	$ 46.21	6.73%	$ 700.67	$ 743.84	$ 43.17	6.16%
		Family - FOUR TIER	$ 1,020.39	$ 1,089.12	$ 68.73	6.74%	$ 1,042.03	$ 1,106.22	$ 64.19	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 349.02	$ 392.25	$ 43.23	12.39%	$ 356.42	$ 398.40	$ 41.98	11.78%
		Family - TWO TIER	$ 907.45	$ 1,019.84	$ 112.39	12.39%	$ 926.68	$ 1,035.85	$ 109.17	11.78%
		Double - THREE TIER	$ 698.03	$ 784.49	$ 86.46	12.39%	$ 712.83	$ 796.81	$ 83.98	11.78%
		Family - THREE TIER	$ 924.90	$ 1,039.45	$ 114.55	12.39%	$ 944.50	$ 1,055.77	$ 111.27	11.78%
		Employee/Spouse - FOUR TIER	$ 698.03	$ 784.49	$ 86.46	12.39%	$ 712.83	$ 796.81	$ 83.98	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 680.58	$ 764.88	$ 84.30	12.39%	$ 695.01	$ 776.89	$ 81.88	11.78%
		Family - FOUR TIER	$ 1,012.15	$ 1,137.51	$ 125.36	12.39%	$ 1,033.61	$ 1,155.37	$ 121.76	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 333.60	$ 374.05	$ 40.45	12.13%	$ 340.68	$ 379.92	$ 39.24	11.52%
		Family - TWO TIER	$ 867.38	$ 972.54	$ 105.16	12.12%	$ 885.77	$ 987.80	$ 102.03	11.52%
		Double - THREE TIER	$ 667.22	$ 748.10	$ 80.88	12.12%	$ 681.36	$ 759.85	$ 78.49	11.52%
		Family - THREE TIER	$ 884.06	$ 991.24	$ 107.18	12.12%	$ 902.80	$ 1,006.80	$ 104.00	11.52%
		Employee/Spouse - FOUR TIER	$ 667.22	$ 748.10	$ 80.88	12.12%	$ 681.36	$ 759.85	$ 78.49	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 650.53	$ 729.40	$ 78.87	12.12%	$ 664.33	$ 740.85	$ 76.52	11.52%
		Family - FOUR TIER	$ 967.46	$ 1,084.75	$ 117.29	12.12%	$ 987.97	$ 1,101.78	$ 113.81	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 375.09	$ 392.47	$ 17.38	4.63%	$ 383.05	$ 398.63	$ 15.58	4.07%
		Family - TWO TIER	$ 975.25	$ 1,020.41	$ 45.16	4.63%	$ 995.92	$ 1,036.43	$ 40.51	4.07%
		Double - THREE TIER	$ 750.19	$ 784.93	$ 34.74	4.63%	$ 766.09	$ 797.25	$ 31.16	4.07%
		Family - THREE TIER	$ 994.00	$ 1,040.03	$ 46.03	4.63%	$ 1,015.08	$ 1,056.36	$ 41.28	4.07%
		Employee/Spouse - FOUR TIER	$ 750.19	$ 784.93	$ 34.74	4.63%	$ 766.09	$ 797.25	$ 31.16	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 731.44	$ 765.31	$ 33.87	4.63%	$ 746.94	$ 777.32	$ 30.38	4.07%
		Family - FOUR TIER	$ 1,087.78	$ 1,138.15	$ 50.37	4.63%	$ 1,110.83	$ 1,156.02	$ 45.19	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 354.96	$ 399.43	$ 44.47	12.53%	$ 362.49	$ 405.70	$ 43.21	11.92%
		Family - TWO TIER	$ 922.91	$ 1,038.52	$ 115.61	12.53%	$ 942.48	$ 1,054.82	$ 112.34	11.92%
		Double - THREE TIER	$ 709.93	$ 798.86	$ 88.93	12.53%	$ 724.98	$ 811.40	$ 86.42	11.92%
		Family - THREE TIER	$ 940.66	$ 1,058.49	$ 117.83	12.53%	$ 960.60	$ 1,075.11	$ 114.51	11.92%
		Employee/Spouse - FOUR TIER	$ 709.93	$ 798.86	$ 88.93	12.53%	$ 724.98	$ 811.40	$ 86.42	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 692.18	$ 778.89	$ 86.71	12.53%	$ 706.86	$ 791.12	$ 84.26	11.92%
		Family - FOUR TIER	$ 1,029.40	$ 1,158.35	$ 128.95	12.53%	$ 1,051.21	$ 1,176.53	$ 125.32	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 416.57	$ 452.93	$ 36.36	8.73%	$ 425.40	$ 460.04	$ 34.64	8.14%
		Family - TWO TIER	$ 1,083.08	$ 1,177.62	$ 94.54	8.73%	$ 1,106.04	$ 1,196.11	$ 90.07	8.14%
		Double - THREE TIER	$ 833.14	$ 905.86	$ 72.72	8.73%	$ 850.80	$ 920.08	$ 69.28	8.14%
		Family - THREE TIER	$ 1,103.91	$ 1,200.26	$ 96.35	8.73%	$ 1,127.32	$ 1,219.11	$ 91.79	8.14%
		Employee/Spouse - FOUR TIER	$ 833.14	$ 905.86	$ 72.72	8.73%	$ 850.80	$ 920.08	$ 69.28	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 812.32	$ 883.21	$ 70.89	8.73%	$ 829.54	$ 897.08	$ 67.54	8.14%
		Family - FOUR TIER	$ 1,208.05	$ 1,313.50	$ 105.45	8.73%	$ 1,233.67	$ 1,334.12	$ 100.45	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 402.02	$ 439.54	$ 37.52	9.33%	$ 410.54	$ 446.44	$ 35.90	8.74%
		Family - TWO TIER	$ 1,045.24	$ 1,142.79	$ 97.55	9.33%	$ 1,067.40	$ 1,160.73	$ 93.33	8.74%
		Double - THREE TIER	$ 804.03	$ 879.07	$ 75.04	9.33%	$ 821.08	$ 892.87	$ 71.79	8.74%
		Family - THREE TIER	$ 1,065.34	$ 1,164.77	$ 99.43	9.33%	$ 1,087.93	$ 1,183.05	$ 95.12	8.74%
		Employee/Spouse - FOUR TIER	$ 804.03	$ 879.07	$ 75.04	9.33%	$ 821.08	$ 892.87	$ 71.79	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 783.93	$ 857.09	$ 73.16	9.33%	$ 800.55	$ 870.55	$ 70.00	8.74%
		Family - FOUR TIER	$ 1,165.84	$ 1,274.65	$ 108.81	9.33%	$ 1,190.56	$ 1,294.66	$ 104.10	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 417.14	$ 453.35	$ 36.21	8.68%	$ 425.97	$ 460.47	$ 34.50	8.10%
		Family - TWO TIER	$ 1,084.55	$ 1,178.72	$ 94.17	8.68%	$ 1,107.54	$ 1,197.22	$ 89.68	8.10%
		Double - THREE TIER	$ 834.27	$ 906.71	$ 72.44	8.68%	$ 851.95	$ 920.94	$ 68.99	8.10%
		Family - THREE TIER	$ 1,105.41	$ 1,201.39	$ 95.98	8.68%	$ 1,128.83	$ 1,220.25	$ 91.42	8.10%
		Employee/Spouse - FOUR TIER	$ 834.27	$ 906.71	$ 72.44	8.68%	$ 851.95	$ 920.94	$ 68.99	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 813.41	$ 884.04	$ 70.63	8.68%	$ 830.66	$ 897.92	$ 67.26	8.10%
		Family - FOUR TIER	$ 1,209.68	$ 1,314.72	$ 105.04	8.68%	$ 1,235.33	$ 1,335.36	$ 100.03	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 385.05	$ 424.70	$ 39.65	10.30%	$ 393.21	$ 431.37	$ 38.16	9.70%
		Family - TWO TIER	$ 1,001.13	$ 1,104.21	$ 103.08	10.30%	$ 1,022.35	$ 1,121.55	$ 99.20	9.70%
		Double - THREE TIER	$ 770.10	$ 849.39	$ 79.29	10.30%	$ 786.42	$ 862.73	$ 76.31	9.70%
		Family - THREE TIER	$ 1,020.38	$ 1,125.45	$ 105.07	10.30%	$ 1,042.02	$ 1,143.12	$ 101.10	9.70%
		Employee/Spouse - FOUR TIER	$ 770.10	$ 849.39	$ 79.29	10.30%	$ 786.42	$ 862.73	$ 76.31	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 750.85	$ 828.16	$ 77.31	10.30%	$ 766.76	$ 841.16	$ 74.40	9.70%
		Family - FOUR TIER	$ 1,116.64	$ 1,231.62	$ 114.98	10.30%	$ 1,140.32	$ 1,250.96	$ 110.64	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 344.76	$ 344.23	$ (0.53)	-0.15%	$ 352.52	$ 349.63	$ (2.89)	-0.82%
		Family - TWO TIER	$ 896.37	$ 894.99	$ (1.38)	-0.15%	$ 916.53	$ 909.04	$ (7.49)	-0.82%
		Double - THREE TIER	$ 689.51	$ 688.45	$ (1.06)	-0.15%	$ 705.02	$ 699.26	$ (5.76)	-0.82%
		Family - THREE TIER	$ 913.61	$ 912.20	$ (1.41)	-0.15%	$ 934.16	$ 926.52	$ (7.64)	-0.82%
		Employee/Spouse - FOUR TIER	$ 689.51	$ 688.45	$ (1.06)	-0.15%	$ 705.02	$ 699.26	$ (5.76)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 672.27	$ 671.24	$ (1.03)	-0.15%	$ 687.40	$ 681.78	$ (5.62)	-0.82%
		Family - FOUR TIER	$ 999.80	$ 998.26	$ (1.54)	-0.15%	$ 1,022.29	$ 1,013.93	$ (8.36)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 322.09	$ 318.37	$ (3.72)	-1.15%	$ 329.35	$ 323.36	$ (5.99)	-1.82%
		Family - TWO TIER	$ 837.44	$ 827.75	$ (9.69)	-1.16%	$ 856.29	$ 840.75	$ (15.54)	-1.81%
		Double - THREE TIER	$ 644.19	$ 636.73	$ (7.46)	-1.16%	$ 658.68	$ 646.73	$ (11.95)	-1.81%
		Family - THREE TIER	$ 853.54	$ 843.67	$ (9.87)	-1.16%	$ 872.75	$ 856.92	$ (15.83)	-1.81%
		Employee/Spouse - FOUR TIER	$ 644.19	$ 636.73	$ (7.46)	-1.16%	$ 658.68	$ 646.73	$ (11.95)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 628.08	$ 620.81	$ (7.27)	-1.16%	$ 642.22	$ 630.56	$ (11.66)	-1.82%
		Family - FOUR TIER	$ 934.07	$ 923.26	$ (10.81)	-1.16%	$ 955.09	$ 937.76	$ (17.33)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 403.32	$ 415.47	$ 12.15	3.01%	$ 412.39	$ 421.99	$ 9.60	2.33%
		Family - TWO TIER	$ 1,048.62	$ 1,080.22	$ 31.60	3.01%	$ 1,072.21	$ 1,097.18	$ 24.97	2.33%
		Double - THREE TIER	$ 806.63	$ 830.94	$ 24.31	3.01%	$ 824.78	$ 843.99	$ 19.21	2.33%
		Family - THREE TIER	$ 1,068.79	$ 1,101.00	$ 32.21	3.01%	$ 1,092.83	$ 1,118.28	$ 25.45	2.33%
		Employee/Spouse - FOUR TIER	$ 806.63	$ 830.94	$ 24.31	3.01%	$ 824.78	$ 843.99	$ 19.21	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 786.47	$ 810.17	$ 23.70	3.01%	$ 804.16	$ 822.89	$ 18.73	2.33%
		Family - FOUR TIER	$ 1,169.61	$ 1,204.86	$ 35.25	3.01%	$ 1,195.93	$ 1,223.78	$ 27.85	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 375.80	$ 390.13	$ 14.33	3.81%	$ 384.26	$ 396.25	$ 11.99	3.12%
		Family - TWO TIER	$ 977.09	$ 1,014.33	$ 37.24	3.81%	$ 999.08	$ 1,030.25	$ 31.17	3.12%
		Double - THREE TIER	$ 751.61	$ 780.25	$ 28.64	3.81%	$ 768.52	$ 792.50	$ 23.98	3.12%
		Family - THREE TIER	$ 995.88	$ 1,033.83	$ 37.95	3.81%	$ 1,018.29	$ 1,050.07	$ 31.78	3.12%
		Employee/Spouse - FOUR TIER	$ 751.61	$ 780.25	$ 28.64	3.81%	$ 768.52	$ 792.50	$ 23.98	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 732.81	$ 760.75	$ 27.94	3.81%	$ 749.31	$ 772.69	$ 23.38	3.12%
		Family - FOUR TIER	$ 1,089.83	$ 1,131.37	$ 41.54	3.81%	$ 1,114.35	$ 1,149.13	$ 34.78	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 320.46	$ 316.79	$ (3.67)	-1.15%	$ 327.66	$ 321.76	$ (5.90)	-1.80%
		Family - TWO TIER	$ 833.17	$ 823.64	$ (9.53)	-1.14%	$ 851.92	$ 836.57	$ (15.35)	-1.80%
		Double - THREE TIER	$ 640.90	$ 633.57	$ (7.33)	-1.14%	$ 655.32	$ 643.52	$ (11.80)	-1.80%
		Family - THREE TIER	$ 849.20	$ 839.48	$ (9.72)	-1.14%	$ 868.30	$ 852.66	$ (15.64)	-1.80%
		Employee/Spouse - FOUR TIER	$ 640.90	$ 633.57	$ (7.33)	-1.14%	$ 655.32	$ 643.52	$ (11.80)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 624.88	$ 617.73	$ (7.15)	-1.14%	$ 638.94	$ 627.43	$ (11.51)	-1.80%
		Family - FOUR TIER	$ 929.31	$ 918.68	$ (10.63)	-1.14%	$ 950.21	$ 933.10	$ (17.11)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 293.14	$ 273.61	$ (19.53)	-6.66%	$ 299.73	$ 277.90	$ (21.83)	-7.28%
		Family - TWO TIER	$ 762.16	$ 711.38	$ (50.78)	-6.66%	$ 779.30	$ 722.55	$ (56.75)	-7.28%
		Double - THREE TIER	$ 586.27	$ 547.22	$ (39.05)	-6.66%	$ 599.47	$ 555.81	$ (43.66)	-7.28%
		Family - THREE TIER	$ 776.81	$ 725.06	$ (51.75)	-6.66%	$ 794.30	$ 736.44	$ (57.86)	-7.28%
		Employee/Spouse - FOUR TIER	$ 586.27	$ 547.22	$ (39.05)	-6.66%	$ 599.47	$ 555.81	$ (43.66)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 571.62	$ 533.53	$ (38.09)	-6.66%	$ 584.48	$ 541.91	$ (42.57)	-7.28%
		Family - FOUR TIER	$ 850.10	$ 793.46	$ (56.64)	-6.66%	$ 869.22	$ 805.92	$ (63.30)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 278.97	$ 248.52	$ (30.45)	-10.92%	$ 285.25	$ 252.42	$ (32.83)	-11.51%
		Family - TWO TIER	$ 725.32	$ 646.16	$ (79.16)	-10.91%	$ 741.64	$ 656.30	$ (85.34)	-11.51%
		Double - THREE TIER	$ 557.94	$ 497.04	$ (60.90)	-10.92%	$ 570.50	$ 504.85	$ (65.65)	-11.51%
		Family - THREE TIER	$ 739.28	$ 658.58	$ (80.70)	-10.92%	$ 755.91	$ 668.92	$ (86.99)	-11.51%
		Employee/Spouse - FOUR TIER	$ 557.94	$ 497.04	$ (60.90)	-10.92%	$ 570.50	$ 504.85	$ (65.65)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 543.99	$ 484.62	$ (59.37)	-10.91%	$ 556.24	$ 492.23	$ (64.01)	-11.51%
		Family - FOUR TIER	$ 809.01	$ 720.71	$ (88.30)	-10.91%	$ 827.22	$ 732.03	$ (95.19)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 341.06	$ 366.14	$ 25.08	7.35%	$ 348.73	$ 371.88	$ 23.15	6.64%
		Family - TWO TIER	$ 886.76	$ 951.95	$ 65.19	7.35%	$ 906.71	$ 966.90	$ 60.19	6.64%
		Double - THREE TIER	$ 682.12	$ 732.27	$ 50.15	7.35%	$ 697.47	$ 743.77	$ 46.30	6.64%
		Family - THREE TIER	$ 903.81	$ 970.26	$ 66.45	7.35%	$ 924.15	$ 985.49	$ 61.34	6.64%
		Employee/Spouse - FOUR TIER	$ 682.12	$ 732.27	$ 50.15	7.35%	$ 697.47	$ 743.77	$ 46.30	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 665.07	$ 713.96	$ 48.89	7.35%	$ 680.03	$ 725.17	$ 45.14	6.64%
		Family - FOUR TIER	$ 989.08	$ 1,061.79	$ 72.71	7.35%	$ 1,011.32	$ 1,078.46	$ 67.14	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 278.09	$ 268.18	$ (9.91)	-3.56%	$ 284.34	$ 272.39	$ (11.95)	-4.20%
		Family - TWO TIER	$ 723.01	$ 697.27	$ (25.74)	-3.56%	$ 739.29	$ 708.22	$ (31.07)	-4.20%
		Double - THREE TIER	$ 556.16	$ 536.36	$ (19.80)	-3.56%	$ 568.68	$ 544.78	$ (23.90)	-4.20%
		Family - THREE TIER	$ 736.92	$ 710.68	$ (26.24)	-3.56%	$ 753.51	$ 721.83	$ (31.68)	-4.20%
		Employee/Spouse - FOUR TIER	$ 556.16	$ 536.36	$ (19.80)	-3.56%	$ 568.68	$ 544.78	$ (23.90)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 542.26	$ 522.95	$ (19.31)	-3.56%	$ 554.47	$ 531.16	$ (23.31)	-4.20%
		Family - FOUR TIER	$ 806.44	$ 777.72	$ (28.72)	-3.56%	$ 824.59	$ 789.93	$ (34.66)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 334.22	$ 355.12	$ 20.90	6.25%	$ 341.31	$ 360.70	$ 19.39	5.68%
		Family - TWO TIER	$ 868.97	$ 923.31	$ 54.34	6.25%	$ 887.39	$ 937.81	$ 50.42	5.68%
		Double - THREE TIER	$ 668.44	$ 710.24	$ 41.80	6.25%	$ 682.61	$ 721.39	$ 38.78	5.68%
		Family - THREE TIER	$ 885.69	$ 941.07	$ 55.38	6.25%	$ 904.46	$ 955.85	$ 51.39	5.68%
		Employee/Spouse - FOUR TIER	$ 668.44	$ 710.24	$ 41.80	6.25%	$ 682.61	$ 721.39	$ 38.78	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 651.73	$ 692.49	$ 40.76	6.25%	$ 665.55	$ 703.36	$ 37.81	5.68%
		Family - FOUR TIER	$ 969.24	$ 1,029.85	$ 60.61	6.25%	$ 989.78	$ 1,046.02	$ 56.24	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 312.26	$ 328.44	$ 16.18	5.18%	$ 318.87	$ 333.60	$ 14.73	4.62%
		Family - TWO TIER	$ 811.85	$ 853.95	$ 42.10	5.19%	$ 829.07	$ 867.35	$ 38.28	4.62%
		Double - THREE TIER	$ 624.50	$ 656.88	$ 32.38	5.18%	$ 637.74	$ 667.20	$ 29.46	4.62%
		Family - THREE TIER	$ 827.47	$ 870.37	$ 42.90	5.18%	$ 845.01	$ 884.03	$ 39.02	4.62%
		Employee/Spouse - FOUR TIER	$ 624.50	$ 656.88	$ 32.38	5.18%	$ 637.74	$ 667.20	$ 29.46	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 608.89	$ 640.46	$ 31.57	5.18%	$ 621.80	$ 650.52	$ 28.72	4.62%
		Family - FOUR TIER	$ 905.53	$ 952.48	$ 46.95	5.18%	$ 924.73	$ 967.43	$ 42.70	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 390.99	$ 428.62	$ 37.63	9.62%	$ 399.27	$ 435.35	$ 36.08	9.04%
		Family - TWO TIER	$ 1,016.57	$ 1,114.41	$ 97.84	9.62%	$ 1,038.12	$ 1,131.90	$ 93.78	9.03%
		Double - THREE TIER	$ 781.97	$ 857.24	$ 75.27	9.63%	$ 798.55	$ 870.70	$ 72.15	9.04%
		Family - THREE TIER	$ 1,036.12	$ 1,135.84	$ 99.72	9.62%	$ 1,058.08	$ 1,153.67	$ 95.59	9.03%
		Employee/Spouse - FOUR TIER	$ 781.97	$ 857.24	$ 75.27	9.63%	$ 798.55	$ 870.70	$ 72.15	9.04%
		Employee/Chld(rn) - FOUR TIER	$ 762.43	$ 835.81	$ 73.38	9.62%	$ 778.58	$ 848.93	$ 70.35	9.04%
		Family - FOUR TIER	$ 1,133.86	$ 1,242.99	$ 109.13	9.62%	$ 1,157.90	$ 1,262.51	$ 104.61	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 364.32	$ 402.47	$ 38.15	10.47%	$ 372.04	$ 408.79	$ 36.75	9.88%
		Family - TWO TIER	$ 947.22	$ 1,046.43	$ 99.21	10.47%	$ 967.30	$ 1,062.86	$ 95.56	9.88%
		Double - THREE TIER	$ 728.63	$ 804.94	$ 76.31	10.47%	$ 744.08	$ 817.58	$ 73.50	9.88%
		Family - THREE TIER	$ 965.44	$ 1,066.55	$ 101.11	10.47%	$ 985.91	$ 1,083.30	$ 97.39	9.88%
		Employee/Spouse - FOUR TIER	$ 728.63	$ 804.94	$ 76.31	10.47%	$ 744.08	$ 817.58	$ 73.50	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 710.42	$ 784.82	$ 74.40	10.47%	$ 725.48	$ 797.14	$ 71.66	9.88%
		Family - FOUR TIER	$ 1,056.52	$ 1,167.17	$ 110.65	10.47%	$ 1,078.92	$ 1,185.49	$ 106.57	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 310.66	$ 326.81	$ 16.15	5.20%	$ 317.25	$ 331.94	$ 14.69	4.63%
		Family - TWO TIER	$ 807.70	$ 849.71	$ 42.01	5.20%	$ 824.83	$ 863.05	$ 38.22	4.63%
		Double - THREE TIER	$ 621.31	$ 653.62	$ 32.31	5.20%	$ 634.48	$ 663.88	$ 29.40	4.63%
		Family - THREE TIER	$ 823.23	$ 866.05	$ 42.82	5.20%	$ 840.69	$ 879.64	$ 38.95	4.63%
		Employee/Spouse - FOUR TIER	$ 621.31	$ 653.62	$ 32.31	5.20%	$ 634.48	$ 663.88	$ 29.40	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 605.78	$ 637.28	$ 31.50	5.20%	$ 618.62	$ 647.29	$ 28.67	4.63%
		Family - FOUR TIER	$ 900.90	$ 947.75	$ 46.85	5.20%	$ 920.00	$ 962.63	$ 42.63	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 284.18	$ 282.27	$ (1.91)	-0.67%	$ 290.20	$ 286.70	$ (3.50)	-1.21%
		Family - TWO TIER	$ 738.86	$ 733.89	$ (4.97)	-0.67%	$ 754.52	$ 745.41	$ (9.11)	-1.21%
		Double - THREE TIER	$ 568.36	$ 564.53	$ (3.83)	-0.67%	$ 580.40	$ 573.40	$ (7.00)	-1.21%
		Family - THREE TIER	$ 753.07	$ 748.01	$ (5.06)	-0.67%	$ 769.03	$ 759.75	$ (9.28)	-1.21%
		Employee/Spouse - FOUR TIER	$ 568.36	$ 564.53	$ (3.83)	-0.67%	$ 580.40	$ 573.40	$ (7.00)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 554.14	$ 550.42	$ (3.72)	-0.67%	$ 565.89	$ 559.06	$ (6.83)	-1.21%
		Family - FOUR TIER	$ 824.11	$ 818.57	$ (5.54)	-0.67%	$ 841.58	$ 831.42	$ (10.16)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 270.45	$ 256.39	$ (14.06)	-5.20%	$ 276.18	$ 260.41	$ (15.77)	-5.71%
		Family - TWO TIER	$ 703.16	$ 666.61	$ (36.55)	-5.20%	$ 718.07	$ 677.07	$ (41.00)	-5.71%
		Double - THREE TIER	$ 540.89	$ 512.77	$ (28.12)	-5.20%	$ 552.36	$ 520.82	$ (31.54)	-5.71%
		Family - THREE TIER	$ 716.68	$ 679.43	$ (37.25)	-5.20%	$ 731.87	$ 690.09	$ (41.78)	-5.71%
		Employee/Spouse - FOUR TIER	$ 540.89	$ 512.77	$ (28.12)	-5.20%	$ 552.36	$ 520.82	$ (31.54)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 527.37	$ 499.95	$ (27.42)	-5.20%	$ 538.54	$ 507.80	$ (30.74)	-5.71%
		Family - FOUR TIER	$ 784.29	$ 743.52	$ (40.77)	-5.20%	$ 800.92	$ 755.20	$ (45.72)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 330.64	$ 377.72	$ 47.08	14.24%	$ 337.64	$ 383.65	$ 46.01	13.63%
		Family - TWO TIER	$ 859.65	$ 982.08	$ 122.43	14.24%	$ 877.88	$ 997.50	$ 119.62	13.63%
		Double - THREE TIER	$ 661.27	$ 755.44	$ 94.17	14.24%	$ 675.29	$ 767.31	$ 92.02	13.63%
		Family - THREE TIER	$ 876.19	$ 1,000.96	$ 124.77	14.24%	$ 894.76	$ 1,016.68	$ 121.92	13.63%
		Employee/Spouse - FOUR TIER	$ 661.27	$ 755.44	$ 94.17	14.24%	$ 675.29	$ 767.31	$ 92.02	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 644.74	$ 736.56	$ 91.82	14.24%	$ 658.41	$ 748.12	$ 89.71	13.63%
		Family - FOUR TIER	$ 958.84	$ 1,095.39	$ 136.55	14.24%	$ 979.17	$ 1,112.59	$ 133.42	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 269.58	$ 276.67	$ 7.09	2.63%	$ 275.30	$ 281.01	$ 5.71	2.07%
		Family - TWO TIER	$ 700.91	$ 719.33	$ 18.42	2.63%	$ 715.77	$ 730.63	$ 14.86	2.08%
		Double - THREE TIER	$ 539.16	$ 553.33	$ 14.17	2.63%	$ 550.59	$ 562.02	$ 11.43	2.08%
		Family - THREE TIER	$ 714.39	$ 733.17	$ 18.78	2.63%	$ 729.53	$ 744.68	$ 15.15	2.08%
		Employee/Spouse - FOUR TIER	$ 539.16	$ 553.33	$ 14.17	2.63%	$ 550.59	$ 562.02	$ 11.43	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 525.68	$ 539.50	$ 13.82	2.63%	$ 536.83	$ 547.97	$ 11.14	2.08%
		Family - FOUR TIER	$ 781.78	$ 802.33	$ 20.55	2.63%	$ 798.35	$ 814.93	$ 16.58	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 319.68	$ 316.33	$ (3.35)	-1.05%	$ 326.88	$ 321.30	$ (5.58)	-1.71%
		Family - TWO TIER	$ 831.17	$ 822.46	$ (8.71)	-1.05%	$ 849.87	$ 835.37	$ (14.50)	-1.71%
		Double - THREE TIER	$ 639.36	$ 632.66	$ (6.70)	-1.05%	$ 653.74	$ 642.59	$ (11.15)	-1.71%
		Family - THREE TIER	$ 847.14	$ 838.27	$ (8.87)	-1.05%	$ 866.22	$ 851.43	$ (14.79)	-1.71%
		Employee/Spouse - FOUR TIER	$ 639.36	$ 632.66	$ (6.70)	-1.05%	$ 653.74	$ 642.59	$ (11.15)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 623.38	$ 616.84	$ (6.54)	-1.05%	$ 637.40	$ 626.53	$ (10.87)	-1.71%
		Family - FOUR TIER	$ 927.07	$ 917.35	$ (9.72)	-1.05%	$ 947.92	$ 931.76	$ (16.16)	-1.70%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 317.83	$ 310.64	$ (7.19)	-2.26%	$ 324.98	$ 315.52	$ (9.46)	-2.91%
		Family - TWO TIER	$ 826.37	$ 807.67	$ (18.70)	-2.26%	$ 844.96	$ 820.35	$ (24.61)	-2.91%
		Double - THREE TIER	$ 635.67	$ 621.29	$ (14.38)	-2.26%	$ 649.97	$ 631.04	$ (18.93)	-2.91%
		Family - THREE TIER	$ 842.26	$ 823.20	$ (19.06)	-2.26%	$ 861.20	$ 836.13	$ (25.07)	-2.91%
		Employee/Spouse - FOUR TIER	$ 635.67	$ 621.29	$ (14.38)	-2.26%	$ 649.97	$ 631.04	$ (18.93)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 619.78	$ 605.75	$ (14.03)	-2.26%	$ 633.72	$ 615.26	$ (18.46)	-2.91%
		Family - FOUR TIER	$ 921.71	$ 900.86	$ (20.85)	-2.26%	$ 942.46	$ 915.01	$ (27.45)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 344.33	$ 337.77	$ (6.56)	-1.91%	$ 352.07	$ 343.07	$ (9.00)	-2.56%
		Family - TWO TIER	$ 895.25	$ 878.19	$ (17.06)	-1.91%	$ 915.39	$ 891.98	$ (23.41)	-2.56%
		Double - THREE TIER	$ 688.65	$ 675.53	$ (13.12)	-1.91%	$ 704.14	$ 686.14	$ (18.00)	-2.56%
		Family - THREE TIER	$ 912.46	$ 895.08	$ (17.38)	-1.90%	$ 933.00	$ 909.13	$ (23.87)	-2.56%
		Employee/Spouse - FOUR TIER	$ 688.65	$ 675.53	$ (13.12)	-1.91%	$ 704.14	$ 686.14	$ (18.00)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 671.44	$ 658.64	$ (12.80)	-1.91%	$ 686.55	$ 668.98	$ (17.57)	-2.56%
		Family - FOUR TIER	$ 998.55	$ 979.52	$ (19.03)	-1.91%	$ 1,021.01	$ 994.90	$ (26.11)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 295.43	$ 271.98	$ (23.45)	-7.94%	$ 302.07	$ 276.25	$ (25.82)	-8.55%
		Family - TWO TIER	$ 768.11	$ 707.15	$ (60.96)	-7.94%	$ 785.40	$ 718.25	$ (67.15)	-8.55%
		Double - THREE TIER	$ 590.85	$ 543.96	$ (46.89)	-7.94%	$ 604.15	$ 552.50	$ (51.65)	-8.55%
		Family - THREE TIER	$ 782.89	$ 720.75	$ (62.14)	-7.94%	$ 800.49	$ 732.06	$ (68.43)	-8.55%
		Employee/Spouse - FOUR TIER	$ 590.85	$ 543.96	$ (46.89)	-7.94%	$ 604.15	$ 552.50	$ (51.65)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 576.08	$ 530.36	$ (45.72)	-7.94%	$ 589.05	$ 538.69	$ (50.36)	-8.55%
		Family - FOUR TIER	$ 856.74	$ 788.74	$ (68.00)	-7.94%	$ 876.02	$ 801.13	$ (74.89)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 309.78	$ 299.89	$ (9.89)	-3.19%	$ 316.75	$ 304.60	$ (12.15)	-3.84%
		Family - TWO TIER	$ 805.42	$ 779.73	$ (25.69)	-3.19%	$ 823.54	$ 791.97	$ (31.57)	-3.83%
		Double - THREE TIER	$ 619.55	$ 599.79	$ (19.76)	-3.19%	$ 633.50	$ 609.21	$ (24.29)	-3.83%
		Family - THREE TIER	$ 820.91	$ 794.72	$ (26.19)	-3.19%	$ 839.38	$ 807.20	$ (32.18)	-3.83%
		Employee/Spouse - FOUR TIER	$ 619.55	$ 599.79	$ (19.76)	-3.19%	$ 633.50	$ 609.21	$ (24.29)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 604.06	$ 584.79	$ (19.27)	-3.19%	$ 617.66	$ 593.98	$ (23.68)	-3.83%
		Family - FOUR TIER	$ 898.35	$ 869.69	$ (28.66)	-3.19%	$ 918.57	$ 883.35	$ (35.22)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 245.39	$ 158.94	$ (86.45)	-35.23%	$ 250.91	$ 161.44	$ (89.47)	-35.66%
		Family - TWO TIER	$ 638.01	$ 413.25	$ (224.76)	-35.23%	$ 652.37	$ 419.74	$ (232.63)	-35.66%
		Double - THREE TIER	$ 490.77	$ 317.89	$ (172.88)	-35.23%	$ 501.82	$ 322.88	$ (178.94)	-35.66%
		Family - THREE TIER	$ 650.28	$ 421.20	$ (229.08)	-35.23%	$ 664.91	$ 427.81	$ (237.10)	-35.66%
		Employee/Spouse - FOUR TIER	$ 490.77	$ 317.89	$ (172.88)	-35.23%	$ 501.82	$ 322.88	$ (178.94)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 478.50	$ 309.94	$ (168.56)	-35.23%	$ 489.28	$ 314.81	$ (174.47)	-35.66%
		Family - FOUR TIER	$ 711.62	$ 460.94	$ (250.68)	-35.23%	$ 727.63	$ 468.17	$ (259.46)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 337.25	$ 334.89	$ (2.36)	-0.70%	$ 344.84	$ 340.15	$ (4.69)	-1.36%
		Family - TWO TIER	$ 876.85	$ 870.72	$ (6.13)	-0.70%	$ 896.58	$ 884.39	$ (12.19)	-1.36%
		Double - THREE TIER	$ 674.50	$ 669.78	$ (4.72)	-0.70%	$ 689.68	$ 680.30	$ (9.38)	-1.36%
		Family - THREE TIER	$ 893.72	$ 887.46	$ (6.26)	-0.70%	$ 913.83	$ 901.40	$ (12.43)	-1.36%
		Employee/Spouse - FOUR TIER	$ 674.50	$ 669.78	$ (4.72)	-0.70%	$ 689.68	$ 680.30	$ (9.38)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 657.64	$ 653.04	$ (4.60)	-0.70%	$ 672.43	$ 663.29	$ (9.14)	-1.36%
		Family - FOUR TIER	$ 978.02	$ 971.19	$ (6.83)	-0.70%	$ 1,000.03	$ 986.44	$ (13.59)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 336.92	$ 334.89	$ (2.03)	-0.60%	$ 344.50	$ 340.15	$ (4.35)	-1.26%
		Family - TWO TIER	$ 875.98	$ 870.72	$ (5.26)	-0.60%	$ 895.70	$ 884.39	$ (11.31)	-1.26%
		Double - THREE TIER	$ 673.83	$ 669.78	$ (4.05)	-0.60%	$ 688.99	$ 680.30	$ (8.69)	-1.26%
		Family - THREE TIER	$ 892.83	$ 887.46	$ (5.37)	-0.60%	$ 912.92	$ 901.40	$ (11.52)	-1.26%
		Employee/Spouse - FOUR TIER	$ 673.83	$ 669.78	$ (4.05)	-0.60%	$ 688.99	$ 680.30	$ (8.69)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 656.99	$ 653.04	$ (3.95)	-0.60%	$ 671.78	$ 663.29	$ (8.49)	-1.26%
		Family - FOUR TIER	$ 977.06	$ 971.19	$ (5.87)	-0.60%	$ 999.04	$ 986.44	$ (12.60)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 318.72	$ 290.22	$ (28.50)	-8.94%	$ 325.89	$ 294.78	$ (31.11)	-9.55%
		Family - TWO TIER	$ 828.67	$ 754.58	$ (74.09)	-8.94%	$ 847.31	$ 766.43	$ (80.88)	-9.55%
		Double - THREE TIER	$ 637.44	$ 580.45	$ (56.99)	-8.94%	$ 651.78	$ 589.56	$ (62.22)	-9.55%
		Family - THREE TIER	$ 844.60	$ 769.10	$ (75.50)	-8.94%	$ 863.61	$ 781.17	$ (82.44)	-9.55%
		Employee/Spouse - FOUR TIER	$ 637.44	$ 580.45	$ (56.99)	-8.94%	$ 651.78	$ 589.56	$ (62.22)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 621.50	$ 565.94	$ (55.56)	-8.94%	$ 635.49	$ 574.82	$ (60.67)	-9.55%
		Family - FOUR TIER	$ 924.29	$ 841.65	$ (82.64)	-8.94%	$ 945.08	$ 854.87	$ (90.21)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 309.91	$ 326.34	$ 16.43	5.30%	$ 316.48	$ 331.46	$ 14.98	4.73%
		Family - TWO TIER	$ 805.77	$ 848.48	$ 42.71	5.30%	$ 822.85	$ 861.80	$ 38.95	4.73%
		Double - THREE TIER	$ 619.83	$ 652.68	$ 32.85	5.30%	$ 632.97	$ 662.93	$ 29.96	4.73%
		Family - THREE TIER	$ 821.27	$ 864.80	$ 43.53	5.30%	$ 838.68	$ 878.38	$ 39.70	4.73%
		Employee/Spouse - FOUR TIER	$ 619.83	$ 652.68	$ 32.85	5.30%	$ 632.97	$ 662.93	$ 29.96	4.73%
		Employee/Chld(rn) - FOUR TIER	$ 604.33	$ 636.36	$ 32.03	5.30%	$ 617.14	$ 646.35	$ 29.21	4.73%
		Family - FOUR TIER	$ 898.74	$ 946.39	$ 47.65	5.30%	$ 917.80	$ 961.24	$ 43.44	4.73%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 308.11	$ 320.47	$ 12.36	4.01%	$ 314.65	$ 325.51	$ 10.86	3.45%
		Family - TWO TIER	$ 801.10	$ 833.23	$ 32.13	4.01%	$ 818.08	$ 846.31	$ 28.23	3.45%
		Double - THREE TIER	$ 616.23	$ 640.95	$ 24.72	4.01%	$ 629.29	$ 651.01	$ 21.72	3.45%
		Family - THREE TIER	$ 816.50	$ 849.26	$ 32.76	4.01%	$ 833.82	$ 862.59	$ 28.77	3.45%
		Employee/Spouse - FOUR TIER	$ 616.23	$ 640.95	$ 24.72	4.01%	$ 629.29	$ 651.01	$ 21.72	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 600.82	$ 624.92	$ 24.10	4.01%	$ 613.56	$ 634.74	$ 21.18	3.45%
		Family - FOUR TIER	$ 893.53	$ 929.37	$ 35.84	4.01%	$ 912.47	$ 943.97	$ 31.50	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 333.80	$ 348.46	$ 14.66	4.39%	$ 340.87	$ 353.93	$ 13.06	3.83%
		Family - TWO TIER	$ 867.88	$ 905.98	$ 38.10	4.39%	$ 886.28	$ 920.21	$ 33.93	3.83%
		Double - THREE TIER	$ 667.60	$ 696.91	$ 29.31	4.39%	$ 681.76	$ 707.85	$ 26.09	3.83%
		Family - THREE TIER	$ 884.57	$ 923.41	$ 38.84	4.39%	$ 903.32	$ 937.90	$ 34.58	3.83%
		Employee/Spouse - FOUR TIER	$ 667.60	$ 696.91	$ 29.31	4.39%	$ 681.76	$ 707.85	$ 26.09	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 650.90	$ 679.49	$ 28.59	4.39%	$ 664.71	$ 690.16	$ 25.45	3.83%
		Family - FOUR TIER	$ 968.02	$ 1,010.52	$ 42.50	4.39%	$ 988.55	$ 1,026.38	$ 37.83	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 286.39	$ 280.59	$ (5.80)	-2.03%	$ 292.46	$ 284.99	$ (7.47)	-2.55%
		Family - TWO TIER	$ 744.63	$ 729.53	$ (15.10)	-2.03%	$ 760.41	$ 740.98	$ (19.43)	-2.56%
		Double - THREE TIER	$ 572.80	$ 561.18	$ (11.62)	-2.03%	$ 584.94	$ 569.99	$ (14.95)	-2.56%
		Family - THREE TIER	$ 758.95	$ 743.56	$ (15.39)	-2.03%	$ 775.05	$ 755.23	$ (19.82)	-2.56%
		Employee/Spouse - FOUR TIER	$ 572.80	$ 561.18	$ (11.62)	-2.03%	$ 584.94	$ 569.99	$ (14.95)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 558.47	$ 547.15	$ (11.32)	-2.03%	$ 570.31	$ 555.74	$ (14.57)	-2.55%
		Family - FOUR TIER	$ 830.55	$ 813.71	$ (16.84)	-2.03%	$ 848.16	$ 826.48	$ (21.68)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 300.30	$ 309.38	$ 9.08	3.02%	$ 306.67	$ 314.24	$ 7.57	2.47%
		Family - TWO TIER	$ 780.80	$ 804.40	$ 23.60	3.02%	$ 797.36	$ 817.03	$ 19.67	2.47%
		Double - THREE TIER	$ 600.62	$ 618.77	$ 18.15	3.02%	$ 613.36	$ 628.48	$ 15.12	2.47%
		Family - THREE TIER	$ 795.82	$ 819.87	$ 24.05	3.02%	$ 812.69	$ 832.74	$ 20.05	2.47%
		Employee/Spouse - FOUR TIER	$ 600.62	$ 618.77	$ 18.15	3.02%	$ 613.36	$ 628.48	$ 15.12	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 585.61	$ 603.30	$ 17.69	3.02%	$ 598.01	$ 612.77	$ 14.76	2.47%
		Family - FOUR TIER	$ 870.90	$ 897.22	$ 26.32	3.02%	$ 889.35	$ 911.30	$ 21.95	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 237.89	$ 163.97	$ (73.92)	-31.07%	$ 242.93	$ 166.55	$ (76.38)	-31.44%
		Family - TWO TIER	$ 618.51	$ 426.33	$ (192.18)	-31.07%	$ 631.62	$ 433.02	$ (198.60)	-31.44%
		Double - THREE TIER	$ 475.78	$ 327.95	$ (147.83)	-31.07%	$ 485.87	$ 333.10	$ (152.77)	-31.44%
		Family - THREE TIER	$ 630.40	$ 434.53	$ (195.87)	-31.07%	$ 643.77	$ 441.35	$ (202.42)	-31.44%
		Employee/Spouse - FOUR TIER	$ 475.78	$ 327.95	$ (147.83)	-31.07%	$ 485.87	$ 333.10	$ (152.77)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 463.88	$ 319.75	$ (144.13)	-31.07%	$ 473.71	$ 324.77	$ (148.94)	-31.44%
		Family - FOUR TIER	$ 689.87	$ 475.52	$ (214.35)	-31.07%	$ 704.50	$ 482.99	$ (221.51)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 326.94	$ 345.49	$ 18.55	5.67%	$ 333.87	$ 350.91	$ 17.04	5.10%
		Family - TWO TIER	$ 850.04	$ 898.28	$ 48.24	5.68%	$ 868.06	$ 912.38	$ 44.32	5.11%
		Double - THREE TIER	$ 653.88	$ 690.98	$ 37.10	5.67%	$ 667.74	$ 701.83	$ 34.09	5.11%
		Family - THREE TIER	$ 866.38	$ 915.55	$ 49.17	5.68%	$ 884.76	$ 929.92	$ 45.16	5.10%
		Employee/Spouse - FOUR TIER	$ 653.88	$ 690.98	$ 37.10	5.67%	$ 667.74	$ 701.83	$ 34.09	5.11%
		Employee/Chld(rn) - FOUR TIER	$ 637.53	$ 673.71	$ 36.18	5.68%	$ 651.04	$ 684.28	$ 33.24	5.11%
		Family - FOUR TIER	$ 948.13	$ 1,001.92	$ 53.79	5.67%	$ 968.22	$ 1,017.65	$ 49.43	5.11%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 326.61	$ 345.49	$ 18.88	5.78%	$ 333.54	$ 350.91	$ 17.37	5.21%
		Family - TWO TIER	$ 849.20	$ 898.28	$ 49.08	5.78%	$ 867.21	$ 912.38	$ 45.17	5.21%
		Double - THREE TIER	$ 653.23	$ 690.98	$ 37.75	5.78%	$ 667.08	$ 701.83	$ 34.75	5.21%
		Family - THREE TIER	$ 865.54	$ 915.55	$ 50.01	5.78%	$ 883.89	$ 929.92	$ 46.03	5.21%
		Employee/Spouse - FOUR TIER	$ 653.23	$ 690.98	$ 37.75	5.78%	$ 667.08	$ 701.83	$ 34.75	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 636.91	$ 673.71	$ 36.80	5.78%	$ 650.41	$ 684.28	$ 33.87	5.21%
		Family - FOUR TIER	$ 947.19	$ 1,001.92	$ 54.73	5.78%	$ 967.27	$ 1,017.65	$ 50.38	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 308.98	$ 299.41	$ (9.57)	-3.10%	$ 315.53	$ 304.11	$ (11.42)	-3.62%
		Family - TWO TIER	$ 803.34	$ 778.46	$ (24.88)	-3.10%	$ 820.37	$ 790.69	$ (29.68)	-3.62%
		Double - THREE TIER	$ 617.95	$ 598.82	$ (19.13)	-3.10%	$ 631.06	$ 608.22	$ (22.84)	-3.62%
		Family - THREE TIER	$ 818.79	$ 793.44	$ (25.35)	-3.10%	$ 836.15	$ 805.89	$ (30.26)	-3.62%
		Employee/Spouse - FOUR TIER	$ 617.95	$ 598.82	$ (19.13)	-3.10%	$ 631.06	$ 608.22	$ (22.84)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 602.51	$ 583.85	$ (18.66)	-3.10%	$ 615.28	$ 593.01	$ (22.27)	-3.62%
		Family - FOUR TIER	$ 896.04	$ 868.29	$ (27.75)	-3.10%	$ 915.03	$ 881.92	$ (33.11)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 282.52	$ 235.43	$ (47.09)	-16.67%	$ 288.87	$ 239.13	$ (49.74)	-17.22%
		Family - TWO TIER	$ 734.55	$ 612.12	$ (122.43)	-16.67%	$ 751.08	$ 621.73	$ (129.35)	-17.22%
		Double - THREE TIER	$ 565.04	$ 470.86	$ (94.18)	-16.67%	$ 577.76	$ 478.26	$ (99.50)	-17.22%
		Family - THREE TIER	$ 748.67	$ 623.89	$ (124.78)	-16.67%	$ 765.52	$ 633.69	$ (131.83)	-17.22%
		Employee/Spouse - FOUR TIER	$ 565.04	$ 470.86	$ (94.18)	-16.67%	$ 577.76	$ 478.26	$ (99.50)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 550.91	$ 459.09	$ (91.82)	-16.67%	$ 563.30	$ 466.30	$ (97.00)	-17.22%
		Family - FOUR TIER	$ 819.31	$ 682.75	$ (136.56)	-16.67%	$ 837.74	$ 693.47	$ (144.27)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 264.06	$ 180.68	$ (83.38)	-31.58%	$ 270.00	$ 183.52	$ (86.48)	-32.03%
		Family - TWO TIER	$ 686.56	$ 469.78	$ (216.78)	-31.57%	$ 702.00	$ 477.16	$ (224.84)	-32.03%
		Double - THREE TIER	$ 528.12	$ 361.37	$ (166.75)	-31.57%	$ 540.01	$ 367.04	$ (172.97)	-32.03%
		Family - THREE TIER	$ 699.76	$ 478.81	$ (220.95)	-31.58%	$ 715.50	$ 486.33	$ (229.17)	-32.03%
		Employee/Spouse - FOUR TIER	$ 528.12	$ 361.37	$ (166.75)	-31.57%	$ 540.01	$ 367.04	$ (172.97)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 514.92	$ 352.33	$ (162.59)	-31.58%	$ 526.51	$ 357.87	$ (168.64)	-32.03%
		Family - FOUR TIER	$ 765.77	$ 523.98	$ (241.79)	-31.57%	$ 783.00	$ 532.21	$ (250.79)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 227.79	$ 118.03	$ (109.76)	-48.18%	$ 232.91	$ 119.88	$ (113.03)	-48.53%
		Family - TWO TIER	$ 592.25	$ 306.88	$ (285.37)	-48.18%	$ 605.57	$ 311.70	$ (293.87)	-48.53%
		Double - THREE TIER	$ 455.57	$ 236.06	$ (219.51)	-48.18%	$ 465.82	$ 239.77	$ (226.05)	-48.53%
		Family - THREE TIER	$ 603.64	$ 312.78	$ (290.86)	-48.18%	$ 617.22	$ 317.69	$ (299.53)	-48.53%
		Employee/Spouse - FOUR TIER	$ 455.57	$ 236.06	$ (219.51)	-48.18%	$ 465.82	$ 239.77	$ (226.05)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 444.18	$ 230.16	$ (214.02)	-48.18%	$ 454.18	$ 233.77	$ (220.41)	-48.53%
		Family - FOUR TIER	$ 660.59	$ 342.29	$ (318.30)	-48.18%	$ 675.44	$ 347.66	$ (327.78)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 300.92	$ 258.02	$ (42.90)	-14.26%	$ 307.69	$ 262.08	$ (45.61)	-14.82%
		Family - TWO TIER	$ 782.38	$ 670.86	$ (111.52)	-14.25%	$ 799.99	$ 681.40	$ (118.59)	-14.82%
		Double - THREE TIER	$ 601.83	$ 516.05	$ (85.78)	-14.25%	$ 615.37	$ 524.15	$ (91.22)	-14.82%
		Family - THREE TIER	$ 797.42	$ 683.76	$ (113.66)	-14.25%	$ 815.37	$ 694.50	$ (120.87)	-14.82%
		Employee/Spouse - FOUR TIER	$ 601.83	$ 516.05	$ (85.78)	-14.25%	$ 615.37	$ 524.15	$ (91.22)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 586.78	$ 503.15	$ (83.63)	-14.25%	$ 599.98	$ 511.05	$ (88.93)	-14.82%
		Family - FOUR TIER	$ 872.66	$ 748.27	$ (124.39)	-14.25%	$ 892.29	$ 760.02	$ (132.27)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 281.62	$ 206.70	$ (74.92)	-26.60%	$ 287.95	$ 209.94	$ (78.01)	-27.09%
		Family - TWO TIER	$ 732.21	$ 537.41	$ (194.80)	-26.60%	$ 748.69	$ 545.85	$ (202.84)	-27.09%
		Double - THREE TIER	$ 563.23	$ 413.39	$ (149.84)	-26.60%	$ 575.91	$ 419.89	$ (156.02)	-27.09%
		Family - THREE TIER	$ 746.29	$ 547.75	$ (198.54)	-26.60%	$ 763.07	$ 556.35	$ (206.72)	-27.09%
		Employee/Spouse - FOUR TIER	$ 563.23	$ 413.39	$ (149.84)	-26.60%	$ 575.91	$ 419.89	$ (156.02)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 549.15	$ 403.06	$ (146.09)	-26.60%	$ 561.51	$ 409.39	$ (152.12)	-27.09%
		Family - FOUR TIER	$ 816.69	$ 599.42	$ (217.27)	-26.60%	$ 835.07	$ 608.83	$ (226.24)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 259.23	$ 111.08	$ (148.15)	-57.15%	$ 265.07	$ 112.83	$ (152.24)	-57.43%
		Family - TWO TIER	$ 674.00	$ 288.82	$ (385.18)	-57.15%	$ 689.16	$ 293.35	$ (395.81)	-57.43%
		Double - THREE TIER	$ 518.46	$ 222.17	$ (296.29)	-57.15%	$ 530.13	$ 225.65	$ (304.48)	-57.43%
		Family - THREE TIER	$ 686.96	$ 294.37	$ (392.59)	-57.15%	$ 702.42	$ 298.99	$ (403.43)	-57.43%
		Employee/Spouse - FOUR TIER	$ 518.46	$ 222.17	$ (296.29)	-57.15%	$ 530.13	$ 225.65	$ (304.48)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 505.50	$ 216.61	$ (288.89)	-57.15%	$ 516.88	$ 220.01	$ (296.87)	-57.43%
		Family - FOUR TIER	$ 751.77	$ 322.14	$ (429.63)	-57.15%	$ 768.68	$ 327.20	$ (441.48)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 269.76	$ 219.36	$ (50.40)	-18.68%	$ 275.83	$ 222.81	$ (53.02)	-19.22%
		Family - TWO TIER	$ 701.39	$ 570.34	$ (131.05)	-18.68%	$ 717.16	$ 579.30	$ (137.86)	-19.22%
		Double - THREE TIER	$ 539.53	$ 438.72	$ (100.81)	-18.68%	$ 551.67	$ 445.61	$ (106.06)	-19.23%
		Family - THREE TIER	$ 714.88	$ 581.31	$ (133.57)	-18.68%	$ 730.96	$ 590.44	$ (140.52)	-19.22%
		Employee/Spouse - FOUR TIER	$ 539.53	$ 438.72	$ (100.81)	-18.68%	$ 551.67	$ 445.61	$ (106.06)	-19.23%
		Employee/Chld(rn) - FOUR TIER	$ 526.04	$ 427.76	$ (98.28)	-18.68%	$ 537.88	$ 434.47	$ (103.41)	-19.23%
		Family - FOUR TIER	$ 782.31	$ 636.15	$ (146.16)	-18.68%	$ 799.91	$ 646.14	$ (153.77)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 269.90	$ 219.36	$ (50.54)	-18.73%	$ 275.97	$ 222.81	$ (53.16)	-19.26%
		Family - TWO TIER	$ 701.74	$ 570.34	$ (131.40)	-18.72%	$ 717.53	$ 579.30	$ (138.23)	-19.26%
		Double - THREE TIER	$ 539.79	$ 438.72	$ (101.07)	-18.72%	$ 551.95	$ 445.61	$ (106.34)	-19.27%
		Family - THREE TIER	$ 715.24	$ 581.31	$ (133.93)	-18.73%	$ 731.33	$ 590.44	$ (140.89)	-19.26%
		Employee/Spouse - FOUR TIER	$ 539.79	$ 438.72	$ (101.07)	-18.72%	$ 551.95	$ 445.61	$ (106.34)	-19.27%
		Employee/Chld(rn) - FOUR TIER	$ 526.31	$ 427.76	$ (98.55)	-18.72%	$ 538.14	$ 434.47	$ (103.67)	-19.26%
		Family - FOUR TIER	$ 782.71	$ 636.15	$ (146.56)	-18.72%	$ 800.31	$ 646.14	$ (154.17)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 311.04	$ 311.51	$ 0.47	0.15%	$ 318.04	$ 316.40	$ (1.64)	-0.52%
		Family - TWO TIER	$ 808.70	$ 809.93	$ 1.23	0.15%	$ 826.90	$ 822.64	$ (4.26)	-0.52%
		Double - THREE TIER	$ 622.07	$ 623.02	$ 0.95	0.15%	$ 636.07	$ 632.80	$ (3.27)	-0.51%
		Family - THREE TIER	$ 824.25	$ 825.50	$ 1.25	0.15%	$ 842.79	$ 838.46	$ (4.33)	-0.51%
		Employee/Spouse - FOUR TIER	$ 622.07	$ 623.02	$ 0.95	0.15%	$ 636.07	$ 632.80	$ (3.27)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 606.52	$ 607.44	$ 0.92	0.15%	$ 620.17	$ 616.98	$ (3.19)	-0.51%
		Family - FOUR TIER	$ 902.01	$ 903.38	$ 1.37	0.15%	$ 922.31	$ 917.56	$ (4.75)	-0.52%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 273.88	$ 242.88	$ (31.00)	-11.32%	$ 279.69	$ 246.70	$ (32.99)	-11.80%
		Family - TWO TIER	$ 712.09	$ 631.49	$ (80.60)	-11.32%	$ 727.19	$ 641.41	$ (85.78)	-11.80%
		Double - THREE TIER	$ 547.76	$ 485.76	$ (62.00)	-11.32%	$ 559.37	$ 493.39	$ (65.98)	-11.80%
		Family - THREE TIER	$ 725.78	$ 643.64	$ (82.14)	-11.32%	$ 741.17	$ 653.74	$ (87.43)	-11.80%
		Employee/Spouse - FOUR TIER	$ 547.76	$ 485.76	$ (62.00)	-11.32%	$ 559.37	$ 493.39	$ (65.98)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 534.06	$ 473.62	$ (60.44)	-11.32%	$ 545.39	$ 481.06	$ (64.33)	-11.80%
		Family - FOUR TIER	$ 794.25	$ 704.36	$ (89.89)	-11.32%	$ 811.09	$ 715.42	$ (95.67)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 255.99	$ 186.40	$ (69.59)	-27.18%	$ 261.42	$ 189.33	$ (72.09)	-27.58%
		Family - TWO TIER	$ 665.58	$ 484.65	$ (180.93)	-27.18%	$ 679.68	$ 492.26	$ (187.42)	-27.57%
		Double - THREE TIER	$ 511.98	$ 372.81	$ (139.17)	-27.18%	$ 522.83	$ 378.66	$ (144.17)	-27.57%
		Family - THREE TIER	$ 678.38	$ 493.97	$ (184.41)	-27.18%	$ 692.75	$ 501.72	$ (191.03)	-27.58%
		Employee/Spouse - FOUR TIER	$ 511.98	$ 372.81	$ (139.17)	-27.18%	$ 522.83	$ 378.66	$ (144.17)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 499.18	$ 363.48	$ (135.70)	-27.18%	$ 509.77	$ 369.19	$ (140.58)	-27.58%
		Family - FOUR TIER	$ 742.37	$ 540.57	$ (201.80)	-27.18%	$ 758.10	$ 549.05	$ (209.05)	-27.58%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 220.82	$ 121.77	$ (99.05)	-44.86%	$ 225.50	$ 123.68	$ (101.82)	-45.15%
		Family - TWO TIER	$ 574.13	$ 316.59	$ (257.54)	-44.86%	$ 586.31	$ 321.56	$ (264.75)	-45.16%
		Double - THREE TIER	$ 441.64	$ 243.53	$ (198.11)	-44.86%	$ 451.01	$ 247.36	$ (203.65)	-45.15%
		Family - THREE TIER	$ 585.18	$ 322.68	$ (262.50)	-44.86%	$ 597.58	$ 327.75	$ (269.83)	-45.15%
		Employee/Spouse - FOUR TIER	$ 441.64	$ 243.53	$ (198.11)	-44.86%	$ 451.01	$ 247.36	$ (203.65)	-45.15%
		Employee/Chld(rn) - FOUR TIER	$ 430.60	$ 237.44	$ (193.16)	-44.86%	$ 439.73	$ 241.17	$ (198.56)	-45.15%
		Family - FOUR TIER	$ 640.38	$ 353.12	$ (287.26)	-44.86%	$ 653.96	$ 358.67	$ (295.29)	-45.15%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 291.72	$ 266.19	$ (25.53)	-8.75%	$ 297.90	$ 270.37	$ (27.53)	-9.24%
		Family - TWO TIER	$ 758.47	$ 692.09	$ (66.38)	-8.75%	$ 774.55	$ 702.96	$ (71.59)	-9.24%
		Double - THREE TIER	$ 583.45	$ 532.38	$ (51.07)	-8.75%	$ 595.81	$ 540.74	$ (55.07)	-9.24%
		Family - THREE TIER	$ 773.06	$ 705.40	$ (67.66)	-8.75%	$ 789.44	$ 716.48	$ (72.96)	-9.24%
		Employee/Spouse - FOUR TIER	$ 583.45	$ 532.38	$ (51.07)	-8.75%	$ 595.81	$ 540.74	$ (55.07)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 568.86	$ 519.07	$ (49.79)	-8.75%	$ 580.91	$ 527.22	$ (53.69)	-9.24%
		Family - FOUR TIER	$ 845.99	$ 771.95	$ (74.04)	-8.75%	$ 863.93	$ 784.07	$ (79.86)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 273.00	$ 213.24	$ (59.76)	-21.89%	$ 278.80	$ 216.59	$ (62.21)	-22.31%
		Family - TWO TIER	$ 709.81	$ 554.42	$ (155.39)	-21.89%	$ 724.87	$ 563.13	$ (161.74)	-22.31%
		Double - THREE TIER	$ 546.01	$ 426.48	$ (119.53)	-21.89%	$ 557.58	$ 433.17	$ (124.41)	-22.31%
		Family - THREE TIER	$ 723.47	$ 565.08	$ (158.39)	-21.89%	$ 738.80	$ 573.95	$ (164.85)	-22.31%
		Employee/Spouse - FOUR TIER	$ 546.01	$ 426.48	$ (119.53)	-21.89%	$ 557.58	$ 433.17	$ (124.41)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 532.37	$ 415.82	$ (116.55)	-21.89%	$ 543.65	$ 422.34	$ (121.31)	-22.31%
		Family - FOUR TIER	$ 791.72	$ 618.39	$ (173.33)	-21.89%	$ 808.50	$ 628.10	$ (180.40)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 251.31	$ 114.60	$ (136.71)	-54.40%	$ 256.63	$ 116.40	$ (140.23)	-54.64%
		Family - TWO TIER	$ 653.40	$ 297.96	$ (355.44)	-54.40%	$ 667.25	$ 302.63	$ (364.62)	-54.65%
		Double - THREE TIER	$ 502.62	$ 229.20	$ (273.42)	-54.40%	$ 513.27	$ 232.80	$ (280.47)	-54.64%
		Family - THREE TIER	$ 665.97	$ 303.69	$ (362.28)	-54.40%	$ 680.08	$ 308.45	$ (371.63)	-54.65%
		Employee/Spouse - FOUR TIER	$ 502.62	$ 229.20	$ (273.42)	-54.40%	$ 513.27	$ 232.80	$ (280.47)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 490.05	$ 223.47	$ (266.58)	-54.40%	$ 500.44	$ 226.98	$ (273.46)	-54.64%
		Family - FOUR TIER	$ 728.80	$ 332.34	$ (396.46)	-54.40%	$ 744.25	$ 337.55	$ (406.70)	-54.65%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 261.52	$ 226.30	$ (35.22)	-13.47%	$ 267.06	$ 229.86	$ (37.20)	-13.93%
		Family - TWO TIER	$ 679.93	$ 588.39	$ (91.54)	-13.46%	$ 694.35	$ 597.63	$ (96.72)	-13.93%
		Double - THREE TIER	$ 523.03	$ 452.61	$ (70.42)	-13.46%	$ 534.12	$ 459.71	$ (74.41)	-13.93%
		Family - THREE TIER	$ 693.02	$ 599.71	$ (93.31)	-13.46%	$ 707.70	$ 609.12	$ (98.58)	-13.93%
		Employee/Spouse - FOUR TIER	$ 523.03	$ 452.61	$ (70.42)	-13.46%	$ 534.12	$ 459.71	$ (74.41)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 509.96	$ 441.29	$ (68.67)	-13.47%	$ 520.77	$ 448.22	$ (72.55)	-13.93%
		Family - FOUR TIER	$ 758.39	$ 656.28	$ (102.11)	-13.46%	$ 774.47	$ 666.58	$ (107.89)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 261.64	$ 226.30	$ (35.34)	-13.51%	$ 267.20	$ 229.86	$ (37.34)	-13.97%
		Family - TWO TIER	$ 680.27	$ 588.39	$ (91.88)	-13.51%	$ 694.70	$ 597.63	$ (97.07)	-13.97%
		Double - THREE TIER	$ 523.29	$ 452.61	$ (70.68)	-13.51%	$ 534.38	$ 459.71	$ (74.67)	-13.97%
		Family - THREE TIER	$ 693.36	$ 599.71	$ (93.65)	-13.51%	$ 708.06	$ 609.12	$ (98.94)	-13.97%
		Employee/Spouse - FOUR TIER	$ 523.29	$ 452.61	$ (70.68)	-13.51%	$ 534.38	$ 459.71	$ (74.67)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 510.21	$ 441.29	$ (68.92)	-13.51%	$ 521.02	$ 448.22	$ (72.80)	-13.97%
		Family - FOUR TIER	$ 758.77	$ 656.28	$ (102.49)	-13.51%	$ 774.85	$ 666.58	$ (108.27)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 301.53	$ 321.37	$ 19.84	6.58%	$ 307.92	$ 326.41	$ 18.49	6.00%
		Family - TWO TIER	$ 783.99	$ 835.56	$ 51.57	6.58%	$ 800.61	$ 848.67	$ 48.06	6.00%
		Double - THREE TIER	$ 603.07	$ 642.74	$ 39.67	6.58%	$ 615.86	$ 652.83	$ 36.97	6.00%
		Family - THREE TIER	$ 799.06	$ 851.62	$ 52.56	6.58%	$ 816.01	$ 865.00	$ 48.99	6.00%
		Employee/Spouse - FOUR TIER	$ 603.07	$ 642.74	$ 39.67	6.58%	$ 615.86	$ 652.83	$ 36.97	6.00%
		Employee/Chld(rn) - FOUR TIER	$ 587.99	$ 626.67	$ 38.68	6.58%	$ 600.46	$ 636.51	$ 36.05	6.00%
		Family - FOUR TIER	$ 874.45	$ 931.97	$ 57.52	6.58%	$ 892.99	$ 946.60	$ 53.61	6.00%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 269.58	$ 219.36	$ (50.22)	-18.63%	$ 275.64	$ 222.81	$ (52.83)	-19.17%
		Family - TWO TIER	$ 700.90	$ 570.34	$ (130.56)	-18.63%	$ 716.68	$ 579.30	$ (137.38)	-19.17%
		Double - THREE TIER	$ 539.16	$ 438.72	$ (100.44)	-18.63%	$ 551.29	$ 445.61	$ (105.68)	-19.17%
		Family - THREE TIER	$ 714.38	$ 581.31	$ (133.07)	-18.63%	$ 730.46	$ 590.44	$ (140.02)	-19.17%
		Employee/Spouse - FOUR TIER	$ 539.16	$ 438.72	$ (100.44)	-18.63%	$ 551.29	$ 445.61	$ (105.68)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 525.68	$ 427.76	$ (97.92)	-18.63%	$ 537.51	$ 434.47	$ (103.04)	-19.17%
		Family - FOUR TIER	$ 781.77	$ 636.15	$ (145.62)	-18.63%	$ 799.37	$ 646.14	$ (153.23)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 246.61	$ 168.55	$ (78.06)	-31.65%	$ 252.15	$ 171.20	$ (80.95)	-32.10%
		Family - TWO TIER	$ 641.17	$ 438.24	$ (202.93)	-31.65%	$ 655.60	$ 445.12	$ (210.48)	-32.10%
		Double - THREE TIER	$ 493.21	$ 337.10	$ (156.11)	-31.65%	$ 504.30	$ 342.40	$ (161.90)	-32.10%
		Family - THREE TIER	$ 653.50	$ 446.66	$ (206.84)	-31.65%	$ 668.21	$ 453.68	$ (214.53)	-32.11%
		Employee/Spouse - FOUR TIER	$ 493.21	$ 337.10	$ (156.11)	-31.65%	$ 504.30	$ 342.40	$ (161.90)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 480.88	$ 328.68	$ (152.20)	-31.65%	$ 491.69	$ 333.84	$ (157.85)	-32.10%
		Family - FOUR TIER	$ 715.15	$ 488.80	$ (226.35)	-31.65%	$ 731.25	$ 496.48	$ (234.77)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 228.23	$ 107.42	$ (120.81)	-52.93%	$ 233.37	$ 109.11	$ (124.26)	-53.25%
		Family - TWO TIER	$ 593.39	$ 279.29	$ (314.10)	-52.93%	$ 606.74	$ 283.68	$ (323.06)	-53.25%
		Double - THREE TIER	$ 456.45	$ 214.84	$ (241.61)	-52.93%	$ 466.73	$ 218.21	$ (248.52)	-53.25%
		Family - THREE TIER	$ 604.80	$ 284.66	$ (320.14)	-52.93%	$ 618.42	$ 289.13	$ (329.29)	-53.25%
		Employee/Spouse - FOUR TIER	$ 456.45	$ 214.84	$ (241.61)	-52.93%	$ 466.73	$ 218.21	$ (248.52)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 445.04	$ 209.47	$ (235.57)	-52.93%	$ 455.07	$ 212.76	$ (242.31)	-53.25%
		Family - FOUR TIER	$ 661.87	$ 311.52	$ (350.35)	-52.93%	$ 676.76	$ 316.41	$ (360.35)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 316.50	$ 335.26	$ 18.76	5.93%	$ 323.62	$ 340.52	$ 16.90	5.22%
		Family - TWO TIER	$ 822.91	$ 871.67	$ 48.76	5.93%	$ 841.42	$ 885.35	$ 43.93	5.22%
		Double - THREE TIER	$ 633.01	$ 670.51	$ 37.50	5.92%	$ 647.25	$ 681.04	$ 33.79	5.22%
		Family - THREE TIER	$ 838.74	$ 888.43	$ 49.69	5.92%	$ 857.61	$ 902.38	$ 44.77	5.22%
		Employee/Spouse - FOUR TIER	$ 633.01	$ 670.51	$ 37.50	5.92%	$ 647.25	$ 681.04	$ 33.79	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 617.18	$ 653.75	$ 36.57	5.93%	$ 631.07	$ 664.02	$ 32.95	5.22%
		Family - FOUR TIER	$ 917.87	$ 972.25	$ 54.38	5.92%	$ 938.52	$ 987.51	$ 48.99	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 314.00	$ 331.87	$ 17.87	5.69%	$ 321.07	$ 337.08	$ 16.01	4.99%
		Family - TWO TIER	$ 816.41	$ 862.85	$ 46.44	5.69%	$ 834.78	$ 876.40	$ 41.62	4.99%
		Double - THREE TIER	$ 628.01	$ 663.73	$ 35.72	5.69%	$ 642.14	$ 674.15	$ 32.01	4.98%
		Family - THREE TIER	$ 832.11	$ 879.45	$ 47.34	5.69%	$ 850.83	$ 893.25	$ 42.42	4.99%
		Employee/Spouse - FOUR TIER	$ 628.01	$ 663.73	$ 35.72	5.69%	$ 642.14	$ 674.15	$ 32.01	4.98%
		Employee/Chld(rn) - FOUR TIER	$ 612.31	$ 647.14	$ 34.83	5.69%	$ 626.09	$ 657.30	$ 31.21	4.98%
		Family - FOUR TIER	$ 910.61	$ 962.41	$ 51.80	5.69%	$ 931.10	$ 977.52	$ 46.42	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 296.78	$ 283.41	$ (13.37)	-4.51%	$ 303.46	$ 287.86	$ (15.60)	-5.14%
		Family - TWO TIER	$ 771.62	$ 736.88	$ (34.74)	-4.50%	$ 788.99	$ 748.44	$ (40.55)	-5.14%
		Double - THREE TIER	$ 593.56	$ 566.83	$ (26.73)	-4.50%	$ 606.91	$ 575.73	$ (31.18)	-5.14%
		Family - THREE TIER	$ 786.47	$ 751.05	$ (35.42)	-4.50%	$ 804.16	$ 762.84	$ (41.32)	-5.14%
		Employee/Spouse - FOUR TIER	$ 593.56	$ 566.83	$ (26.73)	-4.50%	$ 606.91	$ 575.73	$ (31.18)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 578.72	$ 552.66	$ (26.06)	-4.50%	$ 591.74	$ 561.33	$ (30.41)	-5.14%
		Family - FOUR TIER	$ 860.66	$ 821.90	$ (38.76)	-4.50%	$ 880.03	$ 834.80	$ (45.23)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 331.54	$ 338.78	$ 7.24	2.18%	$ 339.00	$ 344.10	$ 5.10	1.50%
		Family - TWO TIER	$ 862.00	$ 880.84	$ 18.84	2.19%	$ 881.39	$ 894.67	$ 13.28	1.51%
		Double - THREE TIER	$ 663.08	$ 677.57	$ 14.49	2.19%	$ 678.00	$ 688.21	$ 10.21	1.51%
		Family - THREE TIER	$ 878.57	$ 897.78	$ 19.21	2.19%	$ 898.34	$ 911.87	$ 13.53	1.51%
		Employee/Spouse - FOUR TIER	$ 663.08	$ 677.57	$ 14.49	2.19%	$ 678.00	$ 688.21	$ 10.21	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 646.50	$ 660.63	$ 14.13	2.19%	$ 661.04	$ 671.00	$ 9.96	1.51%
		Family - FOUR TIER	$ 961.45	$ 982.48	$ 21.03	2.19%	$ 983.09	$ 997.90	$ 14.81	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 321.55	$ 328.02	$ 6.47	2.01%	$ 328.78	$ 333.17	$ 4.39	1.34%
		Family - TWO TIER	$ 836.02	$ 852.85	$ 16.83	2.01%	$ 854.83	$ 866.24	$ 11.41	1.33%
		Double - THREE TIER	$ 643.10	$ 656.04	$ 12.94	2.01%	$ 657.56	$ 666.34	$ 8.78	1.34%
		Family - THREE TIER	$ 852.09	$ 869.25	$ 17.16	2.01%	$ 871.27	$ 882.90	$ 11.63	1.33%
		Employee/Spouse - FOUR TIER	$ 643.10	$ 656.04	$ 12.94	2.01%	$ 657.56	$ 666.34	$ 8.78	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 627.01	$ 639.64	$ 12.63	2.01%	$ 641.12	$ 649.68	$ 8.56	1.34%
		Family - FOUR TIER	$ 932.48	$ 951.26	$ 18.78	2.01%	$ 953.47	$ 966.19	$ 12.72	1.33%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 233.60	$ 283.92	$ 50.32	21.54%	$ 238.86	$ 288.37	$ 49.51	20.73%
		Family - TWO TIER	$ 607.37	$ 738.18	$ 130.81	21.54%	$ 621.04	$ 749.77	$ 128.73	20.73%
		Double - THREE TIER	$ 467.21	$ 567.83	$ 100.62	21.54%	$ 477.72	$ 576.75	$ 99.03	20.73%
		Family - THREE TIER	$ 619.04	$ 752.38	$ 133.34	21.54%	$ 632.98	$ 764.19	$ 131.21	20.73%
		Employee/Spouse - FOUR TIER	$ 467.21	$ 567.83	$ 100.62	21.54%	$ 477.72	$ 576.75	$ 99.03	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 455.52	$ 553.64	$ 98.12	21.54%	$ 465.78	$ 562.33	$ 96.55	20.73%
		Family - FOUR TIER	$ 677.44	$ 823.36	$ 145.92	21.54%	$ 692.69	$ 836.29	$ 143.60	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 261.34	$ 226.30	$ (35.04)	-13.41%	$ 266.88	$ 229.86	$ (37.02)	-13.87%
		Family - TWO TIER	$ 679.47	$ 588.39	$ (91.08)	-13.40%	$ 693.88	$ 597.63	$ (96.25)	-13.87%
		Double - THREE TIER	$ 522.67	$ 452.61	$ (70.06)	-13.40%	$ 533.74	$ 459.71	$ (74.03)	-13.87%
		Family - THREE TIER	$ 692.53	$ 599.71	$ (92.82)	-13.40%	$ 707.22	$ 609.12	$ (98.10)	-13.87%
		Employee/Spouse - FOUR TIER	$ 522.67	$ 452.61	$ (70.06)	-13.40%	$ 533.74	$ 459.71	$ (74.03)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 509.60	$ 441.29	$ (68.31)	-13.40%	$ 520.41	$ 448.22	$ (72.19)	-13.87%
		Family - FOUR TIER	$ 757.87	$ 656.28	$ (101.59)	-13.40%	$ 773.93	$ 666.58	$ (107.35)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 239.07	$ 173.89	$ (65.18)	-27.26%	$ 244.13	$ 176.62	$ (67.51)	-27.65%
		Family - TWO TIER	$ 621.57	$ 452.10	$ (169.47)	-27.26%	$ 634.75	$ 459.20	$ (175.55)	-27.66%
		Double - THREE TIER	$ 478.13	$ 347.77	$ (130.36)	-27.26%	$ 488.26	$ 353.23	$ (135.03)	-27.66%
		Family - THREE TIER	$ 633.52	$ 460.80	$ (172.72)	-27.26%	$ 646.95	$ 468.03	$ (178.92)	-27.66%
		Employee/Spouse - FOUR TIER	$ 478.13	$ 347.77	$ (130.36)	-27.26%	$ 488.26	$ 353.23	$ (135.03)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 466.17	$ 339.08	$ (127.09)	-27.26%	$ 476.05	$ 344.40	$ (131.65)	-27.65%
		Family - FOUR TIER	$ 693.28	$ 504.27	$ (189.01)	-27.26%	$ 707.98	$ 512.19	$ (195.79)	-27.65%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 221.26	$ 110.82	$ (110.44)	-49.91%	$ 225.95	$ 112.56	$ (113.39)	-50.18%
		Family - TWO TIER	$ 575.26	$ 288.13	$ (287.13)	-49.91%	$ 587.45	$ 292.65	$ (294.80)	-50.18%
		Double - THREE TIER	$ 442.51	$ 221.64	$ (220.87)	-49.91%	$ 451.89	$ 225.12	$ (226.77)	-50.18%
		Family - THREE TIER	$ 586.33	$ 293.67	$ (292.66)	-49.91%	$ 598.76	$ 298.28	$ (300.48)	-50.18%
		Employee/Spouse - FOUR TIER	$ 442.51	$ 221.64	$ (220.87)	-49.91%	$ 451.89	$ 225.12	$ (226.77)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 431.45	$ 216.10	$ (215.35)	-49.91%	$ 440.59	$ 219.49	$ (221.10)	-50.18%
		Family - FOUR TIER	$ 641.63	$ 321.37	$ (320.26)	-49.91%	$ 655.24	$ 326.42	$ (328.82)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 306.83	$ 345.87	$ 39.04	12.72%	$ 313.34	$ 351.30	$ 37.96	12.11%
		Family - TWO TIER	$ 797.75	$ 899.25	$ 101.50	12.72%	$ 814.67	$ 913.37	$ 98.70	12.12%
		Double - THREE TIER	$ 613.65	$ 691.73	$ 78.08	12.72%	$ 626.66	$ 702.59	$ 75.93	12.12%
		Family - THREE TIER	$ 813.09	$ 916.55	$ 103.46	12.72%	$ 830.33	$ 930.94	$ 100.61	12.12%
		Employee/Spouse - FOUR TIER	$ 613.65	$ 691.73	$ 78.08	12.72%	$ 626.66	$ 702.59	$ 75.93	12.12%
		Employee/Chld(rn) - FOUR TIER	$ 598.31	$ 674.44	$ 76.13	12.72%	$ 611.00	$ 685.03	$ 74.03	12.12%
		Family - FOUR TIER	$ 889.80	$ 1,003.01	$ 113.21	12.72%	$ 908.67	$ 1,018.76	$ 110.09	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 304.40	$ 342.37	$ 37.97	12.47%	$ 310.86	$ 347.74	$ 36.88	11.86%
		Family - TWO TIER	$ 791.46	$ 890.16	$ 98.70	12.47%	$ 808.24	$ 904.14	$ 95.90	11.87%
		Double - THREE TIER	$ 608.81	$ 684.74	$ 75.93	12.47%	$ 621.73	$ 695.49	$ 73.76	11.86%
		Family - THREE TIER	$ 806.68	$ 907.28	$ 100.60	12.47%	$ 823.78	$ 921.52	$ 97.74	11.86%
		Employee/Spouse - FOUR TIER	$ 608.81	$ 684.74	$ 75.93	12.47%	$ 621.73	$ 695.49	$ 73.76	11.86%
		Employee/Chld(rn) - FOUR TIER	$ 593.60	$ 667.62	$ 74.02	12.47%	$ 606.18	$ 678.10	$ 71.92	11.86%
		Family - FOUR TIER	$ 882.79	$ 992.87	$ 110.08	12.47%	$ 901.50	$ 1,008.46	$ 106.96	11.86%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 287.71	$ 292.38	$ 4.67	1.62%	$ 293.81	$ 296.97	$ 3.16	1.08%
		Family - TWO TIER	$ 748.05	$ 760.20	$ 12.15	1.62%	$ 763.91	$ 772.13	$ 8.22	1.08%
		Double - THREE TIER	$ 575.43	$ 584.77	$ 9.34	1.62%	$ 587.62	$ 593.95	$ 6.33	1.08%
		Family - THREE TIER	$ 762.44	$ 774.81	$ 12.37	1.62%	$ 778.61	$ 786.98	$ 8.37	1.07%
		Employee/Spouse - FOUR TIER	$ 575.43	$ 584.77	$ 9.34	1.62%	$ 587.62	$ 593.95	$ 6.33	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 561.04	$ 570.15	$ 9.11	1.62%	$ 572.94	$ 579.10	$ 6.16	1.08%
		Family - FOUR TIER	$ 834.37	$ 847.91	$ 13.54	1.62%	$ 852.05	$ 861.22	$ 9.17	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 321.40	$ 349.51	$ 28.11	8.75%	$ 328.22	$ 354.99	$ 26.77	8.16%
		Family - TWO TIER	$ 835.65	$ 908.72	$ 73.07	8.74%	$ 853.36	$ 922.98	$ 69.62	8.16%
		Double - THREE TIER	$ 642.81	$ 699.01	$ 56.20	8.74%	$ 656.43	$ 709.99	$ 53.56	8.16%
		Family - THREE TIER	$ 851.72	$ 926.19	$ 74.47	8.74%	$ 869.78	$ 940.73	$ 70.95	8.16%
		Employee/Spouse - FOUR TIER	$ 642.81	$ 699.01	$ 56.20	8.74%	$ 656.43	$ 709.99	$ 53.56	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 626.74	$ 681.54	$ 54.80	8.74%	$ 640.02	$ 692.24	$ 52.22	8.16%
		Family - FOUR TIER	$ 932.07	$ 1,013.57	$ 81.50	8.74%	$ 951.83	$ 1,029.48	$ 77.65	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 311.72	$ 338.40	$ 26.68	8.56%	$ 318.33	$ 343.71	$ 25.38	7.97%
		Family - TWO TIER	$ 810.48	$ 879.84	$ 69.36	8.56%	$ 827.65	$ 893.66	$ 66.01	7.98%
		Double - THREE TIER	$ 623.44	$ 676.80	$ 53.36	8.56%	$ 636.65	$ 687.43	$ 50.78	7.98%
		Family - THREE TIER	$ 826.06	$ 896.76	$ 70.70	8.56%	$ 843.57	$ 910.84	$ 67.27	7.97%
		Employee/Spouse - FOUR TIER	$ 623.44	$ 676.80	$ 53.36	8.56%	$ 636.65	$ 687.43	$ 50.78	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 607.86	$ 659.88	$ 52.02	8.56%	$ 620.74	$ 670.24	$ 49.50	7.97%
		Family - FOUR TIER	$ 903.99	$ 981.36	$ 77.37	8.56%	$ 923.15	$ 996.77	$ 73.62	7.97%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 226.47	$ 292.90	$ 66.43	29.33%	$ 231.27	$ 297.50	$ 66.23	28.64%
		Family - TWO TIER	$ 588.82	$ 761.55	$ 172.73	29.33%	$ 601.30	$ 773.50	$ 172.20	28.64%
		Double - THREE TIER	$ 452.94	$ 585.80	$ 132.86	29.33%	$ 462.54	$ 595.00	$ 132.46	28.64%
		Family - THREE TIER	$ 600.14	$ 776.19	$ 176.05	29.33%	$ 612.86	$ 788.38	$ 175.52	28.64%
		Employee/Spouse - FOUR TIER	$ 452.94	$ 585.80	$ 132.86	29.33%	$ 462.54	$ 595.00	$ 132.46	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 441.61	$ 571.16	$ 129.55	29.34%	$ 450.98	$ 580.13	$ 129.15	28.64%
		Family - FOUR TIER	$ 656.75	$ 849.42	$ 192.67	29.34%	$ 670.67	$ 862.75	$ 192.08	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 474.71	$ 463.07	$ (11.64)	-2.45%	$ 485.39	$ 470.34	$ (15.05)	-3.10%
		Family - TWO TIER	$ 1,234.23	$ 1,203.99	$ (30.24)	-2.45%	$ 1,262.00	$ 1,222.89	$ (39.11)	-3.10%
		Double - THREE TIER	$ 949.41	$ 926.14	$ (23.27)	-2.45%	$ 970.77	$ 940.68	$ (30.09)	-3.10%
		Family - THREE TIER	$ 1,257.97	$ 1,227.14	$ (30.83)	-2.45%	$ 1,286.26	$ 1,246.41	$ (39.85)	-3.10%
		Employee/Spouse - FOUR TIER	$ 949.41	$ 926.14	$ (23.27)	-2.45%	$ 970.77	$ 940.68	$ (30.09)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 925.67	$ 902.99	$ (22.68)	-2.45%	$ 946.50	$ 917.17	$ (29.33)	-3.10%
		Family - FOUR TIER	$ 1,376.64	$ 1,342.91	$ (33.73)	-2.45%	$ 1,407.62	$ 1,363.99	$ (43.63)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 440.87	$ 455.94	$ 15.07	3.42%	$ 450.80	$ 463.10	$ 12.30	2.73%
		Family - TWO TIER	$ 1,146.27	$ 1,185.45	$ 39.18	3.42%	$ 1,172.06	$ 1,204.06	$ 32.00	2.73%
		Double - THREE TIER	$ 881.75	$ 911.88	$ 30.13	3.42%	$ 901.58	$ 926.20	$ 24.62	2.73%
		Family - THREE TIER	$ 1,168.31	$ 1,208.25	$ 39.94	3.42%	$ 1,194.60	$ 1,227.22	$ 32.62	2.73%
		Employee/Spouse - FOUR TIER	$ 881.75	$ 911.88	$ 30.13	3.42%	$ 901.58	$ 926.20	$ 24.62	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 859.70	$ 889.09	$ 29.39	3.42%	$ 879.05	$ 903.05	$ 24.00	2.73%
		Family - FOUR TIER	$ 1,278.53	$ 1,322.23	$ 43.70	3.42%	$ 1,307.30	$ 1,342.99	$ 35.69	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 425.77	$ 443.43	$ 17.66	4.15%	$ 435.35	$ 450.39	$ 15.04	3.45%
		Family - TWO TIER	$ 1,107.00	$ 1,152.92	$ 45.92	4.15%	$ 1,131.91	$ 1,171.02	$ 39.11	3.46%
		Double - THREE TIER	$ 851.54	$ 886.86	$ 35.32	4.15%	$ 870.70	$ 900.78	$ 30.08	3.45%
		Family - THREE TIER	$ 1,128.29	$ 1,175.09	$ 46.80	4.15%	$ 1,153.68	$ 1,193.54	$ 39.86	3.46%
		Employee/Spouse - FOUR TIER	$ 851.54	$ 886.86	$ 35.32	4.15%	$ 870.70	$ 900.78	$ 30.08	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 830.26	$ 864.69	$ 34.43	4.15%	$ 848.93	$ 878.26	$ 29.33	3.45%
		Family - FOUR TIER	$ 1,234.73	$ 1,285.95	$ 51.22	4.15%	$ 1,262.51	$ 1,306.13	$ 43.62	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 416.64	$ 434.87	$ 18.23	4.38%	$ 426.00	$ 441.70	$ 15.70	3.69%
		Family - TWO TIER	$ 1,083.24	$ 1,130.66	$ 47.42	4.38%	$ 1,107.62	$ 1,148.41	$ 40.79	3.68%
		Double - THREE TIER	$ 833.26	$ 869.74	$ 36.48	4.38%	$ 852.02	$ 883.39	$ 31.37	3.68%
		Family - THREE TIER	$ 1,104.07	$ 1,152.41	$ 48.34	4.38%	$ 1,128.92	$ 1,170.50	$ 41.58	3.68%
		Employee/Spouse - FOUR TIER	$ 833.26	$ 869.74	$ 36.48	4.38%	$ 852.02	$ 883.39	$ 31.37	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 812.44	$ 848.00	$ 35.56	4.38%	$ 830.71	$ 861.31	$ 30.60	3.68%
		Family - FOUR TIER	$ 1,208.23	$ 1,261.12	$ 52.89	4.38%	$ 1,235.42	$ 1,280.92	$ 45.50	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 396.91	$ 420.96	$ 24.05	6.06%	$ 405.84	$ 427.57	$ 21.73	5.35%
		Family - TWO TIER	$ 1,031.96	$ 1,094.49	$ 62.53	6.06%	$ 1,055.18	$ 1,111.68	$ 56.50	5.35%
		Double - THREE TIER	$ 793.82	$ 841.92	$ 48.10	6.06%	$ 811.67	$ 855.14	$ 43.47	5.36%
		Family - THREE TIER	$ 1,051.81	$ 1,115.54	$ 63.73	6.06%	$ 1,075.48	$ 1,133.05	$ 57.57	5.35%
		Employee/Spouse - FOUR TIER	$ 793.82	$ 841.92	$ 48.10	6.06%	$ 811.67	$ 855.14	$ 43.47	5.36%
		Employee/Chld(rn) - FOUR TIER	$ 773.98	$ 820.87	$ 46.89	6.06%	$ 791.38	$ 833.76	$ 42.38	5.36%
		Family - FOUR TIER	$ 1,151.03	$ 1,220.78	$ 69.75	6.06%	$ 1,176.93	$ 1,239.95	$ 63.02	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 338.56	$ 358.21	$ 19.65	5.80%	$ 346.18	$ 363.84	$ 17.66	5.10%
		Family - TWO TIER	$ 880.26	$ 931.36	$ 51.10	5.81%	$ 900.07	$ 945.98	$ 45.91	5.10%
		Double - THREE TIER	$ 677.13	$ 716.43	$ 39.30	5.80%	$ 692.36	$ 727.68	$ 35.32	5.10%
		Family - THREE TIER	$ 897.20	$ 949.27	$ 52.07	5.80%	$ 917.38	$ 964.17	$ 46.79	5.10%
		Employee/Spouse - FOUR TIER	$ 677.13	$ 716.43	$ 39.30	5.80%	$ 692.36	$ 727.68	$ 35.32	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 660.20	$ 698.52	$ 38.32	5.80%	$ 675.05	$ 709.48	$ 34.43	5.10%
		Family - FOUR TIER	$ 981.84	$ 1,038.82	$ 56.98	5.80%	$ 1,003.93	$ 1,055.13	$ 51.20	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 357.76	$ 368.89	$ 11.13	3.11%	$ 365.81	$ 374.68	$ 8.87	2.42%
		Family - TWO TIER	$ 930.18	$ 959.11	$ 28.93	3.11%	$ 951.10	$ 974.16	$ 23.06	2.42%
		Double - THREE TIER	$ 715.52	$ 737.77	$ 22.25	3.11%	$ 731.62	$ 749.36	$ 17.74	2.42%
		Family - THREE TIER	$ 948.06	$ 977.55	$ 29.49	3.11%	$ 969.39	$ 992.90	$ 23.51	2.43%
		Employee/Spouse - FOUR TIER	$ 715.52	$ 737.77	$ 22.25	3.11%	$ 731.62	$ 749.36	$ 17.74	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 697.63	$ 719.33	$ 21.70	3.11%	$ 713.33	$ 730.62	$ 17.29	2.42%
		Family - FOUR TIER	$ 1,037.50	$ 1,069.77	$ 32.27	3.11%	$ 1,060.85	$ 1,086.57	$ 25.72	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 370.88	$ 382.71	$ 11.83	3.19%	$ 379.22	$ 388.72	$ 9.50	2.51%
		Family - TWO TIER	$ 964.27	$ 995.04	$ 30.77	3.19%	$ 985.97	$ 1,010.66	$ 24.69	2.50%
		Double - THREE TIER	$ 741.75	$ 765.41	$ 23.66	3.19%	$ 758.43	$ 777.43	$ 19.00	2.51%
		Family - THREE TIER	$ 982.81	$ 1,014.17	$ 31.36	3.19%	$ 1,004.93	$ 1,030.10	$ 25.17	2.50%
		Employee/Spouse - FOUR TIER	$ 741.75	$ 765.41	$ 23.66	3.19%	$ 758.43	$ 777.43	$ 19.00	2.51%
		Employee/Chld(rn) - FOUR TIER	$ 723.20	$ 746.28	$ 23.08	3.19%	$ 739.48	$ 758.00	$ 18.52	2.50%
		Family - FOUR TIER	$ 1,075.53	$ 1,109.85	$ 34.32	3.19%	$ 1,099.73	$ 1,127.28	$ 27.55	2.51%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 371.65	$ 369.81	$ (1.84)	-0.50%	$ 380.02	$ 375.62	$ (4.40)	-1.16%
		Family - TWO TIER	$ 966.31	$ 961.52	$ (4.79)	-0.50%	$ 988.05	$ 976.61	$ (11.44)	-1.16%
		Double - THREE TIER	$ 743.31	$ 739.63	$ (3.68)	-0.50%	$ 760.03	$ 751.24	$ (8.79)	-1.16%
		Family - THREE TIER	$ 984.89	$ 980.01	$ (4.88)	-0.50%	$ 1,007.04	$ 995.39	$ (11.65)	-1.16%
		Employee/Spouse - FOUR TIER	$ 743.31	$ 739.63	$ (3.68)	-0.50%	$ 760.03	$ 751.24	$ (8.79)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 724.73	$ 721.14	$ (3.59)	-0.50%	$ 741.04	$ 732.46	$ (8.58)	-1.16%
		Family - FOUR TIER	$ 1,077.80	$ 1,072.46	$ (5.34)	-0.50%	$ 1,102.05	$ 1,089.30	$ (12.75)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 460.19	$ 477.73	$ 17.54	3.81%	$ 469.95	$ 485.23	$ 15.28	3.25%
		Family - TWO TIER	$ 1,196.51	$ 1,242.09	$ 45.58	3.81%	$ 1,221.88	$ 1,261.59	$ 39.71	3.25%
		Double - THREE TIER	$ 920.40	$ 955.45	$ 35.05	3.81%	$ 939.90	$ 970.45	$ 30.55	3.25%
		Family - THREE TIER	$ 1,219.53	$ 1,265.98	$ 46.45	3.81%	$ 1,245.38	$ 1,285.85	$ 40.47	3.25%
		Employee/Spouse - FOUR TIER	$ 920.40	$ 955.45	$ 35.05	3.81%	$ 939.90	$ 970.45	$ 30.55	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 897.39	$ 931.57	$ 34.18	3.81%	$ 916.40	$ 946.19	$ 29.79	3.25%
		Family - FOUR TIER	$ 1,334.57	$ 1,385.41	$ 50.84	3.81%	$ 1,362.87	$ 1,407.16	$ 44.29	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 427.40	$ 470.37	$ 42.97	10.05%	$ 436.46	$ 477.76	$ 41.30	9.46%
		Family - TWO TIER	$ 1,111.24	$ 1,222.96	$ 111.72	10.05%	$ 1,134.80	$ 1,242.16	$ 107.36	9.46%
		Double - THREE TIER	$ 854.80	$ 940.74	$ 85.94	10.05%	$ 872.92	$ 955.51	$ 82.59	9.46%
		Family - THREE TIER	$ 1,132.61	$ 1,246.48	$ 113.87	10.05%	$ 1,156.62	$ 1,266.05	$ 109.43	9.46%
		Employee/Spouse - FOUR TIER	$ 854.80	$ 940.74	$ 85.94	10.05%	$ 872.92	$ 955.51	$ 82.59	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 833.43	$ 917.22	$ 83.79	10.05%	$ 851.10	$ 931.62	$ 80.52	9.46%
		Family - FOUR TIER	$ 1,239.46	$ 1,364.08	$ 124.62	10.05%	$ 1,265.73	$ 1,385.49	$ 119.76	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 412.75	$ 457.46	$ 44.71	10.83%	$ 421.50	$ 464.64	$ 43.14	10.23%
		Family - TWO TIER	$ 1,073.16	$ 1,189.40	$ 116.24	10.83%	$ 1,095.92	$ 1,208.08	$ 112.16	10.23%
		Double - THREE TIER	$ 825.51	$ 914.92	$ 89.41	10.83%	$ 843.01	$ 929.29	$ 86.28	10.23%
		Family - THREE TIER	$ 1,093.80	$ 1,212.28	$ 118.48	10.83%	$ 1,116.99	$ 1,231.31	$ 114.32	10.23%
		Employee/Spouse - FOUR TIER	$ 825.51	$ 914.92	$ 89.41	10.83%	$ 843.01	$ 929.29	$ 86.28	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 804.87	$ 892.05	$ 87.18	10.83%	$ 821.93	$ 906.06	$ 84.13	10.24%
		Family - FOUR TIER	$ 1,196.99	$ 1,326.64	$ 129.65	10.83%	$ 1,222.37	$ 1,347.47	$ 125.10	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 403.89	$ 448.63	$ 44.74	11.08%	$ 412.45	$ 455.68	$ 43.23	10.48%
		Family - TWO TIER	$ 1,050.12	$ 1,166.44	$ 116.32	11.08%	$ 1,072.38	$ 1,184.76	$ 112.38	10.48%
		Double - THREE TIER	$ 807.78	$ 897.26	$ 89.48	11.08%	$ 824.92	$ 911.35	$ 86.43	10.48%
		Family - THREE TIER	$ 1,070.32	$ 1,188.87	$ 118.55	11.08%	$ 1,093.01	$ 1,207.54	$ 114.53	10.48%
		Employee/Spouse - FOUR TIER	$ 807.78	$ 897.26	$ 89.48	11.08%	$ 824.92	$ 911.35	$ 86.43	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 787.59	$ 874.83	$ 87.24	11.08%	$ 804.29	$ 888.57	$ 84.28	10.48%
		Family - FOUR TIER	$ 1,171.29	$ 1,301.03	$ 129.74	11.08%	$ 1,196.12	$ 1,321.46	$ 125.34	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 384.78	$ 434.28	$ 49.50	12.86%	$ 392.94	$ 441.10	$ 48.16	12.26%
		Family - TWO TIER	$ 1,000.42	$ 1,129.13	$ 128.71	12.87%	$ 1,021.63	$ 1,146.86	$ 125.23	12.26%
		Double - THREE TIER	$ 769.56	$ 868.56	$ 99.00	12.86%	$ 785.87	$ 882.20	$ 96.33	12.26%
		Family - THREE TIER	$ 1,019.66	$ 1,150.84	$ 131.18	12.87%	$ 1,041.28	$ 1,168.91	$ 127.63	12.26%
		Employee/Spouse - FOUR TIER	$ 769.56	$ 868.56	$ 99.00	12.86%	$ 785.87	$ 882.20	$ 96.33	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 750.32	$ 846.85	$ 96.53	12.87%	$ 766.22	$ 860.14	$ 93.92	12.26%
		Family - FOUR TIER	$ 1,115.85	$ 1,259.41	$ 143.56	12.87%	$ 1,139.51	$ 1,279.19	$ 139.68	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 328.21	$ 369.55	$ 41.34	12.60%	$ 335.17	$ 375.35	$ 40.18	11.99%
		Family - TWO TIER	$ 853.35	$ 960.83	$ 107.48	12.60%	$ 871.45	$ 975.92	$ 104.47	11.99%
		Double - THREE TIER	$ 656.42	$ 739.10	$ 82.68	12.60%	$ 670.35	$ 750.71	$ 80.36	11.99%
		Family - THREE TIER	$ 869.76	$ 979.31	$ 109.55	12.60%	$ 888.21	$ 994.68	$ 106.47	11.99%
		Employee/Spouse - FOUR TIER	$ 656.42	$ 739.10	$ 82.68	12.60%	$ 670.35	$ 750.71	$ 80.36	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 640.02	$ 720.62	$ 80.60	12.59%	$ 653.58	$ 731.94	$ 78.36	11.99%
		Family - FOUR TIER	$ 951.82	$ 1,071.70	$ 119.88	12.59%	$ 972.00	$ 1,088.52	$ 116.52	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 346.83	$ 380.56	$ 33.73	9.73%	$ 354.18	$ 386.54	$ 32.36	9.14%
		Family - TWO TIER	$ 901.75	$ 989.46	$ 87.71	9.73%	$ 920.86	$ 1,004.99	$ 84.13	9.14%
		Double - THREE TIER	$ 693.65	$ 761.12	$ 67.47	9.73%	$ 708.36	$ 773.07	$ 64.71	9.14%
		Family - THREE TIER	$ 919.10	$ 1,008.49	$ 89.39	9.73%	$ 938.58	$ 1,024.32	$ 85.74	9.14%
		Employee/Spouse - FOUR TIER	$ 693.65	$ 761.12	$ 67.47	9.73%	$ 708.36	$ 773.07	$ 64.71	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 676.31	$ 742.09	$ 65.78	9.73%	$ 690.66	$ 753.75	$ 63.09	9.13%
		Family - FOUR TIER	$ 1,005.80	$ 1,103.63	$ 97.83	9.73%	$ 1,027.12	$ 1,120.95	$ 93.83	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 359.53	$ 394.82	$ 35.29	9.82%	$ 367.16	$ 401.02	$ 33.86	9.22%
		Family - TWO TIER	$ 934.79	$ 1,026.53	$ 91.74	9.81%	$ 954.61	$ 1,042.64	$ 88.03	9.22%
		Double - THREE TIER	$ 719.07	$ 789.64	$ 70.57	9.81%	$ 734.32	$ 802.03	$ 67.71	9.22%
		Family - THREE TIER	$ 952.77	$ 1,046.27	$ 93.50	9.81%	$ 972.97	$ 1,062.70	$ 89.73	9.22%
		Employee/Spouse - FOUR TIER	$ 719.07	$ 789.64	$ 70.57	9.81%	$ 734.32	$ 802.03	$ 67.71	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 701.09	$ 769.90	$ 68.81	9.81%	$ 715.96	$ 781.98	$ 66.02	9.22%
		Family - FOUR TIER	$ 1,042.65	$ 1,144.97	$ 102.32	9.81%	$ 1,064.76	$ 1,162.95	$ 98.19	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 360.29	$ 381.52	$ 21.23	5.89%	$ 367.93	$ 387.51	$ 19.58	5.32%
		Family - TWO TIER	$ 936.78	$ 991.95	$ 55.17	5.89%	$ 956.63	$ 1,007.52	$ 50.89	5.32%
		Double - THREE TIER	$ 720.60	$ 763.04	$ 42.44	5.89%	$ 735.88	$ 775.02	$ 39.14	5.32%
		Family - THREE TIER	$ 954.79	$ 1,011.02	$ 56.23	5.89%	$ 975.04	$ 1,026.90	$ 51.86	5.32%
		Employee/Spouse - FOUR TIER	$ 720.60	$ 763.04	$ 42.44	5.89%	$ 735.88	$ 775.02	$ 39.14	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 702.59	$ 743.96	$ 41.37	5.89%	$ 717.47	$ 755.64	$ 38.17	5.32%
		Family - FOUR TIER	$ 1,044.87	$ 1,106.40	$ 61.53	5.89%	$ 1,067.01	$ 1,123.77	$ 56.76	5.32%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 299.48	$ 306.55	$ 7.07	2.36%	$ 306.22	$ 311.37	$ 5.15	1.68%
		Family - TWO TIER	$ 778.64	$ 797.04	$ 18.40	2.36%	$ 796.15	$ 809.55	$ 13.40	1.68%
		Double - THREE TIER	$ 598.95	$ 613.11	$ 14.16	2.36%	$ 612.42	$ 622.73	$ 10.31	1.68%
		Family - THREE TIER	$ 793.61	$ 812.37	$ 18.76	2.36%	$ 811.46	$ 825.12	$ 13.66	1.68%
		Employee/Spouse - FOUR TIER	$ 598.95	$ 613.11	$ 14.16	2.36%	$ 612.42	$ 622.73	$ 10.31	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 583.98	$ 597.78	$ 13.80	2.36%	$ 597.11	$ 607.16	$ 10.05	1.68%
		Family - FOUR TIER	$ 868.48	$ 889.00	$ 20.52	2.36%	$ 888.02	$ 902.96	$ 14.94	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 261.11	$ 237.24	$ (23.87)	-9.14%	$ 266.98	$ 240.97	$ (26.01)	-9.74%
		Family - TWO TIER	$ 678.89	$ 616.83	$ (62.06)	-9.14%	$ 694.16	$ 626.51	$ (67.65)	-9.75%
		Double - THREE TIER	$ 522.22	$ 474.48	$ (47.74)	-9.14%	$ 533.97	$ 481.93	$ (52.04)	-9.75%
		Family - THREE TIER	$ 691.94	$ 628.69	$ (63.25)	-9.14%	$ 707.51	$ 638.56	$ (68.95)	-9.75%
		Employee/Spouse - FOUR TIER	$ 522.22	$ 474.48	$ (47.74)	-9.14%	$ 533.97	$ 481.93	$ (52.04)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 509.16	$ 462.62	$ (46.54)	-9.14%	$ 520.62	$ 469.88	$ (50.74)	-9.75%
		Family - FOUR TIER	$ 757.21	$ 688.00	$ (69.21)	-9.14%	$ 774.25	$ 698.80	$ (75.45)	-9.74%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 430.89	$ 446.21	$ 15.32	3.56%	$ 440.58	$ 453.22	$ 12.64	2.87%
		Family - TWO TIER	$ 1,120.32	$ 1,160.15	$ 39.83	3.56%	$ 1,145.52	$ 1,178.36	$ 32.84	2.87%
		Double - THREE TIER	$ 861.78	$ 892.42	$ 30.64	3.56%	$ 881.16	$ 906.43	$ 25.27	2.87%
		Family - THREE TIER	$ 1,141.85	$ 1,182.46	$ 40.61	3.56%	$ 1,167.55	$ 1,201.03	$ 33.48	2.87%
		Employee/Spouse - FOUR TIER	$ 861.78	$ 892.42	$ 30.64	3.56%	$ 881.16	$ 906.43	$ 25.27	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 840.24	$ 870.11	$ 29.87	3.55%	$ 859.14	$ 883.77	$ 24.63	2.87%
		Family - FOUR TIER	$ 1,249.58	$ 1,294.01	$ 44.43	3.56%	$ 1,277.69	$ 1,314.33	$ 36.64	2.87%

CDPHP Universal Benefits, Inc.
Capital Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 290.32	$ 316.25	$ 25.93	8.93%	$ 296.48	$ 321.22	$ 24.74	8.34%
		Family - TWO TIER	$ 754.84	$ 822.26	$ 67.42	8.93%	$ 770.85	$ 835.17	$ 64.32	8.34%
		Double - THREE TIER	$ 580.65	$ 632.51	$ 51.86	8.93%	$ 592.96	$ 642.44	$ 49.48	8.34%
		Family - THREE TIER	$ 769.36	$ 838.07	$ 68.71	8.93%	$ 785.67	$ 851.23	$ 65.56	8.34%
		Employee/Spouse - FOUR TIER	$ 580.65	$ 632.51	$ 51.86	8.93%	$ 592.96	$ 642.44	$ 49.48	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 566.13	$ 616.70	$ 50.57	8.93%	$ 578.14	$ 626.38	$ 48.24	8.34%
		Family - FOUR TIER	$ 841.94	$ 917.14	$ 75.20	8.93%	$ 859.78	$ 931.54	$ 71.76	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 253.13	$ 244.75	$ (8.38)	-3.31%	$ 258.50	$ 248.59	$ (9.91)	-3.83%
		Family - TWO TIER	$ 658.13	$ 636.35	$ (21.78)	-3.31%	$ 672.08	$ 646.34	$ (25.74)	-3.83%
		Double - THREE TIER	$ 506.25	$ 489.50	$ (16.75)	-3.31%	$ 516.98	$ 497.18	$ (19.80)	-3.83%
		Family - THREE TIER	$ 670.79	$ 648.58	$ (22.21)	-3.31%	$ 685.01	$ 658.77	$ (26.24)	-3.83%
		Employee/Spouse - FOUR TIER	$ 506.25	$ 489.50	$ (16.75)	-3.31%	$ 516.98	$ 497.18	$ (19.80)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 493.60	$ 477.26	$ (16.34)	-3.31%	$ 504.06	$ 484.75	$ (19.31)	-3.83%
		Family - FOUR TIER	$ 734.06	$ 709.77	$ (24.29)	-3.31%	$ 749.63	$ 720.92	$ (28.71)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 417.72	$ 460.33	$ 42.61	10.20%	$ 426.58	$ 467.56	$ 40.98	9.61%
		Family - TWO TIER	$ 1,086.06	$ 1,196.86	$ 110.80	10.20%	$ 1,109.08	$ 1,215.66	$ 106.58	9.61%
		Double - THREE TIER	$ 835.44	$ 920.67	$ 85.23	10.20%	$ 853.14	$ 935.12	$ 81.98	9.61%
		Family - THREE TIER	$ 1,106.94	$ 1,219.88	$ 112.94	10.20%	$ 1,130.41	$ 1,239.03	$ 108.62	9.61%
		Employee/Spouse - FOUR TIER	$ 835.44	$ 920.67	$ 85.23	10.20%	$ 853.14	$ 935.12	$ 81.98	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 814.54	$ 897.65	$ 83.11	10.20%	$ 831.81	$ 911.74	$ 79.93	9.61%
		Family - FOUR TIER	$ 1,211.38	$ 1,334.96	$ 123.58	10.20%	$ 1,237.06	$ 1,355.92	$ 118.86	9.61%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 436.47	$ 445.46	$ 8.99	2.06%	$ 446.29	$ 452.46	$ 6.17	1.38%
		Family - TWO TIER	$ 1,134.83	$ 1,158.20	$ 23.37	2.06%	$ 1,160.36	$ 1,176.39	$ 16.03	1.38%
		Double - THREE TIER	$ 872.95	$ 890.93	$ 17.98	2.06%	$ 892.59	$ 904.91	$ 12.32	1.38%
		Family - THREE TIER	$ 1,156.66	$ 1,180.48	$ 23.82	2.06%	$ 1,182.69	$ 1,199.01	$ 16.32	1.38%
		Employee/Spouse - FOUR TIER	$ 872.95	$ 890.93	$ 17.98	2.06%	$ 892.59	$ 904.91	$ 12.32	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 851.13	$ 868.65	$ 17.52	2.06%	$ 870.27	$ 882.29	$ 12.02	1.38%
		Family - FOUR TIER	$ 1,265.77	$ 1,291.84	$ 26.07	2.06%	$ 1,294.25	$ 1,312.13	$ 17.88	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 425.37	$ 435.68	$ 10.31	2.42%	$ 434.94	$ 442.52	$ 7.58	1.74%
		Family - TWO TIER	$ 1,105.95	$ 1,132.78	$ 26.83	2.43%	$ 1,130.83	$ 1,150.56	$ 19.73	1.74%
		Double - THREE TIER	$ 850.73	$ 871.37	$ 20.64	2.43%	$ 869.87	$ 885.05	$ 15.18	1.75%
		Family - THREE TIER	$ 1,127.21	$ 1,154.56	$ 27.35	2.43%	$ 1,152.58	$ 1,172.69	$ 20.11	1.74%
		Employee/Spouse - FOUR TIER	$ 850.73	$ 871.37	$ 20.64	2.43%	$ 869.87	$ 885.05	$ 15.18	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 829.46	$ 849.58	$ 20.12	2.43%	$ 848.12	$ 862.92	$ 14.80	1.75%
		Family - FOUR TIER	$ 1,233.55	$ 1,263.48	$ 29.93	2.43%	$ 1,261.31	$ 1,283.32	$ 22.01	1.75%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 412.71	$ 424.03	$ 11.32	2.74%	$ 421.99	$ 430.68	$ 8.69	2.06%
		Family - TWO TIER	$ 1,073.03	$ 1,102.47	$ 29.44	2.74%	$ 1,097.18	$ 1,119.78	$ 22.60	2.06%
		Double - THREE TIER	$ 825.41	$ 848.05	$ 22.64	2.74%	$ 843.99	$ 861.37	$ 17.38	2.06%
		Family - THREE TIER	$ 1,093.67	$ 1,123.67	$ 30.00	2.74%	$ 1,118.28	$ 1,141.31	$ 23.03	2.06%
		Employee/Spouse - FOUR TIER	$ 825.41	$ 848.05	$ 22.64	2.74%	$ 843.99	$ 861.37	$ 17.38	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 804.78	$ 826.85	$ 22.07	2.74%	$ 822.88	$ 839.83	$ 16.95	2.06%
		Family - FOUR TIER	$ 1,196.84	$ 1,229.68	$ 32.84	2.74%	$ 1,223.78	$ 1,248.98	$ 25.20	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 391.44	$ 410.93	$ 19.49	4.98%	$ 400.25	$ 417.38	$ 17.13	4.28%
		Family - TWO TIER	$ 1,017.75	$ 1,068.42	$ 50.67	4.98%	$ 1,040.64	$ 1,085.20	$ 44.56	4.28%
		Double - THREE TIER	$ 782.88	$ 821.86	$ 38.98	4.98%	$ 800.49	$ 834.77	$ 34.28	4.28%
		Family - THREE TIER	$ 1,037.31	$ 1,088.97	$ 51.66	4.98%	$ 1,060.65	$ 1,106.07	$ 45.42	4.28%
		Employee/Spouse - FOUR TIER	$ 782.88	$ 821.86	$ 38.98	4.98%	$ 800.49	$ 834.77	$ 34.28	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 763.31	$ 801.32	$ 38.01	4.98%	$ 780.48	$ 813.90	$ 33.42	4.28%
		Family - FOUR TIER	$ 1,135.18	$ 1,191.70	$ 56.52	4.98%	$ 1,160.71	$ 1,210.41	$ 49.70	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 368.47	$ 388.23	$ 19.76	5.36%	$ 376.77	$ 394.32	$ 17.55	4.66%
		Family - TWO TIER	$ 958.03	$ 1,009.39	$ 51.36	5.36%	$ 979.59	$ 1,025.24	$ 45.65	4.66%
		Double - THREE TIER	$ 736.95	$ 776.45	$ 39.50	5.36%	$ 753.53	$ 788.64	$ 35.11	4.66%
		Family - THREE TIER	$ 976.46	$ 1,028.80	$ 52.34	5.36%	$ 998.43	$ 1,044.95	$ 46.52	4.66%
		Employee/Spouse - FOUR TIER	$ 736.95	$ 776.45	$ 39.50	5.36%	$ 753.53	$ 788.64	$ 35.11	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 718.52	$ 757.04	$ 38.52	5.36%	$ 734.69	$ 768.93	$ 34.24	4.66%
		Family - FOUR TIER	$ 1,068.58	$ 1,125.86	$ 57.28	5.36%	$ 1,092.62	$ 1,143.53	$ 50.91	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 377.45	$ 400.98	$ 23.53	6.23%	$ 385.93	$ 407.28	$ 21.35	5.53%
		Family - TWO TIER	$ 981.36	$ 1,042.56	$ 61.20	6.24%	$ 1,003.44	$ 1,058.93	$ 55.49	5.53%
		Double - THREE TIER	$ 754.89	$ 801.97	$ 47.08	6.24%	$ 771.88	$ 814.56	$ 42.68	5.53%
		Family - THREE TIER	$ 1,000.23	$ 1,062.61	$ 62.38	6.24%	$ 1,022.74	$ 1,079.29	$ 56.55	5.53%
		Employee/Spouse - FOUR TIER	$ 754.89	$ 801.97	$ 47.08	6.24%	$ 771.88	$ 814.56	$ 42.68	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 736.01	$ 781.92	$ 45.91	6.24%	$ 752.58	$ 794.20	$ 41.62	5.53%
		Family - FOUR TIER	$ 1,094.59	$ 1,162.86	$ 68.27	6.24%	$ 1,119.22	$ 1,181.11	$ 61.89	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 425.39	$ 438.68	$ 13.29	3.12%	$ 434.97	$ 445.57	$ 10.60	2.44%
		Family - TWO TIER	$ 1,106.02	$ 1,140.57	$ 34.55	3.12%	$ 1,130.91	$ 1,158.47	$ 27.56	2.44%
		Double - THREE TIER	$ 850.79	$ 877.36	$ 26.57	3.12%	$ 869.93	$ 891.13	$ 21.20	2.44%
		Family - THREE TIER	$ 1,127.30	$ 1,162.50	$ 35.20	3.12%	$ 1,152.66	$ 1,180.75	$ 28.09	2.44%
		Employee/Spouse - FOUR TIER	$ 850.79	$ 877.36	$ 26.57	3.12%	$ 869.93	$ 891.13	$ 21.20	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 829.51	$ 855.42	$ 25.91	3.12%	$ 848.18	$ 868.85	$ 20.67	2.44%
		Family - FOUR TIER	$ 1,233.64	$ 1,272.17	$ 38.53	3.12%	$ 1,261.40	$ 1,292.14	$ 30.74	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 404.23	$ 421.06	$ 16.83	4.16%	$ 413.33	$ 427.67	$ 14.34	3.47%
		Family - TWO TIER	$ 1,051.01	$ 1,094.76	$ 43.75	4.16%	$ 1,074.66	$ 1,111.95	$ 37.29	3.47%
		Double - THREE TIER	$ 808.47	$ 842.12	$ 33.65	4.16%	$ 826.66	$ 855.35	$ 28.69	3.47%
		Family - THREE TIER	$ 1,071.23	$ 1,115.81	$ 44.58	4.16%	$ 1,095.32	$ 1,133.33	$ 38.01	3.47%
		Employee/Spouse - FOUR TIER	$ 808.47	$ 842.12	$ 33.65	4.16%	$ 826.66	$ 855.35	$ 28.69	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 788.26	$ 821.07	$ 32.81	4.16%	$ 805.99	$ 833.96	$ 27.97	3.47%
		Family - FOUR TIER	$ 1,172.28	$ 1,221.08	$ 48.80	4.16%	$ 1,198.65	$ 1,240.25	$ 41.60	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 386.31	$ 407.77	$ 21.46	5.56%	$ 395.00	$ 414.17	$ 19.17	4.85%
		Family - TWO TIER	$ 1,004.41	$ 1,060.20	$ 55.79	5.55%	$ 1,027.01	$ 1,076.84	$ 49.83	4.85%
		Double - THREE TIER	$ 772.62	$ 815.54	$ 42.92	5.56%	$ 790.01	$ 828.34	$ 38.33	4.85%
		Family - THREE TIER	$ 1,023.72	$ 1,080.59	$ 56.87	5.56%	$ 1,046.75	$ 1,097.55	$ 50.80	4.85%
		Employee/Spouse - FOUR TIER	$ 772.62	$ 815.54	$ 42.92	5.56%	$ 790.01	$ 828.34	$ 38.33	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 753.30	$ 795.15	$ 41.85	5.56%	$ 770.26	$ 807.63	$ 37.37	4.85%
		Family - FOUR TIER	$ 1,120.29	$ 1,182.53	$ 62.24	5.56%	$ 1,145.50	$ 1,201.10	$ 55.60	4.85%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 423.13	$ 459.56	$ 36.43	8.61%	$ 432.10	$ 466.78	$ 34.68	8.03%
		Family - TWO TIER	$ 1,100.14	$ 1,194.86	$ 94.72	8.61%	$ 1,123.46	$ 1,213.62	$ 90.16	8.03%
		Double - THREE TIER	$ 846.27	$ 919.12	$ 72.85	8.61%	$ 864.20	$ 933.55	$ 69.35	8.02%
		Family - THREE TIER	$ 1,121.30	$ 1,217.84	$ 96.54	8.61%	$ 1,145.07	$ 1,236.96	$ 91.89	8.02%
		Employee/Spouse - FOUR TIER	$ 846.27	$ 919.12	$ 72.85	8.61%	$ 864.20	$ 933.55	$ 69.35	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 825.11	$ 896.14	$ 71.03	8.61%	$ 842.60	$ 910.21	$ 67.61	8.02%
		Family - FOUR TIER	$ 1,227.08	$ 1,332.73	$ 105.65	8.61%	$ 1,253.09	$ 1,353.65	$ 100.56	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 412.36	$ 449.47	$ 37.11	9.00%	$ 421.11	$ 456.53	$ 35.42	8.41%
		Family - TWO TIER	$ 1,072.14	$ 1,168.63	$ 96.49	9.00%	$ 1,094.87	$ 1,186.98	$ 92.11	8.41%
		Double - THREE TIER	$ 824.73	$ 898.94	$ 74.21	9.00%	$ 842.21	$ 913.06	$ 70.85	8.41%
		Family - THREE TIER	$ 1,092.76	$ 1,191.10	$ 98.34	9.00%	$ 1,115.93	$ 1,209.80	$ 93.87	8.41%
		Employee/Spouse - FOUR TIER	$ 824.73	$ 898.94	$ 74.21	9.00%	$ 842.21	$ 913.06	$ 70.85	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 804.11	$ 876.47	$ 72.36	9.00%	$ 821.15	$ 890.23	$ 69.08	8.41%
		Family - FOUR TIER	$ 1,195.85	$ 1,303.47	$ 107.62	9.00%	$ 1,221.20	$ 1,323.93	$ 102.73	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 400.09	$ 437.45	$ 37.36	9.34%	$ 408.56	$ 444.31	$ 35.75	8.75%
		Family - TWO TIER	$ 1,040.23	$ 1,137.36	$ 97.13	9.34%	$ 1,062.28	$ 1,155.21	$ 92.93	8.75%
		Double - THREE TIER	$ 800.18	$ 874.89	$ 74.71	9.34%	$ 817.14	$ 888.63	$ 71.49	8.75%
		Family - THREE TIER	$ 1,060.23	$ 1,159.23	$ 99.00	9.34%	$ 1,082.70	$ 1,177.43	$ 94.73	8.75%
		Employee/Spouse - FOUR TIER	$ 800.18	$ 874.89	$ 74.71	9.34%	$ 817.14	$ 888.63	$ 71.49	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 780.17	$ 853.02	$ 72.85	9.34%	$ 796.71	$ 866.41	$ 69.70	8.75%
		Family - FOUR TIER	$ 1,160.25	$ 1,268.59	$ 108.34	9.34%	$ 1,184.85	$ 1,288.51	$ 103.66	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 379.47	$ 423.94	$ 44.47	11.72%	$ 387.52	$ 430.59	$ 43.07	11.11%
		Family - TWO TIER	$ 986.64	$ 1,102.23	$ 115.59	11.72%	$ 1,007.55	$ 1,119.54	$ 111.99	11.12%
		Double - THREE TIER	$ 758.95	$ 847.87	$ 88.92	11.72%	$ 775.03	$ 861.18	$ 86.15	11.12%
		Family - THREE TIER	$ 1,005.60	$ 1,123.43	$ 117.83	11.72%	$ 1,026.93	$ 1,141.07	$ 114.14	11.11%
		Employee/Spouse - FOUR TIER	$ 758.95	$ 847.87	$ 88.92	11.72%	$ 775.03	$ 861.18	$ 86.15	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 739.98	$ 826.68	$ 86.70	11.72%	$ 755.67	$ 839.65	$ 83.98	11.11%
		Family - FOUR TIER	$ 1,100.47	$ 1,229.42	$ 128.95	11.72%	$ 1,123.80	$ 1,248.72	$ 124.92	11.12%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 357.21	$ 400.51	$ 43.30	12.12%	$ 364.79	$ 406.80	$ 42.01	11.52%
		Family - TWO TIER	$ 928.76	$ 1,041.33	$ 112.57	12.12%	$ 948.44	$ 1,057.68	$ 109.24	11.52%
		Double - THREE TIER	$ 714.43	$ 801.03	$ 86.60	12.12%	$ 729.57	$ 813.60	$ 84.03	11.52%
		Family - THREE TIER	$ 946.62	$ 1,061.36	$ 114.74	12.12%	$ 966.69	$ 1,078.02	$ 111.33	11.52%
		Employee/Spouse - FOUR TIER	$ 714.43	$ 801.03	$ 86.60	12.12%	$ 729.57	$ 813.60	$ 84.03	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 696.57	$ 781.00	$ 84.43	12.12%	$ 711.34	$ 793.26	$ 81.92	11.52%
		Family - FOUR TIER	$ 1,035.93	$ 1,161.49	$ 125.56	12.12%	$ 1,057.88	$ 1,179.72	$ 121.84	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 365.90	$ 413.67	$ 47.77	13.06%	$ 373.66	$ 420.17	$ 46.51	12.45%
		Family - TWO TIER	$ 951.35	$ 1,075.55	$ 124.20	13.06%	$ 971.52	$ 1,092.44	$ 120.92	12.45%
		Double - THREE TIER	$ 731.81	$ 827.35	$ 95.54	13.06%	$ 747.32	$ 840.34	$ 93.02	12.45%
		Family - THREE TIER	$ 969.64	$ 1,096.24	$ 126.60	13.06%	$ 990.20	$ 1,113.45	$ 123.25	12.45%
		Employee/Spouse - FOUR TIER	$ 731.81	$ 827.35	$ 95.54	13.06%	$ 747.32	$ 840.34	$ 93.02	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 713.51	$ 806.67	$ 93.16	13.06%	$ 728.64	$ 819.33	$ 90.69	12.45%
		Family - FOUR TIER	$ 1,061.12	$ 1,199.66	$ 138.54	13.06%	$ 1,083.61	$ 1,218.49	$ 134.88	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 412.39	$ 452.56	$ 40.17	9.74%	$ 421.13	$ 459.67	$ 38.54	9.15%
		Family - TWO TIER	$ 1,072.22	$ 1,176.66	$ 104.44	9.74%	$ 1,094.95	$ 1,195.13	$ 100.18	9.15%
		Double - THREE TIER	$ 824.79	$ 905.12	$ 80.33	9.74%	$ 842.27	$ 919.33	$ 77.06	9.15%
		Family - THREE TIER	$ 1,092.84	$ 1,199.29	$ 106.45	9.74%	$ 1,116.00	$ 1,218.12	$ 102.12	9.15%
		Employee/Spouse - FOUR TIER	$ 824.79	$ 905.12	$ 80.33	9.74%	$ 842.27	$ 919.33	$ 77.06	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 804.16	$ 882.50	$ 78.34	9.74%	$ 821.22	$ 896.35	$ 75.13	9.15%
		Family - FOUR TIER	$ 1,195.94	$ 1,312.43	$ 116.49	9.74%	$ 1,221.30	$ 1,333.03	$ 111.73	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 391.88	$ 434.39	$ 42.51	10.85%	$ 400.18	$ 441.21	$ 41.03	10.25%
		Family - TWO TIER	$ 1,018.89	$ 1,129.41	$ 110.52	10.85%	$ 1,040.49	$ 1,147.14	$ 106.65	10.25%
		Double - THREE TIER	$ 783.77	$ 868.77	$ 85.00	10.85%	$ 800.38	$ 882.41	$ 82.03	10.25%
		Family - THREE TIER	$ 1,038.48	$ 1,151.13	$ 112.65	10.85%	$ 1,060.50	$ 1,169.20	$ 108.70	10.25%
		Employee/Spouse - FOUR TIER	$ 783.77	$ 868.77	$ 85.00	10.85%	$ 800.38	$ 882.41	$ 82.03	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 764.16	$ 847.05	$ 82.89	10.85%	$ 780.36	$ 860.35	$ 79.99	10.25%
		Family - FOUR TIER	$ 1,136.45	$ 1,259.72	$ 123.27	10.85%	$ 1,160.54	$ 1,279.50	$ 118.96	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 374.50	$ 420.67	$ 46.17	12.33%	$ 382.44	$ 427.28	$ 44.84	11.72%
		Family - TWO TIER	$ 973.70	$ 1,093.75	$ 120.05	12.33%	$ 994.35	$ 1,110.92	$ 116.57	11.72%
		Double - THREE TIER	$ 749.00	$ 841.35	$ 92.35	12.33%	$ 764.88	$ 854.56	$ 89.68	11.72%
		Family - THREE TIER	$ 992.43	$ 1,114.78	$ 122.35	12.33%	$ 1,013.48	$ 1,132.29	$ 118.81	11.72%
		Employee/Spouse - FOUR TIER	$ 749.00	$ 841.35	$ 92.35	12.33%	$ 764.88	$ 854.56	$ 89.68	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 730.28	$ 820.31	$ 90.03	12.33%	$ 745.76	$ 833.19	$ 87.43	11.72%
		Family - FOUR TIER	$ 1,086.05	$ 1,219.95	$ 133.90	12.33%	$ 1,109.08	$ 1,239.11	$ 130.03	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 364.16	$ 385.29	$ 21.13	5.80%	$ 372.36	$ 391.34	$ 18.98	5.10%
		Family - TWO TIER	$ 946.82	$ 1,001.76	$ 54.94	5.80%	$ 968.13	$ 1,017.49	$ 49.36	5.10%
		Double - THREE TIER	$ 728.33	$ 770.59	$ 42.26	5.80%	$ 744.71	$ 782.68	$ 37.97	5.10%
		Family - THREE TIER	$ 965.03	$ 1,021.03	$ 56.00	5.80%	$ 986.74	$ 1,037.06	$ 50.32	5.10%
		Employee/Spouse - FOUR TIER	$ 728.33	$ 770.59	$ 42.26	5.80%	$ 744.71	$ 782.68	$ 37.97	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 710.12	$ 751.32	$ 41.20	5.80%	$ 726.10	$ 763.12	$ 37.02	5.10%
		Family - FOUR TIER	$ 1,056.08	$ 1,117.35	$ 61.27	5.80%	$ 1,079.84	$ 1,134.89	$ 55.05	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 355.03	$ 362.89	$ 7.86	2.21%	$ 363.02	$ 368.59	$ 5.57	1.53%
		Family - TWO TIER	$ 923.06	$ 943.52	$ 20.46	2.22%	$ 943.83	$ 958.34	$ 14.51	1.54%
		Double - THREE TIER	$ 710.05	$ 725.79	$ 15.74	2.22%	$ 726.02	$ 737.18	$ 11.16	1.54%
		Family - THREE TIER	$ 940.81	$ 961.67	$ 20.86	2.22%	$ 961.98	$ 976.77	$ 14.79	1.54%
		Employee/Spouse - FOUR TIER	$ 710.05	$ 725.79	$ 15.74	2.22%	$ 726.02	$ 737.18	$ 11.16	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 692.30	$ 707.64	$ 15.34	2.22%	$ 707.87	$ 718.75	$ 10.88	1.54%
		Family - FOUR TIER	$ 1,029.57	$ 1,052.39	$ 22.82	2.22%	$ 1,052.73	$ 1,068.91	$ 16.18	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 335.97	$ 350.32	$ 14.35	4.27%	$ 343.52	$ 355.82	$ 12.30	3.58%
		Family - TWO TIER	$ 873.52	$ 910.83	$ 37.31	4.27%	$ 893.17	$ 925.13	$ 31.96	3.58%
		Double - THREE TIER	$ 671.93	$ 700.64	$ 28.71	4.27%	$ 687.05	$ 711.64	$ 24.59	3.58%
		Family - THREE TIER	$ 890.31	$ 928.34	$ 38.03	4.27%	$ 910.34	$ 942.92	$ 32.58	3.58%
		Employee/Spouse - FOUR TIER	$ 671.93	$ 700.64	$ 28.71	4.27%	$ 687.05	$ 711.64	$ 24.59	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 655.13	$ 683.12	$ 27.99	4.27%	$ 669.88	$ 693.85	$ 23.97	3.58%
		Family - FOUR TIER	$ 974.31	$ 1,015.92	$ 41.61	4.27%	$ 996.23	$ 1,031.87	$ 35.64	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 351.29	$ 359.58	$ 8.29	2.36%	$ 359.19	$ 365.22	$ 6.03	1.68%
		Family - TWO TIER	$ 913.35	$ 934.90	$ 21.55	2.36%	$ 933.91	$ 949.58	$ 15.67	1.68%
		Double - THREE TIER	$ 702.59	$ 719.16	$ 16.57	2.36%	$ 718.39	$ 730.45	$ 12.06	1.68%
		Family - THREE TIER	$ 930.92	$ 952.88	$ 21.96	2.36%	$ 951.87	$ 967.84	$ 15.97	1.68%
		Employee/Spouse - FOUR TIER	$ 702.59	$ 719.16	$ 16.57	2.36%	$ 718.39	$ 730.45	$ 12.06	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 685.02	$ 701.18	$ 16.16	2.36%	$ 700.44	$ 712.18	$ 11.74	1.68%
		Family - FOUR TIER	$ 1,018.74	$ 1,042.78	$ 24.04	2.36%	$ 1,041.67	$ 1,059.15	$ 17.48	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 433.55	$ 442.90	$ 9.35	2.16%	$ 443.31	$ 449.85	$ 6.54	1.48%
		Family - TWO TIER	$ 1,127.23	$ 1,151.53	$ 24.30	2.16%	$ 1,152.60	$ 1,169.61	$ 17.01	1.48%
		Double - THREE TIER	$ 867.11	$ 885.79	$ 18.68	2.15%	$ 886.61	$ 899.70	$ 13.09	1.48%
		Family - THREE TIER	$ 1,148.91	$ 1,173.68	$ 24.77	2.16%	$ 1,174.76	$ 1,192.10	$ 17.34	1.48%
		Employee/Spouse - FOUR TIER	$ 867.11	$ 885.79	$ 18.68	2.15%	$ 886.61	$ 899.70	$ 13.09	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 845.43	$ 863.65	$ 18.22	2.16%	$ 864.45	$ 877.21	$ 12.76	1.48%
		Family - FOUR TIER	$ 1,257.30	$ 1,284.40	$ 27.10	2.16%	$ 1,285.59	$ 1,304.56	$ 18.97	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 417.10	$ 430.05	$ 12.95	3.10%	$ 426.49	$ 436.80	$ 10.31	2.42%
		Family - TWO TIER	$ 1,084.48	$ 1,118.12	$ 33.64	3.10%	$ 1,108.88	$ 1,135.67	$ 26.79	2.42%
		Double - THREE TIER	$ 834.22	$ 860.09	$ 25.87	3.10%	$ 852.98	$ 873.60	$ 20.62	2.42%
		Family - THREE TIER	$ 1,105.33	$ 1,139.62	$ 34.29	3.10%	$ 1,130.20	$ 1,157.51	$ 27.31	2.42%
		Employee/Spouse - FOUR TIER	$ 834.22	$ 860.09	$ 25.87	3.10%	$ 852.98	$ 873.60	$ 20.62	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 813.36	$ 838.59	$ 25.23	3.10%	$ 831.65	$ 851.76	$ 20.11	2.42%
		Family - FOUR TIER	$ 1,209.61	$ 1,247.13	$ 37.52	3.10%	$ 1,236.83	$ 1,266.71	$ 29.88	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 362.06	$ 375.36	$ 13.30	3.67%	$ 370.21	$ 381.25	$ 11.04	2.98%
		Family - TWO TIER	$ 941.37	$ 975.94	$ 34.57	3.67%	$ 962.55	$ 991.26	$ 28.71	2.98%
		Double - THREE TIER	$ 724.13	$ 750.72	$ 26.59	3.67%	$ 740.42	$ 762.51	$ 22.09	2.98%
		Family - THREE TIER	$ 959.46	$ 994.71	$ 35.25	3.67%	$ 981.05	$ 1,010.32	$ 29.27	2.98%
		Employee/Spouse - FOUR TIER	$ 724.13	$ 750.72	$ 26.59	3.67%	$ 740.42	$ 762.51	$ 22.09	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 706.02	$ 731.95	$ 25.93	3.67%	$ 721.91	$ 743.45	$ 21.54	2.98%
		Family - FOUR TIER	$ 1,049.98	$ 1,088.55	$ 38.57	3.67%	$ 1,073.60	$ 1,105.64	$ 32.04	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 357.27	$ 376.46	$ 19.19	5.37%	$ 365.32	$ 382.37	$ 17.05	4.67%
		Family - TWO TIER	$ 928.91	$ 978.80	$ 49.89	5.37%	$ 949.81	$ 994.17	$ 44.36	4.67%
		Double - THREE TIER	$ 714.55	$ 752.92	$ 38.37	5.37%	$ 730.62	$ 764.74	$ 34.12	4.67%
		Family - THREE TIER	$ 946.77	$ 997.62	$ 50.85	5.37%	$ 968.08	$ 1,013.29	$ 45.21	4.67%
		Employee/Spouse - FOUR TIER	$ 714.55	$ 752.92	$ 38.37	5.37%	$ 730.62	$ 764.74	$ 34.12	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 696.68	$ 734.10	$ 37.42	5.37%	$ 712.35	$ 745.63	$ 33.28	4.67%
		Family - FOUR TIER	$ 1,036.09	$ 1,091.74	$ 55.65	5.37%	$ 1,059.40	$ 1,108.88	$ 49.48	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 345.35	$ 356.60	$ 11.25	3.26%	$ 353.13	$ 362.20	$ 9.07	2.57%
		Family - TWO TIER	$ 897.93	$ 927.16	$ 29.23	3.26%	$ 918.13	$ 941.71	$ 23.58	2.57%
		Double - THREE TIER	$ 690.72	$ 713.20	$ 22.48	3.25%	$ 706.25	$ 724.39	$ 18.14	2.57%
		Family - THREE TIER	$ 915.20	$ 944.99	$ 29.79	3.26%	$ 935.79	$ 959.82	$ 24.03	2.57%
		Employee/Spouse - FOUR TIER	$ 690.72	$ 713.20	$ 22.48	3.25%	$ 706.25	$ 724.39	$ 18.14	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 673.45	$ 695.37	$ 21.92	3.25%	$ 688.60	$ 706.28	$ 17.68	2.57%
		Family - FOUR TIER	$ 1,001.53	$ 1,034.13	$ 32.60	3.26%	$ 1,024.07	$ 1,050.37	$ 26.30	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 353.04	$ 397.49	$ 44.45	12.59%	$ 360.52	$ 403.73	$ 43.21	11.99%
		Family - TWO TIER	$ 917.90	$ 1,033.46	$ 115.56	12.59%	$ 937.35	$ 1,049.69	$ 112.34	11.98%
		Double - THREE TIER	$ 706.07	$ 794.97	$ 88.90	12.59%	$ 721.04	$ 807.45	$ 86.41	11.98%
		Family - THREE TIER	$ 935.55	$ 1,053.34	$ 117.79	12.59%	$ 955.38	$ 1,069.88	$ 114.50	11.98%
		Employee/Spouse - FOUR TIER	$ 706.07	$ 794.97	$ 88.90	12.59%	$ 721.04	$ 807.45	$ 86.41	11.98%
		Employee/Chld(rn) - FOUR TIER	$ 688.42	$ 775.10	$ 86.68	12.59%	$ 703.01	$ 787.27	$ 84.26	11.99%
		Family - FOUR TIER	$ 1,023.81	$ 1,152.71	$ 128.90	12.59%	$ 1,045.50	$ 1,170.81	$ 125.31	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 344.18	$ 374.38	$ 30.20	8.77%	$ 351.47	$ 380.26	$ 28.79	8.19%
		Family - TWO TIER	$ 894.85	$ 973.38	$ 78.53	8.78%	$ 913.83	$ 988.66	$ 74.83	8.19%
		Double - THREE TIER	$ 688.36	$ 748.76	$ 60.40	8.77%	$ 702.95	$ 760.51	$ 57.56	8.19%
		Family - THREE TIER	$ 912.07	$ 992.10	$ 80.03	8.77%	$ 931.41	$ 1,007.68	$ 76.27	8.19%
		Employee/Spouse - FOUR TIER	$ 688.36	$ 748.76	$ 60.40	8.77%	$ 702.95	$ 760.51	$ 57.56	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 671.14	$ 730.04	$ 58.90	8.78%	$ 685.37	$ 741.50	$ 56.13	8.19%
		Family - FOUR TIER	$ 998.11	$ 1,085.70	$ 87.59	8.78%	$ 1,019.27	$ 1,102.74	$ 83.47	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 325.69	$ 361.40	$ 35.71	10.96%	$ 332.60	$ 367.08	$ 34.48	10.37%
		Family - TWO TIER	$ 846.81	$ 939.65	$ 92.84	10.96%	$ 864.75	$ 954.40	$ 89.65	10.37%
		Double - THREE TIER	$ 651.38	$ 722.81	$ 71.43	10.97%	$ 665.20	$ 734.16	$ 68.96	10.37%
		Family - THREE TIER	$ 863.09	$ 957.72	$ 94.63	10.96%	$ 881.39	$ 972.76	$ 91.37	10.37%
		Employee/Spouse - FOUR TIER	$ 651.38	$ 722.81	$ 71.43	10.97%	$ 665.20	$ 734.16	$ 68.96	10.37%
		Employee/Chld(rn) - FOUR TIER	$ 635.10	$ 704.74	$ 69.64	10.97%	$ 648.56	$ 715.80	$ 67.24	10.37%
		Family - FOUR TIER	$ 944.51	$ 1,048.07	$ 103.56	10.96%	$ 964.54	$ 1,064.53	$ 99.99	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 340.54	$ 370.96	$ 30.42	8.93%	$ 347.77	$ 376.78	$ 29.01	8.34%
		Family - TWO TIER	$ 885.42	$ 964.49	$ 79.07	8.93%	$ 904.20	$ 979.63	$ 75.43	8.34%
		Double - THREE TIER	$ 681.10	$ 741.91	$ 60.81	8.93%	$ 695.54	$ 753.56	$ 58.02	8.34%
		Family - THREE TIER	$ 902.46	$ 983.04	$ 80.58	8.93%	$ 921.58	$ 998.47	$ 76.89	8.34%
		Employee/Spouse - FOUR TIER	$ 681.10	$ 741.91	$ 60.81	8.93%	$ 695.54	$ 753.56	$ 58.02	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 664.07	$ 723.37	$ 59.30	8.93%	$ 678.15	$ 734.72	$ 56.57	8.34%
		Family - FOUR TIER	$ 987.59	$ 1,075.78	$ 88.19	8.93%	$ 1,008.53	$ 1,092.67	$ 84.14	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 420.29	$ 456.91	$ 36.62	8.71%	$ 429.20	$ 464.09	$ 34.89	8.13%
		Family - TWO TIER	$ 1,092.78	$ 1,187.97	$ 95.19	8.71%	$ 1,115.94	$ 1,206.62	$ 90.68	8.13%
		Double - THREE TIER	$ 840.60	$ 913.82	$ 73.22	8.71%	$ 858.42	$ 928.17	$ 69.75	8.13%
		Family - THREE TIER	$ 1,113.79	$ 1,210.82	$ 97.03	8.71%	$ 1,137.41	$ 1,229.83	$ 92.42	8.13%
		Employee/Spouse - FOUR TIER	$ 840.60	$ 913.82	$ 73.22	8.71%	$ 858.42	$ 928.17	$ 69.75	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 819.58	$ 890.98	$ 71.40	8.71%	$ 836.95	$ 904.97	$ 68.02	8.13%
		Family - FOUR TIER	$ 1,218.86	$ 1,325.05	$ 106.19	8.71%	$ 1,244.70	$ 1,345.85	$ 101.15	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 404.36	$ 443.66	$ 39.30	9.72%	$ 412.93	$ 450.62	$ 37.69	9.13%
		Family - TWO TIER	$ 1,051.33	$ 1,153.50	$ 102.17	9.72%	$ 1,073.61	$ 1,171.61	$ 98.00	9.13%
		Double - THREE TIER	$ 808.72	$ 887.31	$ 78.59	9.72%	$ 825.86	$ 901.24	$ 75.38	9.13%
		Family - THREE TIER	$ 1,071.55	$ 1,175.69	$ 104.14	9.72%	$ 1,094.26	$ 1,194.15	$ 99.89	9.13%
		Employee/Spouse - FOUR TIER	$ 808.72	$ 887.31	$ 78.59	9.72%	$ 825.86	$ 901.24	$ 75.38	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 788.49	$ 865.13	$ 76.64	9.72%	$ 805.21	$ 878.71	$ 73.50	9.13%
		Family - FOUR TIER	$ 1,172.63	$ 1,286.60	$ 113.97	9.72%	$ 1,197.49	$ 1,306.80	$ 109.31	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 351.00	$ 387.24	$ 36.24	10.32%	$ 358.44	$ 393.32	$ 34.88	9.73%
		Family - TWO TIER	$ 912.59	$ 1,006.82	$ 94.23	10.33%	$ 931.94	$ 1,022.63	$ 90.69	9.73%
		Double - THREE TIER	$ 701.99	$ 774.48	$ 72.49	10.33%	$ 716.88	$ 786.64	$ 69.76	9.73%
		Family - THREE TIER	$ 930.15	$ 1,026.19	$ 96.04	10.33%	$ 949.86	$ 1,042.30	$ 92.44	9.73%
		Employee/Spouse - FOUR TIER	$ 701.99	$ 774.48	$ 72.49	10.33%	$ 716.88	$ 786.64	$ 69.76	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 684.45	$ 755.12	$ 70.67	10.33%	$ 698.95	$ 766.97	$ 68.02	9.73%
		Family - FOUR TIER	$ 1,017.89	$ 1,123.00	$ 105.11	10.33%	$ 1,039.46	$ 1,140.63	$ 101.17	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 346.35	$ 388.38	$ 42.03	12.14%	$ 353.70	$ 394.47	$ 40.77	11.53%
		Family - TWO TIER	$ 900.52	$ 1,009.78	$ 109.26	12.13%	$ 919.61	$ 1,025.63	$ 106.02	11.53%
		Double - THREE TIER	$ 692.71	$ 776.75	$ 84.04	12.13%	$ 707.40	$ 788.95	$ 81.55	11.53%
		Family - THREE TIER	$ 917.84	$ 1,029.19	$ 111.35	12.13%	$ 937.30	$ 1,045.35	$ 108.05	11.53%
		Employee/Spouse - FOUR TIER	$ 692.71	$ 776.75	$ 84.04	12.13%	$ 707.40	$ 788.95	$ 81.55	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 675.39	$ 757.33	$ 81.94	12.13%	$ 689.71	$ 769.22	$ 79.51	11.53%
		Family - FOUR TIER	$ 1,004.43	$ 1,126.29	$ 121.86	12.13%	$ 1,025.72	$ 1,143.97	$ 118.25	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 334.80	$ 367.88	$ 33.08	9.88%	$ 341.90	$ 373.66	$ 31.76	9.29%
		Family - TWO TIER	$ 870.49	$ 956.50	$ 86.01	9.88%	$ 888.94	$ 971.51	$ 82.57	9.29%
		Double - THREE TIER	$ 669.60	$ 735.77	$ 66.17	9.88%	$ 683.80	$ 747.32	$ 63.52	9.29%
		Family - THREE TIER	$ 887.23	$ 974.89	$ 87.66	9.88%	$ 906.04	$ 990.20	$ 84.16	9.29%
		Employee/Spouse - FOUR TIER	$ 669.60	$ 735.77	$ 66.17	9.88%	$ 683.80	$ 747.32	$ 63.52	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 652.86	$ 717.37	$ 64.51	9.88%	$ 666.71	$ 728.64	$ 61.93	9.29%
		Family - FOUR TIER	$ 970.94	$ 1,066.86	$ 95.92	9.88%	$ 991.51	$ 1,083.61	$ 92.10	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 364.78	$ 365.86	$ 1.08	0.30%	$ 372.98	$ 371.60	$ (1.38)	-0.37%
		Family - TWO TIER	$ 948.41	$ 951.23	$ 2.82	0.30%	$ 969.75	$ 966.16	$ (3.59)	-0.37%
		Double - THREE TIER	$ 729.55	$ 731.72	$ 2.17	0.30%	$ 745.96	$ 743.20	$ (2.76)	-0.37%
		Family - THREE TIER	$ 966.65	$ 969.52	$ 2.87	0.30%	$ 988.40	$ 984.74	$ (3.66)	-0.37%
		Employee/Spouse - FOUR TIER	$ 729.55	$ 731.72	$ 2.17	0.30%	$ 745.96	$ 743.20	$ (2.76)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 711.31	$ 713.42	$ 2.11	0.30%	$ 727.31	$ 724.62	$ (2.69)	-0.37%
		Family - FOUR TIER	$ 1,057.85	$ 1,060.99	$ 3.14	0.30%	$ 1,081.64	$ 1,077.64	$ (4.00)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 361.83	$ 382.11	$ 20.28	5.60%	$ 369.97	$ 388.11	$ 18.14	4.90%
		Family - TWO TIER	$ 940.75	$ 993.50	$ 52.75	5.61%	$ 961.92	$ 1,009.10	$ 47.18	4.90%
		Double - THREE TIER	$ 723.65	$ 764.23	$ 40.58	5.61%	$ 739.93	$ 776.23	$ 36.30	4.91%
		Family - THREE TIER	$ 958.84	$ 1,012.60	$ 53.76	5.61%	$ 980.42	$ 1,028.50	$ 48.08	4.90%
		Employee/Spouse - FOUR TIER	$ 723.65	$ 764.23	$ 40.58	5.61%	$ 739.93	$ 776.23	$ 36.30	4.91%
		Employee/Chld(rn) - FOUR TIER	$ 705.56	$ 745.12	$ 39.56	5.61%	$ 721.43	$ 756.82	$ 35.39	4.91%
		Family - FOUR TIER	$ 1,049.30	$ 1,108.13	$ 58.83	5.61%	$ 1,072.90	$ 1,125.53	$ 52.63	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 345.84	$ 364.39	$ 18.55	5.36%	$ 353.63	$ 370.11	$ 16.48	4.66%
		Family - TWO TIER	$ 899.20	$ 947.42	$ 48.22	5.36%	$ 919.42	$ 962.29	$ 42.87	4.66%
		Double - THREE TIER	$ 691.68	$ 728.78	$ 37.10	5.36%	$ 707.25	$ 740.22	$ 32.97	4.66%
		Family - THREE TIER	$ 916.49	$ 965.64	$ 49.15	5.36%	$ 937.11	$ 980.80	$ 43.69	4.66%
		Employee/Spouse - FOUR TIER	$ 691.68	$ 728.78	$ 37.10	5.36%	$ 707.25	$ 740.22	$ 32.97	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 674.39	$ 710.56	$ 36.17	5.36%	$ 689.56	$ 721.72	$ 32.16	4.66%
		Family - FOUR TIER	$ 1,002.94	$ 1,056.73	$ 53.79	5.36%	$ 1,025.51	$ 1,073.32	$ 47.81	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 388.86	$ 382.33	$ (6.53)	-1.68%	$ 397.61	$ 388.33	$ (9.28)	-2.33%
		Family - TWO TIER	$ 1,011.03	$ 994.05	$ (16.98)	-1.68%	$ 1,033.78	$ 1,009.66	$ (24.12)	-2.33%
		Double - THREE TIER	$ 777.72	$ 764.66	$ (13.06)	-1.68%	$ 795.21	$ 776.66	$ (18.55)	-2.33%
		Family - THREE TIER	$ 1,030.47	$ 1,013.17	$ (17.30)	-1.68%	$ 1,053.65	$ 1,029.08	$ (24.57)	-2.33%
		Employee/Spouse - FOUR TIER	$ 777.72	$ 764.66	$ (13.06)	-1.68%	$ 795.21	$ 776.66	$ (18.55)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 758.26	$ 745.54	$ (12.72)	-1.68%	$ 775.33	$ 757.25	$ (18.08)	-2.33%
		Family - FOUR TIER	$ 1,127.68	$ 1,108.75	$ (18.93)	-1.68%	$ 1,153.05	$ 1,126.16	$ (26.89)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 367.99	$ 389.11	$ 21.12	5.74%	$ 376.27	$ 395.22	$ 18.95	5.04%
		Family - TWO TIER	$ 956.77	$ 1,011.69	$ 54.92	5.74%	$ 978.30	$ 1,027.58	$ 49.28	5.04%
		Double - THREE TIER	$ 735.98	$ 778.23	$ 42.25	5.74%	$ 752.54	$ 790.44	$ 37.90	5.04%
		Family - THREE TIER	$ 975.17	$ 1,031.15	$ 55.98	5.74%	$ 997.12	$ 1,047.34	$ 50.22	5.04%
		Employee/Spouse - FOUR TIER	$ 735.98	$ 778.23	$ 42.25	5.74%	$ 752.54	$ 790.44	$ 37.90	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 717.58	$ 758.77	$ 41.19	5.74%	$ 733.72	$ 770.68	$ 36.96	5.04%
		Family - FOUR TIER	$ 1,067.17	$ 1,128.43	$ 61.26	5.74%	$ 1,091.18	$ 1,146.14	$ 54.96	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 431.85	$ 441.23	$ 9.38	2.17%	$ 441.57	$ 448.16	$ 6.59	1.49%
		Family - TWO TIER	$ 1,122.83	$ 1,147.20	$ 24.37	2.17%	$ 1,148.08	$ 1,165.21	$ 17.13	1.49%
		Double - THREE TIER	$ 863.71	$ 882.46	$ 18.75	2.17%	$ 883.15	$ 896.32	$ 13.17	1.49%
		Family - THREE TIER	$ 1,144.42	$ 1,169.26	$ 24.84	2.17%	$ 1,170.16	$ 1,187.62	$ 17.46	1.49%
		Employee/Spouse - FOUR TIER	$ 863.71	$ 882.46	$ 18.75	2.17%	$ 883.15	$ 896.32	$ 13.17	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 842.12	$ 860.40	$ 18.28	2.17%	$ 861.07	$ 873.91	$ 12.84	1.49%
		Family - FOUR TIER	$ 1,252.38	$ 1,279.57	$ 27.19	2.17%	$ 1,280.56	$ 1,299.66	$ 19.10	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 416.76	$ 428.18	$ 11.42	2.74%	$ 426.14	$ 434.90	$ 8.76	2.06%
		Family - TWO TIER	$ 1,083.59	$ 1,113.27	$ 29.68	2.74%	$ 1,107.97	$ 1,130.75	$ 22.78	2.06%
		Double - THREE TIER	$ 833.53	$ 856.36	$ 22.83	2.74%	$ 852.28	$ 869.81	$ 17.53	2.06%
		Family - THREE TIER	$ 1,104.43	$ 1,134.68	$ 30.25	2.74%	$ 1,129.28	$ 1,152.50	$ 23.22	2.06%
		Employee/Spouse - FOUR TIER	$ 833.53	$ 856.36	$ 22.83	2.74%	$ 852.28	$ 869.81	$ 17.53	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 812.69	$ 834.96	$ 22.27	2.74%	$ 830.98	$ 848.06	$ 17.08	2.06%
		Family - FOUR TIER	$ 1,208.62	$ 1,241.73	$ 33.11	2.74%	$ 1,235.82	$ 1,261.22	$ 25.40	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 432.43	$ 441.64	$ 9.21	2.13%	$ 442.17	$ 448.58	$ 6.41	1.45%
		Family - TWO TIER	$ 1,124.34	$ 1,148.27	$ 23.93	2.13%	$ 1,149.64	$ 1,166.30	$ 16.66	1.45%
		Double - THREE TIER	$ 864.88	$ 883.29	$ 18.41	2.13%	$ 884.33	$ 897.15	$ 12.82	1.45%
		Family - THREE TIER	$ 1,145.97	$ 1,170.35	$ 24.38	2.13%	$ 1,171.74	$ 1,188.73	$ 16.99	1.45%
		Employee/Spouse - FOUR TIER	$ 864.88	$ 883.29	$ 18.41	2.13%	$ 884.33	$ 897.15	$ 12.82	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 843.26	$ 861.20	$ 17.94	2.13%	$ 862.23	$ 874.73	$ 12.50	1.45%
		Family - FOUR TIER	$ 1,254.08	$ 1,280.77	$ 26.69	2.13%	$ 1,282.29	$ 1,300.87	$ 18.58	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 399.17	$ 413.73	$ 14.56	3.65%	$ 408.15	$ 420.22	$ 12.07	2.96%
		Family - TWO TIER	$ 1,037.84	$ 1,075.69	$ 37.85	3.65%	$ 1,061.20	$ 1,092.58	$ 31.38	2.96%
		Double - THREE TIER	$ 798.34	$ 827.46	$ 29.12	3.65%	$ 816.30	$ 840.45	$ 24.15	2.96%
		Family - THREE TIER	$ 1,057.80	$ 1,096.38	$ 38.58	3.65%	$ 1,081.60	$ 1,113.59	$ 31.99	2.96%
		Employee/Spouse - FOUR TIER	$ 798.34	$ 827.46	$ 29.12	3.65%	$ 816.30	$ 840.45	$ 24.15	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 778.38	$ 806.77	$ 28.39	3.65%	$ 795.90	$ 819.44	$ 23.54	2.96%
		Family - FOUR TIER	$ 1,157.60	$ 1,199.81	$ 42.21	3.65%	$ 1,183.64	$ 1,218.65	$ 35.01	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 353.62	$ 377.44	$ 23.82	6.74%	$ 361.12	$ 383.36	$ 22.24	6.16%
		Family - TWO TIER	$ 919.41	$ 981.33	$ 61.92	6.73%	$ 938.90	$ 996.74	$ 57.84	6.16%
		Double - THREE TIER	$ 707.24	$ 754.87	$ 47.63	6.73%	$ 722.23	$ 766.72	$ 44.49	6.16%
		Family - THREE TIER	$ 937.09	$ 1,000.20	$ 63.11	6.73%	$ 956.95	$ 1,015.91	$ 58.96	6.16%
		Employee/Spouse - FOUR TIER	$ 707.24	$ 754.87	$ 47.63	6.73%	$ 722.23	$ 766.72	$ 44.49	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 689.55	$ 736.00	$ 46.45	6.74%	$ 704.18	$ 747.55	$ 43.37	6.16%
		Family - FOUR TIER	$ 1,025.49	$ 1,094.56	$ 69.07	6.74%	$ 1,047.23	$ 1,111.75	$ 64.52	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 350.77	$ 394.21	$ 43.44	12.38%	$ 358.21	$ 400.40	$ 42.19	11.78%
		Family - TWO TIER	$ 911.99	$ 1,024.94	$ 112.95	12.39%	$ 931.32	$ 1,041.03	$ 109.71	11.78%
		Double - THREE TIER	$ 701.53	$ 788.41	$ 86.88	12.38%	$ 716.40	$ 800.79	$ 84.39	11.78%
		Family - THREE TIER	$ 929.53	$ 1,044.65	$ 115.12	12.38%	$ 949.24	$ 1,061.05	$ 111.81	11.78%
		Employee/Spouse - FOUR TIER	$ 701.53	$ 788.41	$ 86.88	12.38%	$ 716.40	$ 800.79	$ 84.39	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 683.99	$ 768.70	$ 84.71	12.38%	$ 698.50	$ 780.77	$ 82.27	11.78%
		Family - FOUR TIER	$ 1,017.22	$ 1,143.20	$ 125.98	12.38%	$ 1,038.79	$ 1,161.15	$ 122.36	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 335.28	$ 375.92	$ 40.64	12.12%	$ 342.39	$ 381.82	$ 39.43	11.52%
		Family - TWO TIER	$ 871.71	$ 977.40	$ 105.69	12.12%	$ 890.20	$ 992.74	$ 102.54	11.52%
		Double - THREE TIER	$ 670.55	$ 751.84	$ 81.29	12.12%	$ 684.77	$ 763.65	$ 78.88	11.52%
		Family - THREE TIER	$ 888.49	$ 996.19	$ 107.70	12.12%	$ 907.31	$ 1,011.83	$ 104.52	11.52%
		Employee/Spouse - FOUR TIER	$ 670.55	$ 751.84	$ 81.29	12.12%	$ 684.77	$ 763.65	$ 78.88	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 653.79	$ 733.05	$ 79.26	12.12%	$ 667.64	$ 744.56	$ 76.92	11.52%
		Family - FOUR TIER	$ 972.30	$ 1,090.17	$ 117.87	12.12%	$ 992.91	$ 1,107.29	$ 114.38	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 376.97	$ 394.43	$ 17.46	4.63%	$ 384.97	$ 400.62	$ 15.65	4.07%
		Family - TWO TIER	$ 980.13	$ 1,025.51	$ 45.38	4.63%	$ 1,000.91	$ 1,041.61	$ 40.70	4.07%
		Double - THREE TIER	$ 753.95	$ 788.86	$ 34.91	4.63%	$ 769.93	$ 801.24	$ 31.31	4.07%
		Family - THREE TIER	$ 998.98	$ 1,045.23	$ 46.25	4.63%	$ 1,020.16	$ 1,061.64	$ 41.48	4.07%
		Employee/Spouse - FOUR TIER	$ 753.95	$ 788.86	$ 34.91	4.63%	$ 769.93	$ 801.24	$ 31.31	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 735.10	$ 769.13	$ 34.03	4.63%	$ 750.68	$ 781.21	$ 30.53	4.07%
		Family - FOUR TIER	$ 1,093.22	$ 1,143.84	$ 50.62	4.63%	$ 1,116.40	$ 1,161.80	$ 45.40	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 356.74	$ 401.43	$ 44.69	12.53%	$ 364.31	$ 407.73	$ 43.42	11.92%
		Family - TWO TIER	$ 927.53	$ 1,043.71	$ 116.18	12.53%	$ 947.19	$ 1,060.10	$ 112.91	11.92%
		Double - THREE TIER	$ 713.49	$ 802.85	$ 89.36	12.52%	$ 728.61	$ 815.46	$ 86.85	11.92%
		Family - THREE TIER	$ 945.37	$ 1,063.78	$ 118.41	12.53%	$ 965.41	$ 1,080.48	$ 115.07	11.92%
		Employee/Spouse - FOUR TIER	$ 713.49	$ 802.85	$ 89.36	12.52%	$ 728.61	$ 815.46	$ 86.85	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 695.65	$ 782.78	$ 87.13	12.52%	$ 710.39	$ 795.07	$ 84.68	11.92%
		Family - FOUR TIER	$ 1,034.55	$ 1,164.14	$ 129.59	12.53%	$ 1,056.48	$ 1,182.41	$ 125.93	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 418.65	$ 455.19	$ 36.54	8.73%	$ 427.53	$ 462.34	$ 34.81	8.14%
		Family - TWO TIER	$ 1,088.49	$ 1,183.50	$ 95.01	8.73%	$ 1,111.56	$ 1,202.09	$ 90.53	8.14%
		Double - THREE TIER	$ 837.30	$ 910.39	$ 73.09	8.73%	$ 855.05	$ 924.68	$ 69.63	8.14%
		Family - THREE TIER	$ 1,109.42	$ 1,206.26	$ 96.84	8.73%	$ 1,132.94	$ 1,225.20	$ 92.26	8.14%
		Employee/Spouse - FOUR TIER	$ 837.30	$ 910.39	$ 73.09	8.73%	$ 855.05	$ 924.68	$ 69.63	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 816.37	$ 887.63	$ 71.26	8.73%	$ 833.68	$ 901.56	$ 67.88	8.14%
		Family - FOUR TIER	$ 1,214.08	$ 1,320.06	$ 105.98	8.73%	$ 1,239.83	$ 1,340.79	$ 100.96	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 404.03	$ 441.73	$ 37.70	9.33%	$ 412.59	$ 448.67	$ 36.08	8.74%
		Family - TWO TIER	$ 1,050.46	$ 1,148.50	$ 98.04	9.33%	$ 1,072.73	$ 1,166.54	$ 93.81	8.74%
		Double - THREE TIER	$ 808.05	$ 883.47	$ 75.42	9.33%	$ 825.18	$ 897.34	$ 72.16	8.74%
		Family - THREE TIER	$ 1,070.67	$ 1,170.59	$ 99.92	9.33%	$ 1,093.36	$ 1,188.97	$ 95.61	8.74%
		Employee/Spouse - FOUR TIER	$ 808.05	$ 883.47	$ 75.42	9.33%	$ 825.18	$ 897.34	$ 72.16	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 787.84	$ 861.38	$ 73.54	9.33%	$ 804.55	$ 874.90	$ 70.35	8.74%
		Family - FOUR TIER	$ 1,171.67	$ 1,281.02	$ 109.35	9.33%	$ 1,196.51	$ 1,301.14	$ 104.63	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 419.22	$ 455.62	$ 36.40	8.68%	$ 428.11	$ 462.77	$ 34.66	8.10%
		Family - TWO TIER	$ 1,089.98	$ 1,184.61	$ 94.63	8.68%	$ 1,113.09	$ 1,203.21	$ 90.12	8.10%
		Double - THREE TIER	$ 838.45	$ 911.24	$ 72.79	8.68%	$ 856.22	$ 925.55	$ 69.33	8.10%
		Family - THREE TIER	$ 1,110.94	$ 1,207.39	$ 96.45	8.68%	$ 1,134.49	$ 1,226.35	$ 91.86	8.10%
		Employee/Spouse - FOUR TIER	$ 838.45	$ 911.24	$ 72.79	8.68%	$ 856.22	$ 925.55	$ 69.33	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 817.49	$ 888.46	$ 70.97	8.68%	$ 834.81	$ 902.41	$ 67.60	8.10%
		Family - FOUR TIER	$ 1,215.74	$ 1,321.30	$ 105.56	8.68%	$ 1,241.52	$ 1,342.04	$ 100.52	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 386.97	$ 426.82	$ 39.85	10.30%	$ 395.17	$ 433.52	$ 38.35	9.70%
		Family - TWO TIER	$ 1,006.12	$ 1,109.73	$ 103.61	10.30%	$ 1,027.45	$ 1,127.16	$ 99.71	9.70%
		Double - THREE TIER	$ 773.93	$ 853.64	$ 79.71	10.30%	$ 790.34	$ 867.04	$ 76.70	9.70%
		Family - THREE TIER	$ 1,025.47	$ 1,131.08	$ 105.61	10.30%	$ 1,047.21	$ 1,148.83	$ 101.62	9.70%
		Employee/Spouse - FOUR TIER	$ 773.93	$ 853.64	$ 79.71	10.30%	$ 790.34	$ 867.04	$ 76.70	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 754.59	$ 832.30	$ 77.71	10.30%	$ 770.58	$ 845.37	$ 74.79	9.71%
		Family - FOUR TIER	$ 1,122.21	$ 1,237.78	$ 115.57	10.30%	$ 1,146.00	$ 1,257.21	$ 111.21	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 346.48	$ 345.95	$ (0.53)	-0.15%	$ 354.28	$ 351.38	$ (2.90)	-0.82%
		Family - TWO TIER	$ 900.85	$ 899.47	$ (1.38)	-0.15%	$ 921.12	$ 913.59	$ (7.53)	-0.82%
		Double - THREE TIER	$ 692.96	$ 691.90	$ (1.06)	-0.15%	$ 708.55	$ 702.76	$ (5.79)	-0.82%
		Family - THREE TIER	$ 918.17	$ 916.76	$ (1.41)	-0.15%	$ 938.83	$ 931.16	$ (7.67)	-0.82%
		Employee/Spouse - FOUR TIER	$ 692.96	$ 691.90	$ (1.06)	-0.15%	$ 708.55	$ 702.76	$ (5.79)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 675.63	$ 674.60	$ (1.03)	-0.15%	$ 690.84	$ 685.19	$ (5.65)	-0.82%
		Family - FOUR TIER	$ 1,004.79	$ 1,003.25	$ (1.54)	-0.15%	$ 1,027.40	$ 1,019.00	$ (8.40)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 323.70	$ 319.96	$ (3.74)	-1.16%	$ 330.99	$ 324.98	$ (6.01)	-1.82%
		Family - TWO TIER	$ 841.62	$ 831.89	$ (9.73)	-1.16%	$ 860.57	$ 844.95	$ (15.62)	-1.82%
		Double - THREE TIER	$ 647.41	$ 639.92	$ (7.49)	-1.16%	$ 661.98	$ 649.96	$ (12.02)	-1.82%
		Family - THREE TIER	$ 857.81	$ 847.89	$ (9.92)	-1.16%	$ 877.12	$ 861.20	$ (15.92)	-1.82%
		Employee/Spouse - FOUR TIER	$ 647.41	$ 639.92	$ (7.49)	-1.16%	$ 661.98	$ 649.96	$ (12.02)	-1.82%
		Employee/Chld(rn) - FOUR TIER	$ 631.22	$ 623.92	$ (7.30)	-1.16%	$ 645.43	$ 633.71	$ (11.72)	-1.82%
		Family - FOUR TIER	$ 938.74	$ 927.88	$ (10.86)	-1.16%	$ 959.86	$ 942.45	$ (17.41)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 405.33	$ 417.55	$ 12.22	3.01%	$ 414.46	$ 424.10	$ 9.64	2.33%
		Family - TWO TIER	$ 1,053.86	$ 1,085.62	$ 31.76	3.01%	$ 1,077.58	$ 1,102.67	$ 25.09	2.33%
		Double - THREE TIER	$ 810.67	$ 835.10	$ 24.43	3.01%	$ 828.91	$ 848.21	$ 19.30	2.33%
		Family - THREE TIER	$ 1,074.13	$ 1,106.50	$ 32.37	3.01%	$ 1,098.30	$ 1,123.87	$ 25.57	2.33%
		Employee/Spouse - FOUR TIER	$ 810.67	$ 835.10	$ 24.43	3.01%	$ 828.91	$ 848.21	$ 19.30	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 790.40	$ 814.22	$ 23.82	3.01%	$ 808.19	$ 827.00	$ 18.81	2.33%
		Family - FOUR TIER	$ 1,175.46	$ 1,210.89	$ 35.43	3.01%	$ 1,201.92	$ 1,229.90	$ 27.98	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 377.68	$ 392.08	$ 14.40	3.81%	$ 386.18	$ 398.23	$ 12.05	3.12%
		Family - TWO TIER	$ 981.98	$ 1,019.40	$ 37.42	3.81%	$ 1,004.07	$ 1,035.40	$ 31.33	3.12%
		Double - THREE TIER	$ 755.37	$ 784.15	$ 28.78	3.81%	$ 772.36	$ 796.47	$ 24.11	3.12%
		Family - THREE TIER	$ 1,000.86	$ 1,039.00	$ 38.14	3.81%	$ 1,023.38	$ 1,055.32	$ 31.94	3.12%
		Employee/Spouse - FOUR TIER	$ 755.37	$ 784.15	$ 28.78	3.81%	$ 772.36	$ 796.47	$ 24.11	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 736.48	$ 764.55	$ 28.07	3.81%	$ 753.05	$ 776.55	$ 23.50	3.12%
		Family - FOUR TIER	$ 1,095.28	$ 1,137.02	$ 41.74	3.81%	$ 1,119.92	$ 1,154.87	$ 34.95	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 322.06	$ 318.37	$ (3.69)	-1.15%	$ 329.30	$ 323.37	$ (5.93)	-1.80%
		Family - TWO TIER	$ 837.34	$ 827.76	$ (9.58)	-1.14%	$ 856.18	$ 840.76	$ (15.42)	-1.80%
		Double - THREE TIER	$ 644.10	$ 636.74	$ (7.36)	-1.14%	$ 658.60	$ 646.74	$ (11.86)	-1.80%
		Family - THREE TIER	$ 853.44	$ 843.68	$ (9.76)	-1.14%	$ 872.65	$ 856.92	$ (15.73)	-1.80%
		Employee/Spouse - FOUR TIER	$ 644.10	$ 636.74	$ (7.36)	-1.14%	$ 658.60	$ 646.74	$ (11.86)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 628.01	$ 620.82	$ (7.19)	-1.14%	$ 642.13	$ 630.57	$ (11.56)	-1.80%
		Family - FOUR TIER	$ 933.96	$ 923.27	$ (10.69)	-1.14%	$ 954.97	$ 937.77	$ (17.20)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 294.60	$ 274.98	$ (19.62)	-6.66%	$ 301.24	$ 279.29	$ (21.95)	-7.29%
		Family - TWO TIER	$ 765.97	$ 714.94	$ (51.03)	-6.66%	$ 783.20	$ 726.16	$ (57.04)	-7.28%
		Double - THREE TIER	$ 589.21	$ 549.95	$ (39.26)	-6.66%	$ 602.46	$ 558.59	$ (43.87)	-7.28%
		Family - THREE TIER	$ 780.70	$ 728.69	$ (52.01)	-6.66%	$ 798.27	$ 740.13	$ (58.14)	-7.28%
		Employee/Spouse - FOUR TIER	$ 589.21	$ 549.95	$ (39.26)	-6.66%	$ 602.46	$ 558.59	$ (43.87)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 574.48	$ 536.20	$ (38.28)	-6.66%	$ 587.41	$ 544.62	$ (42.79)	-7.28%
		Family - FOUR TIER	$ 854.35	$ 797.43	$ (56.92)	-6.66%	$ 873.58	$ 809.95	$ (63.63)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 280.36	$ 249.76	$ (30.60)	-10.91%	$ 286.67	$ 253.69	$ (32.98)	-11.50%
		Family - TWO TIER	$ 728.95	$ 649.39	$ (79.56)	-10.91%	$ 745.35	$ 659.58	$ (85.77)	-11.51%
		Double - THREE TIER	$ 560.73	$ 499.53	$ (61.20)	-10.91%	$ 573.35	$ 507.37	$ (65.98)	-11.51%
		Family - THREE TIER	$ 742.97	$ 661.88	$ (81.09)	-10.91%	$ 759.68	$ 672.27	$ (87.41)	-11.51%
		Employee/Spouse - FOUR TIER	$ 560.73	$ 499.53	$ (61.20)	-10.91%	$ 573.35	$ 507.37	$ (65.98)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 546.71	$ 487.04	$ (59.67)	-10.91%	$ 559.01	$ 494.69	$ (64.32)	-11.51%
		Family - FOUR TIER	$ 813.06	$ 724.32	$ (88.74)	-10.91%	$ 831.36	$ 735.69	$ (95.67)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 342.77	$ 367.97	$ 25.20	7.35%	$ 350.47	$ 373.74	$ 23.27	6.64%
		Family - TWO TIER	$ 891.19	$ 956.71	$ 65.52	7.35%	$ 911.24	$ 971.73	$ 60.49	6.64%
		Double - THREE TIER	$ 685.53	$ 735.93	$ 50.40	7.35%	$ 700.95	$ 747.49	$ 46.54	6.64%
		Family - THREE TIER	$ 908.33	$ 975.11	$ 66.78	7.35%	$ 928.77	$ 990.42	$ 61.65	6.64%
		Employee/Spouse - FOUR TIER	$ 685.53	$ 735.93	$ 50.40	7.35%	$ 700.95	$ 747.49	$ 46.54	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 668.40	$ 717.53	$ 49.13	7.35%	$ 683.43	$ 728.80	$ 45.37	6.64%
		Family - FOUR TIER	$ 994.02	$ 1,067.10	$ 73.08	7.35%	$ 1,016.39	$ 1,083.86	$ 67.47	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 279.47	$ 269.52	$ (9.95)	-3.56%	$ 285.76	$ 273.75	$ (12.01)	-4.20%
		Family - TWO TIER	$ 726.64	$ 700.75	$ (25.89)	-3.56%	$ 742.98	$ 711.76	$ (31.22)	-4.20%
		Double - THREE TIER	$ 558.95	$ 539.04	$ (19.91)	-3.56%	$ 571.53	$ 547.50	$ (24.03)	-4.20%
		Family - THREE TIER	$ 740.60	$ 714.23	$ (26.37)	-3.56%	$ 757.27	$ 725.44	$ (31.83)	-4.20%
		Employee/Spouse - FOUR TIER	$ 558.95	$ 539.04	$ (19.91)	-3.56%	$ 571.53	$ 547.50	$ (24.03)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 544.98	$ 525.57	$ (19.41)	-3.56%	$ 557.23	$ 533.82	$ (23.41)	-4.20%
		Family - FOUR TIER	$ 810.48	$ 781.61	$ (28.87)	-3.56%	$ 828.71	$ 793.88	$ (34.83)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 335.89	$ 356.90	$ 21.01	6.26%	$ 343.01	$ 362.50	$ 19.49	5.68%
		Family - TWO TIER	$ 873.31	$ 927.93	$ 54.62	6.25%	$ 891.82	$ 942.50	$ 50.68	5.68%
		Double - THREE TIER	$ 671.78	$ 713.79	$ 42.01	6.25%	$ 686.02	$ 725.00	$ 38.98	5.68%
		Family - THREE TIER	$ 890.11	$ 945.78	$ 55.67	6.25%	$ 908.98	$ 960.62	$ 51.64	5.68%
		Employee/Spouse - FOUR TIER	$ 671.78	$ 713.79	$ 42.01	6.25%	$ 686.02	$ 725.00	$ 38.98	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 654.98	$ 695.95	$ 40.97	6.26%	$ 668.87	$ 706.87	$ 38.00	5.68%
		Family - FOUR TIER	$ 974.07	$ 1,035.00	$ 60.93	6.26%	$ 994.73	$ 1,051.25	$ 56.52	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 313.81	$ 330.08	$ 16.27	5.18%	$ 320.47	$ 335.27	$ 14.80	4.62%
		Family - TWO TIER	$ 815.90	$ 858.22	$ 42.32	5.19%	$ 833.20	$ 871.69	$ 38.49	4.62%
		Double - THREE TIER	$ 627.62	$ 660.17	$ 32.55	5.19%	$ 640.92	$ 670.53	$ 29.61	4.62%
		Family - THREE TIER	$ 831.59	$ 874.72	$ 43.13	5.19%	$ 849.22	$ 888.46	$ 39.24	4.62%
		Employee/Spouse - FOUR TIER	$ 627.62	$ 660.17	$ 32.55	5.19%	$ 640.92	$ 670.53	$ 29.61	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 611.92	$ 643.66	$ 31.74	5.19%	$ 624.90	$ 653.77	$ 28.87	4.62%
		Family - FOUR TIER	$ 910.05	$ 957.24	$ 47.19	5.19%	$ 929.34	$ 972.27	$ 42.93	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 392.95	$ 430.76	$ 37.81	9.62%	$ 401.28	$ 437.52	$ 36.24	9.03%
		Family - TWO TIER	$ 1,021.65	$ 1,119.98	$ 98.33	9.62%	$ 1,043.32	$ 1,137.56	$ 94.24	9.03%
		Double - THREE TIER	$ 785.89	$ 861.52	$ 75.63	9.62%	$ 802.55	$ 875.05	$ 72.50	9.03%
		Family - THREE TIER	$ 1,041.31	$ 1,141.52	$ 100.21	9.62%	$ 1,063.38	$ 1,159.44	$ 96.06	9.03%
		Employee/Spouse - FOUR TIER	$ 785.89	$ 861.52	$ 75.63	9.62%	$ 802.55	$ 875.05	$ 72.50	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 766.24	$ 839.99	$ 73.75	9.62%	$ 782.48	$ 853.17	$ 70.69	9.03%
		Family - FOUR TIER	$ 1,139.55	$ 1,249.21	$ 109.66	9.62%	$ 1,163.70	$ 1,268.82	$ 105.12	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 366.13	$ 404.48	$ 38.35	10.47%	$ 373.90	$ 410.84	$ 36.94	9.88%
		Family - TWO TIER	$ 951.95	$ 1,051.66	$ 99.71	10.47%	$ 972.13	$ 1,068.17	$ 96.04	9.88%
		Double - THREE TIER	$ 732.27	$ 808.97	$ 76.70	10.47%	$ 747.80	$ 821.67	$ 73.87	9.88%
		Family - THREE TIER	$ 970.26	$ 1,071.88	$ 101.62	10.47%	$ 990.82	$ 1,088.71	$ 97.89	9.88%
		Employee/Spouse - FOUR TIER	$ 732.27	$ 808.97	$ 76.70	10.47%	$ 747.80	$ 821.67	$ 73.87	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 713.97	$ 788.75	$ 74.78	10.47%	$ 729.09	$ 801.13	$ 72.04	9.88%
		Family - FOUR TIER	$ 1,061.79	$ 1,173.01	$ 111.22	10.47%	$ 1,084.30	$ 1,191.42	$ 107.12	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 312.21	$ 328.44	$ 16.23	5.20%	$ 318.84	$ 333.60	$ 14.76	4.63%
		Family - TWO TIER	$ 811.76	$ 853.96	$ 42.20	5.20%	$ 828.96	$ 867.36	$ 38.40	4.63%
		Double - THREE TIER	$ 624.43	$ 656.89	$ 32.46	5.20%	$ 637.66	$ 667.20	$ 29.54	4.63%
		Family - THREE TIER	$ 827.36	$ 870.38	$ 43.02	5.20%	$ 844.90	$ 884.04	$ 39.14	4.63%
		Employee/Spouse - FOUR TIER	$ 624.43	$ 656.89	$ 32.46	5.20%	$ 637.66	$ 667.20	$ 29.54	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 608.81	$ 640.47	$ 31.66	5.20%	$ 621.73	$ 650.52	$ 28.79	4.63%
		Family - FOUR TIER	$ 905.42	$ 952.49	$ 47.07	5.20%	$ 924.62	$ 967.44	$ 42.82	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 285.60	$ 283.68	$ (1.92)	-0.67%	$ 291.66	$ 288.13	$ (3.53)	-1.21%
		Family - TWO TIER	$ 742.57	$ 737.56	$ (5.01)	-0.67%	$ 758.31	$ 749.14	$ (9.17)	-1.21%
		Double - THREE TIER	$ 571.21	$ 567.36	$ (3.85)	-0.67%	$ 583.32	$ 576.26	$ (7.06)	-1.21%
		Family - THREE TIER	$ 756.84	$ 751.75	$ (5.09)	-0.67%	$ 772.89	$ 763.55	$ (9.34)	-1.21%
		Employee/Spouse - FOUR TIER	$ 571.21	$ 567.36	$ (3.85)	-0.67%	$ 583.32	$ 576.26	$ (7.06)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 556.93	$ 553.17	$ (3.76)	-0.68%	$ 568.73	$ 561.86	$ (6.87)	-1.21%
		Family - FOUR TIER	$ 828.25	$ 822.67	$ (5.58)	-0.67%	$ 845.81	$ 835.58	$ (10.23)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 271.79	$ 257.67	$ (14.12)	-5.20%	$ 277.56	$ 261.71	$ (15.85)	-5.71%
		Family - TWO TIER	$ 706.65	$ 669.94	$ (36.71)	-5.19%	$ 721.64	$ 680.46	$ (41.18)	-5.71%
		Double - THREE TIER	$ 543.58	$ 515.34	$ (28.24)	-5.20%	$ 555.10	$ 523.43	$ (31.67)	-5.71%
		Family - THREE TIER	$ 720.25	$ 682.82	$ (37.43)	-5.20%	$ 735.52	$ 693.54	$ (41.98)	-5.71%
		Employee/Spouse - FOUR TIER	$ 543.58	$ 515.34	$ (28.24)	-5.20%	$ 555.10	$ 523.43	$ (31.67)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 529.99	$ 502.45	$ (27.54)	-5.20%	$ 541.22	$ 510.34	$ (30.88)	-5.71%
		Family - FOUR TIER	$ 788.19	$ 747.24	$ (40.95)	-5.20%	$ 804.90	$ 758.97	$ (45.93)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 332.28	$ 379.61	$ 47.33	14.24%	$ 339.33	$ 385.57	$ 46.24	13.63%
		Family - TWO TIER	$ 863.94	$ 986.99	$ 123.05	14.24%	$ 882.25	$ 1,002.48	$ 120.23	13.63%
		Double - THREE TIER	$ 664.56	$ 759.22	$ 94.66	14.24%	$ 678.65	$ 771.14	$ 92.49	13.63%
		Family - THREE TIER	$ 880.55	$ 1,005.97	$ 125.42	14.24%	$ 899.22	$ 1,021.76	$ 122.54	13.63%
		Employee/Spouse - FOUR TIER	$ 664.56	$ 759.22	$ 94.66	14.24%	$ 678.65	$ 771.14	$ 92.49	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 647.95	$ 740.24	$ 92.29	14.24%	$ 661.69	$ 751.86	$ 90.17	13.63%
		Family - FOUR TIER	$ 963.62	$ 1,100.87	$ 137.25	14.24%	$ 984.05	$ 1,118.16	$ 134.11	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 270.92	$ 278.05	$ 7.13	2.63%	$ 276.67	$ 282.42	$ 5.75	2.08%
		Family - TWO TIER	$ 704.41	$ 722.93	$ 18.52	2.63%	$ 719.35	$ 734.28	$ 14.93	2.08%
		Double - THREE TIER	$ 541.85	$ 556.10	$ 14.25	2.63%	$ 553.35	$ 564.83	$ 11.48	2.07%
		Family - THREE TIER	$ 717.96	$ 736.83	$ 18.87	2.63%	$ 733.17	$ 748.40	$ 15.23	2.08%
		Employee/Spouse - FOUR TIER	$ 541.85	$ 556.10	$ 14.25	2.63%	$ 553.35	$ 564.83	$ 11.48	2.07%
		Employee/Chld(rn) - FOUR TIER	$ 528.31	$ 542.20	$ 13.89	2.63%	$ 539.51	$ 550.71	$ 11.20	2.08%
		Family - FOUR TIER	$ 785.68	$ 806.35	$ 20.67	2.63%	$ 802.35	$ 819.01	$ 16.66	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 321.27	$ 317.91	$ (3.36)	-1.05%	$ 328.51	$ 322.90	$ (5.61)	-1.71%
		Family - TWO TIER	$ 835.32	$ 826.57	$ (8.75)	-1.05%	$ 854.12	$ 839.55	$ (14.57)	-1.71%
		Double - THREE TIER	$ 642.55	$ 635.82	$ (6.73)	-1.05%	$ 657.02	$ 645.80	$ (11.22)	-1.71%
		Family - THREE TIER	$ 851.38	$ 842.46	$ (8.92)	-1.05%	$ 870.54	$ 855.69	$ (14.85)	-1.71%
		Employee/Spouse - FOUR TIER	$ 642.55	$ 635.82	$ (6.73)	-1.05%	$ 657.02	$ 645.80	$ (11.22)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 626.49	$ 619.93	$ (6.56)	-1.05%	$ 640.58	$ 629.66	$ (10.92)	-1.70%
		Family - FOUR TIER	$ 931.70	$ 921.94	$ (9.76)	-1.05%	$ 952.67	$ 936.42	$ (16.25)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 319.42	$ 312.20	$ (7.22)	-2.26%	$ 326.61	$ 317.10	$ (9.51)	-2.91%
		Family - TWO TIER	$ 830.50	$ 811.71	$ (18.79)	-2.26%	$ 849.18	$ 824.45	$ (24.73)	-2.91%
		Double - THREE TIER	$ 638.85	$ 624.39	$ (14.46)	-2.26%	$ 653.21	$ 634.20	$ (19.01)	-2.91%
		Family - THREE TIER	$ 846.47	$ 827.32	$ (19.15)	-2.26%	$ 865.52	$ 840.31	$ (25.21)	-2.91%
		Employee/Spouse - FOUR TIER	$ 638.85	$ 624.39	$ (14.46)	-2.26%	$ 653.21	$ 634.20	$ (19.01)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 622.87	$ 608.78	$ (14.09)	-2.26%	$ 636.89	$ 618.34	$ (18.55)	-2.91%
		Family - FOUR TIER	$ 926.32	$ 905.37	$ (20.95)	-2.26%	$ 947.16	$ 919.58	$ (27.58)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 346.04	$ 339.45	$ (6.59)	-1.90%	$ 353.83	$ 344.78	$ (9.05)	-2.56%
		Family - TWO TIER	$ 899.73	$ 882.58	$ (17.15)	-1.91%	$ 919.96	$ 896.44	$ (23.52)	-2.56%
		Double - THREE TIER	$ 692.10	$ 678.91	$ (13.19)	-1.91%	$ 707.67	$ 689.57	$ (18.10)	-2.56%
		Family - THREE TIER	$ 917.03	$ 899.55	$ (17.48)	-1.91%	$ 937.66	$ 913.68	$ (23.98)	-2.56%
		Employee/Spouse - FOUR TIER	$ 692.10	$ 678.91	$ (13.19)	-1.91%	$ 707.67	$ 689.57	$ (18.10)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 674.80	$ 661.94	$ (12.86)	-1.91%	$ 689.98	$ 672.33	$ (17.65)	-2.56%
		Family - FOUR TIER	$ 1,003.54	$ 984.42	$ (19.12)	-1.91%	$ 1,026.12	$ 999.87	$ (26.25)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 296.90	$ 273.34	$ (23.56)	-7.94%	$ 303.59	$ 277.63	$ (25.96)	-8.55%
		Family - TWO TIER	$ 771.95	$ 710.69	$ (61.26)	-7.94%	$ 789.32	$ 721.84	$ (67.48)	-8.55%
		Double - THREE TIER	$ 593.81	$ 546.68	$ (47.13)	-7.94%	$ 607.17	$ 555.26	$ (51.91)	-8.55%
		Family - THREE TIER	$ 786.80	$ 724.35	$ (62.45)	-7.94%	$ 804.50	$ 735.73	$ (68.77)	-8.55%
		Employee/Spouse - FOUR TIER	$ 593.81	$ 546.68	$ (47.13)	-7.94%	$ 607.17	$ 555.26	$ (51.91)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 578.96	$ 533.01	$ (45.95)	-7.94%	$ 591.99	$ 541.38	$ (50.61)	-8.55%
		Family - FOUR TIER	$ 861.02	$ 792.69	$ (68.33)	-7.94%	$ 880.39	$ 805.13	$ (75.26)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 311.32	$ 301.39	$ (9.93)	-3.19%	$ 318.33	$ 306.13	$ (12.20)	-3.83%
		Family - TWO TIER	$ 809.45	$ 783.62	$ (25.83)	-3.19%	$ 827.66	$ 795.93	$ (31.73)	-3.83%
		Double - THREE TIER	$ 622.65	$ 602.79	$ (19.86)	-3.19%	$ 636.66	$ 612.25	$ (24.41)	-3.83%
		Family - THREE TIER	$ 825.01	$ 798.69	$ (26.32)	-3.19%	$ 843.57	$ 811.23	$ (32.34)	-3.83%
		Employee/Spouse - FOUR TIER	$ 622.65	$ 602.79	$ (19.86)	-3.19%	$ 636.66	$ 612.25	$ (24.41)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 607.08	$ 587.72	$ (19.36)	-3.19%	$ 620.74	$ 596.94	$ (23.80)	-3.83%
		Family - FOUR TIER	$ 902.84	$ 874.04	$ (28.80)	-3.19%	$ 923.15	$ 887.76	$ (35.39)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 246.62	$ 159.74	$ (86.88)	-35.23%	$ 252.16	$ 162.25	$ (89.91)	-35.66%
		Family - TWO TIER	$ 641.20	$ 415.32	$ (225.88)	-35.23%	$ 655.63	$ 421.84	$ (233.79)	-35.66%
		Double - THREE TIER	$ 493.23	$ 319.48	$ (173.75)	-35.23%	$ 504.32	$ 324.49	$ (179.83)	-35.66%
		Family - THREE TIER	$ 653.53	$ 423.31	$ (230.22)	-35.23%	$ 668.24	$ 429.95	$ (238.29)	-35.66%
		Employee/Spouse - FOUR TIER	$ 493.23	$ 319.48	$ (173.75)	-35.23%	$ 504.32	$ 324.49	$ (179.83)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 480.90	$ 311.49	$ (169.41)	-35.23%	$ 491.71	$ 316.38	$ (175.33)	-35.66%
		Family - FOUR TIER	$ 715.18	$ 463.24	$ (251.94)	-35.23%	$ 731.28	$ 470.51	$ (260.77)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 338.93	$ 336.57	$ (2.36)	-0.70%	$ 346.56	$ 341.85	$ (4.71)	-1.36%
		Family - TWO TIER	$ 881.24	$ 875.07	$ (6.17)	-0.70%	$ 901.06	$ 888.81	$ (12.25)	-1.36%
		Double - THREE TIER	$ 677.88	$ 673.13	$ (4.75)	-0.70%	$ 693.12	$ 683.70	$ (9.42)	-1.36%
		Family - THREE TIER	$ 898.18	$ 891.90	$ (6.28)	-0.70%	$ 918.40	$ 905.91	$ (12.49)	-1.36%
		Employee/Spouse - FOUR TIER	$ 677.88	$ 673.13	$ (4.75)	-0.70%	$ 693.12	$ 683.70	$ (9.42)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 660.93	$ 656.31	$ (4.62)	-0.70%	$ 675.80	$ 666.61	$ (9.19)	-1.36%
		Family - FOUR TIER	$ 982.92	$ 976.04	$ (6.88)	-0.70%	$ 1,005.03	$ 991.37	$ (13.66)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 338.61	$ 336.57	$ (2.04)	-0.60%	$ 346.22	$ 341.85	$ (4.37)	-1.26%
		Family - TWO TIER	$ 880.37	$ 875.07	$ (5.30)	-0.60%	$ 900.17	$ 888.81	$ (11.36)	-1.26%
		Double - THREE TIER	$ 677.20	$ 673.13	$ (4.07)	-0.60%	$ 692.45	$ 683.70	$ (8.75)	-1.26%
		Family - THREE TIER	$ 897.30	$ 891.90	$ (5.40)	-0.60%	$ 917.48	$ 905.91	$ (11.57)	-1.26%
		Employee/Spouse - FOUR TIER	$ 677.20	$ 673.13	$ (4.07)	-0.60%	$ 692.45	$ 683.70	$ (8.75)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 660.27	$ 656.31	$ (3.96)	-0.60%	$ 675.13	$ 666.61	$ (8.52)	-1.26%
		Family - FOUR TIER	$ 981.94	$ 976.04	$ (5.90)	-0.60%	$ 1,004.05	$ 991.37	$ (12.68)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 320.31	$ 291.68	$ (28.63)	-8.94%	$ 327.52	$ 296.26	$ (31.26)	-9.54%
		Family - TWO TIER	$ 832.81	$ 758.36	$ (74.45)	-8.94%	$ 851.55	$ 770.26	$ (81.29)	-9.55%
		Double - THREE TIER	$ 640.63	$ 583.35	$ (57.28)	-8.94%	$ 655.04	$ 592.51	$ (62.53)	-9.55%
		Family - THREE TIER	$ 848.83	$ 772.94	$ (75.89)	-8.94%	$ 867.93	$ 785.08	$ (82.85)	-9.55%
		Employee/Spouse - FOUR TIER	$ 640.63	$ 583.35	$ (57.28)	-8.94%	$ 655.04	$ 592.51	$ (62.53)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 624.61	$ 568.77	$ (55.84)	-8.94%	$ 638.67	$ 577.70	$ (60.97)	-9.55%
		Family - FOUR TIER	$ 928.91	$ 845.86	$ (83.05)	-8.94%	$ 949.81	$ 859.14	$ (90.67)	-9.55%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 311.46	$ 327.97	$ 16.51	5.30%	$ 318.06	$ 333.12	$ 15.06	4.73%
		Family - TWO TIER	$ 809.80	$ 852.73	$ 42.93	5.30%	$ 826.96	$ 866.11	$ 39.15	4.73%
		Double - THREE TIER	$ 622.92	$ 655.94	$ 33.02	5.30%	$ 636.12	$ 666.24	$ 30.12	4.73%
		Family - THREE TIER	$ 825.36	$ 869.12	$ 43.76	5.30%	$ 842.86	$ 882.77	$ 39.91	4.74%
		Employee/Spouse - FOUR TIER	$ 622.92	$ 655.94	$ 33.02	5.30%	$ 636.12	$ 666.24	$ 30.12	4.73%
		Employee/Chld(rn) - FOUR TIER	$ 607.35	$ 639.54	$ 32.19	5.30%	$ 620.22	$ 649.59	$ 29.37	4.74%
		Family - FOUR TIER	$ 903.23	$ 951.12	$ 47.89	5.30%	$ 922.38	$ 966.05	$ 43.67	4.73%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 309.66	$ 322.08	$ 12.42	4.01%	$ 316.23	$ 327.13	$ 10.90	3.45%
		Family - TWO TIER	$ 805.11	$ 837.40	$ 32.29	4.01%	$ 822.18	$ 850.55	$ 28.37	3.45%
		Double - THREE TIER	$ 619.32	$ 644.15	$ 24.83	4.01%	$ 632.45	$ 654.27	$ 21.82	3.45%
		Family - THREE TIER	$ 820.60	$ 853.50	$ 32.90	4.01%	$ 838.00	$ 866.90	$ 28.90	3.45%
		Employee/Spouse - FOUR TIER	$ 619.32	$ 644.15	$ 24.83	4.01%	$ 632.45	$ 654.27	$ 21.82	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 603.84	$ 628.05	$ 24.21	4.01%	$ 616.64	$ 637.91	$ 21.27	3.45%
		Family - FOUR TIER	$ 898.02	$ 934.02	$ 36.00	4.01%	$ 917.05	$ 948.68	$ 31.63	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 335.47	$ 350.20	$ 14.73	4.39%	$ 342.58	$ 355.70	$ 13.12	3.83%
		Family - TWO TIER	$ 872.21	$ 910.51	$ 38.30	4.39%	$ 890.70	$ 924.81	$ 34.11	3.83%
		Double - THREE TIER	$ 670.94	$ 700.39	$ 29.45	4.39%	$ 685.16	$ 711.39	$ 26.23	3.83%
		Family - THREE TIER	$ 888.98	$ 928.02	$ 39.04	4.39%	$ 907.83	$ 942.59	$ 34.76	3.83%
		Employee/Spouse - FOUR TIER	$ 670.94	$ 700.39	$ 29.45	4.39%	$ 685.16	$ 711.39	$ 26.23	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 654.16	$ 682.88	$ 28.72	4.39%	$ 668.03	$ 693.61	$ 25.58	3.83%
		Family - FOUR TIER	$ 972.85	$ 1,015.57	$ 42.72	4.39%	$ 993.48	$ 1,031.52	$ 38.04	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 287.83	$ 281.99	$ (5.84)	-2.03%	$ 293.94	$ 286.42	$ (7.52)	-2.56%
		Family - TWO TIER	$ 748.37	$ 733.18	$ (15.19)	-2.03%	$ 764.23	$ 744.69	$ (19.54)	-2.56%
		Double - THREE TIER	$ 575.67	$ 563.98	$ (11.69)	-2.03%	$ 587.87	$ 572.84	$ (15.03)	-2.56%
		Family - THREE TIER	$ 762.76	$ 747.28	$ (15.48)	-2.03%	$ 778.92	$ 759.01	$ (19.91)	-2.56%
		Employee/Spouse - FOUR TIER	$ 575.67	$ 563.98	$ (11.69)	-2.03%	$ 587.87	$ 572.84	$ (15.03)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 561.27	$ 549.88	$ (11.39)	-2.03%	$ 573.17	$ 558.52	$ (14.65)	-2.56%
		Family - FOUR TIER	$ 834.72	$ 817.77	$ (16.95)	-2.03%	$ 852.41	$ 830.61	$ (21.80)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 301.81	$ 310.93	$ 9.12	3.02%	$ 308.21	$ 315.81	$ 7.60	2.47%
		Family - TWO TIER	$ 784.70	$ 808.42	$ 23.72	3.02%	$ 801.33	$ 821.11	$ 19.78	2.47%
		Double - THREE TIER	$ 603.61	$ 621.86	$ 18.25	3.02%	$ 616.41	$ 631.63	$ 15.22	2.47%
		Family - THREE TIER	$ 799.78	$ 823.97	$ 24.19	3.02%	$ 816.74	$ 836.91	$ 20.17	2.47%
		Employee/Spouse - FOUR TIER	$ 603.61	$ 621.86	$ 18.25	3.02%	$ 616.41	$ 631.63	$ 15.22	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 588.52	$ 606.32	$ 17.80	3.02%	$ 601.00	$ 615.84	$ 14.84	2.47%
		Family - FOUR TIER	$ 875.23	$ 901.70	$ 26.47	3.02%	$ 893.79	$ 915.86	$ 22.07	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 239.08	$ 164.79	$ (74.29)	-31.07%	$ 244.14	$ 167.38	$ (76.76)	-31.44%
		Family - TWO TIER	$ 621.59	$ 428.46	$ (193.13)	-31.07%	$ 634.77	$ 435.19	$ (199.58)	-31.44%
		Double - THREE TIER	$ 478.15	$ 329.59	$ (148.56)	-31.07%	$ 488.28	$ 334.76	$ (153.52)	-31.44%
		Family - THREE TIER	$ 633.55	$ 436.70	$ (196.85)	-31.07%	$ 646.97	$ 443.56	$ (203.41)	-31.44%
		Employee/Spouse - FOUR TIER	$ 478.15	$ 329.59	$ (148.56)	-31.07%	$ 488.28	$ 334.76	$ (153.52)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 466.19	$ 321.35	$ (144.84)	-31.07%	$ 476.08	$ 326.39	$ (149.69)	-31.44%
		Family - FOUR TIER	$ 693.32	$ 477.90	$ (215.42)	-31.07%	$ 708.01	$ 485.40	$ (222.61)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 328.57	$ 347.22	$ 18.65	5.68%	$ 335.54	$ 352.67	$ 17.13	5.11%
		Family - TWO TIER	$ 854.30	$ 902.77	$ 48.47	5.67%	$ 872.41	$ 916.94	$ 44.53	5.10%
		Double - THREE TIER	$ 657.15	$ 694.44	$ 37.29	5.67%	$ 671.09	$ 705.34	$ 34.25	5.10%
		Family - THREE TIER	$ 870.73	$ 920.13	$ 49.40	5.67%	$ 889.19	$ 934.57	$ 45.38	5.10%
		Employee/Spouse - FOUR TIER	$ 657.15	$ 694.44	$ 37.29	5.67%	$ 671.09	$ 705.34	$ 34.25	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 640.72	$ 677.08	$ 36.36	5.67%	$ 654.30	$ 687.71	$ 33.41	5.11%
		Family - FOUR TIER	$ 952.87	$ 1,006.93	$ 54.06	5.67%	$ 973.07	$ 1,022.74	$ 49.67	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 328.25	$ 347.22	$ 18.97	5.78%	$ 335.22	$ 352.67	$ 17.45	5.21%
		Family - TWO TIER	$ 853.46	$ 902.77	$ 49.31	5.78%	$ 871.56	$ 916.94	$ 45.38	5.21%
		Double - THREE TIER	$ 656.51	$ 694.44	$ 37.93	5.78%	$ 670.43	$ 705.34	$ 34.91	5.21%
		Family - THREE TIER	$ 869.87	$ 920.13	$ 50.26	5.78%	$ 888.32	$ 934.57	$ 46.25	5.21%
		Employee/Spouse - FOUR TIER	$ 656.51	$ 694.44	$ 37.93	5.78%	$ 670.43	$ 705.34	$ 34.91	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 640.10	$ 677.08	$ 36.98	5.78%	$ 653.67	$ 687.71	$ 34.04	5.21%
		Family - FOUR TIER	$ 951.94	$ 1,006.93	$ 54.99	5.78%	$ 972.12	$ 1,022.74	$ 50.62	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 310.53	$ 300.91	$ (9.62)	-3.10%	$ 317.11	$ 305.63	$ (11.48)	-3.62%
		Family - TWO TIER	$ 807.36	$ 782.36	$ (25.00)	-3.10%	$ 824.48	$ 794.64	$ (29.84)	-3.62%
		Double - THREE TIER	$ 621.05	$ 601.81	$ (19.24)	-3.10%	$ 634.22	$ 611.26	$ (22.96)	-3.62%
		Family - THREE TIER	$ 822.89	$ 797.40	$ (25.49)	-3.10%	$ 840.33	$ 809.92	$ (30.41)	-3.62%
		Employee/Spouse - FOUR TIER	$ 621.05	$ 601.81	$ (19.24)	-3.10%	$ 634.22	$ 611.26	$ (22.96)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 605.53	$ 586.77	$ (18.76)	-3.10%	$ 618.36	$ 595.98	$ (22.38)	-3.62%
		Family - FOUR TIER	$ 900.52	$ 872.63	$ (27.89)	-3.10%	$ 919.61	$ 886.33	$ (33.28)	-3.62%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 283.94	$ 236.61	$ (47.33)	-16.67%	$ 290.32	$ 240.32	$ (50.00)	-17.22%
		Family - TWO TIER	$ 738.23	$ 615.18	$ (123.05)	-16.67%	$ 754.83	$ 624.84	$ (129.99)	-17.22%
		Double - THREE TIER	$ 567.86	$ 473.22	$ (94.64)	-16.67%	$ 580.64	$ 480.65	$ (99.99)	-17.22%
		Family - THREE TIER	$ 752.41	$ 627.01	$ (125.40)	-16.67%	$ 769.35	$ 636.86	$ (132.49)	-17.22%
		Employee/Spouse - FOUR TIER	$ 567.86	$ 473.22	$ (94.64)	-16.67%	$ 580.64	$ 480.65	$ (99.99)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 553.66	$ 461.39	$ (92.27)	-16.67%	$ 566.12	$ 468.63	$ (97.49)	-17.22%
		Family - FOUR TIER	$ 823.40	$ 686.17	$ (137.23)	-16.67%	$ 841.93	$ 696.94	$ (144.99)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 265.38	$ 181.59	$ (83.79)	-31.57%	$ 271.35	$ 184.44	$ (86.91)	-32.03%
		Family - TWO TIER	$ 689.99	$ 472.13	$ (217.86)	-31.57%	$ 705.52	$ 479.54	$ (225.98)	-32.03%
		Double - THREE TIER	$ 530.77	$ 363.18	$ (167.59)	-31.57%	$ 542.71	$ 368.88	$ (173.83)	-32.03%
		Family - THREE TIER	$ 703.26	$ 481.21	$ (222.05)	-31.57%	$ 719.08	$ 488.76	$ (230.32)	-32.03%
		Employee/Spouse - FOUR TIER	$ 530.77	$ 363.18	$ (167.59)	-31.57%	$ 542.71	$ 368.88	$ (173.83)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 517.49	$ 354.10	$ (163.39)	-31.57%	$ 529.14	$ 359.66	$ (169.48)	-32.03%
		Family - FOUR TIER	$ 769.61	$ 526.60	$ (243.01)	-31.58%	$ 786.92	$ 534.87	$ (252.05)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 228.93	$ 118.62	$ (110.31)	-48.19%	$ 234.08	$ 120.48	$ (113.60)	-48.53%
		Family - TWO TIER	$ 595.21	$ 308.42	$ (286.79)	-48.18%	$ 608.60	$ 313.26	$ (295.34)	-48.53%
		Double - THREE TIER	$ 457.85	$ 237.24	$ (220.61)	-48.18%	$ 468.15	$ 240.97	$ (227.18)	-48.53%
		Family - THREE TIER	$ 606.66	$ 314.35	$ (292.31)	-48.18%	$ 620.31	$ 319.28	$ (301.03)	-48.53%
		Employee/Spouse - FOUR TIER	$ 457.85	$ 237.24	$ (220.61)	-48.18%	$ 468.15	$ 240.97	$ (227.18)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 446.41	$ 231.31	$ (215.10)	-48.18%	$ 456.45	$ 234.94	$ (221.51)	-48.53%
		Family - FOUR TIER	$ 663.88	$ 344.00	$ (319.88)	-48.18%	$ 678.82	$ 349.40	$ (329.42)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 302.42	$ 259.31	$ (43.11)	-14.26%	$ 309.23	$ 263.39	$ (45.84)	-14.82%
		Family - TWO TIER	$ 786.30	$ 674.22	$ (112.08)	-14.25%	$ 803.98	$ 684.80	$ (119.18)	-14.82%
		Double - THREE TIER	$ 604.84	$ 518.63	$ (86.21)	-14.25%	$ 618.45	$ 526.77	$ (91.68)	-14.82%
		Family - THREE TIER	$ 801.42	$ 687.18	$ (114.24)	-14.25%	$ 819.45	$ 697.97	$ (121.48)	-14.82%
		Employee/Spouse - FOUR TIER	$ 604.84	$ 518.63	$ (86.21)	-14.25%	$ 618.45	$ 526.77	$ (91.68)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 589.72	$ 505.66	$ (84.06)	-14.25%	$ 602.99	$ 513.60	$ (89.39)	-14.82%
		Family - FOUR TIER	$ 877.02	$ 752.01	$ (125.01)	-14.25%	$ 896.75	$ 763.82	$ (132.93)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 283.02	$ 207.73	$ (75.29)	-26.60%	$ 289.39	$ 210.99	$ (78.40)	-27.09%
		Family - TWO TIER	$ 735.87	$ 540.10	$ (195.77)	-26.60%	$ 752.43	$ 548.58	$ (203.85)	-27.09%
		Double - THREE TIER	$ 566.05	$ 415.46	$ (150.59)	-26.60%	$ 578.78	$ 421.98	$ (156.80)	-27.09%
		Family - THREE TIER	$ 750.02	$ 550.49	$ (199.53)	-26.60%	$ 766.90	$ 559.13	$ (207.77)	-27.09%
		Employee/Spouse - FOUR TIER	$ 566.05	$ 415.46	$ (150.59)	-26.60%	$ 578.78	$ 421.98	$ (156.80)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 551.90	$ 405.08	$ (146.82)	-26.60%	$ 564.32	$ 411.44	$ (152.88)	-27.09%
		Family - FOUR TIER	$ 820.77	$ 602.42	$ (218.35)	-26.60%	$ 839.24	$ 611.88	$ (227.36)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 260.53	$ 111.64	$ (148.89)	-57.15%	$ 266.39	$ 113.39	$ (153.00)	-57.43%
		Family - TWO TIER	$ 677.37	$ 290.26	$ (387.11)	-57.15%	$ 692.61	$ 294.82	$ (397.79)	-57.43%
		Double - THREE TIER	$ 521.05	$ 223.28	$ (297.77)	-57.15%	$ 532.78	$ 226.78	$ (306.00)	-57.43%
		Family - THREE TIER	$ 690.39	$ 295.84	$ (394.55)	-57.15%	$ 705.93	$ 300.49	$ (405.44)	-57.43%
		Employee/Spouse - FOUR TIER	$ 521.05	$ 223.28	$ (297.77)	-57.15%	$ 532.78	$ 226.78	$ (306.00)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 508.03	$ 217.70	$ (290.33)	-57.15%	$ 519.46	$ 221.11	$ (298.35)	-57.43%
		Family - FOUR TIER	$ 755.53	$ 323.75	$ (431.78)	-57.15%	$ 772.52	$ 328.84	$ (443.68)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 271.12	$ 220.46	$ (50.66)	-18.69%	$ 277.21	$ 223.92	$ (53.29)	-19.22%
		Family - TWO TIER	$ 704.90	$ 573.19	$ (131.71)	-18.68%	$ 720.76	$ 582.19	$ (138.57)	-19.23%
		Double - THREE TIER	$ 542.22	$ 440.92	$ (101.30)	-18.68%	$ 554.43	$ 447.84	$ (106.59)	-19.23%
		Family - THREE TIER	$ 718.45	$ 584.22	$ (134.23)	-18.68%	$ 734.61	$ 593.39	$ (141.22)	-19.22%
		Employee/Spouse - FOUR TIER	$ 542.22	$ 440.92	$ (101.30)	-18.68%	$ 554.43	$ 447.84	$ (106.59)	-19.23%
		Employee/Chld(rn) - FOUR TIER	$ 528.67	$ 429.89	$ (98.78)	-18.68%	$ 540.57	$ 436.64	$ (103.93)	-19.23%
		Family - FOUR TIER	$ 786.22	$ 639.33	$ (146.89)	-18.68%	$ 803.92	$ 649.37	$ (154.55)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 271.25	$ 220.46	$ (50.79)	-18.72%	$ 277.36	$ 223.92	$ (53.44)	-19.27%
		Family - TWO TIER	$ 705.25	$ 573.19	$ (132.06)	-18.73%	$ 721.12	$ 582.19	$ (138.93)	-19.27%
		Double - THREE TIER	$ 542.50	$ 440.92	$ (101.58)	-18.72%	$ 554.70	$ 447.84	$ (106.86)	-19.26%
		Family - THREE TIER	$ 718.81	$ 584.22	$ (134.59)	-18.72%	$ 734.99	$ 593.39	$ (141.60)	-19.27%
		Employee/Spouse - FOUR TIER	$ 542.50	$ 440.92	$ (101.58)	-18.72%	$ 554.70	$ 447.84	$ (106.86)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 528.93	$ 429.89	$ (99.04)	-18.72%	$ 540.83	$ 436.64	$ (104.19)	-19.26%
		Family - FOUR TIER	$ 786.63	$ 639.33	$ (147.30)	-18.73%	$ 804.32	$ 649.37	$ (154.95)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 312.59	$ 313.07	$ 0.48	0.15%	$ 319.63	$ 317.98	$ (1.65)	-0.52%
		Family - TWO TIER	$ 812.74	$ 813.97	$ 1.23	0.15%	$ 831.03	$ 826.75	$ (4.28)	-0.52%
		Double - THREE TIER	$ 625.19	$ 626.13	$ 0.94	0.15%	$ 639.25	$ 635.96	$ (3.29)	-0.51%
		Family - THREE TIER	$ 828.37	$ 829.63	$ 1.26	0.15%	$ 847.01	$ 842.65	$ (4.36)	-0.51%
		Employee/Spouse - FOUR TIER	$ 625.19	$ 626.13	$ 0.94	0.15%	$ 639.25	$ 635.96	$ (3.29)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 609.55	$ 610.48	$ 0.93	0.15%	$ 623.27	$ 620.07	$ (3.20)	-0.51%
		Family - FOUR TIER	$ 906.52	$ 907.89	$ 1.37	0.15%	$ 926.91	$ 922.15	$ (4.76)	-0.51%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 275.26	$ 244.10	$ (31.16)	-11.32%	$ 281.10	$ 247.93	$ (33.17)	-11.80%
		Family - TWO TIER	$ 715.67	$ 634.65	$ (81.02)	-11.32%	$ 730.84	$ 644.62	$ (86.22)	-11.80%
		Double - THREE TIER	$ 550.52	$ 488.19	$ (62.33)	-11.32%	$ 562.18	$ 495.86	$ (66.32)	-11.80%
		Family - THREE TIER	$ 729.43	$ 646.86	$ (82.57)	-11.32%	$ 744.89	$ 657.01	$ (87.88)	-11.80%
		Employee/Spouse - FOUR TIER	$ 550.52	$ 488.19	$ (62.33)	-11.32%	$ 562.18	$ 495.86	$ (66.32)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 536.75	$ 475.99	$ (60.76)	-11.32%	$ 548.13	$ 483.46	$ (64.67)	-11.80%
		Family - FOUR TIER	$ 798.25	$ 707.88	$ (90.37)	-11.32%	$ 815.17	$ 718.99	$ (96.18)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 257.27	$ 187.33	$ (69.94)	-27.19%	$ 262.72	$ 190.28	$ (72.44)	-27.57%
		Family - TWO TIER	$ 668.89	$ 487.07	$ (181.82)	-27.18%	$ 683.07	$ 494.72	$ (188.35)	-27.57%
		Double - THREE TIER	$ 514.54	$ 374.67	$ (139.87)	-27.18%	$ 525.44	$ 380.55	$ (144.89)	-27.57%
		Family - THREE TIER	$ 681.76	$ 496.44	$ (185.32)	-27.18%	$ 696.21	$ 504.23	$ (191.98)	-27.58%
		Employee/Spouse - FOUR TIER	$ 514.54	$ 374.67	$ (139.87)	-27.18%	$ 525.44	$ 380.55	$ (144.89)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 501.66	$ 365.30	$ (136.36)	-27.18%	$ 512.30	$ 371.04	$ (141.26)	-27.57%
		Family - FOUR TIER	$ 746.07	$ 543.27	$ (202.80)	-27.18%	$ 761.89	$ 551.80	$ (210.09)	-27.57%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 221.92	$ 122.38	$ (99.54)	-44.85%	$ 226.63	$ 124.30	$ (102.33)	-45.15%
		Family - TWO TIER	$ 577.01	$ 318.18	$ (258.83)	-44.86%	$ 589.24	$ 323.17	$ (266.07)	-45.15%
		Double - THREE TIER	$ 443.86	$ 244.75	$ (199.11)	-44.86%	$ 453.26	$ 248.59	$ (204.67)	-45.16%
		Family - THREE TIER	$ 588.11	$ 324.29	$ (263.82)	-44.86%	$ 600.58	$ 329.39	$ (271.19)	-45.15%
		Employee/Spouse - FOUR TIER	$ 443.86	$ 244.75	$ (199.11)	-44.86%	$ 453.26	$ 248.59	$ (204.67)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 432.75	$ 238.63	$ (194.12)	-44.86%	$ 441.93	$ 242.38	$ (199.55)	-45.15%
		Family - FOUR TIER	$ 643.58	$ 354.89	$ (288.69)	-44.86%	$ 657.23	$ 360.46	$ (296.77)	-45.15%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 293.17	$ 267.52	$ (25.65)	-8.75%	$ 299.39	$ 271.72	$ (27.67)	-9.24%
		Family - TWO TIER	$ 762.26	$ 695.55	$ (66.71)	-8.75%	$ 778.41	$ 706.47	$ (71.94)	-9.24%
		Double - THREE TIER	$ 586.35	$ 535.04	$ (51.31)	-8.75%	$ 598.79	$ 543.44	$ (55.35)	-9.24%
		Family - THREE TIER	$ 776.92	$ 708.93	$ (67.99)	-8.75%	$ 793.39	$ 720.06	$ (73.33)	-9.24%
		Employee/Spouse - FOUR TIER	$ 586.35	$ 535.04	$ (51.31)	-8.75%	$ 598.79	$ 543.44	$ (55.35)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 571.70	$ 521.67	$ (50.03)	-8.75%	$ 583.82	$ 529.86	$ (53.96)	-9.24%
		Family - FOUR TIER	$ 850.22	$ 775.81	$ (74.41)	-8.75%	$ 868.24	$ 787.99	$ (80.25)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 274.37	$ 214.30	$ (60.07)	-21.89%	$ 280.18	$ 217.67	$ (62.51)	-22.31%
		Family - TWO TIER	$ 713.37	$ 557.19	$ (156.18)	-21.89%	$ 728.49	$ 565.94	$ (162.55)	-22.31%
		Double - THREE TIER	$ 548.75	$ 428.61	$ (120.14)	-21.89%	$ 560.38	$ 435.34	$ (125.04)	-22.31%
		Family - THREE TIER	$ 727.08	$ 567.91	$ (159.17)	-21.89%	$ 742.50	$ 576.82	$ (165.68)	-22.31%
		Employee/Spouse - FOUR TIER	$ 548.75	$ 428.61	$ (120.14)	-21.89%	$ 560.38	$ 435.34	$ (125.04)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 535.03	$ 417.89	$ (117.14)	-21.89%	$ 546.37	$ 424.46	$ (121.91)	-22.31%
		Family - FOUR TIER	$ 795.68	$ 621.48	$ (174.20)	-21.89%	$ 812.55	$ 631.24	$ (181.31)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 252.56	$ 115.17	$ (137.39)	-54.40%	$ 257.91	$ 116.98	$ (140.93)	-54.64%
		Family - TWO TIER	$ 656.67	$ 299.45	$ (357.22)	-54.40%	$ 670.59	$ 304.15	$ (366.44)	-54.64%
		Double - THREE TIER	$ 505.13	$ 230.34	$ (274.79)	-54.40%	$ 515.84	$ 233.96	$ (281.88)	-54.64%
		Family - THREE TIER	$ 669.30	$ 305.21	$ (364.09)	-54.40%	$ 683.48	$ 310.00	$ (373.48)	-54.64%
		Employee/Spouse - FOUR TIER	$ 505.13	$ 230.34	$ (274.79)	-54.40%	$ 515.84	$ 233.96	$ (281.88)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 492.50	$ 224.58	$ (267.92)	-54.40%	$ 502.94	$ 228.11	$ (274.83)	-54.64%
		Family - FOUR TIER	$ 732.43	$ 334.00	$ (398.43)	-54.40%	$ 747.96	$ 339.24	$ (408.72)	-54.64%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 262.82	$ 227.44	$ (35.38)	-13.46%	$ 268.39	$ 231.01	$ (37.38)	-13.93%
		Family - TWO TIER	$ 683.34	$ 591.33	$ (92.01)	-13.46%	$ 697.82	$ 600.62	$ (97.20)	-13.93%
		Double - THREE TIER	$ 525.64	$ 454.87	$ (70.77)	-13.46%	$ 536.79	$ 462.01	$ (74.78)	-13.93%
		Family - THREE TIER	$ 696.47	$ 602.70	$ (93.77)	-13.46%	$ 711.24	$ 612.17	$ (99.07)	-13.93%
		Employee/Spouse - FOUR TIER	$ 525.64	$ 454.87	$ (70.77)	-13.46%	$ 536.79	$ 462.01	$ (74.78)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 512.50	$ 443.50	$ (69.00)	-13.46%	$ 523.36	$ 450.46	$ (72.90)	-13.93%
		Family - FOUR TIER	$ 762.18	$ 659.56	$ (102.62)	-13.46%	$ 778.34	$ 669.92	$ (108.42)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 262.96	$ 227.44	$ (35.52)	-13.51%	$ 268.54	$ 231.01	$ (37.53)	-13.98%
		Family - TWO TIER	$ 683.70	$ 591.33	$ (92.37)	-13.51%	$ 698.19	$ 600.62	$ (97.57)	-13.97%
		Double - THREE TIER	$ 525.93	$ 454.87	$ (71.06)	-13.51%	$ 537.07	$ 462.01	$ (75.06)	-13.98%
		Family - THREE TIER	$ 696.84	$ 602.70	$ (94.14)	-13.51%	$ 711.62	$ 612.17	$ (99.45)	-13.98%
		Employee/Spouse - FOUR TIER	$ 525.93	$ 454.87	$ (71.06)	-13.51%	$ 537.07	$ 462.01	$ (75.06)	-13.98%
		Employee/Chld(rn) - FOUR TIER	$ 512.78	$ 443.50	$ (69.28)	-13.51%	$ 523.65	$ 450.46	$ (73.19)	-13.98%
		Family - FOUR TIER	$ 762.59	$ 659.56	$ (103.03)	-13.51%	$ 778.75	$ 669.92	$ (108.83)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 303.04	$ 322.97	$ 19.93	6.58%	$ 309.47	$ 328.05	$ 18.58	6.00%
		Family - TWO TIER	$ 787.91	$ 839.73	$ 51.82	6.58%	$ 804.61	$ 852.92	$ 48.31	6.00%
		Double - THREE TIER	$ 606.09	$ 645.95	$ 39.86	6.58%	$ 618.93	$ 656.09	$ 37.16	6.00%
		Family - THREE TIER	$ 803.06	$ 855.88	$ 52.82	6.58%	$ 820.08	$ 869.32	$ 49.24	6.00%
		Employee/Spouse - FOUR TIER	$ 606.09	$ 645.95	$ 39.86	6.58%	$ 618.93	$ 656.09	$ 37.16	6.00%
		Employee/Chld(rn) - FOUR TIER	$ 590.93	$ 629.80	$ 38.87	6.58%	$ 603.46	$ 639.69	$ 36.23	6.00%
		Family - FOUR TIER	$ 878.82	$ 936.63	$ 57.81	6.58%	$ 897.45	$ 951.33	$ 53.88	6.00%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 270.92	$ 220.46	$ (50.46)	-18.63%	$ 277.03	$ 223.92	$ (53.11)	-19.17%
		Family - TWO TIER	$ 704.41	$ 573.19	$ (131.22)	-18.63%	$ 720.26	$ 582.19	$ (138.07)	-19.17%
		Double - THREE TIER	$ 541.85	$ 440.92	$ (100.93)	-18.63%	$ 554.04	$ 447.84	$ (106.20)	-19.17%
		Family - THREE TIER	$ 717.96	$ 584.22	$ (133.74)	-18.63%	$ 734.11	$ 593.39	$ (140.72)	-19.17%
		Employee/Spouse - FOUR TIER	$ 541.85	$ 440.92	$ (100.93)	-18.63%	$ 554.04	$ 447.84	$ (106.20)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 528.31	$ 429.89	$ (98.42)	-18.63%	$ 540.20	$ 436.64	$ (103.56)	-19.17%
		Family - FOUR TIER	$ 785.68	$ 639.33	$ (146.35)	-18.63%	$ 803.37	$ 649.37	$ (154.00)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 247.84	$ 169.39	$ (78.45)	-31.65%	$ 253.41	$ 172.05	$ (81.36)	-32.11%
		Family - TWO TIER	$ 644.38	$ 440.43	$ (203.95)	-31.65%	$ 658.87	$ 447.34	$ (211.53)	-32.10%
		Double - THREE TIER	$ 495.68	$ 338.79	$ (156.89)	-31.65%	$ 506.82	$ 344.11	$ (162.71)	-32.10%
		Family - THREE TIER	$ 656.77	$ 448.90	$ (207.87)	-31.65%	$ 671.54	$ 455.94	$ (215.60)	-32.11%
		Employee/Spouse - FOUR TIER	$ 495.68	$ 338.79	$ (156.89)	-31.65%	$ 506.82	$ 344.11	$ (162.71)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 483.28	$ 330.32	$ (152.96)	-31.65%	$ 494.16	$ 335.51	$ (158.65)	-32.10%
		Family - FOUR TIER	$ 718.73	$ 491.25	$ (227.48)	-31.65%	$ 734.90	$ 498.96	$ (235.94)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 229.37	$ 107.96	$ (121.41)	-52.93%	$ 234.53	$ 109.65	$ (124.88)	-53.25%
		Family - TWO TIER	$ 596.36	$ 280.69	$ (315.67)	-52.93%	$ 609.78	$ 285.09	$ (324.69)	-53.25%
		Double - THREE TIER	$ 458.74	$ 215.91	$ (242.83)	-52.93%	$ 469.06	$ 219.30	$ (249.76)	-53.25%
		Family - THREE TIER	$ 607.84	$ 286.08	$ (321.76)	-52.93%	$ 621.51	$ 290.58	$ (330.93)	-53.25%
		Employee/Spouse - FOUR TIER	$ 458.74	$ 215.91	$ (242.83)	-52.93%	$ 469.06	$ 219.30	$ (249.76)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 447.27	$ 210.52	$ (236.75)	-52.93%	$ 457.33	$ 213.82	$ (243.51)	-53.25%
		Family - FOUR TIER	$ 665.18	$ 313.07	$ (352.11)	-52.93%	$ 680.15	$ 317.99	$ (362.16)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 318.08	$ 336.93	$ 18.85	5.93%	$ 325.25	$ 342.22	$ 16.97	5.22%
		Family - TWO TIER	$ 827.02	$ 876.03	$ 49.01	5.93%	$ 845.64	$ 889.78	$ 44.14	5.22%
		Double - THREE TIER	$ 636.18	$ 673.87	$ 37.69	5.92%	$ 650.49	$ 684.45	$ 33.96	5.22%
		Family - THREE TIER	$ 842.93	$ 892.87	$ 49.94	5.92%	$ 861.89	$ 906.89	$ 45.00	5.22%
		Employee/Spouse - FOUR TIER	$ 636.18	$ 673.87	$ 37.69	5.92%	$ 650.49	$ 684.45	$ 33.96	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 620.27	$ 657.02	$ 36.75	5.92%	$ 634.23	$ 667.34	$ 33.11	5.22%
		Family - FOUR TIER	$ 922.45	$ 977.11	$ 54.66	5.93%	$ 943.21	$ 992.45	$ 49.24	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 315.57	$ 333.53	$ 17.96	5.69%	$ 322.67	$ 338.76	$ 16.09	4.99%
		Family - TWO TIER	$ 820.50	$ 867.17	$ 46.67	5.69%	$ 838.95	$ 880.78	$ 41.83	4.99%
		Double - THREE TIER	$ 631.14	$ 667.05	$ 35.91	5.69%	$ 645.35	$ 677.53	$ 32.18	4.99%
		Family - THREE TIER	$ 836.27	$ 883.84	$ 47.57	5.69%	$ 855.09	$ 897.72	$ 42.63	4.99%
		Employee/Spouse - FOUR TIER	$ 631.14	$ 667.05	$ 35.91	5.69%	$ 645.35	$ 677.53	$ 32.18	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 615.37	$ 650.38	$ 35.01	5.69%	$ 629.22	$ 660.59	$ 31.37	4.99%
		Family - FOUR TIER	$ 915.16	$ 967.23	$ 52.07	5.69%	$ 935.76	$ 982.41	$ 46.65	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 298.26	$ 284.83	$ (13.43)	-4.50%	$ 304.98	$ 289.30	$ (15.68)	-5.14%
		Family - TWO TIER	$ 775.49	$ 740.56	$ (34.93)	-4.50%	$ 792.93	$ 752.19	$ (40.74)	-5.14%
		Double - THREE TIER	$ 596.53	$ 569.66	$ (26.87)	-4.50%	$ 609.95	$ 578.61	$ (31.34)	-5.14%
		Family - THREE TIER	$ 790.40	$ 754.80	$ (35.60)	-4.50%	$ 808.19	$ 766.65	$ (41.54)	-5.14%
		Employee/Spouse - FOUR TIER	$ 596.53	$ 569.66	$ (26.87)	-4.50%	$ 609.95	$ 578.61	$ (31.34)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 581.61	$ 555.42	$ (26.19)	-4.50%	$ 594.70	$ 564.14	$ (30.56)	-5.14%
		Family - FOUR TIER	$ 864.97	$ 826.01	$ (38.96)	-4.50%	$ 884.43	$ 838.98	$ (45.45)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 333.19	$ 340.48	$ 7.29	2.19%	$ 340.69	$ 345.82	$ 5.13	1.51%
		Family - TWO TIER	$ 866.31	$ 885.24	$ 18.93	2.19%	$ 885.79	$ 899.14	$ 13.35	1.51%
		Double - THREE TIER	$ 666.39	$ 680.96	$ 14.57	2.19%	$ 681.39	$ 691.65	$ 10.26	1.51%
		Family - THREE TIER	$ 882.97	$ 902.27	$ 19.30	2.19%	$ 902.83	$ 916.43	$ 13.60	1.51%
		Employee/Spouse - FOUR TIER	$ 666.39	$ 680.96	$ 14.57	2.19%	$ 681.39	$ 691.65	$ 10.26	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 649.73	$ 663.93	$ 14.20	2.19%	$ 664.35	$ 674.36	$ 10.01	1.51%
		Family - FOUR TIER	$ 966.26	$ 987.39	$ 21.13	2.19%	$ 988.00	$ 1,002.89	$ 14.89	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 323.16	$ 329.66	$ 6.50	2.01%	$ 330.43	$ 334.84	$ 4.41	1.33%
		Family - TWO TIER	$ 840.19	$ 857.12	$ 16.93	2.02%	$ 859.11	$ 870.57	$ 11.46	1.33%
		Double - THREE TIER	$ 646.31	$ 659.32	$ 13.01	2.01%	$ 660.85	$ 669.67	$ 8.82	1.33%
		Family - THREE TIER	$ 856.35	$ 873.60	$ 17.25	2.01%	$ 875.62	$ 887.32	$ 11.70	1.34%
		Employee/Spouse - FOUR TIER	$ 646.31	$ 659.32	$ 13.01	2.01%	$ 660.85	$ 669.67	$ 8.82	1.33%
		Employee/Chld(rn) - FOUR TIER	$ 630.15	$ 642.84	$ 12.69	2.01%	$ 644.32	$ 652.93	$ 8.61	1.34%
		Family - FOUR TIER	$ 937.14	$ 956.02	$ 18.88	2.01%	$ 958.23	$ 971.03	$ 12.80	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 234.77	$ 285.34	$ 50.57	21.54%	$ 240.05	$ 289.82	$ 49.77	20.73%
		Family - TWO TIER	$ 610.41	$ 741.88	$ 131.47	21.54%	$ 624.14	$ 753.52	$ 129.38	20.73%
		Double - THREE TIER	$ 469.54	$ 570.67	$ 101.13	21.54%	$ 480.10	$ 579.63	$ 99.53	20.73%
		Family - THREE TIER	$ 622.14	$ 756.14	$ 134.00	21.54%	$ 636.14	$ 768.01	$ 131.87	20.73%
		Employee/Spouse - FOUR TIER	$ 469.54	$ 570.67	$ 101.13	21.54%	$ 480.10	$ 579.63	$ 99.53	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 457.80	$ 556.41	$ 98.61	21.54%	$ 468.11	$ 565.14	$ 97.03	20.73%
		Family - FOUR TIER	$ 680.83	$ 827.48	$ 146.65	21.54%	$ 696.16	$ 840.47	$ 144.31	20.73%

CDPHP Universal Benefits, Inc.
Central Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 262.65	$ 227.44	$ (35.21)	-13.41%	$ 268.22	$ 231.01	$ (37.21)	-13.87%
		Family - TWO TIER	$ 682.89	$ 591.33	$ (91.56)	-13.41%	$ 697.36	$ 600.62	$ (96.74)	-13.87%
		Double - THREE TIER	$ 525.30	$ 454.87	$ (70.43)	-13.41%	$ 536.44	$ 462.01	$ (74.43)	-13.87%
		Family - THREE TIER	$ 696.02	$ 602.70	$ (93.32)	-13.41%	$ 710.78	$ 612.17	$ (98.61)	-13.87%
		Employee/Spouse - FOUR TIER	$ 525.30	$ 454.87	$ (70.43)	-13.41%	$ 536.44	$ 462.01	$ (74.43)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 512.16	$ 443.50	$ (68.66)	-13.41%	$ 523.02	$ 450.46	$ (72.56)	-13.87%
		Family - FOUR TIER	$ 761.69	$ 659.56	$ (102.13)	-13.41%	$ 777.83	$ 669.92	$ (107.91)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 240.26	$ 174.76	$ (65.50)	-27.26%	$ 245.35	$ 177.50	$ (67.85)	-27.65%
		Family - TWO TIER	$ 624.67	$ 454.36	$ (170.31)	-27.26%	$ 637.91	$ 461.50	$ (176.41)	-27.65%
		Double - THREE TIER	$ 480.52	$ 349.51	$ (131.01)	-27.26%	$ 490.71	$ 355.00	$ (135.71)	-27.66%
		Family - THREE TIER	$ 636.69	$ 463.10	$ (173.59)	-27.26%	$ 650.18	$ 470.37	$ (179.81)	-27.66%
		Employee/Spouse - FOUR TIER	$ 480.52	$ 349.51	$ (131.01)	-27.26%	$ 490.71	$ 355.00	$ (135.71)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 468.50	$ 340.77	$ (127.73)	-27.26%	$ 478.44	$ 346.12	$ (132.32)	-27.66%
		Family - FOUR TIER	$ 696.75	$ 506.79	$ (189.96)	-27.26%	$ 711.52	$ 514.75	$ (196.77)	-27.65%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 222.36	$ 111.37	$ (110.99)	-49.91%	$ 227.07	$ 113.12	$ (113.95)	-50.18%
		Family - TWO TIER	$ 578.14	$ 289.57	$ (288.57)	-49.91%	$ 590.39	$ 294.12	$ (296.27)	-50.18%
		Double - THREE TIER	$ 444.71	$ 222.75	$ (221.96)	-49.91%	$ 454.14	$ 226.24	$ (227.90)	-50.18%
		Family - THREE TIER	$ 589.25	$ 295.14	$ (294.11)	-49.91%	$ 601.74	$ 299.77	$ (301.97)	-50.18%
		Employee/Spouse - FOUR TIER	$ 444.71	$ 222.75	$ (221.96)	-49.91%	$ 454.14	$ 226.24	$ (227.90)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 433.60	$ 217.18	$ (216.42)	-49.91%	$ 442.80	$ 220.59	$ (222.21)	-50.18%
		Family - FOUR TIER	$ 644.84	$ 322.98	$ (321.86)	-49.91%	$ 658.51	$ 328.05	$ (330.46)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 308.37	$ 347.60	$ 39.23	12.72%	$ 314.90	$ 353.05	$ 38.15	12.11%
		Family - TWO TIER	$ 801.74	$ 903.75	$ 102.01	12.72%	$ 818.75	$ 917.94	$ 99.19	12.11%
		Double - THREE TIER	$ 616.73	$ 695.19	$ 78.46	12.72%	$ 629.81	$ 706.11	$ 76.30	12.11%
		Family - THREE TIER	$ 817.17	$ 921.13	$ 103.96	12.72%	$ 834.49	$ 935.59	$ 101.10	12.12%
		Employee/Spouse - FOUR TIER	$ 616.73	$ 695.19	$ 78.46	12.72%	$ 629.81	$ 706.11	$ 76.30	12.11%
		Employee/Chld(rn) - FOUR TIER	$ 601.31	$ 677.81	$ 76.50	12.72%	$ 614.07	$ 688.45	$ 74.38	12.11%
		Family - FOUR TIER	$ 894.26	$ 1,008.03	$ 113.77	12.72%	$ 913.21	$ 1,023.86	$ 110.65	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 305.92	$ 344.08	$ 38.16	12.47%	$ 312.41	$ 349.48	$ 37.07	11.87%
		Family - TWO TIER	$ 795.40	$ 894.61	$ 99.21	12.47%	$ 812.27	$ 908.66	$ 96.39	11.87%
		Double - THREE TIER	$ 611.85	$ 688.16	$ 76.31	12.47%	$ 624.82	$ 698.97	$ 74.15	11.87%
		Family - THREE TIER	$ 810.70	$ 911.82	$ 101.12	12.47%	$ 827.88	$ 926.13	$ 98.25	11.87%
		Employee/Spouse - FOUR TIER	$ 611.85	$ 688.16	$ 76.31	12.47%	$ 624.82	$ 698.97	$ 74.15	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 596.55	$ 670.96	$ 74.41	12.47%	$ 609.20	$ 681.49	$ 72.29	11.87%
		Family - FOUR TIER	$ 887.18	$ 997.84	$ 110.66	12.47%	$ 905.99	$ 1,013.50	$ 107.51	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 289.15	$ 293.84	$ 4.69	1.62%	$ 295.28	$ 298.46	$ 3.18	1.08%
		Family - TWO TIER	$ 751.79	$ 764.00	$ 12.21	1.62%	$ 767.72	$ 775.99	$ 8.27	1.08%
		Double - THREE TIER	$ 578.30	$ 587.69	$ 9.39	1.62%	$ 590.55	$ 596.92	$ 6.37	1.08%
		Family - THREE TIER	$ 766.24	$ 778.69	$ 12.45	1.62%	$ 782.49	$ 790.91	$ 8.42	1.08%
		Employee/Spouse - FOUR TIER	$ 578.30	$ 587.69	$ 9.39	1.62%	$ 590.55	$ 596.92	$ 6.37	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 563.84	$ 573.00	$ 9.16	1.62%	$ 575.80	$ 581.99	$ 6.19	1.08%
		Family - FOUR TIER	$ 838.53	$ 852.15	$ 13.62	1.62%	$ 856.31	$ 865.53	$ 9.22	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 323.01	$ 351.25	$ 28.24	8.74%	$ 329.85	$ 356.77	$ 26.92	8.16%
		Family - TWO TIER	$ 839.82	$ 913.26	$ 73.44	8.74%	$ 857.63	$ 927.60	$ 69.97	8.16%
		Double - THREE TIER	$ 646.02	$ 702.51	$ 56.49	8.74%	$ 659.72	$ 713.54	$ 53.82	8.16%
		Family - THREE TIER	$ 855.98	$ 930.82	$ 74.84	8.74%	$ 874.13	$ 945.44	$ 71.31	8.16%
		Employee/Spouse - FOUR TIER	$ 646.02	$ 702.51	$ 56.49	8.74%	$ 659.72	$ 713.54	$ 53.82	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 629.87	$ 684.94	$ 55.07	8.74%	$ 643.22	$ 695.70	$ 52.48	8.16%
		Family - FOUR TIER	$ 936.74	$ 1,018.63	$ 81.89	8.74%	$ 956.59	$ 1,034.63	$ 78.04	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 313.27	$ 340.09	$ 26.82	8.56%	$ 319.92	$ 345.43	$ 25.51	7.97%
		Family - TWO TIER	$ 814.52	$ 884.24	$ 69.72	8.56%	$ 831.79	$ 898.12	$ 66.33	7.97%
		Double - THREE TIER	$ 626.56	$ 680.19	$ 53.63	8.56%	$ 639.83	$ 690.87	$ 51.04	7.98%
		Family - THREE TIER	$ 830.18	$ 901.25	$ 71.07	8.56%	$ 847.78	$ 915.40	$ 67.62	7.98%
		Employee/Spouse - FOUR TIER	$ 626.56	$ 680.19	$ 53.63	8.56%	$ 639.83	$ 690.87	$ 51.04	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 610.89	$ 663.18	$ 52.29	8.56%	$ 623.84	$ 673.59	$ 49.75	7.97%
		Family - FOUR TIER	$ 908.50	$ 986.27	$ 77.77	8.56%	$ 927.76	$ 1,001.75	$ 73.99	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 227.59	$ 294.37	$ 66.78	29.34%	$ 232.42	$ 298.99	$ 66.57	28.64%
		Family - TWO TIER	$ 591.74	$ 765.35	$ 173.61	29.34%	$ 604.29	$ 777.37	$ 173.08	28.64%
		Double - THREE TIER	$ 455.18	$ 588.73	$ 133.55	29.34%	$ 464.83	$ 597.98	$ 133.15	28.64%
		Family - THREE TIER	$ 603.12	$ 780.07	$ 176.95	29.34%	$ 615.91	$ 792.32	$ 176.41	28.64%
		Employee/Spouse - FOUR TIER	$ 455.18	$ 588.73	$ 133.55	29.34%	$ 464.83	$ 597.98	$ 133.15	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 443.80	$ 574.01	$ 130.21	29.34%	$ 453.21	$ 583.03	$ 129.82	28.64%
		Family - FOUR TIER	$ 660.02	$ 853.66	$ 193.64	29.34%	$ 674.01	$ 867.07	$ 193.06	28.64%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 477.08	$ 465.39	$ (11.69)	-2.45%	$ 487.81	$ 472.69	$ (15.12)	-3.10%
		Family - TWO TIER	$ 1,240.40	$ 1,210.01	$ (30.39)	-2.45%	$ 1,268.31	$ 1,229.00	$ (39.31)	-3.10%
		Double - THREE TIER	$ 954.15	$ 930.78	$ (23.37)	-2.45%	$ 975.62	$ 945.39	$ (30.23)	-3.10%
		Family - THREE TIER	$ 1,264.26	$ 1,233.28	$ (30.98)	-2.45%	$ 1,292.70	$ 1,252.64	$ (40.06)	-3.10%
		Employee/Spouse - FOUR TIER	$ 954.15	$ 930.78	$ (23.37)	-2.45%	$ 975.62	$ 945.39	$ (30.23)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 930.30	$ 907.51	$ (22.79)	-2.45%	$ 951.23	$ 921.75	$ (29.48)	-3.10%
		Family - FOUR TIER	$ 1,383.53	$ 1,349.62	$ (33.91)	-2.45%	$ 1,414.65	$ 1,370.81	$ (43.84)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 443.07	$ 458.22	$ 15.15	3.42%	$ 453.04	$ 465.42	$ 12.38	2.73%
		Family - TWO TIER	$ 1,152.00	$ 1,191.38	$ 39.38	3.42%	$ 1,177.92	$ 1,210.08	$ 32.16	2.73%
		Double - THREE TIER	$ 886.16	$ 916.44	$ 30.28	3.42%	$ 906.09	$ 930.83	$ 24.74	2.73%
		Family - THREE TIER	$ 1,174.16	$ 1,214.29	$ 40.13	3.42%	$ 1,200.57	$ 1,233.35	$ 32.78	2.73%
		Employee/Spouse - FOUR TIER	$ 886.16	$ 916.44	$ 30.28	3.42%	$ 906.09	$ 930.83	$ 24.74	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 864.00	$ 893.53	$ 29.53	3.42%	$ 883.44	$ 907.56	$ 24.12	2.73%
		Family - FOUR TIER	$ 1,284.93	$ 1,328.84	$ 43.91	3.42%	$ 1,313.83	$ 1,349.71	$ 35.88	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 427.90	$ 445.65	$ 17.75	4.15%	$ 437.53	$ 452.64	$ 15.11	3.45%
		Family - TWO TIER	$ 1,112.54	$ 1,158.68	$ 46.14	4.15%	$ 1,137.57	$ 1,176.87	$ 39.30	3.45%
		Double - THREE TIER	$ 855.80	$ 891.29	$ 35.49	4.15%	$ 875.05	$ 905.29	$ 30.24	3.46%
		Family - THREE TIER	$ 1,133.93	$ 1,180.96	$ 47.03	4.15%	$ 1,159.44	$ 1,199.50	$ 40.06	3.46%
		Employee/Spouse - FOUR TIER	$ 855.80	$ 891.29	$ 35.49	4.15%	$ 875.05	$ 905.29	$ 30.24	3.46%
		Employee/Chld(rn) - FOUR TIER	$ 834.40	$ 869.01	$ 34.61	4.15%	$ 853.17	$ 882.65	$ 29.48	3.46%
		Family - FOUR TIER	$ 1,240.91	$ 1,292.38	$ 51.47	4.15%	$ 1,268.83	$ 1,312.67	$ 43.84	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 418.71	$ 437.04	$ 18.33	4.38%	$ 428.13	$ 443.91	$ 15.78	3.69%
		Family - TWO TIER	$ 1,088.66	$ 1,136.32	$ 47.66	4.38%	$ 1,113.15	$ 1,154.16	$ 41.01	3.68%
		Double - THREE TIER	$ 837.43	$ 874.09	$ 36.66	4.38%	$ 856.28	$ 887.81	$ 31.53	3.68%
		Family - THREE TIER	$ 1,109.59	$ 1,158.17	$ 48.58	4.38%	$ 1,134.57	$ 1,176.35	$ 41.78	3.68%
		Employee/Spouse - FOUR TIER	$ 837.43	$ 874.09	$ 36.66	4.38%	$ 856.28	$ 887.81	$ 31.53	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 816.49	$ 852.24	$ 35.75	4.38%	$ 834.86	$ 865.62	$ 30.76	3.68%
		Family - FOUR TIER	$ 1,214.27	$ 1,267.43	$ 53.16	4.38%	$ 1,241.60	$ 1,287.33	$ 45.73	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 398.89	$ 423.06	$ 24.17	6.06%	$ 407.87	$ 429.71	$ 21.84	5.35%
		Family - TWO TIER	$ 1,037.12	$ 1,099.97	$ 62.85	6.06%	$ 1,060.45	$ 1,117.23	$ 56.78	5.35%
		Double - THREE TIER	$ 797.78	$ 846.13	$ 48.35	6.06%	$ 815.74	$ 859.41	$ 43.67	5.35%
		Family - THREE TIER	$ 1,057.06	$ 1,121.12	$ 64.06	6.06%	$ 1,080.85	$ 1,138.72	$ 57.87	5.35%
		Employee/Spouse - FOUR TIER	$ 797.78	$ 846.13	$ 48.35	6.06%	$ 815.74	$ 859.41	$ 43.67	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 777.84	$ 824.97	$ 47.13	6.06%	$ 795.35	$ 837.93	$ 42.58	5.35%
		Family - FOUR TIER	$ 1,156.79	$ 1,226.88	$ 70.09	6.06%	$ 1,182.82	$ 1,246.15	$ 63.33	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 340.26	$ 360.01	$ 19.75	5.80%	$ 347.91	$ 365.66	$ 17.75	5.10%
		Family - TWO TIER	$ 884.66	$ 936.01	$ 51.35	5.80%	$ 904.57	$ 950.71	$ 46.14	5.10%
		Double - THREE TIER	$ 680.52	$ 720.01	$ 39.49	5.80%	$ 695.83	$ 731.32	$ 35.49	5.10%
		Family - THREE TIER	$ 901.68	$ 954.01	$ 52.33	5.80%	$ 921.97	$ 968.99	$ 47.02	5.10%
		Employee/Spouse - FOUR TIER	$ 680.52	$ 720.01	$ 39.49	5.80%	$ 695.83	$ 731.32	$ 35.49	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 663.50	$ 702.01	$ 38.51	5.80%	$ 678.43	$ 713.03	$ 34.60	5.10%
		Family - FOUR TIER	$ 986.74	$ 1,044.02	$ 57.28	5.80%	$ 1,008.94	$ 1,060.41	$ 51.47	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 359.55	$ 370.73	$ 11.18	3.11%	$ 367.64	$ 376.55	$ 8.91	2.42%
		Family - TWO TIER	$ 934.83	$ 963.90	$ 29.07	3.11%	$ 955.86	$ 979.04	$ 23.18	2.43%
		Double - THREE TIER	$ 719.09	$ 741.46	$ 22.37	3.11%	$ 735.27	$ 753.10	$ 17.83	2.42%
		Family - THREE TIER	$ 952.80	$ 982.44	$ 29.64	3.11%	$ 974.24	$ 997.86	$ 23.62	2.42%
		Employee/Spouse - FOUR TIER	$ 719.09	$ 741.46	$ 22.37	3.11%	$ 735.27	$ 753.10	$ 17.83	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 701.11	$ 722.93	$ 21.82	3.11%	$ 716.89	$ 734.28	$ 17.39	2.43%
		Family - FOUR TIER	$ 1,042.69	$ 1,075.12	$ 32.43	3.11%	$ 1,066.15	$ 1,092.00	$ 25.85	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 372.73	$ 384.62	$ 11.89	3.19%	$ 381.11	$ 390.66	$ 9.55	2.51%
		Family - TWO TIER	$ 969.09	$ 1,000.01	$ 30.92	3.19%	$ 990.90	$ 1,015.71	$ 24.81	2.50%
		Double - THREE TIER	$ 745.45	$ 769.24	$ 23.79	3.19%	$ 762.23	$ 781.32	$ 19.09	2.50%
		Family - THREE TIER	$ 987.73	$ 1,019.24	$ 31.51	3.19%	$ 1,009.95	$ 1,035.25	$ 25.30	2.51%
		Employee/Spouse - FOUR TIER	$ 745.45	$ 769.24	$ 23.79	3.19%	$ 762.23	$ 781.32	$ 19.09	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 726.82	$ 750.01	$ 23.19	3.19%	$ 743.18	$ 761.79	$ 18.61	2.50%
		Family - FOUR TIER	$ 1,080.91	$ 1,115.40	$ 34.49	3.19%	$ 1,105.23	$ 1,132.91	$ 27.68	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 373.52	$ 371.66	$ (1.86)	-0.50%	$ 381.92	$ 377.50	$ (4.42)	-1.16%
		Family - TWO TIER	$ 971.14	$ 966.33	$ (4.81)	-0.50%	$ 992.98	$ 981.50	$ (11.48)	-1.16%
		Double - THREE TIER	$ 747.03	$ 743.33	$ (3.70)	-0.50%	$ 763.84	$ 755.00	$ (8.84)	-1.16%
		Family - THREE TIER	$ 989.82	$ 984.91	$ (4.91)	-0.50%	$ 1,012.09	$ 1,000.37	$ (11.72)	-1.16%
		Employee/Spouse - FOUR TIER	$ 747.03	$ 743.33	$ (3.70)	-0.50%	$ 763.84	$ 755.00	$ (8.84)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 728.35	$ 724.74	$ (3.61)	-0.50%	$ 744.74	$ 736.12	$ (8.62)	-1.16%
		Family - FOUR TIER	$ 1,083.19	$ 1,077.82	$ (5.37)	-0.50%	$ 1,107.56	$ 1,094.75	$ (12.81)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 462.49	$ 480.12	$ 17.63	3.81%	$ 472.30	$ 487.65	$ 15.35	3.25%
		Family - TWO TIER	$ 1,202.49	$ 1,248.30	$ 45.81	3.81%	$ 1,227.98	$ 1,267.90	$ 39.92	3.25%
		Double - THREE TIER	$ 925.00	$ 960.23	$ 35.23	3.81%	$ 944.61	$ 975.31	$ 30.70	3.25%
		Family - THREE TIER	$ 1,225.62	$ 1,272.31	$ 46.69	3.81%	$ 1,251.60	$ 1,292.28	$ 40.68	3.25%
		Employee/Spouse - FOUR TIER	$ 925.00	$ 960.23	$ 35.23	3.81%	$ 944.61	$ 975.31	$ 30.70	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 901.87	$ 936.23	$ 34.36	3.81%	$ 920.99	$ 950.92	$ 29.93	3.25%
		Family - FOUR TIER	$ 1,341.24	$ 1,392.33	$ 51.09	3.81%	$ 1,369.68	$ 1,414.19	$ 44.51	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 429.53	$ 472.72	$ 43.19	10.06%	$ 438.63	$ 480.14	$ 41.51	9.46%
		Family - TWO TIER	$ 1,116.78	$ 1,229.08	$ 112.30	10.06%	$ 1,140.46	$ 1,248.38	$ 107.92	9.46%
		Double - THREE TIER	$ 859.06	$ 945.45	$ 86.39	10.06%	$ 877.27	$ 960.29	$ 83.02	9.46%
		Family - THREE TIER	$ 1,138.25	$ 1,252.71	$ 114.46	10.06%	$ 1,162.39	$ 1,272.38	$ 109.99	9.46%
		Employee/Spouse - FOUR TIER	$ 859.06	$ 945.45	$ 86.39	10.06%	$ 877.27	$ 960.29	$ 83.02	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 837.58	$ 921.81	$ 84.23	10.06%	$ 855.33	$ 936.28	$ 80.95	9.46%
		Family - FOUR TIER	$ 1,245.63	$ 1,370.90	$ 125.27	10.06%	$ 1,272.05	$ 1,392.42	$ 120.37	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 414.83	$ 459.75	$ 44.92	10.83%	$ 423.62	$ 466.97	$ 43.35	10.23%
		Family - TWO TIER	$ 1,078.54	$ 1,195.35	$ 116.81	10.83%	$ 1,101.40	$ 1,214.12	$ 112.72	10.23%
		Double - THREE TIER	$ 829.64	$ 919.50	$ 89.86	10.83%	$ 847.24	$ 933.94	$ 86.70	10.23%
		Family - THREE TIER	$ 1,099.28	$ 1,218.34	$ 119.06	10.83%	$ 1,122.58	$ 1,237.46	$ 114.88	10.23%
		Employee/Spouse - FOUR TIER	$ 829.64	$ 919.50	$ 89.86	10.83%	$ 847.24	$ 933.94	$ 86.70	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 808.91	$ 896.51	$ 87.60	10.83%	$ 826.05	$ 910.59	$ 84.54	10.23%
		Family - FOUR TIER	$ 1,202.99	$ 1,333.27	$ 130.28	10.83%	$ 1,228.49	$ 1,354.21	$ 125.72	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 405.92	$ 450.88	$ 44.96	11.08%	$ 414.52	$ 457.95	$ 43.43	10.48%
		Family - TWO TIER	$ 1,055.38	$ 1,172.28	$ 116.90	11.08%	$ 1,077.74	$ 1,190.68	$ 112.94	10.48%
		Double - THREE TIER	$ 811.83	$ 901.75	$ 89.92	11.08%	$ 829.04	$ 915.91	$ 86.87	10.48%
		Family - THREE TIER	$ 1,075.67	$ 1,194.82	$ 119.15	11.08%	$ 1,098.48	$ 1,213.58	$ 115.10	10.48%
		Employee/Spouse - FOUR TIER	$ 811.83	$ 901.75	$ 89.92	11.08%	$ 829.04	$ 915.91	$ 86.87	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 791.53	$ 879.21	$ 87.68	11.08%	$ 808.31	$ 893.01	$ 84.70	10.48%
		Family - FOUR TIER	$ 1,177.15	$ 1,307.54	$ 130.39	11.08%	$ 1,202.11	$ 1,328.07	$ 125.96	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 386.70	$ 436.45	$ 49.75	12.87%	$ 394.90	$ 443.30	$ 48.40	12.26%
		Family - TWO TIER	$ 1,005.41	$ 1,134.78	$ 129.37	12.87%	$ 1,026.73	$ 1,152.59	$ 125.86	12.26%
		Double - THREE TIER	$ 773.39	$ 872.90	$ 99.51	12.87%	$ 789.79	$ 886.61	$ 96.82	12.26%
		Family - THREE TIER	$ 1,024.75	$ 1,156.60	$ 131.85	12.87%	$ 1,046.47	$ 1,174.76	$ 128.29	12.26%
		Employee/Spouse - FOUR TIER	$ 773.39	$ 872.90	$ 99.51	12.87%	$ 789.79	$ 886.61	$ 96.82	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 754.06	$ 851.08	$ 97.02	12.87%	$ 770.04	$ 864.44	$ 94.40	12.26%
		Family - FOUR TIER	$ 1,121.42	$ 1,265.71	$ 144.29	12.87%	$ 1,145.19	$ 1,285.58	$ 140.39	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 329.85	$ 371.40	$ 41.55	12.60%	$ 336.85	$ 377.23	$ 40.38	11.99%
		Family - TWO TIER	$ 857.61	$ 965.64	$ 108.03	12.60%	$ 875.79	$ 980.80	$ 105.01	11.99%
		Double - THREE TIER	$ 659.71	$ 742.80	$ 83.09	12.59%	$ 673.69	$ 754.46	$ 80.77	11.99%
		Family - THREE TIER	$ 874.11	$ 984.21	$ 110.10	12.60%	$ 892.64	$ 999.66	$ 107.02	11.99%
		Employee/Spouse - FOUR TIER	$ 659.71	$ 742.80	$ 83.09	12.59%	$ 673.69	$ 754.46	$ 80.77	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 643.21	$ 724.23	$ 81.02	12.60%	$ 656.85	$ 735.60	$ 78.75	11.99%
		Family - FOUR TIER	$ 956.57	$ 1,077.06	$ 120.49	12.60%	$ 976.85	$ 1,093.97	$ 117.12	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 348.55	$ 382.46	$ 33.91	9.73%	$ 355.95	$ 388.47	$ 32.52	9.14%
		Family - TWO TIER	$ 906.24	$ 994.41	$ 88.17	9.73%	$ 925.45	$ 1,010.02	$ 84.57	9.14%
		Double - THREE TIER	$ 697.11	$ 764.93	$ 67.82	9.73%	$ 711.89	$ 776.94	$ 65.05	9.14%
		Family - THREE TIER	$ 923.67	$ 1,013.53	$ 89.86	9.73%	$ 943.25	$ 1,029.44	$ 86.19	9.14%
		Employee/Spouse - FOUR TIER	$ 697.11	$ 764.93	$ 67.82	9.73%	$ 711.89	$ 776.94	$ 65.05	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 679.68	$ 745.80	$ 66.12	9.73%	$ 694.09	$ 757.51	$ 63.42	9.14%
		Family - FOUR TIER	$ 1,010.82	$ 1,109.15	$ 98.33	9.73%	$ 1,032.24	$ 1,126.56	$ 94.32	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 361.33	$ 396.79	$ 35.46	9.81%	$ 368.99	$ 403.02	$ 34.03	9.22%
		Family - TWO TIER	$ 939.47	$ 1,031.66	$ 92.19	9.81%	$ 959.38	$ 1,047.86	$ 88.48	9.22%
		Double - THREE TIER	$ 722.66	$ 793.59	$ 70.93	9.82%	$ 737.98	$ 806.04	$ 68.06	9.22%
		Family - THREE TIER	$ 957.53	$ 1,051.50	$ 93.97	9.81%	$ 977.83	$ 1,068.01	$ 90.18	9.22%
		Employee/Spouse - FOUR TIER	$ 722.66	$ 793.59	$ 70.93	9.82%	$ 737.98	$ 806.04	$ 68.06	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 704.60	$ 773.75	$ 69.15	9.81%	$ 719.54	$ 785.89	$ 66.35	9.22%
		Family - FOUR TIER	$ 1,047.87	$ 1,150.70	$ 102.83	9.81%	$ 1,070.08	$ 1,168.76	$ 98.68	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 362.09	$ 383.43	$ 21.34	5.89%	$ 369.78	$ 389.45	$ 19.67	5.32%
		Family - TWO TIER	$ 941.45	$ 996.91	$ 55.46	5.89%	$ 961.41	$ 1,012.56	$ 51.15	5.32%
		Double - THREE TIER	$ 724.19	$ 766.85	$ 42.66	5.89%	$ 739.54	$ 778.89	$ 39.35	5.32%
		Family - THREE TIER	$ 959.56	$ 1,016.08	$ 56.52	5.89%	$ 979.90	$ 1,032.03	$ 52.13	5.32%
		Employee/Spouse - FOUR TIER	$ 724.19	$ 766.85	$ 42.66	5.89%	$ 739.54	$ 778.89	$ 39.35	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 706.09	$ 747.68	$ 41.59	5.89%	$ 721.05	$ 759.42	$ 38.37	5.32%
		Family - FOUR TIER	$ 1,050.08	$ 1,111.93	$ 61.85	5.89%	$ 1,072.34	$ 1,129.39	$ 57.05	5.32%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 300.97	$ 308.09	$ 7.12	2.37%	$ 307.74	$ 312.92	$ 5.18	1.68%
		Family - TWO TIER	$ 782.53	$ 801.02	$ 18.49	2.36%	$ 800.13	$ 813.60	$ 13.47	1.68%
		Double - THREE TIER	$ 601.94	$ 616.17	$ 14.23	2.36%	$ 615.48	$ 625.85	$ 10.37	1.68%
		Family - THREE TIER	$ 797.58	$ 816.43	$ 18.85	2.36%	$ 815.52	$ 829.25	$ 13.73	1.68%
		Employee/Spouse - FOUR TIER	$ 601.94	$ 616.17	$ 14.23	2.36%	$ 615.48	$ 625.85	$ 10.37	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 586.90	$ 600.77	$ 13.87	2.36%	$ 600.10	$ 610.20	$ 10.10	1.68%
		Family - FOUR TIER	$ 872.82	$ 893.45	$ 20.63	2.36%	$ 892.46	$ 907.48	$ 15.02	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 262.42	$ 238.43	$ (23.99)	-9.14%	$ 268.32	$ 242.17	$ (26.15)	-9.75%
		Family - TWO TIER	$ 682.28	$ 619.91	$ (62.37)	-9.14%	$ 697.63	$ 629.64	$ (67.99)	-9.75%
		Double - THREE TIER	$ 524.83	$ 476.85	$ (47.98)	-9.14%	$ 536.64	$ 484.34	$ (52.30)	-9.75%
		Family - THREE TIER	$ 695.40	$ 631.83	$ (63.57)	-9.14%	$ 711.04	$ 641.75	$ (69.29)	-9.74%
		Employee/Spouse - FOUR TIER	$ 524.83	$ 476.85	$ (47.98)	-9.14%	$ 536.64	$ 484.34	$ (52.30)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 511.71	$ 464.93	$ (46.78)	-9.14%	$ 523.22	$ 472.23	$ (50.99)	-9.75%
		Family - FOUR TIER	$ 761.01	$ 691.44	$ (69.57)	-9.14%	$ 778.13	$ 702.29	$ (75.84)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 433.05	$ 448.44	$ 15.39	3.55%	$ 442.79	$ 455.48	$ 12.69	2.87%
		Family - TWO TIER	$ 1,125.92	$ 1,165.95	$ 40.03	3.56%	$ 1,151.25	$ 1,184.26	$ 33.01	2.87%
		Double - THREE TIER	$ 866.09	$ 896.89	$ 30.80	3.56%	$ 885.57	$ 910.97	$ 25.40	2.87%
		Family - THREE TIER	$ 1,147.57	$ 1,188.37	$ 40.80	3.56%	$ 1,173.39	$ 1,207.03	$ 33.64	2.87%
		Employee/Spouse - FOUR TIER	$ 866.09	$ 896.89	$ 30.80	3.56%	$ 885.57	$ 910.97	$ 25.40	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 844.43	$ 874.46	$ 30.03	3.56%	$ 863.44	$ 888.19	$ 24.75	2.87%
		Family - FOUR TIER	$ 1,255.83	$ 1,300.48	$ 44.65	3.56%	$ 1,284.08	$ 1,320.90	$ 36.82	2.87%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 291.78	$ 317.84	$ 26.06	8.93%	$ 297.95	$ 322.83	$ 24.88	8.35%
		Family - TWO TIER	$ 758.60	$ 826.37	$ 67.77	8.93%	$ 774.69	$ 839.35	$ 64.66	8.35%
		Double - THREE TIER	$ 583.54	$ 635.67	$ 52.13	8.93%	$ 595.92	$ 645.65	$ 49.73	8.35%
		Family - THREE TIER	$ 773.19	$ 842.27	$ 69.08	8.93%	$ 789.58	$ 855.49	$ 65.91	8.35%
		Employee/Spouse - FOUR TIER	$ 583.54	$ 635.67	$ 52.13	8.93%	$ 595.92	$ 645.65	$ 49.73	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 568.95	$ 619.78	$ 50.83	8.93%	$ 581.02	$ 629.51	$ 48.49	8.35%
		Family - FOUR TIER	$ 846.14	$ 921.72	$ 75.58	8.93%	$ 864.08	$ 936.20	$ 72.12	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 254.40	$ 245.97	$ (8.43)	-3.31%	$ 259.79	$ 249.83	$ (9.96)	-3.83%
		Family - TWO TIER	$ 661.42	$ 639.53	$ (21.89)	-3.31%	$ 675.44	$ 649.57	$ (25.87)	-3.83%
		Double - THREE TIER	$ 508.78	$ 491.95	$ (16.83)	-3.31%	$ 519.57	$ 499.67	$ (19.90)	-3.83%
		Family - THREE TIER	$ 674.14	$ 651.83	$ (22.31)	-3.31%	$ 688.43	$ 662.06	$ (26.37)	-3.83%
		Employee/Spouse - FOUR TIER	$ 508.78	$ 491.95	$ (16.83)	-3.31%	$ 519.57	$ 499.67	$ (19.90)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 496.07	$ 479.65	$ (16.42)	-3.31%	$ 506.58	$ 487.18	$ (19.40)	-3.83%
		Family - FOUR TIER	$ 737.74	$ 713.32	$ (24.42)	-3.31%	$ 753.38	$ 724.52	$ (28.86)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 419.81	$ 462.63	$ 42.82	10.20%	$ 428.71	$ 469.90	$ 41.19	9.61%
		Family - TWO TIER	$ 1,091.50	$ 1,202.85	$ 111.35	10.20%	$ 1,114.64	$ 1,221.73	$ 107.09	9.61%
		Double - THREE TIER	$ 839.61	$ 925.27	$ 85.66	10.20%	$ 857.41	$ 939.80	$ 82.39	9.61%
		Family - THREE TIER	$ 1,112.49	$ 1,225.98	$ 113.49	10.20%	$ 1,136.07	$ 1,245.23	$ 109.16	9.61%
		Employee/Spouse - FOUR TIER	$ 839.61	$ 925.27	$ 85.66	10.20%	$ 857.41	$ 939.80	$ 82.39	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 818.62	$ 902.14	$ 83.52	10.20%	$ 835.98	$ 916.30	$ 80.32	9.61%
		Family - FOUR TIER	$ 1,217.44	$ 1,341.64	$ 124.20	10.20%	$ 1,243.25	$ 1,362.70	$ 119.45	9.61%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 497.58	$ 507.83	$ 10.25	2.06%	$ 508.77	$ 515.80	$ 7.03	1.38%
		Family - TWO TIER	$ 1,293.71	$ 1,320.35	$ 26.64	2.06%	$ 1,322.82	$ 1,341.08	$ 18.26	1.38%
		Double - THREE TIER	$ 995.17	$ 1,015.66	$ 20.49	2.06%	$ 1,017.55	$ 1,031.60	$ 14.05	1.38%
		Family - THREE TIER	$ 1,318.59	$ 1,345.74	$ 27.15	2.06%	$ 1,348.26	$ 1,366.87	$ 18.61	1.38%
		Employee/Spouse - FOUR TIER	$ 995.17	$ 1,015.66	$ 20.49	2.06%	$ 1,017.55	$ 1,031.60	$ 14.05	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 970.28	$ 990.26	$ 19.98	2.06%	$ 992.12	$ 1,005.81	$ 13.69	1.38%
		Family - FOUR TIER	$ 1,442.99	$ 1,472.70	$ 29.71	2.06%	$ 1,475.45	$ 1,495.82	$ 20.37	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 484.91	$ 496.68	$ 11.77	2.43%	$ 495.82	$ 504.48	$ 8.66	1.75%
		Family - TWO TIER	$ 1,260.78	$ 1,291.37	$ 30.59	2.43%	$ 1,289.15	$ 1,311.64	$ 22.49	1.74%
		Double - THREE TIER	$ 969.83	$ 993.36	$ 23.53	2.43%	$ 991.65	$ 1,008.96	$ 17.31	1.75%
		Family - THREE TIER	$ 1,285.03	$ 1,316.20	$ 31.17	2.43%	$ 1,313.94	$ 1,336.87	$ 22.93	1.75%
		Employee/Spouse - FOUR TIER	$ 969.83	$ 993.36	$ 23.53	2.43%	$ 991.65	$ 1,008.96	$ 17.31	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 945.58	$ 968.53	$ 22.95	2.43%	$ 966.86	$ 983.73	$ 16.87	1.74%
		Family - FOUR TIER	$ 1,406.25	$ 1,440.37	$ 34.12	2.43%	$ 1,437.89	$ 1,462.99	$ 25.10	1.75%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 470.48	$ 483.39	$ 12.91	2.74%	$ 481.07	$ 490.98	$ 9.91	2.06%
		Family - TWO TIER	$ 1,223.26	$ 1,256.81	$ 33.55	2.74%	$ 1,250.78	$ 1,276.55	$ 25.77	2.06%
		Double - THREE TIER	$ 940.96	$ 966.78	$ 25.82	2.74%	$ 962.14	$ 981.96	$ 19.82	2.06%
		Family - THREE TIER	$ 1,246.78	$ 1,280.98	$ 34.20	2.74%	$ 1,274.83	$ 1,301.09	$ 26.26	2.06%
		Employee/Spouse - FOUR TIER	$ 940.96	$ 966.78	$ 25.82	2.74%	$ 962.14	$ 981.96	$ 19.82	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 917.44	$ 942.61	$ 25.17	2.74%	$ 938.08	$ 957.41	$ 19.33	2.06%
		Family - FOUR TIER	$ 1,364.40	$ 1,401.83	$ 37.43	2.74%	$ 1,395.11	$ 1,423.84	$ 28.73	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 446.24	$ 468.46	$ 22.22	4.98%	$ 456.28	$ 475.82	$ 19.54	4.28%
		Family - TWO TIER	$ 1,160.23	$ 1,218.00	$ 57.77	4.98%	$ 1,186.33	$ 1,237.12	$ 50.79	4.28%
		Double - THREE TIER	$ 892.48	$ 936.92	$ 44.44	4.98%	$ 912.57	$ 951.63	$ 39.06	4.28%
		Family - THREE TIER	$ 1,182.54	$ 1,241.42	$ 58.88	4.98%	$ 1,209.14	$ 1,260.92	$ 51.78	4.28%
		Employee/Spouse - FOUR TIER	$ 892.48	$ 936.92	$ 44.44	4.98%	$ 912.57	$ 951.63	$ 39.06	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 870.17	$ 913.50	$ 43.33	4.98%	$ 889.75	$ 927.84	$ 38.09	4.28%
		Family - FOUR TIER	$ 1,294.11	$ 1,358.54	$ 64.43	4.98%	$ 1,323.22	$ 1,379.87	$ 56.65	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 420.06	$ 442.58	$ 22.52	5.36%	$ 429.51	$ 449.53	$ 20.02	4.66%
		Family - TWO TIER	$ 1,092.16	$ 1,150.70	$ 58.54	5.36%	$ 1,116.73	$ 1,168.77	$ 52.04	4.66%
		Double - THREE TIER	$ 840.12	$ 885.16	$ 45.04	5.36%	$ 859.02	$ 899.05	$ 40.03	4.66%
		Family - THREE TIER	$ 1,113.16	$ 1,172.83	$ 59.67	5.36%	$ 1,138.21	$ 1,191.25	$ 53.04	4.66%
		Employee/Spouse - FOUR TIER	$ 840.12	$ 885.16	$ 45.04	5.36%	$ 859.02	$ 899.05	$ 40.03	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 819.12	$ 863.03	$ 43.91	5.36%	$ 837.55	$ 876.58	$ 39.03	4.66%
		Family - FOUR TIER	$ 1,218.18	$ 1,283.48	$ 65.30	5.36%	$ 1,245.59	$ 1,303.63	$ 58.04	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 430.28	$ 457.12	$ 26.84	6.24%	$ 439.97	$ 464.30	$ 24.33	5.53%
		Family - TWO TIER	$ 1,118.75	$ 1,188.52	$ 69.77	6.24%	$ 1,143.92	$ 1,207.18	$ 63.26	5.53%
		Double - THREE TIER	$ 860.58	$ 914.25	$ 53.67	6.24%	$ 879.94	$ 928.60	$ 48.66	5.53%
		Family - THREE TIER	$ 1,140.27	$ 1,211.38	$ 71.11	6.24%	$ 1,165.92	$ 1,230.39	$ 64.47	5.53%
		Employee/Spouse - FOUR TIER	$ 860.58	$ 914.25	$ 53.67	6.24%	$ 879.94	$ 928.60	$ 48.66	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 839.06	$ 891.39	$ 52.33	6.24%	$ 857.94	$ 905.38	$ 47.44	5.53%
		Family - FOUR TIER	$ 1,247.84	$ 1,325.66	$ 77.82	6.24%	$ 1,275.91	$ 1,346.47	$ 70.56	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 484.95	$ 500.09	$ 15.14	3.12%	$ 495.86	$ 507.95	$ 12.09	2.44%
		Family - TWO TIER	$ 1,260.87	$ 1,300.24	$ 39.37	3.12%	$ 1,289.24	$ 1,320.66	$ 31.42	2.44%
		Double - THREE TIER	$ 969.90	$ 1,000.19	$ 30.29	3.12%	$ 991.72	$ 1,015.89	$ 24.17	2.44%
		Family - THREE TIER	$ 1,285.12	$ 1,325.25	$ 40.13	3.12%	$ 1,314.03	$ 1,346.06	$ 32.03	2.44%
		Employee/Spouse - FOUR TIER	$ 969.90	$ 1,000.19	$ 30.29	3.12%	$ 991.72	$ 1,015.89	$ 24.17	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 945.66	$ 975.18	$ 29.52	3.12%	$ 966.93	$ 990.49	$ 23.56	2.44%
		Family - FOUR TIER	$ 1,406.36	$ 1,450.27	$ 43.91	3.12%	$ 1,438.00	$ 1,473.04	$ 35.04	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 460.83	$ 480.01	$ 19.18	4.16%	$ 471.20	$ 487.55	$ 16.35	3.47%
		Family - TWO TIER	$ 1,198.16	$ 1,248.03	$ 49.87	4.16%	$ 1,225.11	$ 1,267.62	$ 42.51	3.47%
		Double - THREE TIER	$ 921.66	$ 960.02	$ 38.36	4.16%	$ 942.39	$ 975.09	$ 32.70	3.47%
		Family - THREE TIER	$ 1,221.20	$ 1,272.03	$ 50.83	4.16%	$ 1,248.67	$ 1,292.00	$ 43.33	3.47%
		Employee/Spouse - FOUR TIER	$ 921.66	$ 960.02	$ 38.36	4.16%	$ 942.39	$ 975.09	$ 32.70	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 898.61	$ 936.02	$ 37.41	4.16%	$ 918.83	$ 950.72	$ 31.89	3.47%
		Family - FOUR TIER	$ 1,336.40	$ 1,392.03	$ 55.63	4.16%	$ 1,366.47	$ 1,413.89	$ 47.42	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 440.39	$ 464.86	$ 24.47	5.56%	$ 450.30	$ 472.15	$ 21.85	4.85%
		Family - TWO TIER	$ 1,145.02	$ 1,208.63	$ 63.61	5.56%	$ 1,170.79	$ 1,227.60	$ 56.81	4.85%
		Double - THREE TIER	$ 880.78	$ 929.71	$ 48.93	5.56%	$ 900.61	$ 944.31	$ 43.70	4.85%
		Family - THREE TIER	$ 1,167.04	$ 1,231.87	$ 64.83	5.56%	$ 1,193.30	$ 1,251.21	$ 57.91	4.85%
		Employee/Spouse - FOUR TIER	$ 880.78	$ 929.71	$ 48.93	5.56%	$ 900.61	$ 944.31	$ 43.70	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 858.77	$ 906.47	$ 47.70	5.55%	$ 878.09	$ 920.70	$ 42.61	4.85%
		Family - FOUR TIER	$ 1,277.14	$ 1,348.08	$ 70.94	5.55%	$ 1,305.88	$ 1,369.25	$ 63.37	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 482.37	$ 523.90	$ 41.53	8.61%	$ 492.59	$ 532.12	$ 39.53	8.02%
		Family - TWO TIER	$ 1,254.15	$ 1,362.14	$ 107.99	8.61%	$ 1,280.74	$ 1,383.52	$ 102.78	8.03%
		Double - THREE TIER	$ 964.74	$ 1,047.80	$ 83.06	8.61%	$ 985.19	$ 1,064.25	$ 79.06	8.02%
		Family - THREE TIER	$ 1,278.28	$ 1,388.33	$ 110.05	8.61%	$ 1,305.37	$ 1,410.13	$ 104.76	8.03%
		Employee/Spouse - FOUR TIER	$ 964.74	$ 1,047.80	$ 83.06	8.61%	$ 985.19	$ 1,064.25	$ 79.06	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 940.61	$ 1,021.60	$ 80.99	8.61%	$ 960.55	$ 1,037.64	$ 77.09	8.03%
		Family - FOUR TIER	$ 1,398.87	$ 1,519.31	$ 120.44	8.61%	$ 1,428.52	$ 1,543.16	$ 114.64	8.03%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 470.09	$ 512.40	$ 42.31	9.00%	$ 480.06	$ 520.44	$ 40.38	8.41%
		Family - TWO TIER	$ 1,222.24	$ 1,332.24	$ 110.00	9.00%	$ 1,248.15	$ 1,353.15	$ 105.00	8.41%
		Double - THREE TIER	$ 940.18	$ 1,024.80	$ 84.62	9.00%	$ 960.12	$ 1,040.89	$ 80.77	8.41%
		Family - THREE TIER	$ 1,245.74	$ 1,357.86	$ 112.12	9.00%	$ 1,272.15	$ 1,379.17	$ 107.02	8.41%
		Employee/Spouse - FOUR TIER	$ 940.18	$ 1,024.80	$ 84.62	9.00%	$ 960.12	$ 1,040.89	$ 80.77	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 916.68	$ 999.18	$ 82.50	9.00%	$ 936.11	$ 1,014.86	$ 78.75	8.41%
		Family - FOUR TIER	$ 1,363.27	$ 1,485.96	$ 122.69	9.00%	$ 1,392.16	$ 1,509.28	$ 117.12	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 456.09	$ 498.69	$ 42.60	9.34%	$ 465.77	$ 506.52	$ 40.75	8.75%
		Family - TWO TIER	$ 1,185.86	$ 1,296.59	$ 110.73	9.34%	$ 1,211.00	$ 1,316.94	$ 105.94	8.75%
		Double - THREE TIER	$ 912.20	$ 997.37	$ 85.17	9.34%	$ 931.53	$ 1,013.03	$ 81.50	8.75%
		Family - THREE TIER	$ 1,208.66	$ 1,321.52	$ 112.86	9.34%	$ 1,234.29	$ 1,342.27	$ 107.98	8.75%
		Employee/Spouse - FOUR TIER	$ 912.20	$ 997.37	$ 85.17	9.34%	$ 931.53	$ 1,013.03	$ 81.50	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 889.40	$ 972.44	$ 83.04	9.34%	$ 908.25	$ 987.71	$ 79.46	8.75%
		Family - FOUR TIER	$ 1,322.69	$ 1,446.19	$ 123.50	9.34%	$ 1,350.72	$ 1,468.90	$ 118.18	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 432.60	$ 483.29	$ 50.69	11.72%	$ 441.77	$ 490.88	$ 49.11	11.12%
		Family - TWO TIER	$ 1,124.77	$ 1,256.55	$ 131.78	11.72%	$ 1,148.61	$ 1,276.27	$ 127.66	11.11%
		Double - THREE TIER	$ 865.21	$ 966.57	$ 101.36	11.72%	$ 883.55	$ 981.75	$ 98.20	11.11%
		Family - THREE TIER	$ 1,146.40	$ 1,280.71	$ 134.31	11.72%	$ 1,170.71	$ 1,300.82	$ 130.11	11.11%
		Employee/Spouse - FOUR TIER	$ 865.21	$ 966.57	$ 101.36	11.72%	$ 883.55	$ 981.75	$ 98.20	11.11%
		Employee/Chld(rn) - FOUR TIER	$ 843.57	$ 942.41	$ 98.84	11.72%	$ 861.46	$ 957.21	$ 95.75	11.11%
		Family - FOUR TIER	$ 1,254.55	$ 1,401.53	$ 146.98	11.72%	$ 1,281.15	$ 1,423.54	$ 142.39	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 407.22	$ 456.58	$ 49.36	12.12%	$ 415.85	$ 463.75	$ 47.90	11.52%
		Family - TWO TIER	$ 1,058.77	$ 1,187.12	$ 128.35	12.12%	$ 1,081.22	$ 1,205.76	$ 124.54	11.52%
		Double - THREE TIER	$ 814.44	$ 913.17	$ 98.73	12.12%	$ 831.71	$ 927.51	$ 95.80	11.52%
		Family - THREE TIER	$ 1,079.13	$ 1,209.95	$ 130.82	12.12%	$ 1,102.01	$ 1,228.94	$ 126.93	11.52%
		Employee/Spouse - FOUR TIER	$ 814.44	$ 913.17	$ 98.73	12.12%	$ 831.71	$ 927.51	$ 95.80	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 794.07	$ 890.34	$ 96.27	12.12%	$ 810.91	$ 904.32	$ 93.41	11.52%
		Family - FOUR TIER	$ 1,180.94	$ 1,324.09	$ 143.15	12.12%	$ 1,205.98	$ 1,344.88	$ 138.90	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 417.14	$ 471.59	$ 54.45	13.05%	$ 425.97	$ 478.99	$ 53.02	12.45%
		Family - TWO TIER	$ 1,084.55	$ 1,226.13	$ 141.58	13.05%	$ 1,107.54	$ 1,245.38	$ 137.84	12.45%
		Double - THREE TIER	$ 834.27	$ 943.18	$ 108.91	13.05%	$ 851.95	$ 957.99	$ 106.04	12.45%
		Family - THREE TIER	$ 1,105.41	$ 1,249.71	$ 144.30	13.05%	$ 1,128.83	$ 1,269.33	$ 140.50	12.45%
		Employee/Spouse - FOUR TIER	$ 834.27	$ 943.18	$ 108.91	13.05%	$ 851.95	$ 957.99	$ 106.04	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 813.41	$ 919.60	$ 106.19	13.05%	$ 830.66	$ 934.04	$ 103.38	12.45%
		Family - FOUR TIER	$ 1,209.68	$ 1,367.61	$ 157.93	13.06%	$ 1,235.33	$ 1,389.08	$ 153.75	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 470.12	$ 515.92	$ 45.80	9.74%	$ 480.09	$ 524.02	$ 43.93	9.15%
		Family - TWO TIER	$ 1,222.31	$ 1,341.39	$ 119.08	9.74%	$ 1,248.23	$ 1,362.45	$ 114.22	9.15%
		Double - THREE TIER	$ 940.24	$ 1,031.84	$ 91.60	9.74%	$ 960.17	$ 1,048.04	$ 87.87	9.15%
		Family - THREE TIER	$ 1,245.82	$ 1,367.19	$ 121.37	9.74%	$ 1,272.24	$ 1,388.65	$ 116.41	9.15%
		Employee/Spouse - FOUR TIER	$ 940.24	$ 1,031.84	$ 91.60	9.74%	$ 960.17	$ 1,048.04	$ 87.87	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 916.73	$ 1,006.04	$ 89.31	9.74%	$ 936.17	$ 1,021.84	$ 85.67	9.15%
		Family - FOUR TIER	$ 1,363.35	$ 1,496.17	$ 132.82	9.74%	$ 1,392.26	$ 1,519.66	$ 127.40	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 446.75	$ 495.20	$ 48.45	10.84%	$ 456.22	$ 502.98	$ 46.76	10.25%
		Family - TWO TIER	$ 1,161.54	$ 1,287.52	$ 125.98	10.85%	$ 1,186.16	$ 1,307.74	$ 121.58	10.25%
		Double - THREE TIER	$ 893.50	$ 990.40	$ 96.90	10.84%	$ 912.43	$ 1,005.95	$ 93.52	10.25%
		Family - THREE TIER	$ 1,183.87	$ 1,312.28	$ 128.41	10.85%	$ 1,208.97	$ 1,332.89	$ 123.92	10.25%
		Employee/Spouse - FOUR TIER	$ 893.50	$ 990.40	$ 96.90	10.84%	$ 912.43	$ 1,005.95	$ 93.52	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 871.15	$ 965.64	$ 94.49	10.85%	$ 889.62	$ 980.80	$ 91.18	10.25%
		Family - FOUR TIER	$ 1,295.57	$ 1,436.08	$ 140.51	10.85%	$ 1,323.03	$ 1,458.63	$ 135.60	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 426.93	$ 479.57	$ 52.64	12.33%	$ 435.97	$ 487.10	$ 51.13	11.73%
		Family - TWO TIER	$ 1,110.02	$ 1,246.88	$ 136.86	12.33%	$ 1,133.55	$ 1,266.45	$ 132.90	11.72%
		Double - THREE TIER	$ 853.85	$ 959.14	$ 105.29	12.33%	$ 871.96	$ 974.19	$ 102.23	11.72%
		Family - THREE TIER	$ 1,131.36	$ 1,270.85	$ 139.49	12.33%	$ 1,155.34	$ 1,290.81	$ 135.47	11.73%
		Employee/Spouse - FOUR TIER	$ 853.85	$ 959.14	$ 105.29	12.33%	$ 871.96	$ 974.19	$ 102.23	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 832.51	$ 935.16	$ 102.65	12.33%	$ 850.15	$ 949.84	$ 99.69	11.73%
		Family - FOUR TIER	$ 1,238.09	$ 1,390.75	$ 152.66	12.33%	$ 1,264.33	$ 1,412.58	$ 148.25	11.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 415.14	$ 439.23	$ 24.09	5.80%	$ 424.49	$ 446.13	$ 21.64	5.10%
		Family - TWO TIER	$ 1,079.39	$ 1,142.01	$ 62.62	5.80%	$ 1,103.67	$ 1,159.94	$ 56.27	5.10%
		Double - THREE TIER	$ 830.30	$ 878.47	$ 48.17	5.80%	$ 848.98	$ 892.26	$ 43.28	5.10%
		Family - THREE TIER	$ 1,100.14	$ 1,163.97	$ 63.83	5.80%	$ 1,124.89	$ 1,182.24	$ 57.35	5.10%
		Employee/Spouse - FOUR TIER	$ 830.30	$ 878.47	$ 48.17	5.80%	$ 848.98	$ 892.26	$ 43.28	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 809.53	$ 856.51	$ 46.98	5.80%	$ 827.76	$ 869.95	$ 42.19	5.10%
		Family - FOUR TIER	$ 1,203.93	$ 1,273.78	$ 69.85	5.80%	$ 1,231.01	$ 1,293.78	$ 62.77	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 404.73	$ 413.70	$ 8.97	2.22%	$ 413.83	$ 420.19	$ 6.36	1.54%
		Family - TWO TIER	$ 1,052.30	$ 1,075.62	$ 23.32	2.22%	$ 1,075.96	$ 1,092.50	$ 16.54	1.54%
		Double - THREE TIER	$ 809.46	$ 827.40	$ 17.94	2.22%	$ 827.67	$ 840.39	$ 12.72	1.54%
		Family - THREE TIER	$ 1,072.53	$ 1,096.30	$ 23.77	2.22%	$ 1,096.66	$ 1,113.51	$ 16.85	1.54%
		Employee/Spouse - FOUR TIER	$ 809.46	$ 827.40	$ 17.94	2.22%	$ 827.67	$ 840.39	$ 12.72	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 789.22	$ 806.71	$ 17.49	2.22%	$ 806.98	$ 819.38	$ 12.40	1.54%
		Family - FOUR TIER	$ 1,173.70	$ 1,199.73	$ 26.03	2.22%	$ 1,200.12	$ 1,218.56	$ 18.44	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 383.00	$ 399.36	$ 16.36	4.27%	$ 391.62	$ 405.63	$ 14.01	3.58%
		Family - TWO TIER	$ 995.80	$ 1,038.34	$ 42.54	4.27%	$ 1,018.21	$ 1,054.65	$ 36.44	3.58%
		Double - THREE TIER	$ 766.01	$ 798.73	$ 32.72	4.27%	$ 783.24	$ 811.27	$ 28.03	3.58%
		Family - THREE TIER	$ 1,014.96	$ 1,058.31	$ 43.35	4.27%	$ 1,037.79	$ 1,074.93	$ 37.14	3.58%
		Employee/Spouse - FOUR TIER	$ 766.01	$ 798.73	$ 32.72	4.27%	$ 783.24	$ 811.27	$ 28.03	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 746.85	$ 778.76	$ 31.91	4.27%	$ 763.66	$ 790.98	$ 27.32	3.58%
		Family - FOUR TIER	$ 1,110.71	$ 1,158.15	$ 47.44	4.27%	$ 1,135.70	$ 1,176.34	$ 40.64	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 400.47	$ 409.92	$ 9.45	2.36%	$ 409.49	$ 416.35	$ 6.86	1.68%
		Family - TWO TIER	$ 1,041.22	$ 1,065.79	$ 24.57	2.36%	$ 1,064.65	$ 1,082.52	$ 17.87	1.68%
		Double - THREE TIER	$ 800.94	$ 819.84	$ 18.90	2.36%	$ 818.96	$ 832.71	$ 13.75	1.68%
		Family - THREE TIER	$ 1,061.25	$ 1,086.28	$ 25.03	2.36%	$ 1,085.13	$ 1,103.34	$ 18.21	1.68%
		Employee/Spouse - FOUR TIER	$ 800.94	$ 819.84	$ 18.90	2.36%	$ 818.96	$ 832.71	$ 13.75	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 780.92	$ 799.34	$ 18.42	2.36%	$ 798.49	$ 811.89	$ 13.40	1.68%
		Family - FOUR TIER	$ 1,161.37	$ 1,188.76	$ 27.39	2.36%	$ 1,187.50	$ 1,207.43	$ 19.93	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 494.25	$ 504.90	$ 10.65	2.15%	$ 505.37	$ 512.83	$ 7.46	1.48%
		Family - TWO TIER	$ 1,285.05	$ 1,312.74	$ 27.69	2.15%	$ 1,313.96	$ 1,333.35	$ 19.39	1.48%
		Double - THREE TIER	$ 988.50	$ 1,009.80	$ 21.30	2.15%	$ 1,010.74	$ 1,025.66	$ 14.92	1.48%
		Family - THREE TIER	$ 1,309.76	$ 1,337.99	$ 28.23	2.16%	$ 1,339.23	$ 1,359.00	$ 19.77	1.48%
		Employee/Spouse - FOUR TIER	$ 988.50	$ 1,009.80	$ 21.30	2.15%	$ 1,010.74	$ 1,025.66	$ 14.92	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 963.78	$ 984.56	$ 20.78	2.16%	$ 985.47	$ 1,000.02	$ 14.55	1.48%
		Family - FOUR TIER	$ 1,433.32	$ 1,464.22	$ 30.90	2.16%	$ 1,465.57	$ 1,487.20	$ 21.63	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 475.50	$ 490.25	$ 14.75	3.10%	$ 486.20	$ 497.95	$ 11.75	2.42%
		Family - TWO TIER	$ 1,236.31	$ 1,274.66	$ 38.35	3.10%	$ 1,264.12	$ 1,294.67	$ 30.55	2.42%
		Double - THREE TIER	$ 951.01	$ 980.51	$ 29.50	3.10%	$ 972.40	$ 995.90	$ 23.50	2.42%
		Family - THREE TIER	$ 1,260.08	$ 1,299.17	$ 39.09	3.10%	$ 1,288.44	$ 1,319.57	$ 31.13	2.42%
		Employee/Spouse - FOUR TIER	$ 951.01	$ 980.51	$ 29.50	3.10%	$ 972.40	$ 995.90	$ 23.50	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 927.23	$ 955.99	$ 28.76	3.10%	$ 948.09	$ 971.00	$ 22.91	2.42%
		Family - FOUR TIER	$ 1,378.96	$ 1,421.73	$ 42.77	3.10%	$ 1,409.98	$ 1,444.05	$ 34.07	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 412.75	$ 427.91	$ 15.16	3.67%	$ 422.04	$ 434.63	$ 12.59	2.98%
		Family - TWO TIER	$ 1,073.16	$ 1,112.57	$ 39.41	3.67%	$ 1,097.30	$ 1,130.04	$ 32.74	2.98%
		Double - THREE TIER	$ 825.50	$ 855.82	$ 30.32	3.67%	$ 844.07	$ 869.26	$ 25.19	2.98%
		Family - THREE TIER	$ 1,093.79	$ 1,133.97	$ 40.18	3.67%	$ 1,118.40	$ 1,151.77	$ 33.37	2.98%
		Employee/Spouse - FOUR TIER	$ 825.50	$ 855.82	$ 30.32	3.67%	$ 844.07	$ 869.26	$ 25.19	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 804.86	$ 834.43	$ 29.57	3.67%	$ 822.98	$ 847.53	$ 24.55	2.98%
		Family - FOUR TIER	$ 1,196.98	$ 1,240.94	$ 43.96	3.67%	$ 1,223.91	$ 1,260.43	$ 36.52	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 407.29	$ 429.17	$ 21.88	5.37%	$ 416.46	$ 435.90	$ 19.44	4.67%
		Family - TWO TIER	$ 1,058.95	$ 1,115.83	$ 56.88	5.37%	$ 1,082.78	$ 1,133.35	$ 50.57	4.67%
		Double - THREE TIER	$ 814.58	$ 858.33	$ 43.75	5.37%	$ 832.90	$ 871.81	$ 38.91	4.67%
		Family - THREE TIER	$ 1,079.32	$ 1,137.29	$ 57.97	5.37%	$ 1,103.61	$ 1,155.15	$ 51.54	4.67%
		Employee/Spouse - FOUR TIER	$ 814.58	$ 858.33	$ 43.75	5.37%	$ 832.90	$ 871.81	$ 38.91	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 794.21	$ 836.87	$ 42.66	5.37%	$ 812.09	$ 850.01	$ 37.92	4.67%
		Family - FOUR TIER	$ 1,181.14	$ 1,244.58	$ 63.44	5.37%	$ 1,207.71	$ 1,264.12	$ 56.41	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 393.71	$ 406.52	$ 12.81	3.25%	$ 402.57	$ 412.90	$ 10.33	2.57%
		Family - TWO TIER	$ 1,023.64	$ 1,056.96	$ 33.32	3.26%	$ 1,046.67	$ 1,073.55	$ 26.88	2.57%
		Double - THREE TIER	$ 787.42	$ 813.04	$ 25.62	3.25%	$ 805.14	$ 825.81	$ 20.67	2.57%
		Family - THREE TIER	$ 1,043.32	$ 1,077.28	$ 33.96	3.25%	$ 1,066.80	$ 1,094.20	$ 27.40	2.57%
		Employee/Spouse - FOUR TIER	$ 787.42	$ 813.04	$ 25.62	3.25%	$ 805.14	$ 825.81	$ 20.67	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 767.73	$ 792.72	$ 24.99	3.26%	$ 785.00	$ 805.16	$ 20.16	2.57%
		Family - FOUR TIER	$ 1,141.75	$ 1,178.91	$ 37.16	3.25%	$ 1,167.44	$ 1,197.42	$ 29.98	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 402.46	$ 453.13	$ 50.67	12.59%	$ 410.99	$ 460.25	$ 49.26	11.99%
		Family - TWO TIER	$ 1,046.39	$ 1,178.15	$ 131.76	12.59%	$ 1,068.57	$ 1,196.65	$ 128.08	11.99%
		Double - THREE TIER	$ 804.91	$ 906.27	$ 101.36	12.59%	$ 821.98	$ 920.50	$ 98.52	11.99%
		Family - THREE TIER	$ 1,066.51	$ 1,200.81	$ 134.30	12.59%	$ 1,089.12	$ 1,219.66	$ 130.54	11.99%
		Employee/Spouse - FOUR TIER	$ 804.91	$ 906.27	$ 101.36	12.59%	$ 821.98	$ 920.50	$ 98.52	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 784.79	$ 883.61	$ 98.82	12.59%	$ 801.43	$ 897.48	$ 96.05	11.98%
		Family - FOUR TIER	$ 1,167.12	$ 1,314.09	$ 146.97	12.59%	$ 1,191.87	$ 1,334.72	$ 142.85	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 392.35	$ 426.79	$ 34.44	8.78%	$ 400.67	$ 433.49	$ 32.82	8.19%
		Family - TWO TIER	$ 1,020.12	$ 1,109.66	$ 89.54	8.78%	$ 1,041.74	$ 1,127.08	$ 85.34	8.19%
		Double - THREE TIER	$ 784.71	$ 853.58	$ 68.87	8.78%	$ 801.34	$ 866.98	$ 65.64	8.19%
		Family - THREE TIER	$ 1,039.73	$ 1,130.99	$ 91.26	8.78%	$ 1,061.78	$ 1,148.75	$ 86.97	8.19%
		Employee/Spouse - FOUR TIER	$ 784.71	$ 853.58	$ 68.87	8.78%	$ 801.34	$ 866.98	$ 65.64	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 765.09	$ 832.24	$ 67.15	8.78%	$ 781.31	$ 845.31	$ 64.00	8.19%
		Family - FOUR TIER	$ 1,137.82	$ 1,237.69	$ 99.87	8.78%	$ 1,161.94	$ 1,257.12	$ 95.18	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 371.30	$ 412.00	$ 40.70	10.96%	$ 379.17	$ 418.47	$ 39.30	10.36%
		Family - TWO TIER	$ 965.37	$ 1,071.20	$ 105.83	10.96%	$ 985.84	$ 1,088.02	$ 102.18	10.36%
		Double - THREE TIER	$ 742.59	$ 824.00	$ 81.41	10.96%	$ 758.34	$ 836.94	$ 78.60	10.36%
		Family - THREE TIER	$ 983.94	$ 1,091.80	$ 107.86	10.96%	$ 1,004.80	$ 1,108.94	$ 104.14	10.36%
		Employee/Spouse - FOUR TIER	$ 742.59	$ 824.00	$ 81.41	10.96%	$ 758.34	$ 836.94	$ 78.60	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 724.03	$ 803.40	$ 79.37	10.96%	$ 739.38	$ 816.02	$ 76.64	10.37%
		Family - FOUR TIER	$ 1,076.76	$ 1,194.80	$ 118.04	10.96%	$ 1,099.59	$ 1,213.56	$ 113.97	10.36%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 388.23	$ 422.89	$ 34.66	8.93%	$ 396.46	$ 429.53	$ 33.07	8.34%
		Family - TWO TIER	$ 1,009.41	$ 1,099.52	$ 90.11	8.93%	$ 1,030.81	$ 1,116.78	$ 85.97	8.34%
		Double - THREE TIER	$ 776.47	$ 845.78	$ 69.31	8.93%	$ 792.93	$ 859.06	$ 66.13	8.34%
		Family - THREE TIER	$ 1,028.82	$ 1,120.66	$ 91.84	8.93%	$ 1,050.63	$ 1,138.26	$ 87.63	8.34%
		Employee/Spouse - FOUR TIER	$ 776.47	$ 845.78	$ 69.31	8.93%	$ 792.93	$ 859.06	$ 66.13	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 757.06	$ 824.64	$ 67.58	8.93%	$ 773.11	$ 837.58	$ 64.47	8.34%
		Family - FOUR TIER	$ 1,125.88	$ 1,226.38	$ 100.50	8.93%	$ 1,149.75	$ 1,245.64	$ 95.89	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 479.14	$ 520.88	$ 41.74	8.71%	$ 489.30	$ 529.06	$ 39.76	8.13%
		Family - TWO TIER	$ 1,245.77	$ 1,354.29	$ 108.52	8.71%	$ 1,272.18	$ 1,375.55	$ 103.37	8.13%
		Double - THREE TIER	$ 958.29	$ 1,041.76	$ 83.47	8.71%	$ 978.60	$ 1,058.12	$ 79.52	8.13%
		Family - THREE TIER	$ 1,269.73	$ 1,380.33	$ 110.60	8.71%	$ 1,296.65	$ 1,402.00	$ 105.35	8.12%
		Employee/Spouse - FOUR TIER	$ 958.29	$ 1,041.76	$ 83.47	8.71%	$ 978.60	$ 1,058.12	$ 79.52	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 934.33	$ 1,015.72	$ 81.39	8.71%	$ 954.13	$ 1,031.66	$ 77.53	8.13%
		Family - FOUR TIER	$ 1,389.51	$ 1,510.55	$ 121.04	8.71%	$ 1,418.97	$ 1,534.27	$ 115.30	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 460.97	$ 505.77	$ 44.80	9.72%	$ 470.75	$ 513.71	$ 42.96	9.13%
		Family - TWO TIER	$ 1,198.53	$ 1,315.00	$ 116.47	9.72%	$ 1,223.93	$ 1,335.64	$ 111.71	9.13%
		Double - THREE TIER	$ 921.95	$ 1,011.54	$ 89.59	9.72%	$ 941.48	$ 1,027.42	$ 85.94	9.13%
		Family - THREE TIER	$ 1,221.57	$ 1,340.28	$ 118.71	9.72%	$ 1,247.47	$ 1,361.33	$ 113.86	9.13%
		Employee/Spouse - FOUR TIER	$ 921.95	$ 1,011.54	$ 89.59	9.72%	$ 941.48	$ 1,027.42	$ 85.94	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 898.89	$ 986.25	$ 87.36	9.72%	$ 917.95	$ 1,001.73	$ 83.78	9.13%
		Family - FOUR TIER	$ 1,336.81	$ 1,466.73	$ 129.92	9.72%	$ 1,365.16	$ 1,489.75	$ 124.59	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 400.14	$ 441.45	$ 41.31	10.32%	$ 408.62	$ 448.38	$ 39.76	9.73%
		Family - TWO TIER	$ 1,040.35	$ 1,147.78	$ 107.43	10.33%	$ 1,062.41	$ 1,165.80	$ 103.39	9.73%
		Double - THREE TIER	$ 800.27	$ 882.91	$ 82.64	10.33%	$ 817.25	$ 896.77	$ 79.52	9.73%
		Family - THREE TIER	$ 1,060.37	$ 1,169.85	$ 109.48	10.32%	$ 1,082.84	$ 1,188.22	$ 105.38	9.73%
		Employee/Spouse - FOUR TIER	$ 800.27	$ 882.91	$ 82.64	10.33%	$ 817.25	$ 896.77	$ 79.52	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 780.27	$ 860.83	$ 80.56	10.32%	$ 796.81	$ 874.35	$ 77.54	9.73%
		Family - FOUR TIER	$ 1,160.40	$ 1,280.22	$ 119.82	10.33%	$ 1,185.00	$ 1,300.32	$ 115.32	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 394.84	$ 442.75	$ 47.91	12.13%	$ 403.21	$ 449.70	$ 46.49	11.53%
		Family - TWO TIER	$ 1,026.59	$ 1,151.14	$ 124.55	12.13%	$ 1,048.35	$ 1,169.22	$ 120.87	11.53%
		Double - THREE TIER	$ 789.69	$ 885.50	$ 95.81	12.13%	$ 806.43	$ 899.40	$ 92.97	11.53%
		Family - THREE TIER	$ 1,046.33	$ 1,173.28	$ 126.95	12.13%	$ 1,068.52	$ 1,191.70	$ 123.18	11.53%
		Employee/Spouse - FOUR TIER	$ 789.69	$ 885.50	$ 95.81	12.13%	$ 806.43	$ 899.40	$ 92.97	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 769.95	$ 863.36	$ 93.41	12.13%	$ 786.27	$ 876.91	$ 90.64	11.53%
		Family - FOUR TIER	$ 1,145.04	$ 1,283.97	$ 138.93	12.13%	$ 1,169.32	$ 1,304.13	$ 134.81	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 381.67	$ 419.39	$ 37.72	9.88%	$ 389.77	$ 425.97	$ 36.20	9.29%
		Family - TWO TIER	$ 992.35	$ 1,090.41	$ 98.06	9.88%	$ 1,013.39	$ 1,107.53	$ 94.14	9.29%
		Double - THREE TIER	$ 763.35	$ 838.77	$ 75.42	9.88%	$ 779.53	$ 851.94	$ 72.41	9.29%
		Family - THREE TIER	$ 1,011.44	$ 1,111.38	$ 99.94	9.88%	$ 1,032.87	$ 1,128.82	$ 95.95	9.29%
		Employee/Spouse - FOUR TIER	$ 763.35	$ 838.77	$ 75.42	9.88%	$ 779.53	$ 851.94	$ 72.41	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 744.27	$ 817.80	$ 73.53	9.88%	$ 760.04	$ 830.64	$ 70.60	9.29%
		Family - FOUR TIER	$ 1,106.86	$ 1,216.22	$ 109.36	9.88%	$ 1,130.32	$ 1,235.32	$ 105.00	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 415.84	$ 417.08	$ 1.24	0.30%	$ 425.20	$ 423.63	$ (1.57)	-0.37%
		Family - TWO TIER	$ 1,081.19	$ 1,084.40	$ 3.21	0.30%	$ 1,105.51	$ 1,101.43	$ (4.08)	-0.37%
		Double - THREE TIER	$ 831.69	$ 834.16	$ 2.47	0.30%	$ 850.40	$ 847.25	$ (3.15)	-0.37%
		Family - THREE TIER	$ 1,101.98	$ 1,105.26	$ 3.28	0.30%	$ 1,126.78	$ 1,122.61	$ (4.17)	-0.37%
		Employee/Spouse - FOUR TIER	$ 831.69	$ 834.16	$ 2.47	0.30%	$ 850.40	$ 847.25	$ (3.15)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 810.89	$ 813.30	$ 2.41	0.30%	$ 829.13	$ 826.07	$ (3.06)	-0.37%
		Family - FOUR TIER	$ 1,205.94	$ 1,209.52	$ 3.58	0.30%	$ 1,233.08	$ 1,228.51	$ (4.57)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 412.48	$ 435.61	$ 23.13	5.61%	$ 421.77	$ 442.45	$ 20.68	4.90%
		Family - TWO TIER	$ 1,072.46	$ 1,132.59	$ 60.13	5.61%	$ 1,096.58	$ 1,150.37	$ 53.79	4.91%
		Double - THREE TIER	$ 824.97	$ 871.22	$ 46.25	5.61%	$ 843.53	$ 884.90	$ 41.37	4.90%
		Family - THREE TIER	$ 1,093.08	$ 1,154.37	$ 61.29	5.61%	$ 1,117.68	$ 1,172.49	$ 54.81	4.90%
		Employee/Spouse - FOUR TIER	$ 824.97	$ 871.22	$ 46.25	5.61%	$ 843.53	$ 884.90	$ 41.37	4.90%
		Employee/Chld(rn) - FOUR TIER	$ 804.34	$ 849.44	$ 45.10	5.61%	$ 822.44	$ 862.78	$ 40.34	4.90%
		Family - FOUR TIER	$ 1,196.20	$ 1,263.27	$ 67.07	5.61%	$ 1,223.12	$ 1,283.10	$ 59.98	4.90%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 394.26	$ 415.41	$ 21.15	5.36%	$ 403.13	$ 421.93	$ 18.80	4.66%
		Family - TWO TIER	$ 1,025.08	$ 1,080.05	$ 54.97	5.36%	$ 1,048.14	$ 1,097.01	$ 48.87	4.66%
		Double - THREE TIER	$ 788.52	$ 830.81	$ 42.29	5.36%	$ 806.27	$ 843.85	$ 37.58	4.66%
		Family - THREE TIER	$ 1,044.79	$ 1,100.82	$ 56.03	5.36%	$ 1,068.30	$ 1,118.11	$ 49.81	4.66%
		Employee/Spouse - FOUR TIER	$ 788.52	$ 830.81	$ 42.29	5.36%	$ 806.27	$ 843.85	$ 37.58	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 768.82	$ 810.04	$ 41.22	5.36%	$ 786.11	$ 822.76	$ 36.65	4.66%
		Family - FOUR TIER	$ 1,143.36	$ 1,204.68	$ 61.32	5.36%	$ 1,169.08	$ 1,223.59	$ 54.51	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 443.29	$ 435.85	$ (7.44)	-1.68%	$ 453.26	$ 442.70	$ (10.56)	-2.33%
		Family - TWO TIER	$ 1,152.57	$ 1,133.22	$ (19.35)	-1.68%	$ 1,178.50	$ 1,151.01	$ (27.49)	-2.33%
		Double - THREE TIER	$ 886.59	$ 871.71	$ (14.88)	-1.68%	$ 906.54	$ 885.40	$ (21.14)	-2.33%
		Family - THREE TIER	$ 1,174.73	$ 1,155.02	$ (19.71)	-1.68%	$ 1,201.17	$ 1,173.15	$ (28.02)	-2.33%
		Employee/Spouse - FOUR TIER	$ 886.59	$ 871.71	$ (14.88)	-1.68%	$ 906.54	$ 885.40	$ (21.14)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 864.42	$ 849.92	$ (14.50)	-1.68%	$ 883.88	$ 863.26	$ (20.62)	-2.33%
		Family - FOUR TIER	$ 1,285.55	$ 1,263.98	$ (21.57)	-1.68%	$ 1,314.48	$ 1,283.82	$ (30.66)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 419.51	$ 443.59	$ 24.08	5.74%	$ 428.95	$ 450.55	$ 21.60	5.04%
		Family - TWO TIER	$ 1,090.72	$ 1,153.33	$ 62.61	5.74%	$ 1,115.26	$ 1,171.44	$ 56.18	5.04%
		Double - THREE TIER	$ 839.02	$ 887.18	$ 48.16	5.74%	$ 857.90	$ 901.11	$ 43.21	5.04%
		Family - THREE TIER	$ 1,111.70	$ 1,175.51	$ 63.81	5.74%	$ 1,136.72	$ 1,193.97	$ 57.25	5.04%
		Employee/Spouse - FOUR TIER	$ 839.02	$ 887.18	$ 48.16	5.74%	$ 857.90	$ 901.11	$ 43.21	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 818.04	$ 865.00	$ 46.96	5.74%	$ 836.44	$ 878.58	$ 42.14	5.04%
		Family - FOUR TIER	$ 1,216.57	$ 1,286.41	$ 69.84	5.74%	$ 1,243.95	$ 1,306.60	$ 62.65	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 492.32	$ 503.00	$ 10.68	2.17%	$ 503.39	$ 510.90	$ 7.51	1.49%
		Family - TWO TIER	$ 1,280.02	$ 1,307.81	$ 27.79	2.17%	$ 1,308.82	$ 1,328.34	$ 19.52	1.49%
		Double - THREE TIER	$ 984.64	$ 1,006.01	$ 21.37	2.17%	$ 1,006.79	$ 1,021.80	$ 15.01	1.49%
		Family - THREE TIER	$ 1,304.64	$ 1,332.96	$ 28.32	2.17%	$ 1,334.00	$ 1,353.89	$ 19.89	1.49%
		Employee/Spouse - FOUR TIER	$ 984.64	$ 1,006.01	$ 21.37	2.17%	$ 1,006.79	$ 1,021.80	$ 15.01	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 960.01	$ 980.86	$ 20.85	2.17%	$ 981.62	$ 996.26	$ 14.64	1.49%
		Family - FOUR TIER	$ 1,427.72	$ 1,458.71	$ 30.99	2.17%	$ 1,459.84	$ 1,481.61	$ 21.77	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 475.11	$ 488.13	$ 13.02	2.74%	$ 485.80	$ 495.79	$ 9.99	2.06%
		Family - TWO TIER	$ 1,235.29	$ 1,269.13	$ 33.84	2.74%	$ 1,263.09	$ 1,289.06	$ 25.97	2.06%
		Double - THREE TIER	$ 950.22	$ 976.26	$ 26.04	2.74%	$ 971.60	$ 991.58	$ 19.98	2.06%
		Family - THREE TIER	$ 1,259.05	$ 1,293.54	$ 34.49	2.74%	$ 1,287.38	$ 1,313.85	$ 26.47	2.06%
		Employee/Spouse - FOUR TIER	$ 950.22	$ 976.26	$ 26.04	2.74%	$ 971.60	$ 991.58	$ 19.98	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 926.47	$ 951.85	$ 25.38	2.74%	$ 947.32	$ 966.79	$ 19.47	2.06%
		Family - FOUR TIER	$ 1,377.83	$ 1,415.57	$ 37.74	2.74%	$ 1,408.83	$ 1,437.79	$ 28.96	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 492.99	$ 503.47	$ 10.48	2.13%	$ 504.07	$ 511.38	$ 7.31	1.45%
		Family - TWO TIER	$ 1,281.75	$ 1,309.03	$ 27.28	2.13%	$ 1,310.59	$ 1,329.58	$ 18.99	1.45%
		Double - THREE TIER	$ 985.96	$ 1,006.95	$ 20.99	2.13%	$ 1,008.15	$ 1,022.76	$ 14.61	1.45%
		Family - THREE TIER	$ 1,306.40	$ 1,334.20	$ 27.80	2.13%	$ 1,335.80	$ 1,355.15	$ 19.35	1.45%
		Employee/Spouse - FOUR TIER	$ 985.96	$ 1,006.95	$ 20.99	2.13%	$ 1,008.15	$ 1,022.76	$ 14.61	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 961.32	$ 981.77	$ 20.45	2.13%	$ 982.94	$ 997.19	$ 14.25	1.45%
		Family - FOUR TIER	$ 1,429.65	$ 1,460.07	$ 30.42	2.13%	$ 1,461.81	$ 1,483.00	$ 21.19	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 455.06	$ 471.65	$ 16.59	3.65%	$ 465.29	$ 479.05	$ 13.76	2.96%
		Family - TWO TIER	$ 1,183.14	$ 1,226.29	$ 43.15	3.65%	$ 1,209.77	$ 1,245.54	$ 35.77	2.96%
		Double - THREE TIER	$ 910.11	$ 943.30	$ 33.19	3.65%	$ 930.59	$ 958.11	$ 27.52	2.96%
		Family - THREE TIER	$ 1,205.90	$ 1,249.87	$ 43.97	3.65%	$ 1,233.04	$ 1,269.49	$ 36.45	2.96%
		Employee/Spouse - FOUR TIER	$ 910.11	$ 943.30	$ 33.19	3.65%	$ 930.59	$ 958.11	$ 27.52	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 887.36	$ 919.72	$ 32.36	3.65%	$ 907.32	$ 934.16	$ 26.84	2.96%
		Family - FOUR TIER	$ 1,319.66	$ 1,367.78	$ 48.12	3.65%	$ 1,349.36	$ 1,389.26	$ 39.90	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 403.13	$ 430.28	$ 27.15	6.73%	$ 411.68	$ 437.03	$ 25.35	6.16%
		Family - TWO TIER	$ 1,048.14	$ 1,118.72	$ 70.58	6.73%	$ 1,070.36	$ 1,136.28	$ 65.92	6.16%
		Double - THREE TIER	$ 806.26	$ 860.55	$ 54.29	6.73%	$ 823.36	$ 874.06	$ 50.70	6.16%
		Family - THREE TIER	$ 1,068.29	$ 1,140.23	$ 71.94	6.73%	$ 1,090.95	$ 1,158.13	$ 67.18	6.16%
		Employee/Spouse - FOUR TIER	$ 806.26	$ 860.55	$ 54.29	6.73%	$ 823.36	$ 874.06	$ 50.70	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 786.11	$ 839.04	$ 52.93	6.73%	$ 802.77	$ 852.21	$ 49.44	6.16%
		Family - FOUR TIER	$ 1,169.08	$ 1,247.80	$ 78.72	6.73%	$ 1,193.87	$ 1,267.39	$ 73.52	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 399.88	$ 449.40	$ 49.52	12.38%	$ 408.35	$ 456.45	$ 48.10	11.78%
		Family - TWO TIER	$ 1,039.68	$ 1,168.43	$ 128.75	12.38%	$ 1,061.71	$ 1,186.78	$ 125.07	11.78%
		Double - THREE TIER	$ 799.75	$ 898.79	$ 99.04	12.38%	$ 816.70	$ 912.90	$ 96.20	11.78%
		Family - THREE TIER	$ 1,059.67	$ 1,190.90	$ 131.23	12.38%	$ 1,082.14	$ 1,209.60	$ 127.46	11.78%
		Employee/Spouse - FOUR TIER	$ 799.75	$ 898.79	$ 99.04	12.38%	$ 816.70	$ 912.90	$ 96.20	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 779.76	$ 876.32	$ 96.56	12.38%	$ 796.29	$ 890.08	$ 93.79	11.78%
		Family - FOUR TIER	$ 1,159.64	$ 1,303.25	$ 143.61	12.38%	$ 1,184.22	$ 1,323.71	$ 139.49	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 382.20	$ 428.55	$ 46.35	12.13%	$ 390.31	$ 435.28	$ 44.97	11.52%
		Family - TWO TIER	$ 993.74	$ 1,114.23	$ 120.49	12.12%	$ 1,014.80	$ 1,131.73	$ 116.93	11.52%
		Double - THREE TIER	$ 764.42	$ 857.10	$ 92.68	12.12%	$ 780.62	$ 870.56	$ 89.94	11.52%
		Family - THREE TIER	$ 1,012.85	$ 1,135.66	$ 122.81	12.13%	$ 1,034.32	$ 1,153.49	$ 119.17	11.52%
		Employee/Spouse - FOUR TIER	$ 764.42	$ 857.10	$ 92.68	12.12%	$ 780.62	$ 870.56	$ 89.94	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 745.31	$ 835.68	$ 90.37	12.13%	$ 761.10	$ 848.80	$ 87.70	11.52%
		Family - FOUR TIER	$ 1,108.40	$ 1,242.80	$ 134.40	12.13%	$ 1,131.90	$ 1,262.31	$ 130.41	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 429.74	$ 449.65	$ 19.91	4.63%	$ 438.86	$ 456.71	$ 17.85	4.07%
		Family - TWO TIER	$ 1,117.33	$ 1,169.08	$ 51.75	4.63%	$ 1,141.01	$ 1,187.44	$ 46.43	4.07%
		Double - THREE TIER	$ 859.48	$ 899.30	$ 39.82	4.63%	$ 877.70	$ 913.41	$ 35.71	4.07%
		Family - THREE TIER	$ 1,138.81	$ 1,191.57	$ 52.76	4.63%	$ 1,162.95	$ 1,210.27	$ 47.32	4.07%
		Employee/Spouse - FOUR TIER	$ 859.48	$ 899.30	$ 39.82	4.63%	$ 877.70	$ 913.41	$ 35.71	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 837.99	$ 876.81	$ 38.82	4.63%	$ 855.76	$ 890.58	$ 34.82	4.07%
		Family - FOUR TIER	$ 1,246.25	$ 1,303.98	$ 57.73	4.63%	$ 1,272.67	$ 1,324.45	$ 51.78	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 406.69	$ 457.63	$ 50.94	12.53%	$ 415.31	$ 464.81	$ 49.50	11.92%
		Family - TWO TIER	$ 1,057.38	$ 1,189.83	$ 132.45	12.53%	$ 1,079.80	$ 1,208.51	$ 128.71	11.92%
		Double - THREE TIER	$ 813.38	$ 915.25	$ 101.87	12.52%	$ 830.62	$ 929.62	$ 99.00	11.92%
		Family - THREE TIER	$ 1,077.72	$ 1,212.71	$ 134.99	12.53%	$ 1,100.57	$ 1,231.75	$ 131.18	11.92%
		Employee/Spouse - FOUR TIER	$ 813.38	$ 915.25	$ 101.87	12.52%	$ 830.62	$ 929.62	$ 99.00	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 793.04	$ 892.37	$ 99.33	12.53%	$ 809.85	$ 906.38	$ 96.53	11.92%
		Family - FOUR TIER	$ 1,179.39	$ 1,327.12	$ 147.73	12.53%	$ 1,204.40	$ 1,347.95	$ 143.55	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 477.26	$ 518.92	$ 41.66	8.73%	$ 487.38	$ 527.07	$ 39.69	8.14%
		Family - TWO TIER	$ 1,240.89	$ 1,349.20	$ 108.31	8.73%	$ 1,267.19	$ 1,370.38	$ 103.19	8.14%
		Double - THREE TIER	$ 954.52	$ 1,037.84	$ 83.32	8.73%	$ 974.76	$ 1,054.14	$ 79.38	8.14%
		Family - THREE TIER	$ 1,264.75	$ 1,375.14	$ 110.39	8.73%	$ 1,291.56	$ 1,396.73	$ 105.17	8.14%
		Employee/Spouse - FOUR TIER	$ 954.52	$ 1,037.84	$ 83.32	8.73%	$ 974.76	$ 1,054.14	$ 79.38	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 930.66	$ 1,011.90	$ 81.24	8.73%	$ 950.39	$ 1,027.78	$ 77.39	8.14%
		Family - FOUR TIER	$ 1,384.07	$ 1,504.87	$ 120.80	8.73%	$ 1,413.40	$ 1,528.50	$ 115.10	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 460.59	$ 503.58	$ 42.99	9.33%	$ 470.35	$ 511.48	$ 41.13	8.74%
		Family - TWO TIER	$ 1,197.53	$ 1,309.30	$ 111.77	9.33%	$ 1,222.92	$ 1,329.85	$ 106.93	8.74%
		Double - THREE TIER	$ 921.18	$ 1,007.15	$ 85.97	9.33%	$ 940.71	$ 1,022.96	$ 82.25	8.74%
		Family - THREE TIER	$ 1,220.57	$ 1,334.47	$ 113.90	9.33%	$ 1,246.44	$ 1,355.43	$ 108.99	8.74%
		Employee/Spouse - FOUR TIER	$ 921.18	$ 1,007.15	$ 85.97	9.33%	$ 940.71	$ 1,022.96	$ 82.25	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 898.15	$ 981.97	$ 83.82	9.33%	$ 917.19	$ 997.39	$ 80.20	8.74%
		Family - FOUR TIER	$ 1,335.71	$ 1,460.37	$ 124.66	9.33%	$ 1,364.02	$ 1,483.30	$ 119.28	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 477.91	$ 519.41	$ 41.50	8.68%	$ 488.04	$ 527.56	$ 39.52	8.10%
		Family - TWO TIER	$ 1,242.56	$ 1,350.46	$ 107.90	8.68%	$ 1,268.90	$ 1,371.66	$ 102.76	8.10%
		Double - THREE TIER	$ 955.82	$ 1,038.81	$ 82.99	8.68%	$ 976.07	$ 1,055.12	$ 79.05	8.10%
		Family - THREE TIER	$ 1,266.45	$ 1,376.43	$ 109.98	8.68%	$ 1,293.30	$ 1,398.04	$ 104.74	8.10%
		Employee/Spouse - FOUR TIER	$ 955.82	$ 1,038.81	$ 82.99	8.68%	$ 976.07	$ 1,055.12	$ 79.05	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 931.92	$ 1,012.84	$ 80.92	8.68%	$ 951.67	$ 1,028.74	$ 77.07	8.10%
		Family - FOUR TIER	$ 1,385.93	$ 1,506.28	$ 120.35	8.68%	$ 1,415.31	$ 1,529.93	$ 114.62	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 441.14	$ 486.58	$ 45.44	10.30%	$ 450.49	$ 494.22	$ 43.73	9.71%
		Family - TWO TIER	$ 1,146.97	$ 1,265.10	$ 118.13	10.30%	$ 1,171.29	$ 1,284.96	$ 113.67	9.70%
		Double - THREE TIER	$ 882.29	$ 973.15	$ 90.86	10.30%	$ 900.99	$ 988.43	$ 87.44	9.70%
		Family - THREE TIER	$ 1,169.02	$ 1,289.43	$ 120.41	10.30%	$ 1,193.81	$ 1,309.67	$ 115.86	9.71%
		Employee/Spouse - FOUR TIER	$ 882.29	$ 973.15	$ 90.86	10.30%	$ 900.99	$ 988.43	$ 87.44	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 860.23	$ 948.82	$ 88.59	10.30%	$ 878.46	$ 963.72	$ 85.26	9.71%
		Family - FOUR TIER	$ 1,279.31	$ 1,411.07	$ 131.76	10.30%	$ 1,306.43	$ 1,433.22	$ 126.79	9.71%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 394.99	$ 394.38	$ (0.61)	-0.15%	$ 403.87	$ 400.57	$ (3.30)	-0.82%
		Family - TWO TIER	$ 1,026.96	$ 1,025.39	$ (1.57)	-0.15%	$ 1,050.07	$ 1,041.49	$ (8.58)	-0.82%
		Double - THREE TIER	$ 789.97	$ 788.76	$ (1.21)	-0.15%	$ 807.75	$ 801.15	$ (6.60)	-0.82%
		Family - THREE TIER	$ 1,046.71	$ 1,045.11	$ (1.60)	-0.15%	$ 1,070.26	$ 1,061.52	$ (8.74)	-0.82%
		Employee/Spouse - FOUR TIER	$ 789.97	$ 788.76	$ (1.21)	-0.15%	$ 807.75	$ 801.15	$ (6.60)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 770.22	$ 769.04	$ (1.18)	-0.15%	$ 787.56	$ 781.12	$ (6.44)	-0.82%
		Family - FOUR TIER	$ 1,145.47	$ 1,143.71	$ (1.76)	-0.15%	$ 1,171.23	$ 1,161.66	$ (9.57)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 369.02	$ 364.75	$ (4.27)	-1.16%	$ 377.33	$ 370.48	$ (6.85)	-1.82%
		Family - TWO TIER	$ 959.46	$ 948.36	$ (11.10)	-1.16%	$ 981.04	$ 963.25	$ (17.79)	-1.81%
		Double - THREE TIER	$ 738.05	$ 729.50	$ (8.55)	-1.16%	$ 754.65	$ 740.96	$ (13.69)	-1.81%
		Family - THREE TIER	$ 977.91	$ 966.59	$ (11.32)	-1.16%	$ 999.91	$ 981.77	$ (18.14)	-1.81%
		Employee/Spouse - FOUR TIER	$ 738.05	$ 729.50	$ (8.55)	-1.16%	$ 754.65	$ 740.96	$ (13.69)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 719.59	$ 711.27	$ (8.32)	-1.16%	$ 735.78	$ 722.43	$ (13.35)	-1.81%
		Family - FOUR TIER	$ 1,070.17	$ 1,057.78	$ (12.39)	-1.16%	$ 1,094.24	$ 1,074.39	$ (19.85)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 462.08	$ 476.00	$ 13.92	3.01%	$ 472.47	$ 483.48	$ 11.01	2.33%
		Family - TWO TIER	$ 1,201.41	$ 1,237.61	$ 36.20	3.01%	$ 1,228.44	$ 1,257.04	$ 28.60	2.33%
		Double - THREE TIER	$ 924.16	$ 952.01	$ 27.85	3.01%	$ 944.96	$ 966.96	$ 22.00	2.33%
		Family - THREE TIER	$ 1,224.51	$ 1,261.41	$ 36.90	3.01%	$ 1,252.06	$ 1,281.22	$ 29.16	2.33%
		Employee/Spouse - FOUR TIER	$ 924.16	$ 952.01	$ 27.85	3.01%	$ 944.96	$ 966.96	$ 22.00	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 901.05	$ 928.21	$ 27.16	3.01%	$ 921.33	$ 942.78	$ 21.45	2.33%
		Family - FOUR TIER	$ 1,340.03	$ 1,380.41	$ 40.38	3.01%	$ 1,370.18	$ 1,402.09	$ 31.91	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 430.56	$ 446.97	$ 16.41	3.81%	$ 440.24	$ 453.99	$ 13.75	3.12%
		Family - TWO TIER	$ 1,119.46	$ 1,162.12	$ 42.66	3.81%	$ 1,144.64	$ 1,180.36	$ 35.72	3.12%
		Double - THREE TIER	$ 861.12	$ 893.94	$ 32.82	3.81%	$ 880.50	$ 907.97	$ 27.47	3.12%
		Family - THREE TIER	$ 1,140.99	$ 1,184.46	$ 43.47	3.81%	$ 1,166.66	$ 1,203.06	$ 36.40	3.12%
		Employee/Spouse - FOUR TIER	$ 861.12	$ 893.94	$ 32.82	3.81%	$ 880.50	$ 907.97	$ 27.47	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 839.59	$ 871.59	$ 32.00	3.81%	$ 858.48	$ 885.27	$ 26.79	3.12%
		Family - FOUR TIER	$ 1,248.62	$ 1,296.21	$ 47.59	3.81%	$ 1,276.72	$ 1,316.56	$ 39.84	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 367.14	$ 362.94	$ (4.20)	-1.14%	$ 375.40	$ 368.64	$ (6.76)	-1.80%
		Family - TWO TIER	$ 954.57	$ 943.65	$ (10.92)	-1.14%	$ 976.04	$ 958.46	$ (17.58)	-1.80%
		Double - THREE TIER	$ 734.29	$ 725.88	$ (8.41)	-1.15%	$ 750.80	$ 737.28	$ (13.52)	-1.80%
		Family - THREE TIER	$ 972.93	$ 961.79	$ (11.14)	-1.14%	$ 994.82	$ 976.89	$ (17.93)	-1.80%
		Employee/Spouse - FOUR TIER	$ 734.29	$ 725.88	$ (8.41)	-1.15%	$ 750.80	$ 737.28	$ (13.52)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 715.93	$ 707.73	$ (8.20)	-1.15%	$ 732.03	$ 718.85	$ (13.18)	-1.80%
		Family - FOUR TIER	$ 1,064.71	$ 1,052.53	$ (12.18)	-1.14%	$ 1,088.67	$ 1,069.05	$ (19.62)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 335.85	$ 313.47	$ (22.38)	-6.66%	$ 343.41	$ 318.39	$ (25.02)	-7.29%
		Family - TWO TIER	$ 873.21	$ 815.03	$ (58.18)	-6.66%	$ 892.85	$ 827.82	$ (65.03)	-7.28%
		Double - THREE TIER	$ 671.70	$ 626.94	$ (44.76)	-6.66%	$ 686.81	$ 636.79	$ (50.02)	-7.28%
		Family - THREE TIER	$ 890.00	$ 830.70	$ (59.30)	-6.66%	$ 910.03	$ 843.74	$ (66.29)	-7.28%
		Employee/Spouse - FOUR TIER	$ 671.70	$ 626.94	$ (44.76)	-6.66%	$ 686.81	$ 636.79	$ (50.02)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 654.91	$ 611.27	$ (43.64)	-6.66%	$ 669.64	$ 620.87	$ (48.77)	-7.28%
		Family - FOUR TIER	$ 973.96	$ 909.07	$ (64.89)	-6.66%	$ 995.88	$ 923.34	$ (72.54)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 319.62	$ 284.73	$ (34.89)	-10.92%	$ 326.81	$ 289.20	$ (37.61)	-11.51%
		Family - TWO TIER	$ 831.01	$ 740.30	$ (90.71)	-10.92%	$ 849.70	$ 751.93	$ (97.77)	-11.51%
		Double - THREE TIER	$ 639.24	$ 569.46	$ (69.78)	-10.92%	$ 653.62	$ 578.40	$ (75.22)	-11.51%
		Family - THREE TIER	$ 846.99	$ 754.54	$ (92.45)	-10.92%	$ 866.05	$ 766.39	$ (99.66)	-11.51%
		Employee/Spouse - FOUR TIER	$ 639.24	$ 569.46	$ (69.78)	-10.92%	$ 653.62	$ 578.40	$ (75.22)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 623.25	$ 555.23	$ (68.02)	-10.91%	$ 637.28	$ 563.94	$ (73.34)	-11.51%
		Family - FOUR TIER	$ 926.89	$ 825.72	$ (101.17)	-10.91%	$ 947.74	$ 838.69	$ (109.05)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 390.75	$ 419.48	$ 28.73	7.35%	$ 399.55	$ 426.07	$ 26.52	6.64%
		Family - TWO TIER	$ 1,015.95	$ 1,090.65	$ 74.70	7.35%	$ 1,038.82	$ 1,107.77	$ 68.95	6.64%
		Double - THREE TIER	$ 781.51	$ 838.96	$ 57.45	7.35%	$ 799.09	$ 852.13	$ 53.04	6.64%
		Family - THREE TIER	$ 1,035.49	$ 1,111.63	$ 76.14	7.35%	$ 1,058.79	$ 1,129.08	$ 70.29	6.64%
		Employee/Spouse - FOUR TIER	$ 781.51	$ 838.96	$ 57.45	7.35%	$ 799.09	$ 852.13	$ 53.04	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 761.97	$ 817.99	$ 56.02	7.35%	$ 779.11	$ 830.83	$ 51.72	6.64%
		Family - FOUR TIER	$ 1,133.18	$ 1,216.50	$ 83.32	7.35%	$ 1,158.68	$ 1,235.59	$ 76.91	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 318.60	$ 307.25	$ (11.35)	-3.56%	$ 325.76	$ 312.08	$ (13.68)	-4.20%
		Family - TWO TIER	$ 828.36	$ 798.86	$ (29.50)	-3.56%	$ 847.00	$ 811.40	$ (35.60)	-4.20%
		Double - THREE TIER	$ 637.20	$ 614.51	$ (22.69)	-3.56%	$ 651.54	$ 624.16	$ (27.38)	-4.20%
		Family - THREE TIER	$ 844.29	$ 814.22	$ (30.07)	-3.56%	$ 863.29	$ 827.01	$ (36.28)	-4.20%
		Employee/Spouse - FOUR TIER	$ 637.20	$ 614.51	$ (22.69)	-3.56%	$ 651.54	$ 624.16	$ (27.38)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 621.27	$ 599.14	$ (22.13)	-3.56%	$ 635.24	$ 608.55	$ (26.69)	-4.20%
		Family - FOUR TIER	$ 923.94	$ 891.04	$ (32.90)	-3.56%	$ 944.72	$ 905.03	$ (39.69)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 382.91	$ 406.86	$ 23.95	6.25%	$ 391.03	$ 413.25	$ 22.22	5.68%
		Family - TWO TIER	$ 995.57	$ 1,057.84	$ 62.27	6.25%	$ 1,016.68	$ 1,074.45	$ 57.77	5.68%
		Double - THREE TIER	$ 765.82	$ 813.72	$ 47.90	6.25%	$ 782.06	$ 826.50	$ 44.44	5.68%
		Family - THREE TIER	$ 1,014.71	$ 1,078.18	$ 63.47	6.25%	$ 1,036.22	$ 1,095.11	$ 58.89	5.68%
		Employee/Spouse - FOUR TIER	$ 765.82	$ 813.72	$ 47.90	6.25%	$ 782.06	$ 826.50	$ 44.44	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 746.67	$ 793.38	$ 46.71	6.26%	$ 762.50	$ 805.84	$ 43.34	5.68%
		Family - FOUR TIER	$ 1,110.44	$ 1,179.90	$ 69.46	6.26%	$ 1,133.98	$ 1,198.42	$ 64.44	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 357.75	$ 376.30	$ 18.55	5.19%	$ 365.33	$ 382.20	$ 16.87	4.62%
		Family - TWO TIER	$ 930.15	$ 978.37	$ 48.22	5.18%	$ 949.86	$ 993.73	$ 43.87	4.62%
		Double - THREE TIER	$ 715.49	$ 752.59	$ 37.10	5.19%	$ 730.66	$ 764.41	$ 33.75	4.62%
		Family - THREE TIER	$ 948.03	$ 997.18	$ 49.15	5.18%	$ 968.13	$ 1,012.84	$ 44.71	4.62%
		Employee/Spouse - FOUR TIER	$ 715.49	$ 752.59	$ 37.10	5.19%	$ 730.66	$ 764.41	$ 33.75	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 697.61	$ 733.78	$ 36.17	5.18%	$ 712.40	$ 745.30	$ 32.90	4.62%
		Family - FOUR TIER	$ 1,037.46	$ 1,091.26	$ 53.80	5.19%	$ 1,059.46	$ 1,108.39	$ 48.93	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 447.96	$ 491.07	$ 43.11	9.62%	$ 457.45	$ 498.78	$ 41.33	9.03%
		Family - TWO TIER	$ 1,164.68	$ 1,276.78	$ 112.10	9.62%	$ 1,189.36	$ 1,296.82	$ 107.46	9.04%
		Double - THREE TIER	$ 895.90	$ 982.14	$ 86.24	9.63%	$ 914.90	$ 997.56	$ 82.66	9.03%
		Family - THREE TIER	$ 1,187.07	$ 1,301.33	$ 114.26	9.63%	$ 1,212.24	$ 1,321.76	$ 109.52	9.03%
		Employee/Spouse - FOUR TIER	$ 895.90	$ 982.14	$ 86.24	9.63%	$ 914.90	$ 997.56	$ 82.66	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 873.50	$ 957.58	$ 84.08	9.63%	$ 892.02	$ 972.62	$ 80.60	9.04%
		Family - FOUR TIER	$ 1,299.06	$ 1,424.10	$ 125.04	9.63%	$ 1,326.60	$ 1,446.46	$ 119.86	9.04%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 417.39	$ 461.11	$ 43.72	10.47%	$ 426.25	$ 468.35	$ 42.10	9.88%
		Family - TWO TIER	$ 1,085.22	$ 1,198.89	$ 113.67	10.47%	$ 1,108.24	$ 1,217.72	$ 109.48	9.88%
		Double - THREE TIER	$ 834.79	$ 922.23	$ 87.44	10.47%	$ 852.48	$ 936.70	$ 84.22	9.88%
		Family - THREE TIER	$ 1,106.10	$ 1,221.95	$ 115.85	10.47%	$ 1,129.54	$ 1,241.13	$ 111.59	9.88%
		Employee/Spouse - FOUR TIER	$ 834.79	$ 922.23	$ 87.44	10.47%	$ 852.48	$ 936.70	$ 84.22	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 813.92	$ 899.17	$ 85.25	10.47%	$ 831.18	$ 913.29	$ 82.11	9.88%
		Family - FOUR TIER	$ 1,210.45	$ 1,337.23	$ 126.78	10.47%	$ 1,236.11	$ 1,358.22	$ 122.11	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 355.92	$ 374.43	$ 18.51	5.20%	$ 363.46	$ 380.31	$ 16.85	4.64%
		Family - TWO TIER	$ 925.39	$ 973.51	$ 48.12	5.20%	$ 945.01	$ 988.79	$ 43.78	4.63%
		Double - THREE TIER	$ 711.84	$ 748.85	$ 37.01	5.20%	$ 726.93	$ 760.61	$ 33.68	4.63%
		Family - THREE TIER	$ 943.19	$ 992.23	$ 49.04	5.20%	$ 963.18	$ 1,007.81	$ 44.63	4.63%
		Employee/Spouse - FOUR TIER	$ 711.84	$ 748.85	$ 37.01	5.20%	$ 726.93	$ 760.61	$ 33.68	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 694.05	$ 730.13	$ 36.08	5.20%	$ 708.75	$ 741.59	$ 32.84	4.63%
		Family - FOUR TIER	$ 1,032.16	$ 1,085.84	$ 53.68	5.20%	$ 1,054.04	$ 1,102.88	$ 48.84	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 325.58	$ 323.39	$ (2.19)	-0.67%	$ 332.48	$ 328.47	$ (4.01)	-1.21%
		Family - TWO TIER	$ 846.52	$ 840.82	$ (5.70)	-0.67%	$ 864.46	$ 854.02	$ (10.44)	-1.21%
		Double - THREE TIER	$ 651.17	$ 646.78	$ (4.39)	-0.67%	$ 664.97	$ 656.94	$ (8.03)	-1.21%
		Family - THREE TIER	$ 862.79	$ 856.99	$ (5.80)	-0.67%	$ 881.08	$ 870.44	$ (10.64)	-1.21%
		Employee/Spouse - FOUR TIER	$ 651.17	$ 646.78	$ (4.39)	-0.67%	$ 664.97	$ 656.94	$ (8.03)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 634.88	$ 630.62	$ (4.26)	-0.67%	$ 648.35	$ 640.52	$ (7.83)	-1.21%
		Family - FOUR TIER	$ 944.18	$ 937.84	$ (6.34)	-0.67%	$ 964.21	$ 952.56	$ (11.65)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 309.85	$ 293.74	$ (16.11)	-5.20%	$ 316.42	$ 298.35	$ (18.07)	-5.71%
		Family - TWO TIER	$ 805.61	$ 763.73	$ (41.88)	-5.20%	$ 822.69	$ 775.72	$ (46.97)	-5.71%
		Double - THREE TIER	$ 619.70	$ 587.48	$ (32.22)	-5.20%	$ 632.84	$ 596.71	$ (36.13)	-5.71%
		Family - THREE TIER	$ 821.11	$ 778.42	$ (42.69)	-5.20%	$ 838.51	$ 790.64	$ (47.87)	-5.71%
		Employee/Spouse - FOUR TIER	$ 619.70	$ 587.48	$ (32.22)	-5.20%	$ 632.84	$ 596.71	$ (36.13)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 604.21	$ 572.80	$ (31.41)	-5.20%	$ 617.02	$ 581.79	$ (35.23)	-5.71%
		Family - FOUR TIER	$ 898.57	$ 851.85	$ (46.72)	-5.20%	$ 917.62	$ 865.23	$ (52.39)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 378.81	$ 432.76	$ 53.95	14.24%	$ 386.84	$ 439.55	$ 52.71	13.63%
		Family - TWO TIER	$ 984.91	$ 1,125.17	$ 140.26	14.24%	$ 1,005.79	$ 1,142.83	$ 137.04	13.63%
		Double - THREE TIER	$ 757.63	$ 865.51	$ 107.88	14.24%	$ 773.69	$ 879.10	$ 105.41	13.62%
		Family - THREE TIER	$ 1,003.86	$ 1,146.80	$ 142.94	14.24%	$ 1,025.13	$ 1,164.81	$ 139.68	13.63%
		Employee/Spouse - FOUR TIER	$ 757.63	$ 865.51	$ 107.88	14.24%	$ 773.69	$ 879.10	$ 105.41	13.62%
		Employee/Chld(rn) - FOUR TIER	$ 738.68	$ 843.88	$ 105.20	14.24%	$ 754.34	$ 857.12	$ 102.78	13.63%
		Family - FOUR TIER	$ 1,098.55	$ 1,254.99	$ 156.44	14.24%	$ 1,121.84	$ 1,274.70	$ 152.86	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 308.85	$ 316.98	$ 8.13	2.63%	$ 315.40	$ 321.95	$ 6.55	2.08%
		Family - TWO TIER	$ 803.03	$ 824.14	$ 21.11	2.63%	$ 820.05	$ 837.08	$ 17.03	2.08%
		Double - THREE TIER	$ 617.71	$ 633.95	$ 16.24	2.63%	$ 630.81	$ 643.91	$ 13.10	2.08%
		Family - THREE TIER	$ 818.47	$ 839.99	$ 21.52	2.63%	$ 835.82	$ 853.18	$ 17.36	2.08%
		Employee/Spouse - FOUR TIER	$ 617.71	$ 633.95	$ 16.24	2.63%	$ 630.81	$ 643.91	$ 13.10	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 602.27	$ 618.11	$ 15.84	2.63%	$ 615.04	$ 627.81	$ 12.77	2.08%
		Family - FOUR TIER	$ 895.69	$ 919.23	$ 23.54	2.63%	$ 914.68	$ 933.67	$ 18.99	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 366.26	$ 362.42	$ (3.84)	-1.05%	$ 374.50	$ 368.11	$ (6.39)	-1.71%
		Family - TWO TIER	$ 952.27	$ 942.29	$ (9.98)	-1.05%	$ 973.69	$ 957.08	$ (16.61)	-1.71%
		Double - THREE TIER	$ 732.52	$ 724.84	$ (7.68)	-1.05%	$ 748.99	$ 736.22	$ (12.77)	-1.70%
		Family - THREE TIER	$ 970.58	$ 960.41	$ (10.17)	-1.05%	$ 992.41	$ 975.49	$ (16.92)	-1.70%
		Employee/Spouse - FOUR TIER	$ 732.52	$ 724.84	$ (7.68)	-1.05%	$ 748.99	$ 736.22	$ (12.77)	-1.70%
		Employee/Chld(rn) - FOUR TIER	$ 714.20	$ 706.72	$ (7.48)	-1.05%	$ 730.27	$ 717.81	$ (12.46)	-1.71%
		Family - FOUR TIER	$ 1,062.14	$ 1,051.01	$ (11.13)	-1.05%	$ 1,086.04	$ 1,067.51	$ (18.53)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 364.14	$ 355.90	$ (8.24)	-2.26%	$ 372.33	$ 361.49	$ (10.84)	-2.91%
		Family - TWO TIER	$ 946.77	$ 925.35	$ (21.42)	-2.26%	$ 968.07	$ 939.88	$ (28.19)	-2.91%
		Double - THREE TIER	$ 728.28	$ 711.81	$ (16.47)	-2.26%	$ 744.67	$ 722.98	$ (21.69)	-2.91%
		Family - THREE TIER	$ 964.97	$ 943.14	$ (21.83)	-2.26%	$ 986.68	$ 957.95	$ (28.73)	-2.91%
		Employee/Spouse - FOUR TIER	$ 728.28	$ 711.81	$ (16.47)	-2.26%	$ 744.67	$ 722.98	$ (21.69)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 710.08	$ 694.01	$ (16.07)	-2.26%	$ 726.05	$ 704.91	$ (21.14)	-2.91%
		Family - FOUR TIER	$ 1,056.00	$ 1,032.12	$ (23.88)	-2.26%	$ 1,079.77	$ 1,048.33	$ (31.44)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 394.49	$ 386.98	$ (7.51)	-1.90%	$ 403.37	$ 393.05	$ (10.32)	-2.56%
		Family - TWO TIER	$ 1,025.68	$ 1,006.14	$ (19.54)	-1.91%	$ 1,048.77	$ 1,021.94	$ (26.83)	-2.56%
		Double - THREE TIER	$ 788.99	$ 773.96	$ (15.03)	-1.90%	$ 806.75	$ 786.11	$ (20.64)	-2.56%
		Family - THREE TIER	$ 1,045.41	$ 1,025.49	$ (19.92)	-1.91%	$ 1,068.93	$ 1,041.59	$ (27.34)	-2.56%
		Employee/Spouse - FOUR TIER	$ 788.99	$ 773.96	$ (15.03)	-1.90%	$ 806.75	$ 786.11	$ (20.64)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 769.26	$ 754.61	$ (14.65)	-1.90%	$ 786.57	$ 766.46	$ (20.11)	-2.56%
		Family - FOUR TIER	$ 1,144.04	$ 1,122.24	$ (21.80)	-1.91%	$ 1,169.77	$ 1,139.86	$ (29.91)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 338.47	$ 311.61	$ (26.86)	-7.94%	$ 346.09	$ 316.50	$ (29.59)	-8.55%
		Family - TWO TIER	$ 880.02	$ 810.18	$ (69.84)	-7.94%	$ 899.82	$ 822.90	$ (76.92)	-8.55%
		Double - THREE TIER	$ 676.95	$ 623.22	$ (53.73)	-7.94%	$ 692.17	$ 633.00	$ (59.17)	-8.55%
		Family - THREE TIER	$ 896.95	$ 825.76	$ (71.19)	-7.94%	$ 917.12	$ 838.73	$ (78.39)	-8.55%
		Employee/Spouse - FOUR TIER	$ 676.95	$ 623.22	$ (53.73)	-7.94%	$ 692.17	$ 633.00	$ (59.17)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 660.02	$ 607.64	$ (52.38)	-7.94%	$ 674.87	$ 617.18	$ (57.69)	-8.55%
		Family - FOUR TIER	$ 981.56	$ 903.66	$ (77.90)	-7.94%	$ 1,003.65	$ 917.85	$ (85.80)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 354.91	$ 343.59	$ (11.32)	-3.19%	$ 362.90	$ 348.98	$ (13.92)	-3.84%
		Family - TWO TIER	$ 922.77	$ 893.33	$ (29.44)	-3.19%	$ 943.53	$ 907.36	$ (36.17)	-3.83%
		Double - THREE TIER	$ 709.82	$ 687.18	$ (22.64)	-3.19%	$ 725.79	$ 697.97	$ (27.82)	-3.83%
		Family - THREE TIER	$ 940.51	$ 910.51	$ (30.00)	-3.19%	$ 961.68	$ 924.81	$ (36.87)	-3.83%
		Employee/Spouse - FOUR TIER	$ 709.82	$ 687.18	$ (22.64)	-3.19%	$ 725.79	$ 697.97	$ (27.82)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 692.08	$ 670.00	$ (22.08)	-3.19%	$ 707.65	$ 680.52	$ (27.13)	-3.83%
		Family - FOUR TIER	$ 1,029.24	$ 996.41	$ (32.83)	-3.19%	$ 1,052.40	$ 1,012.05	$ (40.35)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 281.14	$ 182.10	$ (99.04)	-35.23%	$ 287.46	$ 184.96	$ (102.50)	-35.66%
		Family - TWO TIER	$ 730.97	$ 473.46	$ (257.51)	-35.23%	$ 747.41	$ 480.90	$ (266.51)	-35.66%
		Double - THREE TIER	$ 562.28	$ 364.20	$ (198.08)	-35.23%	$ 574.94	$ 369.92	$ (205.02)	-35.66%
		Family - THREE TIER	$ 745.02	$ 482.57	$ (262.45)	-35.23%	$ 761.78	$ 490.15	$ (271.63)	-35.66%
		Employee/Spouse - FOUR TIER	$ 562.28	$ 364.20	$ (198.08)	-35.23%	$ 574.94	$ 369.92	$ (205.02)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 548.23	$ 355.10	$ (193.13)	-35.23%	$ 560.56	$ 360.67	$ (199.89)	-35.66%
		Family - FOUR TIER	$ 815.31	$ 528.09	$ (287.22)	-35.23%	$ 833.66	$ 536.39	$ (297.27)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 386.39	$ 383.69	$ (2.70)	-0.70%	$ 395.09	$ 389.71	$ (5.38)	-1.36%
		Family - TWO TIER	$ 1,004.61	$ 997.58	$ (7.03)	-0.70%	$ 1,027.22	$ 1,013.25	$ (13.97)	-1.36%
		Double - THREE TIER	$ 772.78	$ 767.37	$ (5.41)	-0.70%	$ 790.16	$ 779.42	$ (10.74)	-1.36%
		Family - THREE TIER	$ 1,023.93	$ 1,016.77	$ (7.16)	-0.70%	$ 1,046.97	$ 1,032.73	$ (14.24)	-1.36%
		Employee/Spouse - FOUR TIER	$ 772.78	$ 767.37	$ (5.41)	-0.70%	$ 790.16	$ 779.42	$ (10.74)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 753.46	$ 748.19	$ (5.27)	-0.70%	$ 770.42	$ 759.93	$ (10.49)	-1.36%
		Family - FOUR TIER	$ 1,120.53	$ 1,112.69	$ (7.84)	-0.70%	$ 1,145.74	$ 1,130.16	$ (15.58)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 386.01	$ 383.69	$ (2.32)	-0.60%	$ 394.70	$ 389.71	$ (4.99)	-1.26%
		Family - TWO TIER	$ 1,003.62	$ 997.58	$ (6.04)	-0.60%	$ 1,026.20	$ 1,013.25	$ (12.95)	-1.26%
		Double - THREE TIER	$ 772.02	$ 767.37	$ (4.65)	-0.60%	$ 789.38	$ 779.42	$ (9.96)	-1.26%
		Family - THREE TIER	$ 1,022.92	$ 1,016.77	$ (6.15)	-0.60%	$ 1,045.94	$ 1,032.73	$ (13.21)	-1.26%
		Employee/Spouse - FOUR TIER	$ 772.02	$ 767.37	$ (4.65)	-0.60%	$ 789.38	$ 779.42	$ (9.96)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 752.71	$ 748.19	$ (4.52)	-0.60%	$ 769.65	$ 759.93	$ (9.72)	-1.26%
		Family - FOUR TIER	$ 1,119.41	$ 1,112.69	$ (6.72)	-0.60%	$ 1,144.61	$ 1,130.16	$ (14.45)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 365.16	$ 332.51	$ (32.65)	-8.94%	$ 373.37	$ 337.73	$ (35.64)	-9.55%
		Family - TWO TIER	$ 949.41	$ 864.53	$ (84.88)	-8.94%	$ 970.77	$ 878.10	$ (92.67)	-9.55%
		Double - THREE TIER	$ 730.31	$ 665.02	$ (65.29)	-8.94%	$ 746.75	$ 675.46	$ (71.29)	-9.55%
		Family - THREE TIER	$ 967.66	$ 881.15	$ (86.51)	-8.94%	$ 989.44	$ 894.99	$ (94.45)	-9.55%
		Employee/Spouse - FOUR TIER	$ 730.31	$ 665.02	$ (65.29)	-8.94%	$ 746.75	$ 675.46	$ (71.29)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 712.06	$ 648.40	$ (63.66)	-8.94%	$ 728.08	$ 658.58	$ (69.50)	-9.55%
		Family - FOUR TIER	$ 1,058.95	$ 964.28	$ (94.67)	-8.94%	$ 1,082.78	$ 979.42	$ (103.36)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 355.06	$ 373.89	$ 18.83	5.30%	$ 362.59	$ 379.76	$ 17.17	4.74%
		Family - TWO TIER	$ 923.16	$ 972.11	$ 48.95	5.30%	$ 942.74	$ 987.37	$ 44.63	4.73%
		Double - THREE TIER	$ 710.13	$ 747.78	$ 37.65	5.30%	$ 725.19	$ 759.52	$ 34.33	4.73%
		Family - THREE TIER	$ 940.92	$ 990.80	$ 49.88	5.30%	$ 960.87	$ 1,006.36	$ 45.49	4.73%
		Employee/Spouse - FOUR TIER	$ 710.13	$ 747.78	$ 37.65	5.30%	$ 725.19	$ 759.52	$ 34.33	4.73%
		Employee/Chld(rn) - FOUR TIER	$ 692.37	$ 729.08	$ 36.71	5.30%	$ 707.06	$ 740.53	$ 33.47	4.73%
		Family - FOUR TIER	$ 1,029.69	$ 1,084.27	$ 54.58	5.30%	$ 1,051.52	$ 1,101.30	$ 49.78	4.73%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 353.00	$ 367.17	$ 14.17	4.01%	$ 360.48	$ 372.93	$ 12.45	3.45%
		Family - TWO TIER	$ 917.81	$ 954.63	$ 36.82	4.01%	$ 937.28	$ 969.62	$ 32.34	3.45%
		Double - THREE TIER	$ 706.01	$ 734.33	$ 28.32	4.01%	$ 720.98	$ 745.86	$ 24.88	3.45%
		Family - THREE TIER	$ 935.46	$ 972.99	$ 37.53	4.01%	$ 955.30	$ 988.27	$ 32.97	3.45%
		Employee/Spouse - FOUR TIER	$ 706.01	$ 734.33	$ 28.32	4.01%	$ 720.98	$ 745.86	$ 24.88	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 688.36	$ 715.98	$ 27.62	4.01%	$ 702.96	$ 727.22	$ 24.26	3.45%
		Family - FOUR TIER	$ 1,023.72	$ 1,064.78	$ 41.06	4.01%	$ 1,045.42	$ 1,081.50	$ 36.08	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 382.44	$ 399.22	$ 16.78	4.39%	$ 390.54	$ 405.49	$ 14.95	3.83%
		Family - TWO TIER	$ 994.34	$ 1,037.98	$ 43.64	4.39%	$ 1,015.41	$ 1,054.28	$ 38.87	3.83%
		Double - THREE TIER	$ 764.87	$ 798.45	$ 33.58	4.39%	$ 781.10	$ 810.99	$ 29.89	3.83%
		Family - THREE TIER	$ 1,013.46	$ 1,057.95	$ 44.49	4.39%	$ 1,034.94	$ 1,074.56	$ 39.62	3.83%
		Employee/Spouse - FOUR TIER	$ 764.87	$ 798.45	$ 33.58	4.39%	$ 781.10	$ 810.99	$ 29.89	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 745.75	$ 778.49	$ 32.74	4.39%	$ 761.57	$ 790.71	$ 29.14	3.83%
		Family - FOUR TIER	$ 1,109.07	$ 1,157.75	$ 48.68	4.39%	$ 1,132.58	$ 1,175.93	$ 43.35	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 328.13	$ 321.47	$ (6.66)	-2.03%	$ 335.08	$ 326.52	$ (8.56)	-2.55%
		Family - TWO TIER	$ 853.12	$ 835.82	$ (17.30)	-2.03%	$ 871.21	$ 848.94	$ (22.27)	-2.56%
		Double - THREE TIER	$ 656.24	$ 642.94	$ (13.30)	-2.03%	$ 670.15	$ 653.03	$ (17.12)	-2.55%
		Family - THREE TIER	$ 869.53	$ 851.89	$ (17.64)	-2.03%	$ 887.97	$ 865.27	$ (22.70)	-2.56%
		Employee/Spouse - FOUR TIER	$ 656.24	$ 642.94	$ (13.30)	-2.03%	$ 670.15	$ 653.03	$ (17.12)	-2.55%
		Employee/Chld(rn) - FOUR TIER	$ 639.84	$ 626.87	$ (12.97)	-2.03%	$ 653.40	$ 636.71	$ (16.69)	-2.55%
		Family - FOUR TIER	$ 951.56	$ 932.26	$ (19.30)	-2.03%	$ 971.73	$ 946.90	$ (24.83)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 344.06	$ 354.46	$ 10.40	3.02%	$ 351.36	$ 360.03	$ 8.67	2.47%
		Family - TWO TIER	$ 894.57	$ 921.60	$ 27.03	3.02%	$ 913.53	$ 936.07	$ 22.54	2.47%
		Double - THREE TIER	$ 688.13	$ 708.92	$ 20.79	3.02%	$ 702.72	$ 720.05	$ 17.33	2.47%
		Family - THREE TIER	$ 911.77	$ 939.32	$ 27.55	3.02%	$ 931.10	$ 954.07	$ 22.97	2.47%
		Employee/Spouse - FOUR TIER	$ 688.13	$ 708.92	$ 20.79	3.02%	$ 702.72	$ 720.05	$ 17.33	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 670.93	$ 691.20	$ 20.27	3.02%	$ 685.15	$ 702.05	$ 16.90	2.47%
		Family - FOUR TIER	$ 997.79	$ 1,027.94	$ 30.15	3.02%	$ 1,018.94	$ 1,044.08	$ 25.14	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 272.55	$ 187.86	$ (84.69)	-31.07%	$ 278.32	$ 190.81	$ (87.51)	-31.44%
		Family - TWO TIER	$ 708.61	$ 488.45	$ (220.16)	-31.07%	$ 723.64	$ 496.12	$ (227.52)	-31.44%
		Double - THREE TIER	$ 545.09	$ 375.73	$ (169.36)	-31.07%	$ 556.64	$ 381.63	$ (175.01)	-31.44%
		Family - THREE TIER	$ 722.24	$ 497.84	$ (224.40)	-31.07%	$ 737.55	$ 505.66	$ (231.89)	-31.44%
		Employee/Spouse - FOUR TIER	$ 545.09	$ 375.73	$ (169.36)	-31.07%	$ 556.64	$ 381.63	$ (175.01)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 531.47	$ 366.34	$ (165.13)	-31.07%	$ 542.73	$ 372.09	$ (170.64)	-31.44%
		Family - FOUR TIER	$ 790.38	$ 544.81	$ (245.57)	-31.07%	$ 807.14	$ 553.36	$ (253.78)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 374.59	$ 395.83	$ 21.24	5.67%	$ 382.52	$ 402.04	$ 19.52	5.10%
		Family - TWO TIER	$ 973.91	$ 1,029.15	$ 55.24	5.67%	$ 994.56	$ 1,045.31	$ 50.75	5.10%
		Double - THREE TIER	$ 749.16	$ 791.66	$ 42.50	5.67%	$ 765.04	$ 804.09	$ 39.05	5.10%
		Family - THREE TIER	$ 992.65	$ 1,048.95	$ 56.30	5.67%	$ 1,013.69	$ 1,065.41	$ 51.72	5.10%
		Employee/Spouse - FOUR TIER	$ 749.16	$ 791.66	$ 42.50	5.67%	$ 765.04	$ 804.09	$ 39.05	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 730.44	$ 771.87	$ 41.43	5.67%	$ 745.92	$ 783.98	$ 38.06	5.10%
		Family - FOUR TIER	$ 1,086.28	$ 1,147.90	$ 61.62	5.67%	$ 1,109.32	$ 1,165.92	$ 56.60	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 374.22	$ 395.83	$ 21.61	5.77%	$ 382.14	$ 402.04	$ 19.90	5.21%
		Family - TWO TIER	$ 972.95	$ 1,029.15	$ 56.20	5.78%	$ 993.58	$ 1,045.31	$ 51.73	5.21%
		Double - THREE TIER	$ 748.42	$ 791.66	$ 43.24	5.78%	$ 764.29	$ 804.09	$ 39.80	5.21%
		Family - THREE TIER	$ 991.66	$ 1,048.95	$ 57.29	5.78%	$ 1,012.68	$ 1,065.41	$ 52.73	5.21%
		Employee/Spouse - FOUR TIER	$ 748.42	$ 791.66	$ 43.24	5.78%	$ 764.29	$ 804.09	$ 39.80	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 729.71	$ 771.87	$ 42.16	5.78%	$ 745.18	$ 783.98	$ 38.80	5.21%
		Family - FOUR TIER	$ 1,085.21	$ 1,147.90	$ 62.69	5.78%	$ 1,108.22	$ 1,165.92	$ 57.70	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 353.99	$ 343.03	$ (10.96)	-3.10%	$ 361.49	$ 348.42	$ (13.07)	-3.62%
		Family - TWO TIER	$ 920.38	$ 891.89	$ (28.49)	-3.10%	$ 939.88	$ 905.89	$ (33.99)	-3.62%
		Double - THREE TIER	$ 707.98	$ 686.07	$ (21.91)	-3.09%	$ 722.99	$ 696.84	$ (26.15)	-3.62%
		Family - THREE TIER	$ 938.07	$ 909.04	$ (29.03)	-3.09%	$ 957.96	$ 923.31	$ (34.65)	-3.62%
		Employee/Spouse - FOUR TIER	$ 707.98	$ 686.07	$ (21.91)	-3.09%	$ 722.99	$ 696.84	$ (26.15)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 690.29	$ 668.92	$ (21.37)	-3.10%	$ 704.92	$ 679.42	$ (25.50)	-3.62%
		Family - FOUR TIER	$ 1,026.57	$ 994.80	$ (31.77)	-3.09%	$ 1,048.33	$ 1,010.42	$ (37.91)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 323.68	$ 269.73	$ (53.95)	-16.67%	$ 330.97	$ 273.97	$ (57.00)	-17.22%
		Family - TWO TIER	$ 841.57	$ 701.31	$ (140.26)	-16.67%	$ 860.50	$ 712.32	$ (148.18)	-17.22%
		Double - THREE TIER	$ 647.37	$ 539.47	$ (107.90)	-16.67%	$ 661.93	$ 547.94	$ (113.99)	-17.22%
		Family - THREE TIER	$ 857.76	$ 714.80	$ (142.96)	-16.67%	$ 877.05	$ 726.02	$ (151.03)	-17.22%
		Employee/Spouse - FOUR TIER	$ 647.37	$ 539.47	$ (107.90)	-16.67%	$ 661.93	$ 547.94	$ (113.99)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 631.18	$ 525.98	$ (105.20)	-16.67%	$ 645.38	$ 534.24	$ (111.14)	-17.22%
		Family - FOUR TIER	$ 938.67	$ 782.23	$ (156.44)	-16.67%	$ 959.80	$ 794.51	$ (165.29)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 302.53	$ 207.01	$ (95.52)	-31.57%	$ 309.34	$ 210.26	$ (99.08)	-32.03%
		Family - TWO TIER	$ 786.59	$ 538.23	$ (248.36)	-31.57%	$ 804.29	$ 546.68	$ (257.61)	-32.03%
		Double - THREE TIER	$ 605.07	$ 414.02	$ (191.05)	-31.57%	$ 618.68	$ 420.52	$ (198.16)	-32.03%
		Family - THREE TIER	$ 801.71	$ 548.58	$ (253.13)	-31.57%	$ 819.76	$ 557.19	$ (262.57)	-32.03%
		Employee/Spouse - FOUR TIER	$ 605.07	$ 414.02	$ (191.05)	-31.57%	$ 618.68	$ 420.52	$ (198.16)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 589.94	$ 403.67	$ (186.27)	-31.57%	$ 603.22	$ 410.01	$ (193.21)	-32.03%
		Family - FOUR TIER	$ 877.35	$ 600.33	$ (277.02)	-31.57%	$ 897.09	$ 609.75	$ (287.34)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 260.98	$ 135.23	$ (125.75)	-48.18%	$ 266.85	$ 137.35	$ (129.50)	-48.53%
		Family - TWO TIER	$ 678.54	$ 351.59	$ (326.95)	-48.18%	$ 693.80	$ 357.11	$ (336.69)	-48.53%
		Double - THREE TIER	$ 521.95	$ 270.46	$ (251.49)	-48.18%	$ 533.69	$ 274.70	$ (258.99)	-48.53%
		Family - THREE TIER	$ 691.59	$ 358.36	$ (333.23)	-48.18%	$ 707.14	$ 363.98	$ (343.16)	-48.53%
		Employee/Spouse - FOUR TIER	$ 521.95	$ 270.46	$ (251.49)	-48.18%	$ 533.69	$ 274.70	$ (258.99)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 508.90	$ 263.70	$ (245.20)	-48.18%	$ 520.35	$ 267.84	$ (252.51)	-48.53%
		Family - FOUR TIER	$ 756.83	$ 392.16	$ (364.67)	-48.18%	$ 773.86	$ 398.32	$ (375.54)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 344.76	$ 295.62	$ (49.14)	-14.25%	$ 352.52	$ 300.26	$ (52.26)	-14.82%
		Family - TWO TIER	$ 896.37	$ 768.61	$ (127.76)	-14.25%	$ 916.54	$ 780.67	$ (135.87)	-14.82%
		Double - THREE TIER	$ 689.52	$ 591.24	$ (98.28)	-14.25%	$ 705.03	$ 600.52	$ (104.51)	-14.82%
		Family - THREE TIER	$ 913.61	$ 783.39	$ (130.22)	-14.25%	$ 934.17	$ 795.69	$ (138.48)	-14.82%
		Employee/Spouse - FOUR TIER	$ 689.52	$ 591.24	$ (98.28)	-14.25%	$ 705.03	$ 600.52	$ (104.51)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 672.28	$ 576.46	$ (95.82)	-14.25%	$ 687.40	$ 585.51	$ (101.89)	-14.82%
		Family - FOUR TIER	$ 999.80	$ 857.29	$ (142.51)	-14.25%	$ 1,022.30	$ 870.75	$ (151.55)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 322.65	$ 236.81	$ (85.84)	-26.60%	$ 329.91	$ 240.53	$ (89.38)	-27.09%
		Family - TWO TIER	$ 838.89	$ 615.71	$ (223.18)	-26.60%	$ 857.76	$ 625.38	$ (232.38)	-27.09%
		Double - THREE TIER	$ 645.30	$ 473.63	$ (171.67)	-26.60%	$ 659.81	$ 481.06	$ (178.75)	-27.09%
		Family - THREE TIER	$ 855.02	$ 627.56	$ (227.46)	-26.60%	$ 874.26	$ 637.41	$ (236.85)	-27.09%
		Employee/Spouse - FOUR TIER	$ 645.30	$ 473.63	$ (171.67)	-26.60%	$ 659.81	$ 481.06	$ (178.75)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 629.16	$ 461.79	$ (167.37)	-26.60%	$ 643.32	$ 469.04	$ (174.28)	-27.09%
		Family - FOUR TIER	$ 935.69	$ 686.76	$ (248.93)	-26.60%	$ 956.74	$ 697.54	$ (259.20)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 297.00	$ 127.27	$ (169.73)	-57.15%	$ 303.68	$ 129.27	$ (174.41)	-57.43%
		Family - TWO TIER	$ 772.20	$ 330.90	$ (441.30)	-57.15%	$ 789.57	$ 336.09	$ (453.48)	-57.43%
		Double - THREE TIER	$ 594.00	$ 254.54	$ (339.46)	-57.15%	$ 607.37	$ 258.53	$ (348.84)	-57.43%
		Family - THREE TIER	$ 787.05	$ 337.26	$ (449.79)	-57.15%	$ 804.76	$ 342.56	$ (462.20)	-57.43%
		Employee/Spouse - FOUR TIER	$ 594.00	$ 254.54	$ (339.46)	-57.15%	$ 607.37	$ 258.53	$ (348.84)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 579.15	$ 248.17	$ (330.98)	-57.15%	$ 592.19	$ 252.07	$ (340.12)	-57.43%
		Family - FOUR TIER	$ 861.30	$ 369.08	$ (492.22)	-57.15%	$ 880.68	$ 374.87	$ (505.81)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 309.07	$ 251.32	$ (57.75)	-18.69%	$ 316.03	$ 255.27	$ (60.76)	-19.23%
		Family - TWO TIER	$ 803.58	$ 653.44	$ (150.14)	-18.68%	$ 821.65	$ 663.70	$ (157.95)	-19.22%
		Double - THREE TIER	$ 618.13	$ 502.65	$ (115.48)	-18.68%	$ 632.04	$ 510.54	$ (121.50)	-19.22%
		Family - THREE TIER	$ 819.04	$ 666.01	$ (153.03)	-18.68%	$ 837.46	$ 676.46	$ (161.00)	-19.22%
		Employee/Spouse - FOUR TIER	$ 618.13	$ 502.65	$ (115.48)	-18.68%	$ 632.04	$ 510.54	$ (121.50)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 602.69	$ 490.08	$ (112.61)	-18.68%	$ 616.25	$ 497.77	$ (118.48)	-19.23%
		Family - FOUR TIER	$ 896.29	$ 728.84	$ (167.45)	-18.68%	$ 916.47	$ 740.28	$ (176.19)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 309.23	$ 251.32	$ (57.91)	-18.73%	$ 316.18	$ 255.27	$ (60.91)	-19.26%
		Family - TWO TIER	$ 803.98	$ 653.44	$ (150.54)	-18.72%	$ 822.07	$ 663.70	$ (158.37)	-19.26%
		Double - THREE TIER	$ 618.45	$ 502.65	$ (115.80)	-18.72%	$ 632.36	$ 510.54	$ (121.82)	-19.26%
		Family - THREE TIER	$ 819.44	$ 666.01	$ (153.43)	-18.72%	$ 837.88	$ 676.46	$ (161.42)	-19.27%
		Employee/Spouse - FOUR TIER	$ 618.45	$ 502.65	$ (115.80)	-18.72%	$ 632.36	$ 510.54	$ (121.82)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 602.98	$ 490.08	$ (112.90)	-18.72%	$ 616.55	$ 497.77	$ (118.78)	-19.27%
		Family - FOUR TIER	$ 896.75	$ 728.84	$ (167.91)	-18.72%	$ 916.92	$ 740.28	$ (176.64)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 356.35	$ 356.90	$ 0.55	0.15%	$ 364.37	$ 362.50	$ (1.87)	-0.51%
		Family - TWO TIER	$ 926.52	$ 927.93	$ 1.41	0.15%	$ 947.37	$ 942.50	$ (4.87)	-0.51%
		Double - THREE TIER	$ 712.72	$ 713.79	$ 1.07	0.15%	$ 728.75	$ 725.00	$ (3.75)	-0.51%
		Family - THREE TIER	$ 944.34	$ 945.78	$ 1.44	0.15%	$ 965.59	$ 960.62	$ (4.97)	-0.51%
		Employee/Spouse - FOUR TIER	$ 712.72	$ 713.79	$ 1.07	0.15%	$ 728.75	$ 725.00	$ (3.75)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 694.89	$ 695.95	$ 1.06	0.15%	$ 710.53	$ 706.87	$ (3.66)	-0.52%
		Family - FOUR TIER	$ 1,033.43	$ 1,035.00	$ 1.57	0.15%	$ 1,056.68	$ 1,051.25	$ (5.43)	-0.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 313.79	$ 278.27	$ (35.52)	-11.32%	$ 320.45	$ 282.64	$ (37.81)	-11.80%
		Family - TWO TIER	$ 815.86	$ 723.50	$ (92.36)	-11.32%	$ 833.15	$ 734.86	$ (98.29)	-11.80%
		Double - THREE TIER	$ 627.58	$ 556.54	$ (71.04)	-11.32%	$ 640.88	$ 565.28	$ (75.60)	-11.80%
		Family - THREE TIER	$ 831.54	$ 737.42	$ (94.12)	-11.32%	$ 849.17	$ 748.99	$ (100.18)	-11.80%
		Employee/Spouse - FOUR TIER	$ 627.58	$ 556.54	$ (71.04)	-11.32%	$ 640.88	$ 565.28	$ (75.60)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 611.89	$ 542.63	$ (69.26)	-11.32%	$ 624.86	$ 551.15	$ (73.71)	-11.80%
		Family - FOUR TIER	$ 909.99	$ 806.98	$ (103.01)	-11.32%	$ 929.28	$ 819.65	$ (109.63)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 293.29	$ 213.56	$ (79.73)	-27.18%	$ 299.51	$ 216.91	$ (82.60)	-27.58%
		Family - TWO TIER	$ 762.54	$ 555.26	$ (207.28)	-27.18%	$ 778.71	$ 563.98	$ (214.73)	-27.58%
		Double - THREE TIER	$ 586.57	$ 427.12	$ (159.45)	-27.18%	$ 599.01	$ 433.83	$ (165.18)	-27.58%
		Family - THREE TIER	$ 777.21	$ 565.94	$ (211.27)	-27.18%	$ 793.69	$ 574.82	$ (218.87)	-27.58%
		Employee/Spouse - FOUR TIER	$ 586.57	$ 427.12	$ (159.45)	-27.18%	$ 599.01	$ 433.83	$ (165.18)	-27.58%
		Employee/Chld(rn) - FOUR TIER	$ 571.91	$ 416.44	$ (155.47)	-27.18%	$ 584.04	$ 422.98	$ (161.06)	-27.58%
		Family - FOUR TIER	$ 850.53	$ 619.33	$ (231.20)	-27.18%	$ 868.57	$ 629.05	$ (239.52)	-27.58%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 253.00	$ 139.51	$ (113.49)	-44.86%	$ 258.36	$ 141.70	$ (116.66)	-45.15%
		Family - TWO TIER	$ 657.79	$ 362.72	$ (295.07)	-44.86%	$ 671.73	$ 368.42	$ (303.31)	-45.15%
		Double - THREE TIER	$ 506.00	$ 279.02	$ (226.98)	-44.86%	$ 516.72	$ 283.40	$ (233.32)	-45.15%
		Family - THREE TIER	$ 670.44	$ 369.70	$ (300.74)	-44.86%	$ 684.65	$ 375.50	$ (309.15)	-45.15%
		Employee/Spouse - FOUR TIER	$ 506.00	$ 279.02	$ (226.98)	-44.86%	$ 516.72	$ 283.40	$ (233.32)	-45.15%
		Employee/Chld(rn) - FOUR TIER	$ 493.35	$ 272.04	$ (221.31)	-44.86%	$ 503.80	$ 276.31	$ (227.49)	-45.15%
		Family - FOUR TIER	$ 733.69	$ 404.57	$ (329.12)	-44.86%	$ 749.25	$ 410.92	$ (338.33)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 334.22	$ 304.97	$ (29.25)	-8.75%	$ 341.31	$ 309.76	$ (31.55)	-9.24%
		Family - TWO TIER	$ 868.97	$ 792.93	$ (76.04)	-8.75%	$ 887.39	$ 805.38	$ (82.01)	-9.24%
		Double - THREE TIER	$ 668.44	$ 609.95	$ (58.49)	-8.75%	$ 682.61	$ 619.52	$ (63.09)	-9.24%
		Family - THREE TIER	$ 885.69	$ 808.18	$ (77.51)	-8.75%	$ 904.46	$ 820.87	$ (83.59)	-9.24%
		Employee/Spouse - FOUR TIER	$ 668.44	$ 609.95	$ (58.49)	-8.75%	$ 682.61	$ 619.52	$ (63.09)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 651.73	$ 594.70	$ (57.03)	-8.75%	$ 665.55	$ 604.04	$ (61.51)	-9.24%
		Family - FOUR TIER	$ 969.24	$ 884.42	$ (84.82)	-8.75%	$ 989.78	$ 898.31	$ (91.47)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 312.79	$ 244.31	$ (68.48)	-21.89%	$ 319.42	$ 248.14	$ (71.28)	-22.32%
		Family - TWO TIER	$ 813.24	$ 635.20	$ (178.04)	-21.89%	$ 830.48	$ 645.17	$ (185.31)	-22.31%
		Double - THREE TIER	$ 625.57	$ 488.62	$ (136.95)	-21.89%	$ 638.84	$ 496.29	$ (142.55)	-22.31%
		Family - THREE TIER	$ 828.88	$ 647.42	$ (181.46)	-21.89%	$ 846.46	$ 657.58	$ (188.88)	-22.31%
		Employee/Spouse - FOUR TIER	$ 625.57	$ 488.62	$ (136.95)	-21.89%	$ 638.84	$ 496.29	$ (142.55)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 609.93	$ 476.40	$ (133.53)	-21.89%	$ 622.86	$ 483.88	$ (138.98)	-22.31%
		Family - FOUR TIER	$ 907.08	$ 708.49	$ (198.59)	-21.89%	$ 926.31	$ 719.62	$ (206.69)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 287.92	$ 131.30	$ (156.62)	-54.40%	$ 294.03	$ 133.36	$ (160.67)	-54.64%
		Family - TWO TIER	$ 748.60	$ 341.37	$ (407.23)	-54.40%	$ 764.47	$ 346.73	$ (417.74)	-54.64%
		Double - THREE TIER	$ 575.85	$ 262.59	$ (313.26)	-54.40%	$ 588.05	$ 266.71	$ (321.34)	-54.65%
		Family - THREE TIER	$ 763.00	$ 347.93	$ (415.07)	-54.40%	$ 779.18	$ 353.40	$ (425.78)	-54.64%
		Employee/Spouse - FOUR TIER	$ 575.85	$ 262.59	$ (313.26)	-54.40%	$ 588.05	$ 266.71	$ (321.34)	-54.65%
		Employee/Chld(rn) - FOUR TIER	$ 561.45	$ 256.03	$ (305.42)	-54.40%	$ 573.35	$ 260.05	$ (313.30)	-54.64%
		Family - FOUR TIER	$ 834.98	$ 380.76	$ (454.22)	-54.40%	$ 852.68	$ 386.74	$ (465.94)	-54.64%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 299.63	$ 259.28	$ (40.35)	-13.47%	$ 305.97	$ 263.35	$ (42.62)	-13.93%
		Family - TWO TIER	$ 779.03	$ 674.12	$ (104.91)	-13.47%	$ 795.55	$ 684.70	$ (110.85)	-13.93%
		Double - THREE TIER	$ 599.25	$ 518.55	$ (80.70)	-13.47%	$ 611.96	$ 526.69	$ (85.27)	-13.93%
		Family - THREE TIER	$ 794.01	$ 687.08	$ (106.93)	-13.47%	$ 810.85	$ 697.87	$ (112.98)	-13.93%
		Employee/Spouse - FOUR TIER	$ 599.25	$ 518.55	$ (80.70)	-13.47%	$ 611.96	$ 526.69	$ (85.27)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 584.27	$ 505.59	$ (78.68)	-13.47%	$ 596.66	$ 513.53	$ (83.13)	-13.93%
		Family - FOUR TIER	$ 868.92	$ 751.90	$ (117.02)	-13.47%	$ 887.33	$ 763.71	$ (123.62)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 299.76	$ 259.28	$ (40.48)	-13.50%	$ 306.12	$ 263.35	$ (42.77)	-13.97%
		Family - TWO TIER	$ 779.39	$ 674.12	$ (105.27)	-13.51%	$ 795.92	$ 684.70	$ (111.22)	-13.97%
		Double - THREE TIER	$ 599.53	$ 518.55	$ (80.98)	-13.51%	$ 612.24	$ 526.69	$ (85.55)	-13.97%
		Family - THREE TIER	$ 794.38	$ 687.08	$ (107.30)	-13.51%	$ 811.22	$ 697.87	$ (113.35)	-13.97%
		Employee/Spouse - FOUR TIER	$ 599.53	$ 518.55	$ (80.98)	-13.51%	$ 612.24	$ 526.69	$ (85.55)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 584.55	$ 505.59	$ (78.96)	-13.51%	$ 596.93	$ 513.53	$ (83.40)	-13.97%
		Family - FOUR TIER	$ 869.32	$ 751.90	$ (117.42)	-13.51%	$ 887.76	$ 763.71	$ (124.05)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 345.46	$ 368.19	$ 22.73	6.58%	$ 352.78	$ 373.97	$ 21.19	6.01%
		Family - TWO TIER	$ 898.20	$ 957.30	$ 59.10	6.58%	$ 917.24	$ 972.33	$ 55.09	6.01%
		Double - THREE TIER	$ 690.92	$ 736.38	$ 45.46	6.58%	$ 705.57	$ 747.94	$ 42.37	6.01%
		Family - THREE TIER	$ 915.47	$ 975.71	$ 60.24	6.58%	$ 934.88	$ 991.02	$ 56.14	6.01%
		Employee/Spouse - FOUR TIER	$ 690.92	$ 736.38	$ 45.46	6.58%	$ 705.57	$ 747.94	$ 42.37	6.01%
		Employee/Chld(rn) - FOUR TIER	$ 673.65	$ 717.97	$ 44.32	6.58%	$ 687.93	$ 729.24	$ 41.31	6.00%
		Family - FOUR TIER	$ 1,001.84	$ 1,067.75	$ 65.91	6.58%	$ 1,023.07	$ 1,084.52	$ 61.45	6.01%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 308.85	$ 251.32	$ (57.53)	-18.63%	$ 315.81	$ 255.27	$ (60.54)	-19.17%
		Family - TWO TIER	$ 803.03	$ 653.44	$ (149.59)	-18.63%	$ 821.09	$ 663.70	$ (157.39)	-19.17%
		Double - THREE TIER	$ 617.71	$ 502.65	$ (115.06)	-18.63%	$ 631.61	$ 510.54	$ (121.07)	-19.17%
		Family - THREE TIER	$ 818.46	$ 666.01	$ (152.45)	-18.63%	$ 836.89	$ 676.46	$ (160.43)	-19.17%
		Employee/Spouse - FOUR TIER	$ 617.71	$ 502.65	$ (115.06)	-18.63%	$ 631.61	$ 510.54	$ (121.07)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 602.27	$ 490.08	$ (112.19)	-18.63%	$ 615.82	$ 497.77	$ (118.05)	-19.17%
		Family - FOUR TIER	$ 895.68	$ 728.84	$ (166.84)	-18.63%	$ 915.83	$ 740.28	$ (175.55)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 282.54	$ 193.11	$ (89.43)	-31.65%	$ 288.89	$ 196.14	$ (92.75)	-32.11%
		Family - TWO TIER	$ 734.59	$ 502.09	$ (232.50)	-31.65%	$ 751.12	$ 509.97	$ (241.15)	-32.11%
		Double - THREE TIER	$ 565.07	$ 386.22	$ (178.85)	-31.65%	$ 577.79	$ 392.28	$ (185.51)	-32.11%
		Family - THREE TIER	$ 748.72	$ 511.74	$ (236.98)	-31.65%	$ 765.56	$ 519.78	$ (245.78)	-32.10%
		Employee/Spouse - FOUR TIER	$ 565.07	$ 386.22	$ (178.85)	-31.65%	$ 577.79	$ 392.28	$ (185.51)	-32.11%
		Employee/Chld(rn) - FOUR TIER	$ 550.94	$ 376.56	$ (174.38)	-31.65%	$ 563.34	$ 382.48	$ (180.86)	-32.10%
		Family - FOUR TIER	$ 819.35	$ 560.02	$ (259.33)	-31.65%	$ 837.79	$ 568.81	$ (268.98)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 261.48	$ 123.07	$ (138.41)	-52.93%	$ 267.36	$ 125.00	$ (142.36)	-53.25%
		Family - TWO TIER	$ 679.85	$ 319.98	$ (359.87)	-52.93%	$ 695.15	$ 325.01	$ (370.14)	-53.25%
		Double - THREE TIER	$ 522.97	$ 246.14	$ (276.83)	-52.93%	$ 534.73	$ 250.01	$ (284.72)	-53.25%
		Family - THREE TIER	$ 692.92	$ 326.14	$ (366.78)	-52.93%	$ 708.52	$ 331.26	$ (377.26)	-53.25%
		Employee/Spouse - FOUR TIER	$ 522.97	$ 246.14	$ (276.83)	-52.93%	$ 534.73	$ 250.01	$ (284.72)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 509.89	$ 239.99	$ (269.90)	-52.93%	$ 521.36	$ 243.75	$ (277.61)	-53.25%
		Family - FOUR TIER	$ 758.29	$ 356.90	$ (401.39)	-52.93%	$ 775.36	$ 362.51	$ (412.85)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 362.62	$ 384.10	$ 21.48	5.92%	$ 370.78	$ 390.13	$ 19.35	5.22%
		Family - TWO TIER	$ 942.81	$ 998.67	$ 55.86	5.92%	$ 964.03	$ 1,014.35	$ 50.32	5.22%
		Double - THREE TIER	$ 725.24	$ 768.21	$ 42.97	5.92%	$ 741.55	$ 780.27	$ 38.72	5.22%
		Family - THREE TIER	$ 960.95	$ 1,017.88	$ 56.93	5.92%	$ 982.56	$ 1,033.86	$ 51.30	5.22%
		Employee/Spouse - FOUR TIER	$ 725.24	$ 768.21	$ 42.97	5.92%	$ 741.55	$ 780.27	$ 38.72	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 707.11	$ 749.00	$ 41.89	5.92%	$ 723.01	$ 760.76	$ 37.75	5.22%
		Family - FOUR TIER	$ 1,051.60	$ 1,113.90	$ 62.30	5.92%	$ 1,075.25	$ 1,131.39	$ 56.14	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 359.75	$ 380.22	$ 20.47	5.69%	$ 367.85	$ 386.19	$ 18.34	4.99%
		Family - TWO TIER	$ 935.36	$ 988.57	$ 53.21	5.69%	$ 956.41	$ 1,004.09	$ 47.68	4.99%
		Double - THREE TIER	$ 719.51	$ 760.44	$ 40.93	5.69%	$ 735.70	$ 772.38	$ 36.68	4.99%
		Family - THREE TIER	$ 953.35	$ 1,007.58	$ 54.23	5.69%	$ 974.80	$ 1,023.40	$ 48.60	4.99%
		Employee/Spouse - FOUR TIER	$ 719.51	$ 760.44	$ 40.93	5.69%	$ 735.70	$ 772.38	$ 36.68	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 701.53	$ 741.43	$ 39.90	5.69%	$ 717.30	$ 753.07	$ 35.77	4.99%
		Family - FOUR TIER	$ 1,043.29	$ 1,102.64	$ 59.35	5.69%	$ 1,066.77	$ 1,119.95	$ 53.18	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 340.03	$ 324.71	$ (15.32)	-4.51%	$ 347.67	$ 329.81	$ (17.86)	-5.14%
		Family - TWO TIER	$ 884.06	$ 844.24	$ (39.82)	-4.50%	$ 903.94	$ 857.49	$ (46.45)	-5.14%
		Double - THREE TIER	$ 680.04	$ 649.41	$ (30.63)	-4.50%	$ 695.34	$ 659.61	$ (35.73)	-5.14%
		Family - THREE TIER	$ 901.05	$ 860.47	$ (40.58)	-4.50%	$ 921.33	$ 873.98	$ (47.35)	-5.14%
		Employee/Spouse - FOUR TIER	$ 680.04	$ 649.41	$ (30.63)	-4.50%	$ 695.34	$ 659.61	$ (35.73)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 663.05	$ 633.18	$ (29.87)	-4.50%	$ 677.96	$ 643.12	$ (34.84)	-5.14%
		Family - FOUR TIER	$ 986.06	$ 941.65	$ (44.41)	-4.50%	$ 1,008.25	$ 956.43	$ (51.82)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 379.84	$ 388.15	$ 8.31	2.19%	$ 388.39	$ 394.24	$ 5.85	1.51%
		Family - TWO TIER	$ 987.59	$ 1,009.18	$ 21.59	2.19%	$ 1,009.81	$ 1,025.02	$ 15.21	1.51%
		Double - THREE TIER	$ 759.68	$ 776.29	$ 16.61	2.19%	$ 776.77	$ 788.48	$ 11.71	1.51%
		Family - THREE TIER	$ 1,006.58	$ 1,028.59	$ 22.01	2.19%	$ 1,029.23	$ 1,044.73	$ 15.50	1.51%
		Employee/Spouse - FOUR TIER	$ 759.68	$ 776.29	$ 16.61	2.19%	$ 776.77	$ 788.48	$ 11.71	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 740.70	$ 756.88	$ 16.18	2.18%	$ 757.36	$ 768.77	$ 11.41	1.51%
		Family - FOUR TIER	$ 1,101.54	$ 1,125.62	$ 24.08	2.19%	$ 1,126.32	$ 1,143.29	$ 16.97	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 368.40	$ 375.81	$ 7.41	2.01%	$ 376.68	$ 381.71	$ 5.03	1.34%
		Family - TWO TIER	$ 957.83	$ 977.11	$ 19.28	2.01%	$ 979.38	$ 992.45	$ 13.07	1.33%
		Double - THREE TIER	$ 736.79	$ 751.63	$ 14.84	2.01%	$ 753.37	$ 763.43	$ 10.06	1.34%
		Family - THREE TIER	$ 976.24	$ 995.90	$ 19.66	2.01%	$ 998.21	$ 1,011.54	$ 13.33	1.34%
		Employee/Spouse - FOUR TIER	$ 736.79	$ 751.63	$ 14.84	2.01%	$ 753.37	$ 763.43	$ 10.06	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 718.37	$ 732.84	$ 14.47	2.01%	$ 734.53	$ 744.34	$ 9.81	1.34%
		Family - FOUR TIER	$ 1,068.35	$ 1,089.86	$ 21.51	2.01%	$ 1,092.38	$ 1,106.97	$ 14.59	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 267.64	$ 325.28	$ 57.64	21.54%	$ 273.66	$ 330.39	$ 56.73	20.73%
		Family - TWO TIER	$ 695.86	$ 845.74	$ 149.88	21.54%	$ 711.52	$ 859.02	$ 147.50	20.73%
		Double - THREE TIER	$ 535.28	$ 650.57	$ 115.29	21.54%	$ 547.32	$ 660.78	$ 113.46	20.73%
		Family - THREE TIER	$ 709.24	$ 862.00	$ 152.76	21.54%	$ 725.21	$ 875.54	$ 150.33	20.73%
		Employee/Spouse - FOUR TIER	$ 535.28	$ 650.57	$ 115.29	21.54%	$ 547.32	$ 660.78	$ 113.46	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 521.90	$ 634.30	$ 112.40	21.54%	$ 533.64	$ 644.26	$ 110.62	20.73%
		Family - FOUR TIER	$ 776.16	$ 943.32	$ 167.16	21.54%	$ 793.62	$ 958.13	$ 164.51	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 299.41	$ 259.28	$ (40.13)	-13.40%	$ 305.76	$ 263.35	$ (42.41)	-13.87%
		Family - TWO TIER	$ 778.48	$ 674.12	$ (104.36)	-13.41%	$ 794.99	$ 684.70	$ (110.29)	-13.87%
		Double - THREE TIER	$ 598.83	$ 518.55	$ (80.28)	-13.41%	$ 611.52	$ 526.69	$ (84.83)	-13.87%
		Family - THREE TIER	$ 793.45	$ 687.08	$ (106.37)	-13.41%	$ 810.27	$ 697.87	$ (112.40)	-13.87%
		Employee/Spouse - FOUR TIER	$ 598.83	$ 518.55	$ (80.28)	-13.41%	$ 611.52	$ 526.69	$ (84.83)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 583.86	$ 505.59	$ (78.27)	-13.41%	$ 596.23	$ 513.53	$ (82.70)	-13.87%
		Family - FOUR TIER	$ 868.30	$ 751.90	$ (116.40)	-13.41%	$ 886.71	$ 763.71	$ (123.00)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 273.90	$ 199.22	$ (74.68)	-27.27%	$ 279.71	$ 202.35	$ (77.36)	-27.66%
		Family - TWO TIER	$ 712.14	$ 517.98	$ (194.16)	-27.26%	$ 727.24	$ 526.11	$ (201.13)	-27.66%
		Double - THREE TIER	$ 547.80	$ 398.44	$ (149.36)	-27.27%	$ 559.42	$ 404.70	$ (154.72)	-27.66%
		Family - THREE TIER	$ 725.83	$ 527.94	$ (197.89)	-27.26%	$ 741.23	$ 536.23	$ (205.00)	-27.66%
		Employee/Spouse - FOUR TIER	$ 547.80	$ 398.44	$ (149.36)	-27.27%	$ 559.42	$ 404.70	$ (154.72)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 534.10	$ 388.48	$ (145.62)	-27.26%	$ 545.43	$ 394.58	$ (150.85)	-27.66%
		Family - FOUR TIER	$ 794.31	$ 577.74	$ (216.57)	-27.27%	$ 811.15	$ 586.81	$ (224.34)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 253.49	$ 126.97	$ (126.52)	-49.91%	$ 258.87	$ 128.96	$ (129.91)	-50.18%
		Family - TWO TIER	$ 659.07	$ 330.11	$ (328.96)	-49.91%	$ 673.05	$ 335.29	$ (337.76)	-50.18%
		Double - THREE TIER	$ 506.98	$ 253.93	$ (253.05)	-49.91%	$ 517.72	$ 257.92	$ (259.80)	-50.18%
		Family - THREE TIER	$ 671.74	$ 336.46	$ (335.28)	-49.91%	$ 685.98	$ 341.74	$ (344.24)	-50.18%
		Employee/Spouse - FOUR TIER	$ 506.98	$ 253.93	$ (253.05)	-49.91%	$ 517.72	$ 257.92	$ (259.80)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 494.30	$ 247.58	$ (246.72)	-49.91%	$ 504.78	$ 251.47	$ (253.31)	-50.18%
		Family - FOUR TIER	$ 735.11	$ 368.20	$ (366.91)	-49.91%	$ 750.70	$ 373.98	$ (376.72)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 351.54	$ 396.26	$ 44.72	12.72%	$ 358.99	$ 402.48	$ 43.49	12.11%
		Family - TWO TIER	$ 914.00	$ 1,030.28	$ 116.28	12.72%	$ 933.38	$ 1,046.45	$ 113.07	12.11%
		Double - THREE TIER	$ 703.07	$ 792.52	$ 89.45	12.72%	$ 717.98	$ 804.96	$ 86.98	12.11%
		Family - THREE TIER	$ 931.58	$ 1,050.09	$ 118.51	12.72%	$ 951.33	$ 1,066.57	$ 115.24	12.11%
		Employee/Spouse - FOUR TIER	$ 703.07	$ 792.52	$ 89.45	12.72%	$ 717.98	$ 804.96	$ 86.98	12.11%
		Employee/Chld(rn) - FOUR TIER	$ 685.50	$ 772.71	$ 87.21	12.72%	$ 700.03	$ 784.84	$ 84.81	12.12%
		Family - FOUR TIER	$ 1,019.46	$ 1,149.15	$ 129.69	12.72%	$ 1,041.08	$ 1,167.20	$ 126.12	12.11%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 348.76	$ 392.25	$ 43.49	12.47%	$ 356.15	$ 398.41	$ 42.26	11.87%
		Family - TWO TIER	$ 906.76	$ 1,019.86	$ 113.10	12.47%	$ 925.99	$ 1,035.87	$ 109.88	11.87%
		Double - THREE TIER	$ 697.51	$ 784.51	$ 87.00	12.47%	$ 712.30	$ 796.82	$ 84.52	11.87%
		Family - THREE TIER	$ 924.20	$ 1,039.47	$ 115.27	12.47%	$ 943.80	$ 1,055.79	$ 111.99	11.87%
		Employee/Spouse - FOUR TIER	$ 697.51	$ 784.51	$ 87.00	12.47%	$ 712.30	$ 796.82	$ 84.52	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 680.07	$ 764.89	$ 84.82	12.47%	$ 694.49	$ 776.90	$ 82.41	11.87%
		Family - FOUR TIER	$ 1,011.40	$ 1,137.53	$ 126.13	12.47%	$ 1,032.83	$ 1,155.39	$ 122.56	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 329.63	$ 334.98	$ 5.35	1.62%	$ 336.61	$ 340.24	$ 3.63	1.08%
		Family - TWO TIER	$ 857.04	$ 870.96	$ 13.92	1.62%	$ 875.21	$ 884.63	$ 9.42	1.08%
		Double - THREE TIER	$ 659.26	$ 669.97	$ 10.71	1.62%	$ 673.24	$ 680.48	$ 7.24	1.08%
		Family - THREE TIER	$ 873.53	$ 887.70	$ 14.17	1.62%	$ 892.04	$ 901.64	$ 9.60	1.08%
		Employee/Spouse - FOUR TIER	$ 659.26	$ 669.97	$ 10.71	1.62%	$ 673.24	$ 680.48	$ 7.24	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 642.78	$ 653.22	$ 10.44	1.62%	$ 656.40	$ 663.47	$ 7.07	1.08%
		Family - FOUR TIER	$ 955.93	$ 971.45	$ 15.52	1.62%	$ 976.19	$ 986.70	$ 10.51	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 368.23	$ 400.43	$ 32.20	8.74%	$ 376.04	$ 406.72	$ 30.68	8.16%
		Family - TWO TIER	$ 957.41	$ 1,041.11	$ 83.70	8.74%	$ 977.71	$ 1,057.46	$ 79.75	8.16%
		Double - THREE TIER	$ 736.47	$ 800.86	$ 64.39	8.74%	$ 752.09	$ 813.43	$ 61.34	8.16%
		Family - THREE TIER	$ 975.82	$ 1,061.14	$ 85.32	8.74%	$ 996.51	$ 1,077.80	$ 81.29	8.16%
		Employee/Spouse - FOUR TIER	$ 736.47	$ 800.86	$ 64.39	8.74%	$ 752.09	$ 813.43	$ 61.34	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 718.05	$ 780.84	$ 62.79	8.74%	$ 733.28	$ 793.10	$ 59.82	8.16%
		Family - FOUR TIER	$ 1,067.88	$ 1,161.24	$ 93.36	8.74%	$ 1,090.52	$ 1,179.48	$ 88.96	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 357.14	$ 387.71	$ 30.57	8.56%	$ 364.70	$ 393.79	$ 29.09	7.98%
		Family - TWO TIER	$ 928.55	$ 1,008.04	$ 79.49	8.56%	$ 948.23	$ 1,023.86	$ 75.63	7.98%
		Double - THREE TIER	$ 714.27	$ 775.41	$ 61.14	8.56%	$ 729.41	$ 787.59	$ 58.18	7.98%
		Family - THREE TIER	$ 946.41	$ 1,027.42	$ 81.01	8.56%	$ 966.47	$ 1,043.55	$ 77.08	7.98%
		Employee/Spouse - FOUR TIER	$ 714.27	$ 775.41	$ 61.14	8.56%	$ 729.41	$ 787.59	$ 58.18	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 696.41	$ 756.03	$ 59.62	8.56%	$ 711.18	$ 767.90	$ 56.72	7.98%
		Family - FOUR TIER	$ 1,035.69	$ 1,124.35	$ 88.66	8.56%	$ 1,057.65	$ 1,142.00	$ 84.35	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 259.45	$ 335.58	$ 76.13	29.34%	$ 264.96	$ 340.85	$ 75.89	28.64%
		Family - TWO TIER	$ 674.58	$ 872.50	$ 197.92	29.34%	$ 688.89	$ 886.20	$ 197.31	28.64%
		Double - THREE TIER	$ 518.91	$ 671.16	$ 152.25	29.34%	$ 529.91	$ 681.69	$ 151.78	28.64%
		Family - THREE TIER	$ 687.55	$ 889.28	$ 201.73	29.34%	$ 702.13	$ 903.24	$ 201.11	28.64%
		Employee/Spouse - FOUR TIER	$ 518.91	$ 671.16	$ 152.25	29.34%	$ 529.91	$ 681.69	$ 151.78	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 505.94	$ 654.38	$ 148.44	29.34%	$ 516.67	$ 664.65	$ 147.98	28.64%
		Family - FOUR TIER	$ 752.43	$ 973.18	$ 220.75	29.34%	$ 768.37	$ 988.45	$ 220.08	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 543.87	$ 530.54	$ (13.33)	-2.45%	$ 556.11	$ 538.87	$ (17.24)	-3.10%
		Family - TWO TIER	$ 1,414.06	$ 1,379.41	$ (34.65)	-2.45%	$ 1,445.88	$ 1,401.07	$ (44.81)	-3.10%
		Double - THREE TIER	$ 1,087.74	$ 1,061.08	$ (26.66)	-2.45%	$ 1,112.21	$ 1,077.74	$ (34.47)	-3.10%
		Family - THREE TIER	$ 1,441.25	$ 1,405.94	$ (35.31)	-2.45%	$ 1,473.68	$ 1,428.01	$ (45.67)	-3.10%
		Employee/Spouse - FOUR TIER	$ 1,087.74	$ 1,061.08	$ (26.66)	-2.45%	$ 1,112.21	$ 1,077.74	$ (34.47)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 1,060.54	$ 1,034.56	$ (25.98)	-2.45%	$ 1,084.41	$ 1,050.80	$ (33.61)	-3.10%
		Family - FOUR TIER	$ 1,577.21	$ 1,538.57	$ (38.64)	-2.45%	$ 1,612.71	$ 1,562.73	$ (49.98)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 505.11	$ 522.37	$ 17.26	3.42%	$ 516.47	$ 530.57	$ 14.10	2.73%
		Family - TWO TIER	$ 1,313.28	$ 1,358.17	$ 44.89	3.42%	$ 1,342.83	$ 1,379.49	$ 36.66	2.73%
		Double - THREE TIER	$ 1,010.21	$ 1,044.75	$ 34.54	3.42%	$ 1,032.95	$ 1,061.15	$ 28.20	2.73%
		Family - THREE TIER	$ 1,338.54	$ 1,384.29	$ 45.75	3.42%	$ 1,368.65	$ 1,406.02	$ 37.37	2.73%
		Employee/Spouse - FOUR TIER	$ 1,010.21	$ 1,044.75	$ 34.54	3.42%	$ 1,032.95	$ 1,061.15	$ 28.20	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 984.96	$ 1,018.63	$ 33.67	3.42%	$ 1,007.12	$ 1,034.62	$ 27.50	2.73%
		Family - FOUR TIER	$ 1,464.81	$ 1,514.88	$ 50.07	3.42%	$ 1,497.77	$ 1,538.66	$ 40.89	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 487.80	$ 508.04	$ 20.24	4.15%	$ 498.78	$ 516.01	$ 17.23	3.45%
		Family - TWO TIER	$ 1,268.30	$ 1,320.90	$ 52.60	4.15%	$ 1,296.83	$ 1,341.63	$ 44.80	3.45%
		Double - THREE TIER	$ 975.61	$ 1,016.07	$ 40.46	4.15%	$ 997.56	$ 1,032.03	$ 34.47	3.46%
		Family - THREE TIER	$ 1,292.69	$ 1,346.30	$ 53.61	4.15%	$ 1,321.77	$ 1,367.44	$ 45.67	3.46%
		Employee/Spouse - FOUR TIER	$ 975.61	$ 1,016.07	$ 40.46	4.15%	$ 997.56	$ 1,032.03	$ 34.47	3.46%
		Employee/Chld(rn) - FOUR TIER	$ 951.22	$ 990.67	$ 39.45	4.15%	$ 972.62	$ 1,006.23	$ 33.61	3.46%
		Family - FOUR TIER	$ 1,414.63	$ 1,473.31	$ 58.68	4.15%	$ 1,446.46	$ 1,496.44	$ 49.98	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 477.34	$ 498.23	$ 20.89	4.38%	$ 488.08	$ 506.05	$ 17.97	3.68%
		Family - TWO TIER	$ 1,241.08	$ 1,295.40	$ 54.32	4.38%	$ 1,268.99	$ 1,315.74	$ 46.75	3.68%
		Double - THREE TIER	$ 954.67	$ 996.46	$ 41.79	4.38%	$ 976.15	$ 1,012.11	$ 35.96	3.68%
		Family - THREE TIER	$ 1,264.94	$ 1,320.31	$ 55.37	4.38%	$ 1,293.41	$ 1,341.04	$ 47.63	3.68%
		Employee/Spouse - FOUR TIER	$ 954.67	$ 996.46	$ 41.79	4.38%	$ 976.15	$ 1,012.11	$ 35.96	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 930.80	$ 971.55	$ 40.75	4.38%	$ 951.75	$ 986.80	$ 35.05	3.68%
		Family - FOUR TIER	$ 1,384.28	$ 1,444.87	$ 60.59	4.38%	$ 1,415.42	$ 1,467.55	$ 52.13	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 454.74	$ 482.29	$ 27.55	6.06%	$ 464.97	$ 489.86	$ 24.89	5.35%
		Family - TWO TIER	$ 1,182.32	$ 1,253.96	$ 71.64	6.06%	$ 1,208.92	$ 1,273.65	$ 64.73	5.35%
		Double - THREE TIER	$ 909.47	$ 964.59	$ 55.12	6.06%	$ 929.93	$ 979.73	$ 49.80	5.36%
		Family - THREE TIER	$ 1,205.05	$ 1,278.08	$ 73.03	6.06%	$ 1,232.17	$ 1,298.14	$ 65.97	5.35%
		Employee/Spouse - FOUR TIER	$ 909.47	$ 964.59	$ 55.12	6.06%	$ 929.93	$ 979.73	$ 49.80	5.36%
		Employee/Chld(rn) - FOUR TIER	$ 886.74	$ 940.47	$ 53.73	6.06%	$ 906.69	$ 955.24	$ 48.55	5.35%
		Family - FOUR TIER	$ 1,318.74	$ 1,398.65	$ 79.91	6.06%	$ 1,348.42	$ 1,420.61	$ 72.19	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 387.89	$ 410.41	$ 22.52	5.81%	$ 396.62	$ 416.85	$ 20.23	5.10%
		Family - TWO TIER	$ 1,008.52	$ 1,067.06	$ 58.54	5.80%	$ 1,031.21	$ 1,083.81	$ 52.60	5.10%
		Double - THREE TIER	$ 775.79	$ 820.81	$ 45.02	5.80%	$ 793.24	$ 833.70	$ 40.46	5.10%
		Family - THREE TIER	$ 1,027.92	$ 1,087.58	$ 59.66	5.80%	$ 1,051.05	$ 1,104.65	$ 53.60	5.10%
		Employee/Spouse - FOUR TIER	$ 775.79	$ 820.81	$ 45.02	5.80%	$ 793.24	$ 833.70	$ 40.46	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 756.39	$ 800.29	$ 43.90	5.80%	$ 773.41	$ 812.86	$ 39.45	5.10%
		Family - FOUR TIER	$ 1,124.89	$ 1,190.18	$ 65.29	5.80%	$ 1,150.19	$ 1,208.86	$ 58.67	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 409.89	$ 422.63	$ 12.74	3.11%	$ 419.11	$ 429.27	$ 10.16	2.42%
		Family - TWO TIER	$ 1,065.70	$ 1,098.85	$ 33.15	3.11%	$ 1,089.67	$ 1,116.10	$ 26.43	2.43%
		Double - THREE TIER	$ 819.77	$ 845.27	$ 25.50	3.11%	$ 838.21	$ 858.54	$ 20.33	2.43%
		Family - THREE TIER	$ 1,086.19	$ 1,119.98	$ 33.79	3.11%	$ 1,110.63	$ 1,137.56	$ 26.93	2.42%
		Employee/Spouse - FOUR TIER	$ 819.77	$ 845.27	$ 25.50	3.11%	$ 838.21	$ 858.54	$ 20.33	2.43%
		Employee/Chld(rn) - FOUR TIER	$ 799.28	$ 824.14	$ 24.86	3.11%	$ 817.26	$ 837.08	$ 19.82	2.43%
		Family - FOUR TIER	$ 1,188.66	$ 1,225.64	$ 36.98	3.11%	$ 1,215.41	$ 1,244.88	$ 29.47	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 424.91	$ 438.47	$ 13.56	3.19%	$ 434.47	$ 445.35	$ 10.88	2.50%
		Family - TWO TIER	$ 1,104.76	$ 1,140.02	$ 35.26	3.19%	$ 1,129.62	$ 1,157.91	$ 28.29	2.50%
		Double - THREE TIER	$ 849.81	$ 876.94	$ 27.13	3.19%	$ 868.94	$ 890.70	$ 21.76	2.50%
		Family - THREE TIER	$ 1,126.00	$ 1,161.94	$ 35.94	3.19%	$ 1,151.35	$ 1,180.18	$ 28.83	2.50%
		Employee/Spouse - FOUR TIER	$ 849.81	$ 876.94	$ 27.13	3.19%	$ 868.94	$ 890.70	$ 21.76	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 828.57	$ 855.01	$ 26.44	3.19%	$ 847.22	$ 868.44	$ 21.22	2.50%
		Family - FOUR TIER	$ 1,232.24	$ 1,271.56	$ 39.32	3.19%	$ 1,259.96	$ 1,291.52	$ 31.56	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 425.80	$ 423.70	$ (2.10)	-0.49%	$ 435.39	$ 430.35	$ (5.04)	-1.16%
		Family - TWO TIER	$ 1,107.09	$ 1,101.61	$ (5.48)	-0.49%	$ 1,132.00	$ 1,118.91	$ (13.09)	-1.16%
		Double - THREE TIER	$ 851.62	$ 847.39	$ (4.23)	-0.50%	$ 870.77	$ 860.70	$ (10.07)	-1.16%
		Family - THREE TIER	$ 1,128.39	$ 1,122.80	$ (5.59)	-0.50%	$ 1,153.77	$ 1,140.42	$ (13.35)	-1.16%
		Employee/Spouse - FOUR TIER	$ 851.62	$ 847.39	$ (4.23)	-0.50%	$ 870.77	$ 860.70	$ (10.07)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 830.32	$ 826.21	$ (4.11)	-0.49%	$ 849.00	$ 839.18	$ (9.82)	-1.16%
		Family - FOUR TIER	$ 1,234.84	$ 1,228.72	$ (6.12)	-0.50%	$ 1,262.62	$ 1,248.01	$ (14.61)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 527.25	$ 547.33	$ 20.08	3.81%	$ 538.43	$ 555.92	$ 17.49	3.25%
		Family - TWO TIER	$ 1,370.84	$ 1,423.06	$ 52.22	3.81%	$ 1,399.91	$ 1,445.40	$ 45.49	3.25%
		Double - THREE TIER	$ 1,054.50	$ 1,094.66	$ 40.16	3.81%	$ 1,076.85	$ 1,111.85	$ 35.00	3.25%
		Family - THREE TIER	$ 1,397.21	$ 1,450.43	$ 53.22	3.81%	$ 1,426.83	$ 1,473.20	$ 46.37	3.25%
		Employee/Spouse - FOUR TIER	$ 1,054.50	$ 1,094.66	$ 40.16	3.81%	$ 1,076.85	$ 1,111.85	$ 35.00	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 1,028.14	$ 1,067.30	$ 39.16	3.81%	$ 1,049.93	$ 1,084.05	$ 34.12	3.25%
		Family - FOUR TIER	$ 1,529.02	$ 1,587.26	$ 58.24	3.81%	$ 1,561.44	$ 1,612.18	$ 50.74	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 489.67	$ 538.90	$ 49.23	10.05%	$ 500.05	$ 547.36	$ 47.31	9.46%
		Family - TWO TIER	$ 1,273.14	$ 1,401.15	$ 128.01	10.05%	$ 1,300.13	$ 1,423.15	$ 123.02	9.46%
		Double - THREE TIER	$ 979.34	$ 1,077.81	$ 98.47	10.05%	$ 1,000.10	$ 1,094.73	$ 94.63	9.46%
		Family - THREE TIER	$ 1,297.62	$ 1,428.09	$ 130.47	10.05%	$ 1,325.14	$ 1,450.52	$ 125.38	9.46%
		Employee/Spouse - FOUR TIER	$ 979.34	$ 1,077.81	$ 98.47	10.05%	$ 1,000.10	$ 1,094.73	$ 94.63	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 954.85	$ 1,050.86	$ 96.01	10.05%	$ 975.10	$ 1,067.36	$ 92.26	9.46%
		Family - FOUR TIER	$ 1,420.04	$ 1,562.82	$ 142.78	10.05%	$ 1,450.15	$ 1,587.36	$ 137.21	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 472.90	$ 524.11	$ 51.21	10.83%	$ 482.92	$ 532.34	$ 49.42	10.23%
		Family - TWO TIER	$ 1,229.53	$ 1,362.70	$ 133.17	10.83%	$ 1,255.59	$ 1,384.09	$ 128.50	10.23%
		Double - THREE TIER	$ 945.78	$ 1,048.23	$ 102.45	10.83%	$ 965.84	$ 1,064.69	$ 98.85	10.23%
		Family - THREE TIER	$ 1,253.17	$ 1,388.90	$ 135.73	10.83%	$ 1,279.74	$ 1,410.71	$ 130.97	10.23%
		Employee/Spouse - FOUR TIER	$ 945.78	$ 1,048.23	$ 102.45	10.83%	$ 965.84	$ 1,064.69	$ 98.85	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 922.15	$ 1,022.02	$ 99.87	10.83%	$ 941.69	$ 1,038.07	$ 96.38	10.23%
		Family - FOUR TIER	$ 1,371.40	$ 1,519.93	$ 148.53	10.83%	$ 1,400.47	$ 1,543.80	$ 143.33	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 462.75	$ 514.00	$ 51.25	11.08%	$ 472.56	$ 522.07	$ 49.51	10.48%
		Family - TWO TIER	$ 1,203.15	$ 1,336.39	$ 133.24	11.07%	$ 1,228.65	$ 1,357.38	$ 128.73	10.48%
		Double - THREE TIER	$ 925.49	$ 1,028.00	$ 102.51	11.08%	$ 945.12	$ 1,044.13	$ 99.01	10.48%
		Family - THREE TIER	$ 1,226.29	$ 1,362.09	$ 135.80	11.07%	$ 1,252.28	$ 1,383.48	$ 131.20	10.48%
		Employee/Spouse - FOUR TIER	$ 925.49	$ 1,028.00	$ 102.51	11.08%	$ 945.12	$ 1,044.13	$ 99.01	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 902.35	$ 1,002.30	$ 99.95	11.08%	$ 921.49	$ 1,018.03	$ 96.54	10.48%
		Family - FOUR TIER	$ 1,341.97	$ 1,490.59	$ 148.62	11.07%	$ 1,370.42	$ 1,514.00	$ 143.58	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 440.84	$ 497.56	$ 56.72	12.87%	$ 450.18	$ 505.37	$ 55.19	12.26%
		Family - TWO TIER	$ 1,146.19	$ 1,293.64	$ 147.45	12.86%	$ 1,170.48	$ 1,313.95	$ 143.47	12.26%
		Double - THREE TIER	$ 881.68	$ 995.11	$ 113.43	12.87%	$ 900.37	$ 1,010.73	$ 110.36	12.26%
		Family - THREE TIER	$ 1,168.23	$ 1,318.52	$ 150.29	12.86%	$ 1,193.00	$ 1,339.22	$ 146.22	12.26%
		Employee/Spouse - FOUR TIER	$ 881.68	$ 995.11	$ 113.43	12.87%	$ 900.37	$ 1,010.73	$ 110.36	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 859.64	$ 970.23	$ 110.59	12.86%	$ 877.86	$ 985.47	$ 107.61	12.26%
		Family - FOUR TIER	$ 1,278.44	$ 1,442.91	$ 164.47	12.86%	$ 1,305.54	$ 1,465.56	$ 160.02	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 376.04	$ 423.39	$ 47.35	12.59%	$ 384.02	$ 430.04	$ 46.02	11.98%
		Family - TWO TIER	$ 977.71	$ 1,100.82	$ 123.11	12.59%	$ 998.43	$ 1,118.11	$ 119.68	11.99%
		Double - THREE TIER	$ 752.08	$ 846.79	$ 94.71	12.59%	$ 768.02	$ 860.08	$ 92.06	11.99%
		Family - THREE TIER	$ 996.50	$ 1,121.99	$ 125.49	12.59%	$ 1,017.63	$ 1,139.61	$ 121.98	11.99%
		Employee/Spouse - FOUR TIER	$ 752.08	$ 846.79	$ 94.71	12.59%	$ 768.02	$ 860.08	$ 92.06	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 733.28	$ 825.62	$ 92.34	12.59%	$ 748.82	$ 838.58	$ 89.76	11.99%
		Family - FOUR TIER	$ 1,090.51	$ 1,227.84	$ 137.33	12.59%	$ 1,113.63	$ 1,247.12	$ 133.49	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 397.35	$ 436.01	$ 38.66	9.73%	$ 405.78	$ 442.85	$ 37.07	9.14%
		Family - TWO TIER	$ 1,033.12	$ 1,133.62	$ 100.50	9.73%	$ 1,055.03	$ 1,151.42	$ 96.39	9.14%
		Double - THREE TIER	$ 794.71	$ 872.02	$ 77.31	9.73%	$ 811.56	$ 885.71	$ 74.15	9.14%
		Family - THREE TIER	$ 1,052.99	$ 1,155.42	$ 102.43	9.73%	$ 1,075.32	$ 1,173.56	$ 98.24	9.14%
		Employee/Spouse - FOUR TIER	$ 794.71	$ 872.02	$ 77.31	9.73%	$ 811.56	$ 885.71	$ 74.15	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 774.84	$ 850.22	$ 75.38	9.73%	$ 791.27	$ 863.57	$ 72.30	9.14%
		Family - FOUR TIER	$ 1,152.33	$ 1,264.43	$ 112.10	9.73%	$ 1,176.75	$ 1,284.28	$ 107.53	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 411.92	$ 452.34	$ 40.42	9.81%	$ 420.65	$ 459.45	$ 38.80	9.22%
		Family - TWO TIER	$ 1,071.00	$ 1,176.09	$ 105.09	9.81%	$ 1,093.70	$ 1,194.56	$ 100.86	9.22%
		Double - THREE TIER	$ 823.84	$ 904.69	$ 80.85	9.81%	$ 841.31	$ 918.89	$ 77.58	9.22%
		Family - THREE TIER	$ 1,091.59	$ 1,198.71	$ 107.12	9.81%	$ 1,114.73	$ 1,217.53	$ 102.80	9.22%
		Employee/Spouse - FOUR TIER	$ 823.84	$ 904.69	$ 80.85	9.81%	$ 841.31	$ 918.89	$ 77.58	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 803.25	$ 882.07	$ 78.82	9.81%	$ 820.28	$ 895.92	$ 75.64	9.22%
		Family - FOUR TIER	$ 1,194.57	$ 1,311.80	$ 117.23	9.81%	$ 1,219.90	$ 1,332.39	$ 112.49	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 412.79	$ 437.11	$ 24.32	5.89%	$ 421.54	$ 443.97	$ 22.43	5.32%
		Family - TWO TIER	$ 1,073.26	$ 1,136.47	$ 63.21	5.89%	$ 1,096.02	$ 1,154.32	$ 58.30	5.32%
		Double - THREE TIER	$ 825.58	$ 874.21	$ 48.63	5.89%	$ 843.09	$ 887.94	$ 44.85	5.32%
		Family - THREE TIER	$ 1,093.90	$ 1,158.33	$ 64.43	5.89%	$ 1,117.09	$ 1,176.51	$ 59.42	5.32%
		Employee/Spouse - FOUR TIER	$ 825.58	$ 874.21	$ 48.63	5.89%	$ 843.09	$ 887.94	$ 44.85	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 804.94	$ 852.35	$ 47.41	5.89%	$ 822.01	$ 865.74	$ 43.73	5.32%
		Family - FOUR TIER	$ 1,197.11	$ 1,267.60	$ 70.49	5.89%	$ 1,222.48	$ 1,287.51	$ 65.03	5.32%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 343.11	$ 351.22	$ 8.11	2.36%	$ 350.83	$ 356.73	$ 5.90	1.68%
		Family - TWO TIER	$ 892.08	$ 913.17	$ 21.09	2.36%	$ 912.16	$ 927.50	$ 15.34	1.68%
		Double - THREE TIER	$ 686.22	$ 702.44	$ 16.22	2.36%	$ 701.65	$ 713.46	$ 11.81	1.68%
		Family - THREE TIER	$ 909.24	$ 930.73	$ 21.49	2.36%	$ 929.70	$ 945.34	$ 15.64	1.68%
		Employee/Spouse - FOUR TIER	$ 686.22	$ 702.44	$ 16.22	2.36%	$ 701.65	$ 713.46	$ 11.81	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 669.06	$ 684.88	$ 15.82	2.36%	$ 684.12	$ 695.63	$ 11.51	1.68%
		Family - FOUR TIER	$ 995.02	$ 1,018.53	$ 23.51	2.36%	$ 1,017.41	$ 1,034.52	$ 17.11	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 299.15	$ 271.81	$ (27.34)	-9.14%	$ 305.89	$ 276.07	$ (29.82)	-9.75%
		Family - TWO TIER	$ 777.80	$ 706.70	$ (71.10)	-9.14%	$ 795.29	$ 717.79	$ (77.50)	-9.74%
		Double - THREE TIER	$ 598.31	$ 543.61	$ (54.70)	-9.14%	$ 611.77	$ 552.15	$ (59.62)	-9.75%
		Family - THREE TIER	$ 792.75	$ 720.29	$ (72.46)	-9.14%	$ 810.59	$ 731.60	$ (78.99)	-9.74%
		Employee/Spouse - FOUR TIER	$ 598.31	$ 543.61	$ (54.70)	-9.14%	$ 611.77	$ 552.15	$ (59.62)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 583.35	$ 530.02	$ (53.33)	-9.14%	$ 596.48	$ 538.35	$ (58.13)	-9.75%
		Family - FOUR TIER	$ 867.54	$ 788.24	$ (79.30)	-9.14%	$ 887.07	$ 800.62	$ (86.45)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 493.67	$ 511.22	$ 17.55	3.56%	$ 504.78	$ 519.25	$ 14.47	2.87%
		Family - TWO TIER	$ 1,283.54	$ 1,329.18	$ 45.64	3.56%	$ 1,312.42	$ 1,350.05	$ 37.63	2.87%
		Double - THREE TIER	$ 987.34	$ 1,022.45	$ 35.11	3.56%	$ 1,009.56	$ 1,038.50	$ 28.94	2.87%
		Family - THREE TIER	$ 1,308.23	$ 1,354.75	$ 46.52	3.56%	$ 1,337.66	$ 1,376.01	$ 38.35	2.87%
		Employee/Spouse - FOUR TIER	$ 987.34	$ 1,022.45	$ 35.11	3.56%	$ 1,009.56	$ 1,038.50	$ 28.94	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 962.66	$ 996.89	$ 34.23	3.56%	$ 984.32	$ 1,012.54	$ 28.22	2.87%
		Family - FOUR TIER	$ 1,431.65	$ 1,482.55	$ 50.90	3.56%	$ 1,463.86	$ 1,505.83	$ 41.97	2.87%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 332.62	$ 362.33	$ 29.71	8.93%	$ 339.68	$ 368.02	$ 28.34	8.34%
		Family - TWO TIER	$ 864.83	$ 942.07	$ 77.24	8.93%	$ 883.16	$ 956.86	$ 73.70	8.35%
		Double - THREE TIER	$ 665.25	$ 724.67	$ 59.42	8.93%	$ 679.35	$ 736.04	$ 56.69	8.34%
		Family - THREE TIER	$ 881.45	$ 960.18	$ 78.73	8.93%	$ 900.14	$ 975.26	$ 75.12	8.35%
		Employee/Spouse - FOUR TIER	$ 665.25	$ 724.67	$ 59.42	8.93%	$ 679.35	$ 736.04	$ 56.69	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 648.62	$ 706.55	$ 57.93	8.93%	$ 662.37	$ 717.64	$ 55.27	8.34%
		Family - FOUR TIER	$ 964.61	$ 1,050.77	$ 86.16	8.93%	$ 985.06	$ 1,067.26	$ 82.20	8.34%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 290.02	$ 280.41	$ (9.61)	-3.31%	$ 296.16	$ 284.81	$ (11.35)	-3.83%
		Family - TWO TIER	$ 754.04	$ 729.06	$ (24.98)	-3.31%	$ 770.02	$ 740.51	$ (29.51)	-3.83%
		Double - THREE TIER	$ 580.02	$ 560.82	$ (19.20)	-3.31%	$ 592.32	$ 569.62	$ (22.70)	-3.83%
		Family - THREE TIER	$ 768.53	$ 743.08	$ (25.45)	-3.31%	$ 784.82	$ 754.75	$ (30.07)	-3.83%
		Employee/Spouse - FOUR TIER	$ 580.02	$ 560.82	$ (19.20)	-3.31%	$ 592.32	$ 569.62	$ (22.70)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 565.53	$ 546.80	$ (18.73)	-3.31%	$ 577.51	$ 555.38	$ (22.13)	-3.83%
		Family - FOUR TIER	$ 841.04	$ 813.19	$ (27.85)	-3.31%	$ 858.86	$ 825.95	$ (32.91)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 478.58	$ 527.40	$ 48.82	10.20%	$ 488.73	$ 535.68	$ 46.95	9.61%
		Family - TWO TIER	$ 1,244.31	$ 1,371.25	$ 126.94	10.20%	$ 1,270.69	$ 1,392.78	$ 122.09	9.61%
		Double - THREE TIER	$ 957.16	$ 1,054.81	$ 97.65	10.20%	$ 977.45	$ 1,071.37	$ 93.92	9.61%
		Family - THREE TIER	$ 1,268.23	$ 1,397.62	$ 129.39	10.20%	$ 1,295.12	$ 1,419.56	$ 124.44	9.61%
		Employee/Spouse - FOUR TIER	$ 957.16	$ 1,054.81	$ 97.65	10.20%	$ 977.45	$ 1,071.37	$ 93.92	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 933.23	$ 1,028.44	$ 95.21	10.20%	$ 953.01	$ 1,044.58	$ 91.57	9.61%
		Family - FOUR TIER	$ 1,387.88	$ 1,529.47	$ 141.59	10.20%	$ 1,417.30	$ 1,553.48	$ 136.18	9.61%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 439.37	$ 448.42	$ 9.05	2.06%	$ 449.26	$ 455.46	$ 6.20	1.38%
		Family - TWO TIER	$ 1,142.36	$ 1,165.89	$ 23.53	2.06%	$ 1,168.07	$ 1,184.19	$ 16.12	1.38%
		Double - THREE TIER	$ 878.74	$ 896.84	$ 18.10	2.06%	$ 898.51	$ 910.92	$ 12.41	1.38%
		Family - THREE TIER	$ 1,164.33	$ 1,188.31	$ 23.98	2.06%	$ 1,190.53	$ 1,206.96	$ 16.43	1.38%
		Employee/Spouse - FOUR TIER	$ 878.74	$ 896.84	$ 18.10	2.06%	$ 898.51	$ 910.92	$ 12.41	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 856.78	$ 874.42	$ 17.64	2.06%	$ 876.05	$ 888.14	$ 12.09	1.38%
		Family - FOUR TIER	$ 1,274.18	$ 1,300.41	$ 26.23	2.06%	$ 1,302.85	$ 1,320.83	$ 17.98	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 428.19	$ 438.57	$ 10.38	2.42%	$ 437.82	$ 445.46	$ 7.64	1.75%
		Family - TWO TIER	$ 1,113.28	$ 1,140.29	$ 27.01	2.43%	$ 1,138.33	$ 1,158.20	$ 19.87	1.75%
		Double - THREE TIER	$ 856.37	$ 877.15	$ 20.78	2.43%	$ 875.64	$ 890.92	$ 15.28	1.75%
		Family - THREE TIER	$ 1,134.69	$ 1,162.22	$ 27.53	2.43%	$ 1,160.23	$ 1,180.47	$ 20.24	1.74%
		Employee/Spouse - FOUR TIER	$ 856.37	$ 877.15	$ 20.78	2.43%	$ 875.64	$ 890.92	$ 15.28	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 834.96	$ 855.22	$ 20.26	2.43%	$ 853.75	$ 868.65	$ 14.90	1.75%
		Family - FOUR TIER	$ 1,241.73	$ 1,271.87	$ 30.14	2.43%	$ 1,269.67	$ 1,291.83	$ 22.16	1.75%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 415.44	$ 426.84	$ 11.40	2.74%	$ 424.79	$ 433.54	$ 8.75	2.06%
		Family - TWO TIER	$ 1,080.15	$ 1,109.78	$ 29.63	2.74%	$ 1,104.45	$ 1,127.20	$ 22.75	2.06%
		Double - THREE TIER	$ 830.88	$ 853.68	$ 22.80	2.74%	$ 849.58	$ 867.08	$ 17.50	2.06%
		Family - THREE TIER	$ 1,100.93	$ 1,131.12	$ 30.19	2.74%	$ 1,125.70	$ 1,148.88	$ 23.18	2.06%
		Employee/Spouse - FOUR TIER	$ 830.88	$ 853.68	$ 22.80	2.74%	$ 849.58	$ 867.08	$ 17.50	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 810.11	$ 832.34	$ 22.23	2.74%	$ 828.34	$ 845.40	$ 17.06	2.06%
		Family - FOUR TIER	$ 1,204.79	$ 1,237.83	$ 33.04	2.74%	$ 1,231.89	$ 1,257.27	$ 25.38	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 394.04	$ 413.66	$ 19.62	4.98%	$ 402.91	$ 420.15	$ 17.24	4.28%
		Family - TWO TIER	$ 1,024.49	$ 1,075.51	$ 51.02	4.98%	$ 1,047.55	$ 1,092.40	$ 44.85	4.28%
		Double - THREE TIER	$ 788.08	$ 827.32	$ 39.24	4.98%	$ 805.80	$ 840.30	$ 34.50	4.28%
		Family - THREE TIER	$ 1,044.20	$ 1,096.19	$ 51.99	4.98%	$ 1,067.69	$ 1,113.40	$ 45.71	4.28%
		Employee/Spouse - FOUR TIER	$ 788.08	$ 827.32	$ 39.24	4.98%	$ 805.80	$ 840.30	$ 34.50	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 768.37	$ 806.63	$ 38.26	4.98%	$ 785.66	$ 819.30	$ 33.64	4.28%
		Family - FOUR TIER	$ 1,142.70	$ 1,199.61	$ 56.91	4.98%	$ 1,168.42	$ 1,218.44	$ 50.02	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 370.92	$ 390.80	$ 19.88	5.36%	$ 379.27	$ 396.94	$ 17.67	4.66%
		Family - TWO TIER	$ 964.39	$ 1,016.08	$ 51.69	5.36%	$ 986.09	$ 1,032.04	$ 45.95	4.66%
		Double - THREE TIER	$ 741.84	$ 781.60	$ 39.76	5.36%	$ 758.53	$ 793.87	$ 35.34	4.66%
		Family - THREE TIER	$ 982.94	$ 1,035.62	$ 52.68	5.36%	$ 1,005.05	$ 1,051.88	$ 46.83	4.66%
		Employee/Spouse - FOUR TIER	$ 741.84	$ 781.60	$ 39.76	5.36%	$ 758.53	$ 793.87	$ 35.34	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 723.29	$ 762.06	$ 38.77	5.36%	$ 739.56	$ 774.03	$ 34.47	4.66%
		Family - FOUR TIER	$ 1,075.67	$ 1,133.33	$ 57.66	5.36%	$ 1,099.87	$ 1,151.12	$ 51.25	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 379.95	$ 403.64	$ 23.69	6.24%	$ 388.50	$ 409.98	$ 21.48	5.53%
		Family - TWO TIER	$ 987.87	$ 1,049.48	$ 61.61	6.24%	$ 1,010.10	$ 1,065.95	$ 55.85	5.53%
		Double - THREE TIER	$ 759.89	$ 807.29	$ 47.40	6.24%	$ 776.99	$ 819.96	$ 42.97	5.53%
		Family - THREE TIER	$ 1,006.86	$ 1,069.66	$ 62.80	6.24%	$ 1,029.52	$ 1,086.45	$ 56.93	5.53%
		Employee/Spouse - FOUR TIER	$ 759.89	$ 807.29	$ 47.40	6.24%	$ 776.99	$ 819.96	$ 42.97	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 740.90	$ 787.11	$ 46.21	6.24%	$ 757.57	$ 799.46	$ 41.89	5.53%
		Family - FOUR TIER	$ 1,101.85	$ 1,170.57	$ 68.72	6.24%	$ 1,126.64	$ 1,188.95	$ 62.31	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 428.22	$ 441.59	$ 13.37	3.12%	$ 437.85	$ 448.52	$ 10.67	2.44%
		Family - TWO TIER	$ 1,113.36	$ 1,148.13	$ 34.77	3.12%	$ 1,138.41	$ 1,166.16	$ 27.75	2.44%
		Double - THREE TIER	$ 856.44	$ 883.18	$ 26.74	3.12%	$ 875.70	$ 897.04	$ 21.34	2.44%
		Family - THREE TIER	$ 1,134.78	$ 1,170.21	$ 35.43	3.12%	$ 1,160.30	$ 1,188.58	$ 28.28	2.44%
		Employee/Spouse - FOUR TIER	$ 856.44	$ 883.18	$ 26.74	3.12%	$ 875.70	$ 897.04	$ 21.34	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 835.02	$ 861.10	$ 26.08	3.12%	$ 853.81	$ 874.62	$ 20.81	2.44%
		Family - FOUR TIER	$ 1,241.83	$ 1,280.61	$ 38.78	3.12%	$ 1,269.77	$ 1,300.71	$ 30.94	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 406.92	$ 423.86	$ 16.94	4.16%	$ 416.08	$ 430.51	$ 14.43	3.47%
		Family - TWO TIER	$ 1,057.98	$ 1,102.02	$ 44.04	4.16%	$ 1,081.79	$ 1,119.33	$ 37.54	3.47%
		Double - THREE TIER	$ 813.83	$ 847.71	$ 33.88	4.16%	$ 832.14	$ 861.02	$ 28.88	3.47%
		Family - THREE TIER	$ 1,078.33	$ 1,123.22	$ 44.89	4.16%	$ 1,102.59	$ 1,140.85	$ 38.26	3.47%
		Employee/Spouse - FOUR TIER	$ 813.83	$ 847.71	$ 33.88	4.16%	$ 832.14	$ 861.02	$ 28.88	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 793.49	$ 826.52	$ 33.03	4.16%	$ 811.34	$ 839.49	$ 28.15	3.47%
		Family - FOUR TIER	$ 1,180.06	$ 1,229.18	$ 49.12	4.16%	$ 1,206.61	$ 1,248.48	$ 41.87	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 388.87	$ 410.47	$ 21.60	5.55%	$ 397.62	$ 416.92	$ 19.30	4.85%
		Family - TWO TIER	$ 1,011.07	$ 1,067.23	$ 56.16	5.55%	$ 1,033.82	$ 1,083.99	$ 50.17	4.85%
		Double - THREE TIER	$ 777.75	$ 820.95	$ 43.20	5.55%	$ 795.24	$ 833.84	$ 38.60	4.85%
		Family - THREE TIER	$ 1,030.51	$ 1,087.76	$ 57.25	5.56%	$ 1,053.69	$ 1,104.83	$ 51.14	4.85%
		Employee/Spouse - FOUR TIER	$ 777.75	$ 820.95	$ 43.20	5.55%	$ 795.24	$ 833.84	$ 38.60	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 758.31	$ 800.42	$ 42.11	5.55%	$ 775.36	$ 812.99	$ 37.63	4.85%
		Family - FOUR TIER	$ 1,127.73	$ 1,190.37	$ 62.64	5.55%	$ 1,153.11	$ 1,209.06	$ 55.95	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 425.94	$ 462.61	$ 36.67	8.61%	$ 434.98	$ 469.87	$ 34.89	8.02%
		Family - TWO TIER	$ 1,107.45	$ 1,202.78	$ 95.33	8.61%	$ 1,130.93	$ 1,221.67	$ 90.74	8.02%
		Double - THREE TIER	$ 851.89	$ 925.22	$ 73.33	8.61%	$ 869.94	$ 939.74	$ 69.80	8.02%
		Family - THREE TIER	$ 1,128.75	$ 1,225.91	$ 97.16	8.61%	$ 1,152.68	$ 1,245.16	$ 92.48	8.02%
		Employee/Spouse - FOUR TIER	$ 851.89	$ 925.22	$ 73.33	8.61%	$ 869.94	$ 939.74	$ 69.80	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 830.58	$ 902.09	$ 71.51	8.61%	$ 848.19	$ 916.25	$ 68.06	8.02%
		Family - FOUR TIER	$ 1,235.24	$ 1,341.57	$ 106.33	8.61%	$ 1,261.42	$ 1,362.63	$ 101.21	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 415.09	$ 452.45	$ 37.36	9.00%	$ 423.90	$ 459.56	$ 35.66	8.41%
		Family - TWO TIER	$ 1,079.25	$ 1,176.38	$ 97.13	9.00%	$ 1,102.12	$ 1,194.85	$ 92.73	8.41%
		Double - THREE TIER	$ 830.19	$ 904.91	$ 74.72	9.00%	$ 847.79	$ 919.11	$ 71.32	8.41%
		Family - THREE TIER	$ 1,100.00	$ 1,199.00	$ 99.00	9.00%	$ 1,123.32	$ 1,217.83	$ 94.51	8.41%
		Employee/Spouse - FOUR TIER	$ 830.19	$ 904.91	$ 74.72	9.00%	$ 847.79	$ 919.11	$ 71.32	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 809.44	$ 882.28	$ 72.84	9.00%	$ 826.59	$ 896.14	$ 69.55	8.41%
		Family - FOUR TIER	$ 1,203.77	$ 1,312.12	$ 108.35	9.00%	$ 1,229.30	$ 1,332.72	$ 103.42	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 402.74	$ 440.35	$ 37.61	9.34%	$ 411.28	$ 447.26	$ 35.98	8.75%
		Family - TWO TIER	$ 1,047.13	$ 1,144.90	$ 97.77	9.34%	$ 1,069.32	$ 1,162.88	$ 93.56	8.75%
		Double - THREE TIER	$ 805.47	$ 880.69	$ 75.22	9.34%	$ 822.55	$ 894.52	$ 71.97	8.75%
		Family - THREE TIER	$ 1,067.26	$ 1,166.92	$ 99.66	9.34%	$ 1,089.89	$ 1,185.24	$ 95.35	8.75%
		Employee/Spouse - FOUR TIER	$ 805.47	$ 880.69	$ 75.22	9.34%	$ 822.55	$ 894.52	$ 71.97	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 785.34	$ 858.68	$ 73.34	9.34%	$ 801.99	$ 872.16	$ 70.17	8.75%
		Family - FOUR TIER	$ 1,167.94	$ 1,277.01	$ 109.07	9.34%	$ 1,192.70	$ 1,297.06	$ 104.36	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 381.99	$ 426.75	$ 44.76	11.72%	$ 390.10	$ 433.45	$ 43.35	11.11%
		Family - TWO TIER	$ 993.19	$ 1,109.55	$ 116.36	11.72%	$ 1,014.25	$ 1,126.97	$ 112.72	11.11%
		Double - THREE TIER	$ 763.99	$ 853.50	$ 89.51	11.72%	$ 780.18	$ 866.90	$ 86.72	11.12%
		Family - THREE TIER	$ 1,012.29	$ 1,130.88	$ 118.59	11.72%	$ 1,033.75	$ 1,148.64	$ 114.89	11.11%
		Employee/Spouse - FOUR TIER	$ 763.99	$ 853.50	$ 89.51	11.72%	$ 780.18	$ 866.90	$ 86.72	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 744.89	$ 832.16	$ 87.27	11.72%	$ 760.68	$ 845.22	$ 84.54	11.11%
		Family - FOUR TIER	$ 1,107.79	$ 1,237.57	$ 129.78	11.72%	$ 1,131.27	$ 1,257.00	$ 125.73	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 359.58	$ 403.17	$ 43.59	12.12%	$ 367.21	$ 409.50	$ 42.29	11.52%
		Family - TWO TIER	$ 934.92	$ 1,048.24	$ 113.32	12.12%	$ 954.74	$ 1,064.70	$ 109.96	11.52%
		Double - THREE TIER	$ 719.17	$ 806.34	$ 87.17	12.12%	$ 734.41	$ 819.00	$ 84.59	11.52%
		Family - THREE TIER	$ 952.90	$ 1,068.40	$ 115.50	12.12%	$ 973.10	$ 1,085.17	$ 112.07	11.52%
		Employee/Spouse - FOUR TIER	$ 719.17	$ 806.34	$ 87.17	12.12%	$ 734.41	$ 819.00	$ 84.59	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 701.19	$ 786.18	$ 84.99	12.12%	$ 716.05	$ 798.52	$ 82.47	11.52%
		Family - FOUR TIER	$ 1,042.79	$ 1,169.19	$ 126.40	12.12%	$ 1,064.90	$ 1,187.55	$ 122.65	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 368.34	$ 416.42	$ 48.08	13.05%	$ 376.14	$ 422.96	$ 46.82	12.45%
		Family - TWO TIER	$ 957.67	$ 1,082.69	$ 125.02	13.05%	$ 977.97	$ 1,099.69	$ 121.72	12.45%
		Double - THREE TIER	$ 736.67	$ 832.84	$ 96.17	13.05%	$ 752.29	$ 845.91	$ 93.62	12.44%
		Family - THREE TIER	$ 976.09	$ 1,103.51	$ 127.42	13.05%	$ 996.78	$ 1,120.83	$ 124.05	12.45%
		Employee/Spouse - FOUR TIER	$ 736.67	$ 832.84	$ 96.17	13.05%	$ 752.29	$ 845.91	$ 93.62	12.44%
		Employee/Chld(rn) - FOUR TIER	$ 718.26	$ 812.02	$ 93.76	13.05%	$ 733.48	$ 824.77	$ 91.29	12.45%
		Family - FOUR TIER	$ 1,068.17	$ 1,207.61	$ 139.44	13.05%	$ 1,090.82	$ 1,226.57	$ 135.75	12.44%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 415.12	$ 455.56	$ 40.44	9.74%	$ 423.93	$ 462.72	$ 38.79	9.15%
		Family - TWO TIER	$ 1,079.32	$ 1,184.47	$ 105.15	9.74%	$ 1,102.21	$ 1,203.06	$ 100.85	9.15%
		Double - THREE TIER	$ 830.25	$ 911.13	$ 80.88	9.74%	$ 847.85	$ 925.43	$ 77.58	9.15%
		Family - THREE TIER	$ 1,100.08	$ 1,207.24	$ 107.16	9.74%	$ 1,123.40	$ 1,226.20	$ 102.80	9.15%
		Employee/Spouse - FOUR TIER	$ 830.25	$ 911.13	$ 80.88	9.74%	$ 847.85	$ 925.43	$ 77.58	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 809.49	$ 888.35	$ 78.86	9.74%	$ 826.65	$ 902.30	$ 75.65	9.15%
		Family - FOUR TIER	$ 1,203.86	$ 1,321.14	$ 117.28	9.74%	$ 1,229.38	$ 1,341.88	$ 112.50	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 394.48	$ 437.27	$ 42.79	10.85%	$ 402.84	$ 444.13	$ 41.29	10.25%
		Family - TWO TIER	$ 1,025.65	$ 1,136.90	$ 111.25	10.85%	$ 1,047.40	$ 1,154.75	$ 107.35	10.25%
		Double - THREE TIER	$ 788.97	$ 874.54	$ 85.57	10.85%	$ 805.69	$ 888.27	$ 82.58	10.25%
		Family - THREE TIER	$ 1,045.38	$ 1,158.76	$ 113.38	10.85%	$ 1,067.54	$ 1,176.95	$ 109.41	10.25%
		Employee/Spouse - FOUR TIER	$ 788.97	$ 874.54	$ 85.57	10.85%	$ 805.69	$ 888.27	$ 82.58	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 769.24	$ 852.67	$ 83.43	10.85%	$ 785.55	$ 866.06	$ 80.51	10.25%
		Family - FOUR TIER	$ 1,144.00	$ 1,268.08	$ 124.08	10.85%	$ 1,168.25	$ 1,287.99	$ 119.74	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 376.98	$ 423.46	$ 46.48	12.33%	$ 384.98	$ 430.11	$ 45.13	11.72%
		Family - TWO TIER	$ 980.15	$ 1,101.01	$ 120.86	12.33%	$ 1,000.93	$ 1,118.29	$ 117.36	11.73%
		Double - THREE TIER	$ 753.96	$ 846.93	$ 92.97	12.33%	$ 769.95	$ 860.22	$ 90.27	11.72%
		Family - THREE TIER	$ 999.00	$ 1,122.18	$ 123.18	12.33%	$ 1,020.18	$ 1,139.80	$ 119.62	11.73%
		Employee/Spouse - FOUR TIER	$ 753.96	$ 846.93	$ 92.97	12.33%	$ 769.95	$ 860.22	$ 90.27	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 735.11	$ 825.75	$ 90.64	12.33%	$ 750.70	$ 838.72	$ 88.02	11.73%
		Family - FOUR TIER	$ 1,093.26	$ 1,228.05	$ 134.79	12.33%	$ 1,116.43	$ 1,247.33	$ 130.90	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 366.58	$ 387.85	$ 21.27	5.80%	$ 374.83	$ 393.94	$ 19.11	5.10%
		Family - TWO TIER	$ 953.11	$ 1,008.41	$ 55.30	5.80%	$ 974.55	$ 1,024.24	$ 49.69	5.10%
		Double - THREE TIER	$ 733.16	$ 775.70	$ 42.54	5.80%	$ 749.66	$ 787.88	$ 38.22	5.10%
		Family - THREE TIER	$ 971.43	$ 1,027.80	$ 56.37	5.80%	$ 993.29	$ 1,043.94	$ 50.65	5.10%
		Employee/Spouse - FOUR TIER	$ 733.16	$ 775.70	$ 42.54	5.80%	$ 749.66	$ 787.88	$ 38.22	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 714.83	$ 756.31	$ 41.48	5.80%	$ 730.92	$ 768.18	$ 37.26	5.10%
		Family - FOUR TIER	$ 1,063.08	$ 1,124.76	$ 61.68	5.80%	$ 1,087.00	$ 1,142.42	$ 55.42	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 357.38	$ 365.30	$ 7.92	2.22%	$ 365.42	$ 371.04	$ 5.62	1.54%
		Family - TWO TIER	$ 929.18	$ 949.78	$ 20.60	2.22%	$ 950.10	$ 964.69	$ 14.59	1.54%
		Double - THREE TIER	$ 714.76	$ 730.60	$ 15.84	2.22%	$ 730.84	$ 742.07	$ 11.23	1.54%
		Family - THREE TIER	$ 947.06	$ 968.05	$ 20.99	2.22%	$ 968.36	$ 983.24	$ 14.88	1.54%
		Employee/Spouse - FOUR TIER	$ 714.76	$ 730.60	$ 15.84	2.22%	$ 730.84	$ 742.07	$ 11.23	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 696.89	$ 712.34	$ 15.45	2.22%	$ 712.57	$ 723.52	$ 10.95	1.54%
		Family - FOUR TIER	$ 1,036.40	$ 1,059.37	$ 22.97	2.22%	$ 1,059.72	$ 1,076.00	$ 16.28	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 338.19	$ 352.64	$ 14.45	4.27%	$ 345.81	$ 358.18	$ 12.37	3.58%
		Family - TWO TIER	$ 879.31	$ 916.87	$ 37.56	4.27%	$ 899.09	$ 931.26	$ 32.17	3.58%
		Double - THREE TIER	$ 676.40	$ 705.28	$ 28.88	4.27%	$ 691.61	$ 716.36	$ 24.75	3.58%
		Family - THREE TIER	$ 896.22	$ 934.50	$ 38.28	4.27%	$ 916.38	$ 949.17	$ 32.79	3.58%
		Employee/Spouse - FOUR TIER	$ 676.40	$ 705.28	$ 28.88	4.27%	$ 691.61	$ 716.36	$ 24.75	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 659.49	$ 687.65	$ 28.16	4.27%	$ 674.32	$ 698.45	$ 24.13	3.58%
		Family - FOUR TIER	$ 980.77	$ 1,022.66	$ 41.89	4.27%	$ 1,002.84	$ 1,038.72	$ 35.88	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 353.62	$ 361.96	$ 8.34	2.36%	$ 361.58	$ 367.65	$ 6.07	1.68%
		Family - TWO TIER	$ 919.41	$ 941.10	$ 21.69	2.36%	$ 940.10	$ 955.88	$ 15.78	1.68%
		Double - THREE TIER	$ 707.24	$ 723.93	$ 16.69	2.36%	$ 723.15	$ 735.29	$ 12.14	1.68%
		Family - THREE TIER	$ 937.10	$ 959.20	$ 22.10	2.36%	$ 958.18	$ 974.26	$ 16.08	1.68%
		Employee/Spouse - FOUR TIER	$ 707.24	$ 723.93	$ 16.69	2.36%	$ 723.15	$ 735.29	$ 12.14	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 689.56	$ 705.83	$ 16.27	2.36%	$ 705.08	$ 716.91	$ 11.83	1.68%
		Family - FOUR TIER	$ 1,025.50	$ 1,049.69	$ 24.19	2.36%	$ 1,048.58	$ 1,066.17	$ 17.59	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 436.43	$ 445.83	$ 9.40	2.15%	$ 446.25	$ 452.83	$ 6.58	1.47%
		Family - TWO TIER	$ 1,134.71	$ 1,159.17	$ 24.46	2.16%	$ 1,160.25	$ 1,177.37	$ 17.12	1.48%
		Double - THREE TIER	$ 872.86	$ 891.67	$ 18.81	2.15%	$ 892.49	$ 905.67	$ 13.18	1.48%
		Family - THREE TIER	$ 1,156.53	$ 1,181.46	$ 24.93	2.16%	$ 1,182.55	$ 1,200.01	$ 17.46	1.48%
		Employee/Spouse - FOUR TIER	$ 872.86	$ 891.67	$ 18.81	2.15%	$ 892.49	$ 905.67	$ 13.18	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 851.03	$ 869.38	$ 18.35	2.16%	$ 870.18	$ 883.03	$ 12.85	1.48%
		Family - FOUR TIER	$ 1,265.64	$ 1,292.92	$ 27.28	2.16%	$ 1,294.12	$ 1,313.22	$ 19.10	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 419.87	$ 432.90	$ 13.03	3.10%	$ 429.32	$ 439.70	$ 10.38	2.42%
		Family - TWO TIER	$ 1,091.68	$ 1,125.54	$ 33.86	3.10%	$ 1,116.24	$ 1,143.21	$ 26.97	2.42%
		Double - THREE TIER	$ 839.75	$ 865.80	$ 26.05	3.10%	$ 858.64	$ 879.39	$ 20.75	2.42%
		Family - THREE TIER	$ 1,112.67	$ 1,147.18	$ 34.51	3.10%	$ 1,137.70	$ 1,165.19	$ 27.49	2.42%
		Employee/Spouse - FOUR TIER	$ 839.75	$ 865.80	$ 26.05	3.10%	$ 858.64	$ 879.39	$ 20.75	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 818.75	$ 844.15	$ 25.40	3.10%	$ 837.17	$ 857.41	$ 20.24	2.42%
		Family - FOUR TIER	$ 1,217.63	$ 1,255.41	$ 37.78	3.10%	$ 1,245.03	$ 1,275.12	$ 30.09	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 364.47	$ 377.85	$ 13.38	3.67%	$ 372.67	$ 383.78	$ 11.11	2.98%
		Family - TWO TIER	$ 947.61	$ 982.41	$ 34.80	3.67%	$ 968.92	$ 997.84	$ 28.92	2.98%
		Double - THREE TIER	$ 728.93	$ 755.70	$ 26.77	3.67%	$ 745.33	$ 767.57	$ 22.24	2.98%
		Family - THREE TIER	$ 965.83	$ 1,001.31	$ 35.48	3.67%	$ 987.56	$ 1,017.03	$ 29.47	2.98%
		Employee/Spouse - FOUR TIER	$ 728.93	$ 755.70	$ 26.77	3.67%	$ 745.33	$ 767.57	$ 22.24	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 710.70	$ 736.81	$ 26.11	3.67%	$ 726.69	$ 748.38	$ 21.69	2.98%
		Family - FOUR TIER	$ 1,056.95	$ 1,095.77	$ 38.82	3.67%	$ 1,080.72	$ 1,112.97	$ 32.25	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 359.64	$ 378.96	$ 19.32	5.37%	$ 367.73	$ 384.91	$ 17.18	4.67%
		Family - TWO TIER	$ 935.07	$ 985.29	$ 50.22	5.37%	$ 956.10	$ 1,000.76	$ 44.66	4.67%
		Double - THREE TIER	$ 719.28	$ 757.92	$ 38.64	5.37%	$ 735.46	$ 769.82	$ 34.36	4.67%
		Family - THREE TIER	$ 953.05	$ 1,004.24	$ 51.19	5.37%	$ 974.50	$ 1,020.01	$ 45.51	4.67%
		Employee/Spouse - FOUR TIER	$ 719.28	$ 757.92	$ 38.64	5.37%	$ 735.46	$ 769.82	$ 34.36	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 701.30	$ 738.97	$ 37.67	5.37%	$ 717.08	$ 750.57	$ 33.49	4.67%
		Family - FOUR TIER	$ 1,042.96	$ 1,098.98	$ 56.02	5.37%	$ 1,066.43	$ 1,116.23	$ 49.80	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 347.65	$ 358.96	$ 11.31	3.25%	$ 355.47	$ 364.60	$ 9.13	2.57%
		Family - TWO TIER	$ 903.89	$ 933.31	$ 29.42	3.25%	$ 924.22	$ 947.96	$ 23.74	2.57%
		Double - THREE TIER	$ 695.30	$ 717.93	$ 22.63	3.25%	$ 710.95	$ 729.20	$ 18.25	2.57%
		Family - THREE TIER	$ 921.27	$ 951.25	$ 29.98	3.25%	$ 942.00	$ 966.19	$ 24.19	2.57%
		Employee/Spouse - FOUR TIER	$ 695.30	$ 717.93	$ 22.63	3.25%	$ 710.95	$ 729.20	$ 18.25	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 677.91	$ 699.98	$ 22.07	3.26%	$ 693.17	$ 710.97	$ 17.80	2.57%
		Family - FOUR TIER	$ 1,008.18	$ 1,040.99	$ 32.81	3.25%	$ 1,030.86	$ 1,057.34	$ 26.48	2.57%

CDPHP Universal Benefits, Inc.
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Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 355.38	$ 400.12	$ 44.74	12.59%	$ 362.91	$ 406.40	$ 43.49	11.98%
		Family - TWO TIER	$ 923.98	$ 1,040.32	$ 116.34	12.59%	$ 943.57	$ 1,056.65	$ 113.08	11.98%
		Double - THREE TIER	$ 710.75	$ 800.25	$ 89.50	12.59%	$ 725.82	$ 812.81	$ 86.99	11.99%
		Family - THREE TIER	$ 941.75	$ 1,060.33	$ 118.58	12.59%	$ 961.71	$ 1,076.97	$ 115.26	11.98%
		Employee/Spouse - FOUR TIER	$ 710.75	$ 800.25	$ 89.50	12.59%	$ 725.82	$ 812.81	$ 86.99	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 692.99	$ 780.24	$ 87.25	12.59%	$ 707.67	$ 792.49	$ 84.82	11.99%
		Family - FOUR TIER	$ 1,030.59	$ 1,160.36	$ 129.77	12.59%	$ 1,052.44	$ 1,178.57	$ 126.13	11.98%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 346.46	$ 376.86	$ 30.40	8.77%	$ 353.80	$ 382.78	$ 28.98	8.19%
		Family - TWO TIER	$ 900.79	$ 979.84	$ 79.05	8.78%	$ 919.88	$ 995.22	$ 75.34	8.19%
		Double - THREE TIER	$ 692.91	$ 753.72	$ 60.81	8.78%	$ 707.60	$ 765.56	$ 57.96	8.19%
		Family - THREE TIER	$ 918.11	$ 998.68	$ 80.57	8.78%	$ 937.57	$ 1,014.36	$ 76.79	8.19%
		Employee/Spouse - FOUR TIER	$ 692.91	$ 753.72	$ 60.81	8.78%	$ 707.60	$ 765.56	$ 57.96	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 675.59	$ 734.88	$ 59.29	8.78%	$ 689.91	$ 746.42	$ 56.51	8.19%
		Family - FOUR TIER	$ 1,004.72	$ 1,092.90	$ 88.18	8.78%	$ 1,026.02	$ 1,110.06	$ 84.04	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 327.86	$ 363.80	$ 35.94	10.96%	$ 334.81	$ 369.51	$ 34.70	10.36%
		Family - TWO TIER	$ 852.44	$ 945.89	$ 93.45	10.96%	$ 870.52	$ 960.74	$ 90.22	10.36%
		Double - THREE TIER	$ 655.72	$ 727.60	$ 71.88	10.96%	$ 669.63	$ 739.03	$ 69.40	10.36%
		Family - THREE TIER	$ 868.83	$ 964.08	$ 95.25	10.96%	$ 887.26	$ 979.21	$ 91.95	10.36%
		Employee/Spouse - FOUR TIER	$ 655.72	$ 727.60	$ 71.88	10.96%	$ 669.63	$ 739.03	$ 69.40	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 639.33	$ 709.41	$ 70.08	10.96%	$ 652.89	$ 720.55	$ 67.66	10.36%
		Family - FOUR TIER	$ 950.81	$ 1,055.03	$ 104.22	10.96%	$ 970.96	$ 1,071.59	$ 100.63	10.36%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 342.81	$ 373.42	$ 30.61	8.93%	$ 350.08	$ 379.28	$ 29.20	8.34%
		Family - TWO TIER	$ 891.30	$ 970.89	$ 79.59	8.93%	$ 910.21	$ 986.13	$ 75.92	8.34%
		Double - THREE TIER	$ 685.62	$ 746.84	$ 61.22	8.93%	$ 700.16	$ 758.56	$ 58.40	8.34%
		Family - THREE TIER	$ 908.45	$ 989.56	$ 81.11	8.93%	$ 927.71	$ 1,005.09	$ 77.38	8.34%
		Employee/Spouse - FOUR TIER	$ 685.62	$ 746.84	$ 61.22	8.93%	$ 700.16	$ 758.56	$ 58.40	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 668.48	$ 728.16	$ 59.68	8.93%	$ 682.65	$ 739.60	$ 56.95	8.34%
		Family - FOUR TIER	$ 994.15	$ 1,082.91	$ 88.76	8.93%	$ 1,015.22	$ 1,099.91	$ 84.69	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 423.09	$ 459.94	$ 36.85	8.71%	$ 432.06	$ 467.16	$ 35.10	8.12%
		Family - TWO TIER	$ 1,100.04	$ 1,195.85	$ 95.81	8.71%	$ 1,123.36	$ 1,214.63	$ 91.27	8.12%
		Double - THREE TIER	$ 846.18	$ 919.89	$ 73.71	8.71%	$ 864.12	$ 934.33	$ 70.21	8.13%
		Family - THREE TIER	$ 1,121.19	$ 1,218.85	$ 97.66	8.71%	$ 1,144.96	$ 1,237.99	$ 93.03	8.13%
		Employee/Spouse - FOUR TIER	$ 846.18	$ 919.89	$ 73.71	8.71%	$ 864.12	$ 934.33	$ 70.21	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 825.02	$ 896.89	$ 71.87	8.71%	$ 842.51	$ 910.97	$ 68.46	8.13%
		Family - FOUR TIER	$ 1,226.96	$ 1,333.84	$ 106.88	8.71%	$ 1,252.98	$ 1,354.78	$ 101.80	8.12%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 407.04	$ 446.60	$ 39.56	9.72%	$ 415.66	$ 453.61	$ 37.95	9.13%
		Family - TWO TIER	$ 1,058.30	$ 1,161.16	$ 102.86	9.72%	$ 1,080.73	$ 1,179.39	$ 98.66	9.13%
		Double - THREE TIER	$ 814.08	$ 893.20	$ 79.12	9.72%	$ 831.34	$ 907.22	$ 75.88	9.13%
		Family - THREE TIER	$ 1,078.66	$ 1,183.49	$ 104.83	9.72%	$ 1,101.52	$ 1,202.07	$ 100.55	9.13%
		Employee/Spouse - FOUR TIER	$ 814.08	$ 893.20	$ 79.12	9.72%	$ 831.34	$ 907.22	$ 75.88	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 793.72	$ 870.87	$ 77.15	9.72%	$ 810.55	$ 884.54	$ 73.99	9.13%
		Family - FOUR TIER	$ 1,180.41	$ 1,295.14	$ 114.73	9.72%	$ 1,205.44	$ 1,315.47	$ 110.03	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 353.32	$ 389.81	$ 36.49	10.33%	$ 360.81	$ 395.93	$ 35.12	9.73%
		Family - TWO TIER	$ 918.65	$ 1,013.50	$ 94.85	10.32%	$ 938.12	$ 1,029.42	$ 91.30	9.73%
		Double - THREE TIER	$ 706.65	$ 779.62	$ 72.97	10.33%	$ 721.64	$ 791.86	$ 70.22	9.73%
		Family - THREE TIER	$ 936.31	$ 1,032.99	$ 96.68	10.33%	$ 956.17	$ 1,049.21	$ 93.04	9.73%
		Employee/Spouse - FOUR TIER	$ 706.65	$ 779.62	$ 72.97	10.33%	$ 721.64	$ 791.86	$ 70.22	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 688.99	$ 760.13	$ 71.14	10.33%	$ 703.59	$ 772.06	$ 68.47	9.73%
		Family - FOUR TIER	$ 1,024.65	$ 1,130.45	$ 105.80	10.33%	$ 1,046.37	$ 1,148.19	$ 101.82	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 348.65	$ 390.95	$ 42.30	12.13%	$ 356.03	$ 397.09	$ 41.06	11.53%
		Family - TWO TIER	$ 906.48	$ 1,016.47	$ 109.99	12.13%	$ 925.70	$ 1,032.43	$ 106.73	11.53%
		Double - THREE TIER	$ 697.29	$ 781.90	$ 84.61	12.13%	$ 712.08	$ 794.18	$ 82.10	11.53%
		Family - THREE TIER	$ 923.92	$ 1,036.02	$ 112.10	12.13%	$ 943.50	$ 1,052.29	$ 108.79	11.53%
		Employee/Spouse - FOUR TIER	$ 697.29	$ 781.90	$ 84.61	12.13%	$ 712.08	$ 794.18	$ 82.10	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 679.86	$ 762.36	$ 82.50	12.13%	$ 694.27	$ 774.32	$ 80.05	11.53%
		Family - FOUR TIER	$ 1,011.07	$ 1,133.76	$ 122.69	12.13%	$ 1,032.50	$ 1,151.56	$ 119.06	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 337.03	$ 370.32	$ 33.29	9.88%	$ 344.17	$ 376.14	$ 31.97	9.29%
		Family - TWO TIER	$ 876.26	$ 962.84	$ 86.58	9.88%	$ 894.84	$ 977.96	$ 83.12	9.29%
		Double - THREE TIER	$ 674.04	$ 740.65	$ 66.61	9.88%	$ 688.34	$ 752.28	$ 63.94	9.29%
		Family - THREE TIER	$ 893.12	$ 981.36	$ 88.24	9.88%	$ 912.05	$ 996.76	$ 84.71	9.29%
		Employee/Spouse - FOUR TIER	$ 674.04	$ 740.65	$ 66.61	9.88%	$ 688.34	$ 752.28	$ 63.94	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 657.20	$ 722.13	$ 64.93	9.88%	$ 671.13	$ 733.47	$ 62.34	9.29%
		Family - FOUR TIER	$ 977.37	$ 1,073.94	$ 96.57	9.88%	$ 998.09	$ 1,090.80	$ 92.71	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 367.19	$ 368.28	$ 1.09	0.30%	$ 375.46	$ 374.07	$ (1.39)	-0.37%
		Family - TWO TIER	$ 954.70	$ 957.54	$ 2.84	0.30%	$ 976.18	$ 972.57	$ (3.61)	-0.37%
		Double - THREE TIER	$ 734.38	$ 736.57	$ 2.19	0.30%	$ 750.91	$ 748.13	$ (2.78)	-0.37%
		Family - THREE TIER	$ 973.07	$ 975.95	$ 2.88	0.30%	$ 994.96	$ 991.28	$ (3.68)	-0.37%
		Employee/Spouse - FOUR TIER	$ 734.38	$ 736.57	$ 2.19	0.30%	$ 750.91	$ 748.13	$ (2.78)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 716.03	$ 718.15	$ 2.12	0.30%	$ 732.14	$ 729.43	$ (2.71)	-0.37%
		Family - FOUR TIER	$ 1,064.86	$ 1,068.02	$ 3.16	0.30%	$ 1,088.82	$ 1,084.79	$ (4.03)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 364.22	$ 384.65	$ 20.43	5.61%	$ 372.42	$ 390.69	$ 18.27	4.91%
		Family - TWO TIER	$ 946.99	$ 1,000.09	$ 53.10	5.61%	$ 968.30	$ 1,015.79	$ 47.49	4.90%
		Double - THREE TIER	$ 728.45	$ 769.30	$ 40.85	5.61%	$ 744.84	$ 781.38	$ 36.54	4.91%
		Family - THREE TIER	$ 965.20	$ 1,019.32	$ 54.12	5.61%	$ 986.91	$ 1,035.32	$ 48.41	4.91%
		Employee/Spouse - FOUR TIER	$ 728.45	$ 769.30	$ 40.85	5.61%	$ 744.84	$ 781.38	$ 36.54	4.91%
		Employee/Chld(rn) - FOUR TIER	$ 710.25	$ 750.07	$ 39.82	5.61%	$ 726.22	$ 761.84	$ 35.62	4.90%
		Family - FOUR TIER	$ 1,056.26	$ 1,115.48	$ 59.22	5.61%	$ 1,080.02	$ 1,133.00	$ 52.98	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 348.14	$ 366.81	$ 18.67	5.36%	$ 355.97	$ 372.57	$ 16.60	4.66%
		Family - TWO TIER	$ 905.16	$ 953.70	$ 48.54	5.36%	$ 925.53	$ 968.67	$ 43.14	4.66%
		Double - THREE TIER	$ 696.27	$ 733.62	$ 37.35	5.36%	$ 711.94	$ 745.13	$ 33.19	4.66%
		Family - THREE TIER	$ 922.57	$ 972.04	$ 49.47	5.36%	$ 943.33	$ 987.30	$ 43.97	4.66%
		Employee/Spouse - FOUR TIER	$ 696.27	$ 733.62	$ 37.35	5.36%	$ 711.94	$ 745.13	$ 33.19	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 678.86	$ 715.28	$ 36.42	5.36%	$ 694.14	$ 726.51	$ 32.37	4.66%
		Family - FOUR TIER	$ 1,009.60	$ 1,063.74	$ 54.14	5.36%	$ 1,032.31	$ 1,080.44	$ 48.13	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 391.43	$ 384.86	$ (6.57)	-1.68%	$ 400.24	$ 390.91	$ (9.33)	-2.33%
		Family - TWO TIER	$ 1,017.73	$ 1,000.65	$ (17.08)	-1.68%	$ 1,040.63	$ 1,016.36	$ (24.27)	-2.33%
		Double - THREE TIER	$ 782.86	$ 769.73	$ (13.13)	-1.68%	$ 800.48	$ 781.81	$ (18.67)	-2.33%
		Family - THREE TIER	$ 1,037.30	$ 1,019.89	$ (17.41)	-1.68%	$ 1,060.64	$ 1,035.90	$ (24.74)	-2.33%
		Employee/Spouse - FOUR TIER	$ 782.86	$ 769.73	$ (13.13)	-1.68%	$ 800.48	$ 781.81	$ (18.67)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 763.30	$ 750.49	$ (12.81)	-1.68%	$ 780.47	$ 762.27	$ (18.20)	-2.33%
		Family - FOUR TIER	$ 1,135.16	$ 1,116.11	$ (19.05)	-1.68%	$ 1,160.70	$ 1,133.63	$ (27.07)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 370.43	$ 391.69	$ 21.26	5.74%	$ 378.77	$ 397.84	$ 19.07	5.03%
		Family - TWO TIER	$ 963.12	$ 1,018.40	$ 55.28	5.74%	$ 984.79	$ 1,034.39	$ 49.60	5.04%
		Double - THREE TIER	$ 740.87	$ 783.39	$ 42.52	5.74%	$ 757.53	$ 795.69	$ 38.16	5.04%
		Family - THREE TIER	$ 981.65	$ 1,037.99	$ 56.34	5.74%	$ 1,003.73	$ 1,054.29	$ 50.56	5.04%
		Employee/Spouse - FOUR TIER	$ 740.87	$ 783.39	$ 42.52	5.74%	$ 757.53	$ 795.69	$ 38.16	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 722.35	$ 763.80	$ 41.45	5.74%	$ 738.60	$ 775.79	$ 37.19	5.04%
		Family - FOUR TIER	$ 1,074.25	$ 1,135.91	$ 61.66	5.74%	$ 1,098.43	$ 1,153.75	$ 55.32	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 434.72	$ 444.16	$ 9.44	2.17%	$ 444.50	$ 451.13	$ 6.63	1.49%
		Family - TWO TIER	$ 1,130.27	$ 1,154.81	$ 24.54	2.17%	$ 1,155.70	$ 1,172.94	$ 17.24	1.49%
		Double - THREE TIER	$ 869.44	$ 888.32	$ 18.88	2.17%	$ 889.01	$ 902.26	$ 13.25	1.49%
		Family - THREE TIER	$ 1,152.00	$ 1,177.02	$ 25.02	2.17%	$ 1,177.93	$ 1,195.50	$ 17.57	1.49%
		Employee/Spouse - FOUR TIER	$ 869.44	$ 888.32	$ 18.88	2.17%	$ 889.01	$ 902.26	$ 13.25	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 847.71	$ 866.11	$ 18.40	2.17%	$ 866.78	$ 879.71	$ 12.93	1.49%
		Family - FOUR TIER	$ 1,260.69	$ 1,288.06	$ 27.37	2.17%	$ 1,289.05	$ 1,308.28	$ 19.23	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 419.53	$ 431.02	$ 11.49	2.74%	$ 428.97	$ 437.79	$ 8.82	2.06%
		Family - TWO TIER	$ 1,090.78	$ 1,120.66	$ 29.88	2.74%	$ 1,115.33	$ 1,138.25	$ 22.92	2.05%
		Double - THREE TIER	$ 839.06	$ 862.05	$ 22.99	2.74%	$ 857.94	$ 875.58	$ 17.64	2.06%
		Family - THREE TIER	$ 1,111.75	$ 1,142.21	$ 30.46	2.74%	$ 1,136.77	$ 1,160.14	$ 23.37	2.06%
		Employee/Spouse - FOUR TIER	$ 839.06	$ 862.05	$ 22.99	2.74%	$ 857.94	$ 875.58	$ 17.64	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 818.08	$ 840.49	$ 22.41	2.74%	$ 836.50	$ 853.69	$ 17.19	2.05%
		Family - FOUR TIER	$ 1,216.65	$ 1,249.97	$ 33.32	2.74%	$ 1,244.01	$ 1,269.59	$ 25.58	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 435.31	$ 444.57	$ 9.26	2.13%	$ 445.11	$ 451.55	$ 6.44	1.45%
		Family - TWO TIER	$ 1,131.80	$ 1,155.89	$ 24.09	2.13%	$ 1,157.26	$ 1,174.04	$ 16.78	1.45%
		Double - THREE TIER	$ 870.61	$ 889.15	$ 18.54	2.13%	$ 890.20	$ 903.11	$ 12.91	1.45%
		Family - THREE TIER	$ 1,153.56	$ 1,178.12	$ 24.56	2.13%	$ 1,179.52	$ 1,196.61	$ 17.09	1.45%
		Employee/Spouse - FOUR TIER	$ 870.61	$ 889.15	$ 18.54	2.13%	$ 890.20	$ 903.11	$ 12.91	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 848.85	$ 866.92	$ 18.07	2.13%	$ 867.95	$ 880.53	$ 12.58	1.45%
		Family - FOUR TIER	$ 1,262.39	$ 1,289.26	$ 26.87	2.13%	$ 1,290.80	$ 1,309.50	$ 18.70	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 401.82	$ 416.47	$ 14.65	3.65%	$ 410.86	$ 423.01	$ 12.15	2.96%
		Family - TWO TIER	$ 1,044.73	$ 1,082.83	$ 38.10	3.65%	$ 1,068.24	$ 1,099.83	$ 31.59	2.96%
		Double - THREE TIER	$ 803.64	$ 832.94	$ 29.30	3.65%	$ 821.72	$ 846.02	$ 24.30	2.96%
		Family - THREE TIER	$ 1,064.82	$ 1,103.65	$ 38.83	3.65%	$ 1,088.78	$ 1,120.98	$ 32.20	2.96%
		Employee/Spouse - FOUR TIER	$ 803.64	$ 832.94	$ 29.30	3.65%	$ 821.72	$ 846.02	$ 24.30	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 783.55	$ 812.12	$ 28.57	3.65%	$ 801.18	$ 824.87	$ 23.69	2.96%
		Family - FOUR TIER	$ 1,165.28	$ 1,207.77	$ 42.49	3.65%	$ 1,191.49	$ 1,226.73	$ 35.24	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 355.97	$ 379.94	$ 23.97	6.73%	$ 363.51	$ 385.90	$ 22.39	6.16%
		Family - TWO TIER	$ 925.52	$ 987.84	$ 62.32	6.73%	$ 945.14	$ 1,003.35	$ 58.21	6.16%
		Double - THREE TIER	$ 711.94	$ 759.88	$ 47.94	6.73%	$ 727.03	$ 771.81	$ 44.78	6.16%
		Family - THREE TIER	$ 943.32	$ 1,006.84	$ 63.52	6.73%	$ 963.32	$ 1,022.65	$ 59.33	6.16%
		Employee/Spouse - FOUR TIER	$ 711.94	$ 759.88	$ 47.94	6.73%	$ 727.03	$ 771.81	$ 44.78	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 694.14	$ 740.88	$ 46.74	6.73%	$ 708.86	$ 752.51	$ 43.65	6.16%
		Family - FOUR TIER	$ 1,032.31	$ 1,101.82	$ 69.51	6.73%	$ 1,054.19	$ 1,119.12	$ 64.93	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 353.10	$ 396.82	$ 43.72	12.38%	$ 360.58	$ 403.05	$ 42.47	11.78%
		Family - TWO TIER	$ 918.05	$ 1,031.74	$ 113.69	12.38%	$ 937.51	$ 1,047.94	$ 110.43	11.78%
		Double - THREE TIER	$ 706.19	$ 793.64	$ 87.45	12.38%	$ 721.16	$ 806.10	$ 84.94	11.78%
		Family - THREE TIER	$ 935.71	$ 1,051.58	$ 115.87	12.38%	$ 955.54	$ 1,068.09	$ 112.55	11.78%
		Employee/Spouse - FOUR TIER	$ 706.19	$ 793.64	$ 87.45	12.38%	$ 721.16	$ 806.10	$ 84.94	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 688.54	$ 773.80	$ 85.26	12.38%	$ 703.14	$ 785.95	$ 82.81	11.78%
		Family - FOUR TIER	$ 1,023.97	$ 1,150.78	$ 126.81	12.38%	$ 1,045.68	$ 1,168.85	$ 123.17	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 337.49	$ 378.42	$ 40.93	12.13%	$ 344.66	$ 384.36	$ 39.70	11.52%
		Family - TWO TIER	$ 877.49	$ 983.88	$ 106.39	12.12%	$ 896.09	$ 999.33	$ 103.24	11.52%
		Double - THREE TIER	$ 675.00	$ 756.83	$ 81.83	12.12%	$ 689.30	$ 768.71	$ 79.41	11.52%
		Family - THREE TIER	$ 894.37	$ 1,002.80	$ 108.43	12.12%	$ 913.32	$ 1,018.55	$ 105.23	11.52%
		Employee/Spouse - FOUR TIER	$ 675.00	$ 756.83	$ 81.83	12.12%	$ 689.30	$ 768.71	$ 79.41	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 658.12	$ 737.91	$ 79.79	12.12%	$ 672.07	$ 749.50	$ 77.43	11.52%
		Family - FOUR TIER	$ 978.73	$ 1,097.41	$ 118.68	12.13%	$ 999.49	$ 1,114.64	$ 115.15	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 379.46	$ 397.04	$ 17.58	4.63%	$ 387.51	$ 403.28	$ 15.77	4.07%
		Family - TWO TIER	$ 986.61	$ 1,032.32	$ 45.71	4.63%	$ 1,007.52	$ 1,048.52	$ 41.00	4.07%
		Double - THREE TIER	$ 758.93	$ 794.09	$ 35.16	4.63%	$ 775.01	$ 806.56	$ 31.55	4.07%
		Family - THREE TIER	$ 1,005.58	$ 1,052.17	$ 46.59	4.63%	$ 1,026.90	$ 1,068.69	$ 41.79	4.07%
		Employee/Spouse - FOUR TIER	$ 758.93	$ 794.09	$ 35.16	4.63%	$ 775.01	$ 806.56	$ 31.55	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 739.95	$ 774.24	$ 34.29	4.63%	$ 755.65	$ 786.39	$ 30.74	4.07%
		Family - FOUR TIER	$ 1,100.45	$ 1,151.43	$ 50.98	4.63%	$ 1,123.78	$ 1,169.51	$ 45.73	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 359.12	$ 404.09	$ 44.97	12.52%	$ 366.72	$ 410.43	$ 43.71	11.92%
		Family - TWO TIER	$ 933.69	$ 1,050.63	$ 116.94	12.52%	$ 953.49	$ 1,067.13	$ 113.64	11.92%
		Double - THREE TIER	$ 718.22	$ 808.18	$ 89.96	12.53%	$ 733.45	$ 820.87	$ 87.42	11.92%
		Family - THREE TIER	$ 951.65	$ 1,070.84	$ 119.19	12.52%	$ 971.83	$ 1,087.65	$ 115.82	11.92%
		Employee/Spouse - FOUR TIER	$ 718.22	$ 808.18	$ 89.96	12.53%	$ 733.45	$ 820.87	$ 87.42	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 700.27	$ 787.97	$ 87.70	12.52%	$ 715.12	$ 800.35	$ 85.23	11.92%
		Family - FOUR TIER	$ 1,041.42	$ 1,171.86	$ 130.44	12.53%	$ 1,063.50	$ 1,190.26	$ 126.76	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 421.44	$ 458.21	$ 36.77	8.72%	$ 430.37	$ 465.41	$ 35.04	8.14%
		Family - TWO TIER	$ 1,095.72	$ 1,191.36	$ 95.64	8.73%	$ 1,118.96	$ 1,210.06	$ 91.10	8.14%
		Double - THREE TIER	$ 842.86	$ 916.43	$ 73.57	8.73%	$ 860.74	$ 930.82	$ 70.08	8.14%
		Family - THREE TIER	$ 1,116.80	$ 1,214.27	$ 97.47	8.73%	$ 1,140.48	$ 1,233.33	$ 92.85	8.14%
		Employee/Spouse - FOUR TIER	$ 842.86	$ 916.43	$ 73.57	8.73%	$ 860.74	$ 930.82	$ 70.08	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 821.79	$ 893.52	$ 71.73	8.73%	$ 839.22	$ 907.55	$ 68.33	8.14%
		Family - FOUR TIER	$ 1,222.15	$ 1,328.82	$ 106.67	8.73%	$ 1,248.07	$ 1,349.68	$ 101.61	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 406.71	$ 444.66	$ 37.95	9.33%	$ 415.32	$ 451.64	$ 36.32	8.75%
		Family - TWO TIER	$ 1,057.43	$ 1,156.12	$ 98.69	9.33%	$ 1,079.85	$ 1,174.27	$ 94.42	8.74%
		Double - THREE TIER	$ 813.41	$ 889.33	$ 75.92	9.33%	$ 830.66	$ 903.29	$ 72.63	8.74%
		Family - THREE TIER	$ 1,077.78	$ 1,178.36	$ 100.58	9.33%	$ 1,100.62	$ 1,196.86	$ 96.24	8.74%
		Employee/Spouse - FOUR TIER	$ 813.41	$ 889.33	$ 75.92	9.33%	$ 830.66	$ 903.29	$ 72.63	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 793.08	$ 867.09	$ 74.01	9.33%	$ 809.89	$ 880.71	$ 70.82	8.74%
		Family - FOUR TIER	$ 1,179.45	$ 1,289.52	$ 110.07	9.33%	$ 1,204.45	$ 1,309.77	$ 105.32	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 422.01	$ 458.64	$ 36.63	8.68%	$ 430.95	$ 465.84	$ 34.89	8.10%
		Family - TWO TIER	$ 1,097.22	$ 1,192.47	$ 95.25	8.68%	$ 1,120.47	$ 1,211.19	$ 90.72	8.10%
		Double - THREE TIER	$ 844.01	$ 917.28	$ 73.27	8.68%	$ 861.90	$ 931.69	$ 69.79	8.10%
		Family - THREE TIER	$ 1,118.31	$ 1,215.40	$ 97.09	8.68%	$ 1,142.02	$ 1,234.48	$ 92.46	8.10%
		Employee/Spouse - FOUR TIER	$ 844.01	$ 917.28	$ 73.27	8.68%	$ 861.90	$ 931.69	$ 69.79	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 822.91	$ 894.35	$ 71.44	8.68%	$ 840.35	$ 908.39	$ 68.04	8.10%
		Family - FOUR TIER	$ 1,223.82	$ 1,330.06	$ 106.24	8.68%	$ 1,249.77	$ 1,350.94	$ 101.17	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 389.54	$ 429.65	$ 40.11	10.30%	$ 397.80	$ 436.40	$ 38.60	9.70%
		Family - TWO TIER	$ 1,012.81	$ 1,117.10	$ 104.29	10.30%	$ 1,034.27	$ 1,134.63	$ 100.36	9.70%
		Double - THREE TIER	$ 779.08	$ 859.30	$ 80.22	10.30%	$ 795.60	$ 872.80	$ 77.20	9.70%
		Family - THREE TIER	$ 1,032.28	$ 1,138.58	$ 106.30	10.30%	$ 1,054.16	$ 1,156.45	$ 102.29	9.70%
		Employee/Spouse - FOUR TIER	$ 779.08	$ 859.30	$ 80.22	10.30%	$ 795.60	$ 872.80	$ 77.20	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 759.60	$ 837.82	$ 78.22	10.30%	$ 775.70	$ 850.98	$ 75.28	9.70%
		Family - FOUR TIER	$ 1,129.66	$ 1,245.99	$ 116.33	10.30%	$ 1,153.62	$ 1,265.55	$ 111.93	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 348.78	$ 348.24	$ (0.54)	-0.15%	$ 356.63	$ 353.71	$ (2.92)	-0.82%
		Family - TWO TIER	$ 906.83	$ 905.43	$ (1.40)	-0.15%	$ 927.23	$ 919.65	$ (7.58)	-0.82%
		Double - THREE TIER	$ 697.55	$ 696.49	$ (1.06)	-0.15%	$ 713.26	$ 707.42	$ (5.84)	-0.82%
		Family - THREE TIER	$ 924.27	$ 922.84	$ (1.43)	-0.15%	$ 945.06	$ 937.33	$ (7.73)	-0.82%
		Employee/Spouse - FOUR TIER	$ 697.55	$ 696.49	$ (1.06)	-0.15%	$ 713.26	$ 707.42	$ (5.84)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 680.11	$ 679.07	$ (1.04)	-0.15%	$ 695.42	$ 689.74	$ (5.68)	-0.82%
		Family - FOUR TIER	$ 1,011.46	$ 1,009.91	$ (1.55)	-0.15%	$ 1,034.22	$ 1,025.76	$ (8.46)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 325.85	$ 322.08	$ (3.77)	-1.16%	$ 333.18	$ 327.14	$ (6.04)	-1.81%
		Family - TWO TIER	$ 847.21	$ 837.41	$ (9.80)	-1.16%	$ 866.28	$ 850.56	$ (15.72)	-1.81%
		Double - THREE TIER	$ 651.70	$ 644.16	$ (7.54)	-1.16%	$ 666.36	$ 654.27	$ (12.09)	-1.81%
		Family - THREE TIER	$ 863.50	$ 853.51	$ (9.99)	-1.16%	$ 882.93	$ 866.91	$ (16.02)	-1.81%
		Employee/Spouse - FOUR TIER	$ 651.70	$ 644.16	$ (7.54)	-1.16%	$ 666.36	$ 654.27	$ (12.09)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 635.41	$ 628.06	$ (7.35)	-1.16%	$ 649.71	$ 637.92	$ (11.79)	-1.81%
		Family - FOUR TIER	$ 944.97	$ 934.03	$ (10.94)	-1.16%	$ 966.23	$ 948.70	$ (17.53)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 408.02	$ 420.32	$ 12.30	3.01%	$ 417.20	$ 426.92	$ 9.72	2.33%
		Family - TWO TIER	$ 1,060.86	$ 1,092.83	$ 31.97	3.01%	$ 1,084.73	$ 1,109.98	$ 25.25	2.33%
		Double - THREE TIER	$ 816.05	$ 840.64	$ 24.59	3.01%	$ 834.41	$ 853.83	$ 19.42	2.33%
		Family - THREE TIER	$ 1,081.26	$ 1,113.84	$ 32.58	3.01%	$ 1,105.59	$ 1,131.33	$ 25.74	2.33%
		Employee/Spouse - FOUR TIER	$ 816.05	$ 840.64	$ 24.59	3.01%	$ 834.41	$ 853.83	$ 19.42	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 795.64	$ 819.62	$ 23.98	3.01%	$ 813.55	$ 832.49	$ 18.94	2.33%
		Family - FOUR TIER	$ 1,183.26	$ 1,218.92	$ 35.66	3.01%	$ 1,209.89	$ 1,238.06	$ 28.17	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 380.19	$ 394.68	$ 14.49	3.81%	$ 388.74	$ 400.87	$ 12.13	3.12%
		Family - TWO TIER	$ 988.49	$ 1,026.16	$ 37.67	3.81%	$ 1,010.73	$ 1,042.27	$ 31.54	3.12%
		Double - THREE TIER	$ 760.38	$ 789.36	$ 28.98	3.81%	$ 777.48	$ 801.75	$ 24.27	3.12%
		Family - THREE TIER	$ 1,007.50	$ 1,045.90	$ 38.40	3.81%	$ 1,030.17	$ 1,062.32	$ 32.15	3.12%
		Employee/Spouse - FOUR TIER	$ 760.38	$ 789.36	$ 28.98	3.81%	$ 777.48	$ 801.75	$ 24.27	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 741.36	$ 769.62	$ 28.26	3.81%	$ 758.05	$ 781.70	$ 23.65	3.12%
		Family - FOUR TIER	$ 1,102.55	$ 1,144.57	$ 42.02	3.81%	$ 1,127.35	$ 1,162.54	$ 35.19	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 324.19	$ 320.48	$ (3.71)	-1.14%	$ 331.49	$ 325.51	$ (5.98)	-1.80%
		Family - TWO TIER	$ 842.90	$ 833.25	$ (9.65)	-1.14%	$ 861.86	$ 846.33	$ (15.53)	-1.80%
		Double - THREE TIER	$ 648.38	$ 640.96	$ (7.42)	-1.14%	$ 662.97	$ 651.03	$ (11.94)	-1.80%
		Family - THREE TIER	$ 859.11	$ 849.27	$ (9.84)	-1.15%	$ 878.43	$ 862.61	$ (15.82)	-1.80%
		Employee/Spouse - FOUR TIER	$ 648.38	$ 640.96	$ (7.42)	-1.14%	$ 662.97	$ 651.03	$ (11.94)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 632.17	$ 624.94	$ (7.23)	-1.14%	$ 646.39	$ 634.75	$ (11.64)	-1.80%
		Family - FOUR TIER	$ 940.15	$ 929.39	$ (10.76)	-1.14%	$ 961.31	$ 943.99	$ (17.32)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 296.55	$ 276.80	$ (19.75)	-6.66%	$ 303.23	$ 281.15	$ (22.08)	-7.28%
		Family - TWO TIER	$ 771.05	$ 719.68	$ (51.37)	-6.66%	$ 788.40	$ 730.98	$ (57.42)	-7.28%
		Double - THREE TIER	$ 593.12	$ 553.60	$ (39.52)	-6.66%	$ 606.46	$ 562.29	$ (44.17)	-7.28%
		Family - THREE TIER	$ 785.88	$ 733.52	$ (52.36)	-6.66%	$ 803.56	$ 745.04	$ (58.52)	-7.28%
		Employee/Spouse - FOUR TIER	$ 593.12	$ 553.60	$ (39.52)	-6.66%	$ 606.46	$ 562.29	$ (44.17)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 578.29	$ 539.76	$ (38.53)	-6.66%	$ 591.30	$ 548.23	$ (43.07)	-7.28%
		Family - FOUR TIER	$ 860.02	$ 802.72	$ (57.30)	-6.66%	$ 879.37	$ 815.32	$ (64.05)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 282.23	$ 251.42	$ (30.81)	-10.92%	$ 288.58	$ 255.37	$ (33.21)	-11.51%
		Family - TWO TIER	$ 733.79	$ 653.70	$ (80.09)	-10.91%	$ 750.30	$ 663.96	$ (86.34)	-11.51%
		Double - THREE TIER	$ 564.45	$ 502.84	$ (61.61)	-10.92%	$ 577.15	$ 510.74	$ (66.41)	-11.51%
		Family - THREE TIER	$ 747.90	$ 666.27	$ (81.63)	-10.91%	$ 764.73	$ 676.73	$ (88.00)	-11.51%
		Employee/Spouse - FOUR TIER	$ 564.45	$ 502.84	$ (61.61)	-10.92%	$ 577.15	$ 510.74	$ (66.41)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 550.34	$ 490.27	$ (60.07)	-10.92%	$ 562.72	$ 497.97	$ (64.75)	-11.51%
		Family - FOUR TIER	$ 818.45	$ 729.12	$ (89.33)	-10.91%	$ 836.87	$ 740.57	$ (96.30)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 345.04	$ 370.41	$ 25.37	7.35%	$ 352.80	$ 376.22	$ 23.42	6.64%
		Family - TWO TIER	$ 897.10	$ 963.06	$ 65.96	7.35%	$ 917.28	$ 978.18	$ 60.90	6.64%
		Double - THREE TIER	$ 690.07	$ 740.81	$ 50.74	7.35%	$ 705.61	$ 752.44	$ 46.83	6.64%
		Family - THREE TIER	$ 914.35	$ 981.58	$ 67.23	7.35%	$ 934.92	$ 996.99	$ 62.07	6.64%
		Employee/Spouse - FOUR TIER	$ 690.07	$ 740.81	$ 50.74	7.35%	$ 705.61	$ 752.44	$ 46.83	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 672.82	$ 722.29	$ 49.47	7.35%	$ 687.97	$ 733.63	$ 45.66	6.64%
		Family - FOUR TIER	$ 1,000.61	$ 1,074.18	$ 73.57	7.35%	$ 1,023.13	$ 1,091.04	$ 67.91	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 281.33	$ 271.31	$ (10.02)	-3.56%	$ 287.65	$ 275.57	$ (12.08)	-4.20%
		Family - TWO TIER	$ 731.45	$ 705.40	$ (26.05)	-3.56%	$ 747.91	$ 716.48	$ (31.43)	-4.20%
		Double - THREE TIER	$ 562.66	$ 542.62	$ (20.04)	-3.56%	$ 575.32	$ 551.14	$ (24.18)	-4.20%
		Family - THREE TIER	$ 745.52	$ 718.97	$ (26.55)	-3.56%	$ 762.29	$ 730.26	$ (32.03)	-4.20%
		Employee/Spouse - FOUR TIER	$ 562.66	$ 542.62	$ (20.04)	-3.56%	$ 575.32	$ 551.14	$ (24.18)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 548.59	$ 529.05	$ (19.54)	-3.56%	$ 560.93	$ 537.36	$ (23.57)	-4.20%
		Family - FOUR TIER	$ 815.85	$ 786.80	$ (29.05)	-3.56%	$ 834.21	$ 799.15	$ (35.06)	-4.20%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 338.12	$ 359.26	$ 21.14	6.25%	$ 345.29	$ 364.90	$ 19.61	5.68%
		Family - TWO TIER	$ 879.11	$ 934.09	$ 54.98	6.25%	$ 897.75	$ 948.75	$ 51.00	5.68%
		Double - THREE TIER	$ 676.24	$ 718.53	$ 42.29	6.25%	$ 690.57	$ 729.81	$ 39.24	5.68%
		Family - THREE TIER	$ 896.02	$ 952.05	$ 56.03	6.25%	$ 915.01	$ 967.00	$ 51.99	5.68%
		Employee/Spouse - FOUR TIER	$ 676.24	$ 718.53	$ 42.29	6.25%	$ 690.57	$ 729.81	$ 39.24	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 659.33	$ 700.56	$ 41.23	6.25%	$ 673.31	$ 711.56	$ 38.25	5.68%
		Family - FOUR TIER	$ 980.55	$ 1,041.87	$ 61.32	6.25%	$ 1,001.33	$ 1,058.22	$ 56.89	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 315.89	$ 332.27	$ 16.38	5.19%	$ 322.59	$ 337.49	$ 14.90	4.62%
		Family - TWO TIER	$ 821.31	$ 863.91	$ 42.60	5.19%	$ 838.72	$ 877.47	$ 38.75	4.62%
		Double - THREE TIER	$ 631.78	$ 664.55	$ 32.77	5.19%	$ 645.17	$ 674.98	$ 29.81	4.62%
		Family - THREE TIER	$ 837.10	$ 880.52	$ 43.42	5.19%	$ 854.85	$ 894.35	$ 39.50	4.62%
		Employee/Spouse - FOUR TIER	$ 631.78	$ 664.55	$ 32.77	5.19%	$ 645.17	$ 674.98	$ 29.81	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 615.98	$ 647.93	$ 31.95	5.19%	$ 629.05	$ 658.11	$ 29.06	4.62%
		Family - FOUR TIER	$ 916.08	$ 963.59	$ 47.51	5.19%	$ 935.50	$ 978.72	$ 43.22	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 395.54	$ 433.62	$ 38.08	9.63%	$ 403.93	$ 440.43	$ 36.50	9.04%
		Family - TWO TIER	$ 1,028.42	$ 1,127.41	$ 98.99	9.63%	$ 1,050.22	$ 1,145.11	$ 94.89	9.04%
		Double - THREE TIER	$ 791.10	$ 867.24	$ 76.14	9.62%	$ 807.87	$ 880.85	$ 72.98	9.03%
		Family - THREE TIER	$ 1,048.20	$ 1,149.09	$ 100.89	9.63%	$ 1,070.42	$ 1,167.13	$ 96.71	9.03%
		Employee/Spouse - FOUR TIER	$ 791.10	$ 867.24	$ 76.14	9.62%	$ 807.87	$ 880.85	$ 72.98	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 771.32	$ 845.56	$ 74.24	9.63%	$ 787.66	$ 858.83	$ 71.17	9.04%
		Family - FOUR TIER	$ 1,147.09	$ 1,257.50	$ 110.41	9.63%	$ 1,171.40	$ 1,277.24	$ 105.84	9.04%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 368.57	$ 407.17	$ 38.60	10.47%	$ 376.38	$ 413.56	$ 37.18	9.88%
		Family - TWO TIER	$ 958.28	$ 1,058.64	$ 100.36	10.47%	$ 978.59	$ 1,075.26	$ 96.67	9.88%
		Double - THREE TIER	$ 737.13	$ 814.34	$ 77.21	10.47%	$ 752.75	$ 827.12	$ 74.37	9.88%
		Family - THREE TIER	$ 976.70	$ 1,079.00	$ 102.30	10.47%	$ 997.40	$ 1,095.94	$ 98.54	9.88%
		Employee/Spouse - FOUR TIER	$ 737.13	$ 814.34	$ 77.21	10.47%	$ 752.75	$ 827.12	$ 74.37	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 718.70	$ 793.98	$ 75.28	10.47%	$ 733.94	$ 806.44	$ 72.50	9.88%
		Family - FOUR TIER	$ 1,068.84	$ 1,180.79	$ 111.95	10.47%	$ 1,091.50	$ 1,199.33	$ 107.83	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 314.28	$ 330.62	$ 16.34	5.20%	$ 320.94	$ 335.81	$ 14.87	4.63%
		Family - TWO TIER	$ 817.13	$ 859.62	$ 42.49	5.20%	$ 834.45	$ 873.12	$ 38.67	4.63%
		Double - THREE TIER	$ 628.56	$ 661.25	$ 32.69	5.20%	$ 641.89	$ 671.63	$ 29.74	4.63%
		Family - THREE TIER	$ 832.84	$ 876.15	$ 43.31	5.20%	$ 850.50	$ 889.91	$ 39.41	4.63%
		Employee/Spouse - FOUR TIER	$ 628.56	$ 661.25	$ 32.69	5.20%	$ 641.89	$ 671.63	$ 29.74	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 612.85	$ 644.72	$ 31.87	5.20%	$ 625.85	$ 654.84	$ 28.99	4.63%
		Family - FOUR TIER	$ 911.41	$ 958.81	$ 47.40	5.20%	$ 930.74	$ 973.86	$ 43.12	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 287.50	$ 285.56	$ (1.94)	-0.67%	$ 293.59	$ 290.04	$ (3.55)	-1.21%
		Family - TWO TIER	$ 747.48	$ 742.45	$ (5.03)	-0.67%	$ 763.33	$ 754.11	$ (9.22)	-1.21%
		Double - THREE TIER	$ 574.98	$ 571.12	$ (3.86)	-0.67%	$ 587.17	$ 580.09	$ (7.08)	-1.21%
		Family - THREE TIER	$ 761.85	$ 756.73	$ (5.12)	-0.67%	$ 778.00	$ 768.61	$ (9.39)	-1.21%
		Employee/Spouse - FOUR TIER	$ 574.98	$ 571.12	$ (3.86)	-0.67%	$ 587.17	$ 580.09	$ (7.08)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 560.61	$ 556.84	$ (3.77)	-0.67%	$ 572.49	$ 565.58	$ (6.91)	-1.21%
		Family - FOUR TIER	$ 833.72	$ 828.12	$ (5.60)	-0.67%	$ 851.40	$ 841.12	$ (10.28)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 273.59	$ 259.38	$ (14.21)	-5.19%	$ 279.40	$ 263.45	$ (15.95)	-5.71%
		Family - TWO TIER	$ 711.36	$ 674.38	$ (36.98)	-5.20%	$ 726.44	$ 684.97	$ (41.47)	-5.71%
		Double - THREE TIER	$ 547.20	$ 518.76	$ (28.44)	-5.20%	$ 558.80	$ 526.90	$ (31.90)	-5.71%
		Family - THREE TIER	$ 725.04	$ 687.35	$ (37.69)	-5.20%	$ 740.41	$ 698.14	$ (42.27)	-5.71%
		Employee/Spouse - FOUR TIER	$ 547.20	$ 518.76	$ (28.44)	-5.20%	$ 558.80	$ 526.90	$ (31.90)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 533.52	$ 505.79	$ (27.73)	-5.20%	$ 544.83	$ 513.73	$ (31.10)	-5.71%
		Family - FOUR TIER	$ 793.44	$ 752.20	$ (41.24)	-5.20%	$ 810.25	$ 764.01	$ (46.24)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 334.49	$ 382.13	$ 47.64	14.24%	$ 341.58	$ 388.13	$ 46.55	13.63%
		Family - TWO TIER	$ 869.68	$ 993.54	$ 123.86	14.24%	$ 888.12	$ 1,009.13	$ 121.01	13.63%
		Double - THREE TIER	$ 668.99	$ 764.26	$ 95.27	14.24%	$ 683.17	$ 776.26	$ 93.09	13.63%
		Family - THREE TIER	$ 886.41	$ 1,012.64	$ 126.23	14.24%	$ 905.19	$ 1,028.54	$ 123.35	13.63%
		Employee/Spouse - FOUR TIER	$ 668.99	$ 764.26	$ 95.27	14.24%	$ 683.17	$ 776.26	$ 93.09	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 652.26	$ 745.15	$ 92.89	14.24%	$ 666.09	$ 756.85	$ 90.76	13.63%
		Family - FOUR TIER	$ 970.03	$ 1,108.17	$ 138.14	14.24%	$ 990.59	$ 1,125.57	$ 134.98	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 272.73	$ 279.89	$ 7.16	2.63%	$ 278.51	$ 284.29	$ 5.78	2.08%
		Family - TWO TIER	$ 709.08	$ 727.73	$ 18.65	2.63%	$ 724.12	$ 739.15	$ 15.03	2.08%
		Double - THREE TIER	$ 545.45	$ 559.79	$ 14.34	2.63%	$ 557.01	$ 568.58	$ 11.57	2.08%
		Family - THREE TIER	$ 722.72	$ 741.72	$ 19.00	2.63%	$ 738.05	$ 753.37	$ 15.32	2.08%
		Employee/Spouse - FOUR TIER	$ 545.45	$ 559.79	$ 14.34	2.63%	$ 557.01	$ 568.58	$ 11.57	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 531.82	$ 545.79	$ 13.97	2.63%	$ 543.09	$ 554.36	$ 11.27	2.08%
		Family - FOUR TIER	$ 790.91	$ 811.69	$ 20.78	2.63%	$ 807.67	$ 824.44	$ 16.77	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 323.41	$ 320.02	$ (3.39)	-1.05%	$ 330.68	$ 325.04	$ (5.64)	-1.71%
		Family - TWO TIER	$ 840.86	$ 832.05	$ (8.81)	-1.05%	$ 859.78	$ 845.11	$ (14.67)	-1.71%
		Double - THREE TIER	$ 646.81	$ 640.04	$ (6.77)	-1.05%	$ 661.37	$ 650.09	$ (11.28)	-1.71%
		Family - THREE TIER	$ 857.03	$ 848.05	$ (8.98)	-1.05%	$ 876.31	$ 861.37	$ (14.94)	-1.70%
		Employee/Spouse - FOUR TIER	$ 646.81	$ 640.04	$ (6.77)	-1.05%	$ 661.37	$ 650.09	$ (11.28)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 630.65	$ 624.04	$ (6.61)	-1.05%	$ 644.83	$ 633.84	$ (10.99)	-1.70%
		Family - FOUR TIER	$ 937.88	$ 928.06	$ (9.82)	-1.05%	$ 958.99	$ 942.63	$ (16.36)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 321.54	$ 314.27	$ (7.27)	-2.26%	$ 328.77	$ 319.20	$ (9.57)	-2.91%
		Family - TWO TIER	$ 836.01	$ 817.09	$ (18.92)	-2.26%	$ 854.82	$ 829.92	$ (24.90)	-2.91%
		Double - THREE TIER	$ 643.08	$ 628.53	$ (14.55)	-2.26%	$ 657.55	$ 638.40	$ (19.15)	-2.91%
		Family - THREE TIER	$ 852.08	$ 832.81	$ (19.27)	-2.26%	$ 871.26	$ 845.88	$ (25.38)	-2.91%
		Employee/Spouse - FOUR TIER	$ 643.08	$ 628.53	$ (14.55)	-2.26%	$ 657.55	$ 638.40	$ (19.15)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 627.00	$ 612.82	$ (14.18)	-2.26%	$ 641.11	$ 622.44	$ (18.67)	-2.91%
		Family - FOUR TIER	$ 932.47	$ 911.37	$ (21.10)	-2.26%	$ 953.44	$ 925.68	$ (27.76)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 348.34	$ 341.71	$ (6.63)	-1.90%	$ 356.18	$ 347.07	$ (9.11)	-2.56%
		Family - TWO TIER	$ 905.69	$ 888.44	$ (17.25)	-1.90%	$ 926.07	$ 902.39	$ (23.68)	-2.56%
		Double - THREE TIER	$ 696.68	$ 683.41	$ (13.27)	-1.90%	$ 712.37	$ 694.14	$ (18.23)	-2.56%
		Family - THREE TIER	$ 923.11	$ 905.52	$ (17.59)	-1.91%	$ 943.88	$ 919.74	$ (24.14)	-2.56%
		Employee/Spouse - FOUR TIER	$ 696.68	$ 683.41	$ (13.27)	-1.90%	$ 712.37	$ 694.14	$ (18.23)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 679.27	$ 666.33	$ (12.94)	-1.90%	$ 694.56	$ 676.79	$ (17.77)	-2.56%
		Family - FOUR TIER	$ 1,010.19	$ 990.95	$ (19.24)	-1.90%	$ 1,032.93	$ 1,006.51	$ (26.42)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 298.87	$ 275.15	$ (23.72)	-7.94%	$ 305.60	$ 279.47	$ (26.13)	-8.55%
		Family - TWO TIER	$ 777.07	$ 715.40	$ (61.67)	-7.94%	$ 794.56	$ 726.63	$ (67.93)	-8.55%
		Double - THREE TIER	$ 597.75	$ 550.31	$ (47.44)	-7.94%	$ 611.19	$ 558.95	$ (52.24)	-8.55%
		Family - THREE TIER	$ 792.02	$ 729.16	$ (62.86)	-7.94%	$ 809.84	$ 740.61	$ (69.23)	-8.55%
		Employee/Spouse - FOUR TIER	$ 597.75	$ 550.31	$ (47.44)	-7.94%	$ 611.19	$ 558.95	$ (52.24)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 582.80	$ 536.55	$ (46.25)	-7.94%	$ 595.92	$ 544.97	$ (50.95)	-8.55%
		Family - FOUR TIER	$ 866.73	$ 797.95	$ (68.78)	-7.94%	$ 886.24	$ 810.47	$ (75.77)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 313.39	$ 303.39	$ (10.00)	-3.19%	$ 320.45	$ 308.16	$ (12.29)	-3.84%
		Family - TWO TIER	$ 814.82	$ 788.82	$ (26.00)	-3.19%	$ 833.15	$ 801.21	$ (31.94)	-3.83%
		Double - THREE TIER	$ 626.78	$ 606.79	$ (19.99)	-3.19%	$ 640.88	$ 616.31	$ (24.57)	-3.83%
		Family - THREE TIER	$ 830.48	$ 803.99	$ (26.49)	-3.19%	$ 849.17	$ 816.61	$ (32.56)	-3.83%
		Employee/Spouse - FOUR TIER	$ 626.78	$ 606.79	$ (19.99)	-3.19%	$ 640.88	$ 616.31	$ (24.57)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 611.11	$ 591.62	$ (19.49)	-3.19%	$ 624.86	$ 600.90	$ (23.96)	-3.83%
		Family - FOUR TIER	$ 908.83	$ 879.84	$ (28.99)	-3.19%	$ 929.28	$ 893.65	$ (35.63)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 248.25	$ 160.80	$ (87.45)	-35.23%	$ 253.84	$ 163.32	$ (90.52)	-35.66%
		Family - TWO TIER	$ 645.45	$ 418.07	$ (227.38)	-35.23%	$ 659.97	$ 424.64	$ (235.33)	-35.66%
		Double - THREE TIER	$ 496.50	$ 321.60	$ (174.90)	-35.23%	$ 507.67	$ 326.65	$ (181.02)	-35.66%
		Family - THREE TIER	$ 657.86	$ 426.11	$ (231.75)	-35.23%	$ 672.67	$ 432.80	$ (239.87)	-35.66%
		Employee/Spouse - FOUR TIER	$ 496.50	$ 321.60	$ (174.90)	-35.23%	$ 507.67	$ 326.65	$ (181.02)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 484.09	$ 313.56	$ (170.53)	-35.23%	$ 494.98	$ 318.48	$ (176.50)	-35.66%
		Family - FOUR TIER	$ 719.93	$ 466.31	$ (253.62)	-35.23%	$ 736.13	$ 473.64	$ (262.49)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 341.19	$ 338.80	$ (2.39)	-0.70%	$ 348.86	$ 344.12	$ (4.74)	-1.36%
		Family - TWO TIER	$ 887.09	$ 880.88	$ (6.21)	-0.70%	$ 907.04	$ 894.71	$ (12.33)	-1.36%
		Double - THREE TIER	$ 682.37	$ 677.60	$ (4.77)	-0.70%	$ 697.72	$ 688.24	$ (9.48)	-1.36%
		Family - THREE TIER	$ 904.15	$ 897.82	$ (6.33)	-0.70%	$ 924.49	$ 911.91	$ (12.58)	-1.36%
		Employee/Spouse - FOUR TIER	$ 682.37	$ 677.60	$ (4.77)	-0.70%	$ 697.72	$ 688.24	$ (9.48)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 665.31	$ 660.66	$ (4.65)	-0.70%	$ 680.28	$ 671.03	$ (9.25)	-1.36%
		Family - FOUR TIER	$ 989.44	$ 982.52	$ (6.92)	-0.70%	$ 1,011.71	$ 997.94	$ (13.77)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 340.85	$ 338.80	$ (2.05)	-0.60%	$ 348.52	$ 344.12	$ (4.40)	-1.26%
		Family - TWO TIER	$ 886.21	$ 880.88	$ (5.33)	-0.60%	$ 906.15	$ 894.71	$ (11.44)	-1.26%
		Double - THREE TIER	$ 681.69	$ 677.60	$ (4.09)	-0.60%	$ 697.03	$ 688.24	$ (8.79)	-1.26%
		Family - THREE TIER	$ 903.24	$ 897.82	$ (5.42)	-0.60%	$ 923.58	$ 911.91	$ (11.67)	-1.26%
		Employee/Spouse - FOUR TIER	$ 681.69	$ 677.60	$ (4.09)	-0.60%	$ 697.03	$ 688.24	$ (8.79)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 664.66	$ 660.66	$ (4.00)	-0.60%	$ 679.61	$ 671.03	$ (8.58)	-1.26%
		Family - FOUR TIER	$ 988.46	$ 982.52	$ (5.94)	-0.60%	$ 1,010.70	$ 997.94	$ (12.76)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 322.44	$ 293.61	$ (28.83)	-8.94%	$ 329.70	$ 298.22	$ (31.48)	-9.55%
		Family - TWO TIER	$ 838.34	$ 763.39	$ (74.95)	-8.94%	$ 857.20	$ 775.37	$ (81.83)	-9.55%
		Double - THREE TIER	$ 644.88	$ 587.22	$ (57.66)	-8.94%	$ 659.38	$ 596.44	$ (62.94)	-9.55%
		Family - THREE TIER	$ 854.45	$ 778.07	$ (76.38)	-8.94%	$ 873.68	$ 790.28	$ (83.40)	-9.55%
		Employee/Spouse - FOUR TIER	$ 644.88	$ 587.22	$ (57.66)	-8.94%	$ 659.38	$ 596.44	$ (62.94)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 628.75	$ 572.54	$ (56.21)	-8.94%	$ 642.90	$ 581.53	$ (61.37)	-9.55%
		Family - FOUR TIER	$ 935.07	$ 851.47	$ (83.60)	-8.94%	$ 956.10	$ 864.84	$ (91.26)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 313.52	$ 330.15	$ 16.63	5.30%	$ 320.16	$ 335.33	$ 15.17	4.74%
		Family - TWO TIER	$ 815.15	$ 858.38	$ 43.23	5.30%	$ 832.43	$ 871.86	$ 39.43	4.74%
		Double - THREE TIER	$ 627.03	$ 660.29	$ 33.26	5.30%	$ 640.33	$ 670.66	$ 30.33	4.74%
		Family - THREE TIER	$ 830.83	$ 874.89	$ 44.06	5.30%	$ 848.44	$ 888.63	$ 40.19	4.74%
		Employee/Spouse - FOUR TIER	$ 627.03	$ 660.29	$ 33.26	5.30%	$ 640.33	$ 670.66	$ 30.33	4.74%
		Employee/Chld(rn) - FOUR TIER	$ 611.36	$ 643.79	$ 32.43	5.30%	$ 624.32	$ 653.89	$ 29.57	4.74%
		Family - FOUR TIER	$ 909.20	$ 957.43	$ 48.23	5.30%	$ 928.48	$ 972.46	$ 43.98	4.74%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 311.70	$ 324.21	$ 12.51	4.01%	$ 318.32	$ 329.30	$ 10.98	3.45%
		Family - TWO TIER	$ 810.44	$ 842.95	$ 32.51	4.01%	$ 827.63	$ 856.19	$ 28.56	3.45%
		Double - THREE TIER	$ 623.42	$ 648.43	$ 25.01	4.01%	$ 636.63	$ 658.61	$ 21.98	3.45%
		Family - THREE TIER	$ 826.03	$ 859.16	$ 33.13	4.01%	$ 843.54	$ 872.65	$ 29.11	3.45%
		Employee/Spouse - FOUR TIER	$ 623.42	$ 648.43	$ 25.01	4.01%	$ 636.63	$ 658.61	$ 21.98	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 607.84	$ 632.21	$ 24.37	4.01%	$ 620.72	$ 642.14	$ 21.42	3.45%
		Family - FOUR TIER	$ 903.95	$ 940.22	$ 36.27	4.01%	$ 923.12	$ 954.98	$ 31.86	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 337.69	$ 352.52	$ 14.83	4.39%	$ 344.86	$ 358.05	$ 13.19	3.82%
		Family - TWO TIER	$ 878.01	$ 916.55	$ 38.54	4.39%	$ 896.62	$ 930.94	$ 34.32	3.83%
		Double - THREE TIER	$ 675.39	$ 705.04	$ 29.65	4.39%	$ 689.71	$ 716.11	$ 26.40	3.83%
		Family - THREE TIER	$ 894.90	$ 934.18	$ 39.28	4.39%	$ 913.87	$ 948.85	$ 34.98	3.83%
		Employee/Spouse - FOUR TIER	$ 675.39	$ 705.04	$ 29.65	4.39%	$ 689.71	$ 716.11	$ 26.40	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 658.51	$ 687.41	$ 28.90	4.39%	$ 672.46	$ 698.21	$ 25.75	3.83%
		Family - FOUR TIER	$ 979.32	$ 1,022.31	$ 42.99	4.39%	$ 1,000.08	$ 1,038.36	$ 38.28	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 289.74	$ 283.86	$ (5.88)	-2.03%	$ 295.89	$ 288.32	$ (7.57)	-2.56%
		Family - TWO TIER	$ 753.33	$ 738.04	$ (15.29)	-2.03%	$ 769.30	$ 749.63	$ (19.67)	-2.56%
		Double - THREE TIER	$ 579.48	$ 567.72	$ (11.76)	-2.03%	$ 591.77	$ 576.64	$ (15.13)	-2.56%
		Family - THREE TIER	$ 767.82	$ 752.23	$ (15.59)	-2.03%	$ 784.09	$ 764.04	$ (20.05)	-2.56%
		Employee/Spouse - FOUR TIER	$ 579.48	$ 567.72	$ (11.76)	-2.03%	$ 591.77	$ 576.64	$ (15.13)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 565.00	$ 553.53	$ (11.47)	-2.03%	$ 576.97	$ 562.22	$ (14.75)	-2.56%
		Family - FOUR TIER	$ 840.25	$ 823.20	$ (17.05)	-2.03%	$ 858.07	$ 836.12	$ (21.95)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 303.81	$ 312.99	$ 9.18	3.02%	$ 310.25	$ 317.91	$ 7.66	2.47%
		Family - TWO TIER	$ 789.92	$ 813.79	$ 23.87	3.02%	$ 806.66	$ 826.56	$ 19.90	2.47%
		Double - THREE TIER	$ 607.63	$ 625.99	$ 18.36	3.02%	$ 620.51	$ 635.82	$ 15.31	2.47%
		Family - THREE TIER	$ 805.11	$ 829.43	$ 24.32	3.02%	$ 822.17	$ 842.46	$ 20.29	2.47%
		Employee/Spouse - FOUR TIER	$ 607.63	$ 625.99	$ 18.36	3.02%	$ 620.51	$ 635.82	$ 15.31	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 592.44	$ 610.34	$ 17.90	3.02%	$ 605.00	$ 619.92	$ 14.92	2.47%
		Family - FOUR TIER	$ 881.06	$ 907.68	$ 26.62	3.02%	$ 899.74	$ 921.93	$ 22.19	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 240.67	$ 165.89	$ (74.78)	-31.07%	$ 245.76	$ 168.49	$ (77.27)	-31.44%
		Family - TWO TIER	$ 625.72	$ 431.31	$ (194.41)	-31.07%	$ 638.98	$ 438.08	$ (200.90)	-31.44%
		Double - THREE TIER	$ 481.32	$ 331.77	$ (149.55)	-31.07%	$ 491.52	$ 336.98	$ (154.54)	-31.44%
		Family - THREE TIER	$ 637.76	$ 439.60	$ (198.16)	-31.07%	$ 651.27	$ 446.50	$ (204.77)	-31.44%
		Employee/Spouse - FOUR TIER	$ 481.32	$ 331.77	$ (149.55)	-31.07%	$ 491.52	$ 336.98	$ (154.54)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 469.28	$ 323.48	$ (145.80)	-31.07%	$ 479.23	$ 328.56	$ (150.67)	-31.44%
		Family - FOUR TIER	$ 697.91	$ 481.07	$ (216.84)	-31.07%	$ 712.72	$ 488.62	$ (224.10)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 330.75	$ 349.52	$ 18.77	5.67%	$ 337.77	$ 355.01	$ 17.24	5.10%
		Family - TWO TIER	$ 859.96	$ 908.76	$ 48.80	5.67%	$ 878.20	$ 923.02	$ 44.82	5.10%
		Double - THREE TIER	$ 661.51	$ 699.04	$ 37.53	5.67%	$ 675.54	$ 710.02	$ 34.48	5.10%
		Family - THREE TIER	$ 876.50	$ 926.23	$ 49.73	5.67%	$ 895.09	$ 940.77	$ 45.68	5.10%
		Employee/Spouse - FOUR TIER	$ 661.51	$ 699.04	$ 37.53	5.67%	$ 675.54	$ 710.02	$ 34.48	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 644.97	$ 681.57	$ 36.60	5.67%	$ 658.65	$ 692.27	$ 33.62	5.10%
		Family - FOUR TIER	$ 959.19	$ 1,013.61	$ 54.42	5.67%	$ 979.53	$ 1,029.53	$ 50.00	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 330.44	$ 349.52	$ 19.08	5.77%	$ 337.44	$ 355.01	$ 17.57	5.21%
		Family - TWO TIER	$ 859.13	$ 908.76	$ 49.63	5.78%	$ 877.34	$ 923.02	$ 45.68	5.21%
		Double - THREE TIER	$ 660.87	$ 699.04	$ 38.17	5.78%	$ 674.88	$ 710.02	$ 35.14	5.21%
		Family - THREE TIER	$ 875.66	$ 926.23	$ 50.57	5.78%	$ 894.22	$ 940.77	$ 46.55	5.21%
		Employee/Spouse - FOUR TIER	$ 660.87	$ 699.04	$ 38.17	5.78%	$ 674.88	$ 710.02	$ 35.14	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 644.35	$ 681.57	$ 37.22	5.78%	$ 658.00	$ 692.27	$ 34.27	5.21%
		Family - FOUR TIER	$ 958.25	$ 1,013.61	$ 55.36	5.78%	$ 978.58	$ 1,029.53	$ 50.95	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 312.58	$ 302.90	$ (9.68)	-3.10%	$ 319.21	$ 307.66	$ (11.55)	-3.62%
		Family - TWO TIER	$ 812.72	$ 787.55	$ (25.17)	-3.10%	$ 829.95	$ 799.91	$ (30.04)	-3.62%
		Double - THREE TIER	$ 625.17	$ 605.81	$ (19.36)	-3.10%	$ 638.42	$ 615.32	$ (23.10)	-3.62%
		Family - THREE TIER	$ 828.35	$ 802.69	$ (25.66)	-3.10%	$ 845.90	$ 815.29	$ (30.61)	-3.62%
		Employee/Spouse - FOUR TIER	$ 625.17	$ 605.81	$ (19.36)	-3.10%	$ 638.42	$ 615.32	$ (23.10)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 609.54	$ 590.66	$ (18.88)	-3.10%	$ 622.46	$ 599.93	$ (22.53)	-3.62%
		Family - FOUR TIER	$ 906.50	$ 878.42	$ (28.08)	-3.10%	$ 925.71	$ 892.21	$ (33.50)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 285.81	$ 238.18	$ (47.63)	-16.66%	$ 292.24	$ 241.92	$ (50.32)	-17.22%
		Family - TWO TIER	$ 743.12	$ 619.26	$ (123.86)	-16.67%	$ 759.84	$ 628.99	$ (130.85)	-17.22%
		Double - THREE TIER	$ 571.63	$ 476.36	$ (95.27)	-16.67%	$ 584.49	$ 483.84	$ (100.65)	-17.22%
		Family - THREE TIER	$ 757.42	$ 631.17	$ (126.25)	-16.67%	$ 774.45	$ 641.08	$ (133.37)	-17.22%
		Employee/Spouse - FOUR TIER	$ 571.63	$ 476.36	$ (95.27)	-16.67%	$ 584.49	$ 483.84	$ (100.65)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 557.34	$ 464.45	$ (92.89)	-16.67%	$ 569.88	$ 471.74	$ (98.14)	-17.22%
		Family - FOUR TIER	$ 828.87	$ 690.72	$ (138.15)	-16.67%	$ 847.52	$ 701.56	$ (145.96)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 267.14	$ 182.79	$ (84.35)	-31.58%	$ 273.15	$ 185.66	$ (87.49)	-32.03%
		Family - TWO TIER	$ 694.57	$ 475.26	$ (219.31)	-31.57%	$ 710.19	$ 482.72	$ (227.47)	-32.03%
		Double - THREE TIER	$ 534.28	$ 365.58	$ (168.70)	-31.58%	$ 546.31	$ 371.32	$ (174.99)	-32.03%
		Family - THREE TIER	$ 707.93	$ 484.40	$ (223.53)	-31.58%	$ 723.85	$ 492.01	$ (231.84)	-32.03%
		Employee/Spouse - FOUR TIER	$ 534.28	$ 365.58	$ (168.70)	-31.58%	$ 546.31	$ 371.32	$ (174.99)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 520.92	$ 356.45	$ (164.47)	-31.57%	$ 532.64	$ 362.04	$ (170.60)	-32.03%
		Family - FOUR TIER	$ 774.71	$ 530.10	$ (244.61)	-31.57%	$ 792.15	$ 538.42	$ (253.73)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 230.44	$ 119.41	$ (111.03)	-48.18%	$ 235.63	$ 121.28	$ (114.35)	-48.53%
		Family - TWO TIER	$ 599.16	$ 310.46	$ (288.70)	-48.18%	$ 612.63	$ 315.34	$ (297.29)	-48.53%
		Double - THREE TIER	$ 460.89	$ 238.82	$ (222.07)	-48.18%	$ 471.26	$ 242.57	$ (228.69)	-48.53%
		Family - THREE TIER	$ 610.67	$ 316.43	$ (294.24)	-48.18%	$ 624.42	$ 321.40	$ (303.02)	-48.53%
		Employee/Spouse - FOUR TIER	$ 460.89	$ 238.82	$ (222.07)	-48.18%	$ 471.26	$ 242.57	$ (228.69)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 449.37	$ 232.85	$ (216.52)	-48.18%	$ 459.47	$ 236.50	$ (222.97)	-48.53%
		Family - FOUR TIER	$ 668.29	$ 346.28	$ (322.01)	-48.18%	$ 683.32	$ 351.72	$ (331.60)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 304.43	$ 261.03	$ (43.40)	-14.26%	$ 311.28	$ 265.13	$ (46.15)	-14.83%
		Family - TWO TIER	$ 791.51	$ 678.69	$ (112.82)	-14.25%	$ 809.32	$ 689.34	$ (119.98)	-14.82%
		Double - THREE TIER	$ 608.85	$ 522.07	$ (86.78)	-14.25%	$ 622.55	$ 530.27	$ (92.28)	-14.82%
		Family - THREE TIER	$ 806.74	$ 691.74	$ (115.00)	-14.25%	$ 824.88	$ 702.60	$ (122.28)	-14.82%
		Employee/Spouse - FOUR TIER	$ 608.85	$ 522.07	$ (86.78)	-14.25%	$ 622.55	$ 530.27	$ (92.28)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 593.63	$ 509.02	$ (84.61)	-14.25%	$ 606.99	$ 517.01	$ (89.98)	-14.82%
		Family - FOUR TIER	$ 882.84	$ 757.00	$ (125.84)	-14.25%	$ 902.70	$ 768.88	$ (133.82)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 284.90	$ 209.11	$ (75.79)	-26.60%	$ 291.31	$ 212.39	$ (78.92)	-27.09%
		Family - TWO TIER	$ 740.75	$ 543.68	$ (197.07)	-26.60%	$ 757.42	$ 552.22	$ (205.20)	-27.09%
		Double - THREE TIER	$ 569.81	$ 418.22	$ (151.59)	-26.60%	$ 582.63	$ 424.78	$ (157.85)	-27.09%
		Family - THREE TIER	$ 754.99	$ 554.14	$ (200.85)	-26.60%	$ 771.98	$ 562.84	$ (209.14)	-27.09%
		Employee/Spouse - FOUR TIER	$ 569.81	$ 418.22	$ (151.59)	-26.60%	$ 582.63	$ 424.78	$ (157.85)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 555.56	$ 407.76	$ (147.80)	-26.60%	$ 568.06	$ 414.16	$ (153.90)	-27.09%
		Family - FOUR TIER	$ 826.22	$ 606.42	$ (219.80)	-26.60%	$ 844.81	$ 615.94	$ (228.87)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 262.26	$ 112.38	$ (149.88)	-57.15%	$ 268.16	$ 114.14	$ (154.02)	-57.44%
		Family - TWO TIER	$ 681.86	$ 292.19	$ (389.67)	-57.15%	$ 697.20	$ 296.77	$ (400.43)	-57.43%
		Double - THREE TIER	$ 524.51	$ 224.76	$ (299.75)	-57.15%	$ 536.31	$ 228.29	$ (308.02)	-57.43%
		Family - THREE TIER	$ 694.98	$ 297.81	$ (397.17)	-57.15%	$ 710.61	$ 302.48	$ (408.13)	-57.43%
		Employee/Spouse - FOUR TIER	$ 524.51	$ 224.76	$ (299.75)	-57.15%	$ 536.31	$ 228.29	$ (308.02)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 511.40	$ 219.14	$ (292.26)	-57.15%	$ 522.91	$ 222.58	$ (300.33)	-57.43%
		Family - FOUR TIER	$ 760.54	$ 325.90	$ (434.64)	-57.15%	$ 777.65	$ 331.02	$ (446.63)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 272.91	$ 221.92	$ (50.99)	-18.68%	$ 279.05	$ 225.41	$ (53.64)	-19.22%
		Family - TWO TIER	$ 709.57	$ 576.99	$ (132.58)	-18.68%	$ 725.54	$ 586.05	$ (139.49)	-19.23%
		Double - THREE TIER	$ 545.82	$ 443.84	$ (101.98)	-18.68%	$ 558.10	$ 450.81	$ (107.29)	-19.22%
		Family - THREE TIER	$ 723.21	$ 588.09	$ (135.12)	-18.68%	$ 739.49	$ 597.32	$ (142.17)	-19.23%
		Employee/Spouse - FOUR TIER	$ 545.82	$ 443.84	$ (101.98)	-18.68%	$ 558.10	$ 450.81	$ (107.29)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 532.18	$ 432.75	$ (99.43)	-18.68%	$ 544.15	$ 439.54	$ (104.61)	-19.22%
		Family - FOUR TIER	$ 791.45	$ 643.57	$ (147.88)	-18.68%	$ 809.25	$ 653.68	$ (155.57)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 273.04	$ 221.92	$ (51.12)	-18.72%	$ 279.19	$ 225.41	$ (53.78)	-19.26%
		Family - TWO TIER	$ 709.93	$ 576.99	$ (132.94)	-18.73%	$ 725.90	$ 586.05	$ (139.85)	-19.27%
		Double - THREE TIER	$ 546.10	$ 443.84	$ (102.26)	-18.73%	$ 558.38	$ 450.81	$ (107.57)	-19.26%
		Family - THREE TIER	$ 723.57	$ 588.09	$ (135.48)	-18.72%	$ 739.86	$ 597.32	$ (142.54)	-19.27%
		Employee/Spouse - FOUR TIER	$ 546.10	$ 443.84	$ (102.26)	-18.73%	$ 558.38	$ 450.81	$ (107.57)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 532.44	$ 432.75	$ (99.69)	-18.72%	$ 544.42	$ 439.54	$ (104.88)	-19.26%
		Family - FOUR TIER	$ 791.84	$ 643.57	$ (148.27)	-18.72%	$ 809.66	$ 653.68	$ (155.98)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 314.66	$ 315.14	$ 0.48	0.15%	$ 321.75	$ 320.09	$ (1.66)	-0.52%
		Family - TWO TIER	$ 818.14	$ 819.37	$ 1.23	0.15%	$ 836.54	$ 832.24	$ (4.30)	-0.51%
		Double - THREE TIER	$ 629.33	$ 630.29	$ 0.96	0.15%	$ 643.49	$ 640.18	$ (3.31)	-0.51%
		Family - THREE TIER	$ 833.87	$ 835.13	$ 1.26	0.15%	$ 852.62	$ 848.24	$ (4.38)	-0.51%
		Employee/Spouse - FOUR TIER	$ 629.33	$ 630.29	$ 0.96	0.15%	$ 643.49	$ 640.18	$ (3.31)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 613.60	$ 614.53	$ 0.93	0.15%	$ 627.40	$ 624.18	$ (3.22)	-0.51%
		Family - FOUR TIER	$ 912.54	$ 913.92	$ 1.38	0.15%	$ 933.06	$ 928.27	$ (4.79)	-0.51%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 277.07	$ 245.72	$ (31.35)	-11.31%	$ 282.95	$ 249.57	$ (33.38)	-11.80%
		Family - TWO TIER	$ 720.40	$ 638.86	$ (81.54)	-11.32%	$ 735.66	$ 648.89	$ (86.77)	-11.79%
		Double - THREE TIER	$ 554.15	$ 491.43	$ (62.72)	-11.32%	$ 565.90	$ 499.15	$ (66.75)	-11.80%
		Family - THREE TIER	$ 734.24	$ 651.15	$ (83.09)	-11.32%	$ 749.82	$ 661.37	$ (88.45)	-11.80%
		Employee/Spouse - FOUR TIER	$ 554.15	$ 491.43	$ (62.72)	-11.32%	$ 565.90	$ 499.15	$ (66.75)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 540.29	$ 479.15	$ (61.14)	-11.32%	$ 551.75	$ 486.67	$ (65.08)	-11.80%
		Family - FOUR TIER	$ 803.51	$ 712.58	$ (90.93)	-11.32%	$ 820.55	$ 723.76	$ (96.79)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 258.97	$ 188.58	$ (70.39)	-27.18%	$ 264.46	$ 191.54	$ (72.92)	-27.57%
		Family - TWO TIER	$ 673.33	$ 490.30	$ (183.03)	-27.18%	$ 687.60	$ 498.00	$ (189.60)	-27.57%
		Double - THREE TIER	$ 517.95	$ 377.15	$ (140.80)	-27.18%	$ 528.92	$ 383.08	$ (145.84)	-27.57%
		Family - THREE TIER	$ 686.28	$ 499.73	$ (186.55)	-27.18%	$ 700.83	$ 507.58	$ (193.25)	-27.57%
		Employee/Spouse - FOUR TIER	$ 517.95	$ 377.15	$ (140.80)	-27.18%	$ 528.92	$ 383.08	$ (145.84)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 505.00	$ 367.73	$ (137.27)	-27.18%	$ 515.70	$ 373.50	$ (142.20)	-27.57%
		Family - FOUR TIER	$ 751.03	$ 546.87	$ (204.16)	-27.18%	$ 766.94	$ 555.46	$ (211.48)	-27.57%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 223.41	$ 123.19	$ (100.22)	-44.86%	$ 228.14	$ 125.12	$ (103.02)	-45.16%
		Family - TWO TIER	$ 580.85	$ 320.29	$ (260.56)	-44.86%	$ 593.16	$ 325.32	$ (267.84)	-45.15%
		Double - THREE TIER	$ 446.80	$ 246.37	$ (200.43)	-44.86%	$ 456.28	$ 250.24	$ (206.04)	-45.16%
		Family - THREE TIER	$ 592.02	$ 326.45	$ (265.57)	-44.86%	$ 604.57	$ 331.57	$ (273.00)	-45.16%
		Employee/Spouse - FOUR TIER	$ 446.80	$ 246.37	$ (200.43)	-44.86%	$ 456.28	$ 250.24	$ (206.04)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 435.63	$ 240.22	$ (195.41)	-44.86%	$ 444.87	$ 243.99	$ (200.88)	-45.15%
		Family - FOUR TIER	$ 647.87	$ 357.24	$ (290.63)	-44.86%	$ 661.60	$ 362.85	$ (298.75)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 295.12	$ 269.30	$ (25.82)	-8.75%	$ 301.39	$ 273.52	$ (27.87)	-9.25%
		Family - TWO TIER	$ 767.32	$ 700.17	$ (67.15)	-8.75%	$ 783.60	$ 711.16	$ (72.44)	-9.24%
		Double - THREE TIER	$ 590.25	$ 538.59	$ (51.66)	-8.75%	$ 602.76	$ 547.05	$ (55.71)	-9.24%
		Family - THREE TIER	$ 782.08	$ 713.63	$ (68.45)	-8.75%	$ 798.66	$ 724.84	$ (73.82)	-9.24%
		Employee/Spouse - FOUR TIER	$ 590.25	$ 538.59	$ (51.66)	-8.75%	$ 602.76	$ 547.05	$ (55.71)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 575.50	$ 525.13	$ (50.37)	-8.75%	$ 587.69	$ 533.37	$ (54.32)	-9.24%
		Family - FOUR TIER	$ 855.86	$ 780.96	$ (74.90)	-8.75%	$ 874.01	$ 793.22	$ (80.79)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 276.19	$ 215.73	$ (60.46)	-21.89%	$ 282.05	$ 219.11	$ (62.94)	-22.32%
		Family - TWO TIER	$ 718.10	$ 560.89	$ (157.21)	-21.89%	$ 733.32	$ 569.69	$ (163.63)	-22.31%
		Double - THREE TIER	$ 552.38	$ 431.45	$ (120.93)	-21.89%	$ 564.09	$ 438.23	$ (125.86)	-22.31%
		Family - THREE TIER	$ 731.90	$ 571.68	$ (160.22)	-21.89%	$ 747.42	$ 580.65	$ (166.77)	-22.31%
		Employee/Spouse - FOUR TIER	$ 552.38	$ 431.45	$ (120.93)	-21.89%	$ 564.09	$ 438.23	$ (125.86)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 538.58	$ 420.67	$ (117.91)	-21.89%	$ 549.99	$ 427.27	$ (122.72)	-22.31%
		Family - FOUR TIER	$ 800.95	$ 625.61	$ (175.34)	-21.89%	$ 817.93	$ 635.43	$ (182.50)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 254.24	$ 115.94	$ (138.30)	-54.40%	$ 259.63	$ 117.76	$ (141.87)	-54.64%
		Family - TWO TIER	$ 661.03	$ 301.43	$ (359.60)	-54.40%	$ 675.04	$ 306.17	$ (368.87)	-54.64%
		Double - THREE TIER	$ 508.49	$ 231.87	$ (276.62)	-54.40%	$ 519.26	$ 235.51	$ (283.75)	-54.65%
		Family - THREE TIER	$ 673.74	$ 307.23	$ (366.51)	-54.40%	$ 688.03	$ 312.05	$ (375.98)	-54.65%
		Employee/Spouse - FOUR TIER	$ 508.49	$ 231.87	$ (276.62)	-54.40%	$ 519.26	$ 235.51	$ (283.75)	-54.65%
		Employee/Chld(rn) - FOUR TIER	$ 495.77	$ 226.07	$ (269.70)	-54.40%	$ 506.28	$ 229.62	$ (276.66)	-54.65%
		Family - FOUR TIER	$ 737.31	$ 336.21	$ (401.10)	-54.40%	$ 752.93	$ 341.49	$ (411.44)	-54.65%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 264.57	$ 228.94	$ (35.63)	-13.47%	$ 270.17	$ 232.54	$ (37.63)	-13.93%
		Family - TWO TIER	$ 687.88	$ 595.25	$ (92.63)	-13.47%	$ 702.46	$ 604.60	$ (97.86)	-13.93%
		Double - THREE TIER	$ 529.14	$ 457.89	$ (71.25)	-13.47%	$ 540.36	$ 465.08	$ (75.28)	-13.93%
		Family - THREE TIER	$ 701.10	$ 606.70	$ (94.40)	-13.46%	$ 715.97	$ 616.23	$ (99.74)	-13.93%
		Employee/Spouse - FOUR TIER	$ 529.14	$ 457.89	$ (71.25)	-13.47%	$ 540.36	$ 465.08	$ (75.28)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 515.91	$ 446.44	$ (69.47)	-13.47%	$ 526.85	$ 453.45	$ (73.40)	-13.93%
		Family - FOUR TIER	$ 767.25	$ 663.94	$ (103.31)	-13.46%	$ 783.51	$ 674.36	$ (109.15)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 264.69	$ 228.94	$ (35.75)	-13.51%	$ 270.31	$ 232.54	$ (37.77)	-13.97%
		Family - TWO TIER	$ 688.22	$ 595.25	$ (92.97)	-13.51%	$ 702.81	$ 604.60	$ (98.21)	-13.97%
		Double - THREE TIER	$ 529.40	$ 457.89	$ (71.51)	-13.51%	$ 540.62	$ 465.08	$ (75.54)	-13.97%
		Family - THREE TIER	$ 701.45	$ 606.70	$ (94.75)	-13.51%	$ 716.33	$ 616.23	$ (100.10)	-13.97%
		Employee/Spouse - FOUR TIER	$ 529.40	$ 457.89	$ (71.51)	-13.51%	$ 540.62	$ 465.08	$ (75.54)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 516.17	$ 446.44	$ (69.73)	-13.51%	$ 527.10	$ 453.45	$ (73.65)	-13.97%
		Family - FOUR TIER	$ 767.63	$ 663.94	$ (103.69)	-13.51%	$ 783.90	$ 674.36	$ (109.54)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 305.05	$ 325.12	$ 20.07	6.58%	$ 311.51	$ 330.22	$ 18.71	6.01%
		Family - TWO TIER	$ 793.13	$ 845.30	$ 52.17	6.58%	$ 809.95	$ 858.58	$ 48.63	6.00%
		Double - THREE TIER	$ 610.10	$ 650.23	$ 40.13	6.58%	$ 623.04	$ 660.44	$ 37.40	6.00%
		Family - THREE TIER	$ 808.39	$ 861.56	$ 53.17	6.58%	$ 825.52	$ 875.09	$ 49.57	6.00%
		Employee/Spouse - FOUR TIER	$ 610.10	$ 650.23	$ 40.13	6.58%	$ 623.04	$ 660.44	$ 37.40	6.00%
		Employee/Chld(rn) - FOUR TIER	$ 594.85	$ 633.98	$ 39.13	6.58%	$ 607.45	$ 643.93	$ 36.48	6.01%
		Family - FOUR TIER	$ 884.65	$ 942.84	$ 58.19	6.58%	$ 903.40	$ 957.64	$ 54.24	6.00%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 272.73	$ 221.92	$ (50.81)	-18.63%	$ 278.86	$ 225.41	$ (53.45)	-19.17%
		Family - TWO TIER	$ 709.08	$ 576.99	$ (132.09)	-18.63%	$ 725.04	$ 586.05	$ (138.99)	-19.17%
		Double - THREE TIER	$ 545.45	$ 443.84	$ (101.61)	-18.63%	$ 557.72	$ 450.81	$ (106.91)	-19.17%
		Family - THREE TIER	$ 722.72	$ 588.09	$ (134.63)	-18.63%	$ 738.98	$ 597.32	$ (141.66)	-19.17%
		Employee/Spouse - FOUR TIER	$ 545.45	$ 443.84	$ (101.61)	-18.63%	$ 557.72	$ 450.81	$ (106.91)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 531.82	$ 432.75	$ (99.07)	-18.63%	$ 543.78	$ 439.54	$ (104.24)	-19.17%
		Family - FOUR TIER	$ 790.90	$ 643.57	$ (147.33)	-18.63%	$ 808.70	$ 653.68	$ (155.02)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 249.48	$ 170.52	$ (78.96)	-31.65%	$ 255.10	$ 173.20	$ (81.90)	-32.11%
		Family - TWO TIER	$ 648.65	$ 443.35	$ (205.30)	-31.65%	$ 663.25	$ 450.31	$ (212.94)	-32.11%
		Double - THREE TIER	$ 498.96	$ 341.04	$ (157.92)	-31.65%	$ 510.19	$ 346.39	$ (163.80)	-32.11%
		Family - THREE TIER	$ 661.13	$ 451.87	$ (209.26)	-31.65%	$ 676.00	$ 458.97	$ (217.03)	-32.11%
		Employee/Spouse - FOUR TIER	$ 498.96	$ 341.04	$ (157.92)	-31.65%	$ 510.19	$ 346.39	$ (163.80)	-32.11%
		Employee/Chld(rn) - FOUR TIER	$ 486.49	$ 332.51	$ (153.98)	-31.65%	$ 497.44	$ 337.73	$ (159.71)	-32.11%
		Family - FOUR TIER	$ 723.50	$ 494.50	$ (229.00)	-31.65%	$ 739.77	$ 502.27	$ (237.50)	-32.10%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 230.90	$ 108.67	$ (122.23)	-52.94%	$ 236.09	$ 110.38	$ (125.71)	-53.25%
		Family - TWO TIER	$ 600.32	$ 282.55	$ (317.77)	-52.93%	$ 613.83	$ 286.98	$ (326.85)	-53.25%
		Double - THREE TIER	$ 461.78	$ 217.35	$ (244.43)	-52.93%	$ 472.18	$ 220.76	$ (251.42)	-53.25%
		Family - THREE TIER	$ 611.86	$ 287.98	$ (323.88)	-52.93%	$ 625.63	$ 292.50	$ (333.13)	-53.25%
		Employee/Spouse - FOUR TIER	$ 461.78	$ 217.35	$ (244.43)	-52.93%	$ 472.18	$ 220.76	$ (251.42)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 450.23	$ 211.91	$ (238.32)	-52.93%	$ 460.37	$ 215.24	$ (245.13)	-53.25%
		Family - FOUR TIER	$ 669.58	$ 315.15	$ (354.43)	-52.93%	$ 684.65	$ 320.10	$ (364.55)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 320.20	$ 339.17	$ 18.97	5.92%	$ 327.41	$ 344.49	$ 17.08	5.22%
		Family - TWO TIER	$ 832.51	$ 881.84	$ 49.33	5.93%	$ 851.24	$ 895.68	$ 44.44	5.22%
		Double - THREE TIER	$ 640.39	$ 678.34	$ 37.95	5.93%	$ 654.80	$ 688.99	$ 34.19	5.22%
		Family - THREE TIER	$ 848.52	$ 898.80	$ 50.28	5.93%	$ 867.61	$ 912.91	$ 45.30	5.22%
		Employee/Spouse - FOUR TIER	$ 640.39	$ 678.34	$ 37.95	5.93%	$ 654.80	$ 688.99	$ 34.19	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 624.38	$ 661.38	$ 37.00	5.93%	$ 638.43	$ 671.76	$ 33.33	5.22%
		Family - FOUR TIER	$ 928.58	$ 983.59	$ 55.01	5.92%	$ 949.46	$ 999.03	$ 49.57	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 317.67	$ 335.74	$ 18.07	5.69%	$ 324.81	$ 341.01	$ 16.20	4.99%
		Family - TWO TIER	$ 825.93	$ 872.92	$ 46.99	5.69%	$ 844.52	$ 886.63	$ 42.11	4.99%
		Double - THREE TIER	$ 635.34	$ 671.48	$ 36.14	5.69%	$ 649.63	$ 682.02	$ 32.39	4.99%
		Family - THREE TIER	$ 841.82	$ 889.71	$ 47.89	5.69%	$ 860.76	$ 903.68	$ 42.92	4.99%
		Employee/Spouse - FOUR TIER	$ 635.34	$ 671.48	$ 36.14	5.69%	$ 649.63	$ 682.02	$ 32.39	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 619.45	$ 654.69	$ 35.24	5.69%	$ 633.39	$ 664.97	$ 31.58	4.99%
		Family - FOUR TIER	$ 921.24	$ 973.64	$ 52.40	5.69%	$ 941.97	$ 988.93	$ 46.96	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 300.24	$ 286.72	$ (13.52)	-4.50%	$ 307.00	$ 291.22	$ (15.78)	-5.14%
		Family - TWO TIER	$ 780.63	$ 745.47	$ (35.16)	-4.50%	$ 798.20	$ 757.18	$ (41.02)	-5.14%
		Double - THREE TIER	$ 600.48	$ 573.44	$ (27.04)	-4.50%	$ 613.99	$ 582.44	$ (31.55)	-5.14%
		Family - THREE TIER	$ 795.64	$ 759.81	$ (35.83)	-4.50%	$ 813.55	$ 771.74	$ (41.81)	-5.14%
		Employee/Spouse - FOUR TIER	$ 600.48	$ 573.44	$ (27.04)	-4.50%	$ 613.99	$ 582.44	$ (31.55)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 585.47	$ 559.10	$ (26.37)	-4.50%	$ 598.65	$ 567.88	$ (30.77)	-5.14%
		Family - FOUR TIER	$ 870.71	$ 831.49	$ (39.22)	-4.50%	$ 890.30	$ 844.54	$ (45.76)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 335.41	$ 342.74	$ 7.33	2.19%	$ 342.95	$ 348.12	$ 5.17	1.51%
		Family - TWO TIER	$ 872.05	$ 891.12	$ 19.07	2.19%	$ 891.68	$ 905.11	$ 13.43	1.51%
		Double - THREE TIER	$ 670.81	$ 685.47	$ 14.66	2.19%	$ 685.90	$ 696.24	$ 10.34	1.51%
		Family - THREE TIER	$ 888.83	$ 908.25	$ 19.42	2.18%	$ 908.82	$ 922.51	$ 13.69	1.51%
		Employee/Spouse - FOUR TIER	$ 670.81	$ 685.47	$ 14.66	2.19%	$ 685.90	$ 696.24	$ 10.34	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 654.04	$ 668.34	$ 14.30	2.19%	$ 668.76	$ 678.83	$ 10.07	1.51%
		Family - FOUR TIER	$ 972.67	$ 993.94	$ 21.27	2.19%	$ 994.56	$ 1,009.54	$ 14.98	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 325.30	$ 331.85	$ 6.55	2.01%	$ 332.62	$ 337.06	$ 4.44	1.33%
		Family - TWO TIER	$ 845.77	$ 862.80	$ 17.03	2.01%	$ 864.80	$ 876.35	$ 11.55	1.34%
		Double - THREE TIER	$ 650.60	$ 663.69	$ 13.09	2.01%	$ 665.23	$ 674.11	$ 8.88	1.33%
		Family - THREE TIER	$ 862.04	$ 879.40	$ 17.36	2.01%	$ 881.43	$ 893.20	$ 11.77	1.34%
		Employee/Spouse - FOUR TIER	$ 650.60	$ 663.69	$ 13.09	2.01%	$ 665.23	$ 674.11	$ 8.88	1.33%
		Employee/Chld(rn) - FOUR TIER	$ 634.33	$ 647.10	$ 12.77	2.01%	$ 648.60	$ 657.26	$ 8.66	1.34%
		Family - FOUR TIER	$ 943.36	$ 962.36	$ 19.00	2.01%	$ 964.59	$ 977.47	$ 12.88	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 236.33	$ 287.23	$ 50.90	21.54%	$ 241.65	$ 291.74	$ 50.09	20.73%
		Family - TWO TIER	$ 614.46	$ 746.80	$ 132.34	21.54%	$ 628.28	$ 758.52	$ 130.24	20.73%
		Double - THREE TIER	$ 472.65	$ 574.46	$ 101.81	21.54%	$ 483.29	$ 583.48	$ 100.19	20.73%
		Family - THREE TIER	$ 626.27	$ 761.16	$ 134.89	21.54%	$ 640.36	$ 773.11	$ 132.75	20.73%
		Employee/Spouse - FOUR TIER	$ 472.65	$ 574.46	$ 101.81	21.54%	$ 483.29	$ 583.48	$ 100.19	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 460.84	$ 560.10	$ 99.26	21.54%	$ 471.21	$ 568.89	$ 97.68	20.73%
		Family - FOUR TIER	$ 685.35	$ 832.97	$ 147.62	21.54%	$ 700.77	$ 846.04	$ 145.27	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 264.39	$ 228.94	$ (35.45)	-13.41%	$ 269.99	$ 232.54	$ (37.45)	-13.87%
		Family - TWO TIER	$ 687.40	$ 595.25	$ (92.15)	-13.41%	$ 701.98	$ 604.60	$ (97.38)	-13.87%
		Double - THREE TIER	$ 528.78	$ 457.89	$ (70.89)	-13.41%	$ 539.98	$ 465.08	$ (74.90)	-13.87%
		Family - THREE TIER	$ 700.63	$ 606.70	$ (93.93)	-13.41%	$ 715.48	$ 616.23	$ (99.25)	-13.87%
		Employee/Spouse - FOUR TIER	$ 528.78	$ 457.89	$ (70.89)	-13.41%	$ 539.98	$ 465.08	$ (74.90)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 515.55	$ 446.44	$ (69.11)	-13.41%	$ 526.49	$ 453.45	$ (73.04)	-13.87%
		Family - FOUR TIER	$ 766.73	$ 663.94	$ (102.79)	-13.41%	$ 782.98	$ 674.36	$ (108.62)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 241.85	$ 175.91	$ (65.94)	-27.26%	$ 246.98	$ 178.68	$ (68.30)	-27.65%
		Family - TWO TIER	$ 628.82	$ 457.38	$ (171.44)	-27.26%	$ 642.16	$ 464.56	$ (177.60)	-27.66%
		Double - THREE TIER	$ 483.71	$ 351.83	$ (131.88)	-27.26%	$ 493.97	$ 357.35	$ (136.62)	-27.66%
		Family - THREE TIER	$ 640.92	$ 466.17	$ (174.75)	-27.27%	$ 654.51	$ 473.49	$ (181.02)	-27.66%
		Employee/Spouse - FOUR TIER	$ 483.71	$ 351.83	$ (131.88)	-27.26%	$ 493.97	$ 357.35	$ (136.62)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 471.62	$ 343.03	$ (128.59)	-27.27%	$ 481.62	$ 348.42	$ (133.20)	-27.66%
		Family - FOUR TIER	$ 701.38	$ 510.15	$ (191.23)	-27.26%	$ 716.25	$ 518.16	$ (198.09)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 223.84	$ 112.11	$ (111.73)	-49.92%	$ 228.58	$ 113.87	$ (114.71)	-50.18%
		Family - TWO TIER	$ 581.97	$ 291.49	$ (290.48)	-49.91%	$ 594.31	$ 296.07	$ (298.24)	-50.18%
		Double - THREE TIER	$ 447.67	$ 224.22	$ (223.45)	-49.91%	$ 457.16	$ 227.74	$ (229.42)	-50.18%
		Family - THREE TIER	$ 593.16	$ 297.10	$ (296.06)	-49.91%	$ 605.74	$ 301.76	$ (303.98)	-50.18%
		Employee/Spouse - FOUR TIER	$ 447.67	$ 224.22	$ (223.45)	-49.91%	$ 457.16	$ 227.74	$ (229.42)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 436.48	$ 218.62	$ (217.86)	-49.91%	$ 445.73	$ 222.05	$ (223.68)	-50.18%
		Family - FOUR TIER	$ 649.12	$ 325.12	$ (324.00)	-49.91%	$ 662.89	$ 330.23	$ (332.66)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 310.41	$ 349.90	$ 39.49	12.72%	$ 316.99	$ 355.40	$ 38.41	12.12%
		Family - TWO TIER	$ 807.07	$ 909.75	$ 102.68	12.72%	$ 824.19	$ 924.03	$ 99.84	12.11%
		Double - THREE TIER	$ 620.82	$ 699.80	$ 78.98	12.72%	$ 633.99	$ 710.79	$ 76.80	12.11%
		Family - THREE TIER	$ 822.60	$ 927.24	$ 104.64	12.72%	$ 840.04	$ 941.80	$ 101.76	12.11%
		Employee/Spouse - FOUR TIER	$ 620.82	$ 699.80	$ 78.98	12.72%	$ 633.99	$ 710.79	$ 76.80	12.11%
		Employee/Chld(rn) - FOUR TIER	$ 605.30	$ 682.31	$ 77.01	12.72%	$ 618.14	$ 693.02	$ 74.88	12.11%
		Family - FOUR TIER	$ 900.20	$ 1,014.72	$ 114.52	12.72%	$ 919.29	$ 1,030.65	$ 111.36	12.11%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 307.95	$ 346.36	$ 38.41	12.47%	$ 314.48	$ 351.80	$ 37.32	11.87%
		Family - TWO TIER	$ 800.67	$ 900.55	$ 99.88	12.47%	$ 817.65	$ 914.68	$ 97.03	11.87%
		Double - THREE TIER	$ 615.91	$ 692.73	$ 76.82	12.47%	$ 628.96	$ 703.60	$ 74.64	11.87%
		Family - THREE TIER	$ 816.08	$ 917.86	$ 101.78	12.47%	$ 833.38	$ 932.27	$ 98.89	11.87%
		Employee/Spouse - FOUR TIER	$ 615.91	$ 692.73	$ 76.82	12.47%	$ 628.96	$ 703.60	$ 74.64	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 600.51	$ 675.41	$ 74.90	12.47%	$ 613.24	$ 686.01	$ 72.77	11.87%
		Family - FOUR TIER	$ 893.06	$ 1,004.45	$ 111.39	12.47%	$ 912.00	$ 1,020.22	$ 108.22	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 291.07	$ 295.79	$ 4.72	1.62%	$ 297.24	$ 300.44	$ 3.20	1.08%
		Family - TWO TIER	$ 756.78	$ 769.06	$ 12.28	1.62%	$ 772.82	$ 781.14	$ 8.32	1.08%
		Double - THREE TIER	$ 582.13	$ 591.59	$ 9.46	1.63%	$ 594.47	$ 600.88	$ 6.41	1.08%
		Family - THREE TIER	$ 771.33	$ 783.85	$ 12.52	1.62%	$ 787.69	$ 796.16	$ 8.47	1.08%
		Employee/Spouse - FOUR TIER	$ 582.13	$ 591.59	$ 9.46	1.63%	$ 594.47	$ 600.88	$ 6.41	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 567.58	$ 576.80	$ 9.22	1.62%	$ 579.61	$ 585.85	$ 6.24	1.08%
		Family - FOUR TIER	$ 844.09	$ 857.80	$ 13.71	1.62%	$ 861.99	$ 871.27	$ 9.28	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 325.15	$ 353.58	$ 28.43	8.74%	$ 332.05	$ 359.13	$ 27.08	8.16%
		Family - TWO TIER	$ 845.40	$ 919.32	$ 73.92	8.74%	$ 863.31	$ 933.75	$ 70.44	8.16%
		Double - THREE TIER	$ 650.30	$ 707.17	$ 56.87	8.75%	$ 664.08	$ 718.27	$ 54.19	8.16%
		Family - THREE TIER	$ 861.65	$ 937.00	$ 75.35	8.74%	$ 879.91	$ 951.71	$ 71.80	8.16%
		Employee/Spouse - FOUR TIER	$ 650.30	$ 707.17	$ 56.87	8.75%	$ 664.08	$ 718.27	$ 54.19	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 634.05	$ 689.49	$ 55.44	8.74%	$ 647.48	$ 700.31	$ 52.83	8.16%
		Family - FOUR TIER	$ 942.93	$ 1,025.39	$ 82.46	8.75%	$ 962.93	$ 1,041.49	$ 78.56	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 315.36	$ 342.35	$ 26.99	8.56%	$ 322.05	$ 347.72	$ 25.67	7.97%
		Family - TWO TIER	$ 819.93	$ 890.11	$ 70.18	8.56%	$ 837.31	$ 904.08	$ 66.77	7.97%
		Double - THREE TIER	$ 630.71	$ 684.70	$ 53.99	8.56%	$ 644.08	$ 695.45	$ 51.37	7.98%
		Family - THREE TIER	$ 835.69	$ 907.23	$ 71.54	8.56%	$ 853.42	$ 921.47	$ 68.05	7.97%
		Employee/Spouse - FOUR TIER	$ 630.71	$ 684.70	$ 53.99	8.56%	$ 644.08	$ 695.45	$ 51.37	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 614.94	$ 667.58	$ 52.64	8.56%	$ 627.99	$ 678.06	$ 50.07	7.97%
		Family - FOUR TIER	$ 914.53	$ 992.81	$ 78.28	8.56%	$ 933.92	$ 1,008.40	$ 74.48	7.97%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 229.11	$ 296.32	$ 67.21	29.34%	$ 233.97	$ 300.97	$ 67.00	28.64%
		Family - TWO TIER	$ 595.68	$ 770.43	$ 174.75	29.34%	$ 608.31	$ 782.53	$ 174.22	28.64%
		Double - THREE TIER	$ 458.22	$ 592.64	$ 134.42	29.34%	$ 467.93	$ 601.94	$ 134.01	28.64%
		Family - THREE TIER	$ 607.14	$ 785.25	$ 178.11	29.34%	$ 620.01	$ 797.57	$ 177.56	28.64%
		Employee/Spouse - FOUR TIER	$ 458.22	$ 592.64	$ 134.42	29.34%	$ 467.93	$ 601.94	$ 134.01	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 446.76	$ 577.82	$ 131.06	29.34%	$ 456.23	$ 586.89	$ 130.66	28.64%
		Family - FOUR TIER	$ 664.41	$ 859.33	$ 194.92	29.34%	$ 678.50	$ 872.82	$ 194.32	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 480.24	$ 468.47	$ (11.77)	-2.45%	$ 491.05	$ 475.83	$ (15.22)	-3.10%
		Family - TWO TIER	$ 1,248.63	$ 1,218.03	$ (30.60)	-2.45%	$ 1,276.72	$ 1,237.16	$ (39.56)	-3.10%
		Double - THREE TIER	$ 960.48	$ 936.95	$ (23.53)	-2.45%	$ 982.09	$ 951.66	$ (30.43)	-3.10%
		Family - THREE TIER	$ 1,272.64	$ 1,241.46	$ (31.18)	-2.45%	$ 1,301.28	$ 1,260.95	$ (40.33)	-3.10%
		Employee/Spouse - FOUR TIER	$ 960.48	$ 936.95	$ (23.53)	-2.45%	$ 982.09	$ 951.66	$ (30.43)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 936.47	$ 913.53	$ (22.94)	-2.45%	$ 957.54	$ 927.87	$ (29.67)	-3.10%
		Family - FOUR TIER	$ 1,392.70	$ 1,358.58	$ (34.12)	-2.45%	$ 1,424.04	$ 1,379.91	$ (44.13)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 446.02	$ 461.26	$ 15.24	3.42%	$ 456.05	$ 468.50	$ 12.45	2.73%
		Family - TWO TIER	$ 1,159.64	$ 1,199.28	$ 39.64	3.42%	$ 1,185.74	$ 1,218.11	$ 32.37	2.73%
		Double - THREE TIER	$ 892.04	$ 922.52	$ 30.48	3.42%	$ 912.10	$ 937.01	$ 24.91	2.73%
		Family - THREE TIER	$ 1,181.95	$ 1,222.34	$ 40.39	3.42%	$ 1,208.54	$ 1,241.53	$ 32.99	2.73%
		Employee/Spouse - FOUR TIER	$ 892.04	$ 922.52	$ 30.48	3.42%	$ 912.10	$ 937.01	$ 24.91	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 869.73	$ 899.46	$ 29.73	3.42%	$ 889.30	$ 913.58	$ 24.28	2.73%
		Family - FOUR TIER	$ 1,293.45	$ 1,337.66	$ 44.21	3.42%	$ 1,322.55	$ 1,358.66	$ 36.11	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 430.74	$ 448.60	$ 17.86	4.15%	$ 440.43	$ 455.65	$ 15.22	3.46%
		Family - TWO TIER	$ 1,119.91	$ 1,166.37	$ 46.46	4.15%	$ 1,145.12	$ 1,184.68	$ 39.56	3.45%
		Double - THREE TIER	$ 861.48	$ 897.21	$ 35.73	4.15%	$ 880.86	$ 911.29	$ 30.43	3.45%
		Family - THREE TIER	$ 1,141.45	$ 1,188.80	$ 47.35	4.15%	$ 1,167.13	$ 1,207.46	$ 40.33	3.46%
		Employee/Spouse - FOUR TIER	$ 861.48	$ 897.21	$ 35.73	4.15%	$ 880.86	$ 911.29	$ 30.43	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 839.94	$ 874.78	$ 34.84	4.15%	$ 858.84	$ 888.51	$ 29.67	3.45%
		Family - FOUR TIER	$ 1,249.14	$ 1,300.95	$ 51.81	4.15%	$ 1,277.25	$ 1,321.37	$ 44.12	3.45%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 421.49	$ 439.94	$ 18.45	4.38%	$ 430.97	$ 446.85	$ 15.88	3.68%
		Family - TWO TIER	$ 1,095.88	$ 1,143.85	$ 47.97	4.38%	$ 1,120.54	$ 1,161.81	$ 41.27	3.68%
		Double - THREE TIER	$ 842.99	$ 879.89	$ 36.90	4.38%	$ 861.96	$ 893.70	$ 31.74	3.68%
		Family - THREE TIER	$ 1,116.96	$ 1,165.85	$ 48.89	4.38%	$ 1,142.09	$ 1,184.15	$ 42.06	3.68%
		Employee/Spouse - FOUR TIER	$ 842.99	$ 879.89	$ 36.90	4.38%	$ 861.96	$ 893.70	$ 31.74	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 821.91	$ 857.89	$ 35.98	4.38%	$ 840.41	$ 871.36	$ 30.95	3.68%
		Family - FOUR TIER	$ 1,222.33	$ 1,275.84	$ 53.51	4.38%	$ 1,249.83	$ 1,295.87	$ 46.04	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 401.54	$ 425.87	$ 24.33	6.06%	$ 410.58	$ 432.56	$ 21.98	5.35%
		Family - TWO TIER	$ 1,044.00	$ 1,107.26	$ 63.26	6.06%	$ 1,067.49	$ 1,124.65	$ 57.16	5.35%
		Double - THREE TIER	$ 803.08	$ 851.74	$ 48.66	6.06%	$ 821.14	$ 865.11	$ 43.97	5.35%
		Family - THREE TIER	$ 1,064.08	$ 1,128.56	$ 64.48	6.06%	$ 1,088.02	$ 1,146.27	$ 58.25	5.35%
		Employee/Spouse - FOUR TIER	$ 803.08	$ 851.74	$ 48.66	6.06%	$ 821.14	$ 865.11	$ 43.97	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 783.00	$ 830.45	$ 47.45	6.06%	$ 800.62	$ 843.48	$ 42.86	5.35%
		Family - FOUR TIER	$ 1,164.46	$ 1,235.02	$ 70.56	6.06%	$ 1,190.67	$ 1,254.41	$ 63.74	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 342.52	$ 362.39	$ 19.87	5.80%	$ 350.22	$ 368.08	$ 17.86	5.10%
		Family - TWO TIER	$ 890.53	$ 942.22	$ 51.69	5.80%	$ 910.58	$ 957.02	$ 46.44	5.10%
		Double - THREE TIER	$ 685.03	$ 724.79	$ 39.76	5.80%	$ 700.44	$ 736.17	$ 35.73	5.10%
		Family - THREE TIER	$ 907.66	$ 960.34	$ 52.68	5.80%	$ 928.08	$ 975.42	$ 47.34	5.10%
		Employee/Spouse - FOUR TIER	$ 685.03	$ 724.79	$ 39.76	5.80%	$ 700.44	$ 736.17	$ 35.73	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 667.90	$ 706.67	$ 38.77	5.80%	$ 682.93	$ 717.76	$ 34.83	5.10%
		Family - FOUR TIER	$ 993.29	$ 1,050.94	$ 57.65	5.80%	$ 1,015.64	$ 1,067.44	$ 51.80	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 361.94	$ 373.19	$ 11.25	3.11%	$ 370.07	$ 379.05	$ 8.98	2.43%
		Family - TWO TIER	$ 941.03	$ 970.30	$ 29.27	3.11%	$ 962.20	$ 985.53	$ 23.33	2.42%
		Double - THREE TIER	$ 723.86	$ 746.38	$ 22.52	3.11%	$ 740.16	$ 758.10	$ 17.94	2.42%
		Family - THREE TIER	$ 959.12	$ 988.96	$ 29.84	3.11%	$ 980.70	$ 1,004.48	$ 23.78	2.42%
		Employee/Spouse - FOUR TIER	$ 723.86	$ 746.38	$ 22.52	3.11%	$ 740.16	$ 758.10	$ 17.94	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 705.76	$ 727.72	$ 21.96	3.11%	$ 721.65	$ 739.15	$ 17.50	2.42%
		Family - FOUR TIER	$ 1,049.60	$ 1,082.25	$ 32.65	3.11%	$ 1,073.22	$ 1,099.24	$ 26.02	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 375.20	$ 387.17	$ 11.97	3.19%	$ 383.64	$ 393.25	$ 9.61	2.50%
		Family - TWO TIER	$ 975.52	$ 1,006.65	$ 31.13	3.19%	$ 997.47	$ 1,022.45	$ 24.98	2.50%
		Double - THREE TIER	$ 750.40	$ 774.34	$ 23.94	3.19%	$ 767.28	$ 786.50	$ 19.22	2.50%
		Family - THREE TIER	$ 994.28	$ 1,026.01	$ 31.73	3.19%	$ 1,016.65	$ 1,042.11	$ 25.46	2.50%
		Employee/Spouse - FOUR TIER	$ 750.40	$ 774.34	$ 23.94	3.19%	$ 767.28	$ 786.50	$ 19.22	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 731.64	$ 754.99	$ 23.35	3.19%	$ 748.10	$ 766.84	$ 18.74	2.51%
		Family - FOUR TIER	$ 1,088.09	$ 1,122.80	$ 34.71	3.19%	$ 1,112.56	$ 1,140.43	$ 27.87	2.51%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 376.00	$ 374.13	$ (1.87)	-0.50%	$ 384.45	$ 380.00	$ (4.45)	-1.16%
		Family - TWO TIER	$ 977.58	$ 972.74	$ (4.84)	-0.50%	$ 999.57	$ 988.01	$ (11.56)	-1.16%
		Double - THREE TIER	$ 751.98	$ 748.26	$ (3.72)	-0.49%	$ 768.90	$ 760.01	$ (8.89)	-1.16%
		Family - THREE TIER	$ 996.37	$ 991.44	$ (4.93)	-0.49%	$ 1,018.79	$ 1,007.01	$ (11.78)	-1.16%
		Employee/Spouse - FOUR TIER	$ 751.98	$ 748.26	$ (3.72)	-0.49%	$ 768.90	$ 760.01	$ (8.89)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 733.18	$ 729.55	$ (3.63)	-0.50%	$ 749.68	$ 741.01	$ (8.67)	-1.16%
		Family - FOUR TIER	$ 1,090.37	$ 1,084.97	$ (5.40)	-0.50%	$ 1,114.91	$ 1,102.01	$ (12.90)	-1.16%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 465.57	$ 483.30	$ 17.73	3.81%	$ 475.43	$ 490.89	$ 15.46	3.25%
		Family - TWO TIER	$ 1,210.46	$ 1,256.58	$ 46.12	3.81%	$ 1,236.12	$ 1,276.31	$ 40.19	3.25%
		Double - THREE TIER	$ 931.12	$ 966.60	$ 35.48	3.81%	$ 950.86	$ 981.78	$ 30.92	3.25%
		Family - THREE TIER	$ 1,233.73	$ 1,280.75	$ 47.02	3.81%	$ 1,259.89	$ 1,300.85	$ 40.96	3.25%
		Employee/Spouse - FOUR TIER	$ 931.12	$ 966.60	$ 35.48	3.81%	$ 950.86	$ 981.78	$ 30.92	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 907.84	$ 942.44	$ 34.60	3.81%	$ 927.09	$ 957.23	$ 30.14	3.25%
		Family - FOUR TIER	$ 1,350.13	$ 1,401.57	$ 51.44	3.81%	$ 1,378.75	$ 1,423.58	$ 44.83	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 432.38	$ 475.86	$ 43.48	10.06%	$ 441.55	$ 483.33	$ 41.78	9.46%
		Family - TWO TIER	$ 1,124.19	$ 1,237.23	$ 113.04	10.06%	$ 1,148.02	$ 1,256.66	$ 108.64	9.46%
		Double - THREE TIER	$ 864.76	$ 951.72	$ 86.96	10.06%	$ 883.09	$ 966.66	$ 83.57	9.46%
		Family - THREE TIER	$ 1,145.82	$ 1,261.02	$ 115.20	10.05%	$ 1,170.10	$ 1,280.82	$ 110.72	9.46%
		Employee/Spouse - FOUR TIER	$ 864.76	$ 951.72	$ 86.96	10.06%	$ 883.09	$ 966.66	$ 83.57	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 843.15	$ 927.92	$ 84.77	10.05%	$ 861.02	$ 942.49	$ 81.47	9.46%
		Family - FOUR TIER	$ 1,253.91	$ 1,379.99	$ 126.08	10.05%	$ 1,280.49	$ 1,401.66	$ 121.17	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 417.58	$ 462.80	$ 45.22	10.83%	$ 426.43	$ 470.07	$ 43.64	10.23%
		Family - TWO TIER	$ 1,085.70	$ 1,203.28	$ 117.58	10.83%	$ 1,108.71	$ 1,222.17	$ 113.46	10.23%
		Double - THREE TIER	$ 835.15	$ 925.60	$ 90.45	10.83%	$ 852.86	$ 940.13	$ 87.27	10.23%
		Family - THREE TIER	$ 1,106.57	$ 1,226.42	$ 119.85	10.83%	$ 1,130.03	$ 1,245.67	$ 115.64	10.23%
		Employee/Spouse - FOUR TIER	$ 835.15	$ 925.60	$ 90.45	10.83%	$ 852.86	$ 940.13	$ 87.27	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 814.27	$ 902.46	$ 88.19	10.83%	$ 831.54	$ 916.63	$ 85.09	10.23%
		Family - FOUR TIER	$ 1,210.97	$ 1,342.12	$ 131.15	10.83%	$ 1,236.64	$ 1,363.19	$ 126.55	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 408.61	$ 453.87	$ 45.26	11.08%	$ 417.26	$ 460.99	$ 43.73	10.48%
		Family - TWO TIER	$ 1,062.37	$ 1,180.05	$ 117.68	11.08%	$ 1,084.90	$ 1,198.58	$ 113.68	10.48%
		Double - THREE TIER	$ 817.21	$ 907.73	$ 90.52	11.08%	$ 834.54	$ 921.98	$ 87.44	10.48%
		Family - THREE TIER	$ 1,082.81	$ 1,202.75	$ 119.94	11.08%	$ 1,105.76	$ 1,221.63	$ 115.87	10.48%
		Employee/Spouse - FOUR TIER	$ 817.21	$ 907.73	$ 90.52	11.08%	$ 834.54	$ 921.98	$ 87.44	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 796.78	$ 885.04	$ 88.26	11.08%	$ 813.67	$ 898.93	$ 85.26	10.48%
		Family - FOUR TIER	$ 1,184.96	$ 1,316.21	$ 131.25	11.08%	$ 1,210.08	$ 1,336.88	$ 126.80	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 389.27	$ 439.35	$ 50.08	12.87%	$ 397.52	$ 446.25	$ 48.73	12.26%
		Family - TWO TIER	$ 1,012.10	$ 1,142.30	$ 130.20	12.86%	$ 1,033.55	$ 1,160.24	$ 126.69	12.26%
		Double - THREE TIER	$ 778.54	$ 878.69	$ 100.15	12.86%	$ 795.04	$ 892.49	$ 97.45	12.26%
		Family - THREE TIER	$ 1,031.56	$ 1,164.27	$ 132.71	12.86%	$ 1,053.43	$ 1,182.55	$ 129.12	12.26%
		Employee/Spouse - FOUR TIER	$ 778.54	$ 878.69	$ 100.15	12.86%	$ 795.04	$ 892.49	$ 97.45	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 759.08	$ 856.73	$ 97.65	12.86%	$ 775.16	$ 870.18	$ 95.02	12.26%
		Family - FOUR TIER	$ 1,128.88	$ 1,274.11	$ 145.23	12.86%	$ 1,152.81	$ 1,294.11	$ 141.30	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 332.04	$ 373.86	$ 41.82	12.59%	$ 339.08	$ 379.73	$ 40.65	11.99%
		Family - TWO TIER	$ 863.31	$ 972.04	$ 108.73	12.59%	$ 881.61	$ 987.30	$ 105.69	11.99%
		Double - THREE TIER	$ 664.08	$ 747.72	$ 83.64	12.59%	$ 678.16	$ 759.46	$ 81.30	11.99%
		Family - THREE TIER	$ 879.91	$ 990.73	$ 110.82	12.59%	$ 898.56	$ 1,006.29	$ 107.73	11.99%
		Employee/Spouse - FOUR TIER	$ 664.08	$ 747.72	$ 83.64	12.59%	$ 678.16	$ 759.46	$ 81.30	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 647.48	$ 729.03	$ 81.55	12.59%	$ 661.20	$ 740.48	$ 79.28	11.99%
		Family - FOUR TIER	$ 962.92	$ 1,084.20	$ 121.28	12.60%	$ 983.33	$ 1,101.22	$ 117.89	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 350.86	$ 385.00	$ 34.14	9.73%	$ 358.30	$ 391.05	$ 32.75	9.14%
		Family - TWO TIER	$ 912.25	$ 1,001.00	$ 88.75	9.73%	$ 931.59	$ 1,016.72	$ 85.13	9.14%
		Double - THREE TIER	$ 701.73	$ 770.00	$ 68.27	9.73%	$ 716.61	$ 782.09	$ 65.48	9.14%
		Family - THREE TIER	$ 929.80	$ 1,020.25	$ 90.45	9.73%	$ 949.50	$ 1,036.27	$ 86.77	9.14%
		Employee/Spouse - FOUR TIER	$ 701.73	$ 770.00	$ 68.27	9.73%	$ 716.61	$ 782.09	$ 65.48	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 684.19	$ 750.75	$ 66.56	9.73%	$ 698.70	$ 762.54	$ 63.84	9.14%
		Family - FOUR TIER	$ 1,017.51	$ 1,116.50	$ 98.99	9.73%	$ 1,039.08	$ 1,134.03	$ 94.95	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 363.74	$ 399.42	$ 35.68	9.81%	$ 371.45	$ 405.70	$ 34.25	9.22%
		Family - TWO TIER	$ 945.71	$ 1,038.50	$ 92.79	9.81%	$ 965.76	$ 1,054.81	$ 89.05	9.22%
		Double - THREE TIER	$ 727.46	$ 798.85	$ 71.39	9.81%	$ 742.89	$ 811.39	$ 68.50	9.22%
		Family - THREE TIER	$ 963.89	$ 1,058.48	$ 94.59	9.81%	$ 984.33	$ 1,075.09	$ 90.76	9.22%
		Employee/Spouse - FOUR TIER	$ 727.46	$ 798.85	$ 71.39	9.81%	$ 742.89	$ 811.39	$ 68.50	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 709.28	$ 778.88	$ 69.60	9.81%	$ 724.32	$ 791.11	$ 66.79	9.22%
		Family - FOUR TIER	$ 1,054.83	$ 1,158.33	$ 103.50	9.81%	$ 1,077.19	$ 1,176.52	$ 99.33	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 364.50	$ 385.97	$ 21.47	5.89%	$ 372.22	$ 392.03	$ 19.81	5.32%
		Family - TWO TIER	$ 947.69	$ 1,003.52	$ 55.83	5.89%	$ 967.78	$ 1,019.27	$ 51.49	5.32%
		Double - THREE TIER	$ 729.00	$ 771.94	$ 42.94	5.89%	$ 744.45	$ 784.06	$ 39.61	5.32%
		Family - THREE TIER	$ 965.91	$ 1,022.82	$ 56.91	5.89%	$ 986.39	$ 1,038.88	$ 52.49	5.32%
		Employee/Spouse - FOUR TIER	$ 729.00	$ 771.94	$ 42.94	5.89%	$ 744.45	$ 784.06	$ 39.61	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 710.77	$ 752.64	$ 41.87	5.89%	$ 725.84	$ 764.46	$ 38.62	5.32%
		Family - FOUR TIER	$ 1,057.04	$ 1,119.31	$ 62.27	5.89%	$ 1,079.45	$ 1,136.88	$ 57.43	5.32%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 302.96	$ 310.13	$ 7.17	2.37%	$ 309.79	$ 315.00	$ 5.21	1.68%
		Family - TWO TIER	$ 787.72	$ 806.34	$ 18.62	2.36%	$ 805.44	$ 819.00	$ 13.56	1.68%
		Double - THREE TIER	$ 605.94	$ 620.26	$ 14.32	2.36%	$ 619.57	$ 630.00	$ 10.43	1.68%
		Family - THREE TIER	$ 802.87	$ 821.84	$ 18.97	2.36%	$ 820.93	$ 834.75	$ 13.82	1.68%
		Employee/Spouse - FOUR TIER	$ 605.94	$ 620.26	$ 14.32	2.36%	$ 619.57	$ 630.00	$ 10.43	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 590.79	$ 604.75	$ 13.96	2.36%	$ 604.08	$ 614.25	$ 10.17	1.68%
		Family - FOUR TIER	$ 878.61	$ 899.38	$ 20.77	2.36%	$ 898.38	$ 913.50	$ 15.12	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 264.15	$ 240.01	$ (24.14)	-9.14%	$ 270.10	$ 243.78	$ (26.32)	-9.74%
		Family - TWO TIER	$ 686.80	$ 624.02	$ (62.78)	-9.14%	$ 702.26	$ 633.82	$ (68.44)	-9.75%
		Double - THREE TIER	$ 528.31	$ 480.02	$ (48.29)	-9.14%	$ 540.20	$ 487.55	$ (52.65)	-9.75%
		Family - THREE TIER	$ 700.01	$ 636.02	$ (63.99)	-9.14%	$ 715.77	$ 646.01	$ (69.76)	-9.75%
		Employee/Spouse - FOUR TIER	$ 528.31	$ 480.02	$ (48.29)	-9.14%	$ 540.20	$ 487.55	$ (52.65)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 515.11	$ 468.02	$ (47.09)	-9.14%	$ 526.69	$ 475.37	$ (51.32)	-9.74%
		Family - FOUR TIER	$ 766.05	$ 696.03	$ (70.02)	-9.14%	$ 783.29	$ 706.95	$ (76.34)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 435.92	$ 451.42	$ 15.50	3.56%	$ 445.72	$ 458.50	$ 12.78	2.87%
		Family - TWO TIER	$ 1,133.39	$ 1,173.69	$ 40.30	3.56%	$ 1,158.88	$ 1,192.11	$ 33.23	2.87%
		Double - THREE TIER	$ 871.83	$ 902.83	$ 31.00	3.56%	$ 891.45	$ 917.01	$ 25.56	2.87%
		Family - THREE TIER	$ 1,155.18	$ 1,196.26	$ 41.08	3.56%	$ 1,181.17	$ 1,215.04	$ 33.87	2.87%
		Employee/Spouse - FOUR TIER	$ 871.83	$ 902.83	$ 31.00	3.56%	$ 891.45	$ 917.01	$ 25.56	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 850.04	$ 880.26	$ 30.22	3.56%	$ 869.16	$ 894.08	$ 24.92	2.87%
		Family - FOUR TIER	$ 1,264.16	$ 1,309.11	$ 44.95	3.56%	$ 1,292.60	$ 1,329.66	$ 37.06	2.87%

CDPHP Universal Benefits, Inc.
Southern Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 293.71	$ 319.94	$ 26.23	8.93%	$ 299.93	$ 324.97	$ 25.04	8.35%
		Family - TWO TIER	$ 763.65	$ 831.86	$ 68.21	8.93%	$ 779.83	$ 844.92	$ 65.09	8.35%
		Double - THREE TIER	$ 587.42	$ 639.89	$ 52.47	8.93%	$ 599.87	$ 649.93	$ 50.06	8.35%
		Family - THREE TIER	$ 778.33	$ 847.85	$ 69.52	8.93%	$ 794.83	$ 861.16	$ 66.33	8.35%
		Employee/Spouse - FOUR TIER	$ 587.42	$ 639.89	$ 52.47	8.93%	$ 599.87	$ 649.93	$ 50.06	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 572.73	$ 623.89	$ 51.16	8.93%	$ 584.88	$ 633.69	$ 48.81	8.35%
		Family - FOUR TIER	$ 851.75	$ 927.84	$ 76.09	8.93%	$ 869.82	$ 942.41	$ 72.59	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 256.08	$ 247.60	$ (8.48)	-3.31%	$ 261.51	$ 251.49	$ (10.02)	-3.83%
		Family - TWO TIER	$ 665.81	$ 643.77	$ (22.04)	-3.31%	$ 679.92	$ 653.88	$ (26.04)	-3.83%
		Double - THREE TIER	$ 512.16	$ 495.21	$ (16.95)	-3.31%	$ 523.02	$ 502.98	$ (20.04)	-3.83%
		Family - THREE TIER	$ 678.61	$ 656.15	$ (22.46)	-3.31%	$ 693.00	$ 666.45	$ (26.55)	-3.83%
		Employee/Spouse - FOUR TIER	$ 512.16	$ 495.21	$ (16.95)	-3.31%	$ 523.02	$ 502.98	$ (20.04)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 499.35	$ 482.83	$ (16.52)	-3.31%	$ 509.95	$ 490.41	$ (19.54)	-3.83%
		Family - FOUR TIER	$ 742.64	$ 718.05	$ (24.59)	-3.31%	$ 758.38	$ 729.33	$ (29.05)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 422.59	$ 465.70	$ 43.11	10.20%	$ 431.54	$ 473.01	$ 41.47	9.61%
		Family - TWO TIER	$ 1,098.73	$ 1,210.83	$ 112.10	10.20%	$ 1,122.02	$ 1,229.84	$ 107.82	9.61%
		Double - THREE TIER	$ 845.17	$ 931.41	$ 86.24	10.20%	$ 863.09	$ 946.03	$ 82.94	9.61%
		Family - THREE TIER	$ 1,119.86	$ 1,234.11	$ 114.25	10.20%	$ 1,143.60	$ 1,253.49	$ 109.89	9.61%
		Employee/Spouse - FOUR TIER	$ 845.17	$ 931.41	$ 86.24	10.20%	$ 863.09	$ 946.03	$ 82.94	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 824.05	$ 908.12	$ 84.07	10.20%	$ 841.52	$ 922.38	$ 80.86	9.61%
		Family - FOUR TIER	$ 1,225.50	$ 1,350.54	$ 125.04	10.20%	$ 1,251.48	$ 1,371.74	$ 120.26	9.61%

CDPHP Universal Benefits, Inc.
Southern Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 500.88	$ 511.20	$ 10.32	2.06%	$ 512.15	$ 519.22	$ 7.07	1.38%
		Family - TWO TIER	$ 1,302.30	$ 1,329.11	$ 26.81	2.06%	$ 1,331.59	$ 1,349.98	$ 18.39	1.38%
		Double - THREE TIER	$ 1,001.77	$ 1,022.39	$ 20.62	2.06%	$ 1,024.30	$ 1,038.45	$ 14.15	1.38%
		Family - THREE TIER	$ 1,327.34	$ 1,354.67	$ 27.33	2.06%	$ 1,357.20	$ 1,375.94	$ 18.74	1.38%
		Employee/Spouse - FOUR TIER	$ 1,001.77	$ 1,022.39	$ 20.62	2.06%	$ 1,024.30	$ 1,038.45	$ 14.15	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 976.72	$ 996.83	$ 20.11	2.06%	$ 998.70	$ 1,012.48	$ 13.78	1.38%
		Family - FOUR TIER	$ 1,452.55	$ 1,482.47	$ 29.92	2.06%	$ 1,485.24	$ 1,505.75	$ 20.51	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 488.13	$ 499.97	$ 11.84	2.43%	$ 499.12	$ 507.82	$ 8.70	1.74%
		Family - TWO TIER	$ 1,269.14	$ 1,299.93	$ 30.79	2.43%	$ 1,297.70	$ 1,320.34	$ 22.64	1.74%
		Double - THREE TIER	$ 976.27	$ 999.95	$ 23.68	2.43%	$ 998.23	$ 1,015.65	$ 17.42	1.75%
		Family - THREE TIER	$ 1,293.55	$ 1,324.93	$ 31.38	2.43%	$ 1,322.66	$ 1,345.73	$ 23.07	1.74%
		Employee/Spouse - FOUR TIER	$ 976.27	$ 999.95	$ 23.68	2.43%	$ 998.23	$ 1,015.65	$ 17.42	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 951.85	$ 974.95	$ 23.10	2.43%	$ 973.28	$ 990.26	$ 16.98	1.74%
		Family - FOUR TIER	$ 1,415.59	$ 1,449.93	$ 34.34	2.43%	$ 1,447.44	$ 1,472.69	$ 25.25	1.74%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 473.61	$ 486.60	$ 12.99	2.74%	$ 484.27	$ 494.24	$ 9.97	2.06%
		Family - TWO TIER	$ 1,231.37	$ 1,265.15	$ 33.78	2.74%	$ 1,259.08	$ 1,285.01	$ 25.93	2.06%
		Double - THREE TIER	$ 947.21	$ 973.19	$ 25.98	2.74%	$ 968.52	$ 988.47	$ 19.95	2.06%
		Family - THREE TIER	$ 1,255.05	$ 1,289.48	$ 34.43	2.74%	$ 1,283.29	$ 1,309.73	$ 26.44	2.06%
		Employee/Spouse - FOUR TIER	$ 947.21	$ 973.19	$ 25.98	2.74%	$ 968.52	$ 988.47	$ 19.95	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 923.53	$ 948.86	$ 25.33	2.74%	$ 944.31	$ 963.76	$ 19.45	2.06%
		Family - FOUR TIER	$ 1,373.45	$ 1,411.13	$ 37.68	2.74%	$ 1,404.36	$ 1,433.28	$ 28.92	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 449.21	$ 471.57	$ 22.36	4.98%	$ 459.30	$ 478.97	$ 19.67	4.28%
		Family - TWO TIER	$ 1,167.93	$ 1,226.08	$ 58.15	4.98%	$ 1,194.20	$ 1,245.33	$ 51.13	4.28%
		Double - THREE TIER	$ 898.40	$ 943.14	$ 44.74	4.98%	$ 918.62	$ 957.95	$ 39.33	4.28%
		Family - THREE TIER	$ 1,190.38	$ 1,249.66	$ 59.28	4.98%	$ 1,217.16	$ 1,269.28	$ 52.12	4.28%
		Employee/Spouse - FOUR TIER	$ 898.40	$ 943.14	$ 44.74	4.98%	$ 918.62	$ 957.95	$ 39.33	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 875.94	$ 919.56	$ 43.62	4.98%	$ 895.65	$ 934.00	$ 38.35	4.28%
		Family - FOUR TIER	$ 1,302.69	$ 1,367.55	$ 64.86	4.98%	$ 1,331.99	$ 1,389.02	$ 57.03	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 422.85	$ 445.51	$ 22.66	5.36%	$ 432.36	$ 452.51	$ 20.15	4.66%
		Family - TWO TIER	$ 1,099.40	$ 1,158.34	$ 58.94	5.36%	$ 1,124.14	$ 1,176.52	$ 52.38	4.66%
		Double - THREE TIER	$ 845.69	$ 891.03	$ 45.34	5.36%	$ 864.72	$ 905.02	$ 40.30	4.66%
		Family - THREE TIER	$ 1,120.55	$ 1,180.61	$ 60.06	5.36%	$ 1,145.75	$ 1,199.15	$ 53.40	4.66%
		Employee/Spouse - FOUR TIER	$ 845.69	$ 891.03	$ 45.34	5.36%	$ 864.72	$ 905.02	$ 40.30	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 824.56	$ 868.75	$ 44.19	5.36%	$ 843.11	$ 882.39	$ 39.28	4.66%
		Family - FOUR TIER	$ 1,226.25	$ 1,291.99	$ 65.74	5.36%	$ 1,253.85	$ 1,312.28	$ 58.43	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 433.14	$ 460.16	$ 27.02	6.24%	$ 442.89	$ 467.38	$ 24.49	5.53%
		Family - TWO TIER	$ 1,126.17	$ 1,196.40	$ 70.23	6.24%	$ 1,151.51	$ 1,215.19	$ 63.68	5.53%
		Double - THREE TIER	$ 866.28	$ 920.31	$ 54.03	6.24%	$ 885.77	$ 934.76	$ 48.99	5.53%
		Family - THREE TIER	$ 1,147.83	$ 1,219.41	$ 71.58	6.24%	$ 1,173.65	$ 1,238.56	$ 64.91	5.53%
		Employee/Spouse - FOUR TIER	$ 866.28	$ 920.31	$ 54.03	6.24%	$ 885.77	$ 934.76	$ 48.99	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 844.62	$ 897.30	$ 52.68	6.24%	$ 863.63	$ 911.39	$ 47.76	5.53%
		Family - FOUR TIER	$ 1,256.11	$ 1,334.45	$ 78.34	6.24%	$ 1,284.38	$ 1,355.40	$ 71.02	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 488.16	$ 503.41	$ 15.25	3.12%	$ 499.15	$ 511.32	$ 12.17	2.44%
		Family - TWO TIER	$ 1,269.23	$ 1,308.87	$ 39.64	3.12%	$ 1,297.79	$ 1,329.42	$ 31.63	2.44%
		Double - THREE TIER	$ 976.33	$ 1,006.82	$ 30.49	3.12%	$ 998.30	$ 1,022.63	$ 24.33	2.44%
		Family - THREE TIER	$ 1,293.64	$ 1,334.04	$ 40.40	3.12%	$ 1,322.74	$ 1,354.99	$ 32.25	2.44%
		Employee/Spouse - FOUR TIER	$ 976.33	$ 1,006.82	$ 30.49	3.12%	$ 998.30	$ 1,022.63	$ 24.33	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 951.93	$ 981.65	$ 29.72	3.12%	$ 973.34	$ 997.06	$ 23.72	2.44%
		Family - FOUR TIER	$ 1,415.68	$ 1,459.89	$ 44.21	3.12%	$ 1,447.53	$ 1,482.81	$ 35.28	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 463.88	$ 483.19	$ 19.31	4.16%	$ 474.33	$ 490.78	$ 16.45	3.47%
		Family - TWO TIER	$ 1,206.10	$ 1,256.31	$ 50.21	4.16%	$ 1,233.24	$ 1,276.03	$ 42.79	3.47%
		Double - THREE TIER	$ 927.77	$ 966.39	$ 38.62	4.16%	$ 948.64	$ 981.56	$ 32.92	3.47%
		Family - THREE TIER	$ 1,229.30	$ 1,280.47	$ 51.17	4.16%	$ 1,256.96	$ 1,300.57	$ 43.61	3.47%
		Employee/Spouse - FOUR TIER	$ 927.77	$ 966.39	$ 38.62	4.16%	$ 948.64	$ 981.56	$ 32.92	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 904.58	$ 942.23	$ 37.65	4.16%	$ 924.93	$ 957.02	$ 32.09	3.47%
		Family - FOUR TIER	$ 1,345.27	$ 1,401.26	$ 55.99	4.16%	$ 1,375.54	$ 1,423.26	$ 47.72	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 443.32	$ 467.94	$ 24.62	5.55%	$ 453.29	$ 475.29	$ 22.00	4.85%
		Family - TWO TIER	$ 1,152.62	$ 1,216.64	$ 64.02	5.55%	$ 1,178.56	$ 1,235.75	$ 57.19	4.85%
		Double - THREE TIER	$ 886.63	$ 935.88	$ 49.25	5.55%	$ 906.58	$ 950.57	$ 43.99	4.85%
		Family - THREE TIER	$ 1,174.78	$ 1,240.04	$ 65.26	5.56%	$ 1,201.22	$ 1,259.51	$ 58.29	4.85%
		Employee/Spouse - FOUR TIER	$ 886.63	$ 935.88	$ 49.25	5.55%	$ 906.58	$ 950.57	$ 43.99	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 864.47	$ 912.48	$ 48.01	5.55%	$ 883.91	$ 926.81	$ 42.90	4.85%
		Family - FOUR TIER	$ 1,285.61	$ 1,357.03	$ 71.42	5.56%	$ 1,314.54	$ 1,378.33	$ 63.79	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 485.57	$ 527.37	$ 41.80	8.61%	$ 495.87	$ 535.65	$ 39.78	8.02%
		Family - TWO TIER	$ 1,262.49	$ 1,371.17	$ 108.68	8.61%	$ 1,289.25	$ 1,392.70	$ 103.45	8.02%
		Double - THREE TIER	$ 971.14	$ 1,054.75	$ 83.61	8.61%	$ 991.73	$ 1,071.31	$ 79.58	8.02%
		Family - THREE TIER	$ 1,286.76	$ 1,397.54	$ 110.78	8.61%	$ 1,314.04	$ 1,419.48	$ 105.44	8.02%
		Employee/Spouse - FOUR TIER	$ 971.14	$ 1,054.75	$ 83.61	8.61%	$ 991.73	$ 1,071.31	$ 79.58	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 946.86	$ 1,028.38	$ 81.52	8.61%	$ 966.94	$ 1,044.53	$ 77.59	8.02%
		Family - FOUR TIER	$ 1,408.16	$ 1,529.39	$ 121.23	8.61%	$ 1,438.01	$ 1,553.40	$ 115.39	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 473.22	$ 515.80	$ 42.58	9.00%	$ 483.25	$ 523.90	$ 40.65	8.41%
		Family - TWO TIER	$ 1,230.37	$ 1,341.07	$ 110.70	9.00%	$ 1,256.44	$ 1,362.13	$ 105.69	8.41%
		Double - THREE TIER	$ 946.43	$ 1,031.59	$ 85.16	9.00%	$ 966.50	$ 1,047.79	$ 81.29	8.41%
		Family - THREE TIER	$ 1,254.02	$ 1,366.86	$ 112.84	9.00%	$ 1,280.61	$ 1,388.32	$ 107.71	8.41%
		Employee/Spouse - FOUR TIER	$ 946.43	$ 1,031.59	$ 85.16	9.00%	$ 966.50	$ 1,047.79	$ 81.29	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 922.77	$ 1,005.80	$ 83.03	9.00%	$ 942.33	$ 1,021.60	$ 79.27	8.41%
		Family - FOUR TIER	$ 1,372.33	$ 1,495.81	$ 123.48	9.00%	$ 1,401.42	$ 1,519.30	$ 117.88	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 459.13	$ 502.00	$ 42.87	9.34%	$ 468.87	$ 509.88	$ 41.01	8.75%
		Family - TWO TIER	$ 1,193.75	$ 1,305.19	$ 111.44	9.34%	$ 1,219.05	$ 1,325.68	$ 106.63	8.75%
		Double - THREE TIER	$ 918.27	$ 1,003.99	$ 85.72	9.33%	$ 937.73	$ 1,019.75	$ 82.02	8.75%
		Family - THREE TIER	$ 1,216.70	$ 1,330.29	$ 113.59	9.34%	$ 1,242.50	$ 1,351.17	$ 108.67	8.75%
		Employee/Spouse - FOUR TIER	$ 918.27	$ 1,003.99	$ 85.72	9.33%	$ 937.73	$ 1,019.75	$ 82.02	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 895.31	$ 978.89	$ 83.58	9.34%	$ 914.28	$ 994.26	$ 79.98	8.75%
		Family - FOUR TIER	$ 1,331.48	$ 1,455.79	$ 124.31	9.34%	$ 1,359.71	$ 1,478.64	$ 118.93	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 435.47	$ 486.49	$ 51.02	11.72%	$ 444.69	$ 494.13	$ 49.44	11.12%
		Family - TWO TIER	$ 1,132.21	$ 1,264.88	$ 132.67	11.72%	$ 1,156.21	$ 1,284.74	$ 128.53	11.12%
		Double - THREE TIER	$ 870.93	$ 972.99	$ 102.06	11.72%	$ 889.40	$ 988.26	$ 98.86	11.12%
		Family - THREE TIER	$ 1,153.99	$ 1,289.21	$ 135.22	11.72%	$ 1,178.45	$ 1,309.45	$ 131.00	11.12%
		Employee/Spouse - FOUR TIER	$ 870.93	$ 972.99	$ 102.06	11.72%	$ 889.40	$ 988.26	$ 98.86	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 849.16	$ 948.66	$ 99.50	11.72%	$ 867.16	$ 963.56	$ 96.40	11.12%
		Family - FOUR TIER	$ 1,262.85	$ 1,410.83	$ 147.98	11.72%	$ 1,289.62	$ 1,432.98	$ 143.36	11.12%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 409.92	$ 459.61	$ 49.69	12.12%	$ 418.61	$ 466.83	$ 48.22	11.52%
		Family - TWO TIER	$ 1,065.79	$ 1,194.99	$ 129.20	12.12%	$ 1,088.39	$ 1,213.76	$ 125.37	11.52%
		Double - THREE TIER	$ 819.84	$ 919.23	$ 99.39	12.12%	$ 837.23	$ 933.66	$ 96.43	11.52%
		Family - THREE TIER	$ 1,086.29	$ 1,217.97	$ 131.68	12.12%	$ 1,109.32	$ 1,237.10	$ 127.78	11.52%
		Employee/Spouse - FOUR TIER	$ 819.84	$ 919.23	$ 99.39	12.12%	$ 837.23	$ 933.66	$ 96.43	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 799.35	$ 896.25	$ 96.90	12.12%	$ 816.29	$ 910.32	$ 94.03	11.52%
		Family - FOUR TIER	$ 1,188.77	$ 1,332.88	$ 144.11	12.12%	$ 1,213.98	$ 1,353.80	$ 139.82	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 419.90	$ 474.72	$ 54.82	13.06%	$ 428.81	$ 482.17	$ 53.36	12.44%
		Family - TWO TIER	$ 1,091.75	$ 1,234.27	$ 142.52	13.05%	$ 1,114.90	$ 1,253.64	$ 138.74	12.44%
		Double - THREE TIER	$ 839.81	$ 949.43	$ 109.62	13.05%	$ 857.61	$ 964.34	$ 106.73	12.45%
		Family - THREE TIER	$ 1,112.75	$ 1,258.00	$ 145.25	13.05%	$ 1,136.35	$ 1,277.75	$ 141.40	12.44%
		Employee/Spouse - FOUR TIER	$ 839.81	$ 949.43	$ 109.62	13.05%	$ 857.61	$ 964.34	$ 106.73	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 818.81	$ 925.70	$ 106.89	13.05%	$ 836.18	$ 940.23	$ 104.05	12.44%
		Family - FOUR TIER	$ 1,217.73	$ 1,376.68	$ 158.95	13.05%	$ 1,243.55	$ 1,398.29	$ 154.74	12.44%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 473.25	$ 519.34	$ 46.09	9.74%	$ 483.28	$ 527.50	$ 44.22	9.15%
		Family - TWO TIER	$ 1,230.44	$ 1,350.29	$ 119.85	9.74%	$ 1,256.52	$ 1,371.49	$ 114.97	9.15%
		Double - THREE TIER	$ 946.49	$ 1,038.69	$ 92.20	9.74%	$ 966.56	$ 1,054.99	$ 88.43	9.15%
		Family - THREE TIER	$ 1,254.10	$ 1,376.26	$ 122.16	9.74%	$ 1,280.69	$ 1,397.87	$ 117.18	9.15%
		Employee/Spouse - FOUR TIER	$ 946.49	$ 1,038.69	$ 92.20	9.74%	$ 966.56	$ 1,054.99	$ 88.43	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 922.82	$ 1,012.72	$ 89.90	9.74%	$ 942.39	$ 1,028.62	$ 86.23	9.15%
		Family - FOUR TIER	$ 1,372.41	$ 1,506.09	$ 133.68	9.74%	$ 1,401.51	$ 1,529.74	$ 128.23	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 449.70	$ 498.49	$ 48.79	10.85%	$ 459.24	$ 506.31	$ 47.07	10.25%
		Family - TWO TIER	$ 1,169.24	$ 1,296.06	$ 126.82	10.85%	$ 1,194.04	$ 1,316.41	$ 122.37	10.25%
		Double - THREE TIER	$ 899.42	$ 996.97	$ 97.55	10.85%	$ 918.49	$ 1,012.62	$ 94.13	10.25%
		Family - THREE TIER	$ 1,191.74	$ 1,320.99	$ 129.25	10.85%	$ 1,216.99	$ 1,341.73	$ 124.74	10.25%
		Employee/Spouse - FOUR TIER	$ 899.42	$ 996.97	$ 97.55	10.85%	$ 918.49	$ 1,012.62	$ 94.13	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 876.94	$ 972.05	$ 95.11	10.85%	$ 895.52	$ 987.31	$ 91.79	10.25%
		Family - FOUR TIER	$ 1,304.16	$ 1,445.61	$ 141.45	10.85%	$ 1,331.80	$ 1,468.31	$ 136.51	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 429.76	$ 482.75	$ 52.99	12.33%	$ 438.87	$ 490.33	$ 51.46	11.73%
		Family - TWO TIER	$ 1,117.38	$ 1,255.15	$ 137.77	12.33%	$ 1,141.06	$ 1,274.85	$ 133.79	11.73%
		Double - THREE TIER	$ 859.52	$ 965.50	$ 105.98	12.33%	$ 877.74	$ 980.66	$ 102.92	11.73%
		Family - THREE TIER	$ 1,138.87	$ 1,279.28	$ 140.41	12.33%	$ 1,163.01	$ 1,299.37	$ 136.36	11.72%
		Employee/Spouse - FOUR TIER	$ 859.52	$ 965.50	$ 105.98	12.33%	$ 877.74	$ 980.66	$ 102.92	11.73%
		Employee/Chld(rn) - FOUR TIER	$ 838.03	$ 941.36	$ 103.33	12.33%	$ 855.80	$ 956.14	$ 100.34	11.72%
		Family - FOUR TIER	$ 1,246.30	$ 1,399.97	$ 153.67	12.33%	$ 1,272.72	$ 1,421.95	$ 149.23	11.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 417.90	$ 442.15	$ 24.25	5.80%	$ 427.31	$ 449.09	$ 21.78	5.10%
		Family - TWO TIER	$ 1,086.54	$ 1,149.58	$ 63.04	5.80%	$ 1,110.99	$ 1,167.63	$ 56.64	5.10%
		Double - THREE TIER	$ 835.80	$ 884.30	$ 48.50	5.80%	$ 854.60	$ 898.18	$ 43.58	5.10%
		Family - THREE TIER	$ 1,107.44	$ 1,171.69	$ 64.25	5.80%	$ 1,132.35	$ 1,190.09	$ 57.74	5.10%
		Employee/Spouse - FOUR TIER	$ 835.80	$ 884.30	$ 48.50	5.80%	$ 854.60	$ 898.18	$ 43.58	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 814.90	$ 862.19	$ 47.29	5.80%	$ 833.24	$ 875.72	$ 42.48	5.10%
		Family - FOUR TIER	$ 1,211.91	$ 1,282.23	$ 70.32	5.80%	$ 1,239.18	$ 1,302.36	$ 63.18	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 407.41	$ 416.44	$ 9.03	2.22%	$ 416.57	$ 422.98	$ 6.41	1.54%
		Family - TWO TIER	$ 1,059.27	$ 1,082.75	$ 23.48	2.22%	$ 1,083.11	$ 1,099.75	$ 16.64	1.54%
		Double - THREE TIER	$ 814.82	$ 832.89	$ 18.07	2.22%	$ 833.16	$ 845.96	$ 12.80	1.54%
		Family - THREE TIER	$ 1,079.64	$ 1,103.57	$ 23.93	2.22%	$ 1,103.94	$ 1,120.90	$ 16.96	1.54%
		Employee/Spouse - FOUR TIER	$ 814.82	$ 832.89	$ 18.07	2.22%	$ 833.16	$ 845.96	$ 12.80	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 794.46	$ 812.06	$ 17.60	2.22%	$ 812.33	$ 824.81	$ 12.48	1.54%
		Family - FOUR TIER	$ 1,181.49	$ 1,207.68	$ 26.19	2.22%	$ 1,208.07	$ 1,226.64	$ 18.57	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 385.54	$ 402.01	$ 16.47	4.27%	$ 394.22	$ 408.32	$ 14.10	3.58%
		Family - TWO TIER	$ 1,002.41	$ 1,045.23	$ 42.82	4.27%	$ 1,024.97	$ 1,061.64	$ 36.67	3.58%
		Double - THREE TIER	$ 771.08	$ 804.02	$ 32.94	4.27%	$ 788.44	$ 816.65	$ 28.21	3.58%
		Family - THREE TIER	$ 1,021.69	$ 1,065.33	$ 43.64	4.27%	$ 1,044.68	$ 1,082.06	$ 37.38	3.58%
		Employee/Spouse - FOUR TIER	$ 771.08	$ 804.02	$ 32.94	4.27%	$ 788.44	$ 816.65	$ 28.21	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 751.81	$ 783.92	$ 32.11	4.27%	$ 768.72	$ 796.23	$ 27.51	3.58%
		Family - FOUR TIER	$ 1,118.08	$ 1,165.84	$ 47.76	4.27%	$ 1,143.23	$ 1,184.14	$ 40.91	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 403.13	$ 412.64	$ 9.51	2.36%	$ 412.20	$ 419.12	$ 6.92	1.68%
		Family - TWO TIER	$ 1,048.13	$ 1,072.86	$ 24.73	2.36%	$ 1,071.72	$ 1,089.70	$ 17.98	1.68%
		Double - THREE TIER	$ 806.26	$ 825.28	$ 19.02	2.36%	$ 824.40	$ 838.23	$ 13.83	1.68%
		Family - THREE TIER	$ 1,068.29	$ 1,093.49	$ 25.20	2.36%	$ 1,092.32	$ 1,110.66	$ 18.34	1.68%
		Employee/Spouse - FOUR TIER	$ 806.26	$ 825.28	$ 19.02	2.36%	$ 824.40	$ 838.23	$ 13.83	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 786.10	$ 804.64	$ 18.54	2.36%	$ 803.79	$ 817.28	$ 13.49	1.68%
		Family - FOUR TIER	$ 1,169.07	$ 1,196.65	$ 27.58	2.36%	$ 1,195.38	$ 1,215.44	$ 20.06	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 497.53	$ 508.25	$ 10.72	2.15%	$ 508.72	$ 516.23	$ 7.51	1.48%
		Family - TWO TIER	$ 1,293.58	$ 1,321.45	$ 27.87	2.15%	$ 1,322.68	$ 1,342.20	$ 19.52	1.48%
		Double - THREE TIER	$ 995.05	$ 1,016.50	$ 21.45	2.16%	$ 1,017.45	$ 1,032.46	$ 15.01	1.48%
		Family - THREE TIER	$ 1,318.45	$ 1,346.87	$ 28.42	2.16%	$ 1,348.11	$ 1,368.01	$ 19.90	1.48%
		Employee/Spouse - FOUR TIER	$ 995.05	$ 1,016.50	$ 21.45	2.16%	$ 1,017.45	$ 1,032.46	$ 15.01	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 970.17	$ 991.09	$ 20.92	2.16%	$ 992.01	$ 1,006.65	$ 14.64	1.48%
		Family - FOUR TIER	$ 1,442.83	$ 1,473.93	$ 31.10	2.16%	$ 1,475.29	$ 1,497.07	$ 21.78	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 478.66	$ 493.50	$ 14.84	3.10%	$ 489.43	$ 501.25	$ 11.82	2.42%
		Family - TWO TIER	$ 1,244.51	$ 1,283.11	$ 38.60	3.10%	$ 1,272.51	$ 1,303.26	$ 30.75	2.42%
		Double - THREE TIER	$ 957.31	$ 987.01	$ 29.70	3.10%	$ 978.85	$ 1,002.51	$ 23.66	2.42%
		Family - THREE TIER	$ 1,268.44	$ 1,307.79	$ 39.35	3.10%	$ 1,296.98	$ 1,328.32	$ 31.34	2.42%
		Employee/Spouse - FOUR TIER	$ 957.31	$ 987.01	$ 29.70	3.10%	$ 978.85	$ 1,002.51	$ 23.66	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 933.38	$ 962.33	$ 28.95	3.10%	$ 954.38	$ 977.44	$ 23.06	2.42%
		Family - FOUR TIER	$ 1,388.10	$ 1,431.16	$ 43.06	3.10%	$ 1,419.34	$ 1,453.63	$ 34.29	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 415.49	$ 430.75	$ 15.26	3.67%	$ 424.84	$ 437.51	$ 12.67	2.98%
		Family - TWO TIER	$ 1,080.27	$ 1,119.95	$ 39.68	3.67%	$ 1,104.58	$ 1,137.53	$ 32.95	2.98%
		Double - THREE TIER	$ 830.98	$ 861.50	$ 30.52	3.67%	$ 849.68	$ 875.03	$ 25.35	2.98%
		Family - THREE TIER	$ 1,101.04	$ 1,141.49	$ 40.45	3.67%	$ 1,125.81	$ 1,159.41	$ 33.60	2.98%
		Employee/Spouse - FOUR TIER	$ 830.98	$ 861.50	$ 30.52	3.67%	$ 849.68	$ 875.03	$ 25.35	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 810.20	$ 839.96	$ 29.76	3.67%	$ 828.43	$ 853.15	$ 24.72	2.98%
		Family - FOUR TIER	$ 1,204.92	$ 1,249.18	$ 44.26	3.67%	$ 1,232.03	$ 1,268.79	$ 36.76	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 409.99	$ 432.01	$ 22.02	5.37%	$ 419.21	$ 438.80	$ 19.59	4.67%
		Family - TWO TIER	$ 1,065.97	$ 1,123.23	$ 57.26	5.37%	$ 1,089.96	$ 1,140.87	$ 50.91	4.67%
		Double - THREE TIER	$ 819.98	$ 864.03	$ 44.05	5.37%	$ 838.44	$ 877.59	$ 39.15	4.67%
		Family - THREE TIER	$ 1,086.47	$ 1,144.83	$ 58.36	5.37%	$ 1,110.93	$ 1,162.81	$ 51.88	4.67%
		Employee/Spouse - FOUR TIER	$ 819.98	$ 864.03	$ 44.05	5.37%	$ 838.44	$ 877.59	$ 39.15	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 799.49	$ 842.43	$ 42.94	5.37%	$ 817.47	$ 855.65	$ 38.18	4.67%
		Family - FOUR TIER	$ 1,188.97	$ 1,252.84	$ 63.87	5.37%	$ 1,215.72	$ 1,272.51	$ 56.79	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 396.32	$ 409.22	$ 12.90	3.25%	$ 405.24	$ 415.64	$ 10.40	2.57%
		Family - TWO TIER	$ 1,030.43	$ 1,063.97	$ 33.54	3.25%	$ 1,053.62	$ 1,080.67	$ 27.05	2.57%
		Double - THREE TIER	$ 792.64	$ 818.44	$ 25.80	3.25%	$ 810.48	$ 831.29	$ 20.81	2.57%
		Family - THREE TIER	$ 1,050.25	$ 1,084.43	$ 34.18	3.25%	$ 1,073.88	$ 1,101.45	$ 27.57	2.57%
		Employee/Spouse - FOUR TIER	$ 792.64	$ 818.44	$ 25.80	3.25%	$ 810.48	$ 831.29	$ 20.81	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 772.82	$ 797.98	$ 25.16	3.26%	$ 790.22	$ 810.50	$ 20.28	2.57%
		Family - FOUR TIER	$ 1,149.32	$ 1,186.73	$ 37.41	3.25%	$ 1,175.19	$ 1,205.37	$ 30.18	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 405.13	$ 456.14	$ 51.01	12.59%	$ 413.71	$ 463.30	$ 49.59	11.99%
		Family - TWO TIER	$ 1,053.33	$ 1,185.96	$ 132.63	12.59%	$ 1,075.67	$ 1,204.58	$ 128.91	11.98%
		Double - THREE TIER	$ 810.26	$ 912.28	$ 102.02	12.59%	$ 827.44	$ 926.60	$ 99.16	11.98%
		Family - THREE TIER	$ 1,073.59	$ 1,208.77	$ 135.18	12.59%	$ 1,096.35	$ 1,227.75	$ 131.40	11.99%
		Employee/Spouse - FOUR TIER	$ 810.26	$ 912.28	$ 102.02	12.59%	$ 827.44	$ 926.60	$ 99.16	11.98%
		Employee/Chld(rn) - FOUR TIER	$ 790.01	$ 889.47	$ 99.46	12.59%	$ 806.76	$ 903.44	$ 96.68	11.98%
		Family - FOUR TIER	$ 1,174.88	$ 1,322.81	$ 147.93	12.59%	$ 1,199.79	$ 1,343.57	$ 143.78	11.98%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 394.95	$ 429.62	$ 34.67	8.78%	$ 403.33	$ 436.37	$ 33.04	8.19%
		Family - TWO TIER	$ 1,026.88	$ 1,117.02	$ 90.14	8.78%	$ 1,048.65	$ 1,134.55	$ 85.90	8.19%
		Double - THREE TIER	$ 789.91	$ 859.24	$ 69.33	8.78%	$ 806.65	$ 872.73	$ 66.08	8.19%
		Family - THREE TIER	$ 1,046.63	$ 1,138.50	$ 91.87	8.78%	$ 1,068.81	$ 1,156.37	$ 87.56	8.19%
		Employee/Spouse - FOUR TIER	$ 789.91	$ 859.24	$ 69.33	8.78%	$ 806.65	$ 872.73	$ 66.08	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 770.16	$ 837.76	$ 67.60	8.78%	$ 786.49	$ 850.91	$ 64.42	8.19%
		Family - FOUR TIER	$ 1,145.36	$ 1,245.90	$ 100.54	8.78%	$ 1,169.65	$ 1,265.46	$ 95.81	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 373.76	$ 414.73	$ 40.97	10.96%	$ 381.68	$ 421.25	$ 39.57	10.37%
		Family - TWO TIER	$ 971.77	$ 1,078.31	$ 106.54	10.96%	$ 992.37	$ 1,095.24	$ 102.87	10.37%
		Double - THREE TIER	$ 747.52	$ 829.47	$ 81.95	10.96%	$ 763.37	$ 842.49	$ 79.12	10.36%
		Family - THREE TIER	$ 990.46	$ 1,099.05	$ 108.59	10.96%	$ 1,011.46	$ 1,116.30	$ 104.84	10.37%
		Employee/Spouse - FOUR TIER	$ 747.52	$ 829.47	$ 81.95	10.96%	$ 763.37	$ 842.49	$ 79.12	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 728.83	$ 808.73	$ 79.90	10.96%	$ 744.28	$ 821.43	$ 77.15	10.37%
		Family - FOUR TIER	$ 1,083.90	$ 1,202.73	$ 118.83	10.96%	$ 1,106.88	$ 1,221.61	$ 114.73	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 390.81	$ 425.70	$ 34.89	8.93%	$ 399.09	$ 432.38	$ 33.29	8.34%
		Family - TWO TIER	$ 1,016.09	$ 1,106.81	$ 90.72	8.93%	$ 1,037.63	$ 1,124.19	$ 86.56	8.34%
		Double - THREE TIER	$ 781.61	$ 851.39	$ 69.78	8.93%	$ 798.18	$ 864.76	$ 66.58	8.34%
		Family - THREE TIER	$ 1,035.63	$ 1,128.10	$ 92.47	8.93%	$ 1,057.59	$ 1,145.81	$ 88.22	8.34%
		Employee/Spouse - FOUR TIER	$ 781.61	$ 851.39	$ 69.78	8.93%	$ 798.18	$ 864.76	$ 66.58	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 762.07	$ 830.11	$ 68.04	8.93%	$ 778.22	$ 843.14	$ 64.92	8.34%
		Family - FOUR TIER	$ 1,133.34	$ 1,234.52	$ 101.18	8.93%	$ 1,157.37	$ 1,253.90	$ 96.53	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 482.32	$ 524.34	$ 42.02	8.71%	$ 492.54	$ 532.57	$ 40.03	8.13%
		Family - TWO TIER	$ 1,254.02	$ 1,363.27	$ 109.25	8.71%	$ 1,280.61	$ 1,384.68	$ 104.07	8.13%
		Double - THREE TIER	$ 964.63	$ 1,048.67	$ 84.04	8.71%	$ 985.08	$ 1,065.13	$ 80.05	8.13%
		Family - THREE TIER	$ 1,278.14	$ 1,389.49	$ 111.35	8.71%	$ 1,305.23	$ 1,411.30	$ 106.07	8.13%
		Employee/Spouse - FOUR TIER	$ 964.63	$ 1,048.67	$ 84.04	8.71%	$ 985.08	$ 1,065.13	$ 80.05	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 940.52	$ 1,022.45	$ 81.93	8.71%	$ 960.46	$ 1,038.51	$ 78.05	8.13%
		Family - FOUR TIER	$ 1,398.72	$ 1,520.57	$ 121.85	8.71%	$ 1,428.38	$ 1,544.45	$ 116.07	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 464.03	$ 509.12	$ 45.09	9.72%	$ 473.86	$ 517.12	$ 43.26	9.13%
		Family - TWO TIER	$ 1,206.46	$ 1,323.72	$ 117.26	9.72%	$ 1,232.04	$ 1,344.50	$ 112.46	9.13%
		Double - THREE TIER	$ 928.05	$ 1,018.25	$ 90.20	9.72%	$ 947.72	$ 1,034.23	$ 86.51	9.13%
		Family - THREE TIER	$ 1,229.67	$ 1,349.17	$ 119.50	9.72%	$ 1,255.73	$ 1,370.36	$ 114.63	9.13%
		Employee/Spouse - FOUR TIER	$ 928.05	$ 1,018.25	$ 90.20	9.72%	$ 947.72	$ 1,034.23	$ 86.51	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 904.84	$ 992.79	$ 87.95	9.72%	$ 924.03	$ 1,008.38	$ 84.35	9.13%
		Family - FOUR TIER	$ 1,345.67	$ 1,476.46	$ 130.79	9.72%	$ 1,374.20	$ 1,499.64	$ 125.44	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 402.79	$ 444.38	$ 41.59	10.33%	$ 411.33	$ 451.36	$ 40.03	9.73%
		Family - TWO TIER	$ 1,047.25	$ 1,155.39	$ 108.14	10.33%	$ 1,069.45	$ 1,173.53	$ 104.08	9.73%
		Double - THREE TIER	$ 805.58	$ 888.76	$ 83.18	10.33%	$ 822.66	$ 902.72	$ 80.06	9.73%
		Family - THREE TIER	$ 1,067.39	$ 1,177.61	$ 110.22	10.33%	$ 1,090.02	$ 1,196.10	$ 106.08	9.73%
		Employee/Spouse - FOUR TIER	$ 805.58	$ 888.76	$ 83.18	10.33%	$ 822.66	$ 902.72	$ 80.06	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 785.44	$ 866.55	$ 81.11	10.33%	$ 802.09	$ 880.15	$ 78.06	9.73%
		Family - FOUR TIER	$ 1,168.09	$ 1,288.71	$ 120.62	10.33%	$ 1,192.85	$ 1,308.94	$ 116.09	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 397.45	$ 445.68	$ 48.23	12.13%	$ 405.88	$ 452.68	$ 46.80	11.53%
		Family - TWO TIER	$ 1,033.38	$ 1,158.78	$ 125.40	12.13%	$ 1,055.29	$ 1,176.97	$ 121.68	11.53%
		Double - THREE TIER	$ 794.91	$ 891.37	$ 96.46	12.13%	$ 811.77	$ 905.36	$ 93.59	11.53%
		Family - THREE TIER	$ 1,053.26	$ 1,181.06	$ 127.80	12.13%	$ 1,075.58	$ 1,199.61	$ 124.03	11.53%
		Employee/Spouse - FOUR TIER	$ 794.91	$ 891.37	$ 96.46	12.13%	$ 811.77	$ 905.36	$ 93.59	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 775.03	$ 869.08	$ 94.05	12.14%	$ 791.47	$ 882.73	$ 91.26	11.53%
		Family - FOUR TIER	$ 1,152.62	$ 1,292.49	$ 139.87	12.13%	$ 1,177.05	$ 1,312.78	$ 135.73	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 384.21	$ 422.17	$ 37.96	9.88%	$ 392.35	$ 428.80	$ 36.45	9.29%
		Family - TWO TIER	$ 998.94	$ 1,097.64	$ 98.70	9.88%	$ 1,020.11	$ 1,114.87	$ 94.76	9.29%
		Double - THREE TIER	$ 768.41	$ 844.34	$ 75.93	9.88%	$ 784.70	$ 857.59	$ 72.89	9.29%
		Family - THREE TIER	$ 1,018.15	$ 1,118.75	$ 100.60	9.88%	$ 1,039.73	$ 1,136.31	$ 96.58	9.29%
		Employee/Spouse - FOUR TIER	$ 768.41	$ 844.34	$ 75.93	9.88%	$ 784.70	$ 857.59	$ 72.89	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 749.20	$ 823.23	$ 74.03	9.88%	$ 765.09	$ 836.15	$ 71.06	9.29%
		Family - FOUR TIER	$ 1,114.19	$ 1,224.29	$ 110.10	9.88%	$ 1,137.82	$ 1,243.51	$ 105.69	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 418.60	$ 419.84	$ 1.24	0.30%	$ 428.02	$ 426.44	$ (1.58)	-0.37%
		Family - TWO TIER	$ 1,088.36	$ 1,091.60	$ 3.24	0.30%	$ 1,112.85	$ 1,108.73	$ (4.12)	-0.37%
		Double - THREE TIER	$ 837.20	$ 839.69	$ 2.49	0.30%	$ 856.03	$ 852.87	$ (3.16)	-0.37%
		Family - THREE TIER	$ 1,109.29	$ 1,112.59	$ 3.30	0.30%	$ 1,134.25	$ 1,130.05	$ (4.20)	-0.37%
		Employee/Spouse - FOUR TIER	$ 837.20	$ 839.69	$ 2.49	0.30%	$ 856.03	$ 852.87	$ (3.16)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 816.27	$ 818.70	$ 2.43	0.30%	$ 834.63	$ 831.55	$ (3.08)	-0.37%
		Family - FOUR TIER	$ 1,213.94	$ 1,217.55	$ 3.61	0.30%	$ 1,241.26	$ 1,236.66	$ (4.60)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 415.22	$ 438.50	$ 23.28	5.61%	$ 424.56	$ 445.38	$ 20.82	4.90%
		Family - TWO TIER	$ 1,079.57	$ 1,140.10	$ 60.53	5.61%	$ 1,103.86	$ 1,158.00	$ 54.14	4.90%
		Double - THREE TIER	$ 830.44	$ 877.00	$ 46.56	5.61%	$ 849.13	$ 890.77	$ 41.64	4.90%
		Family - THREE TIER	$ 1,100.33	$ 1,162.03	$ 61.70	5.61%	$ 1,125.08	$ 1,180.27	$ 55.19	4.91%
		Employee/Spouse - FOUR TIER	$ 830.44	$ 877.00	$ 46.56	5.61%	$ 849.13	$ 890.77	$ 41.64	4.90%
		Employee/Chld(rn) - FOUR TIER	$ 809.68	$ 855.08	$ 45.40	5.61%	$ 827.89	$ 868.50	$ 40.61	4.91%
		Family - FOUR TIER	$ 1,204.13	$ 1,271.65	$ 67.52	5.61%	$ 1,231.22	$ 1,291.62	$ 60.40	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 396.88	$ 418.16	$ 21.28	5.36%	$ 405.81	$ 424.73	$ 18.92	4.66%
		Family - TWO TIER	$ 1,031.88	$ 1,087.22	$ 55.34	5.36%	$ 1,055.09	$ 1,104.29	$ 49.20	4.66%
		Double - THREE TIER	$ 793.76	$ 836.32	$ 42.56	5.36%	$ 811.61	$ 849.45	$ 37.84	4.66%
		Family - THREE TIER	$ 1,051.72	$ 1,108.13	$ 56.41	5.36%	$ 1,075.39	$ 1,125.52	$ 50.13	4.66%
		Employee/Spouse - FOUR TIER	$ 793.76	$ 836.32	$ 42.56	5.36%	$ 811.61	$ 849.45	$ 37.84	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 773.91	$ 815.41	$ 41.50	5.36%	$ 791.32	$ 828.22	$ 36.90	4.66%
		Family - FOUR TIER	$ 1,150.95	$ 1,212.67	$ 61.72	5.36%	$ 1,176.84	$ 1,231.71	$ 54.87	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 446.24	$ 438.75	$ (7.49)	-1.68%	$ 456.27	$ 445.63	$ (10.64)	-2.33%
		Family - TWO TIER	$ 1,160.22	$ 1,140.74	$ (19.48)	-1.68%	$ 1,186.31	$ 1,158.65	$ (27.66)	-2.33%
		Double - THREE TIER	$ 892.47	$ 877.49	$ (14.98)	-1.68%	$ 912.55	$ 891.27	$ (21.28)	-2.33%
		Family - THREE TIER	$ 1,182.52	$ 1,162.68	$ (19.84)	-1.68%	$ 1,209.13	$ 1,180.93	$ (28.20)	-2.33%
		Employee/Spouse - FOUR TIER	$ 892.47	$ 877.49	$ (14.98)	-1.68%	$ 912.55	$ 891.27	$ (21.28)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 870.16	$ 855.55	$ (14.61)	-1.68%	$ 889.74	$ 868.99	$ (20.75)	-2.33%
		Family - FOUR TIER	$ 1,294.08	$ 1,272.36	$ (21.72)	-1.68%	$ 1,323.20	$ 1,292.34	$ (30.86)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 422.30	$ 446.53	$ 24.23	5.74%	$ 431.79	$ 453.54	$ 21.75	5.04%
		Family - TWO TIER	$ 1,097.96	$ 1,160.98	$ 63.02	5.74%	$ 1,122.67	$ 1,179.21	$ 56.54	5.04%
		Double - THREE TIER	$ 844.58	$ 893.06	$ 48.48	5.74%	$ 863.59	$ 907.08	$ 43.49	5.04%
		Family - THREE TIER	$ 1,119.08	$ 1,183.31	$ 64.23	5.74%	$ 1,144.25	$ 1,201.89	$ 57.64	5.04%
		Employee/Spouse - FOUR TIER	$ 844.58	$ 893.06	$ 48.48	5.74%	$ 863.59	$ 907.08	$ 43.49	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 823.46	$ 870.74	$ 47.28	5.74%	$ 842.00	$ 884.41	$ 42.41	5.04%
		Family - FOUR TIER	$ 1,224.64	$ 1,294.94	$ 70.30	5.74%	$ 1,252.20	$ 1,315.27	$ 63.07	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 495.58	$ 506.34	$ 10.76	2.17%	$ 506.73	$ 514.29	$ 7.56	1.49%
		Family - TWO TIER	$ 1,288.51	$ 1,316.48	$ 27.97	2.17%	$ 1,317.50	$ 1,337.15	$ 19.65	1.49%
		Double - THREE TIER	$ 991.16	$ 1,012.68	$ 21.52	2.17%	$ 1,013.46	$ 1,028.58	$ 15.12	1.49%
		Family - THREE TIER	$ 1,313.29	$ 1,341.80	$ 28.51	2.17%	$ 1,342.84	$ 1,362.87	$ 20.03	1.49%
		Employee/Spouse - FOUR TIER	$ 991.16	$ 1,012.68	$ 21.52	2.17%	$ 1,013.46	$ 1,028.58	$ 15.12	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 966.38	$ 987.36	$ 20.98	2.17%	$ 988.13	$ 1,002.86	$ 14.73	1.49%
		Family - FOUR TIER	$ 1,437.19	$ 1,468.39	$ 31.20	2.17%	$ 1,469.53	$ 1,491.44	$ 21.91	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 478.27	$ 491.37	$ 13.10	2.74%	$ 489.02	$ 499.08	$ 10.06	2.06%
		Family - TWO TIER	$ 1,243.49	$ 1,277.55	$ 34.06	2.74%	$ 1,271.46	$ 1,297.61	$ 26.15	2.06%
		Double - THREE TIER	$ 956.53	$ 982.73	$ 26.20	2.74%	$ 978.06	$ 998.16	$ 20.10	2.06%
		Family - THREE TIER	$ 1,267.41	$ 1,302.12	$ 34.71	2.74%	$ 1,295.92	$ 1,322.56	$ 26.64	2.06%
		Employee/Spouse - FOUR TIER	$ 956.53	$ 982.73	$ 26.20	2.74%	$ 978.06	$ 998.16	$ 20.10	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 932.61	$ 958.16	$ 25.55	2.74%	$ 953.60	$ 973.21	$ 19.61	2.06%
		Family - FOUR TIER	$ 1,386.97	$ 1,424.96	$ 37.99	2.74%	$ 1,418.17	$ 1,447.33	$ 29.16	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 496.25	$ 506.81	$ 10.56	2.13%	$ 507.42	$ 514.77	$ 7.35	1.45%
		Family - TWO TIER	$ 1,290.25	$ 1,317.71	$ 27.46	2.13%	$ 1,319.28	$ 1,338.40	$ 19.12	1.45%
		Double - THREE TIER	$ 992.50	$ 1,013.63	$ 21.13	2.13%	$ 1,014.83	$ 1,029.54	$ 14.71	1.45%
		Family - THREE TIER	$ 1,315.06	$ 1,343.05	$ 27.99	2.13%	$ 1,344.65	$ 1,364.14	$ 19.49	1.45%
		Employee/Spouse - FOUR TIER	$ 992.50	$ 1,013.63	$ 21.13	2.13%	$ 1,014.83	$ 1,029.54	$ 14.71	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 967.68	$ 988.29	$ 20.61	2.13%	$ 989.46	$ 1,003.80	$ 14.34	1.45%
		Family - FOUR TIER	$ 1,439.13	$ 1,469.76	$ 30.63	2.13%	$ 1,471.51	$ 1,492.83	$ 21.32	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 458.07	$ 474.78	$ 16.71	3.65%	$ 468.38	$ 482.23	$ 13.85	2.96%
		Family - TWO TIER	$ 1,190.99	$ 1,234.42	$ 43.43	3.65%	$ 1,217.79	$ 1,253.80	$ 36.01	2.96%
		Double - THREE TIER	$ 916.15	$ 949.56	$ 33.41	3.65%	$ 936.76	$ 964.46	$ 27.70	2.96%
		Family - THREE TIER	$ 1,213.90	$ 1,258.16	$ 44.26	3.65%	$ 1,241.21	$ 1,277.92	$ 36.71	2.96%
		Employee/Spouse - FOUR TIER	$ 916.15	$ 949.56	$ 33.41	3.65%	$ 936.76	$ 964.46	$ 27.70	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 893.24	$ 925.82	$ 32.58	3.65%	$ 913.34	$ 940.35	$ 27.01	2.96%
		Family - FOUR TIER	$ 1,328.41	$ 1,376.86	$ 48.45	3.65%	$ 1,358.30	$ 1,398.47	$ 40.17	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 405.80	$ 433.13	$ 27.33	6.73%	$ 414.40	$ 439.93	$ 25.53	6.16%
		Family - TWO TIER	$ 1,055.08	$ 1,126.14	$ 71.06	6.74%	$ 1,077.46	$ 1,143.82	$ 66.36	6.16%
		Double - THREE TIER	$ 811.61	$ 866.26	$ 54.65	6.73%	$ 828.82	$ 879.86	$ 51.04	6.16%
		Family - THREE TIER	$ 1,075.38	$ 1,147.80	$ 72.42	6.73%	$ 1,098.17	$ 1,165.82	$ 67.65	6.16%
		Employee/Spouse - FOUR TIER	$ 811.61	$ 866.26	$ 54.65	6.73%	$ 828.82	$ 879.86	$ 51.04	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 791.32	$ 844.61	$ 53.29	6.73%	$ 808.09	$ 857.87	$ 49.78	6.16%
		Family - FOUR TIER	$ 1,176.83	$ 1,256.08	$ 79.25	6.73%	$ 1,201.78	$ 1,275.80	$ 74.02	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 402.53	$ 452.38	$ 49.85	12.38%	$ 411.06	$ 459.48	$ 48.42	11.78%
		Family - TWO TIER	$ 1,046.57	$ 1,176.18	$ 129.61	12.38%	$ 1,068.76	$ 1,194.65	$ 125.89	11.78%
		Double - THREE TIER	$ 805.06	$ 904.75	$ 99.69	12.38%	$ 822.12	$ 918.96	$ 96.84	11.78%
		Family - THREE TIER	$ 1,066.70	$ 1,198.80	$ 132.10	12.38%	$ 1,089.31	$ 1,217.62	$ 128.31	11.78%
		Employee/Spouse - FOUR TIER	$ 805.06	$ 904.75	$ 99.69	12.38%	$ 822.12	$ 918.96	$ 96.84	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 784.93	$ 882.14	$ 97.21	12.38%	$ 801.58	$ 895.99	$ 94.41	11.78%
		Family - FOUR TIER	$ 1,167.34	$ 1,311.89	$ 144.55	12.38%	$ 1,192.08	$ 1,332.49	$ 140.41	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 384.75	$ 431.39	$ 46.64	12.12%	$ 392.90	$ 438.17	$ 45.27	11.52%
		Family - TWO TIER	$ 1,000.35	$ 1,121.63	$ 121.28	12.12%	$ 1,021.55	$ 1,139.23	$ 117.68	11.52%
		Double - THREE TIER	$ 769.49	$ 862.79	$ 93.30	12.12%	$ 785.81	$ 876.33	$ 90.52	11.52%
		Family - THREE TIER	$ 1,019.58	$ 1,143.19	$ 123.61	12.12%	$ 1,041.20	$ 1,161.14	$ 119.94	11.52%
		Employee/Spouse - FOUR TIER	$ 769.49	$ 862.79	$ 93.30	12.12%	$ 785.81	$ 876.33	$ 90.52	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 750.26	$ 841.22	$ 90.96	12.12%	$ 766.17	$ 854.43	$ 88.26	11.52%
		Family - FOUR TIER	$ 1,115.77	$ 1,251.04	$ 135.27	12.12%	$ 1,139.43	$ 1,270.68	$ 131.25	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 432.59	$ 452.63	$ 20.04	4.63%	$ 441.77	$ 459.74	$ 17.97	4.07%
		Family - TWO TIER	$ 1,124.74	$ 1,176.84	$ 52.10	4.63%	$ 1,148.58	$ 1,195.32	$ 46.74	4.07%
		Double - THREE TIER	$ 865.19	$ 905.26	$ 40.07	4.63%	$ 883.53	$ 919.47	$ 35.94	4.07%
		Family - THREE TIER	$ 1,146.37	$ 1,199.47	$ 53.10	4.63%	$ 1,170.67	$ 1,218.30	$ 47.63	4.07%
		Employee/Spouse - FOUR TIER	$ 865.19	$ 905.26	$ 40.07	4.63%	$ 883.53	$ 919.47	$ 35.94	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 843.55	$ 882.63	$ 39.08	4.63%	$ 861.44	$ 896.49	$ 35.05	4.07%
		Family - FOUR TIER	$ 1,254.52	$ 1,312.63	$ 58.11	4.63%	$ 1,281.12	$ 1,333.24	$ 52.12	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 409.38	$ 460.66	$ 51.28	12.53%	$ 418.06	$ 467.89	$ 49.83	11.92%
		Family - TWO TIER	$ 1,064.38	$ 1,197.72	$ 133.34	12.53%	$ 1,086.95	$ 1,216.53	$ 129.58	11.92%
		Double - THREE TIER	$ 818.76	$ 921.32	$ 102.56	12.53%	$ 836.12	$ 935.79	$ 99.67	11.92%
		Family - THREE TIER	$ 1,084.85	$ 1,220.75	$ 135.90	12.53%	$ 1,107.86	$ 1,239.92	$ 132.06	11.92%
		Employee/Spouse - FOUR TIER	$ 818.76	$ 921.32	$ 102.56	12.53%	$ 836.12	$ 935.79	$ 99.67	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 798.29	$ 898.29	$ 100.00	12.53%	$ 815.21	$ 912.39	$ 97.18	11.92%
		Family - FOUR TIER	$ 1,187.20	$ 1,335.92	$ 148.72	12.53%	$ 1,212.36	$ 1,356.89	$ 144.53	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 480.43	$ 522.36	$ 41.93	8.73%	$ 490.61	$ 530.56	$ 39.95	8.14%
		Family - TWO TIER	$ 1,249.11	$ 1,358.15	$ 109.04	8.73%	$ 1,275.60	$ 1,379.47	$ 103.87	8.14%
		Double - THREE TIER	$ 960.86	$ 1,044.73	$ 83.87	8.73%	$ 981.22	$ 1,061.13	$ 79.91	8.14%
		Family - THREE TIER	$ 1,273.14	$ 1,384.26	$ 111.12	8.73%	$ 1,300.12	$ 1,406.00	$ 105.88	8.14%
		Employee/Spouse - FOUR TIER	$ 960.86	$ 1,044.73	$ 83.87	8.73%	$ 981.22	$ 1,061.13	$ 79.91	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 936.83	$ 1,018.61	$ 81.78	8.73%	$ 956.70	$ 1,034.60	$ 77.90	8.14%
		Family - FOUR TIER	$ 1,393.24	$ 1,514.85	$ 121.61	8.73%	$ 1,422.78	$ 1,538.64	$ 115.86	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 463.65	$ 506.92	$ 43.27	9.33%	$ 473.47	$ 514.87	$ 41.40	8.74%
		Family - TWO TIER	$ 1,205.47	$ 1,317.98	$ 112.51	9.33%	$ 1,231.02	$ 1,338.67	$ 107.65	8.74%
		Double - THREE TIER	$ 927.28	$ 1,013.83	$ 86.55	9.33%	$ 946.94	$ 1,029.75	$ 82.81	8.75%
		Family - THREE TIER	$ 1,228.65	$ 1,343.33	$ 114.68	9.33%	$ 1,254.70	$ 1,364.42	$ 109.72	8.74%
		Employee/Spouse - FOUR TIER	$ 927.28	$ 1,013.83	$ 86.55	9.33%	$ 946.94	$ 1,029.75	$ 82.81	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 904.10	$ 988.49	$ 84.39	9.33%	$ 923.27	$ 1,004.00	$ 80.73	8.74%
		Family - FOUR TIER	$ 1,344.56	$ 1,470.06	$ 125.50	9.33%	$ 1,373.07	$ 1,493.14	$ 120.07	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 481.08	$ 522.85	$ 41.77	8.68%	$ 491.28	$ 531.06	$ 39.78	8.10%
		Family - TWO TIER	$ 1,250.81	$ 1,359.42	$ 108.61	8.68%	$ 1,277.32	$ 1,380.76	$ 103.44	8.10%
		Double - THREE TIER	$ 962.16	$ 1,045.70	$ 83.54	8.68%	$ 982.56	$ 1,062.12	$ 79.56	8.10%
		Family - THREE TIER	$ 1,274.86	$ 1,385.56	$ 110.70	8.68%	$ 1,301.89	$ 1,407.31	$ 105.42	8.10%
		Employee/Spouse - FOUR TIER	$ 962.16	$ 1,045.70	$ 83.54	8.68%	$ 982.56	$ 1,062.12	$ 79.56	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 938.10	$ 1,019.56	$ 81.46	8.68%	$ 958.00	$ 1,035.57	$ 77.57	8.10%
		Family - FOUR TIER	$ 1,395.14	$ 1,516.27	$ 121.13	8.68%	$ 1,424.71	$ 1,540.08	$ 115.37	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 444.08	$ 489.80	$ 45.72	10.30%	$ 453.49	$ 497.49	$ 44.00	9.70%
		Family - TWO TIER	$ 1,154.59	$ 1,273.49	$ 118.90	10.30%	$ 1,179.08	$ 1,293.48	$ 114.40	9.70%
		Double - THREE TIER	$ 888.15	$ 979.61	$ 91.46	10.30%	$ 906.97	$ 994.99	$ 88.02	9.70%
		Family - THREE TIER	$ 1,176.80	$ 1,297.98	$ 121.18	10.30%	$ 1,201.75	$ 1,318.36	$ 116.61	9.70%
		Employee/Spouse - FOUR TIER	$ 888.15	$ 979.61	$ 91.46	10.30%	$ 906.97	$ 994.99	$ 88.02	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 865.95	$ 955.12	$ 89.17	10.30%	$ 884.30	$ 970.11	$ 85.81	9.70%
		Family - FOUR TIER	$ 1,287.81	$ 1,420.43	$ 132.62	10.30%	$ 1,315.11	$ 1,442.73	$ 127.62	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 397.61	$ 397.00	$ (0.61)	-0.15%	$ 406.55	$ 403.23	$ (3.32)	-0.82%
		Family - TWO TIER	$ 1,033.78	$ 1,032.19	$ (1.59)	-0.15%	$ 1,057.04	$ 1,048.40	$ (8.64)	-0.82%
		Double - THREE TIER	$ 795.22	$ 793.99	$ (1.23)	-0.15%	$ 813.10	$ 806.46	$ (6.64)	-0.82%
		Family - THREE TIER	$ 1,053.66	$ 1,052.04	$ (1.62)	-0.15%	$ 1,077.36	$ 1,068.56	$ (8.80)	-0.82%
		Employee/Spouse - FOUR TIER	$ 795.22	$ 793.99	$ (1.23)	-0.15%	$ 813.10	$ 806.46	$ (6.64)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 775.33	$ 774.14	$ (1.19)	-0.15%	$ 792.78	$ 786.30	$ (6.48)	-0.82%
		Family - FOUR TIER	$ 1,153.06	$ 1,151.29	$ (1.77)	-0.15%	$ 1,179.00	$ 1,169.37	$ (9.63)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 371.47	$ 367.17	$ (4.30)	-1.16%	$ 379.83	$ 372.94	$ (6.89)	-1.81%
		Family - TWO TIER	$ 965.82	$ 954.65	$ (11.17)	-1.16%	$ 987.55	$ 969.63	$ (17.92)	-1.81%
		Double - THREE TIER	$ 742.94	$ 734.34	$ (8.60)	-1.16%	$ 759.66	$ 745.87	$ (13.79)	-1.82%
		Family - THREE TIER	$ 984.39	$ 973.01	$ (11.38)	-1.16%	$ 1,006.55	$ 988.28	$ (18.27)	-1.82%
		Employee/Spouse - FOUR TIER	$ 742.94	$ 734.34	$ (8.60)	-1.16%	$ 759.66	$ 745.87	$ (13.79)	-1.82%
		Employee/Chld(rn) - FOUR TIER	$ 724.37	$ 715.99	$ (8.38)	-1.16%	$ 740.66	$ 727.23	$ (13.43)	-1.81%
		Family - FOUR TIER	$ 1,077.27	$ 1,064.80	$ (12.47)	-1.16%	$ 1,101.50	$ 1,081.52	$ (19.98)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 465.14	$ 479.16	$ 14.02	3.01%	$ 475.61	$ 486.68	$ 11.07	2.33%
		Family - TWO TIER	$ 1,209.38	$ 1,245.82	$ 36.44	3.01%	$ 1,236.58	$ 1,265.38	$ 28.80	2.33%
		Double - THREE TIER	$ 930.29	$ 958.32	$ 28.03	3.01%	$ 951.22	$ 973.37	$ 22.15	2.33%
		Family - THREE TIER	$ 1,232.63	$ 1,269.78	$ 37.15	3.01%	$ 1,260.37	$ 1,289.71	$ 29.34	2.33%
		Employee/Spouse - FOUR TIER	$ 930.29	$ 958.32	$ 28.03	3.01%	$ 951.22	$ 973.37	$ 22.15	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 907.03	$ 934.37	$ 27.34	3.01%	$ 927.44	$ 949.04	$ 21.60	2.33%
		Family - FOUR TIER	$ 1,348.92	$ 1,389.57	$ 40.65	3.01%	$ 1,379.27	$ 1,411.39	$ 32.12	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 433.42	$ 449.93	$ 16.51	3.81%	$ 443.17	$ 457.00	$ 13.83	3.12%
		Family - TWO TIER	$ 1,126.88	$ 1,169.83	$ 42.95	3.81%	$ 1,152.24	$ 1,188.19	$ 35.95	3.12%
		Double - THREE TIER	$ 866.83	$ 899.87	$ 33.04	3.81%	$ 886.34	$ 913.99	$ 27.65	3.12%
		Family - THREE TIER	$ 1,148.55	$ 1,192.32	$ 43.77	3.81%	$ 1,174.39	$ 1,211.04	$ 36.65	3.12%
		Employee/Spouse - FOUR TIER	$ 866.83	$ 899.87	$ 33.04	3.81%	$ 886.34	$ 913.99	$ 27.65	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 845.16	$ 877.37	$ 32.21	3.81%	$ 864.17	$ 891.14	$ 26.97	3.12%
		Family - FOUR TIER	$ 1,256.91	$ 1,304.80	$ 47.89	3.81%	$ 1,285.18	$ 1,325.29	$ 40.11	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 369.57	$ 365.35	$ (4.22)	-1.14%	$ 377.89	$ 371.08	$ (6.81)	-1.80%
		Family - TWO TIER	$ 960.90	$ 949.91	$ (10.99)	-1.14%	$ 982.52	$ 964.82	$ (17.70)	-1.80%
		Double - THREE TIER	$ 739.15	$ 730.70	$ (8.45)	-1.14%	$ 755.78	$ 742.17	$ (13.61)	-1.80%
		Family - THREE TIER	$ 979.38	$ 968.17	$ (11.21)	-1.14%	$ 1,001.42	$ 983.37	$ (18.05)	-1.80%
		Employee/Spouse - FOUR TIER	$ 739.15	$ 730.70	$ (8.45)	-1.14%	$ 755.78	$ 742.17	$ (13.61)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 720.67	$ 712.43	$ (8.24)	-1.14%	$ 736.89	$ 723.61	$ (13.28)	-1.80%
		Family - FOUR TIER	$ 1,071.77	$ 1,059.51	$ (12.26)	-1.14%	$ 1,095.88	$ 1,076.14	$ (19.74)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 338.08	$ 315.55	$ (22.53)	-6.66%	$ 345.68	$ 320.51	$ (25.17)	-7.28%
		Family - TWO TIER	$ 879.00	$ 820.43	$ (58.57)	-6.66%	$ 898.77	$ 833.32	$ (65.45)	-7.28%
		Double - THREE TIER	$ 676.15	$ 631.10	$ (45.05)	-6.66%	$ 691.37	$ 641.01	$ (50.36)	-7.28%
		Family - THREE TIER	$ 895.90	$ 836.21	$ (59.69)	-6.66%	$ 916.06	$ 849.34	$ (66.72)	-7.28%
		Employee/Spouse - FOUR TIER	$ 676.15	$ 631.10	$ (45.05)	-6.66%	$ 691.37	$ 641.01	$ (50.36)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 659.25	$ 615.33	$ (43.92)	-6.66%	$ 674.09	$ 624.99	$ (49.10)	-7.28%
		Family - FOUR TIER	$ 980.42	$ 915.10	$ (65.32)	-6.66%	$ 1,002.48	$ 929.47	$ (73.01)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 321.74	$ 286.62	$ (35.12)	-10.92%	$ 328.97	$ 291.12	$ (37.85)	-11.51%
		Family - TWO TIER	$ 836.52	$ 745.21	$ (91.31)	-10.92%	$ 855.33	$ 756.91	$ (98.42)	-11.51%
		Double - THREE TIER	$ 643.48	$ 573.24	$ (70.24)	-10.92%	$ 657.95	$ 582.24	$ (75.71)	-11.51%
		Family - THREE TIER	$ 852.60	$ 759.54	$ (93.06)	-10.91%	$ 871.79	$ 771.47	$ (100.32)	-11.51%
		Employee/Spouse - FOUR TIER	$ 643.48	$ 573.24	$ (70.24)	-10.92%	$ 657.95	$ 582.24	$ (75.71)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 627.38	$ 558.91	$ (68.47)	-10.91%	$ 641.51	$ 567.68	$ (73.83)	-11.51%
		Family - FOUR TIER	$ 933.04	$ 831.20	$ (101.84)	-10.91%	$ 954.03	$ 844.25	$ (109.78)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 393.34	$ 422.26	$ 28.92	7.35%	$ 402.20	$ 428.89	$ 26.69	6.64%
		Family - TWO TIER	$ 1,022.69	$ 1,097.89	$ 75.20	7.35%	$ 1,045.71	$ 1,115.12	$ 69.41	6.64%
		Double - THREE TIER	$ 786.69	$ 844.53	$ 57.84	7.35%	$ 804.39	$ 857.79	$ 53.40	6.64%
		Family - THREE TIER	$ 1,042.36	$ 1,119.00	$ 76.64	7.35%	$ 1,065.81	$ 1,136.57	$ 70.76	6.64%
		Employee/Spouse - FOUR TIER	$ 786.69	$ 844.53	$ 57.84	7.35%	$ 804.39	$ 857.79	$ 53.40	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 767.03	$ 823.41	$ 56.38	7.35%	$ 784.28	$ 836.34	$ 52.06	6.64%
		Family - FOUR TIER	$ 1,140.70	$ 1,224.57	$ 83.87	7.35%	$ 1,166.36	$ 1,243.79	$ 77.43	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 320.71	$ 309.29	$ (11.42)	-3.56%	$ 327.93	$ 314.15	$ (13.78)	-4.20%
		Family - TWO TIER	$ 833.86	$ 804.16	$ (29.70)	-3.56%	$ 852.62	$ 816.78	$ (35.84)	-4.20%
		Double - THREE TIER	$ 641.43	$ 618.58	$ (22.85)	-3.56%	$ 655.86	$ 628.30	$ (27.56)	-4.20%
		Family - THREE TIER	$ 849.89	$ 819.62	$ (30.27)	-3.56%	$ 869.01	$ 832.49	$ (36.52)	-4.20%
		Employee/Spouse - FOUR TIER	$ 641.43	$ 618.58	$ (22.85)	-3.56%	$ 655.86	$ 628.30	$ (27.56)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 625.39	$ 603.12	$ (22.27)	-3.56%	$ 639.46	$ 612.59	$ (26.87)	-4.20%
		Family - FOUR TIER	$ 930.07	$ 896.95	$ (33.12)	-3.56%	$ 951.00	$ 911.03	$ (39.97)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 385.45	$ 409.56	$ 24.11	6.26%	$ 393.63	$ 415.99	$ 22.36	5.68%
		Family - TWO TIER	$ 1,002.17	$ 1,064.86	$ 62.69	6.26%	$ 1,023.42	$ 1,081.58	$ 58.16	5.68%
		Double - THREE TIER	$ 770.90	$ 819.12	$ 48.22	6.26%	$ 787.25	$ 831.98	$ 44.73	5.68%
		Family - THREE TIER	$ 1,021.44	$ 1,085.34	$ 63.90	6.26%	$ 1,043.10	$ 1,102.38	$ 59.28	5.68%
		Employee/Spouse - FOUR TIER	$ 770.90	$ 819.12	$ 48.22	6.26%	$ 787.25	$ 831.98	$ 44.73	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 751.63	$ 798.64	$ 47.01	6.25%	$ 767.57	$ 811.18	$ 43.61	5.68%
		Family - FOUR TIER	$ 1,117.80	$ 1,187.73	$ 69.93	6.26%	$ 1,141.51	$ 1,206.37	$ 64.86	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 360.11	$ 378.79	$ 18.68	5.19%	$ 367.75	$ 384.74	$ 16.99	4.62%
		Family - TWO TIER	$ 936.30	$ 984.86	$ 48.56	5.19%	$ 956.16	$ 1,000.32	$ 44.16	4.62%
		Double - THREE TIER	$ 720.24	$ 757.58	$ 37.34	5.18%	$ 735.50	$ 769.48	$ 33.98	4.62%
		Family - THREE TIER	$ 954.31	$ 1,003.80	$ 49.49	5.19%	$ 974.54	$ 1,019.56	$ 45.02	4.62%
		Employee/Spouse - FOUR TIER	$ 720.24	$ 757.58	$ 37.34	5.18%	$ 735.50	$ 769.48	$ 33.98	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 702.23	$ 738.64	$ 36.41	5.18%	$ 717.11	$ 750.24	$ 33.13	4.62%
		Family - FOUR TIER	$ 1,044.34	$ 1,098.50	$ 54.16	5.19%	$ 1,066.48	$ 1,115.74	$ 49.26	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 450.92	$ 494.33	$ 43.41	9.63%	$ 460.48	$ 502.09	$ 41.61	9.04%
		Family - TWO TIER	$ 1,172.41	$ 1,285.25	$ 112.84	9.62%	$ 1,197.26	$ 1,305.43	$ 108.17	9.03%
		Double - THREE TIER	$ 901.85	$ 988.65	$ 86.80	9.62%	$ 920.97	$ 1,004.17	$ 83.20	9.03%
		Family - THREE TIER	$ 1,194.96	$ 1,309.96	$ 115.00	9.62%	$ 1,220.29	$ 1,330.53	$ 110.24	9.03%
		Employee/Spouse - FOUR TIER	$ 901.85	$ 988.65	$ 86.80	9.62%	$ 920.97	$ 1,004.17	$ 83.20	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 879.30	$ 963.94	$ 84.64	9.63%	$ 897.95	$ 979.07	$ 81.12	9.03%
		Family - FOUR TIER	$ 1,307.69	$ 1,433.54	$ 125.85	9.62%	$ 1,335.40	$ 1,456.05	$ 120.65	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 420.17	$ 464.17	$ 44.00	10.47%	$ 429.08	$ 471.46	$ 42.38	9.88%
		Family - TWO TIER	$ 1,092.44	$ 1,206.85	$ 114.41	10.47%	$ 1,115.59	$ 1,225.79	$ 110.20	9.88%
		Double - THREE TIER	$ 840.33	$ 928.34	$ 88.01	10.47%	$ 858.15	$ 942.92	$ 84.77	9.88%
		Family - THREE TIER	$ 1,113.44	$ 1,230.05	$ 116.61	10.47%	$ 1,137.04	$ 1,249.37	$ 112.33	9.88%
		Employee/Spouse - FOUR TIER	$ 840.33	$ 928.34	$ 88.01	10.47%	$ 858.15	$ 942.92	$ 84.77	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 819.32	$ 905.13	$ 85.81	10.47%	$ 836.70	$ 919.35	$ 82.65	9.88%
		Family - FOUR TIER	$ 1,218.49	$ 1,346.10	$ 127.61	10.47%	$ 1,244.32	$ 1,367.23	$ 122.91	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 358.28	$ 376.91	$ 18.63	5.20%	$ 365.88	$ 382.83	$ 16.95	4.63%
		Family - TWO TIER	$ 931.52	$ 979.97	$ 48.45	5.20%	$ 951.27	$ 995.35	$ 44.08	4.63%
		Double - THREE TIER	$ 716.56	$ 753.82	$ 37.26	5.20%	$ 731.75	$ 765.66	$ 33.91	4.63%
		Family - THREE TIER	$ 949.44	$ 998.81	$ 49.37	5.20%	$ 969.57	$ 1,014.49	$ 44.92	4.63%
		Employee/Spouse - FOUR TIER	$ 716.56	$ 753.82	$ 37.26	5.20%	$ 731.75	$ 765.66	$ 33.91	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 698.64	$ 734.98	$ 36.34	5.20%	$ 713.46	$ 746.51	$ 33.05	4.63%
		Family - FOUR TIER	$ 1,039.01	$ 1,093.04	$ 54.03	5.20%	$ 1,061.04	$ 1,110.20	$ 49.16	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 327.75	$ 325.54	$ (2.21)	-0.67%	$ 334.69	$ 330.65	$ (4.04)	-1.21%
		Family - TWO TIER	$ 852.13	$ 846.40	$ (5.73)	-0.67%	$ 870.20	$ 859.69	$ (10.51)	-1.21%
		Double - THREE TIER	$ 655.48	$ 651.08	$ (4.40)	-0.67%	$ 669.38	$ 661.30	$ (8.08)	-1.21%
		Family - THREE TIER	$ 868.51	$ 862.67	$ (5.84)	-0.67%	$ 886.93	$ 876.22	$ (10.71)	-1.21%
		Employee/Spouse - FOUR TIER	$ 655.48	$ 651.08	$ (4.40)	-0.67%	$ 669.38	$ 661.30	$ (8.08)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 639.10	$ 634.80	$ (4.30)	-0.67%	$ 652.64	$ 644.76	$ (7.88)	-1.21%
		Family - FOUR TIER	$ 950.46	$ 944.06	$ (6.40)	-0.67%	$ 970.60	$ 958.88	$ (11.72)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 311.91	$ 295.69	$ (16.22)	-5.20%	$ 318.52	$ 300.33	$ (18.19)	-5.71%
		Family - TWO TIER	$ 810.94	$ 768.80	$ (42.14)	-5.20%	$ 828.14	$ 780.87	$ (47.27)	-5.71%
		Double - THREE TIER	$ 623.80	$ 591.38	$ (32.42)	-5.20%	$ 637.02	$ 600.67	$ (36.35)	-5.71%
		Family - THREE TIER	$ 826.54	$ 783.58	$ (42.96)	-5.20%	$ 844.06	$ 795.88	$ (48.18)	-5.71%
		Employee/Spouse - FOUR TIER	$ 623.80	$ 591.38	$ (32.42)	-5.20%	$ 637.02	$ 600.67	$ (36.35)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 608.21	$ 576.60	$ (31.61)	-5.20%	$ 621.10	$ 585.65	$ (35.45)	-5.71%
		Family - FOUR TIER	$ 904.52	$ 857.50	$ (47.02)	-5.20%	$ 923.69	$ 870.97	$ (52.72)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 381.32	$ 435.63	$ 54.31	14.24%	$ 389.41	$ 442.47	$ 53.06	13.63%
		Family - TWO TIER	$ 991.44	$ 1,132.63	$ 141.19	14.24%	$ 1,012.46	$ 1,150.41	$ 137.95	13.63%
		Double - THREE TIER	$ 762.65	$ 871.25	$ 108.60	14.24%	$ 778.82	$ 884.93	$ 106.11	13.62%
		Family - THREE TIER	$ 1,010.51	$ 1,154.41	$ 143.90	14.24%	$ 1,031.93	$ 1,172.54	$ 140.61	13.63%
		Employee/Spouse - FOUR TIER	$ 762.65	$ 871.25	$ 108.60	14.24%	$ 778.82	$ 884.93	$ 106.11	13.62%
		Employee/Chld(rn) - FOUR TIER	$ 743.58	$ 849.47	$ 105.89	14.24%	$ 759.34	$ 862.81	$ 103.47	13.63%
		Family - FOUR TIER	$ 1,105.83	$ 1,263.32	$ 157.49	14.24%	$ 1,129.28	$ 1,283.15	$ 153.87	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 310.91	$ 319.08	$ 8.17	2.63%	$ 317.50	$ 324.09	$ 6.59	2.08%
		Family - TWO TIER	$ 808.36	$ 829.61	$ 21.25	2.63%	$ 825.50	$ 842.63	$ 17.13	2.08%
		Double - THREE TIER	$ 621.81	$ 638.16	$ 16.35	2.63%	$ 635.00	$ 648.18	$ 13.18	2.08%
		Family - THREE TIER	$ 823.90	$ 845.56	$ 21.66	2.63%	$ 841.37	$ 858.84	$ 17.47	2.08%
		Employee/Spouse - FOUR TIER	$ 621.81	$ 638.16	$ 16.35	2.63%	$ 635.00	$ 648.18	$ 13.18	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 606.27	$ 622.21	$ 15.94	2.63%	$ 619.12	$ 631.97	$ 12.85	2.08%
		Family - FOUR TIER	$ 901.62	$ 925.33	$ 23.71	2.63%	$ 920.75	$ 939.86	$ 19.11	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 368.68	$ 364.82	$ (3.86)	-1.05%	$ 376.98	$ 370.55	$ (6.43)	-1.71%
		Family - TWO TIER	$ 958.58	$ 948.54	$ (10.04)	-1.05%	$ 980.15	$ 963.43	$ (16.72)	-1.71%
		Double - THREE TIER	$ 737.37	$ 729.64	$ (7.73)	-1.05%	$ 753.96	$ 741.10	$ (12.86)	-1.71%
		Family - THREE TIER	$ 977.02	$ 966.78	$ (10.24)	-1.05%	$ 999.00	$ 981.96	$ (17.04)	-1.71%
		Employee/Spouse - FOUR TIER	$ 737.37	$ 729.64	$ (7.73)	-1.05%	$ 753.96	$ 741.10	$ (12.86)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 718.93	$ 711.40	$ (7.53)	-1.05%	$ 735.11	$ 722.57	$ (12.54)	-1.71%
		Family - FOUR TIER	$ 1,069.18	$ 1,057.98	$ (11.20)	-1.05%	$ 1,093.25	$ 1,074.60	$ (18.65)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 366.56	$ 358.26	$ (8.30)	-2.26%	$ 374.81	$ 363.89	$ (10.92)	-2.91%
		Family - TWO TIER	$ 953.04	$ 931.49	$ (21.55)	-2.26%	$ 974.49	$ 946.11	$ (28.38)	-2.91%
		Double - THREE TIER	$ 733.11	$ 716.53	$ (16.58)	-2.26%	$ 749.61	$ 727.78	$ (21.83)	-2.91%
		Family - THREE TIER	$ 971.37	$ 949.40	$ (21.97)	-2.26%	$ 993.23	$ 964.31	$ (28.92)	-2.91%
		Employee/Spouse - FOUR TIER	$ 733.11	$ 716.53	$ (16.58)	-2.26%	$ 749.61	$ 727.78	$ (21.83)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 714.78	$ 698.62	$ (16.16)	-2.26%	$ 730.86	$ 709.58	$ (21.28)	-2.91%
		Family - FOUR TIER	$ 1,063.02	$ 1,038.97	$ (24.05)	-2.26%	$ 1,086.93	$ 1,055.28	$ (31.65)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 397.11	$ 389.55	$ (7.56)	-1.90%	$ 406.04	$ 395.66	$ (10.38)	-2.56%
		Family - TWO TIER	$ 1,032.49	$ 1,012.82	$ (19.67)	-1.91%	$ 1,055.72	$ 1,028.72	$ (27.00)	-2.56%
		Double - THREE TIER	$ 794.22	$ 779.09	$ (15.13)	-1.91%	$ 812.10	$ 791.32	$ (20.78)	-2.56%
		Family - THREE TIER	$ 1,052.35	$ 1,032.30	$ (20.05)	-1.91%	$ 1,076.03	$ 1,048.50	$ (27.53)	-2.56%
		Employee/Spouse - FOUR TIER	$ 794.22	$ 779.09	$ (15.13)	-1.91%	$ 812.10	$ 791.32	$ (20.78)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 774.37	$ 759.61	$ (14.76)	-1.91%	$ 791.79	$ 771.54	$ (20.25)	-2.56%
		Family - FOUR TIER	$ 1,151.62	$ 1,129.68	$ (21.94)	-1.91%	$ 1,177.54	$ 1,147.42	$ (30.12)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 340.71	$ 313.68	$ (27.03)	-7.93%	$ 348.38	$ 318.60	$ (29.78)	-8.55%
		Family - TWO TIER	$ 885.86	$ 815.56	$ (70.30)	-7.94%	$ 905.80	$ 828.36	$ (77.44)	-8.55%
		Double - THREE TIER	$ 681.43	$ 627.35	$ (54.08)	-7.94%	$ 696.77	$ 637.20	$ (59.57)	-8.55%
		Family - THREE TIER	$ 902.90	$ 831.24	$ (71.66)	-7.94%	$ 923.22	$ 844.29	$ (78.93)	-8.55%
		Employee/Spouse - FOUR TIER	$ 681.43	$ 627.35	$ (54.08)	-7.94%	$ 696.77	$ 637.20	$ (59.57)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 664.40	$ 611.67	$ (52.73)	-7.94%	$ 679.34	$ 621.27	$ (58.07)	-8.55%
		Family - FOUR TIER	$ 988.08	$ 909.66	$ (78.42)	-7.94%	$ 1,010.31	$ 923.94	$ (86.37)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 357.26	$ 345.87	$ (11.39)	-3.19%	$ 365.31	$ 351.30	$ (14.01)	-3.84%
		Family - TWO TIER	$ 928.88	$ 899.26	$ (29.62)	-3.19%	$ 949.79	$ 913.38	$ (36.41)	-3.83%
		Double - THREE TIER	$ 714.53	$ 691.74	$ (22.79)	-3.19%	$ 730.61	$ 702.60	$ (28.01)	-3.83%
		Family - THREE TIER	$ 946.75	$ 916.55	$ (30.20)	-3.19%	$ 968.05	$ 930.94	$ (37.11)	-3.83%
		Employee/Spouse - FOUR TIER	$ 714.53	$ 691.74	$ (22.79)	-3.19%	$ 730.61	$ 702.60	$ (28.01)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 696.66	$ 674.44	$ (22.22)	-3.19%	$ 712.34	$ 685.03	$ (27.31)	-3.83%
		Family - FOUR TIER	$ 1,036.06	$ 1,003.02	$ (33.04)	-3.19%	$ 1,059.38	$ 1,018.76	$ (40.62)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 283.00	$ 183.31	$ (99.69)	-35.23%	$ 289.37	$ 186.19	$ (103.18)	-35.66%
		Family - TWO TIER	$ 735.81	$ 476.61	$ (259.20)	-35.23%	$ 752.37	$ 484.09	$ (268.28)	-35.66%
		Double - THREE TIER	$ 566.01	$ 366.62	$ (199.39)	-35.23%	$ 578.74	$ 372.38	$ (206.36)	-35.66%
		Family - THREE TIER	$ 749.97	$ 485.77	$ (264.20)	-35.23%	$ 766.83	$ 493.40	$ (273.43)	-35.66%
		Employee/Spouse - FOUR TIER	$ 566.01	$ 366.62	$ (199.39)	-35.23%	$ 578.74	$ 372.38	$ (206.36)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 551.86	$ 357.45	$ (194.41)	-35.23%	$ 564.28	$ 363.07	$ (201.21)	-35.66%
		Family - FOUR TIER	$ 820.72	$ 531.60	$ (289.12)	-35.23%	$ 839.19	$ 539.94	$ (299.25)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 388.95	$ 386.23	$ (2.72)	-0.70%	$ 397.70	$ 392.30	$ (5.40)	-1.36%
		Family - TWO TIER	$ 1,011.27	$ 1,004.20	$ (7.07)	-0.70%	$ 1,034.03	$ 1,019.97	$ (14.06)	-1.36%
		Double - THREE TIER	$ 777.91	$ 772.46	$ (5.45)	-0.70%	$ 795.41	$ 784.59	$ (10.82)	-1.36%
		Family - THREE TIER	$ 1,030.72	$ 1,023.51	$ (7.21)	-0.70%	$ 1,053.92	$ 1,039.58	$ (14.34)	-1.36%
		Employee/Spouse - FOUR TIER	$ 777.91	$ 772.46	$ (5.45)	-0.70%	$ 795.41	$ 784.59	$ (10.82)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 758.45	$ 753.15	$ (5.30)	-0.70%	$ 775.52	$ 764.98	$ (10.54)	-1.36%
		Family - FOUR TIER	$ 1,127.96	$ 1,120.07	$ (7.89)	-0.70%	$ 1,153.34	$ 1,137.66	$ (15.68)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 388.57	$ 386.23	$ (2.34)	-0.60%	$ 397.31	$ 392.30	$ (5.01)	-1.26%
		Family - TWO TIER	$ 1,010.28	$ 1,004.20	$ (6.08)	-0.60%	$ 1,033.00	$ 1,019.97	$ (13.03)	-1.26%
		Double - THREE TIER	$ 777.13	$ 772.46	$ (4.67)	-0.60%	$ 794.63	$ 784.59	$ (10.04)	-1.26%
		Family - THREE TIER	$ 1,029.71	$ 1,023.51	$ (6.20)	-0.60%	$ 1,052.87	$ 1,039.58	$ (13.29)	-1.26%
		Employee/Spouse - FOUR TIER	$ 777.13	$ 772.46	$ (4.67)	-0.60%	$ 794.63	$ 784.59	$ (10.04)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 757.70	$ 753.15	$ (4.55)	-0.60%	$ 774.76	$ 764.98	$ (9.78)	-1.26%
		Family - FOUR TIER	$ 1,126.84	$ 1,120.07	$ (6.77)	-0.60%	$ 1,152.20	$ 1,137.66	$ (14.54)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 367.58	$ 334.72	$ (32.86)	-8.94%	$ 375.85	$ 339.97	$ (35.88)	-9.55%
		Family - TWO TIER	$ 955.70	$ 870.26	$ (85.44)	-8.94%	$ 977.21	$ 883.93	$ (93.28)	-9.55%
		Double - THREE TIER	$ 735.16	$ 669.43	$ (65.73)	-8.94%	$ 751.69	$ 679.94	$ (71.75)	-9.55%
		Family - THREE TIER	$ 974.08	$ 887.00	$ (87.08)	-8.94%	$ 996.00	$ 900.92	$ (95.08)	-9.55%
		Employee/Spouse - FOUR TIER	$ 735.16	$ 669.43	$ (65.73)	-8.94%	$ 751.69	$ 679.94	$ (71.75)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 716.78	$ 652.70	$ (64.08)	-8.94%	$ 732.91	$ 662.94	$ (69.97)	-9.55%
		Family - FOUR TIER	$ 1,065.97	$ 970.68	$ (95.29)	-8.94%	$ 1,089.96	$ 985.92	$ (104.04)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 357.41	$ 376.37	$ 18.96	5.30%	$ 365.00	$ 382.28	$ 17.28	4.73%
		Family - TWO TIER	$ 929.28	$ 978.56	$ 49.28	5.30%	$ 948.98	$ 993.92	$ 44.94	4.74%
		Double - THREE TIER	$ 714.83	$ 752.74	$ 37.91	5.30%	$ 729.98	$ 764.55	$ 34.57	4.74%
		Family - THREE TIER	$ 947.15	$ 997.37	$ 50.22	5.30%	$ 967.23	$ 1,013.03	$ 45.80	4.74%
		Employee/Spouse - FOUR TIER	$ 714.83	$ 752.74	$ 37.91	5.30%	$ 729.98	$ 764.55	$ 34.57	4.74%
		Employee/Chld(rn) - FOUR TIER	$ 696.96	$ 733.92	$ 36.96	5.30%	$ 711.74	$ 745.44	$ 33.70	4.73%
		Family - FOUR TIER	$ 1,036.51	$ 1,091.47	$ 54.96	5.30%	$ 1,058.48	$ 1,108.60	$ 50.12	4.74%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 355.36	$ 369.60	$ 14.24	4.01%	$ 362.89	$ 375.41	$ 12.52	3.45%
		Family - TWO TIER	$ 923.93	$ 960.97	$ 37.04	4.01%	$ 943.52	$ 976.05	$ 32.53	3.45%
		Double - THREE TIER	$ 710.71	$ 739.20	$ 28.49	4.01%	$ 725.78	$ 750.81	$ 25.03	3.45%
		Family - THREE TIER	$ 941.69	$ 979.45	$ 37.76	4.01%	$ 961.66	$ 994.82	$ 33.16	3.45%
		Employee/Spouse - FOUR TIER	$ 710.71	$ 739.20	$ 28.49	4.01%	$ 725.78	$ 750.81	$ 25.03	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 692.94	$ 720.72	$ 27.78	4.01%	$ 707.64	$ 732.04	$ 24.40	3.45%
		Family - FOUR TIER	$ 1,030.53	$ 1,071.85	$ 41.32	4.01%	$ 1,052.38	$ 1,088.67	$ 36.29	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 384.97	$ 401.87	$ 16.90	4.39%	$ 393.13	$ 408.18	$ 15.05	3.83%
		Family - TWO TIER	$ 1,000.92	$ 1,044.87	$ 43.95	4.39%	$ 1,022.14	$ 1,061.27	$ 39.13	3.83%
		Double - THREE TIER	$ 769.94	$ 803.75	$ 33.81	4.39%	$ 786.27	$ 816.37	$ 30.10	3.83%
		Family - THREE TIER	$ 1,020.17	$ 1,064.96	$ 44.79	4.39%	$ 1,041.80	$ 1,081.68	$ 39.88	3.83%
		Employee/Spouse - FOUR TIER	$ 769.94	$ 803.75	$ 33.81	4.39%	$ 786.27	$ 816.37	$ 30.10	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 750.69	$ 783.65	$ 32.96	4.39%	$ 766.60	$ 795.96	$ 29.36	3.83%
		Family - FOUR TIER	$ 1,116.41	$ 1,165.43	$ 49.02	4.39%	$ 1,140.07	$ 1,183.73	$ 43.66	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 330.30	$ 323.60	$ (6.70)	-2.03%	$ 337.30	$ 328.68	$ (8.62)	-2.56%
		Family - TWO TIER	$ 858.79	$ 841.37	$ (17.42)	-2.03%	$ 876.99	$ 854.58	$ (22.41)	-2.56%
		Double - THREE TIER	$ 660.61	$ 647.20	$ (13.41)	-2.03%	$ 674.62	$ 657.37	$ (17.25)	-2.56%
		Family - THREE TIER	$ 875.31	$ 857.55	$ (17.76)	-2.03%	$ 893.86	$ 871.01	$ (22.85)	-2.56%
		Employee/Spouse - FOUR TIER	$ 660.61	$ 647.20	$ (13.41)	-2.03%	$ 674.62	$ 657.37	$ (17.25)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 644.09	$ 631.02	$ (13.07)	-2.03%	$ 657.75	$ 640.93	$ (16.82)	-2.56%
		Family - FOUR TIER	$ 957.88	$ 938.45	$ (19.43)	-2.03%	$ 978.18	$ 953.18	$ (25.00)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 346.35	$ 356.81	$ 10.46	3.02%	$ 353.69	$ 362.42	$ 8.73	2.47%
		Family - TWO TIER	$ 900.50	$ 927.72	$ 27.22	3.02%	$ 919.59	$ 942.28	$ 22.69	2.47%
		Double - THREE TIER	$ 692.69	$ 713.63	$ 20.94	3.02%	$ 707.38	$ 724.83	$ 17.45	2.47%
		Family - THREE TIER	$ 917.81	$ 945.56	$ 27.75	3.02%	$ 937.28	$ 960.40	$ 23.12	2.47%
		Employee/Spouse - FOUR TIER	$ 692.69	$ 713.63	$ 20.94	3.02%	$ 707.38	$ 724.83	$ 17.45	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 675.38	$ 695.79	$ 20.41	3.02%	$ 689.69	$ 706.71	$ 17.02	2.47%
		Family - FOUR TIER	$ 1,004.41	$ 1,034.76	$ 30.35	3.02%	$ 1,025.69	$ 1,051.00	$ 25.31	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 274.36	$ 189.11	$ (85.25)	-31.07%	$ 280.16	$ 192.08	$ (88.08)	-31.44%
		Family - TWO TIER	$ 713.32	$ 491.69	$ (221.63)	-31.07%	$ 728.44	$ 499.41	$ (229.03)	-31.44%
		Double - THREE TIER	$ 548.70	$ 378.22	$ (170.48)	-31.07%	$ 560.34	$ 384.16	$ (176.18)	-31.44%
		Family - THREE TIER	$ 727.03	$ 501.14	$ (225.89)	-31.07%	$ 742.44	$ 509.01	$ (233.43)	-31.44%
		Employee/Spouse - FOUR TIER	$ 548.70	$ 378.22	$ (170.48)	-31.07%	$ 560.34	$ 384.16	$ (176.18)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 534.98	$ 368.77	$ (166.21)	-31.07%	$ 546.33	$ 374.56	$ (171.77)	-31.44%
		Family - FOUR TIER	$ 795.62	$ 548.42	$ (247.20)	-31.07%	$ 812.49	$ 557.03	$ (255.46)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 377.07	$ 398.45	$ 21.38	5.67%	$ 385.05	$ 404.71	$ 19.66	5.11%
		Family - TWO TIER	$ 980.37	$ 1,035.98	$ 55.61	5.67%	$ 1,001.15	$ 1,052.25	$ 51.10	5.10%
		Double - THREE TIER	$ 754.13	$ 796.91	$ 42.78	5.67%	$ 770.12	$ 809.42	$ 39.30	5.10%
		Family - THREE TIER	$ 999.21	$ 1,055.90	$ 56.69	5.67%	$ 1,020.40	$ 1,072.48	$ 52.08	5.10%
		Employee/Spouse - FOUR TIER	$ 754.13	$ 796.91	$ 42.78	5.67%	$ 770.12	$ 809.42	$ 39.30	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 735.27	$ 776.99	$ 41.72	5.67%	$ 750.86	$ 789.18	$ 38.32	5.10%
		Family - FOUR TIER	$ 1,093.49	$ 1,155.52	$ 62.03	5.67%	$ 1,116.67	$ 1,173.66	$ 56.99	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 376.69	$ 398.45	$ 21.76	5.78%	$ 384.67	$ 404.71	$ 20.04	5.21%
		Family - TWO TIER	$ 979.40	$ 1,035.98	$ 56.58	5.78%	$ 1,000.16	$ 1,052.25	$ 52.09	5.21%
		Double - THREE TIER	$ 753.39	$ 796.91	$ 43.52	5.78%	$ 769.36	$ 809.42	$ 40.06	5.21%
		Family - THREE TIER	$ 998.23	$ 1,055.90	$ 57.67	5.78%	$ 1,019.40	$ 1,072.48	$ 53.08	5.21%
		Employee/Spouse - FOUR TIER	$ 753.39	$ 796.91	$ 43.52	5.78%	$ 769.36	$ 809.42	$ 40.06	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 734.55	$ 776.99	$ 42.44	5.78%	$ 750.13	$ 789.18	$ 39.05	5.21%
		Family - FOUR TIER	$ 1,092.41	$ 1,155.52	$ 63.11	5.78%	$ 1,115.57	$ 1,173.66	$ 58.09	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 356.34	$ 345.31	$ (11.03)	-3.10%	$ 363.90	$ 350.73	$ (13.17)	-3.62%
		Family - TWO TIER	$ 926.49	$ 897.80	$ (28.69)	-3.10%	$ 946.12	$ 911.90	$ (34.22)	-3.62%
		Double - THREE TIER	$ 712.68	$ 690.62	$ (22.06)	-3.10%	$ 727.79	$ 701.46	$ (26.33)	-3.62%
		Family - THREE TIER	$ 944.30	$ 915.07	$ (29.23)	-3.10%	$ 964.33	$ 929.44	$ (34.89)	-3.62%
		Employee/Spouse - FOUR TIER	$ 712.68	$ 690.62	$ (22.06)	-3.10%	$ 727.79	$ 701.46	$ (26.33)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 694.86	$ 673.35	$ (21.51)	-3.10%	$ 709.60	$ 683.92	$ (25.68)	-3.62%
		Family - FOUR TIER	$ 1,033.38	$ 1,001.40	$ (31.98)	-3.09%	$ 1,055.29	$ 1,017.12	$ (38.17)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 325.83	$ 271.52	$ (54.31)	-16.67%	$ 333.16	$ 275.79	$ (57.37)	-17.22%
		Family - TWO TIER	$ 847.16	$ 705.96	$ (141.20)	-16.67%	$ 866.22	$ 717.04	$ (149.18)	-17.22%
		Double - THREE TIER	$ 651.66	$ 543.05	$ (108.61)	-16.67%	$ 666.32	$ 551.57	$ (114.75)	-17.22%
		Family - THREE TIER	$ 863.45	$ 719.54	$ (143.91)	-16.67%	$ 882.87	$ 730.83	$ (152.04)	-17.22%
		Employee/Spouse - FOUR TIER	$ 651.66	$ 543.05	$ (108.61)	-16.67%	$ 666.32	$ 551.57	$ (114.75)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 635.37	$ 529.47	$ (105.90)	-16.67%	$ 649.66	$ 537.78	$ (111.88)	-17.22%
		Family - FOUR TIER	$ 944.90	$ 787.42	$ (157.48)	-16.67%	$ 966.17	$ 799.78	$ (166.39)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 304.54	$ 208.38	$ (96.16)	-31.58%	$ 311.40	$ 211.66	$ (99.74)	-32.03%
		Family - TWO TIER	$ 791.81	$ 541.80	$ (250.01)	-31.57%	$ 809.63	$ 550.30	$ (259.33)	-32.03%
		Double - THREE TIER	$ 609.09	$ 416.77	$ (192.32)	-31.57%	$ 622.78	$ 423.31	$ (199.47)	-32.03%
		Family - THREE TIER	$ 807.03	$ 552.22	$ (254.81)	-31.57%	$ 825.19	$ 560.89	$ (264.30)	-32.03%
		Employee/Spouse - FOUR TIER	$ 609.09	$ 416.77	$ (192.32)	-31.57%	$ 622.78	$ 423.31	$ (199.47)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 593.86	$ 406.35	$ (187.51)	-31.57%	$ 607.22	$ 412.73	$ (194.49)	-32.03%
		Family - FOUR TIER	$ 883.17	$ 604.31	$ (278.86)	-31.57%	$ 903.04	$ 613.80	$ (289.24)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 262.70	$ 136.13	$ (126.57)	-48.18%	$ 268.62	$ 138.26	$ (130.36)	-48.53%
		Family - TWO TIER	$ 683.04	$ 353.93	$ (329.11)	-48.18%	$ 698.40	$ 359.48	$ (338.92)	-48.53%
		Double - THREE TIER	$ 525.42	$ 272.25	$ (253.17)	-48.18%	$ 537.24	$ 276.53	$ (260.71)	-48.53%
		Family - THREE TIER	$ 696.18	$ 360.73	$ (335.45)	-48.18%	$ 711.84	$ 366.40	$ (345.44)	-48.53%
		Employee/Spouse - FOUR TIER	$ 525.42	$ 272.25	$ (253.17)	-48.18%	$ 537.24	$ 276.53	$ (260.71)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 512.28	$ 265.44	$ (246.84)	-48.18%	$ 523.81	$ 269.61	$ (254.20)	-48.53%
		Family - FOUR TIER	$ 761.85	$ 394.76	$ (367.09)	-48.18%	$ 778.99	$ 400.96	$ (378.03)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 347.05	$ 297.58	$ (49.47)	-14.25%	$ 354.86	$ 302.25	$ (52.61)	-14.83%
		Family - TWO TIER	$ 902.32	$ 773.71	$ (128.61)	-14.25%	$ 922.62	$ 785.85	$ (136.77)	-14.82%
		Double - THREE TIER	$ 694.09	$ 595.16	$ (98.93)	-14.25%	$ 709.71	$ 604.50	$ (105.21)	-14.82%
		Family - THREE TIER	$ 919.67	$ 788.58	$ (131.09)	-14.25%	$ 940.37	$ 800.97	$ (139.40)	-14.82%
		Employee/Spouse - FOUR TIER	$ 694.09	$ 595.16	$ (98.93)	-14.25%	$ 709.71	$ 604.50	$ (105.21)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 676.75	$ 580.28	$ (96.47)	-14.25%	$ 691.97	$ 589.39	$ (102.58)	-14.82%
		Family - FOUR TIER	$ 1,006.43	$ 862.98	$ (143.45)	-14.25%	$ 1,029.08	$ 876.53	$ (152.55)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 324.79	$ 238.38	$ (86.41)	-26.60%	$ 332.10	$ 242.13	$ (89.97)	-27.09%
		Family - TWO TIER	$ 844.45	$ 619.80	$ (224.65)	-26.60%	$ 863.45	$ 629.53	$ (233.92)	-27.09%
		Double - THREE TIER	$ 649.58	$ 476.77	$ (172.81)	-26.60%	$ 664.19	$ 484.25	$ (179.94)	-27.09%
		Family - THREE TIER	$ 860.70	$ 631.72	$ (228.98)	-26.60%	$ 880.05	$ 641.64	$ (238.41)	-27.09%
		Employee/Spouse - FOUR TIER	$ 649.58	$ 476.77	$ (172.81)	-26.60%	$ 664.19	$ 484.25	$ (179.94)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 633.34	$ 464.85	$ (168.49)	-26.60%	$ 647.59	$ 472.15	$ (175.44)	-27.09%
		Family - FOUR TIER	$ 941.88	$ 691.31	$ (250.57)	-26.60%	$ 963.09	$ 702.17	$ (260.92)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 298.97	$ 128.11	$ (170.86)	-57.15%	$ 305.70	$ 130.12	$ (175.58)	-57.44%
		Family - TWO TIER	$ 777.32	$ 333.09	$ (444.23)	-57.15%	$ 794.82	$ 338.32	$ (456.50)	-57.43%
		Double - THREE TIER	$ 597.94	$ 256.22	$ (341.72)	-57.15%	$ 611.40	$ 260.25	$ (351.15)	-57.43%
		Family - THREE TIER	$ 792.27	$ 339.50	$ (452.77)	-57.15%	$ 810.09	$ 344.83	$ (465.26)	-57.43%
		Employee/Spouse - FOUR TIER	$ 597.94	$ 256.22	$ (341.72)	-57.15%	$ 611.40	$ 260.25	$ (351.15)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 582.99	$ 249.82	$ (333.17)	-57.15%	$ 596.11	$ 253.74	$ (342.37)	-57.43%
		Family - FOUR TIER	$ 867.01	$ 371.53	$ (495.48)	-57.15%	$ 886.53	$ 377.36	$ (509.17)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 311.12	$ 252.99	$ (58.13)	-18.68%	$ 318.11	$ 256.96	$ (61.15)	-19.22%
		Family - TWO TIER	$ 808.91	$ 657.77	$ (151.14)	-18.68%	$ 827.11	$ 668.10	$ (159.01)	-19.22%
		Double - THREE TIER	$ 622.23	$ 505.98	$ (116.25)	-18.68%	$ 636.24	$ 513.92	$ (122.32)	-19.23%
		Family - THREE TIER	$ 824.46	$ 670.42	$ (154.04)	-18.68%	$ 843.01	$ 680.95	$ (162.06)	-19.22%
		Employee/Spouse - FOUR TIER	$ 622.23	$ 505.98	$ (116.25)	-18.68%	$ 636.24	$ 513.92	$ (122.32)	-19.23%
		Employee/Chld(rn) - FOUR TIER	$ 606.68	$ 493.33	$ (113.35)	-18.68%	$ 620.33	$ 501.08	$ (119.25)	-19.22%
		Family - FOUR TIER	$ 902.24	$ 733.67	$ (168.57)	-18.68%	$ 922.55	$ 745.19	$ (177.36)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 311.27	$ 252.99	$ (58.28)	-18.72%	$ 318.27	$ 256.96	$ (61.31)	-19.26%
		Family - TWO TIER	$ 809.31	$ 657.77	$ (151.54)	-18.72%	$ 827.52	$ 668.10	$ (159.42)	-19.26%
		Double - THREE TIER	$ 622.55	$ 505.98	$ (116.57)	-18.72%	$ 636.56	$ 513.92	$ (122.64)	-19.27%
		Family - THREE TIER	$ 824.87	$ 670.42	$ (154.45)	-18.72%	$ 843.44	$ 680.95	$ (162.49)	-19.27%
		Employee/Spouse - FOUR TIER	$ 622.55	$ 505.98	$ (116.57)	-18.72%	$ 636.56	$ 513.92	$ (122.64)	-19.27%
		Employee/Chld(rn) - FOUR TIER	$ 606.99	$ 493.33	$ (113.66)	-18.73%	$ 620.64	$ 501.08	$ (119.56)	-19.26%
		Family - FOUR TIER	$ 902.69	$ 733.67	$ (169.02)	-18.72%	$ 923.00	$ 745.19	$ (177.81)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 358.71	$ 359.26	$ 0.55	0.15%	$ 366.79	$ 364.90	$ (1.89)	-0.52%
		Family - TWO TIER	$ 932.67	$ 934.09	$ 1.42	0.15%	$ 953.66	$ 948.75	$ (4.91)	-0.51%
		Double - THREE TIER	$ 717.44	$ 718.53	$ 1.09	0.15%	$ 733.58	$ 729.81	$ (3.77)	-0.51%
		Family - THREE TIER	$ 950.60	$ 952.05	$ 1.45	0.15%	$ 972.00	$ 967.00	$ (5.00)	-0.51%
		Employee/Spouse - FOUR TIER	$ 717.44	$ 718.53	$ 1.09	0.15%	$ 733.58	$ 729.81	$ (3.77)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 699.50	$ 700.56	$ 1.06	0.15%	$ 715.24	$ 711.56	$ (3.68)	-0.51%
		Family - FOUR TIER	$ 1,040.29	$ 1,041.87	$ 1.58	0.15%	$ 1,063.70	$ 1,058.22	$ (5.48)	-0.52%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 315.87	$ 280.12	$ (35.75)	-11.32%	$ 322.56	$ 284.51	$ (38.05)	-11.80%
		Family - TWO TIER	$ 821.26	$ 728.30	$ (92.96)	-11.32%	$ 838.67	$ 739.74	$ (98.93)	-11.80%
		Double - THREE TIER	$ 631.74	$ 560.23	$ (71.51)	-11.32%	$ 645.13	$ 569.03	$ (76.10)	-11.80%
		Family - THREE TIER	$ 837.05	$ 742.31	$ (94.74)	-11.32%	$ 854.79	$ 753.96	$ (100.83)	-11.80%
		Employee/Spouse - FOUR TIER	$ 631.74	$ 560.23	$ (71.51)	-11.32%	$ 645.13	$ 569.03	$ (76.10)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 615.94	$ 546.23	$ (69.71)	-11.32%	$ 629.00	$ 554.80	$ (74.20)	-11.80%
		Family - FOUR TIER	$ 916.02	$ 812.34	$ (103.68)	-11.32%	$ 935.44	$ 825.09	$ (110.35)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 295.24	$ 214.98	$ (80.26)	-27.18%	$ 301.49	$ 218.35	$ (83.14)	-27.58%
		Family - TWO TIER	$ 767.62	$ 558.94	$ (208.68)	-27.19%	$ 783.89	$ 567.72	$ (216.17)	-27.58%
		Double - THREE TIER	$ 590.47	$ 429.96	$ (160.51)	-27.18%	$ 602.99	$ 436.71	$ (166.28)	-27.58%
		Family - THREE TIER	$ 782.38	$ 569.69	$ (212.69)	-27.18%	$ 798.96	$ 578.64	$ (220.32)	-27.58%
		Employee/Spouse - FOUR TIER	$ 590.47	$ 429.96	$ (160.51)	-27.18%	$ 602.99	$ 436.71	$ (166.28)	-27.58%
		Employee/Chld(rn) - FOUR TIER	$ 575.71	$ 419.21	$ (156.50)	-27.18%	$ 587.92	$ 425.79	$ (162.13)	-27.58%
		Family - FOUR TIER	$ 856.18	$ 623.44	$ (232.74)	-27.18%	$ 874.33	$ 633.22	$ (241.11)	-27.58%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 254.67	$ 140.43	$ (114.24)	-44.86%	$ 260.08	$ 142.64	$ (117.44)	-45.16%
		Family - TWO TIER	$ 662.16	$ 365.13	$ (297.03)	-44.86%	$ 676.19	$ 370.86	$ (305.33)	-45.15%
		Double - THREE TIER	$ 509.34	$ 280.87	$ (228.47)	-44.86%	$ 520.15	$ 285.28	$ (234.87)	-45.15%
		Family - THREE TIER	$ 674.89	$ 372.15	$ (302.74)	-44.86%	$ 689.19	$ 377.99	$ (311.20)	-45.15%
		Employee/Spouse - FOUR TIER	$ 509.34	$ 280.87	$ (228.47)	-44.86%	$ 520.15	$ 285.28	$ (234.87)	-45.15%
		Employee/Chld(rn) - FOUR TIER	$ 496.62	$ 273.85	$ (222.77)	-44.86%	$ 507.14	$ 278.14	$ (229.00)	-45.16%
		Family - FOUR TIER	$ 738.56	$ 407.26	$ (331.30)	-44.86%	$ 754.22	$ 413.65	$ (340.57)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 336.44	$ 307.00	$ (29.44)	-8.75%	$ 343.57	$ 311.82	$ (31.75)	-9.24%
		Family - TWO TIER	$ 874.74	$ 798.19	$ (76.55)	-8.75%	$ 893.30	$ 810.72	$ (82.58)	-9.24%
		Double - THREE TIER	$ 672.88	$ 613.99	$ (58.89)	-8.75%	$ 687.15	$ 623.63	$ (63.52)	-9.24%
		Family - THREE TIER	$ 891.57	$ 813.54	$ (78.03)	-8.75%	$ 910.47	$ 826.31	$ (84.16)	-9.24%
		Employee/Spouse - FOUR TIER	$ 672.88	$ 613.99	$ (58.89)	-8.75%	$ 687.15	$ 623.63	$ (63.52)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 656.06	$ 598.64	$ (57.42)	-8.75%	$ 669.96	$ 608.04	$ (61.92)	-9.24%
		Family - FOUR TIER	$ 975.68	$ 890.29	$ (85.39)	-8.75%	$ 996.36	$ 904.27	$ (92.09)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 314.86	$ 245.93	$ (68.93)	-21.89%	$ 321.54	$ 249.79	$ (71.75)	-22.31%
		Family - TWO TIER	$ 818.64	$ 639.41	$ (179.23)	-21.89%	$ 836.00	$ 649.45	$ (186.55)	-22.31%
		Double - THREE TIER	$ 629.72	$ 491.86	$ (137.86)	-21.89%	$ 643.07	$ 499.58	$ (143.49)	-22.31%
		Family - THREE TIER	$ 834.39	$ 651.71	$ (182.68)	-21.89%	$ 852.08	$ 661.94	$ (190.14)	-22.31%
		Employee/Spouse - FOUR TIER	$ 629.72	$ 491.86	$ (137.86)	-21.89%	$ 643.07	$ 499.58	$ (143.49)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 613.98	$ 479.56	$ (134.42)	-21.89%	$ 627.00	$ 487.09	$ (139.91)	-22.31%
		Family - FOUR TIER	$ 913.11	$ 713.19	$ (199.92)	-21.89%	$ 932.47	$ 724.39	$ (208.08)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 289.84	$ 132.17	$ (157.67)	-54.40%	$ 295.97	$ 134.24	$ (161.73)	-54.64%
		Family - TWO TIER	$ 753.56	$ 343.63	$ (409.93)	-54.40%	$ 769.54	$ 349.03	$ (420.51)	-54.64%
		Double - THREE TIER	$ 579.66	$ 264.33	$ (315.33)	-54.40%	$ 591.95	$ 268.48	$ (323.47)	-54.64%
		Family - THREE TIER	$ 768.05	$ 350.24	$ (417.81)	-54.40%	$ 784.34	$ 355.74	$ (428.60)	-54.64%
		Employee/Spouse - FOUR TIER	$ 579.66	$ 264.33	$ (315.33)	-54.40%	$ 591.95	$ 268.48	$ (323.47)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 565.17	$ 257.73	$ (307.44)	-54.40%	$ 577.15	$ 261.77	$ (315.38)	-54.64%
		Family - FOUR TIER	$ 840.51	$ 383.28	$ (457.23)	-54.40%	$ 858.33	$ 389.30	$ (469.03)	-54.64%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 301.61	$ 261.00	$ (40.61)	-13.46%	$ 308.00	$ 265.09	$ (42.91)	-13.93%
		Family - TWO TIER	$ 784.17	$ 678.59	$ (105.58)	-13.46%	$ 800.80	$ 689.24	$ (111.56)	-13.93%
		Double - THREE TIER	$ 603.21	$ 521.99	$ (81.22)	-13.46%	$ 615.99	$ 530.19	$ (85.80)	-13.93%
		Family - THREE TIER	$ 799.26	$ 691.64	$ (107.62)	-13.46%	$ 816.20	$ 702.50	$ (113.70)	-13.93%
		Employee/Spouse - FOUR TIER	$ 603.21	$ 521.99	$ (81.22)	-13.46%	$ 615.99	$ 530.19	$ (85.80)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 588.13	$ 508.94	$ (79.19)	-13.46%	$ 600.60	$ 516.93	$ (83.67)	-13.93%
		Family - FOUR TIER	$ 874.65	$ 756.89	$ (117.76)	-13.46%	$ 893.20	$ 768.77	$ (124.43)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 301.76	$ 261.00	$ (40.76)	-13.51%	$ 308.16	$ 265.09	$ (43.07)	-13.98%
		Family - TWO TIER	$ 784.56	$ 678.59	$ (105.97)	-13.51%	$ 801.19	$ 689.24	$ (111.95)	-13.97%
		Double - THREE TIER	$ 603.51	$ 521.99	$ (81.52)	-13.51%	$ 616.30	$ 530.19	$ (86.11)	-13.97%
		Family - THREE TIER	$ 799.65	$ 691.64	$ (108.01)	-13.51%	$ 816.61	$ 702.50	$ (114.11)	-13.97%
		Employee/Spouse - FOUR TIER	$ 603.51	$ 521.99	$ (81.52)	-13.51%	$ 616.30	$ 530.19	$ (86.11)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 588.43	$ 508.94	$ (79.49)	-13.51%	$ 600.90	$ 516.93	$ (83.97)	-13.97%
		Family - FOUR TIER	$ 875.09	$ 756.89	$ (118.20)	-13.51%	$ 893.65	$ 768.77	$ (124.88)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 347.75	$ 370.63	$ 22.88	6.58%	$ 355.12	$ 376.45	$ 21.33	6.01%
		Family - TWO TIER	$ 904.16	$ 963.65	$ 59.49	6.58%	$ 923.32	$ 978.78	$ 55.46	6.01%
		Double - THREE TIER	$ 695.51	$ 741.27	$ 45.76	6.58%	$ 710.25	$ 752.90	$ 42.65	6.00%
		Family - THREE TIER	$ 921.54	$ 982.18	$ 60.64	6.58%	$ 941.08	$ 997.60	$ 56.52	6.01%
		Employee/Spouse - FOUR TIER	$ 695.51	$ 741.27	$ 45.76	6.58%	$ 710.25	$ 752.90	$ 42.65	6.00%
		Employee/Chld(rn) - FOUR TIER	$ 678.11	$ 722.74	$ 44.63	6.58%	$ 692.49	$ 734.08	$ 41.59	6.01%
		Family - FOUR TIER	$ 1,008.49	$ 1,074.84	$ 66.35	6.58%	$ 1,029.87	$ 1,091.71	$ 61.84	6.00%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 310.90	$ 252.99	$ (57.91)	-18.63%	$ 317.90	$ 256.96	$ (60.94)	-19.17%
		Family - TWO TIER	$ 808.36	$ 657.77	$ (150.59)	-18.63%	$ 826.54	$ 668.10	$ (158.44)	-19.17%
		Double - THREE TIER	$ 621.81	$ 505.98	$ (115.83)	-18.63%	$ 635.80	$ 513.92	$ (121.88)	-19.17%
		Family - THREE TIER	$ 823.90	$ 670.42	$ (153.48)	-18.63%	$ 842.44	$ 680.95	$ (161.49)	-19.17%
		Employee/Spouse - FOUR TIER	$ 621.81	$ 505.98	$ (115.83)	-18.63%	$ 635.80	$ 513.92	$ (121.88)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 606.27	$ 493.33	$ (112.94)	-18.63%	$ 619.90	$ 501.08	$ (118.82)	-19.17%
		Family - FOUR TIER	$ 901.62	$ 733.67	$ (167.95)	-18.63%	$ 921.91	$ 745.19	$ (176.72)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 284.41	$ 194.39	$ (90.02)	-31.65%	$ 290.81	$ 197.44	$ (93.37)	-32.11%
		Family - TWO TIER	$ 739.47	$ 505.42	$ (234.05)	-31.65%	$ 756.10	$ 513.35	$ (242.75)	-32.11%
		Double - THREE TIER	$ 568.81	$ 388.78	$ (180.03)	-31.65%	$ 581.61	$ 394.89	$ (186.72)	-32.10%
		Family - THREE TIER	$ 753.69	$ 515.14	$ (238.55)	-31.65%	$ 770.64	$ 523.22	$ (247.42)	-32.11%
		Employee/Spouse - FOUR TIER	$ 568.81	$ 388.78	$ (180.03)	-31.65%	$ 581.61	$ 394.89	$ (186.72)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 554.60	$ 379.06	$ (175.54)	-31.65%	$ 567.08	$ 385.01	$ (182.07)	-32.11%
		Family - FOUR TIER	$ 824.79	$ 563.73	$ (261.06)	-31.65%	$ 843.34	$ 572.59	$ (270.75)	-32.10%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 263.22	$ 123.89	$ (139.33)	-52.93%	$ 269.13	$ 125.83	$ (143.30)	-53.25%
		Family - TWO TIER	$ 684.36	$ 322.11	$ (362.25)	-52.93%	$ 699.76	$ 327.16	$ (372.60)	-53.25%
		Double - THREE TIER	$ 526.43	$ 247.77	$ (278.66)	-52.93%	$ 538.28	$ 251.66	$ (286.62)	-53.25%
		Family - THREE TIER	$ 697.52	$ 328.30	$ (369.22)	-52.93%	$ 713.22	$ 333.45	$ (379.77)	-53.25%
		Employee/Spouse - FOUR TIER	$ 526.43	$ 247.77	$ (278.66)	-52.93%	$ 538.28	$ 251.66	$ (286.62)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 513.27	$ 241.58	$ (271.69)	-52.93%	$ 524.82	$ 245.37	$ (279.45)	-53.25%
		Family - FOUR TIER	$ 763.33	$ 359.27	$ (404.06)	-52.93%	$ 780.50	$ 364.91	$ (415.59)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 365.03	$ 386.65	$ 21.62	5.92%	$ 373.24	$ 392.72	$ 19.48	5.22%
		Family - TWO TIER	$ 949.07	$ 1,005.30	$ 56.23	5.92%	$ 970.42	$ 1,021.08	$ 50.66	5.22%
		Double - THREE TIER	$ 730.05	$ 773.30	$ 43.25	5.92%	$ 746.48	$ 785.45	$ 38.97	5.22%
		Family - THREE TIER	$ 967.31	$ 1,024.63	$ 57.32	5.93%	$ 989.09	$ 1,040.72	$ 51.63	5.22%
		Employee/Spouse - FOUR TIER	$ 730.05	$ 773.30	$ 43.25	5.92%	$ 746.48	$ 785.45	$ 38.97	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 711.80	$ 753.97	$ 42.17	5.92%	$ 727.81	$ 765.81	$ 38.00	5.22%
		Family - FOUR TIER	$ 1,058.57	$ 1,121.29	$ 62.72	5.92%	$ 1,082.40	$ 1,138.90	$ 56.50	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 362.14	$ 382.74	$ 20.60	5.69%	$ 370.28	$ 388.75	$ 18.47	4.99%
		Family - TWO TIER	$ 941.57	$ 995.13	$ 53.56	5.69%	$ 962.76	$ 1,010.75	$ 47.99	4.98%
		Double - THREE TIER	$ 724.28	$ 765.48	$ 41.20	5.69%	$ 740.58	$ 777.50	$ 36.92	4.99%
		Family - THREE TIER	$ 959.67	$ 1,014.27	$ 54.60	5.69%	$ 981.27	$ 1,030.19	$ 48.92	4.99%
		Employee/Spouse - FOUR TIER	$ 724.28	$ 765.48	$ 41.20	5.69%	$ 740.58	$ 777.50	$ 36.92	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 706.18	$ 746.35	$ 40.17	5.69%	$ 722.06	$ 758.06	$ 36.00	4.99%
		Family - FOUR TIER	$ 1,050.21	$ 1,109.95	$ 59.74	5.69%	$ 1,073.84	$ 1,127.38	$ 53.54	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 342.27	$ 326.86	$ (15.41)	-4.50%	$ 349.97	$ 331.99	$ (17.98)	-5.14%
		Family - TWO TIER	$ 889.92	$ 849.84	$ (40.08)	-4.50%	$ 909.94	$ 863.18	$ (46.76)	-5.14%
		Double - THREE TIER	$ 684.55	$ 653.72	$ (30.83)	-4.50%	$ 699.96	$ 663.99	$ (35.97)	-5.14%
		Family - THREE TIER	$ 907.03	$ 866.18	$ (40.85)	-4.50%	$ 927.44	$ 879.78	$ (47.66)	-5.14%
		Employee/Spouse - FOUR TIER	$ 684.55	$ 653.72	$ (30.83)	-4.50%	$ 699.96	$ 663.99	$ (35.97)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 667.44	$ 637.38	$ (30.06)	-4.50%	$ 682.46	$ 647.39	$ (35.07)	-5.14%
		Family - FOUR TIER	$ 992.60	$ 947.90	$ (44.70)	-4.50%	$ 1,014.94	$ 962.78	$ (52.16)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 382.36	$ 390.72	$ 8.36	2.19%	$ 390.97	$ 396.85	$ 5.88	1.50%
		Family - TWO TIER	$ 994.14	$ 1,015.87	$ 21.73	2.19%	$ 1,016.51	$ 1,031.82	$ 15.31	1.51%
		Double - THREE TIER	$ 764.73	$ 781.44	$ 16.71	2.19%	$ 781.93	$ 793.71	$ 11.78	1.51%
		Family - THREE TIER	$ 1,013.25	$ 1,035.41	$ 22.16	2.19%	$ 1,036.05	$ 1,051.66	$ 15.61	1.51%
		Employee/Spouse - FOUR TIER	$ 764.73	$ 781.44	$ 16.71	2.19%	$ 781.93	$ 793.71	$ 11.78	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 745.60	$ 761.90	$ 16.30	2.19%	$ 762.38	$ 773.87	$ 11.49	1.51%
		Family - FOUR TIER	$ 1,108.85	$ 1,133.09	$ 24.24	2.19%	$ 1,133.80	$ 1,150.88	$ 17.08	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 370.84	$ 378.31	$ 7.47	2.01%	$ 379.18	$ 384.25	$ 5.07	1.34%
		Family - TWO TIER	$ 964.18	$ 983.60	$ 19.42	2.01%	$ 985.88	$ 999.04	$ 13.16	1.33%
		Double - THREE TIER	$ 741.67	$ 756.61	$ 14.94	2.01%	$ 758.37	$ 768.49	$ 10.12	1.33%
		Family - THREE TIER	$ 982.72	$ 1,002.51	$ 19.79	2.01%	$ 1,004.83	$ 1,018.25	$ 13.42	1.34%
		Employee/Spouse - FOUR TIER	$ 741.67	$ 756.61	$ 14.94	2.01%	$ 758.37	$ 768.49	$ 10.12	1.33%
		Employee/Chld(rn) - FOUR TIER	$ 723.13	$ 737.70	$ 14.57	2.01%	$ 739.40	$ 749.28	$ 9.88	1.34%
		Family - FOUR TIER	$ 1,075.43	$ 1,097.09	$ 21.66	2.01%	$ 1,099.62	$ 1,114.31	$ 14.69	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 269.41	$ 327.44	$ 58.03	21.54%	$ 275.48	$ 332.58	$ 57.10	20.73%
		Family - TWO TIER	$ 700.48	$ 851.35	$ 150.87	21.54%	$ 716.24	$ 864.71	$ 148.47	20.73%
		Double - THREE TIER	$ 538.83	$ 654.88	$ 116.05	21.54%	$ 550.95	$ 665.16	$ 114.21	20.73%
		Family - THREE TIER	$ 713.94	$ 867.72	$ 153.78	21.54%	$ 730.02	$ 881.34	$ 151.32	20.73%
		Employee/Spouse - FOUR TIER	$ 538.83	$ 654.88	$ 116.05	21.54%	$ 550.95	$ 665.16	$ 114.21	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 525.35	$ 638.51	$ 113.16	21.54%	$ 537.18	$ 648.54	$ 111.36	20.73%
		Family - FOUR TIER	$ 781.30	$ 949.58	$ 168.28	21.54%	$ 798.88	$ 964.49	$ 165.61	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 301.41	$ 261.00	$ (40.41)	-13.41%	$ 307.80	$ 265.09	$ (42.71)	-13.88%
		Family - TWO TIER	$ 783.65	$ 678.59	$ (105.06)	-13.41%	$ 800.26	$ 689.24	$ (111.02)	-13.87%
		Double - THREE TIER	$ 602.80	$ 521.99	$ (80.81)	-13.41%	$ 615.59	$ 530.19	$ (85.40)	-13.87%
		Family - THREE TIER	$ 798.73	$ 691.64	$ (107.09)	-13.41%	$ 815.66	$ 702.50	$ (113.16)	-13.87%
		Employee/Spouse - FOUR TIER	$ 602.80	$ 521.99	$ (80.81)	-13.41%	$ 615.59	$ 530.19	$ (85.40)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 587.74	$ 508.94	$ (78.80)	-13.41%	$ 600.20	$ 516.93	$ (83.27)	-13.87%
		Family - FOUR TIER	$ 874.07	$ 756.89	$ (117.18)	-13.41%	$ 892.60	$ 768.77	$ (123.83)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 275.71	$ 200.54	$ (75.17)	-27.26%	$ 281.56	$ 203.69	$ (77.87)	-27.66%
		Family - TWO TIER	$ 716.87	$ 521.41	$ (195.46)	-27.27%	$ 732.06	$ 529.60	$ (202.46)	-27.66%
		Double - THREE TIER	$ 551.44	$ 401.09	$ (150.35)	-27.26%	$ 563.12	$ 407.38	$ (155.74)	-27.66%
		Family - THREE TIER	$ 730.65	$ 531.44	$ (199.21)	-27.26%	$ 746.14	$ 539.78	$ (206.36)	-27.66%
		Employee/Spouse - FOUR TIER	$ 551.44	$ 401.09	$ (150.35)	-27.26%	$ 563.12	$ 407.38	$ (155.74)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 537.65	$ 391.06	$ (146.59)	-27.26%	$ 549.05	$ 397.20	$ (151.85)	-27.66%
		Family - FOUR TIER	$ 799.58	$ 581.57	$ (218.01)	-27.27%	$ 816.54	$ 590.71	$ (225.83)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 255.17	$ 127.81	$ (127.36)	-49.91%	$ 260.57	$ 129.81	$ (130.76)	-50.18%
		Family - TWO TIER	$ 663.43	$ 332.30	$ (331.13)	-49.91%	$ 677.50	$ 337.52	$ (339.98)	-50.18%
		Double - THREE TIER	$ 510.33	$ 255.61	$ (254.72)	-49.91%	$ 521.15	$ 259.63	$ (261.52)	-50.18%
		Family - THREE TIER	$ 676.19	$ 338.69	$ (337.50)	-49.91%	$ 690.53	$ 344.01	$ (346.52)	-50.18%
		Employee/Spouse - FOUR TIER	$ 510.33	$ 255.61	$ (254.72)	-49.91%	$ 521.15	$ 259.63	$ (261.52)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 497.57	$ 249.22	$ (248.35)	-49.91%	$ 508.13	$ 253.14	$ (254.99)	-50.18%
		Family - FOUR TIER	$ 739.99	$ 370.64	$ (369.35)	-49.91%	$ 755.67	$ 376.46	$ (379.21)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 353.87	$ 398.89	$ 45.02	12.72%	$ 361.37	$ 405.15	$ 43.78	12.12%
		Family - TWO TIER	$ 920.06	$ 1,037.11	$ 117.05	12.72%	$ 939.56	$ 1,053.39	$ 113.83	12.12%
		Double - THREE TIER	$ 707.74	$ 797.78	$ 90.04	12.72%	$ 722.74	$ 810.30	$ 87.56	12.12%
		Family - THREE TIER	$ 937.75	$ 1,057.05	$ 119.30	12.72%	$ 957.64	$ 1,073.65	$ 116.01	12.11%
		Employee/Spouse - FOUR TIER	$ 707.74	$ 797.78	$ 90.04	12.72%	$ 722.74	$ 810.30	$ 87.56	12.12%
		Employee/Chld(rn) - FOUR TIER	$ 690.04	$ 777.83	$ 87.79	12.72%	$ 704.67	$ 790.04	$ 85.37	12.11%
		Family - FOUR TIER	$ 1,026.22	$ 1,156.78	$ 130.56	12.72%	$ 1,047.97	$ 1,174.94	$ 126.97	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 351.07	$ 394.85	$ 43.78	12.47%	$ 358.51	$ 401.05	$ 42.54	11.87%
		Family - TWO TIER	$ 912.77	$ 1,026.62	$ 113.85	12.47%	$ 932.13	$ 1,042.74	$ 110.61	11.87%
		Double - THREE TIER	$ 702.13	$ 789.71	$ 87.58	12.47%	$ 717.02	$ 802.11	$ 85.09	11.87%
		Family - THREE TIER	$ 930.33	$ 1,046.36	$ 116.03	12.47%	$ 950.05	$ 1,062.79	$ 112.74	11.87%
		Employee/Spouse - FOUR TIER	$ 702.13	$ 789.71	$ 87.58	12.47%	$ 717.02	$ 802.11	$ 85.09	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 684.59	$ 769.97	$ 85.38	12.47%	$ 699.09	$ 782.05	$ 82.96	11.87%
		Family - FOUR TIER	$ 1,018.09	$ 1,145.08	$ 126.99	12.47%	$ 1,039.68	$ 1,163.06	$ 123.38	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 331.81	$ 337.21	$ 5.40	1.63%	$ 338.85	$ 342.50	$ 3.65	1.08%
		Family - TWO TIER	$ 862.71	$ 876.73	$ 14.02	1.63%	$ 881.00	$ 890.50	$ 9.50	1.08%
		Double - THREE TIER	$ 663.62	$ 674.41	$ 10.79	1.63%	$ 677.69	$ 685.00	$ 7.31	1.08%
		Family - THREE TIER	$ 879.30	$ 893.59	$ 14.29	1.63%	$ 897.94	$ 907.62	$ 9.68	1.08%
		Employee/Spouse - FOUR TIER	$ 663.62	$ 674.41	$ 10.79	1.63%	$ 677.69	$ 685.00	$ 7.31	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 647.03	$ 657.55	$ 10.52	1.63%	$ 660.75	$ 667.87	$ 7.12	1.08%
		Family - FOUR TIER	$ 962.25	$ 977.89	$ 15.64	1.63%	$ 982.65	$ 993.25	$ 10.60	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 370.68	$ 403.09	$ 32.41	8.74%	$ 378.54	$ 409.41	$ 30.87	8.16%
		Family - TWO TIER	$ 963.75	$ 1,048.02	$ 84.27	8.74%	$ 984.19	$ 1,064.48	$ 80.29	8.16%
		Double - THREE TIER	$ 741.35	$ 806.17	$ 64.82	8.74%	$ 757.07	$ 818.83	$ 61.76	8.16%
		Family - THREE TIER	$ 982.28	$ 1,068.18	$ 85.90	8.74%	$ 1,003.11	$ 1,084.95	$ 81.84	8.16%
		Employee/Spouse - FOUR TIER	$ 741.35	$ 806.17	$ 64.82	8.74%	$ 757.07	$ 818.83	$ 61.76	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 722.81	$ 786.02	$ 63.21	8.75%	$ 738.14	$ 798.36	$ 60.22	8.16%
		Family - FOUR TIER	$ 1,074.96	$ 1,168.95	$ 93.99	8.74%	$ 1,097.75	$ 1,187.30	$ 89.55	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 359.51	$ 390.28	$ 30.77	8.56%	$ 367.13	$ 396.41	$ 29.28	7.98%
		Family - TWO TIER	$ 934.71	$ 1,014.72	$ 80.01	8.56%	$ 954.52	$ 1,030.65	$ 76.13	7.98%
		Double - THREE TIER	$ 719.01	$ 780.56	$ 61.55	8.56%	$ 734.25	$ 792.81	$ 58.56	7.98%
		Family - THREE TIER	$ 952.69	$ 1,034.24	$ 81.55	8.56%	$ 972.89	$ 1,050.47	$ 77.58	7.97%
		Employee/Spouse - FOUR TIER	$ 719.01	$ 780.56	$ 61.55	8.56%	$ 734.25	$ 792.81	$ 58.56	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 701.04	$ 761.04	$ 60.00	8.56%	$ 715.89	$ 772.99	$ 57.10	7.98%
		Family - FOUR TIER	$ 1,042.57	$ 1,131.81	$ 89.24	8.56%	$ 1,064.67	$ 1,149.58	$ 84.91	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 261.19	$ 337.80	$ 76.61	29.33%	$ 266.72	$ 343.11	$ 76.39	28.64%
		Family - TWO TIER	$ 679.08	$ 878.29	$ 199.21	29.34%	$ 693.47	$ 892.08	$ 198.61	28.64%
		Double - THREE TIER	$ 522.37	$ 675.61	$ 153.24	29.34%	$ 533.44	$ 686.21	$ 152.77	28.64%
		Family - THREE TIER	$ 692.14	$ 895.18	$ 203.04	29.34%	$ 706.81	$ 909.23	$ 202.42	28.64%
		Employee/Spouse - FOUR TIER	$ 522.37	$ 675.61	$ 153.24	29.34%	$ 533.44	$ 686.21	$ 152.77	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 509.31	$ 658.72	$ 149.41	29.34%	$ 520.11	$ 669.06	$ 148.95	28.64%
		Family - FOUR TIER	$ 757.43	$ 979.63	$ 222.20	29.34%	$ 773.49	$ 995.01	$ 221.52	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 547.48	$ 534.06	$ (13.42)	-2.45%	$ 559.80	$ 542.45	$ (17.35)	-3.10%
		Family - TWO TIER	$ 1,423.44	$ 1,388.56	$ (34.88)	-2.45%	$ 1,455.47	$ 1,410.36	$ (45.11)	-3.10%
		Double - THREE TIER	$ 1,094.95	$ 1,068.12	$ (26.83)	-2.45%	$ 1,119.58	$ 1,084.89	$ (34.69)	-3.10%
		Family - THREE TIER	$ 1,450.82	$ 1,415.26	$ (35.56)	-2.45%	$ 1,483.46	$ 1,437.48	$ (45.98)	-3.10%
		Employee/Spouse - FOUR TIER	$ 1,094.95	$ 1,068.12	$ (26.83)	-2.45%	$ 1,119.58	$ 1,084.89	$ (34.69)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 1,067.57	$ 1,041.42	$ (26.15)	-2.45%	$ 1,091.60	$ 1,057.77	$ (33.83)	-3.10%
		Family - FOUR TIER	$ 1,587.68	$ 1,548.78	$ (38.90)	-2.45%	$ 1,623.41	$ 1,573.09	$ (50.32)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 508.45	$ 525.84	$ 17.39	3.42%	$ 519.90	$ 534.09	$ 14.19	2.73%
		Family - TWO TIER	$ 1,321.99	$ 1,367.18	$ 45.19	3.42%	$ 1,351.74	$ 1,388.64	$ 36.90	2.73%
		Double - THREE TIER	$ 1,016.92	$ 1,051.68	$ 34.76	3.42%	$ 1,039.80	$ 1,068.19	$ 28.39	2.73%
		Family - THREE TIER	$ 1,347.42	$ 1,393.47	$ 46.05	3.42%	$ 1,377.73	$ 1,415.35	$ 37.62	2.73%
		Employee/Spouse - FOUR TIER	$ 1,016.92	$ 1,051.68	$ 34.76	3.42%	$ 1,039.80	$ 1,068.19	$ 28.39	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 991.49	$ 1,025.38	$ 33.89	3.42%	$ 1,013.80	$ 1,041.48	$ 27.68	2.73%
		Family - FOUR TIER	$ 1,474.53	$ 1,524.93	$ 50.40	3.42%	$ 1,507.71	$ 1,548.87	$ 41.16	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 491.04	$ 511.41	$ 20.37	4.15%	$ 502.09	$ 519.44	$ 17.35	3.46%
		Family - TWO TIER	$ 1,276.71	$ 1,329.66	$ 52.95	4.15%	$ 1,305.43	$ 1,350.53	$ 45.10	3.45%
		Double - THREE TIER	$ 982.08	$ 1,022.81	$ 40.73	4.15%	$ 1,004.17	$ 1,038.87	$ 34.70	3.46%
		Family - THREE TIER	$ 1,301.26	$ 1,355.23	$ 53.97	4.15%	$ 1,330.54	$ 1,376.51	$ 45.97	3.45%
		Employee/Spouse - FOUR TIER	$ 982.08	$ 1,022.81	$ 40.73	4.15%	$ 1,004.17	$ 1,038.87	$ 34.70	3.46%
		Employee/Chld(rn) - FOUR TIER	$ 957.53	$ 997.24	$ 39.71	4.15%	$ 979.07	$ 1,012.90	$ 33.83	3.46%
		Family - FOUR TIER	$ 1,424.02	$ 1,483.08	$ 59.06	4.15%	$ 1,456.06	$ 1,506.37	$ 50.31	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 480.50	$ 501.54	$ 21.04	4.38%	$ 491.31	$ 509.41	$ 18.10	3.68%
		Family - TWO TIER	$ 1,249.31	$ 1,303.99	$ 54.68	4.38%	$ 1,277.42	$ 1,324.46	$ 47.04	3.68%
		Double - THREE TIER	$ 961.01	$ 1,003.07	$ 42.06	4.38%	$ 982.62	$ 1,018.82	$ 36.20	3.68%
		Family - THREE TIER	$ 1,273.33	$ 1,329.07	$ 55.74	4.38%	$ 1,301.98	$ 1,349.94	$ 47.96	3.68%
		Employee/Spouse - FOUR TIER	$ 961.01	$ 1,003.07	$ 42.06	4.38%	$ 982.62	$ 1,018.82	$ 36.20	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 936.98	$ 977.99	$ 41.01	4.38%	$ 958.06	$ 993.35	$ 35.29	3.68%
		Family - FOUR TIER	$ 1,393.45	$ 1,454.45	$ 61.00	4.38%	$ 1,424.81	$ 1,477.29	$ 52.48	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 457.76	$ 485.49	$ 27.73	6.06%	$ 468.06	$ 493.11	$ 25.05	5.35%
		Family - TWO TIER	$ 1,190.16	$ 1,262.28	$ 72.12	6.06%	$ 1,216.94	$ 1,282.10	$ 65.16	5.35%
		Double - THREE TIER	$ 915.50	$ 970.98	$ 55.48	6.06%	$ 936.11	$ 986.23	$ 50.12	5.35%
		Family - THREE TIER	$ 1,213.05	$ 1,286.55	$ 73.50	6.06%	$ 1,240.35	$ 1,306.75	$ 66.40	5.35%
		Employee/Spouse - FOUR TIER	$ 915.50	$ 970.98	$ 55.48	6.06%	$ 936.11	$ 986.23	$ 50.12	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 892.62	$ 946.71	$ 54.09	6.06%	$ 912.71	$ 961.57	$ 48.86	5.35%
		Family - FOUR TIER	$ 1,327.49	$ 1,407.93	$ 80.44	6.06%	$ 1,357.36	$ 1,430.03	$ 72.67	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 390.47	$ 413.13	$ 22.66	5.80%	$ 399.25	$ 419.61	$ 20.36	5.10%
		Family - TWO TIER	$ 1,015.21	$ 1,074.13	$ 58.92	5.80%	$ 1,038.06	$ 1,091.00	$ 52.94	5.10%
		Double - THREE TIER	$ 780.93	$ 826.26	$ 45.33	5.80%	$ 798.50	$ 839.23	$ 40.73	5.10%
		Family - THREE TIER	$ 1,034.73	$ 1,094.79	$ 60.06	5.80%	$ 1,058.02	$ 1,111.98	$ 53.96	5.10%
		Employee/Spouse - FOUR TIER	$ 780.93	$ 826.26	$ 45.33	5.80%	$ 798.50	$ 839.23	$ 40.73	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 761.41	$ 805.60	$ 44.19	5.80%	$ 778.54	$ 818.25	$ 39.71	5.10%
		Family - FOUR TIER	$ 1,132.35	$ 1,198.07	$ 65.72	5.80%	$ 1,157.83	$ 1,216.88	$ 59.05	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 412.60	$ 425.44	$ 12.84	3.11%	$ 421.88	$ 432.12	$ 10.24	2.43%
		Family - TWO TIER	$ 1,072.76	$ 1,106.14	$ 33.38	3.11%	$ 1,096.91	$ 1,123.50	$ 26.59	2.42%
		Double - THREE TIER	$ 825.20	$ 850.88	$ 25.68	3.11%	$ 843.78	$ 864.23	$ 20.45	2.42%
		Family - THREE TIER	$ 1,093.40	$ 1,127.41	$ 34.01	3.11%	$ 1,118.01	$ 1,145.11	$ 27.10	2.42%
		Employee/Spouse - FOUR TIER	$ 825.20	$ 850.88	$ 25.68	3.11%	$ 843.78	$ 864.23	$ 20.45	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 804.57	$ 829.60	$ 25.03	3.11%	$ 822.68	$ 842.63	$ 19.95	2.43%
		Family - FOUR TIER	$ 1,196.55	$ 1,233.77	$ 37.22	3.11%	$ 1,223.47	$ 1,253.14	$ 29.67	2.43%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 427.73	$ 441.38	$ 13.65	3.19%	$ 437.35	$ 448.31	$ 10.96	2.51%
		Family - TWO TIER	$ 1,112.09	$ 1,147.58	$ 35.49	3.19%	$ 1,137.12	$ 1,165.59	$ 28.47	2.50%
		Double - THREE TIER	$ 855.45	$ 882.75	$ 27.30	3.19%	$ 874.70	$ 896.61	$ 21.91	2.50%
		Family - THREE TIER	$ 1,133.47	$ 1,169.65	$ 36.18	3.19%	$ 1,158.99	$ 1,188.01	$ 29.02	2.50%
		Employee/Spouse - FOUR TIER	$ 855.45	$ 882.75	$ 27.30	3.19%	$ 874.70	$ 896.61	$ 21.91	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 834.07	$ 860.68	$ 26.61	3.19%	$ 852.83	$ 874.20	$ 21.37	2.51%
		Family - FOUR TIER	$ 1,240.41	$ 1,279.99	$ 39.58	3.19%	$ 1,268.32	$ 1,300.09	$ 31.77	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 428.63	$ 426.51	$ (2.12)	-0.49%	$ 438.27	$ 433.20	$ (5.07)	-1.16%
		Family - TWO TIER	$ 1,114.44	$ 1,108.92	$ (5.52)	-0.50%	$ 1,139.51	$ 1,126.33	$ (13.18)	-1.16%
		Double - THREE TIER	$ 857.26	$ 853.01	$ (4.25)	-0.50%	$ 876.55	$ 866.41	$ (10.14)	-1.16%
		Family - THREE TIER	$ 1,135.87	$ 1,130.24	$ (5.63)	-0.50%	$ 1,161.42	$ 1,147.99	$ (13.43)	-1.16%
		Employee/Spouse - FOUR TIER	$ 857.26	$ 853.01	$ (4.25)	-0.50%	$ 876.55	$ 866.41	$ (10.14)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 835.83	$ 831.69	$ (4.14)	-0.50%	$ 854.64	$ 844.75	$ (9.89)	-1.16%
		Family - FOUR TIER	$ 1,243.03	$ 1,236.87	$ (6.16)	-0.50%	$ 1,271.00	$ 1,256.29	$ (14.71)	-1.16%

CDPHP Universal Benefits, Inc.
Southern Region
Sole Proprietor Rates
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 530.75	$ 550.96	$ 20.21	3.81%	$ 542.00	$ 559.61	$ 17.61	3.25%
		Family - TWO TIER	$ 1,379.94	$ 1,432.50	$ 52.56	3.81%	$ 1,409.19	$ 1,454.99	$ 45.80	3.25%
		Double - THREE TIER	$ 1,061.49	$ 1,101.92	$ 40.43	3.81%	$ 1,084.00	$ 1,119.22	$ 35.22	3.25%
		Family - THREE TIER	$ 1,406.48	$ 1,460.05	$ 53.57	3.81%	$ 1,436.29	$ 1,482.97	$ 46.68	3.25%
		Employee/Spouse - FOUR TIER	$ 1,061.49	$ 1,101.92	$ 40.43	3.81%	$ 1,084.00	$ 1,119.22	$ 35.22	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 1,034.95	$ 1,074.38	$ 39.43	3.81%	$ 1,056.89	$ 1,091.24	$ 34.35	3.25%
		Family - FOUR TIER	$ 1,539.16	$ 1,597.79	$ 58.63	3.81%	$ 1,571.79	$ 1,622.88	$ 51.09	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 492.91	$ 542.48	$ 49.57	10.06%	$ 503.37	$ 551.00	$ 47.63	9.46%
		Family - TWO TIER	$ 1,281.57	$ 1,410.44	$ 128.87	10.06%	$ 1,308.75	$ 1,432.59	$ 123.84	9.46%
		Double - THREE TIER	$ 985.83	$ 1,084.96	$ 99.13	10.06%	$ 1,006.73	$ 1,101.99	$ 95.26	9.46%
		Family - THREE TIER	$ 1,306.23	$ 1,437.57	$ 131.34	10.05%	$ 1,333.91	$ 1,460.14	$ 126.23	9.46%
		Employee/Spouse - FOUR TIER	$ 985.83	$ 1,084.96	$ 99.13	10.06%	$ 1,006.73	$ 1,101.99	$ 95.26	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 961.18	$ 1,057.83	$ 96.65	10.06%	$ 981.56	$ 1,074.44	$ 92.88	9.46%
		Family - FOUR TIER	$ 1,429.45	$ 1,573.19	$ 143.74	10.06%	$ 1,459.76	$ 1,597.89	$ 138.13	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 476.03	$ 527.59	$ 51.56	10.83%	$ 486.12	$ 535.87	$ 49.75	10.23%
		Family - TWO TIER	$ 1,237.68	$ 1,371.74	$ 134.06	10.83%	$ 1,263.91	$ 1,393.27	$ 129.36	10.23%
		Double - THREE TIER	$ 952.06	$ 1,055.18	$ 103.12	10.83%	$ 972.24	$ 1,071.75	$ 99.51	10.24%
		Family - THREE TIER	$ 1,261.47	$ 1,398.12	$ 136.65	10.83%	$ 1,288.21	$ 1,420.07	$ 131.86	10.24%
		Employee/Spouse - FOUR TIER	$ 952.06	$ 1,055.18	$ 103.12	10.83%	$ 972.24	$ 1,071.75	$ 99.51	10.24%
		Employee/Chld(rn) - FOUR TIER	$ 928.26	$ 1,028.80	$ 100.54	10.83%	$ 947.93	$ 1,044.96	$ 97.03	10.24%
		Family - FOUR TIER	$ 1,380.49	$ 1,530.01	$ 149.52	10.83%	$ 1,409.75	$ 1,554.04	$ 144.29	10.24%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 465.81	$ 517.41	$ 51.60	11.08%	$ 475.68	$ 525.53	$ 49.85	10.48%
		Family - TWO TIER	$ 1,211.11	$ 1,345.26	$ 134.15	11.08%	$ 1,236.79	$ 1,366.38	$ 129.59	10.48%
		Double - THREE TIER	$ 931.63	$ 1,034.81	$ 103.18	11.08%	$ 951.38	$ 1,051.06	$ 99.68	10.48%
		Family - THREE TIER	$ 1,234.40	$ 1,371.13	$ 136.73	11.08%	$ 1,260.57	$ 1,392.66	$ 132.09	10.48%
		Employee/Spouse - FOUR TIER	$ 931.63	$ 1,034.81	$ 103.18	11.08%	$ 951.38	$ 1,051.06	$ 99.68	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 908.33	$ 1,008.94	$ 100.61	11.08%	$ 927.59	$ 1,024.78	$ 97.19	10.48%
		Family - FOUR TIER	$ 1,350.85	$ 1,500.48	$ 149.63	11.08%	$ 1,379.49	$ 1,524.04	$ 144.55	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 443.76	$ 500.86	$ 57.10	12.87%	$ 453.17	$ 508.72	$ 55.55	12.26%
		Family - TWO TIER	$ 1,153.78	$ 1,302.23	$ 148.45	12.87%	$ 1,178.25	$ 1,322.67	$ 144.42	12.26%
		Double - THREE TIER	$ 887.52	$ 1,001.71	$ 114.19	12.87%	$ 906.34	$ 1,017.44	$ 111.10	12.26%
		Family - THREE TIER	$ 1,175.97	$ 1,327.27	$ 151.30	12.87%	$ 1,200.90	$ 1,348.11	$ 147.21	12.26%
		Employee/Spouse - FOUR TIER	$ 887.52	$ 1,001.71	$ 114.19	12.87%	$ 906.34	$ 1,017.44	$ 111.10	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 865.34	$ 976.67	$ 111.33	12.87%	$ 883.69	$ 992.00	$ 108.31	12.26%
		Family - FOUR TIER	$ 1,286.91	$ 1,452.48	$ 165.57	12.87%	$ 1,314.19	$ 1,475.29	$ 161.10	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 378.53	$ 426.20	$ 47.67	12.59%	$ 386.56	$ 432.89	$ 46.33	11.99%
		Family - TWO TIER	$ 984.18	$ 1,108.13	$ 123.95	12.59%	$ 1,005.04	$ 1,125.52	$ 120.48	11.99%
		Double - THREE TIER	$ 757.07	$ 852.41	$ 95.34	12.59%	$ 773.11	$ 865.79	$ 92.68	11.99%
		Family - THREE TIER	$ 1,003.10	$ 1,129.44	$ 126.34	12.59%	$ 1,024.37	$ 1,147.17	$ 122.80	11.99%
		Employee/Spouse - FOUR TIER	$ 757.07	$ 852.41	$ 95.34	12.59%	$ 773.11	$ 865.79	$ 92.68	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 738.13	$ 831.10	$ 92.97	12.60%	$ 753.78	$ 844.14	$ 90.36	11.99%
		Family - FOUR TIER	$ 1,097.74	$ 1,235.99	$ 138.25	12.59%	$ 1,121.01	$ 1,255.39	$ 134.38	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 399.98	$ 438.90	$ 38.92	9.73%	$ 408.47	$ 445.79	$ 37.32	9.14%
		Family - TWO TIER	$ 1,039.96	$ 1,141.14	$ 101.18	9.73%	$ 1,062.01	$ 1,159.06	$ 97.05	9.14%
		Double - THREE TIER	$ 799.98	$ 877.80	$ 77.82	9.73%	$ 816.93	$ 891.58	$ 74.65	9.14%
		Family - THREE TIER	$ 1,059.97	$ 1,163.09	$ 103.12	9.73%	$ 1,082.44	$ 1,181.35	$ 98.91	9.14%
		Employee/Spouse - FOUR TIER	$ 799.98	$ 877.80	$ 77.82	9.73%	$ 816.93	$ 891.58	$ 74.65	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 779.97	$ 855.86	$ 75.89	9.73%	$ 796.51	$ 869.29	$ 72.78	9.14%
		Family - FOUR TIER	$ 1,159.96	$ 1,272.81	$ 112.85	9.73%	$ 1,184.55	$ 1,292.80	$ 108.25	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 414.66	$ 455.34	$ 40.68	9.81%	$ 423.44	$ 462.49	$ 39.05	9.22%
		Family - TWO TIER	$ 1,078.09	$ 1,183.89	$ 105.80	9.81%	$ 1,100.95	$ 1,202.48	$ 101.53	9.22%
		Double - THREE TIER	$ 829.30	$ 910.69	$ 81.39	9.81%	$ 846.89	$ 924.99	$ 78.10	9.22%
		Family - THREE TIER	$ 1,098.83	$ 1,206.66	$ 107.83	9.81%	$ 1,122.13	$ 1,225.61	$ 103.48	9.22%
		Employee/Spouse - FOUR TIER	$ 829.30	$ 910.69	$ 81.39	9.81%	$ 846.89	$ 924.99	$ 78.10	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 808.57	$ 887.92	$ 79.35	9.81%	$ 825.71	$ 901.86	$ 76.15	9.22%
		Family - FOUR TIER	$ 1,202.49	$ 1,320.50	$ 118.01	9.81%	$ 1,227.98	$ 1,341.23	$ 113.25	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 415.53	$ 440.00	$ 24.47	5.89%	$ 424.34	$ 446.91	$ 22.57	5.32%
		Family - TWO TIER	$ 1,080.37	$ 1,144.01	$ 63.64	5.89%	$ 1,103.27	$ 1,161.97	$ 58.70	5.32%
		Double - THREE TIER	$ 831.05	$ 880.01	$ 48.96	5.89%	$ 848.67	$ 893.83	$ 45.16	5.32%
		Family - THREE TIER	$ 1,101.15	$ 1,166.01	$ 64.86	5.89%	$ 1,124.49	$ 1,184.32	$ 59.83	5.32%
		Employee/Spouse - FOUR TIER	$ 831.05	$ 880.01	$ 48.96	5.89%	$ 848.67	$ 893.83	$ 45.16	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 810.27	$ 858.01	$ 47.74	5.89%	$ 827.46	$ 871.48	$ 44.02	5.32%
		Family - FOUR TIER	$ 1,205.02	$ 1,276.01	$ 70.99	5.89%	$ 1,230.58	$ 1,296.05	$ 65.47	5.32%

CDPHP Universal Benefits, Inc.
Southern Region
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 345.39	$ 353.55	$ 8.16	2.36%	$ 353.15	$ 359.10	$ 5.95	1.68%
		Family - TWO TIER	$ 898.00	$ 919.22	$ 21.22	2.36%	$ 918.21	$ 933.66	$ 15.45	1.68%
		Double - THREE TIER	$ 690.77	$ 707.10	$ 16.33	2.36%	$ 706.32	$ 718.20	$ 11.88	1.68%
		Family - THREE TIER	$ 915.27	$ 936.90	$ 21.63	2.36%	$ 935.87	$ 951.61	$ 15.74	1.68%
		Employee/Spouse - FOUR TIER	$ 690.77	$ 707.10	$ 16.33	2.36%	$ 706.32	$ 718.20	$ 11.88	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 673.50	$ 689.42	$ 15.92	2.36%	$ 688.65	$ 700.24	$ 11.59	1.68%
		Family - FOUR TIER	$ 1,001.62	$ 1,025.29	$ 23.67	2.36%	$ 1,024.16	$ 1,041.39	$ 17.23	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 301.14	$ 273.61	$ (27.53)	-9.14%	$ 307.91	$ 277.91	$ (30.00)	-9.74%
		Family - TWO TIER	$ 782.96	$ 711.39	$ (71.57)	-9.14%	$ 800.57	$ 722.56	$ (78.01)	-9.74%
		Double - THREE TIER	$ 602.27	$ 547.22	$ (55.05)	-9.14%	$ 615.82	$ 555.81	$ (60.01)	-9.74%
		Family - THREE TIER	$ 798.02	$ 725.07	$ (72.95)	-9.14%	$ 815.97	$ 736.45	$ (79.52)	-9.75%
		Employee/Spouse - FOUR TIER	$ 602.27	$ 547.22	$ (55.05)	-9.14%	$ 615.82	$ 555.81	$ (60.01)	-9.74%
		Employee/Chld(rn) - FOUR TIER	$ 587.22	$ 533.54	$ (53.68)	-9.14%	$ 600.43	$ 541.92	$ (58.51)	-9.74%
		Family - FOUR TIER	$ 873.29	$ 793.47	$ (79.82)	-9.14%	$ 892.95	$ 805.93	$ (87.02)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 496.95	$ 514.62	$ 17.67	3.56%	$ 508.13	$ 522.70	$ 14.57	2.87%
		Family - TWO TIER	$ 1,292.06	$ 1,338.00	$ 45.94	3.56%	$ 1,321.13	$ 1,359.01	$ 37.88	2.87%
		Double - THREE TIER	$ 993.90	$ 1,029.23	$ 35.33	3.55%	$ 1,016.25	$ 1,045.39	$ 29.14	2.87%
		Family - THREE TIER	$ 1,316.91	$ 1,363.73	$ 46.82	3.56%	$ 1,346.54	$ 1,385.14	$ 38.60	2.87%
		Employee/Spouse - FOUR TIER	$ 993.90	$ 1,029.23	$ 35.33	3.55%	$ 1,016.25	$ 1,045.39	$ 29.14	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 969.04	$ 1,003.50	$ 34.46	3.56%	$ 990.84	$ 1,019.26	$ 28.42	2.87%
		Family - FOUR TIER	$ 1,441.14	$ 1,492.39	$ 51.25	3.56%	$ 1,473.56	$ 1,515.82	$ 42.26	2.87%

CDPHP Universal Benefits, Inc.
Southern Region
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 334.82	$ 364.74	$ 29.92	8.94%	$ 341.92	$ 370.46	$ 28.54	8.35%
		Family - TWO TIER	$ 870.54	$ 948.31	$ 77.77	8.93%	$ 888.99	$ 963.20	$ 74.21	8.35%
		Double - THREE TIER	$ 669.65	$ 729.47	$ 59.82	8.93%	$ 683.84	$ 740.93	$ 57.09	8.35%
		Family - THREE TIER	$ 887.28	$ 966.55	$ 79.27	8.93%	$ 906.09	$ 981.73	$ 75.64	8.35%
		Employee/Spouse - FOUR TIER	$ 669.65	$ 729.47	$ 59.82	8.93%	$ 683.84	$ 740.93	$ 57.09	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 652.91	$ 711.24	$ 58.33	8.93%	$ 666.74	$ 722.40	$ 55.66	8.35%
		Family - FOUR TIER	$ 970.99	$ 1,057.74	$ 86.75	8.93%	$ 991.58	$ 1,074.34	$ 82.76	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 291.93	$ 282.27	$ (9.66)	-3.31%	$ 298.12	$ 286.70	$ (11.42)	-3.83%
		Family - TWO TIER	$ 759.03	$ 733.90	$ (25.13)	-3.31%	$ 775.11	$ 745.42	$ (29.69)	-3.83%
		Double - THREE TIER	$ 583.86	$ 564.54	$ (19.32)	-3.31%	$ 596.24	$ 573.40	$ (22.84)	-3.83%
		Family - THREE TIER	$ 773.62	$ 748.01	$ (25.61)	-3.31%	$ 790.02	$ 759.76	$ (30.26)	-3.83%
		Employee/Spouse - FOUR TIER	$ 583.86	$ 564.54	$ (19.32)	-3.31%	$ 596.24	$ 573.40	$ (22.84)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 569.27	$ 550.42	$ (18.85)	-3.31%	$ 581.34	$ 559.07	$ (22.27)	-3.83%
		Family - FOUR TIER	$ 846.60	$ 818.58	$ (28.02)	-3.31%	$ 864.55	$ 831.43	$ (33.12)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 481.75	$ 530.90	$ 49.15	10.20%	$ 491.97	$ 539.24	$ 47.27	9.61%
		Family - TWO TIER	$ 1,252.56	$ 1,380.34	$ 127.78	10.20%	$ 1,279.11	$ 1,402.02	$ 122.91	9.61%
		Double - THREE TIER	$ 963.51	$ 1,061.80	$ 98.29	10.20%	$ 983.94	$ 1,078.47	$ 94.53	9.61%
		Family - THREE TIER	$ 1,276.64	$ 1,406.89	$ 130.25	10.20%	$ 1,303.71	$ 1,428.98	$ 125.27	9.61%
		Employee/Spouse - FOUR TIER	$ 963.51	$ 1,061.80	$ 98.29	10.20%	$ 983.94	$ 1,078.47	$ 94.53	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 939.42	$ 1,035.26	$ 95.84	10.20%	$ 959.33	$ 1,051.51	$ 92.18	9.61%
		Family - FOUR TIER	$ 1,397.09	$ 1,539.61	$ 142.52	10.20%	$ 1,426.70	$ 1,563.79	$ 137.09	9.61%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 446.99	$ 456.19	$ 9.20	2.06%	$ 457.05	$ 463.36	$ 6.31	1.38%
		Family - TWO TIER	$ 1,162.18	$ 1,186.11	$ 23.93	2.06%	$ 1,188.32	$ 1,204.73	$ 16.41	1.38%
		Double - THREE TIER	$ 893.97	$ 912.39	$ 18.42	2.06%	$ 914.09	$ 926.71	$ 12.62	1.38%
		Family - THREE TIER	$ 1,184.52	$ 1,208.92	$ 24.40	2.06%	$ 1,211.18	$ 1,227.90	$ 16.72	1.38%
		Employee/Spouse - FOUR TIER	$ 893.97	$ 912.39	$ 18.42	2.06%	$ 914.09	$ 926.71	$ 12.62	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 871.63	$ 889.58	$ 17.95	2.06%	$ 891.24	$ 903.55	$ 12.31	1.38%
		Family - FOUR TIER	$ 1,296.27	$ 1,322.96	$ 26.69	2.06%	$ 1,325.43	$ 1,343.73	$ 18.30	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 435.61	$ 446.18	$ 10.57	2.43%	$ 445.41	$ 453.19	$ 7.78	1.75%
		Family - TWO TIER	$ 1,132.58	$ 1,160.07	$ 27.49	2.43%	$ 1,158.08	$ 1,178.28	$ 20.20	1.74%
		Double - THREE TIER	$ 871.23	$ 892.36	$ 21.13	2.43%	$ 890.83	$ 906.37	$ 15.54	1.74%
		Family - THREE TIER	$ 1,154.37	$ 1,182.38	$ 28.01	2.43%	$ 1,180.35	$ 1,200.94	$ 20.59	1.74%
		Employee/Spouse - FOUR TIER	$ 871.23	$ 892.36	$ 21.13	2.43%	$ 890.83	$ 906.37	$ 15.54	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 849.44	$ 870.05	$ 20.61	2.43%	$ 868.56	$ 883.71	$ 15.15	1.74%
		Family - FOUR TIER	$ 1,263.27	$ 1,293.92	$ 30.65	2.43%	$ 1,291.70	$ 1,314.24	$ 22.54	1.74%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 422.65	$ 434.24	$ 11.59	2.74%	$ 432.16	$ 441.06	$ 8.90	2.06%
		Family - TWO TIER	$ 1,098.88	$ 1,129.03	$ 30.15	2.74%	$ 1,123.61	$ 1,146.75	$ 23.14	2.06%
		Double - THREE TIER	$ 845.29	$ 868.48	$ 23.19	2.74%	$ 864.32	$ 882.12	$ 17.80	2.06%
		Family - THREE TIER	$ 1,120.02	$ 1,150.74	$ 30.72	2.74%	$ 1,145.21	$ 1,168.81	$ 23.60	2.06%
		Employee/Spouse - FOUR TIER	$ 845.29	$ 868.48	$ 23.19	2.74%	$ 864.32	$ 882.12	$ 17.80	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 824.16	$ 846.77	$ 22.61	2.74%	$ 842.71	$ 860.06	$ 17.35	2.06%
		Family - FOUR TIER	$ 1,225.67	$ 1,259.30	$ 33.63	2.74%	$ 1,253.25	$ 1,279.07	$ 25.82	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 400.87	$ 420.83	$ 19.96	4.98%	$ 409.89	$ 427.44	$ 17.55	4.28%
		Family - TWO TIER	$ 1,042.26	$ 1,094.16	$ 51.90	4.98%	$ 1,065.71	$ 1,111.34	$ 45.63	4.28%
		Double - THREE TIER	$ 801.74	$ 841.66	$ 39.92	4.98%	$ 819.78	$ 854.88	$ 35.10	4.28%
		Family - THREE TIER	$ 1,062.31	$ 1,115.20	$ 52.89	4.98%	$ 1,086.21	$ 1,132.71	$ 46.50	4.28%
		Employee/Spouse - FOUR TIER	$ 801.74	$ 841.66	$ 39.92	4.98%	$ 819.78	$ 854.88	$ 35.10	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 781.70	$ 820.62	$ 38.92	4.98%	$ 799.29	$ 833.50	$ 34.21	4.28%
		Family - FOUR TIER	$ 1,162.53	$ 1,220.41	$ 57.88	4.98%	$ 1,188.67	$ 1,239.57	$ 50.90	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 377.35	$ 397.58	$ 20.23	5.36%	$ 385.84	$ 403.82	$ 17.98	4.66%
		Family - TWO TIER	$ 981.12	$ 1,033.71	$ 52.59	5.36%	$ 1,003.19	$ 1,049.93	$ 46.74	4.66%
		Double - THREE TIER	$ 754.70	$ 795.16	$ 40.46	5.36%	$ 771.69	$ 807.64	$ 35.95	4.66%
		Family - THREE TIER	$ 999.98	$ 1,053.58	$ 53.60	5.36%	$ 1,022.48	$ 1,070.13	$ 47.65	4.66%
		Employee/Spouse - FOUR TIER	$ 754.70	$ 795.16	$ 40.46	5.36%	$ 771.69	$ 807.64	$ 35.95	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 735.83	$ 775.28	$ 39.45	5.36%	$ 752.39	$ 787.45	$ 35.06	4.66%
		Family - FOUR TIER	$ 1,094.32	$ 1,152.98	$ 58.66	5.36%	$ 1,118.94	$ 1,171.08	$ 52.14	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 386.54	$ 410.64	$ 24.10	6.23%	$ 395.24	$ 417.09	$ 21.85	5.53%
		Family - TWO TIER	$ 1,005.00	$ 1,067.68	$ 62.68	6.24%	$ 1,027.61	$ 1,084.44	$ 56.83	5.53%
		Double - THREE TIER	$ 773.07	$ 821.29	$ 48.22	6.24%	$ 790.47	$ 834.18	$ 43.71	5.53%
		Family - THREE TIER	$ 1,024.32	$ 1,088.21	$ 63.89	6.24%	$ 1,047.37	$ 1,105.29	$ 57.92	5.53%
		Employee/Spouse - FOUR TIER	$ 773.07	$ 821.29	$ 48.22	6.24%	$ 790.47	$ 834.18	$ 43.71	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 753.75	$ 800.76	$ 47.01	6.24%	$ 770.71	$ 813.33	$ 42.62	5.53%
		Family - FOUR TIER	$ 1,120.96	$ 1,190.87	$ 69.91	6.24%	$ 1,146.18	$ 1,209.57	$ 63.39	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 435.65	$ 449.25	$ 13.60	3.12%	$ 445.45	$ 456.30	$ 10.85	2.44%
		Family - TWO TIER	$ 1,132.67	$ 1,168.04	$ 35.37	3.12%	$ 1,158.15	$ 1,186.38	$ 28.23	2.44%
		Double - THREE TIER	$ 871.28	$ 898.49	$ 27.21	3.12%	$ 890.89	$ 912.60	$ 21.71	2.44%
		Family - THREE TIER	$ 1,154.45	$ 1,190.50	$ 36.05	3.12%	$ 1,180.43	$ 1,209.20	$ 28.77	2.44%
		Employee/Spouse - FOUR TIER	$ 871.28	$ 898.49	$ 27.21	3.12%	$ 890.89	$ 912.60	$ 21.71	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 849.51	$ 876.03	$ 26.52	3.12%	$ 868.62	$ 889.79	$ 21.17	2.44%
		Family - FOUR TIER	$ 1,263.36	$ 1,302.82	$ 39.46	3.12%	$ 1,291.78	$ 1,323.27	$ 31.49	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 413.98	$ 431.21	$ 17.23	4.16%	$ 423.29	$ 437.98	$ 14.69	3.47%
		Family - TWO TIER	$ 1,076.34	$ 1,121.13	$ 44.79	4.16%	$ 1,100.55	$ 1,138.74	$ 38.19	3.47%
		Double - THREE TIER	$ 827.95	$ 862.41	$ 34.46	4.16%	$ 846.57	$ 875.95	$ 29.38	3.47%
		Family - THREE TIER	$ 1,097.03	$ 1,142.69	$ 45.66	4.16%	$ 1,121.71	$ 1,160.63	$ 38.92	3.47%
		Employee/Spouse - FOUR TIER	$ 827.95	$ 862.41	$ 34.46	4.16%	$ 846.57	$ 875.95	$ 29.38	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 807.24	$ 840.85	$ 33.61	4.16%	$ 825.41	$ 854.05	$ 28.64	3.47%
		Family - FOUR TIER	$ 1,200.52	$ 1,250.50	$ 49.98	4.16%	$ 1,227.54	$ 1,270.13	$ 42.59	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 395.62	$ 417.59	$ 21.97	5.55%	$ 404.52	$ 424.15	$ 19.63	4.85%
		Family - TWO TIER	$ 1,028.60	$ 1,085.74	$ 57.14	5.56%	$ 1,051.74	$ 1,102.79	$ 51.05	4.85%
		Double - THREE TIER	$ 791.23	$ 835.18	$ 43.95	5.55%	$ 809.03	$ 848.30	$ 39.27	4.85%
		Family - THREE TIER	$ 1,048.39	$ 1,106.62	$ 58.23	5.55%	$ 1,071.97	$ 1,123.99	$ 52.02	4.85%
		Employee/Spouse - FOUR TIER	$ 791.23	$ 835.18	$ 43.95	5.55%	$ 809.03	$ 848.30	$ 39.27	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 771.45	$ 814.30	$ 42.85	5.55%	$ 788.81	$ 827.09	$ 38.28	4.85%
		Family - FOUR TIER	$ 1,147.29	$ 1,211.02	$ 63.73	5.55%	$ 1,173.10	$ 1,230.03	$ 56.93	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 433.32	$ 470.63	$ 37.31	8.61%	$ 442.51	$ 478.02	$ 35.51	8.02%
		Family - TWO TIER	$ 1,126.65	$ 1,223.64	$ 96.99	8.61%	$ 1,150.53	$ 1,242.85	$ 92.32	8.02%
		Double - THREE TIER	$ 866.65	$ 941.26	$ 74.61	8.61%	$ 885.02	$ 956.04	$ 71.02	8.02%
		Family - THREE TIER	$ 1,148.32	$ 1,247.17	$ 98.85	8.61%	$ 1,172.65	$ 1,266.75	$ 94.10	8.02%
		Employee/Spouse - FOUR TIER	$ 866.65	$ 941.26	$ 74.61	8.61%	$ 885.02	$ 956.04	$ 71.02	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 844.98	$ 917.73	$ 72.75	8.61%	$ 862.90	$ 932.14	$ 69.24	8.02%
		Family - FOUR TIER	$ 1,256.65	$ 1,364.83	$ 108.18	8.61%	$ 1,283.29	$ 1,386.26	$ 102.97	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 422.30	$ 460.30	$ 38.00	9.00%	$ 431.25	$ 467.53	$ 36.28	8.41%
		Family - TWO TIER	$ 1,097.97	$ 1,196.78	$ 98.81	9.00%	$ 1,121.25	$ 1,215.57	$ 94.32	8.41%
		Double - THREE TIER	$ 844.59	$ 920.60	$ 76.01	9.00%	$ 862.50	$ 935.05	$ 72.55	8.41%
		Family - THREE TIER	$ 1,119.09	$ 1,219.80	$ 100.71	9.00%	$ 1,142.81	$ 1,238.95	$ 96.14	8.41%
		Employee/Spouse - FOUR TIER	$ 844.59	$ 920.60	$ 76.01	9.00%	$ 862.50	$ 935.05	$ 72.55	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 823.48	$ 897.59	$ 74.11	9.00%	$ 840.94	$ 911.68	$ 70.74	8.41%
		Family - FOUR TIER	$ 1,224.67	$ 1,334.87	$ 110.20	9.00%	$ 1,250.62	$ 1,355.83	$ 105.21	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 409.73	$ 447.98	$ 38.25	9.34%	$ 418.42	$ 455.02	$ 36.60	8.75%
		Family - TWO TIER	$ 1,065.30	$ 1,164.76	$ 99.46	9.34%	$ 1,087.88	$ 1,183.04	$ 95.16	8.75%
		Double - THREE TIER	$ 819.46	$ 895.97	$ 76.51	9.34%	$ 836.84	$ 910.03	$ 73.19	8.75%
		Family - THREE TIER	$ 1,085.79	$ 1,187.16	$ 101.37	9.34%	$ 1,108.81	$ 1,205.79	$ 96.98	8.75%
		Employee/Spouse - FOUR TIER	$ 819.46	$ 895.97	$ 76.51	9.34%	$ 836.84	$ 910.03	$ 73.19	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 798.98	$ 873.57	$ 74.59	9.34%	$ 815.91	$ 887.28	$ 71.37	8.75%
		Family - FOUR TIER	$ 1,188.22	$ 1,299.15	$ 110.93	9.34%	$ 1,213.41	$ 1,319.55	$ 106.14	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 388.61	$ 434.15	$ 45.54	11.72%	$ 396.86	$ 440.97	$ 44.11	11.11%
		Family - TWO TIER	$ 1,010.40	$ 1,128.79	$ 118.39	11.72%	$ 1,031.83	$ 1,146.51	$ 114.68	11.11%
		Double - THREE TIER	$ 777.23	$ 868.30	$ 91.07	11.72%	$ 793.70	$ 881.93	$ 88.23	11.12%
		Family - THREE TIER	$ 1,029.83	$ 1,150.49	$ 120.66	11.72%	$ 1,051.66	$ 1,168.56	$ 116.90	11.12%
		Employee/Spouse - FOUR TIER	$ 777.23	$ 868.30	$ 91.07	11.72%	$ 793.70	$ 881.93	$ 88.23	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 757.80	$ 846.59	$ 88.79	11.72%	$ 773.87	$ 859.88	$ 86.01	11.11%
		Family - FOUR TIER	$ 1,126.99	$ 1,259.03	$ 132.04	11.72%	$ 1,150.88	$ 1,278.80	$ 127.92	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 365.81	$ 410.16	$ 44.35	12.12%	$ 373.57	$ 416.60	$ 43.03	11.52%
		Family - TWO TIER	$ 951.11	$ 1,066.42	$ 115.31	12.12%	$ 971.28	$ 1,083.16	$ 111.88	11.52%
		Double - THREE TIER	$ 731.63	$ 820.32	$ 88.69	12.12%	$ 747.14	$ 833.20	$ 86.06	11.52%
		Family - THREE TIER	$ 969.40	$ 1,086.93	$ 117.53	12.12%	$ 989.95	$ 1,103.99	$ 114.04	11.52%
		Employee/Spouse - FOUR TIER	$ 731.63	$ 820.32	$ 88.69	12.12%	$ 747.14	$ 833.20	$ 86.06	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 713.34	$ 799.81	$ 86.47	12.12%	$ 728.46	$ 812.37	$ 83.91	11.52%
		Family - FOUR TIER	$ 1,060.86	$ 1,189.47	$ 128.61	12.12%	$ 1,083.35	$ 1,208.14	$ 124.79	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 374.72	$ 423.64	$ 48.92	13.06%	$ 382.67	$ 430.29	$ 47.62	12.44%
		Family - TWO TIER	$ 974.28	$ 1,101.46	$ 127.18	13.05%	$ 994.93	$ 1,118.76	$ 123.83	12.45%
		Double - THREE TIER	$ 749.45	$ 847.28	$ 97.83	13.05%	$ 765.33	$ 860.58	$ 95.25	12.45%
		Family - THREE TIER	$ 993.02	$ 1,122.65	$ 129.63	13.05%	$ 1,014.07	$ 1,140.27	$ 126.20	12.44%
		Employee/Spouse - FOUR TIER	$ 749.45	$ 847.28	$ 97.83	13.05%	$ 765.33	$ 860.58	$ 95.25	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 730.71	$ 826.10	$ 95.39	13.05%	$ 746.21	$ 839.07	$ 92.86	12.44%
		Family - FOUR TIER	$ 1,086.70	$ 1,228.56	$ 141.86	13.05%	$ 1,109.73	$ 1,247.84	$ 138.11	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 422.33	$ 463.46	$ 41.13	9.74%	$ 431.28	$ 470.74	$ 39.46	9.15%
		Family - TWO TIER	$ 1,098.06	$ 1,205.01	$ 106.95	9.74%	$ 1,121.33	$ 1,223.93	$ 102.60	9.15%
		Double - THREE TIER	$ 844.65	$ 926.93	$ 82.28	9.74%	$ 862.56	$ 941.48	$ 78.92	9.15%
		Family - THREE TIER	$ 1,119.17	$ 1,228.18	$ 109.01	9.74%	$ 1,142.89	$ 1,247.46	$ 104.57	9.15%
		Employee/Spouse - FOUR TIER	$ 844.65	$ 926.93	$ 82.28	9.74%	$ 862.56	$ 941.48	$ 78.92	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 823.54	$ 903.75	$ 80.21	9.74%	$ 841.00	$ 917.94	$ 76.94	9.15%
		Family - FOUR TIER	$ 1,224.75	$ 1,344.05	$ 119.30	9.74%	$ 1,250.71	$ 1,365.15	$ 114.44	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 401.32	$ 444.85	$ 43.53	10.85%	$ 409.84	$ 451.84	$ 42.00	10.25%
		Family - TWO TIER	$ 1,043.44	$ 1,156.61	$ 113.17	10.85%	$ 1,065.56	$ 1,174.77	$ 109.21	10.25%
		Double - THREE TIER	$ 802.65	$ 889.70	$ 87.05	10.85%	$ 819.66	$ 903.67	$ 84.01	10.25%
		Family - THREE TIER	$ 1,063.50	$ 1,178.86	$ 115.36	10.85%	$ 1,086.05	$ 1,197.36	$ 111.31	10.25%
		Employee/Spouse - FOUR TIER	$ 802.65	$ 889.70	$ 87.05	10.85%	$ 819.66	$ 903.67	$ 84.01	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 782.58	$ 867.46	$ 84.88	10.85%	$ 799.17	$ 881.08	$ 81.91	10.25%
		Family - FOUR TIER	$ 1,163.84	$ 1,290.07	$ 126.23	10.85%	$ 1,188.50	$ 1,310.32	$ 121.82	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 383.52	$ 430.81	$ 47.29	12.33%	$ 391.65	$ 437.57	$ 45.92	11.72%
		Family - TWO TIER	$ 997.16	$ 1,120.10	$ 122.94	12.33%	$ 1,018.30	$ 1,137.68	$ 119.38	11.72%
		Double - THREE TIER	$ 767.05	$ 861.61	$ 94.56	12.33%	$ 783.31	$ 875.14	$ 91.83	11.72%
		Family - THREE TIER	$ 1,016.34	$ 1,141.64	$ 125.30	12.33%	$ 1,037.89	$ 1,159.56	$ 121.67	11.72%
		Employee/Spouse - FOUR TIER	$ 767.05	$ 861.61	$ 94.56	12.33%	$ 783.31	$ 875.14	$ 91.83	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 747.87	$ 840.07	$ 92.20	12.33%	$ 763.72	$ 853.26	$ 89.54	11.72%
		Family - FOUR TIER	$ 1,112.22	$ 1,249.34	$ 137.12	12.33%	$ 1,135.79	$ 1,268.96	$ 133.17	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 372.93	$ 394.57	$ 21.64	5.80%	$ 381.32	$ 400.77	$ 19.45	5.10%
		Family - TWO TIER	$ 969.63	$ 1,025.89	$ 56.26	5.80%	$ 991.45	$ 1,042.00	$ 50.55	5.10%
		Double - THREE TIER	$ 745.88	$ 789.15	$ 43.27	5.80%	$ 762.66	$ 801.54	$ 38.88	5.10%
		Family - THREE TIER	$ 988.28	$ 1,045.62	$ 57.34	5.80%	$ 1,010.52	$ 1,062.04	$ 51.52	5.10%
		Employee/Spouse - FOUR TIER	$ 745.88	$ 789.15	$ 43.27	5.80%	$ 762.66	$ 801.54	$ 38.88	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 727.23	$ 769.42	$ 42.19	5.80%	$ 743.59	$ 781.50	$ 37.91	5.10%
		Family - FOUR TIER	$ 1,081.52	$ 1,144.27	$ 62.75	5.80%	$ 1,105.85	$ 1,162.23	$ 56.38	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 363.58	$ 371.64	$ 8.06	2.22%	$ 371.76	$ 377.47	$ 5.71	1.54%
		Family - TWO TIER	$ 945.30	$ 966.25	$ 20.95	2.22%	$ 966.57	$ 981.42	$ 14.85	1.54%
		Double - THREE TIER	$ 727.16	$ 743.27	$ 16.11	2.22%	$ 743.51	$ 754.94	$ 11.43	1.54%
		Family - THREE TIER	$ 963.48	$ 984.83	$ 21.35	2.22%	$ 985.15	$ 1,000.30	$ 15.15	1.54%
		Employee/Spouse - FOUR TIER	$ 727.16	$ 743.27	$ 16.11	2.22%	$ 743.51	$ 754.94	$ 11.43	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 708.98	$ 724.69	$ 15.71	2.22%	$ 724.93	$ 736.07	$ 11.14	1.54%
		Family - FOUR TIER	$ 1,054.37	$ 1,077.74	$ 23.37	2.22%	$ 1,078.09	$ 1,094.66	$ 16.57	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 344.06	$ 358.76	$ 14.70	4.27%	$ 351.81	$ 364.39	$ 12.58	3.58%
		Family - TWO TIER	$ 894.56	$ 932.77	$ 38.21	4.27%	$ 914.69	$ 947.41	$ 32.72	3.58%
		Double - THREE TIER	$ 688.12	$ 717.52	$ 29.40	4.27%	$ 703.60	$ 728.78	$ 25.18	3.58%
		Family - THREE TIER	$ 911.76	$ 950.71	$ 38.95	4.27%	$ 932.28	$ 965.63	$ 33.35	3.58%
		Employee/Spouse - FOUR TIER	$ 688.12	$ 717.52	$ 29.40	4.27%	$ 703.60	$ 728.78	$ 25.18	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 670.92	$ 699.58	$ 28.66	4.27%	$ 686.02	$ 710.56	$ 24.54	3.58%
		Family - FOUR TIER	$ 997.77	$ 1,040.40	$ 42.63	4.27%	$ 1,020.22	$ 1,056.73	$ 36.51	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 359.75	$ 368.24	$ 8.49	2.36%	$ 367.85	$ 374.02	$ 6.17	1.68%
		Family - TWO TIER	$ 935.36	$ 957.42	$ 22.06	2.36%	$ 956.40	$ 972.46	$ 16.06	1.68%
		Double - THREE TIER	$ 719.51	$ 736.48	$ 16.97	2.36%	$ 735.70	$ 748.04	$ 12.34	1.68%
		Family - THREE TIER	$ 953.35	$ 975.84	$ 22.49	2.36%	$ 974.79	$ 991.16	$ 16.37	1.68%
		Employee/Spouse - FOUR TIER	$ 719.51	$ 736.48	$ 16.97	2.36%	$ 735.70	$ 748.04	$ 12.34	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 701.52	$ 718.07	$ 16.55	2.36%	$ 717.30	$ 729.34	$ 12.04	1.68%
		Family - FOUR TIER	$ 1,043.29	$ 1,067.90	$ 24.61	2.36%	$ 1,066.76	$ 1,084.66	$ 17.90	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 443.99	$ 453.57	$ 9.58	2.16%	$ 453.99	$ 460.69	$ 6.70	1.48%
		Family - TWO TIER	$ 1,154.39	$ 1,179.27	$ 24.88	2.16%	$ 1,180.37	$ 1,197.79	$ 17.42	1.48%
		Double - THREE TIER	$ 887.99	$ 907.13	$ 19.14	2.16%	$ 907.97	$ 921.37	$ 13.40	1.48%
		Family - THREE TIER	$ 1,176.59	$ 1,201.95	$ 25.36	2.16%	$ 1,203.06	$ 1,220.82	$ 17.76	1.48%
		Employee/Spouse - FOUR TIER	$ 887.99	$ 907.13	$ 19.14	2.16%	$ 907.97	$ 921.37	$ 13.40	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 865.79	$ 884.45	$ 18.66	2.16%	$ 885.28	$ 898.34	$ 13.06	1.48%
		Family - FOUR TIER	$ 1,287.59	$ 1,315.34	$ 27.75	2.16%	$ 1,316.56	$ 1,335.99	$ 19.43	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 427.16	$ 440.41	$ 13.25	3.10%	$ 436.77	$ 447.32	$ 10.55	2.42%
		Family - TWO TIER	$ 1,110.60	$ 1,145.06	$ 34.46	3.10%	$ 1,135.59	$ 1,163.03	$ 27.44	2.42%
		Double - THREE TIER	$ 854.31	$ 880.81	$ 26.50	3.10%	$ 873.54	$ 894.64	$ 21.10	2.42%
		Family - THREE TIER	$ 1,131.96	$ 1,167.08	$ 35.12	3.10%	$ 1,157.43	$ 1,185.40	$ 27.97	2.42%
		Employee/Spouse - FOUR TIER	$ 854.31	$ 880.81	$ 26.50	3.10%	$ 873.54	$ 894.64	$ 21.10	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 832.96	$ 858.79	$ 25.83	3.10%	$ 851.69	$ 872.27	$ 20.58	2.42%
		Family - FOUR TIER	$ 1,238.75	$ 1,277.18	$ 38.43	3.10%	$ 1,266.62	$ 1,297.23	$ 30.61	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 370.78	$ 384.40	$ 13.62	3.67%	$ 379.13	$ 390.44	$ 11.31	2.98%
		Family - TWO TIER	$ 964.04	$ 999.45	$ 35.41	3.67%	$ 985.73	$ 1,015.14	$ 29.41	2.98%
		Double - THREE TIER	$ 741.57	$ 768.81	$ 27.24	3.67%	$ 758.25	$ 780.88	$ 22.63	2.98%
		Family - THREE TIER	$ 982.58	$ 1,018.67	$ 36.09	3.67%	$ 1,004.68	$ 1,034.66	$ 29.98	2.98%
		Employee/Spouse - FOUR TIER	$ 741.57	$ 768.81	$ 27.24	3.67%	$ 758.25	$ 780.88	$ 22.63	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 723.02	$ 749.59	$ 26.57	3.67%	$ 739.30	$ 761.36	$ 22.06	2.98%
		Family - FOUR TIER	$ 1,075.28	$ 1,114.77	$ 39.49	3.67%	$ 1,099.46	$ 1,132.27	$ 32.81	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 365.88	$ 385.53	$ 19.65	5.37%	$ 374.11	$ 391.58	$ 17.47	4.67%
		Family - TWO TIER	$ 951.28	$ 1,002.38	$ 51.10	5.37%	$ 972.68	$ 1,018.12	$ 45.44	4.67%
		Double - THREE TIER	$ 731.75	$ 771.06	$ 39.31	5.37%	$ 748.22	$ 783.17	$ 34.95	4.67%
		Family - THREE TIER	$ 969.58	$ 1,021.66	$ 52.08	5.37%	$ 991.40	$ 1,037.70	$ 46.30	4.67%
		Employee/Spouse - FOUR TIER	$ 731.75	$ 771.06	$ 39.31	5.37%	$ 748.22	$ 783.17	$ 34.95	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 713.47	$ 751.78	$ 38.31	5.37%	$ 729.52	$ 763.59	$ 34.07	4.67%
		Family - FOUR TIER	$ 1,061.05	$ 1,118.04	$ 56.99	5.37%	$ 1,084.92	$ 1,135.59	$ 50.67	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 353.68	$ 365.19	$ 11.51	3.25%	$ 361.64	$ 370.92	$ 9.28	2.57%
		Family - TWO TIER	$ 919.56	$ 949.49	$ 29.93	3.25%	$ 940.25	$ 964.40	$ 24.15	2.57%
		Double - THREE TIER	$ 707.35	$ 730.38	$ 23.03	3.26%	$ 723.27	$ 741.84	$ 18.57	2.57%
		Family - THREE TIER	$ 937.24	$ 967.75	$ 30.51	3.26%	$ 958.34	$ 982.94	$ 24.60	2.57%
		Employee/Spouse - FOUR TIER	$ 707.35	$ 730.38	$ 23.03	3.26%	$ 723.27	$ 741.84	$ 18.57	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 689.67	$ 712.12	$ 22.45	3.26%	$ 705.19	$ 723.30	$ 18.11	2.57%
		Family - FOUR TIER	$ 1,025.67	$ 1,059.05	$ 33.38	3.25%	$ 1,048.75	$ 1,075.67	$ 26.92	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 361.53	$ 407.06	$ 45.53	12.59%	$ 369.19	$ 413.45	$ 44.26	11.99%
		Family - TWO TIER	$ 939.99	$ 1,058.36	$ 118.37	12.59%	$ 959.92	$ 1,074.98	$ 115.06	11.99%
		Double - THREE TIER	$ 723.07	$ 814.12	$ 91.05	12.59%	$ 738.40	$ 826.90	$ 88.50	11.99%
		Family - THREE TIER	$ 958.06	$ 1,078.71	$ 120.65	12.59%	$ 978.37	$ 1,095.65	$ 117.28	11.99%
		Employee/Spouse - FOUR TIER	$ 723.07	$ 814.12	$ 91.05	12.59%	$ 738.40	$ 826.90	$ 88.50	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 704.99	$ 793.77	$ 88.78	12.59%	$ 719.94	$ 806.23	$ 86.29	11.99%
		Family - FOUR TIER	$ 1,048.45	$ 1,180.48	$ 132.03	12.59%	$ 1,070.68	$ 1,199.01	$ 128.33	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 352.46	$ 383.40	$ 30.94	8.78%	$ 359.93	$ 389.42	$ 29.49	8.19%
		Family - TWO TIER	$ 916.40	$ 996.83	$ 80.43	8.78%	$ 935.84	$ 1,012.48	$ 76.64	8.19%
		Double - THREE TIER	$ 704.93	$ 766.79	$ 61.86	8.78%	$ 719.87	$ 778.83	$ 58.96	8.19%
		Family - THREE TIER	$ 934.02	$ 1,016.00	$ 81.98	8.78%	$ 953.83	$ 1,031.95	$ 78.12	8.19%
		Employee/Spouse - FOUR TIER	$ 704.93	$ 766.79	$ 61.86	8.78%	$ 719.87	$ 778.83	$ 58.96	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 687.31	$ 747.62	$ 60.31	8.77%	$ 701.88	$ 759.36	$ 57.48	8.19%
		Family - FOUR TIER	$ 1,022.14	$ 1,111.85	$ 89.71	8.78%	$ 1,043.81	$ 1,129.31	$ 85.50	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 333.55	$ 370.11	$ 36.56	10.96%	$ 340.62	$ 375.92	$ 35.30	10.36%
		Family - TWO TIER	$ 867.22	$ 962.29	$ 95.07	10.96%	$ 885.61	$ 977.40	$ 91.79	10.36%
		Double - THREE TIER	$ 667.09	$ 740.22	$ 73.13	10.96%	$ 681.24	$ 751.84	$ 70.60	10.36%
		Family - THREE TIER	$ 883.90	$ 980.79	$ 96.89	10.96%	$ 902.64	$ 996.19	$ 93.55	10.36%
		Employee/Spouse - FOUR TIER	$ 667.09	$ 740.22	$ 73.13	10.96%	$ 681.24	$ 751.84	$ 70.60	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 650.42	$ 721.72	$ 71.30	10.96%	$ 664.21	$ 733.05	$ 68.84	10.36%
		Family - FOUR TIER	$ 967.29	$ 1,073.32	$ 106.03	10.96%	$ 987.79	$ 1,090.17	$ 102.38	10.36%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 348.76	$ 379.89	$ 31.13	8.93%	$ 356.15	$ 385.86	$ 29.71	8.34%
		Family - TWO TIER	$ 906.76	$ 987.72	$ 80.96	8.93%	$ 925.99	$ 1,003.23	$ 77.24	8.34%
		Double - THREE TIER	$ 697.51	$ 759.79	$ 62.28	8.93%	$ 712.30	$ 771.72	$ 59.42	8.34%
		Family - THREE TIER	$ 924.20	$ 1,006.72	$ 82.52	8.93%	$ 943.80	$ 1,022.52	$ 78.72	8.34%
		Employee/Spouse - FOUR TIER	$ 697.51	$ 759.79	$ 62.28	8.93%	$ 712.30	$ 771.72	$ 59.42	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 680.07	$ 740.79	$ 60.72	8.93%	$ 694.49	$ 752.42	$ 57.93	8.34%
		Family - FOUR TIER	$ 1,011.40	$ 1,101.69	$ 90.29	8.93%	$ 1,032.83	$ 1,118.99	$ 86.16	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 430.42	$ 467.92	$ 37.50	8.71%	$ 439.54	$ 475.27	$ 35.73	8.13%
		Family - TWO TIER	$ 1,119.10	$ 1,216.59	$ 97.49	8.71%	$ 1,142.83	$ 1,235.69	$ 92.86	8.13%
		Double - THREE TIER	$ 860.84	$ 935.84	$ 75.00	8.71%	$ 879.10	$ 950.53	$ 71.43	8.13%
		Family - THREE TIER	$ 1,140.63	$ 1,239.99	$ 99.36	8.71%	$ 1,164.80	$ 1,259.45	$ 94.65	8.13%
		Employee/Spouse - FOUR TIER	$ 860.84	$ 935.84	$ 75.00	8.71%	$ 879.10	$ 950.53	$ 71.43	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 839.33	$ 912.44	$ 73.11	8.71%	$ 857.11	$ 926.77	$ 69.66	8.13%
		Family - FOUR TIER	$ 1,248.23	$ 1,356.97	$ 108.74	8.71%	$ 1,274.70	$ 1,378.27	$ 103.57	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 414.09	$ 454.34	$ 40.25	9.72%	$ 422.88	$ 461.48	$ 38.60	9.13%
		Family - TWO TIER	$ 1,076.66	$ 1,181.29	$ 104.63	9.72%	$ 1,099.49	$ 1,199.84	$ 100.35	9.13%
		Double - THREE TIER	$ 828.20	$ 908.69	$ 80.49	9.72%	$ 845.76	$ 922.95	$ 77.19	9.13%
		Family - THREE TIER	$ 1,097.37	$ 1,204.01	$ 106.64	9.72%	$ 1,120.63	$ 1,222.91	$ 102.28	9.13%
		Employee/Spouse - FOUR TIER	$ 828.20	$ 908.69	$ 80.49	9.72%	$ 845.76	$ 922.95	$ 77.19	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 807.50	$ 885.97	$ 78.47	9.72%	$ 824.61	$ 899.88	$ 75.27	9.13%
		Family - FOUR TIER	$ 1,200.89	$ 1,317.60	$ 116.71	9.72%	$ 1,226.35	$ 1,338.28	$ 111.93	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 359.46	$ 396.57	$ 37.11	10.32%	$ 367.07	$ 402.79	$ 35.72	9.73%
		Family - TWO TIER	$ 934.58	$ 1,031.08	$ 96.50	10.33%	$ 954.40	$ 1,047.27	$ 92.87	9.73%
		Double - THREE TIER	$ 718.91	$ 793.14	$ 74.23	10.33%	$ 734.15	$ 805.59	$ 71.44	9.73%
		Family - THREE TIER	$ 952.55	$ 1,050.91	$ 98.36	10.33%	$ 972.75	$ 1,067.41	$ 94.66	9.73%
		Employee/Spouse - FOUR TIER	$ 718.91	$ 793.14	$ 74.23	10.33%	$ 734.15	$ 805.59	$ 71.44	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 700.93	$ 773.31	$ 72.38	10.33%	$ 715.80	$ 785.45	$ 69.65	9.73%
		Family - FOUR TIER	$ 1,042.42	$ 1,150.05	$ 107.63	10.33%	$ 1,064.52	$ 1,168.11	$ 103.59	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 354.69	$ 397.73	$ 43.04	12.13%	$ 362.21	$ 403.98	$ 41.77	11.53%
		Family - TWO TIER	$ 922.20	$ 1,034.10	$ 111.90	12.13%	$ 941.76	$ 1,050.34	$ 108.58	11.53%
		Double - THREE TIER	$ 709.39	$ 795.46	$ 86.07	12.13%	$ 724.42	$ 807.95	$ 83.53	11.53%
		Family - THREE TIER	$ 939.94	$ 1,053.99	$ 114.05	12.13%	$ 959.86	$ 1,070.53	$ 110.67	11.53%
		Employee/Spouse - FOUR TIER	$ 709.39	$ 795.46	$ 86.07	12.13%	$ 724.42	$ 807.95	$ 83.53	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 691.65	$ 775.58	$ 83.93	12.13%	$ 706.32	$ 787.75	$ 81.43	11.53%
		Family - FOUR TIER	$ 1,028.60	$ 1,153.42	$ 124.82	12.13%	$ 1,050.42	$ 1,171.53	$ 121.11	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 342.88	$ 376.75	$ 33.87	9.88%	$ 350.14	$ 382.66	$ 32.52	9.29%
		Family - TWO TIER	$ 891.46	$ 979.54	$ 88.08	9.88%	$ 910.36	$ 994.92	$ 84.56	9.29%
		Double - THREE TIER	$ 685.74	$ 753.49	$ 67.75	9.88%	$ 700.28	$ 765.32	$ 65.04	9.29%
		Family - THREE TIER	$ 908.61	$ 998.38	$ 89.77	9.88%	$ 927.87	$ 1,014.05	$ 86.18	9.29%
		Employee/Spouse - FOUR TIER	$ 685.74	$ 753.49	$ 67.75	9.88%	$ 700.28	$ 765.32	$ 65.04	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 668.60	$ 734.65	$ 66.05	9.88%	$ 682.77	$ 746.19	$ 63.42	9.29%
		Family - FOUR TIER	$ 994.32	$ 1,092.56	$ 98.24	9.88%	$ 1,015.40	$ 1,109.72	$ 94.32	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 373.56	$ 374.67	$ 1.11	0.30%	$ 381.97	$ 380.55	$ (1.42)	-0.37%
		Family - TWO TIER	$ 971.25	$ 974.14	$ 2.89	0.30%	$ 993.11	$ 989.44	$ (3.67)	-0.37%
		Double - THREE TIER	$ 747.12	$ 749.34	$ 2.22	0.30%	$ 763.93	$ 761.11	$ (2.82)	-0.37%
		Family - THREE TIER	$ 989.93	$ 992.88	$ 2.95	0.30%	$ 1,012.21	$ 1,008.47	$ (3.74)	-0.37%
		Employee/Spouse - FOUR TIER	$ 747.12	$ 749.34	$ 2.22	0.30%	$ 763.93	$ 761.11	$ (2.82)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 728.45	$ 730.61	$ 2.16	0.30%	$ 744.83	$ 742.08	$ (2.75)	-0.37%
		Family - FOUR TIER	$ 1,083.33	$ 1,086.55	$ 3.22	0.30%	$ 1,107.70	$ 1,103.60	$ (4.10)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 370.54	$ 391.32	$ 20.78	5.61%	$ 378.88	$ 397.46	$ 18.58	4.90%
		Family - TWO TIER	$ 963.41	$ 1,017.43	$ 54.02	5.61%	$ 985.09	$ 1,033.41	$ 48.32	4.91%
		Double - THREE TIER	$ 741.09	$ 782.64	$ 41.55	5.61%	$ 757.76	$ 794.93	$ 37.17	4.91%
		Family - THREE TIER	$ 981.93	$ 1,037.00	$ 55.07	5.61%	$ 1,004.04	$ 1,053.28	$ 49.24	4.90%
		Employee/Spouse - FOUR TIER	$ 741.09	$ 782.64	$ 41.55	5.61%	$ 757.76	$ 794.93	$ 37.17	4.91%
		Employee/Chld(rn) - FOUR TIER	$ 722.56	$ 763.07	$ 40.51	5.61%	$ 738.82	$ 775.05	$ 36.23	4.90%
		Family - FOUR TIER	$ 1,074.58	$ 1,134.83	$ 60.25	5.61%	$ 1,098.75	$ 1,152.64	$ 53.89	4.90%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 354.18	$ 373.17	$ 18.99	5.36%	$ 362.15	$ 379.03	$ 16.88	4.66%
		Family - TWO TIER	$ 920.85	$ 970.24	$ 49.39	5.36%	$ 941.58	$ 985.47	$ 43.89	4.66%
		Double - THREE TIER	$ 708.35	$ 746.34	$ 37.99	5.36%	$ 724.28	$ 758.06	$ 33.78	4.66%
		Family - THREE TIER	$ 938.57	$ 988.90	$ 50.33	5.36%	$ 959.68	$ 1,004.42	$ 44.74	4.66%
		Employee/Spouse - FOUR TIER	$ 708.35	$ 746.34	$ 37.99	5.36%	$ 724.28	$ 758.06	$ 33.78	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 690.65	$ 727.68	$ 37.03	5.36%	$ 706.18	$ 739.10	$ 32.92	4.66%
		Family - FOUR TIER	$ 1,027.11	$ 1,082.19	$ 55.08	5.36%	$ 1,050.22	$ 1,099.18	$ 48.96	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 398.22	$ 391.54	$ (6.68)	-1.68%	$ 407.19	$ 397.69	$ (9.50)	-2.33%
		Family - TWO TIER	$ 1,035.38	$ 1,018.00	$ (17.38)	-1.68%	$ 1,058.67	$ 1,033.98	$ (24.69)	-2.33%
		Double - THREE TIER	$ 796.45	$ 783.08	$ (13.37)	-1.68%	$ 814.36	$ 795.37	$ (18.99)	-2.33%
		Family - THREE TIER	$ 1,055.29	$ 1,037.58	$ (17.71)	-1.68%	$ 1,079.04	$ 1,053.87	$ (25.17)	-2.33%
		Employee/Spouse - FOUR TIER	$ 796.45	$ 783.08	$ (13.37)	-1.68%	$ 814.36	$ 795.37	$ (18.99)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 776.53	$ 763.50	$ (13.03)	-1.68%	$ 794.01	$ 775.49	$ (18.52)	-2.33%
		Family - FOUR TIER	$ 1,154.84	$ 1,135.46	$ (19.38)	-1.68%	$ 1,180.83	$ 1,153.29	$ (27.54)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 376.85	$ 398.49	$ 21.64	5.74%	$ 385.33	$ 404.74	$ 19.41	5.04%
		Family - TWO TIER	$ 979.83	$ 1,036.06	$ 56.23	5.74%	$ 1,001.87	$ 1,052.33	$ 50.46	5.04%
		Double - THREE TIER	$ 753.71	$ 796.97	$ 43.26	5.74%	$ 770.67	$ 809.49	$ 38.82	5.04%
		Family - THREE TIER	$ 998.66	$ 1,055.99	$ 57.33	5.74%	$ 1,021.14	$ 1,072.57	$ 51.43	5.04%
		Employee/Spouse - FOUR TIER	$ 753.71	$ 796.97	$ 43.26	5.74%	$ 770.67	$ 809.49	$ 38.82	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 734.87	$ 777.05	$ 42.18	5.74%	$ 751.40	$ 789.25	$ 37.85	5.04%
		Family - FOUR TIER	$ 1,092.88	$ 1,155.61	$ 62.73	5.74%	$ 1,117.47	$ 1,173.75	$ 56.28	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 442.26	$ 451.86	$ 9.60	2.17%	$ 452.21	$ 458.95	$ 6.74	1.49%
		Family - TWO TIER	$ 1,149.88	$ 1,174.84	$ 24.96	2.17%	$ 1,175.75	$ 1,193.28	$ 17.53	1.49%
		Double - THREE TIER	$ 884.51	$ 903.72	$ 19.21	2.17%	$ 904.42	$ 917.91	$ 13.49	1.49%
		Family - THREE TIER	$ 1,171.99	$ 1,197.43	$ 25.44	2.17%	$ 1,198.36	$ 1,216.23	$ 17.87	1.49%
		Employee/Spouse - FOUR TIER	$ 884.51	$ 903.72	$ 19.21	2.17%	$ 904.42	$ 917.91	$ 13.49	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 862.40	$ 881.13	$ 18.73	2.17%	$ 881.81	$ 894.96	$ 13.15	1.49%
		Family - FOUR TIER	$ 1,282.55	$ 1,310.39	$ 27.84	2.17%	$ 1,311.41	$ 1,330.97	$ 19.56	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 426.81	$ 438.50	$ 11.69	2.74%	$ 436.41	$ 445.38	$ 8.97	2.06%
		Family - TWO TIER	$ 1,109.70	$ 1,140.09	$ 30.39	2.74%	$ 1,134.66	$ 1,157.99	$ 23.33	2.06%
		Double - THREE TIER	$ 853.62	$ 876.99	$ 23.37	2.74%	$ 872.82	$ 890.76	$ 17.94	2.06%
		Family - THREE TIER	$ 1,131.04	$ 1,162.02	$ 30.98	2.74%	$ 1,156.49	$ 1,180.26	$ 23.77	2.06%
		Employee/Spouse - FOUR TIER	$ 853.62	$ 876.99	$ 23.37	2.74%	$ 872.82	$ 890.76	$ 17.94	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 832.27	$ 855.07	$ 22.80	2.74%	$ 851.00	$ 868.49	$ 17.49	2.06%
		Family - FOUR TIER	$ 1,237.74	$ 1,271.64	$ 33.90	2.74%	$ 1,265.58	$ 1,291.61	$ 26.03	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 442.86	$ 452.28	$ 9.42	2.13%	$ 452.82	$ 459.38	$ 6.56	1.45%
		Family - TWO TIER	$ 1,151.42	$ 1,175.93	$ 24.51	2.13%	$ 1,177.34	$ 1,194.40	$ 17.06	1.45%
		Double - THREE TIER	$ 885.71	$ 904.57	$ 18.86	2.13%	$ 905.64	$ 918.77	$ 13.13	1.45%
		Family - THREE TIER	$ 1,173.57	$ 1,198.55	$ 24.98	2.13%	$ 1,199.98	$ 1,217.37	$ 17.39	1.45%
		Employee/Spouse - FOUR TIER	$ 885.71	$ 904.57	$ 18.86	2.13%	$ 905.64	$ 918.77	$ 13.13	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 863.57	$ 881.95	$ 18.38	2.13%	$ 883.00	$ 895.80	$ 12.80	1.45%
		Family - FOUR TIER	$ 1,284.28	$ 1,311.62	$ 27.34	2.13%	$ 1,313.18	$ 1,332.21	$ 19.03	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 408.79	$ 423.69	$ 14.90	3.64%	$ 417.98	$ 430.35	$ 12.37	2.96%
		Family - TWO TIER	$ 1,062.85	$ 1,101.61	$ 38.76	3.65%	$ 1,086.76	$ 1,118.90	$ 32.14	2.96%
		Double - THREE TIER	$ 817.57	$ 847.39	$ 29.82	3.65%	$ 835.97	$ 860.69	$ 24.72	2.96%
		Family - THREE TIER	$ 1,083.29	$ 1,122.79	$ 39.50	3.65%	$ 1,107.66	$ 1,140.42	$ 32.76	2.96%
		Employee/Spouse - FOUR TIER	$ 817.57	$ 847.39	$ 29.82	3.65%	$ 835.97	$ 860.69	$ 24.72	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 797.14	$ 826.20	$ 29.06	3.65%	$ 815.07	$ 839.18	$ 24.11	2.96%
		Family - FOUR TIER	$ 1,185.49	$ 1,228.71	$ 43.22	3.65%	$ 1,212.15	$ 1,248.01	$ 35.86	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 362.15	$ 386.53	$ 24.38	6.73%	$ 369.83	$ 392.60	$ 22.77	6.16%
		Family - TWO TIER	$ 941.58	$ 1,004.97	$ 63.39	6.73%	$ 961.54	$ 1,020.75	$ 59.21	6.16%
		Double - THREE TIER	$ 724.30	$ 773.06	$ 48.76	6.73%	$ 739.65	$ 785.19	$ 45.54	6.16%
		Family - THREE TIER	$ 959.68	$ 1,024.30	$ 64.62	6.73%	$ 980.04	$ 1,040.38	$ 60.34	6.16%
		Employee/Spouse - FOUR TIER	$ 724.30	$ 773.06	$ 48.76	6.73%	$ 739.65	$ 785.19	$ 45.54	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 706.19	$ 753.73	$ 47.54	6.73%	$ 721.16	$ 765.56	$ 44.40	6.16%
		Family - FOUR TIER	$ 1,050.23	$ 1,120.93	$ 70.70	6.73%	$ 1,072.49	$ 1,138.53	$ 66.04	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 359.21	$ 403.70	$ 44.49	12.39%	$ 366.83	$ 410.04	$ 43.21	11.78%
		Family - TWO TIER	$ 933.96	$ 1,049.63	$ 115.67	12.38%	$ 953.75	$ 1,066.11	$ 112.36	11.78%
		Double - THREE TIER	$ 718.43	$ 807.41	$ 88.98	12.39%	$ 733.66	$ 820.08	$ 86.42	11.78%
		Family - THREE TIER	$ 951.92	$ 1,069.82	$ 117.90	12.39%	$ 972.09	$ 1,086.61	$ 114.52	11.78%
		Employee/Spouse - FOUR TIER	$ 718.43	$ 807.41	$ 88.98	12.39%	$ 733.66	$ 820.08	$ 86.42	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 700.47	$ 787.22	$ 86.75	12.38%	$ 715.32	$ 799.58	$ 84.26	11.78%
		Family - FOUR TIER	$ 1,041.72	$ 1,170.74	$ 129.02	12.39%	$ 1,063.80	$ 1,189.12	$ 125.32	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 343.35	$ 384.98	$ 41.63	12.12%	$ 350.63	$ 391.02	$ 40.39	11.52%
		Family - TWO TIER	$ 892.71	$ 1,000.94	$ 108.23	12.12%	$ 911.64	$ 1,016.66	$ 105.02	11.52%
		Double - THREE TIER	$ 686.70	$ 769.96	$ 83.26	12.12%	$ 701.26	$ 782.05	$ 80.79	11.52%
		Family - THREE TIER	$ 909.89	$ 1,020.19	$ 110.30	12.12%	$ 929.17	$ 1,036.21	$ 107.04	11.52%
		Employee/Spouse - FOUR TIER	$ 686.70	$ 769.96	$ 83.26	12.12%	$ 701.26	$ 782.05	$ 80.79	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 669.54	$ 750.71	$ 81.17	12.12%	$ 683.73	$ 762.49	$ 78.76	11.52%
		Family - FOUR TIER	$ 995.72	$ 1,116.44	$ 120.72	12.12%	$ 1,016.83	$ 1,133.97	$ 117.14	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 386.05	$ 403.93	$ 17.88	4.63%	$ 394.24	$ 410.27	$ 16.03	4.07%
		Family - TWO TIER	$ 1,003.74	$ 1,050.22	$ 46.48	4.63%	$ 1,025.02	$ 1,066.71	$ 41.69	4.07%
		Double - THREE TIER	$ 772.11	$ 807.86	$ 35.75	4.63%	$ 788.48	$ 820.54	$ 32.06	4.07%
		Family - THREE TIER	$ 1,023.04	$ 1,070.41	$ 47.37	4.63%	$ 1,044.73	$ 1,087.22	$ 42.49	4.07%
		Employee/Spouse - FOUR TIER	$ 772.11	$ 807.86	$ 35.75	4.63%	$ 788.48	$ 820.54	$ 32.06	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 752.81	$ 787.66	$ 34.85	4.63%	$ 768.76	$ 800.03	$ 31.27	4.07%
		Family - FOUR TIER	$ 1,119.55	$ 1,171.40	$ 51.85	4.63%	$ 1,143.30	$ 1,189.79	$ 46.49	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 365.33	$ 411.10	$ 45.77	12.53%	$ 373.07	$ 417.55	$ 44.48	11.92%
		Family - TWO TIER	$ 949.86	$ 1,068.85	$ 118.99	12.53%	$ 969.99	$ 1,085.63	$ 115.64	11.92%
		Double - THREE TIER	$ 730.66	$ 822.19	$ 91.53	12.53%	$ 746.15	$ 835.10	$ 88.95	11.92%
		Family - THREE TIER	$ 968.13	$ 1,089.41	$ 121.28	12.53%	$ 988.65	$ 1,106.51	$ 117.86	11.92%
		Employee/Spouse - FOUR TIER	$ 730.66	$ 822.19	$ 91.53	12.53%	$ 746.15	$ 835.10	$ 88.95	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 712.40	$ 801.64	$ 89.24	12.53%	$ 727.50	$ 814.23	$ 86.73	11.92%
		Family - FOUR TIER	$ 1,059.46	$ 1,192.18	$ 132.72	12.53%	$ 1,081.92	$ 1,210.90	$ 128.98	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 428.74	$ 466.16	$ 37.42	8.73%	$ 437.83	$ 473.48	$ 35.65	8.14%
		Family - TWO TIER	$ 1,114.71	$ 1,212.02	$ 97.31	8.73%	$ 1,138.35	$ 1,231.04	$ 92.69	8.14%
		Double - THREE TIER	$ 857.47	$ 932.32	$ 74.85	8.73%	$ 875.64	$ 946.96	$ 71.32	8.14%
		Family - THREE TIER	$ 1,136.15	$ 1,235.32	$ 99.17	8.73%	$ 1,160.24	$ 1,254.72	$ 94.48	8.14%
		Employee/Spouse - FOUR TIER	$ 857.47	$ 932.32	$ 74.85	8.73%	$ 875.64	$ 946.96	$ 71.32	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 836.03	$ 909.01	$ 72.98	8.73%	$ 853.76	$ 923.28	$ 69.52	8.14%
		Family - FOUR TIER	$ 1,243.33	$ 1,351.86	$ 108.53	8.73%	$ 1,269.69	$ 1,373.09	$ 103.40	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 413.76	$ 452.37	$ 38.61	9.33%	$ 422.53	$ 459.48	$ 36.95	8.74%
		Family - TWO TIER	$ 1,075.77	$ 1,176.17	$ 100.40	9.33%	$ 1,098.57	$ 1,194.64	$ 96.07	8.75%
		Double - THREE TIER	$ 827.51	$ 904.75	$ 77.24	9.33%	$ 845.06	$ 918.95	$ 73.89	8.74%
		Family - THREE TIER	$ 1,096.46	$ 1,198.79	$ 102.33	9.33%	$ 1,119.70	$ 1,217.61	$ 97.91	8.74%
		Employee/Spouse - FOUR TIER	$ 827.51	$ 904.75	$ 77.24	9.33%	$ 845.06	$ 918.95	$ 73.89	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 806.83	$ 882.13	$ 75.30	9.33%	$ 823.93	$ 895.98	$ 72.05	8.74%
		Family - FOUR TIER	$ 1,199.89	$ 1,311.88	$ 111.99	9.33%	$ 1,225.33	$ 1,332.48	$ 107.15	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 429.32	$ 466.60	$ 37.28	8.68%	$ 438.42	$ 473.92	$ 35.50	8.10%
		Family - TWO TIER	$ 1,116.23	$ 1,213.15	$ 96.92	8.68%	$ 1,139.89	$ 1,232.20	$ 92.31	8.10%
		Double - THREE TIER	$ 858.64	$ 933.19	$ 74.55	8.68%	$ 876.84	$ 947.84	$ 71.00	8.10%
		Family - THREE TIER	$ 1,137.69	$ 1,236.48	$ 98.79	8.68%	$ 1,161.82	$ 1,255.89	$ 94.07	8.10%
		Employee/Spouse - FOUR TIER	$ 858.64	$ 933.19	$ 74.55	8.68%	$ 876.84	$ 947.84	$ 71.00	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 837.17	$ 909.86	$ 72.69	8.68%	$ 854.92	$ 924.15	$ 69.23	8.10%
		Family - FOUR TIER	$ 1,245.02	$ 1,353.13	$ 108.11	8.68%	$ 1,271.42	$ 1,374.37	$ 102.95	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 396.28	$ 437.10	$ 40.82	10.30%	$ 404.69	$ 443.97	$ 39.28	9.71%
		Family - TWO TIER	$ 1,030.35	$ 1,136.47	$ 106.12	10.30%	$ 1,052.20	$ 1,154.31	$ 102.11	9.70%
		Double - THREE TIER	$ 792.58	$ 874.21	$ 81.63	10.30%	$ 809.38	$ 887.93	$ 78.55	9.70%
		Family - THREE TIER	$ 1,050.17	$ 1,158.32	$ 108.15	10.30%	$ 1,072.44	$ 1,176.51	$ 104.07	9.70%
		Employee/Spouse - FOUR TIER	$ 792.58	$ 874.21	$ 81.63	10.30%	$ 809.38	$ 887.93	$ 78.55	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 772.77	$ 852.35	$ 79.58	10.30%	$ 789.15	$ 865.73	$ 76.58	9.70%
		Family - FOUR TIER	$ 1,149.24	$ 1,267.60	$ 118.36	10.30%	$ 1,173.61	$ 1,287.50	$ 113.89	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 354.83	$ 354.28	$ (0.55)	-0.16%	$ 362.82	$ 359.84	$ (2.98)	-0.82%
		Family - TWO TIER	$ 922.55	$ 921.13	$ (1.42)	-0.15%	$ 943.30	$ 935.60	$ (7.70)	-0.82%
		Double - THREE TIER	$ 709.65	$ 708.56	$ (1.09)	-0.15%	$ 725.62	$ 719.69	$ (5.93)	-0.82%
		Family - THREE TIER	$ 940.30	$ 938.85	$ (1.45)	-0.15%	$ 961.44	$ 953.59	$ (7.85)	-0.82%
		Employee/Spouse - FOUR TIER	$ 709.65	$ 708.56	$ (1.09)	-0.15%	$ 725.62	$ 719.69	$ (5.93)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 691.92	$ 690.85	$ (1.07)	-0.15%	$ 707.48	$ 701.70	$ (5.78)	-0.82%
		Family - FOUR TIER	$ 1,029.00	$ 1,027.42	$ (1.58)	-0.15%	$ 1,052.15	$ 1,043.55	$ (8.60)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 331.51	$ 327.67	$ (3.84)	-1.16%	$ 338.96	$ 332.81	$ (6.15)	-1.81%
		Family - TWO TIER	$ 861.90	$ 851.93	$ (9.97)	-1.16%	$ 881.30	$ 865.31	$ (15.99)	-1.81%
		Double - THREE TIER	$ 663.00	$ 655.33	$ (7.67)	-1.16%	$ 677.92	$ 665.62	$ (12.30)	-1.81%
		Family - THREE TIER	$ 878.48	$ 868.31	$ (10.17)	-1.16%	$ 898.24	$ 881.95	$ (16.29)	-1.81%
		Employee/Spouse - FOUR TIER	$ 663.00	$ 655.33	$ (7.67)	-1.16%	$ 677.92	$ 665.62	$ (12.30)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 646.43	$ 638.95	$ (7.48)	-1.16%	$ 660.97	$ 648.98	$ (11.99)	-1.81%
		Family - FOUR TIER	$ 961.36	$ 950.23	$ (11.13)	-1.16%	$ 982.98	$ 965.15	$ (17.83)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 415.10	$ 427.61	$ 12.51	3.01%	$ 424.44	$ 434.32	$ 9.88	2.33%
		Family - TWO TIER	$ 1,079.25	$ 1,111.78	$ 32.53	3.01%	$ 1,103.53	$ 1,129.23	$ 25.70	2.33%
		Double - THREE TIER	$ 830.19	$ 855.21	$ 25.02	3.01%	$ 848.87	$ 868.64	$ 19.77	2.33%
		Family - THREE TIER	$ 1,100.00	$ 1,133.16	$ 33.16	3.01%	$ 1,124.75	$ 1,150.95	$ 26.20	2.33%
		Employee/Spouse - FOUR TIER	$ 830.19	$ 855.21	$ 25.02	3.01%	$ 848.87	$ 868.64	$ 19.77	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 809.44	$ 833.83	$ 24.39	3.01%	$ 827.65	$ 846.92	$ 19.27	2.33%
		Family - FOUR TIER	$ 1,203.78	$ 1,240.06	$ 36.28	3.01%	$ 1,230.86	$ 1,259.53	$ 28.67	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 386.78	$ 401.52	$ 14.74	3.81%	$ 395.48	$ 407.83	$ 12.35	3.12%
		Family - TWO TIER	$ 1,005.64	$ 1,043.96	$ 38.32	3.81%	$ 1,028.26	$ 1,060.35	$ 32.09	3.12%
		Double - THREE TIER	$ 773.56	$ 803.04	$ 29.48	3.81%	$ 790.97	$ 815.65	$ 24.68	3.12%
		Family - THREE TIER	$ 1,024.97	$ 1,064.03	$ 39.06	3.81%	$ 1,048.04	$ 1,080.74	$ 32.70	3.12%
		Employee/Spouse - FOUR TIER	$ 773.56	$ 803.04	$ 29.48	3.81%	$ 790.97	$ 815.65	$ 24.68	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 754.23	$ 782.97	$ 28.74	3.81%	$ 771.20	$ 795.26	$ 24.06	3.12%
		Family - FOUR TIER	$ 1,121.67	$ 1,164.41	$ 42.74	3.81%	$ 1,146.91	$ 1,182.70	$ 35.79	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 329.81	$ 326.04	$ (3.77)	-1.14%	$ 337.23	$ 331.16	$ (6.07)	-1.80%
		Family - TWO TIER	$ 857.51	$ 847.70	$ (9.81)	-1.14%	$ 876.80	$ 861.01	$ (15.79)	-1.80%
		Double - THREE TIER	$ 659.62	$ 652.08	$ (7.54)	-1.14%	$ 674.47	$ 662.31	$ (12.16)	-1.80%
		Family - THREE TIER	$ 874.00	$ 864.00	$ (10.00)	-1.14%	$ 893.67	$ 877.57	$ (16.10)	-1.80%
		Employee/Spouse - FOUR TIER	$ 659.62	$ 652.08	$ (7.54)	-1.14%	$ 674.47	$ 662.31	$ (12.16)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 643.14	$ 635.78	$ (7.36)	-1.14%	$ 657.60	$ 645.76	$ (11.84)	-1.80%
		Family - FOUR TIER	$ 956.45	$ 945.51	$ (10.94)	-1.14%	$ 977.97	$ 960.36	$ (17.61)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 301.70	$ 281.60	$ (20.10)	-6.66%	$ 308.48	$ 286.02	$ (22.46)	-7.28%
		Family - TWO TIER	$ 784.42	$ 732.16	$ (52.26)	-6.66%	$ 802.07	$ 743.65	$ (58.42)	-7.28%
		Double - THREE TIER	$ 603.41	$ 563.20	$ (40.21)	-6.66%	$ 616.98	$ 572.04	$ (44.94)	-7.28%
		Family - THREE TIER	$ 799.51	$ 746.24	$ (53.27)	-6.66%	$ 817.50	$ 757.96	$ (59.54)	-7.28%
		Employee/Spouse - FOUR TIER	$ 603.41	$ 563.20	$ (40.21)	-6.66%	$ 616.98	$ 572.04	$ (44.94)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 588.32	$ 549.12	$ (39.20)	-6.66%	$ 601.55	$ 557.74	$ (43.81)	-7.28%
		Family - FOUR TIER	$ 874.94	$ 816.64	$ (58.30)	-6.66%	$ 894.62	$ 829.46	$ (65.16)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 287.12	$ 255.78	$ (31.34)	-10.92%	$ 293.58	$ 259.80	$ (33.78)	-11.51%
		Family - TWO TIER	$ 746.51	$ 665.03	$ (81.48)	-10.91%	$ 763.31	$ 675.47	$ (87.84)	-11.51%
		Double - THREE TIER	$ 574.24	$ 511.56	$ (62.68)	-10.92%	$ 587.16	$ 519.59	$ (67.57)	-11.51%
		Family - THREE TIER	$ 760.87	$ 677.82	$ (83.05)	-10.92%	$ 777.99	$ 688.46	$ (89.53)	-11.51%
		Employee/Spouse - FOUR TIER	$ 574.24	$ 511.56	$ (62.68)	-10.92%	$ 587.16	$ 519.59	$ (67.57)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 559.88	$ 498.77	$ (61.11)	-10.91%	$ 572.48	$ 506.60	$ (65.88)	-11.51%
		Family - FOUR TIER	$ 832.65	$ 741.77	$ (90.88)	-10.91%	$ 851.38	$ 753.41	$ (97.97)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 351.02	$ 376.83	$ 25.81	7.35%	$ 358.92	$ 382.75	$ 23.83	6.64%
		Family - TWO TIER	$ 912.65	$ 979.76	$ 67.11	7.35%	$ 933.20	$ 995.14	$ 61.94	6.64%
		Double - THREE TIER	$ 702.05	$ 753.66	$ 51.61	7.35%	$ 717.84	$ 765.49	$ 47.65	6.64%
		Family - THREE TIER	$ 930.21	$ 998.60	$ 68.39	7.35%	$ 951.13	$ 1,014.28	$ 63.15	6.64%
		Employee/Spouse - FOUR TIER	$ 702.05	$ 753.66	$ 51.61	7.35%	$ 717.84	$ 765.49	$ 47.65	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 684.49	$ 734.82	$ 50.33	7.35%	$ 699.90	$ 746.36	$ 46.46	6.64%
		Family - FOUR TIER	$ 1,017.97	$ 1,092.81	$ 74.84	7.35%	$ 1,040.87	$ 1,109.97	$ 69.10	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 286.20	$ 276.01	$ (10.19)	-3.56%	$ 292.64	$ 280.35	$ (12.29)	-4.20%
		Family - TWO TIER	$ 744.14	$ 717.64	$ (26.50)	-3.56%	$ 760.88	$ 728.90	$ (31.98)	-4.20%
		Double - THREE TIER	$ 572.42	$ 552.03	$ (20.39)	-3.56%	$ 585.29	$ 560.69	$ (24.60)	-4.20%
		Family - THREE TIER	$ 758.44	$ 731.44	$ (27.00)	-3.56%	$ 775.51	$ 742.92	$ (32.59)	-4.20%
		Employee/Spouse - FOUR TIER	$ 572.42	$ 552.03	$ (20.39)	-3.56%	$ 585.29	$ 560.69	$ (24.60)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 558.10	$ 538.23	$ (19.87)	-3.56%	$ 570.66	$ 546.68	$ (23.98)	-4.20%
		Family - FOUR TIER	$ 830.00	$ 800.44	$ (29.56)	-3.56%	$ 848.67	$ 813.01	$ (35.66)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 343.99	$ 365.49	$ 21.50	6.25%	$ 351.28	$ 371.23	$ 19.95	5.68%
		Family - TWO TIER	$ 894.37	$ 950.28	$ 55.91	6.25%	$ 913.32	$ 965.20	$ 51.88	5.68%
		Double - THREE TIER	$ 687.97	$ 730.99	$ 43.02	6.25%	$ 702.55	$ 742.46	$ 39.91	5.68%
		Family - THREE TIER	$ 911.56	$ 968.56	$ 57.00	6.25%	$ 930.89	$ 983.77	$ 52.88	5.68%
		Employee/Spouse - FOUR TIER	$ 687.97	$ 730.99	$ 43.02	6.25%	$ 702.55	$ 742.46	$ 39.91	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 670.77	$ 712.71	$ 41.94	6.25%	$ 684.99	$ 723.90	$ 38.91	5.68%
		Family - FOUR TIER	$ 997.56	$ 1,059.93	$ 62.37	6.25%	$ 1,018.71	$ 1,076.57	$ 57.86	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 321.37	$ 338.04	$ 16.67	5.19%	$ 328.18	$ 343.34	$ 15.16	4.62%
		Family - TWO TIER	$ 835.54	$ 878.89	$ 43.35	5.19%	$ 853.26	$ 892.69	$ 39.43	4.62%
		Double - THREE TIER	$ 642.72	$ 676.07	$ 33.35	5.19%	$ 656.35	$ 686.69	$ 30.34	4.62%
		Family - THREE TIER	$ 851.62	$ 895.79	$ 44.17	5.19%	$ 869.67	$ 909.86	$ 40.19	4.62%
		Employee/Spouse - FOUR TIER	$ 642.72	$ 676.07	$ 33.35	5.19%	$ 656.35	$ 686.69	$ 30.34	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 626.66	$ 659.17	$ 32.51	5.19%	$ 639.95	$ 669.52	$ 29.57	4.62%
		Family - FOUR TIER	$ 931.96	$ 980.30	$ 48.34	5.19%	$ 951.71	$ 995.69	$ 43.98	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 402.41	$ 441.14	$ 38.73	9.62%	$ 410.94	$ 448.06	$ 37.12	9.03%
		Family - TWO TIER	$ 1,046.26	$ 1,146.96	$ 100.70	9.62%	$ 1,068.44	$ 1,164.97	$ 96.53	9.03%
		Double - THREE TIER	$ 804.82	$ 882.28	$ 77.46	9.62%	$ 821.88	$ 896.13	$ 74.25	9.03%
		Family - THREE TIER	$ 1,066.38	$ 1,169.02	$ 102.64	9.63%	$ 1,088.99	$ 1,187.37	$ 98.38	9.03%
		Employee/Spouse - FOUR TIER	$ 804.82	$ 882.28	$ 77.46	9.62%	$ 821.88	$ 896.13	$ 74.25	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 784.70	$ 860.22	$ 75.52	9.62%	$ 801.33	$ 873.73	$ 72.40	9.03%
		Family - FOUR TIER	$ 1,166.99	$ 1,279.30	$ 112.31	9.62%	$ 1,191.73	$ 1,299.39	$ 107.66	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 374.96	$ 414.23	$ 39.27	10.47%	$ 382.90	$ 420.73	$ 37.83	9.88%
		Family - TWO TIER	$ 974.88	$ 1,077.00	$ 102.12	10.48%	$ 995.55	$ 1,093.90	$ 98.35	9.88%
		Double - THREE TIER	$ 749.90	$ 828.46	$ 78.56	10.48%	$ 765.81	$ 841.46	$ 75.65	9.88%
		Family - THREE TIER	$ 993.63	$ 1,097.71	$ 104.08	10.47%	$ 1,014.69	$ 1,114.94	$ 100.25	9.88%
		Employee/Spouse - FOUR TIER	$ 749.90	$ 828.46	$ 78.56	10.48%	$ 765.81	$ 841.46	$ 75.65	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 731.16	$ 807.75	$ 76.59	10.48%	$ 746.66	$ 820.43	$ 73.77	9.88%
		Family - FOUR TIER	$ 1,087.36	$ 1,201.26	$ 113.90	10.47%	$ 1,110.42	$ 1,220.12	$ 109.70	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 319.73	$ 336.36	$ 16.63	5.20%	$ 326.51	$ 341.64	$ 15.13	4.63%
		Family - TWO TIER	$ 831.28	$ 874.53	$ 43.25	5.20%	$ 848.91	$ 888.26	$ 39.35	4.64%
		Double - THREE TIER	$ 639.45	$ 672.71	$ 33.26	5.20%	$ 653.01	$ 683.27	$ 30.26	4.63%
		Family - THREE TIER	$ 847.27	$ 891.35	$ 44.08	5.20%	$ 865.24	$ 905.34	$ 40.10	4.63%
		Employee/Spouse - FOUR TIER	$ 639.45	$ 672.71	$ 33.26	5.20%	$ 653.01	$ 683.27	$ 30.26	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 623.46	$ 655.90	$ 32.44	5.20%	$ 636.69	$ 666.19	$ 29.50	4.63%
		Family - FOUR TIER	$ 927.21	$ 975.43	$ 48.22	5.20%	$ 946.86	$ 990.75	$ 43.89	4.64%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 292.47	$ 290.51	$ (1.96)	-0.67%	$ 298.67	$ 295.07	$ (3.60)	-1.21%
		Family - TWO TIER	$ 760.43	$ 755.33	$ (5.10)	-0.67%	$ 776.55	$ 767.19	$ (9.36)	-1.21%
		Double - THREE TIER	$ 584.95	$ 581.02	$ (3.93)	-0.67%	$ 597.35	$ 590.14	$ (7.21)	-1.21%
		Family - THREE TIER	$ 775.06	$ 769.86	$ (5.20)	-0.67%	$ 791.49	$ 781.94	$ (9.55)	-1.21%
		Employee/Spouse - FOUR TIER	$ 584.95	$ 581.02	$ (3.93)	-0.67%	$ 597.35	$ 590.14	$ (7.21)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 570.33	$ 566.50	$ (3.83)	-0.67%	$ 582.42	$ 575.39	$ (7.03)	-1.21%
		Family - FOUR TIER	$ 848.17	$ 842.48	$ (5.69)	-0.67%	$ 866.15	$ 855.71	$ (10.44)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 278.34	$ 263.88	$ (14.46)	-5.20%	$ 284.24	$ 268.02	$ (16.22)	-5.71%
		Family - TWO TIER	$ 723.68	$ 686.08	$ (37.60)	-5.20%	$ 739.02	$ 696.85	$ (42.17)	-5.71%
		Double - THREE TIER	$ 556.68	$ 527.75	$ (28.93)	-5.20%	$ 568.49	$ 536.04	$ (32.45)	-5.71%
		Family - THREE TIER	$ 737.60	$ 699.27	$ (38.33)	-5.20%	$ 753.24	$ 710.25	$ (42.99)	-5.71%
		Employee/Spouse - FOUR TIER	$ 556.68	$ 527.75	$ (28.93)	-5.20%	$ 568.49	$ 536.04	$ (32.45)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 542.76	$ 514.56	$ (28.20)	-5.20%	$ 554.27	$ 522.64	$ (31.63)	-5.71%
		Family - FOUR TIER	$ 807.19	$ 765.24	$ (41.95)	-5.20%	$ 824.30	$ 777.25	$ (47.05)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 340.29	$ 388.76	$ 48.47	14.24%	$ 347.51	$ 394.86	$ 47.35	13.63%
		Family - TWO TIER	$ 884.75	$ 1,010.76	$ 126.01	14.24%	$ 903.51	$ 1,026.63	$ 123.12	13.63%
		Double - THREE TIER	$ 680.58	$ 777.51	$ 96.93	14.24%	$ 695.00	$ 789.72	$ 94.72	13.63%
		Family - THREE TIER	$ 901.76	$ 1,030.20	$ 128.44	14.24%	$ 920.89	$ 1,046.38	$ 125.49	13.63%
		Employee/Spouse - FOUR TIER	$ 680.58	$ 777.51	$ 96.93	14.24%	$ 695.00	$ 789.72	$ 94.72	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 663.56	$ 758.07	$ 94.51	14.24%	$ 677.64	$ 769.98	$ 92.34	13.63%
		Family - FOUR TIER	$ 986.84	$ 1,127.39	$ 140.55	14.24%	$ 1,007.75	$ 1,145.09	$ 137.34	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 277.45	$ 284.75	$ 7.30	2.63%	$ 283.34	$ 289.22	$ 5.88	2.08%
		Family - TWO TIER	$ 721.38	$ 740.35	$ 18.97	2.63%	$ 736.68	$ 751.97	$ 15.29	2.08%
		Double - THREE TIER	$ 554.91	$ 569.50	$ 14.59	2.63%	$ 566.67	$ 578.44	$ 11.77	2.08%
		Family - THREE TIER	$ 735.26	$ 754.58	$ 19.32	2.63%	$ 750.85	$ 766.43	$ 15.58	2.07%
		Employee/Spouse - FOUR TIER	$ 554.91	$ 569.50	$ 14.59	2.63%	$ 566.67	$ 578.44	$ 11.77	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 541.04	$ 555.26	$ 14.22	2.63%	$ 552.51	$ 563.98	$ 11.47	2.08%
		Family - FOUR TIER	$ 804.63	$ 825.77	$ 21.14	2.63%	$ 821.68	$ 838.74	$ 17.06	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 329.02	$ 325.57	$ (3.45)	-1.05%	$ 336.42	$ 330.68	$ (5.74)	-1.71%
		Family - TWO TIER	$ 855.44	$ 846.48	$ (8.96)	-1.05%	$ 874.69	$ 859.77	$ (14.92)	-1.71%
		Double - THREE TIER	$ 658.03	$ 651.14	$ (6.89)	-1.05%	$ 672.84	$ 661.36	$ (11.48)	-1.71%
		Family - THREE TIER	$ 871.89	$ 862.76	$ (9.13)	-1.05%	$ 891.52	$ 876.30	$ (15.22)	-1.71%
		Employee/Spouse - FOUR TIER	$ 658.03	$ 651.14	$ (6.89)	-1.05%	$ 672.84	$ 661.36	$ (11.48)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 641.58	$ 634.86	$ (6.72)	-1.05%	$ 656.02	$ 644.83	$ (11.19)	-1.71%
		Family - FOUR TIER	$ 954.15	$ 944.15	$ (10.00)	-1.05%	$ 975.62	$ 958.97	$ (16.65)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 327.12	$ 319.72	$ (7.40)	-2.26%	$ 334.47	$ 324.74	$ (9.73)	-2.91%
		Family - TWO TIER	$ 850.50	$ 831.26	$ (19.24)	-2.26%	$ 869.64	$ 844.32	$ (25.32)	-2.91%
		Double - THREE TIER	$ 654.23	$ 639.43	$ (14.80)	-2.26%	$ 668.96	$ 649.47	$ (19.49)	-2.91%
		Family - THREE TIER	$ 866.86	$ 847.25	$ (19.61)	-2.26%	$ 886.37	$ 860.55	$ (25.82)	-2.91%
		Employee/Spouse - FOUR TIER	$ 654.23	$ 639.43	$ (14.80)	-2.26%	$ 668.96	$ 649.47	$ (19.49)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 637.88	$ 623.45	$ (14.43)	-2.26%	$ 652.23	$ 633.24	$ (18.99)	-2.91%
		Family - FOUR TIER	$ 948.63	$ 927.18	$ (21.45)	-2.26%	$ 969.98	$ 941.74	$ (28.24)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 354.38	$ 347.63	$ (6.75)	-1.90%	$ 362.36	$ 353.09	$ (9.27)	-2.56%
		Family - TWO TIER	$ 921.39	$ 903.84	$ (17.55)	-1.90%	$ 942.13	$ 918.03	$ (24.10)	-2.56%
		Double - THREE TIER	$ 708.76	$ 695.26	$ (13.50)	-1.90%	$ 724.72	$ 706.18	$ (18.54)	-2.56%
		Family - THREE TIER	$ 939.12	$ 921.23	$ (17.89)	-1.90%	$ 960.25	$ 935.69	$ (24.56)	-2.56%
		Employee/Spouse - FOUR TIER	$ 708.76	$ 695.26	$ (13.50)	-1.90%	$ 724.72	$ 706.18	$ (18.54)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 691.05	$ 677.88	$ (13.17)	-1.91%	$ 706.60	$ 688.53	$ (18.07)	-2.56%
		Family - FOUR TIER	$ 1,027.72	$ 1,008.13	$ (19.59)	-1.91%	$ 1,050.83	$ 1,023.96	$ (26.87)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 304.06	$ 279.93	$ (24.13)	-7.94%	$ 310.90	$ 284.32	$ (26.58)	-8.55%
		Family - TWO TIER	$ 790.55	$ 727.81	$ (62.74)	-7.94%	$ 808.33	$ 739.23	$ (69.10)	-8.55%
		Double - THREE TIER	$ 608.11	$ 559.85	$ (48.26)	-7.94%	$ 621.80	$ 568.64	$ (53.16)	-8.55%
		Family - THREE TIER	$ 805.75	$ 741.80	$ (63.95)	-7.94%	$ 823.88	$ 753.45	$ (70.43)	-8.55%
		Employee/Spouse - FOUR TIER	$ 608.11	$ 559.85	$ (48.26)	-7.94%	$ 621.80	$ 568.64	$ (53.16)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 592.91	$ 545.85	$ (47.06)	-7.94%	$ 606.26	$ 554.42	$ (51.84)	-8.55%
		Family - FOUR TIER	$ 881.77	$ 811.78	$ (69.99)	-7.94%	$ 901.60	$ 824.53	$ (77.07)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 318.82	$ 308.65	$ (10.17)	-3.19%	$ 326.00	$ 313.50	$ (12.50)	-3.83%
		Family - TWO TIER	$ 828.94	$ 802.50	$ (26.44)	-3.19%	$ 847.60	$ 815.10	$ (32.50)	-3.83%
		Double - THREE TIER	$ 637.65	$ 617.31	$ (20.34)	-3.19%	$ 652.00	$ 627.00	$ (25.00)	-3.83%
		Family - THREE TIER	$ 844.89	$ 817.93	$ (26.96)	-3.19%	$ 863.90	$ 830.78	$ (33.12)	-3.83%
		Employee/Spouse - FOUR TIER	$ 637.65	$ 617.31	$ (20.34)	-3.19%	$ 652.00	$ 627.00	$ (25.00)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 621.70	$ 601.88	$ (19.82)	-3.19%	$ 635.70	$ 611.33	$ (24.37)	-3.83%
		Family - FOUR TIER	$ 924.59	$ 895.10	$ (29.49)	-3.19%	$ 945.39	$ 909.15	$ (36.24)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 252.55	$ 163.59	$ (88.96)	-35.22%	$ 258.24	$ 166.15	$ (92.09)	-35.66%
		Family - TWO TIER	$ 656.65	$ 425.32	$ (231.33)	-35.23%	$ 671.42	$ 432.00	$ (239.42)	-35.66%
		Double - THREE TIER	$ 505.11	$ 327.17	$ (177.94)	-35.23%	$ 516.47	$ 332.31	$ (184.16)	-35.66%
		Family - THREE TIER	$ 669.28	$ 433.50	$ (235.78)	-35.23%	$ 684.33	$ 440.31	$ (244.02)	-35.66%
		Employee/Spouse - FOUR TIER	$ 505.11	$ 327.17	$ (177.94)	-35.23%	$ 516.47	$ 332.31	$ (184.16)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 492.49	$ 318.99	$ (173.50)	-35.23%	$ 503.56	$ 324.00	$ (179.56)	-35.66%
		Family - FOUR TIER	$ 732.41	$ 474.40	$ (258.01)	-35.23%	$ 748.89	$ 481.85	$ (267.04)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 347.10	$ 344.67	$ (2.43)	-0.70%	$ 354.91	$ 350.09	$ (4.82)	-1.36%
		Family - TWO TIER	$ 902.47	$ 896.15	$ (6.32)	-0.70%	$ 922.77	$ 910.22	$ (12.55)	-1.36%
		Double - THREE TIER	$ 694.21	$ 689.35	$ (4.86)	-0.70%	$ 709.82	$ 700.17	$ (9.65)	-1.36%
		Family - THREE TIER	$ 919.83	$ 913.39	$ (6.44)	-0.70%	$ 940.52	$ 927.73	$ (12.79)	-1.36%
		Employee/Spouse - FOUR TIER	$ 694.21	$ 689.35	$ (4.86)	-0.70%	$ 709.82	$ 700.17	$ (9.65)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 676.85	$ 672.12	$ (4.73)	-0.70%	$ 692.08	$ 682.67	$ (9.41)	-1.36%
		Family - FOUR TIER	$ 1,006.60	$ 999.56	$ (7.04)	-0.70%	$ 1,029.25	$ 1,015.25	$ (14.00)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 346.76	$ 344.67	$ (2.09)	-0.60%	$ 354.56	$ 350.09	$ (4.47)	-1.26%
		Family - TWO TIER	$ 901.57	$ 896.15	$ (5.42)	-0.60%	$ 921.86	$ 910.22	$ (11.64)	-1.26%
		Double - THREE TIER	$ 693.52	$ 689.35	$ (4.17)	-0.60%	$ 709.12	$ 700.17	$ (8.95)	-1.26%
		Family - THREE TIER	$ 918.91	$ 913.39	$ (5.52)	-0.60%	$ 939.59	$ 927.73	$ (11.86)	-1.26%
		Employee/Spouse - FOUR TIER	$ 693.52	$ 689.35	$ (4.17)	-0.60%	$ 709.12	$ 700.17	$ (8.95)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 676.18	$ 672.12	$ (4.06)	-0.60%	$ 691.40	$ 682.67	$ (8.73)	-1.26%
		Family - FOUR TIER	$ 1,005.60	$ 999.56	$ (6.04)	-0.60%	$ 1,028.22	$ 1,015.25	$ (12.97)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 328.03	$ 298.70	$ (29.33)	-8.94%	$ 335.41	$ 303.39	$ (32.02)	-9.55%
		Family - TWO TIER	$ 852.88	$ 776.63	$ (76.25)	-8.94%	$ 872.06	$ 788.82	$ (83.24)	-9.55%
		Double - THREE TIER	$ 656.06	$ 597.41	$ (58.65)	-8.94%	$ 670.82	$ 606.78	$ (64.04)	-9.55%
		Family - THREE TIER	$ 869.28	$ 791.56	$ (77.72)	-8.94%	$ 888.84	$ 803.99	$ (84.85)	-9.55%
		Employee/Spouse - FOUR TIER	$ 656.06	$ 597.41	$ (58.65)	-8.94%	$ 670.82	$ 606.78	$ (64.04)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 639.65	$ 582.47	$ (57.18)	-8.94%	$ 654.05	$ 591.61	$ (62.44)	-9.55%
		Family - FOUR TIER	$ 951.28	$ 866.24	$ (85.04)	-8.94%	$ 972.68	$ 879.84	$ (92.84)	-9.54%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 318.96	$ 335.87	$ 16.91	5.30%	$ 325.72	$ 341.15	$ 15.43	4.74%
		Family - TWO TIER	$ 829.30	$ 873.27	$ 43.97	5.30%	$ 846.88	$ 886.98	$ 40.10	4.74%
		Double - THREE TIER	$ 637.92	$ 671.74	$ 33.82	5.30%	$ 651.44	$ 682.29	$ 30.85	4.74%
		Family - THREE TIER	$ 845.25	$ 890.06	$ 44.81	5.30%	$ 863.17	$ 904.04	$ 40.87	4.73%
		Employee/Spouse - FOUR TIER	$ 637.92	$ 671.74	$ 33.82	5.30%	$ 651.44	$ 682.29	$ 30.85	4.74%
		Employee/Chld(rn) - FOUR TIER	$ 621.98	$ 654.95	$ 32.97	5.30%	$ 635.16	$ 665.23	$ 30.07	4.73%
		Family - FOUR TIER	$ 925.00	$ 974.03	$ 49.03	5.30%	$ 944.60	$ 989.32	$ 44.72	4.73%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 317.12	$ 329.84	$ 12.72	4.01%	$ 323.84	$ 335.01	$ 11.17	3.45%
		Family - TWO TIER	$ 824.49	$ 857.57	$ 33.08	4.01%	$ 841.97	$ 871.03	$ 29.06	3.45%
		Double - THREE TIER	$ 634.23	$ 659.67	$ 25.44	4.01%	$ 647.67	$ 670.03	$ 22.36	3.45%
		Family - THREE TIER	$ 840.35	$ 874.06	$ 33.71	4.01%	$ 858.17	$ 887.79	$ 29.62	3.45%
		Employee/Spouse - FOUR TIER	$ 634.23	$ 659.67	$ 25.44	4.01%	$ 647.67	$ 670.03	$ 22.36	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 618.38	$ 643.18	$ 24.80	4.01%	$ 631.48	$ 653.28	$ 21.80	3.45%
		Family - FOUR TIER	$ 919.64	$ 956.52	$ 36.88	4.01%	$ 939.13	$ 971.54	$ 32.41	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 343.55	$ 358.63	$ 15.08	4.39%	$ 350.83	$ 364.26	$ 13.43	3.83%
		Family - TWO TIER	$ 893.24	$ 932.45	$ 39.21	4.39%	$ 912.18	$ 947.09	$ 34.91	3.83%
		Double - THREE TIER	$ 687.11	$ 717.27	$ 30.16	4.39%	$ 701.68	$ 728.53	$ 26.85	3.83%
		Family - THREE TIER	$ 910.42	$ 950.38	$ 39.96	4.39%	$ 929.72	$ 965.30	$ 35.58	3.83%
		Employee/Spouse - FOUR TIER	$ 687.11	$ 717.27	$ 30.16	4.39%	$ 701.68	$ 728.53	$ 26.85	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 669.93	$ 699.34	$ 29.41	4.39%	$ 684.13	$ 710.31	$ 26.18	3.83%
		Family - FOUR TIER	$ 996.30	$ 1,040.04	$ 43.74	4.39%	$ 1,017.43	$ 1,056.37	$ 38.94	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 294.76	$ 288.78	$ (5.98)	-2.03%	$ 301.01	$ 293.32	$ (7.69)	-2.55%
		Family - TWO TIER	$ 766.39	$ 750.84	$ (15.55)	-2.03%	$ 782.63	$ 762.63	$ (20.00)	-2.56%
		Double - THREE TIER	$ 589.53	$ 577.57	$ (11.96)	-2.03%	$ 602.03	$ 586.64	$ (15.39)	-2.56%
		Family - THREE TIER	$ 781.13	$ 765.28	$ (15.85)	-2.03%	$ 797.69	$ 777.29	$ (20.40)	-2.56%
		Employee/Spouse - FOUR TIER	$ 589.53	$ 577.57	$ (11.96)	-2.03%	$ 602.03	$ 586.64	$ (15.39)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 574.79	$ 563.13	$ (11.66)	-2.03%	$ 586.97	$ 571.97	$ (15.00)	-2.56%
		Family - FOUR TIER	$ 854.82	$ 837.47	$ (17.35)	-2.03%	$ 872.93	$ 850.62	$ (22.31)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 309.08	$ 318.42	$ 9.34	3.02%	$ 315.64	$ 323.42	$ 7.78	2.46%
		Family - TWO TIER	$ 803.60	$ 827.90	$ 24.30	3.02%	$ 820.64	$ 840.90	$ 20.26	2.47%
		Double - THREE TIER	$ 618.15	$ 636.84	$ 18.69	3.02%	$ 631.26	$ 646.84	$ 15.58	2.47%
		Family - THREE TIER	$ 819.06	$ 843.82	$ 24.76	3.02%	$ 836.42	$ 857.07	$ 20.65	2.47%
		Employee/Spouse - FOUR TIER	$ 618.15	$ 636.84	$ 18.69	3.02%	$ 631.26	$ 646.84	$ 15.58	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 602.71	$ 620.92	$ 18.21	3.02%	$ 615.48	$ 630.67	$ 15.19	2.47%
		Family - FOUR TIER	$ 896.33	$ 923.42	$ 27.09	3.02%	$ 915.33	$ 937.92	$ 22.59	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 244.84	$ 168.76	$ (76.08)	-31.07%	$ 250.03	$ 171.41	$ (78.62)	-31.44%
		Family - TWO TIER	$ 636.58	$ 438.78	$ (197.80)	-31.07%	$ 650.08	$ 445.67	$ (204.41)	-31.44%
		Double - THREE TIER	$ 489.68	$ 337.53	$ (152.15)	-31.07%	$ 500.06	$ 342.83	$ (157.23)	-31.44%
		Family - THREE TIER	$ 648.83	$ 447.22	$ (201.61)	-31.07%	$ 662.58	$ 454.24	$ (208.34)	-31.44%
		Employee/Spouse - FOUR TIER	$ 489.68	$ 337.53	$ (152.15)	-31.07%	$ 500.06	$ 342.83	$ (157.23)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 477.44	$ 329.09	$ (148.35)	-31.07%	$ 487.56	$ 334.26	$ (153.30)	-31.44%
		Family - FOUR TIER	$ 710.03	$ 489.41	$ (220.62)	-31.07%	$ 725.09	$ 497.10	$ (227.99)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 336.49	$ 355.58	$ 19.09	5.67%	$ 343.63	$ 361.17	$ 17.54	5.10%
		Family - TWO TIER	$ 874.88	$ 924.51	$ 49.63	5.67%	$ 893.42	$ 939.03	$ 45.61	5.11%
		Double - THREE TIER	$ 672.98	$ 711.17	$ 38.19	5.67%	$ 687.26	$ 722.33	$ 35.07	5.10%
		Family - THREE TIER	$ 891.71	$ 942.29	$ 50.58	5.67%	$ 910.61	$ 957.09	$ 46.48	5.10%
		Employee/Spouse - FOUR TIER	$ 672.98	$ 711.17	$ 38.19	5.67%	$ 687.26	$ 722.33	$ 35.07	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 656.16	$ 693.39	$ 37.23	5.67%	$ 670.07	$ 704.27	$ 34.20	5.10%
		Family - FOUR TIER	$ 975.82	$ 1,031.19	$ 55.37	5.67%	$ 996.51	$ 1,047.38	$ 50.87	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 336.16	$ 355.58	$ 19.42	5.78%	$ 343.29	$ 361.17	$ 17.88	5.21%
		Family - TWO TIER	$ 874.01	$ 924.51	$ 50.50	5.78%	$ 892.54	$ 939.03	$ 46.49	5.21%
		Double - THREE TIER	$ 672.32	$ 711.17	$ 38.85	5.78%	$ 686.58	$ 722.33	$ 35.75	5.21%
		Family - THREE TIER	$ 890.83	$ 942.29	$ 51.46	5.78%	$ 909.71	$ 957.09	$ 47.38	5.21%
		Employee/Spouse - FOUR TIER	$ 672.32	$ 711.17	$ 38.85	5.78%	$ 686.58	$ 722.33	$ 35.75	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 655.51	$ 693.39	$ 37.88	5.78%	$ 669.41	$ 704.27	$ 34.86	5.21%
		Family - FOUR TIER	$ 974.87	$ 1,031.19	$ 56.32	5.78%	$ 995.53	$ 1,047.38	$ 51.85	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 318.00	$ 308.16	$ (9.84)	-3.09%	$ 324.74	$ 312.99	$ (11.75)	-3.62%
		Family - TWO TIER	$ 826.79	$ 801.20	$ (25.59)	-3.10%	$ 844.33	$ 813.78	$ (30.55)	-3.62%
		Double - THREE TIER	$ 636.00	$ 616.31	$ (19.69)	-3.10%	$ 649.48	$ 625.99	$ (23.49)	-3.62%
		Family - THREE TIER	$ 842.69	$ 816.61	$ (26.08)	-3.09%	$ 860.56	$ 829.43	$ (31.13)	-3.62%
		Employee/Spouse - FOUR TIER	$ 636.00	$ 616.31	$ (19.69)	-3.10%	$ 649.48	$ 625.99	$ (23.49)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 620.09	$ 600.90	$ (19.19)	-3.09%	$ 633.24	$ 610.34	$ (22.90)	-3.62%
		Family - FOUR TIER	$ 922.20	$ 893.65	$ (28.55)	-3.10%	$ 941.75	$ 907.68	$ (34.07)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 290.77	$ 242.31	$ (48.46)	-16.67%	$ 297.32	$ 246.11	$ (51.21)	-17.22%
		Family - TWO TIER	$ 756.01	$ 630.00	$ (126.01)	-16.67%	$ 773.02	$ 639.89	$ (133.13)	-17.22%
		Double - THREE TIER	$ 581.55	$ 484.62	$ (96.93)	-16.67%	$ 594.63	$ 492.23	$ (102.40)	-17.22%
		Family - THREE TIER	$ 770.54	$ 642.12	$ (128.42)	-16.67%	$ 787.89	$ 652.20	$ (135.69)	-17.22%
		Employee/Spouse - FOUR TIER	$ 581.55	$ 484.62	$ (96.93)	-16.67%	$ 594.63	$ 492.23	$ (102.40)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 567.00	$ 472.50	$ (94.50)	-16.67%	$ 579.76	$ 479.92	$ (99.84)	-17.22%
		Family - FOUR TIER	$ 843.23	$ 702.70	$ (140.53)	-16.67%	$ 862.21	$ 713.73	$ (148.48)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 271.77	$ 185.96	$ (85.81)	-31.57%	$ 277.89	$ 188.88	$ (89.01)	-32.03%
		Family - TWO TIER	$ 706.61	$ 483.50	$ (223.11)	-31.57%	$ 722.52	$ 491.09	$ (231.43)	-32.03%
		Double - THREE TIER	$ 543.54	$ 371.92	$ (171.62)	-31.57%	$ 555.78	$ 377.76	$ (178.02)	-32.03%
		Family - THREE TIER	$ 720.21	$ 492.80	$ (227.41)	-31.58%	$ 736.41	$ 500.54	$ (235.87)	-32.03%
		Employee/Spouse - FOUR TIER	$ 543.54	$ 371.92	$ (171.62)	-31.57%	$ 555.78	$ 377.76	$ (178.02)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 529.96	$ 362.63	$ (167.33)	-31.57%	$ 541.88	$ 368.32	$ (173.56)	-32.03%
		Family - FOUR TIER	$ 788.14	$ 539.29	$ (248.85)	-31.57%	$ 805.88	$ 547.76	$ (258.12)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 234.45	$ 121.48	$ (112.97)	-48.19%	$ 239.71	$ 123.39	$ (116.32)	-48.53%
		Family - TWO TIER	$ 609.55	$ 315.85	$ (293.70)	-48.18%	$ 623.26	$ 320.80	$ (302.46)	-48.53%
		Double - THREE TIER	$ 468.88	$ 242.96	$ (225.92)	-48.18%	$ 479.43	$ 246.77	$ (232.66)	-48.53%
		Family - THREE TIER	$ 621.27	$ 321.92	$ (299.35)	-48.18%	$ 635.24	$ 326.97	$ (308.27)	-48.53%
		Employee/Spouse - FOUR TIER	$ 468.88	$ 242.96	$ (225.92)	-48.18%	$ 479.43	$ 246.77	$ (232.66)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 457.16	$ 236.88	$ (220.28)	-48.18%	$ 467.44	$ 240.60	$ (226.84)	-48.53%
		Family - FOUR TIER	$ 679.88	$ 352.29	$ (327.59)	-48.18%	$ 695.18	$ 357.82	$ (337.36)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 309.70	$ 265.56	$ (44.14)	-14.25%	$ 316.67	$ 269.73	$ (46.94)	-14.82%
		Family - TWO TIER	$ 805.23	$ 690.46	$ (114.77)	-14.25%	$ 823.35	$ 701.30	$ (122.05)	-14.82%
		Double - THREE TIER	$ 619.42	$ 531.12	$ (88.30)	-14.26%	$ 633.35	$ 539.46	$ (93.89)	-14.82%
		Family - THREE TIER	$ 820.72	$ 703.74	$ (116.98)	-14.25%	$ 839.19	$ 714.79	$ (124.40)	-14.82%
		Employee/Spouse - FOUR TIER	$ 619.42	$ 531.12	$ (88.30)	-14.26%	$ 633.35	$ 539.46	$ (93.89)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 603.93	$ 517.84	$ (86.09)	-14.25%	$ 617.52	$ 525.97	$ (91.55)	-14.83%
		Family - FOUR TIER	$ 898.15	$ 770.13	$ (128.02)	-14.25%	$ 918.35	$ 782.22	$ (136.13)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 289.85	$ 212.74	$ (77.11)	-26.60%	$ 296.36	$ 216.08	$ (80.28)	-27.09%
		Family - TWO TIER	$ 753.59	$ 553.11	$ (200.48)	-26.60%	$ 770.55	$ 561.80	$ (208.75)	-27.09%
		Double - THREE TIER	$ 579.68	$ 425.47	$ (154.21)	-26.60%	$ 592.73	$ 432.15	$ (160.58)	-27.09%
		Family - THREE TIER	$ 768.08	$ 563.75	$ (204.33)	-26.60%	$ 785.36	$ 572.60	$ (212.76)	-27.09%
		Employee/Spouse - FOUR TIER	$ 579.68	$ 425.47	$ (154.21)	-26.60%	$ 592.73	$ 432.15	$ (160.58)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 565.19	$ 414.83	$ (150.36)	-26.60%	$ 577.91	$ 421.35	$ (156.56)	-27.09%
		Family - FOUR TIER	$ 840.54	$ 616.93	$ (223.61)	-26.60%	$ 859.46	$ 626.62	$ (232.84)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 266.80	$ 114.33	$ (152.47)	-57.15%	$ 272.81	$ 116.12	$ (156.69)	-57.44%
		Family - TWO TIER	$ 693.69	$ 297.25	$ (396.44)	-57.15%	$ 709.29	$ 301.92	$ (407.37)	-57.43%
		Double - THREE TIER	$ 533.61	$ 228.66	$ (304.95)	-57.15%	$ 545.61	$ 232.25	$ (313.36)	-57.43%
		Family - THREE TIER	$ 707.03	$ 302.97	$ (404.06)	-57.15%	$ 722.94	$ 307.73	$ (415.21)	-57.43%
		Employee/Spouse - FOUR TIER	$ 533.61	$ 228.66	$ (304.95)	-57.15%	$ 545.61	$ 232.25	$ (313.36)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 520.27	$ 222.94	$ (297.33)	-57.15%	$ 531.97	$ 226.44	$ (305.53)	-57.43%
		Family - FOUR TIER	$ 773.73	$ 331.55	$ (442.18)	-57.15%	$ 791.14	$ 336.76	$ (454.38)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 277.64	$ 225.77	$ (51.87)	-18.68%	$ 283.89	$ 229.31	$ (54.58)	-19.23%
		Family - TWO TIER	$ 721.87	$ 587.00	$ (134.87)	-18.68%	$ 738.11	$ 596.22	$ (141.89)	-19.22%
		Double - THREE TIER	$ 555.28	$ 451.54	$ (103.74)	-18.68%	$ 567.79	$ 458.63	$ (109.16)	-19.23%
		Family - THREE TIER	$ 735.76	$ 598.29	$ (137.47)	-18.68%	$ 752.31	$ 607.68	$ (144.63)	-19.22%
		Employee/Spouse - FOUR TIER	$ 555.28	$ 451.54	$ (103.74)	-18.68%	$ 567.79	$ 458.63	$ (109.16)	-19.23%
		Employee/Chld(rn) - FOUR TIER	$ 541.40	$ 440.25	$ (101.15)	-18.68%	$ 553.59	$ 447.16	$ (106.43)	-19.23%
		Family - FOUR TIER	$ 805.17	$ 654.73	$ (150.44)	-18.68%	$ 823.28	$ 665.01	$ (158.27)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 277.78	$ 225.77	$ (52.01)	-18.72%	$ 284.03	$ 229.31	$ (54.72)	-19.27%
		Family - TWO TIER	$ 722.24	$ 587.00	$ (135.24)	-18.73%	$ 738.48	$ 596.22	$ (142.26)	-19.26%
		Double - THREE TIER	$ 555.57	$ 451.54	$ (104.03)	-18.72%	$ 568.06	$ 458.63	$ (109.43)	-19.26%
		Family - THREE TIER	$ 736.13	$ 598.29	$ (137.84)	-18.72%	$ 752.69	$ 607.68	$ (145.01)	-19.27%
		Employee/Spouse - FOUR TIER	$ 555.57	$ 451.54	$ (104.03)	-18.72%	$ 568.06	$ 458.63	$ (109.43)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 541.68	$ 440.25	$ (101.43)	-18.73%	$ 553.86	$ 447.16	$ (106.70)	-19.26%
		Family - FOUR TIER	$ 805.57	$ 654.73	$ (150.84)	-18.72%	$ 823.70	$ 665.01	$ (158.69)	-19.27%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 320.13	$ 320.61	$ 0.48	0.15%	$ 327.32	$ 325.64	$ (1.68)	-0.51%
		Family - TWO TIER	$ 832.32	$ 833.58	$ 1.26	0.15%	$ 851.04	$ 846.67	$ (4.37)	-0.51%
		Double - THREE TIER	$ 640.25	$ 641.22	$ 0.97	0.15%	$ 654.65	$ 651.29	$ (3.36)	-0.51%
		Family - THREE TIER	$ 848.32	$ 849.61	$ 1.29	0.15%	$ 867.41	$ 862.95	$ (4.46)	-0.51%
		Employee/Spouse - FOUR TIER	$ 640.25	$ 641.22	$ 0.97	0.15%	$ 654.65	$ 651.29	$ (3.36)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 624.24	$ 625.19	$ 0.95	0.15%	$ 638.29	$ 635.00	$ (3.29)	-0.52%
		Family - FOUR TIER	$ 928.36	$ 929.77	$ 1.41	0.15%	$ 949.25	$ 944.36	$ (4.89)	-0.52%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 281.89	$ 249.98	$ (31.91)	-11.32%	$ 287.87	$ 253.90	$ (33.97)	-11.80%
		Family - TWO TIER	$ 732.91	$ 649.94	$ (82.97)	-11.32%	$ 748.44	$ 660.14	$ (88.30)	-11.80%
		Double - THREE TIER	$ 563.77	$ 499.95	$ (63.82)	-11.32%	$ 575.72	$ 507.80	$ (67.92)	-11.80%
		Family - THREE TIER	$ 747.00	$ 662.44	$ (84.56)	-11.32%	$ 762.83	$ 672.84	$ (89.99)	-11.80%
		Employee/Spouse - FOUR TIER	$ 563.77	$ 499.95	$ (63.82)	-11.32%	$ 575.72	$ 507.80	$ (67.92)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 549.68	$ 487.46	$ (62.22)	-11.32%	$ 561.33	$ 495.11	$ (66.22)	-11.80%
		Family - FOUR TIER	$ 817.47	$ 724.93	$ (92.54)	-11.32%	$ 834.80	$ 736.32	$ (98.48)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 263.47	$ 191.85	$ (71.62)	-27.18%	$ 269.05	$ 194.86	$ (74.19)	-27.57%
		Family - TWO TIER	$ 685.01	$ 498.80	$ (186.21)	-27.18%	$ 699.52	$ 506.63	$ (192.89)	-27.57%
		Double - THREE TIER	$ 526.93	$ 383.69	$ (143.24)	-27.18%	$ 538.10	$ 389.72	$ (148.38)	-27.57%
		Family - THREE TIER	$ 698.18	$ 508.40	$ (189.78)	-27.18%	$ 712.98	$ 516.38	$ (196.60)	-27.57%
		Employee/Spouse - FOUR TIER	$ 526.93	$ 383.69	$ (143.24)	-27.18%	$ 538.10	$ 389.72	$ (148.38)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 513.75	$ 374.10	$ (139.65)	-27.18%	$ 524.64	$ 379.98	$ (144.66)	-27.57%
		Family - FOUR TIER	$ 764.05	$ 556.36	$ (207.69)	-27.18%	$ 780.24	$ 565.09	$ (215.15)	-27.57%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 227.27	$ 125.32	$ (101.95)	-44.86%	$ 232.09	$ 127.29	$ (104.80)	-45.15%
		Family - TWO TIER	$ 590.90	$ 325.84	$ (265.06)	-44.86%	$ 603.43	$ 330.96	$ (272.47)	-45.15%
		Double - THREE TIER	$ 454.55	$ 250.65	$ (203.90)	-44.86%	$ 464.18	$ 254.58	$ (209.60)	-45.15%
		Family - THREE TIER	$ 602.27	$ 332.11	$ (270.16)	-44.86%	$ 615.04	$ 337.32	$ (277.72)	-45.15%
		Employee/Spouse - FOUR TIER	$ 454.55	$ 250.65	$ (203.90)	-44.86%	$ 464.18	$ 254.58	$ (209.60)	-45.15%
		Employee/Chld(rn) - FOUR TIER	$ 443.18	$ 244.38	$ (198.80)	-44.86%	$ 452.58	$ 248.22	$ (204.36)	-45.15%
		Family - FOUR TIER	$ 659.08	$ 363.44	$ (295.64)	-44.86%	$ 673.06	$ 369.14	$ (303.92)	-45.15%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 300.24	$ 273.97	$ (26.27)	-8.75%	$ 306.61	$ 278.27	$ (28.34)	-9.24%
		Family - TWO TIER	$ 780.62	$ 712.31	$ (68.31)	-8.75%	$ 797.17	$ 723.49	$ (73.68)	-9.24%
		Double - THREE TIER	$ 600.48	$ 547.93	$ (52.55)	-8.75%	$ 613.21	$ 556.53	$ (56.68)	-9.24%
		Family - THREE TIER	$ 795.63	$ 726.01	$ (69.62)	-8.75%	$ 812.50	$ 737.41	$ (75.09)	-9.24%
		Employee/Spouse - FOUR TIER	$ 600.48	$ 547.93	$ (52.55)	-8.75%	$ 613.21	$ 556.53	$ (56.68)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 585.47	$ 534.23	$ (51.24)	-8.75%	$ 597.88	$ 542.62	$ (55.26)	-9.24%
		Family - FOUR TIER	$ 870.70	$ 794.50	$ (76.20)	-8.75%	$ 889.15	$ 806.97	$ (82.18)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 280.98	$ 219.47	$ (61.51)	-21.89%	$ 286.93	$ 222.91	$ (64.02)	-22.31%
		Family - TWO TIER	$ 730.56	$ 570.62	$ (159.94)	-21.89%	$ 746.04	$ 579.57	$ (166.47)	-22.31%
		Double - THREE TIER	$ 561.97	$ 438.94	$ (123.03)	-21.89%	$ 573.88	$ 445.83	$ (128.05)	-22.31%
		Family - THREE TIER	$ 744.61	$ 581.59	$ (163.02)	-21.89%	$ 760.39	$ 590.72	$ (169.67)	-22.31%
		Employee/Spouse - FOUR TIER	$ 561.97	$ 438.94	$ (123.03)	-21.89%	$ 573.88	$ 445.83	$ (128.05)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 547.91	$ 427.96	$ (119.95)	-21.89%	$ 559.53	$ 434.68	$ (124.85)	-22.31%
		Family - FOUR TIER	$ 814.85	$ 636.46	$ (178.39)	-21.89%	$ 832.12	$ 646.45	$ (185.67)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 258.66	$ 117.95	$ (140.71)	-54.40%	$ 264.13	$ 119.80	$ (144.33)	-54.64%
		Family - TWO TIER	$ 672.50	$ 306.66	$ (365.84)	-54.40%	$ 686.75	$ 311.47	$ (375.28)	-54.65%
		Double - THREE TIER	$ 517.30	$ 235.89	$ (281.41)	-54.40%	$ 528.27	$ 239.60	$ (288.67)	-54.64%
		Family - THREE TIER	$ 685.42	$ 312.56	$ (372.86)	-54.40%	$ 699.96	$ 317.46	$ (382.50)	-54.65%
		Employee/Spouse - FOUR TIER	$ 517.30	$ 235.89	$ (281.41)	-54.40%	$ 528.27	$ 239.60	$ (288.67)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 504.37	$ 230.00	$ (274.37)	-54.40%	$ 515.07	$ 233.61	$ (281.46)	-54.64%
		Family - FOUR TIER	$ 750.09	$ 342.04	$ (408.05)	-54.40%	$ 766.00	$ 347.41	$ (418.59)	-54.65%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 269.16	$ 232.91	$ (36.25)	-13.47%	$ 274.87	$ 236.57	$ (38.30)	-13.93%
		Family - TWO TIER	$ 699.81	$ 605.58	$ (94.23)	-13.47%	$ 714.65	$ 615.08	$ (99.57)	-13.93%
		Double - THREE TIER	$ 538.32	$ 465.83	$ (72.49)	-13.47%	$ 549.73	$ 473.14	$ (76.59)	-13.93%
		Family - THREE TIER	$ 713.28	$ 617.22	$ (96.06)	-13.47%	$ 728.40	$ 626.91	$ (101.49)	-13.93%
		Employee/Spouse - FOUR TIER	$ 538.32	$ 465.83	$ (72.49)	-13.47%	$ 549.73	$ 473.14	$ (76.59)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 524.86	$ 454.18	$ (70.68)	-13.47%	$ 535.99	$ 461.31	$ (74.68)	-13.93%
		Family - FOUR TIER	$ 780.57	$ 675.45	$ (105.12)	-13.47%	$ 797.10	$ 686.06	$ (111.04)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 269.29	$ 232.91	$ (36.38)	-13.51%	$ 275.00	$ 236.57	$ (38.43)	-13.97%
		Family - TWO TIER	$ 700.15	$ 605.58	$ (94.57)	-13.51%	$ 714.99	$ 615.08	$ (99.91)	-13.97%
		Double - THREE TIER	$ 538.58	$ 465.83	$ (72.75)	-13.51%	$ 550.00	$ 473.14	$ (76.86)	-13.97%
		Family - THREE TIER	$ 713.62	$ 617.22	$ (96.40)	-13.51%	$ 728.75	$ 626.91	$ (101.84)	-13.97%
		Employee/Spouse - FOUR TIER	$ 538.58	$ 465.83	$ (72.75)	-13.51%	$ 550.00	$ 473.14	$ (76.86)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 525.12	$ 454.18	$ (70.94)	-13.51%	$ 536.24	$ 461.31	$ (74.93)	-13.97%
		Family - FOUR TIER	$ 780.94	$ 675.45	$ (105.49)	-13.51%	$ 797.50	$ 686.06	$ (111.44)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 310.34	$ 330.76	$ 20.42	6.58%	$ 316.92	$ 335.95	$ 19.03	6.00%
		Family - TWO TIER	$ 806.87	$ 859.96	$ 53.09	6.58%	$ 823.97	$ 873.46	$ 49.49	6.01%
		Double - THREE TIER	$ 620.67	$ 661.51	$ 40.84	6.58%	$ 633.82	$ 671.90	$ 38.08	6.01%
		Family - THREE TIER	$ 822.38	$ 876.50	$ 54.12	6.58%	$ 839.82	$ 890.26	$ 50.44	6.01%
		Employee/Spouse - FOUR TIER	$ 620.67	$ 661.51	$ 40.84	6.58%	$ 633.82	$ 671.90	$ 38.08	6.01%
		Employee/Chld(rn) - FOUR TIER	$ 605.15	$ 644.97	$ 39.82	6.58%	$ 617.99	$ 655.10	$ 37.11	6.00%
		Family - FOUR TIER	$ 899.97	$ 959.19	$ 59.22	6.58%	$ 919.05	$ 974.25	$ 55.20	6.01%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 277.45	$ 225.77	$ (51.68)	-18.63%	$ 283.69	$ 229.31	$ (54.38)	-19.17%
		Family - TWO TIER	$ 721.38	$ 587.00	$ (134.38)	-18.63%	$ 737.61	$ 596.22	$ (141.39)	-19.17%
		Double - THREE TIER	$ 554.90	$ 451.54	$ (103.36)	-18.63%	$ 567.39	$ 458.63	$ (108.76)	-19.17%
		Family - THREE TIER	$ 735.25	$ 598.29	$ (136.96)	-18.63%	$ 751.79	$ 607.68	$ (144.11)	-19.17%
		Employee/Spouse - FOUR TIER	$ 554.90	$ 451.54	$ (103.36)	-18.63%	$ 567.39	$ 458.63	$ (108.76)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 541.03	$ 440.25	$ (100.78)	-18.63%	$ 553.21	$ 447.16	$ (106.05)	-19.17%
		Family - FOUR TIER	$ 804.62	$ 654.73	$ (149.89)	-18.63%	$ 822.72	$ 665.01	$ (157.71)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 253.80	$ 173.48	$ (80.32)	-31.65%	$ 259.51	$ 176.20	$ (83.31)	-32.10%
		Family - TWO TIER	$ 659.90	$ 451.04	$ (208.86)	-31.65%	$ 674.74	$ 458.12	$ (216.62)	-32.10%
		Double - THREE TIER	$ 507.62	$ 346.95	$ (160.67)	-31.65%	$ 519.04	$ 352.40	$ (166.64)	-32.11%
		Family - THREE TIER	$ 672.59	$ 459.71	$ (212.88)	-31.65%	$ 687.72	$ 466.93	$ (220.79)	-32.10%
		Employee/Spouse - FOUR TIER	$ 507.62	$ 346.95	$ (160.67)	-31.65%	$ 519.04	$ 352.40	$ (166.64)	-32.11%
		Employee/Chld(rn) - FOUR TIER	$ 494.92	$ 338.28	$ (156.64)	-31.65%	$ 506.06	$ 343.59	$ (162.47)	-32.10%
		Family - FOUR TIER	$ 736.05	$ 503.08	$ (232.97)	-31.65%	$ 752.61	$ 510.98	$ (241.63)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 234.89	$ 110.56	$ (124.33)	-52.93%	$ 240.18	$ 112.29	$ (127.89)	-53.25%
		Family - TWO TIER	$ 610.73	$ 287.45	$ (323.28)	-52.93%	$ 624.47	$ 291.96	$ (332.51)	-53.25%
		Double - THREE TIER	$ 469.79	$ 221.11	$ (248.68)	-52.93%	$ 480.37	$ 224.59	$ (255.78)	-53.25%
		Family - THREE TIER	$ 622.48	$ 292.98	$ (329.50)	-52.93%	$ 636.48	$ 297.58	$ (338.90)	-53.25%
		Employee/Spouse - FOUR TIER	$ 469.79	$ 221.11	$ (248.68)	-52.93%	$ 480.37	$ 224.59	$ (255.78)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 458.04	$ 215.59	$ (242.45)	-52.93%	$ 468.35	$ 218.97	$ (249.38)	-53.25%
		Family - FOUR TIER	$ 681.19	$ 320.62	$ (360.57)	-52.93%	$ 696.53	$ 325.65	$ (370.88)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 325.75	$ 345.05	$ 19.30	5.92%	$ 333.08	$ 350.47	$ 17.39	5.22%
		Family - TWO TIER	$ 846.95	$ 897.13	$ 50.18	5.92%	$ 866.00	$ 911.22	$ 45.22	5.22%
		Double - THREE TIER	$ 651.50	$ 690.10	$ 38.60	5.92%	$ 666.16	$ 700.94	$ 34.78	5.22%
		Family - THREE TIER	$ 863.24	$ 914.38	$ 51.14	5.92%	$ 882.66	$ 928.74	$ 46.08	5.22%
		Employee/Spouse - FOUR TIER	$ 651.50	$ 690.10	$ 38.60	5.92%	$ 666.16	$ 700.94	$ 34.78	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 635.21	$ 672.85	$ 37.64	5.93%	$ 649.51	$ 683.41	$ 33.90	5.22%
		Family - FOUR TIER	$ 944.67	$ 1,000.65	$ 55.98	5.93%	$ 965.94	$ 1,016.36	$ 50.42	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 323.18	$ 341.56	$ 18.38	5.69%	$ 330.45	$ 346.92	$ 16.47	4.98%
		Family - TWO TIER	$ 840.26	$ 888.06	$ 47.80	5.69%	$ 859.17	$ 902.00	$ 42.83	4.99%
		Double - THREE TIER	$ 646.36	$ 683.12	$ 36.76	5.69%	$ 660.89	$ 693.85	$ 32.96	4.99%
		Family - THREE TIER	$ 856.42	$ 905.14	$ 48.72	5.69%	$ 875.69	$ 919.35	$ 43.66	4.99%
		Employee/Spouse - FOUR TIER	$ 646.36	$ 683.12	$ 36.76	5.69%	$ 660.89	$ 693.85	$ 32.96	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 630.19	$ 666.04	$ 35.85	5.69%	$ 644.38	$ 676.50	$ 32.12	4.98%
		Family - FOUR TIER	$ 937.21	$ 990.53	$ 53.32	5.69%	$ 958.30	$ 1,006.08	$ 47.78	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 305.45	$ 291.69	$ (13.76)	-4.50%	$ 312.32	$ 296.27	$ (16.05)	-5.14%
		Family - TWO TIER	$ 794.17	$ 758.40	$ (35.77)	-4.50%	$ 812.03	$ 770.31	$ (41.72)	-5.14%
		Double - THREE TIER	$ 610.90	$ 583.38	$ (27.52)	-4.50%	$ 624.64	$ 592.54	$ (32.10)	-5.14%
		Family - THREE TIER	$ 809.44	$ 772.98	$ (36.46)	-4.50%	$ 827.65	$ 785.12	$ (42.53)	-5.14%
		Employee/Spouse - FOUR TIER	$ 610.90	$ 583.38	$ (27.52)	-4.50%	$ 624.64	$ 592.54	$ (32.10)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 595.63	$ 568.80	$ (26.83)	-4.50%	$ 609.03	$ 577.73	$ (31.30)	-5.14%
		Family - FOUR TIER	$ 885.81	$ 845.91	$ (39.90)	-4.50%	$ 905.73	$ 859.19	$ (46.54)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 341.22	$ 348.68	$ 7.46	2.19%	$ 348.90	$ 354.15	$ 5.25	1.50%
		Family - TWO TIER	$ 887.17	$ 906.57	$ 19.40	2.19%	$ 907.13	$ 920.80	$ 13.67	1.51%
		Double - THREE TIER	$ 682.45	$ 697.36	$ 14.91	2.18%	$ 697.80	$ 708.31	$ 10.51	1.51%
		Family - THREE TIER	$ 904.24	$ 924.00	$ 19.76	2.19%	$ 924.58	$ 938.51	$ 13.93	1.51%
		Employee/Spouse - FOUR TIER	$ 682.45	$ 697.36	$ 14.91	2.18%	$ 697.80	$ 708.31	$ 10.51	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 665.38	$ 679.93	$ 14.55	2.19%	$ 680.35	$ 690.60	$ 10.25	1.51%
		Family - FOUR TIER	$ 989.54	$ 1,011.17	$ 21.63	2.19%	$ 1,011.80	$ 1,027.05	$ 15.25	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 330.93	$ 337.60	$ 6.67	2.02%	$ 338.38	$ 342.90	$ 4.52	1.34%
		Family - TWO TIER	$ 860.44	$ 877.77	$ 17.33	2.01%	$ 879.80	$ 891.55	$ 11.75	1.34%
		Double - THREE TIER	$ 661.88	$ 675.20	$ 13.32	2.01%	$ 676.77	$ 685.81	$ 9.04	1.34%
		Family - THREE TIER	$ 876.98	$ 894.65	$ 17.67	2.01%	$ 896.72	$ 908.69	$ 11.97	1.33%
		Employee/Spouse - FOUR TIER	$ 661.88	$ 675.20	$ 13.32	2.01%	$ 676.77	$ 685.81	$ 9.04	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 645.33	$ 658.32	$ 12.99	2.01%	$ 659.85	$ 668.66	$ 8.81	1.34%
		Family - FOUR TIER	$ 959.72	$ 979.05	$ 19.33	2.01%	$ 981.31	$ 994.42	$ 13.11	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 240.42	$ 292.21	$ 51.79	21.54%	$ 245.84	$ 296.80	$ 50.96	20.73%
		Family - TWO TIER	$ 625.11	$ 759.75	$ 134.64	21.54%	$ 639.18	$ 771.68	$ 132.50	20.73%
		Double - THREE TIER	$ 480.85	$ 584.42	$ 103.57	21.54%	$ 491.67	$ 593.60	$ 101.93	20.73%
		Family - THREE TIER	$ 637.13	$ 774.36	$ 137.23	21.54%	$ 651.47	$ 786.51	$ 135.04	20.73%
		Employee/Spouse - FOUR TIER	$ 480.85	$ 584.42	$ 103.57	21.54%	$ 491.67	$ 593.60	$ 101.93	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 468.83	$ 569.81	$ 100.98	21.54%	$ 479.38	$ 578.76	$ 99.38	20.73%
		Family - FOUR TIER	$ 697.24	$ 847.41	$ 150.17	21.54%	$ 712.93	$ 860.71	$ 147.78	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 268.96	$ 232.91	$ (36.05)	-13.40%	$ 274.68	$ 236.57	$ (38.11)	-13.87%
		Family - TWO TIER	$ 699.31	$ 605.58	$ (93.73)	-13.40%	$ 714.15	$ 615.08	$ (99.07)	-13.87%
		Double - THREE TIER	$ 537.94	$ 465.83	$ (72.11)	-13.40%	$ 549.34	$ 473.14	$ (76.20)	-13.87%
		Family - THREE TIER	$ 712.77	$ 617.22	$ (95.55)	-13.41%	$ 727.88	$ 626.91	$ (100.97)	-13.87%
		Employee/Spouse - FOUR TIER	$ 537.94	$ 465.83	$ (72.11)	-13.40%	$ 549.34	$ 473.14	$ (76.20)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 524.48	$ 454.18	$ (70.30)	-13.40%	$ 535.61	$ 461.31	$ (74.30)	-13.87%
		Family - FOUR TIER	$ 780.00	$ 675.45	$ (104.55)	-13.40%	$ 796.54	$ 686.06	$ (110.48)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 246.05	$ 178.97	$ (67.08)	-27.26%	$ 251.26	$ 181.78	$ (69.48)	-27.65%
		Family - TWO TIER	$ 639.72	$ 465.31	$ (174.41)	-27.26%	$ 653.28	$ 472.62	$ (180.66)	-27.65%
		Double - THREE TIER	$ 492.10	$ 357.93	$ (134.17)	-27.26%	$ 502.52	$ 363.55	$ (138.97)	-27.65%
		Family - THREE TIER	$ 652.02	$ 474.26	$ (177.76)	-27.26%	$ 665.84	$ 481.70	$ (184.14)	-27.66%
		Employee/Spouse - FOUR TIER	$ 492.10	$ 357.93	$ (134.17)	-27.26%	$ 502.52	$ 363.55	$ (138.97)	-27.65%
		Employee/Chld(rn) - FOUR TIER	$ 479.78	$ 348.98	$ (130.80)	-27.26%	$ 489.96	$ 354.46	$ (135.50)	-27.66%
		Family - FOUR TIER	$ 713.53	$ 519.00	$ (194.53)	-27.26%	$ 728.66	$ 527.15	$ (201.51)	-27.65%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 227.71	$ 114.06	$ (113.65)	-49.91%	$ 232.54	$ 115.85	$ (116.69)	-50.18%
		Family - TWO TIER	$ 592.05	$ 296.55	$ (295.50)	-49.91%	$ 604.60	$ 301.20	$ (303.40)	-50.18%
		Double - THREE TIER	$ 455.43	$ 228.11	$ (227.32)	-49.91%	$ 465.08	$ 231.69	$ (233.39)	-50.18%
		Family - THREE TIER	$ 603.44	$ 302.25	$ (301.19)	-49.91%	$ 616.24	$ 306.99	$ (309.25)	-50.18%
		Employee/Spouse - FOUR TIER	$ 455.43	$ 228.11	$ (227.32)	-49.91%	$ 465.08	$ 231.69	$ (233.39)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 444.04	$ 222.41	$ (221.63)	-49.91%	$ 453.46	$ 225.90	$ (227.56)	-50.18%
		Family - FOUR TIER	$ 660.37	$ 330.76	$ (329.61)	-49.91%	$ 674.37	$ 335.95	$ (338.42)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 315.78	$ 355.97	$ 40.19	12.73%	$ 322.48	$ 361.56	$ 39.08	12.12%
		Family - TWO TIER	$ 821.05	$ 925.52	$ 104.47	12.72%	$ 838.46	$ 940.05	$ 101.59	12.12%
		Double - THREE TIER	$ 631.58	$ 711.94	$ 80.36	12.72%	$ 644.97	$ 723.12	$ 78.15	12.12%
		Family - THREE TIER	$ 836.84	$ 943.32	$ 106.48	12.72%	$ 854.58	$ 958.13	$ 103.55	12.12%
		Employee/Spouse - FOUR TIER	$ 631.58	$ 711.94	$ 80.36	12.72%	$ 644.97	$ 723.12	$ 78.15	12.12%
		Employee/Chld(rn) - FOUR TIER	$ 615.79	$ 694.14	$ 78.35	12.72%	$ 628.85	$ 705.04	$ 76.19	12.12%
		Family - FOUR TIER	$ 915.79	$ 1,032.31	$ 116.52	12.72%	$ 935.20	$ 1,048.52	$ 113.32	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 313.29	$ 352.37	$ 39.08	12.47%	$ 319.94	$ 357.90	$ 37.96	11.86%
		Family - TWO TIER	$ 814.58	$ 916.16	$ 101.58	12.47%	$ 831.85	$ 930.55	$ 98.70	11.87%
		Double - THREE TIER	$ 626.60	$ 704.74	$ 78.14	12.47%	$ 639.87	$ 715.80	$ 75.93	11.87%
		Family - THREE TIER	$ 830.23	$ 933.78	$ 103.55	12.47%	$ 847.84	$ 948.44	$ 100.60	11.87%
		Employee/Spouse - FOUR TIER	$ 626.60	$ 704.74	$ 78.14	12.47%	$ 639.87	$ 715.80	$ 75.93	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 610.93	$ 687.12	$ 76.19	12.47%	$ 623.89	$ 697.91	$ 74.02	11.86%
		Family - FOUR TIER	$ 908.56	$ 1,021.87	$ 113.31	12.47%	$ 927.83	$ 1,037.92	$ 110.09	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 296.11	$ 300.92	$ 4.81	1.62%	$ 302.39	$ 305.65	$ 3.26	1.08%
		Family - TWO TIER	$ 769.89	$ 782.40	$ 12.51	1.62%	$ 786.21	$ 794.68	$ 8.47	1.08%
		Double - THREE TIER	$ 592.22	$ 601.85	$ 9.63	1.63%	$ 604.77	$ 611.30	$ 6.53	1.08%
		Family - THREE TIER	$ 784.69	$ 797.45	$ 12.76	1.63%	$ 801.33	$ 809.97	$ 8.64	1.08%
		Employee/Spouse - FOUR TIER	$ 592.22	$ 601.85	$ 9.63	1.63%	$ 604.77	$ 611.30	$ 6.53	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 577.42	$ 586.80	$ 9.38	1.62%	$ 589.65	$ 596.01	$ 6.36	1.08%
		Family - FOUR TIER	$ 858.71	$ 872.68	$ 13.97	1.63%	$ 876.93	$ 886.38	$ 9.45	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 330.80	$ 359.72	$ 28.92	8.74%	$ 337.81	$ 365.36	$ 27.55	8.16%
		Family - TWO TIER	$ 860.07	$ 935.26	$ 75.19	8.74%	$ 878.30	$ 949.94	$ 71.64	8.16%
		Double - THREE TIER	$ 661.59	$ 719.43	$ 57.84	8.74%	$ 675.62	$ 730.73	$ 55.11	8.16%
		Family - THREE TIER	$ 876.61	$ 953.24	$ 76.63	8.74%	$ 895.19	$ 968.21	$ 73.02	8.16%
		Employee/Spouse - FOUR TIER	$ 661.59	$ 719.43	$ 57.84	8.74%	$ 675.62	$ 730.73	$ 55.11	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 645.06	$ 701.44	$ 56.38	8.74%	$ 658.72	$ 712.46	$ 53.74	8.16%
		Family - FOUR TIER	$ 959.30	$ 1,043.17	$ 83.87	8.74%	$ 979.65	$ 1,059.55	$ 79.90	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 320.82	$ 348.29	$ 27.47	8.56%	$ 327.62	$ 353.75	$ 26.13	7.98%
		Family - TWO TIER	$ 834.13	$ 905.54	$ 71.41	8.56%	$ 851.82	$ 919.76	$ 67.94	7.98%
		Double - THREE TIER	$ 641.64	$ 696.57	$ 54.93	8.56%	$ 655.25	$ 707.51	$ 52.26	7.98%
		Family - THREE TIER	$ 850.17	$ 922.96	$ 72.79	8.56%	$ 868.20	$ 937.45	$ 69.25	7.98%
		Employee/Spouse - FOUR TIER	$ 641.64	$ 696.57	$ 54.93	8.56%	$ 655.25	$ 707.51	$ 52.26	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 625.60	$ 679.16	$ 53.56	8.56%	$ 638.87	$ 689.82	$ 50.95	7.98%
		Family - FOUR TIER	$ 930.38	$ 1,010.03	$ 79.65	8.56%	$ 950.11	$ 1,025.89	$ 75.78	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 233.08	$ 301.46	$ 68.38	29.34%	$ 238.02	$ 306.19	$ 68.17	28.64%
		Family - TWO TIER	$ 606.00	$ 783.79	$ 177.79	29.34%	$ 618.84	$ 796.10	$ 177.26	28.64%
		Double - THREE TIER	$ 466.16	$ 602.92	$ 136.76	29.34%	$ 476.03	$ 612.38	$ 136.35	28.64%
		Family - THREE TIER	$ 617.66	$ 798.86	$ 181.20	29.34%	$ 630.75	$ 811.41	$ 180.66	28.64%
		Employee/Spouse - FOUR TIER	$ 466.16	$ 602.92	$ 136.76	29.34%	$ 476.03	$ 612.38	$ 136.35	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 454.50	$ 587.84	$ 133.34	29.34%	$ 464.14	$ 597.07	$ 132.93	28.64%
		Family - FOUR TIER	$ 675.92	$ 874.23	$ 198.31	29.34%	$ 690.25	$ 887.95	$ 197.70	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 488.57	$ 476.60	$ (11.97)	-2.45%	$ 499.56	$ 484.08	$ (15.48)	-3.10%
		Family - TWO TIER	$ 1,270.29	$ 1,239.16	$ (31.13)	-2.45%	$ 1,298.86	$ 1,258.61	$ (40.25)	-3.10%
		Double - THREE TIER	$ 977.15	$ 953.20	$ (23.95)	-2.45%	$ 999.13	$ 968.16	$ (30.97)	-3.10%
		Family - THREE TIER	$ 1,294.71	$ 1,262.99	$ (31.72)	-2.45%	$ 1,323.85	$ 1,282.82	$ (41.03)	-3.10%
		Employee/Spouse - FOUR TIER	$ 977.15	$ 953.20	$ (23.95)	-2.45%	$ 999.13	$ 968.16	$ (30.97)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 952.71	$ 929.37	$ (23.34)	-2.45%	$ 974.15	$ 943.96	$ (30.19)	-3.10%
		Family - FOUR TIER	$ 1,416.86	$ 1,382.14	$ (34.72)	-2.45%	$ 1,448.73	$ 1,403.84	$ (44.89)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 453.75	$ 469.26	$ 15.51	3.42%	$ 463.97	$ 476.63	$ 12.66	2.73%
		Family - TWO TIER	$ 1,179.75	$ 1,220.08	$ 40.33	3.42%	$ 1,206.29	$ 1,239.23	$ 32.94	2.73%
		Double - THREE TIER	$ 907.50	$ 938.52	$ 31.02	3.42%	$ 927.92	$ 953.25	$ 25.33	2.73%
		Family - THREE TIER	$ 1,202.44	$ 1,243.54	$ 41.10	3.42%	$ 1,229.50	$ 1,263.06	$ 33.56	2.73%
		Employee/Spouse - FOUR TIER	$ 907.50	$ 938.52	$ 31.02	3.42%	$ 927.92	$ 953.25	$ 25.33	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 884.82	$ 915.06	$ 30.24	3.42%	$ 904.73	$ 929.42	$ 24.69	2.73%
		Family - FOUR TIER	$ 1,315.88	$ 1,360.85	$ 44.97	3.42%	$ 1,345.49	$ 1,382.22	$ 36.73	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 438.21	$ 456.38	$ 18.17	4.15%	$ 448.06	$ 463.55	$ 15.49	3.46%
		Family - TWO TIER	$ 1,139.33	$ 1,186.59	$ 47.26	4.15%	$ 1,164.97	$ 1,205.22	$ 40.25	3.46%
		Double - THREE TIER	$ 876.42	$ 912.76	$ 36.34	4.15%	$ 896.14	$ 927.09	$ 30.95	3.45%
		Family - THREE TIER	$ 1,161.24	$ 1,209.41	$ 48.17	4.15%	$ 1,187.38	$ 1,228.40	$ 41.02	3.45%
		Employee/Spouse - FOUR TIER	$ 876.42	$ 912.76	$ 36.34	4.15%	$ 896.14	$ 927.09	$ 30.95	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 854.51	$ 889.95	$ 35.44	4.15%	$ 873.73	$ 903.92	$ 30.19	3.46%
		Family - FOUR TIER	$ 1,270.80	$ 1,323.51	$ 52.71	4.15%	$ 1,299.39	$ 1,344.29	$ 44.90	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 428.80	$ 447.57	$ 18.77	4.38%	$ 438.45	$ 454.60	$ 16.15	3.68%
		Family - TWO TIER	$ 1,114.89	$ 1,163.69	$ 48.80	4.38%	$ 1,139.97	$ 1,181.96	$ 41.99	3.68%
		Double - THREE TIER	$ 857.60	$ 895.15	$ 37.55	4.38%	$ 876.91	$ 909.20	$ 32.29	3.68%
		Family - THREE TIER	$ 1,136.32	$ 1,186.07	$ 49.75	4.38%	$ 1,161.89	$ 1,204.69	$ 42.80	3.68%
		Employee/Spouse - FOUR TIER	$ 857.60	$ 895.15	$ 37.55	4.38%	$ 876.91	$ 909.20	$ 32.29	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 836.17	$ 872.77	$ 36.60	4.38%	$ 854.97	$ 886.47	$ 31.50	3.68%
		Family - FOUR TIER	$ 1,243.52	$ 1,297.96	$ 54.44	4.38%	$ 1,271.51	$ 1,318.34	$ 46.83	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 408.50	$ 433.26	$ 24.76	6.06%	$ 417.70	$ 440.06	$ 22.36	5.35%
		Family - TWO TIER	$ 1,062.11	$ 1,126.46	$ 64.35	6.06%	$ 1,086.00	$ 1,144.15	$ 58.15	5.35%
		Double - THREE TIER	$ 817.00	$ 866.51	$ 49.51	6.06%	$ 835.38	$ 880.11	$ 44.73	5.35%
		Family - THREE TIER	$ 1,082.53	$ 1,148.13	$ 65.60	6.06%	$ 1,106.89	$ 1,166.15	$ 59.26	5.35%
		Employee/Spouse - FOUR TIER	$ 817.00	$ 866.51	$ 49.51	6.06%	$ 835.38	$ 880.11	$ 44.73	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 796.57	$ 844.85	$ 48.28	6.06%	$ 814.50	$ 858.11	$ 43.61	5.35%
		Family - FOUR TIER	$ 1,184.66	$ 1,256.44	$ 71.78	6.06%	$ 1,211.32	$ 1,276.17	$ 64.85	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 348.45	$ 368.68	$ 20.23	5.81%	$ 356.29	$ 374.47	$ 18.18	5.10%
		Family - TWO TIER	$ 905.98	$ 958.56	$ 52.58	5.80%	$ 926.36	$ 973.61	$ 47.25	5.10%
		Double - THREE TIER	$ 696.91	$ 737.36	$ 40.45	5.80%	$ 712.59	$ 748.93	$ 36.34	5.10%
		Family - THREE TIER	$ 923.40	$ 977.00	$ 53.60	5.80%	$ 944.17	$ 992.34	$ 48.17	5.10%
		Employee/Spouse - FOUR TIER	$ 696.91	$ 737.36	$ 40.45	5.80%	$ 712.59	$ 748.93	$ 36.34	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 679.48	$ 718.92	$ 39.44	5.80%	$ 694.77	$ 730.21	$ 35.44	5.10%
		Family - FOUR TIER	$ 1,010.52	$ 1,069.17	$ 58.65	5.80%	$ 1,033.25	$ 1,085.95	$ 52.70	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 368.21	$ 379.66	$ 11.45	3.11%	$ 376.49	$ 385.62	$ 9.13	2.43%
		Family - TWO TIER	$ 957.34	$ 987.12	$ 29.78	3.11%	$ 978.88	$ 1,002.62	$ 23.74	2.43%
		Double - THREE TIER	$ 736.42	$ 759.33	$ 22.91	3.11%	$ 752.99	$ 771.25	$ 18.26	2.42%
		Family - THREE TIER	$ 975.76	$ 1,006.11	$ 30.35	3.11%	$ 997.71	$ 1,021.90	$ 24.19	2.42%
		Employee/Spouse - FOUR TIER	$ 736.42	$ 759.33	$ 22.91	3.11%	$ 752.99	$ 771.25	$ 18.26	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 718.01	$ 740.34	$ 22.33	3.11%	$ 734.16	$ 751.97	$ 17.81	2.43%
		Family - FOUR TIER	$ 1,067.81	$ 1,101.02	$ 33.21	3.11%	$ 1,091.84	$ 1,118.31	$ 26.47	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 381.71	$ 393.89	$ 12.18	3.19%	$ 390.30	$ 400.07	$ 9.77	2.50%
		Family - TWO TIER	$ 992.43	$ 1,024.10	$ 31.67	3.19%	$ 1,014.77	$ 1,040.18	$ 25.41	2.50%
		Double - THREE TIER	$ 763.41	$ 787.77	$ 24.36	3.19%	$ 780.59	$ 800.14	$ 19.55	2.50%
		Family - THREE TIER	$ 1,011.53	$ 1,043.80	$ 32.27	3.19%	$ 1,034.28	$ 1,060.19	$ 25.91	2.51%
		Employee/Spouse - FOUR TIER	$ 763.41	$ 787.77	$ 24.36	3.19%	$ 780.59	$ 800.14	$ 19.55	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 744.33	$ 768.08	$ 23.75	3.19%	$ 761.07	$ 780.14	$ 19.07	2.51%
		Family - FOUR TIER	$ 1,106.94	$ 1,142.27	$ 35.33	3.19%	$ 1,131.85	$ 1,160.20	$ 28.35	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 382.51	$ 380.62	$ (1.89)	-0.49%	$ 391.11	$ 386.59	$ (4.52)	-1.16%
		Family - TWO TIER	$ 994.53	$ 989.60	$ (4.93)	-0.50%	$ 1,016.91	$ 1,005.14	$ (11.77)	-1.16%
		Double - THREE TIER	$ 765.02	$ 761.23	$ (3.79)	-0.50%	$ 782.24	$ 773.19	$ (9.05)	-1.16%
		Family - THREE TIER	$ 1,013.66	$ 1,008.64	$ (5.02)	-0.50%	$ 1,036.47	$ 1,024.47	$ (12.00)	-1.16%
		Employee/Spouse - FOUR TIER	$ 765.02	$ 761.23	$ (3.79)	-0.50%	$ 782.24	$ 773.19	$ (9.05)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 745.90	$ 742.20	$ (3.70)	-0.50%	$ 762.68	$ 753.86	$ (8.82)	-1.16%
		Family - FOUR TIER	$ 1,109.29	$ 1,103.79	$ (5.50)	-0.50%	$ 1,134.25	$ 1,121.12	$ (13.13)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 473.64	$ 491.68	$ 18.04	3.81%	$ 483.68	$ 499.40	$ 15.72	3.25%
		Family - TWO TIER	$ 1,231.46	$ 1,278.37	$ 46.91	3.81%	$ 1,257.56	$ 1,298.44	$ 40.88	3.25%
		Double - THREE TIER	$ 947.28	$ 983.36	$ 36.08	3.81%	$ 967.36	$ 998.80	$ 31.44	3.25%
		Family - THREE TIER	$ 1,255.14	$ 1,302.96	$ 47.82	3.81%	$ 1,281.75	$ 1,323.41	$ 41.66	3.25%
		Employee/Spouse - FOUR TIER	$ 947.28	$ 983.36	$ 36.08	3.81%	$ 967.36	$ 998.80	$ 31.44	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 923.60	$ 958.78	$ 35.18	3.81%	$ 943.18	$ 973.83	$ 30.65	3.25%
		Family - FOUR TIER	$ 1,373.55	$ 1,425.88	$ 52.33	3.81%	$ 1,402.67	$ 1,448.26	$ 45.59	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 439.88	$ 484.11	$ 44.23	10.06%	$ 449.21	$ 491.71	$ 42.50	9.46%
		Family - TWO TIER	$ 1,143.70	$ 1,258.69	$ 114.99	10.05%	$ 1,167.95	$ 1,278.45	$ 110.50	9.46%
		Double - THREE TIER	$ 879.77	$ 968.22	$ 88.45	10.05%	$ 898.42	$ 983.42	$ 85.00	9.46%
		Family - THREE TIER	$ 1,165.69	$ 1,282.89	$ 117.20	10.05%	$ 1,190.41	$ 1,303.03	$ 112.62	9.46%
		Employee/Spouse - FOUR TIER	$ 879.77	$ 968.22	$ 88.45	10.05%	$ 898.42	$ 983.42	$ 85.00	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 857.78	$ 944.02	$ 86.24	10.05%	$ 875.96	$ 958.84	$ 82.88	9.46%
		Family - FOUR TIER	$ 1,275.67	$ 1,403.92	$ 128.25	10.05%	$ 1,302.71	$ 1,425.96	$ 123.25	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 424.81	$ 470.83	$ 46.02	10.83%	$ 433.81	$ 478.22	$ 44.41	10.24%
		Family - TWO TIER	$ 1,104.50	$ 1,224.15	$ 119.65	10.83%	$ 1,127.91	$ 1,243.36	$ 115.45	10.24%
		Double - THREE TIER	$ 849.61	$ 941.65	$ 92.04	10.83%	$ 867.62	$ 956.43	$ 88.81	10.24%
		Family - THREE TIER	$ 1,125.74	$ 1,247.69	$ 121.95	10.83%	$ 1,149.61	$ 1,267.28	$ 117.67	10.24%
		Employee/Spouse - FOUR TIER	$ 849.61	$ 941.65	$ 92.04	10.83%	$ 867.62	$ 956.43	$ 88.81	10.24%
		Employee/Chld(rn) - FOUR TIER	$ 828.38	$ 918.11	$ 89.73	10.83%	$ 845.94	$ 932.52	$ 86.58	10.23%
		Family - FOUR TIER	$ 1,231.94	$ 1,365.39	$ 133.45	10.83%	$ 1,258.06	$ 1,386.83	$ 128.77	10.24%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 415.69	$ 461.74	$ 46.05	11.08%	$ 424.51	$ 468.99	$ 44.48	10.48%
		Family - TWO TIER	$ 1,080.82	$ 1,200.52	$ 119.70	11.07%	$ 1,103.72	$ 1,219.36	$ 115.64	10.48%
		Double - THREE TIER	$ 831.39	$ 923.47	$ 92.08	11.08%	$ 849.02	$ 937.97	$ 88.95	10.48%
		Family - THREE TIER	$ 1,101.59	$ 1,223.60	$ 122.01	11.08%	$ 1,124.96	$ 1,242.81	$ 117.85	10.48%
		Employee/Spouse - FOUR TIER	$ 831.39	$ 923.47	$ 92.08	11.08%	$ 849.02	$ 937.97	$ 88.95	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 810.61	$ 900.39	$ 89.78	11.08%	$ 827.80	$ 914.52	$ 86.72	10.48%
		Family - FOUR TIER	$ 1,205.52	$ 1,339.04	$ 133.52	11.08%	$ 1,231.08	$ 1,360.06	$ 128.98	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 396.02	$ 446.97	$ 50.95	12.87%	$ 404.41	$ 453.98	$ 49.57	12.26%
		Family - TWO TIER	$ 1,029.65	$ 1,162.11	$ 132.46	12.86%	$ 1,051.48	$ 1,180.36	$ 128.88	12.26%
		Double - THREE TIER	$ 792.04	$ 893.93	$ 101.89	12.86%	$ 808.83	$ 907.97	$ 99.14	12.26%
		Family - THREE TIER	$ 1,049.45	$ 1,184.46	$ 135.01	12.86%	$ 1,071.69	$ 1,203.06	$ 131.37	12.26%
		Employee/Spouse - FOUR TIER	$ 792.04	$ 893.93	$ 101.89	12.86%	$ 808.83	$ 907.97	$ 99.14	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 772.24	$ 871.58	$ 99.34	12.86%	$ 788.61	$ 885.27	$ 96.66	12.26%
		Family - FOUR TIER	$ 1,148.46	$ 1,296.20	$ 147.74	12.86%	$ 1,172.80	$ 1,316.55	$ 143.75	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 337.80	$ 380.35	$ 42.55	12.60%	$ 344.96	$ 386.32	$ 41.36	11.99%
		Family - TWO TIER	$ 878.27	$ 988.90	$ 110.63	12.60%	$ 896.89	$ 1,004.42	$ 107.53	11.99%
		Double - THREE TIER	$ 675.59	$ 760.69	$ 85.10	12.60%	$ 689.91	$ 772.63	$ 82.72	11.99%
		Family - THREE TIER	$ 895.16	$ 1,007.92	$ 112.76	12.60%	$ 914.14	$ 1,023.74	$ 109.60	11.99%
		Employee/Spouse - FOUR TIER	$ 675.59	$ 760.69	$ 85.10	12.60%	$ 689.91	$ 772.63	$ 82.72	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 658.70	$ 741.67	$ 82.97	12.60%	$ 672.67	$ 753.32	$ 80.65	11.99%
		Family - FOUR TIER	$ 979.61	$ 1,103.00	$ 123.39	12.60%	$ 1,000.38	$ 1,120.32	$ 119.94	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 356.96	$ 391.68	$ 34.72	9.73%	$ 364.52	$ 397.83	$ 33.31	9.14%
		Family - TWO TIER	$ 928.08	$ 1,018.36	$ 90.28	9.73%	$ 947.75	$ 1,034.35	$ 86.60	9.14%
		Double - THREE TIER	$ 713.90	$ 783.36	$ 69.46	9.73%	$ 729.04	$ 795.65	$ 66.61	9.14%
		Family - THREE TIER	$ 945.92	$ 1,037.95	$ 92.03	9.73%	$ 965.98	$ 1,054.24	$ 88.26	9.14%
		Employee/Spouse - FOUR TIER	$ 713.90	$ 783.36	$ 69.46	9.73%	$ 729.04	$ 795.65	$ 66.61	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 696.06	$ 763.77	$ 67.71	9.73%	$ 710.82	$ 775.76	$ 64.94	9.14%
		Family - FOUR TIER	$ 1,035.16	$ 1,135.86	$ 100.70	9.73%	$ 1,057.11	$ 1,153.70	$ 96.59	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 370.04	$ 406.35	$ 36.31	9.81%	$ 377.89	$ 412.73	$ 34.84	9.22%
		Family - TWO TIER	$ 962.11	$ 1,056.51	$ 94.40	9.81%	$ 982.51	$ 1,073.10	$ 90.59	9.22%
		Double - THREE TIER	$ 740.08	$ 812.70	$ 72.62	9.81%	$ 755.77	$ 825.46	$ 69.69	9.22%
		Family - THREE TIER	$ 980.61	$ 1,076.83	$ 96.22	9.81%	$ 1,001.40	$ 1,093.74	$ 92.34	9.22%
		Employee/Spouse - FOUR TIER	$ 740.08	$ 812.70	$ 72.62	9.81%	$ 755.77	$ 825.46	$ 69.69	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 721.58	$ 792.38	$ 70.80	9.81%	$ 736.88	$ 804.83	$ 67.95	9.22%
		Family - FOUR TIER	$ 1,073.13	$ 1,178.42	$ 105.29	9.81%	$ 1,095.87	$ 1,196.92	$ 101.05	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 370.81	$ 392.66	$ 21.85	5.89%	$ 378.68	$ 398.83	$ 20.15	5.32%
		Family - TWO TIER	$ 964.12	$ 1,020.92	$ 56.80	5.89%	$ 984.56	$ 1,036.95	$ 52.39	5.32%
		Double - THREE TIER	$ 741.63	$ 785.32	$ 43.69	5.89%	$ 757.35	$ 797.65	$ 40.30	5.32%
		Family - THREE TIER	$ 982.67	$ 1,040.56	$ 57.89	5.89%	$ 1,003.49	$ 1,056.89	$ 53.40	5.32%
		Employee/Spouse - FOUR TIER	$ 741.63	$ 785.32	$ 43.69	5.89%	$ 757.35	$ 797.65	$ 40.30	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 723.09	$ 765.69	$ 42.60	5.89%	$ 738.42	$ 777.71	$ 39.29	5.32%
		Family - FOUR TIER	$ 1,075.36	$ 1,138.72	$ 63.36	5.89%	$ 1,098.16	$ 1,156.60	$ 58.44	5.32%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 308.22	$ 315.51	$ 7.29	2.37%	$ 315.16	$ 320.46	$ 5.30	1.68%
		Family - TWO TIER	$ 801.38	$ 820.32	$ 18.94	2.36%	$ 819.41	$ 833.20	$ 13.79	1.68%
		Double - THREE TIER	$ 616.45	$ 631.02	$ 14.57	2.36%	$ 630.32	$ 640.92	$ 10.60	1.68%
		Family - THREE TIER	$ 816.79	$ 836.10	$ 19.31	2.36%	$ 835.17	$ 849.22	$ 14.05	1.68%
		Employee/Spouse - FOUR TIER	$ 616.45	$ 631.02	$ 14.57	2.36%	$ 630.32	$ 640.92	$ 10.60	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 601.03	$ 615.24	$ 14.21	2.36%	$ 614.56	$ 624.90	$ 10.34	1.68%
		Family - FOUR TIER	$ 893.85	$ 914.97	$ 21.12	2.36%	$ 913.96	$ 929.34	$ 15.38	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 268.73	$ 244.17	$ (24.56)	-9.14%	$ 274.78	$ 248.00	$ (26.78)	-9.75%
		Family - TWO TIER	$ 698.72	$ 634.84	$ (63.88)	-9.14%	$ 714.43	$ 644.81	$ (69.62)	-9.74%
		Double - THREE TIER	$ 537.47	$ 488.34	$ (49.13)	-9.14%	$ 549.56	$ 496.01	$ (53.55)	-9.74%
		Family - THREE TIER	$ 712.15	$ 647.05	$ (65.10)	-9.14%	$ 728.17	$ 657.21	$ (70.96)	-9.74%
		Employee/Spouse - FOUR TIER	$ 537.47	$ 488.34	$ (49.13)	-9.14%	$ 549.56	$ 496.01	$ (53.55)	-9.74%
		Employee/Chld(rn) - FOUR TIER	$ 524.04	$ 476.13	$ (47.91)	-9.14%	$ 535.83	$ 483.61	$ (52.22)	-9.75%
		Family - FOUR TIER	$ 779.34	$ 708.10	$ (71.24)	-9.14%	$ 796.87	$ 719.21	$ (77.66)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 443.47	$ 459.25	$ 15.78	3.56%	$ 453.46	$ 466.46	$ 13.00	2.87%
		Family - TWO TIER	$ 1,153.04	$ 1,194.04	$ 41.00	3.56%	$ 1,178.98	$ 1,212.79	$ 33.81	2.87%
		Double - THREE TIER	$ 886.95	$ 918.49	$ 31.54	3.56%	$ 906.91	$ 932.91	$ 26.00	2.87%
		Family - THREE TIER	$ 1,175.21	$ 1,217.00	$ 41.79	3.56%	$ 1,201.65	$ 1,236.11	$ 34.46	2.87%
		Employee/Spouse - FOUR TIER	$ 886.95	$ 918.49	$ 31.54	3.56%	$ 906.91	$ 932.91	$ 26.00	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 864.77	$ 895.53	$ 30.76	3.56%	$ 884.24	$ 909.59	$ 25.35	2.87%
		Family - FOUR TIER	$ 1,286.08	$ 1,331.81	$ 45.73	3.56%	$ 1,315.02	$ 1,352.72	$ 37.70	2.87%

CDPHP Universal Benefits, Inc.
EHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 298.80	$ 325.49	$ 26.69	8.93%	$ 305.14	$ 330.60	$ 25.46	8.34%
		Family - TWO TIER	$ 776.89	$ 846.28	$ 69.39	8.93%	$ 793.35	$ 859.57	$ 66.22	8.35%
		Double - THREE TIER	$ 597.60	$ 650.99	$ 53.39	8.93%	$ 610.27	$ 661.21	$ 50.94	8.35%
		Family - THREE TIER	$ 791.83	$ 862.56	$ 70.73	8.93%	$ 808.61	$ 876.10	$ 67.49	8.35%
		Employee/Spouse - FOUR TIER	$ 597.60	$ 650.99	$ 53.39	8.93%	$ 610.27	$ 661.21	$ 50.94	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 582.66	$ 634.71	$ 52.05	8.93%	$ 595.02	$ 644.68	$ 49.66	8.35%
		Family - FOUR TIER	$ 866.52	$ 943.93	$ 77.41	8.93%	$ 884.89	$ 958.75	$ 73.86	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 260.52	$ 251.90	$ (8.62)	-3.31%	$ 266.04	$ 255.85	$ (10.19)	-3.83%
		Family - TWO TIER	$ 677.35	$ 654.94	$ (22.41)	-3.31%	$ 691.72	$ 665.22	$ (26.50)	-3.83%
		Double - THREE TIER	$ 521.04	$ 503.80	$ (17.24)	-3.31%	$ 532.09	$ 511.71	$ (20.38)	-3.83%
		Family - THREE TIER	$ 690.38	$ 667.53	$ (22.85)	-3.31%	$ 705.01	$ 678.01	$ (27.00)	-3.83%
		Employee/Spouse - FOUR TIER	$ 521.04	$ 503.80	$ (17.24)	-3.31%	$ 532.09	$ 511.71	$ (20.38)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 508.02	$ 491.20	$ (16.82)	-3.31%	$ 518.78	$ 498.91	$ (19.87)	-3.83%
		Family - FOUR TIER	$ 755.51	$ 730.50	$ (25.01)	-3.31%	$ 771.53	$ 741.97	$ (29.56)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 429.92	$ 473.78	$ 43.86	10.20%	$ 439.04	$ 481.22	$ 42.18	9.61%
		Family - TWO TIER	$ 1,117.79	$ 1,231.83	$ 114.04	10.20%	$ 1,141.49	$ 1,251.17	$ 109.68	9.61%
		Double - THREE TIER	$ 859.84	$ 947.56	$ 87.72	10.20%	$ 878.07	$ 962.44	$ 84.37	9.61%
		Family - THREE TIER	$ 1,139.29	$ 1,255.51	$ 116.22	10.20%	$ 1,163.45	$ 1,275.23	$ 111.78	9.61%
		Employee/Spouse - FOUR TIER	$ 859.84	$ 947.56	$ 87.72	10.20%	$ 878.07	$ 962.44	$ 84.37	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 838.35	$ 923.87	$ 85.52	10.20%	$ 856.12	$ 938.37	$ 82.25	9.61%
		Family - FOUR TIER	$ 1,246.77	$ 1,373.96	$ 127.19	10.20%	$ 1,273.20	$ 1,395.53	$ 122.33	9.61%

CDPHP Universal Benefits, Inc.
EHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 509.57	$ 520.06	$ 10.49	2.06%	$ 521.03	$ 528.23	$ 7.20	1.38%
		Family - TWO TIER	$ 1,324.87	$ 1,352.16	$ 27.29	2.06%	$ 1,354.69	$ 1,373.39	$ 18.70	1.38%
		Double - THREE TIER	$ 1,019.13	$ 1,040.12	$ 20.99	2.06%	$ 1,042.07	$ 1,056.45	$ 14.38	1.38%
		Family - THREE TIER	$ 1,350.35	$ 1,378.16	$ 27.81	2.06%	$ 1,380.74	$ 1,399.80	$ 19.06	1.38%
		Employee/Spouse - FOUR TIER	$ 1,019.13	$ 1,040.12	$ 20.99	2.06%	$ 1,042.07	$ 1,056.45	$ 14.38	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 993.66	$ 1,014.12	$ 20.46	2.06%	$ 1,016.02	$ 1,030.04	$ 14.02	1.38%
		Family - FOUR TIER	$ 1,477.75	$ 1,508.18	$ 30.43	2.06%	$ 1,511.00	$ 1,531.86	$ 20.86	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 496.60	$ 508.65	$ 12.05	2.43%	$ 507.77	$ 516.63	$ 8.86	1.74%
		Family - TWO TIER	$ 1,291.15	$ 1,322.48	$ 31.33	2.43%	$ 1,320.20	$ 1,343.24	$ 23.04	1.75%
		Double - THREE TIER	$ 993.20	$ 1,017.29	$ 24.09	2.43%	$ 1,015.54	$ 1,033.26	$ 17.72	1.74%
		Family - THREE TIER	$ 1,315.98	$ 1,347.91	$ 31.93	2.43%	$ 1,345.59	$ 1,369.07	$ 23.48	1.74%
		Employee/Spouse - FOUR TIER	$ 993.20	$ 1,017.29	$ 24.09	2.43%	$ 1,015.54	$ 1,033.26	$ 17.72	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 968.36	$ 991.86	$ 23.50	2.43%	$ 990.16	$ 1,007.43	$ 17.27	1.74%
		Family - FOUR TIER	$ 1,440.13	$ 1,475.07	$ 34.94	2.43%	$ 1,472.54	$ 1,498.23	$ 25.69	1.74%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 481.82	$ 495.03	$ 13.21	2.74%	$ 492.66	$ 502.81	$ 10.15	2.06%
		Family - TWO TIER	$ 1,252.73	$ 1,287.09	$ 34.36	2.74%	$ 1,280.91	$ 1,307.30	$ 26.39	2.06%
		Double - THREE TIER	$ 963.64	$ 990.07	$ 26.43	2.74%	$ 985.31	$ 1,005.61	$ 20.30	2.06%
		Family - THREE TIER	$ 1,276.81	$ 1,311.84	$ 35.03	2.74%	$ 1,305.55	$ 1,332.44	$ 26.89	2.06%
		Employee/Spouse - FOUR TIER	$ 963.64	$ 990.07	$ 26.43	2.74%	$ 985.31	$ 1,005.61	$ 20.30	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 939.54	$ 965.32	$ 25.78	2.74%	$ 960.68	$ 980.47	$ 19.79	2.06%
		Family - FOUR TIER	$ 1,397.27	$ 1,435.60	$ 38.33	2.74%	$ 1,428.71	$ 1,458.14	$ 29.43	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 456.99	$ 479.75	$ 22.76	4.98%	$ 467.27	$ 487.28	$ 20.01	4.28%
		Family - TWO TIER	$ 1,188.18	$ 1,247.34	$ 59.16	4.98%	$ 1,214.91	$ 1,266.93	$ 52.02	4.28%
		Double - THREE TIER	$ 913.99	$ 959.49	$ 45.50	4.98%	$ 934.54	$ 974.56	$ 40.02	4.28%
		Family - THREE TIER	$ 1,211.03	$ 1,271.33	$ 60.30	4.98%	$ 1,238.28	$ 1,291.29	$ 53.01	4.28%
		Employee/Spouse - FOUR TIER	$ 913.99	$ 959.49	$ 45.50	4.98%	$ 934.54	$ 974.56	$ 40.02	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 891.13	$ 935.51	$ 44.38	4.98%	$ 911.18	$ 950.20	$ 39.02	4.28%
		Family - FOUR TIER	$ 1,325.28	$ 1,391.27	$ 65.99	4.98%	$ 1,355.09	$ 1,413.11	$ 58.02	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 430.18	$ 453.24	$ 23.06	5.36%	$ 439.86	$ 460.36	$ 20.50	4.66%
		Family - TWO TIER	$ 1,118.47	$ 1,178.42	$ 59.95	5.36%	$ 1,143.63	$ 1,196.93	$ 53.30	4.66%
		Double - THREE TIER	$ 860.36	$ 906.48	$ 46.12	5.36%	$ 879.72	$ 920.71	$ 40.99	4.66%
		Family - THREE TIER	$ 1,139.98	$ 1,201.09	$ 61.11	5.36%	$ 1,165.63	$ 1,219.94	$ 54.31	4.66%
		Employee/Spouse - FOUR TIER	$ 860.36	$ 906.48	$ 46.12	5.36%	$ 879.72	$ 920.71	$ 40.99	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 838.85	$ 883.82	$ 44.97	5.36%	$ 857.73	$ 897.69	$ 39.96	4.66%
		Family - FOUR TIER	$ 1,247.52	$ 1,314.40	$ 66.88	5.36%	$ 1,275.60	$ 1,335.03	$ 59.43	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 440.66	$ 468.13	$ 27.47	6.23%	$ 450.56	$ 475.48	$ 24.92	5.53%
		Family - TWO TIER	$ 1,145.70	$ 1,217.15	$ 71.45	6.24%	$ 1,171.48	$ 1,236.26	$ 64.78	5.53%
		Double - THREE TIER	$ 881.30	$ 936.27	$ 54.97	6.24%	$ 901.14	$ 950.97	$ 49.83	5.53%
		Family - THREE TIER	$ 1,167.73	$ 1,240.56	$ 72.83	6.24%	$ 1,194.00	$ 1,260.03	$ 66.03	5.53%
		Employee/Spouse - FOUR TIER	$ 881.30	$ 936.27	$ 54.97	6.24%	$ 901.14	$ 950.97	$ 49.83	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 859.28	$ 912.86	$ 53.58	6.24%	$ 878.61	$ 927.19	$ 48.58	5.53%
		Family - FOUR TIER	$ 1,277.89	$ 1,357.59	$ 79.70	6.24%	$ 1,306.65	$ 1,378.91	$ 72.26	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 496.63	$ 512.14	$ 15.51	3.12%	$ 507.81	$ 520.18	$ 12.37	2.44%
		Family - TWO TIER	$ 1,291.24	$ 1,331.57	$ 40.33	3.12%	$ 1,320.30	$ 1,352.47	$ 32.17	2.44%
		Double - THREE TIER	$ 993.26	$ 1,024.28	$ 31.02	3.12%	$ 1,015.62	$ 1,040.36	$ 24.74	2.44%
		Family - THREE TIER	$ 1,316.08	$ 1,357.18	$ 41.10	3.12%	$ 1,345.69	$ 1,378.48	$ 32.79	2.44%
		Employee/Spouse - FOUR TIER	$ 993.26	$ 1,024.28	$ 31.02	3.12%	$ 1,015.62	$ 1,040.36	$ 24.74	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 968.44	$ 998.68	$ 30.24	3.12%	$ 990.22	$ 1,014.36	$ 24.14	2.44%
		Family - FOUR TIER	$ 1,440.23	$ 1,485.21	$ 44.98	3.12%	$ 1,472.64	$ 1,508.53	$ 35.89	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 471.93	$ 491.57	$ 19.64	4.16%	$ 482.55	$ 499.29	$ 16.74	3.47%
		Family - TWO TIER	$ 1,227.02	$ 1,278.09	$ 51.07	4.16%	$ 1,254.63	$ 1,298.16	$ 43.53	3.47%
		Double - THREE TIER	$ 943.86	$ 983.15	$ 39.29	4.16%	$ 965.10	$ 998.58	$ 33.48	3.47%
		Family - THREE TIER	$ 1,250.61	$ 1,302.67	$ 52.06	4.16%	$ 1,278.75	$ 1,323.12	$ 44.37	3.47%
		Employee/Spouse - FOUR TIER	$ 943.86	$ 983.15	$ 39.29	4.16%	$ 965.10	$ 998.58	$ 33.48	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 920.26	$ 958.57	$ 38.31	4.16%	$ 940.97	$ 973.62	$ 32.65	3.47%
		Family - FOUR TIER	$ 1,368.60	$ 1,425.57	$ 56.97	4.16%	$ 1,399.39	$ 1,447.95	$ 48.56	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 451.00	$ 476.06	$ 25.06	5.56%	$ 461.15	$ 483.53	$ 22.38	4.85%
		Family - TWO TIER	$ 1,172.60	$ 1,237.74	$ 65.14	5.56%	$ 1,198.99	$ 1,257.18	$ 58.19	4.85%
		Double - THREE TIER	$ 902.01	$ 952.11	$ 50.10	5.55%	$ 922.29	$ 967.06	$ 44.77	4.85%
		Family - THREE TIER	$ 1,195.16	$ 1,261.55	$ 66.39	5.55%	$ 1,222.05	$ 1,281.35	$ 59.30	4.85%
		Employee/Spouse - FOUR TIER	$ 902.01	$ 952.11	$ 50.10	5.55%	$ 922.29	$ 967.06	$ 44.77	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 879.46	$ 928.31	$ 48.85	5.55%	$ 899.24	$ 942.88	$ 43.64	4.85%
		Family - FOUR TIER	$ 1,307.91	$ 1,380.56	$ 72.65	5.55%	$ 1,337.33	$ 1,402.23	$ 64.90	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 493.99	$ 536.52	$ 42.53	8.61%	$ 504.46	$ 544.94	$ 40.48	8.02%
		Family - TWO TIER	$ 1,284.37	$ 1,394.95	$ 110.58	8.61%	$ 1,311.60	$ 1,416.85	$ 105.25	8.02%
		Double - THREE TIER	$ 987.97	$ 1,073.04	$ 85.07	8.61%	$ 1,008.92	$ 1,089.89	$ 80.97	8.03%
		Family - THREE TIER	$ 1,309.07	$ 1,421.78	$ 112.71	8.61%	$ 1,336.82	$ 1,444.10	$ 107.28	8.03%
		Employee/Spouse - FOUR TIER	$ 987.97	$ 1,073.04	$ 85.07	8.61%	$ 1,008.92	$ 1,089.89	$ 80.97	8.03%
		Employee/Chld(rn) - FOUR TIER	$ 963.28	$ 1,046.21	$ 82.93	8.61%	$ 983.70	$ 1,062.64	$ 78.94	8.02%
		Family - FOUR TIER	$ 1,432.57	$ 1,555.91	$ 123.34	8.61%	$ 1,462.94	$ 1,580.34	$ 117.40	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 481.42	$ 524.74	$ 43.32	9.00%	$ 491.62	$ 532.98	$ 41.36	8.41%
		Family - TWO TIER	$ 1,251.67	$ 1,364.33	$ 112.66	9.00%	$ 1,278.21	$ 1,385.75	$ 107.54	8.41%
		Double - THREE TIER	$ 962.82	$ 1,049.48	$ 86.66	9.00%	$ 983.24	$ 1,065.96	$ 82.72	8.41%
		Family - THREE TIER	$ 1,275.74	$ 1,390.57	$ 114.83	9.00%	$ 1,302.79	$ 1,412.40	$ 109.61	8.41%
		Employee/Spouse - FOUR TIER	$ 962.82	$ 1,049.48	$ 86.66	9.00%	$ 983.24	$ 1,065.96	$ 82.72	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 938.76	$ 1,023.25	$ 84.49	9.00%	$ 958.66	$ 1,039.31	$ 80.65	8.41%
		Family - FOUR TIER	$ 1,396.09	$ 1,521.75	$ 125.66	9.00%	$ 1,425.69	$ 1,545.64	$ 119.95	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 467.09	$ 510.70	$ 43.61	9.34%	$ 476.99	$ 518.72	$ 41.73	8.75%
		Family - TWO TIER	$ 1,214.43	$ 1,327.82	$ 113.39	9.34%	$ 1,240.18	$ 1,348.67	$ 108.49	8.75%
		Double - THREE TIER	$ 934.17	$ 1,021.40	$ 87.23	9.34%	$ 953.98	$ 1,037.44	$ 83.46	8.75%
		Family - THREE TIER	$ 1,237.78	$ 1,353.36	$ 115.58	9.34%	$ 1,264.03	$ 1,374.61	$ 110.58	8.75%
		Employee/Spouse - FOUR TIER	$ 934.17	$ 1,021.40	$ 87.23	9.34%	$ 953.98	$ 1,037.44	$ 83.46	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 910.82	$ 995.87	$ 85.05	9.34%	$ 930.14	$ 1,011.50	$ 81.36	8.75%
		Family - FOUR TIER	$ 1,354.56	$ 1,481.03	$ 126.47	9.34%	$ 1,383.27	$ 1,504.28	$ 121.01	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 443.02	$ 494.93	$ 51.91	11.72%	$ 452.42	$ 502.70	$ 50.28	11.11%
		Family - TWO TIER	$ 1,151.86	$ 1,286.82	$ 134.96	11.72%	$ 1,176.27	$ 1,307.02	$ 130.75	11.12%
		Double - THREE TIER	$ 886.04	$ 989.86	$ 103.82	11.72%	$ 904.82	$ 1,005.40	$ 100.58	11.12%
		Family - THREE TIER	$ 1,174.00	$ 1,311.56	$ 137.56	11.72%	$ 1,198.89	$ 1,332.16	$ 133.27	11.12%
		Employee/Spouse - FOUR TIER	$ 886.04	$ 989.86	$ 103.82	11.72%	$ 904.82	$ 1,005.40	$ 100.58	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 863.88	$ 965.11	$ 101.23	11.72%	$ 882.20	$ 980.27	$ 98.07	11.12%
		Family - FOUR TIER	$ 1,284.76	$ 1,435.30	$ 150.54	11.72%	$ 1,311.99	$ 1,457.83	$ 145.84	11.12%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 417.03	$ 467.58	$ 50.55	12.12%	$ 425.88	$ 474.92	$ 49.04	11.51%
		Family - TWO TIER	$ 1,084.28	$ 1,215.72	$ 131.44	12.12%	$ 1,107.27	$ 1,234.80	$ 127.53	11.52%
		Double - THREE TIER	$ 834.07	$ 935.17	$ 101.10	12.12%	$ 851.75	$ 949.85	$ 98.10	11.52%
		Family - THREE TIER	$ 1,105.14	$ 1,239.10	$ 133.96	12.12%	$ 1,128.57	$ 1,258.55	$ 129.98	11.52%
		Employee/Spouse - FOUR TIER	$ 834.07	$ 935.17	$ 101.10	12.12%	$ 851.75	$ 949.85	$ 98.10	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 813.22	$ 911.79	$ 98.57	12.12%	$ 830.46	$ 926.10	$ 95.64	11.52%
		Family - FOUR TIER	$ 1,209.40	$ 1,355.99	$ 146.59	12.12%	$ 1,235.04	$ 1,377.28	$ 142.24	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 427.18	$ 482.95	$ 55.77	13.06%	$ 436.24	$ 490.53	$ 54.29	12.44%
		Family - TWO TIER	$ 1,110.66	$ 1,255.67	$ 145.01	13.06%	$ 1,134.22	$ 1,275.38	$ 141.16	12.45%
		Double - THREE TIER	$ 854.36	$ 965.90	$ 111.54	13.06%	$ 872.47	$ 981.06	$ 108.59	12.45%
		Family - THREE TIER	$ 1,132.02	$ 1,279.82	$ 147.80	13.06%	$ 1,156.02	$ 1,299.91	$ 143.89	12.45%
		Employee/Spouse - FOUR TIER	$ 854.36	$ 965.90	$ 111.54	13.06%	$ 872.47	$ 981.06	$ 108.59	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 833.00	$ 941.75	$ 108.75	13.06%	$ 850.66	$ 956.54	$ 105.88	12.45%
		Family - FOUR TIER	$ 1,238.82	$ 1,400.55	$ 161.73	13.06%	$ 1,265.09	$ 1,422.54	$ 157.45	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 481.45	$ 528.35	$ 46.90	9.74%	$ 491.66	$ 536.64	$ 44.98	9.15%
		Family - TWO TIER	$ 1,251.78	$ 1,373.71	$ 121.93	9.74%	$ 1,278.32	$ 1,395.27	$ 116.95	9.15%
		Double - THREE TIER	$ 962.91	$ 1,056.70	$ 93.79	9.74%	$ 983.32	$ 1,073.29	$ 89.97	9.15%
		Family - THREE TIER	$ 1,275.85	$ 1,400.12	$ 124.27	9.74%	$ 1,302.90	$ 1,422.11	$ 119.21	9.15%
		Employee/Spouse - FOUR TIER	$ 962.91	$ 1,056.70	$ 93.79	9.74%	$ 983.32	$ 1,073.29	$ 89.97	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 938.83	$ 1,030.28	$ 91.45	9.74%	$ 958.73	$ 1,046.46	$ 87.73	9.15%
		Family - FOUR TIER	$ 1,396.21	$ 1,532.21	$ 136.00	9.74%	$ 1,425.81	$ 1,556.27	$ 130.46	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 457.50	$ 507.13	$ 49.63	10.85%	$ 467.21	$ 515.09	$ 47.88	10.25%
		Family - TWO TIER	$ 1,189.51	$ 1,318.54	$ 129.03	10.85%	$ 1,214.73	$ 1,339.24	$ 124.51	10.25%
		Double - THREE TIER	$ 915.01	$ 1,014.26	$ 99.25	10.85%	$ 934.40	$ 1,030.19	$ 95.79	10.25%
		Family - THREE TIER	$ 1,212.39	$ 1,343.90	$ 131.51	10.85%	$ 1,238.09	$ 1,365.00	$ 126.91	10.25%
		Employee/Spouse - FOUR TIER	$ 915.01	$ 1,014.26	$ 99.25	10.85%	$ 934.40	$ 1,030.19	$ 95.79	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 892.13	$ 988.90	$ 96.77	10.85%	$ 911.04	$ 1,004.43	$ 93.39	10.25%
		Family - FOUR TIER	$ 1,326.77	$ 1,470.68	$ 143.91	10.85%	$ 1,354.89	$ 1,493.77	$ 138.88	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 437.21	$ 491.12	$ 53.91	12.33%	$ 446.48	$ 498.83	$ 52.35	11.73%
		Family - TWO TIER	$ 1,136.76	$ 1,276.91	$ 140.15	12.33%	$ 1,160.85	$ 1,296.96	$ 136.11	11.73%
		Double - THREE TIER	$ 874.43	$ 982.24	$ 107.81	12.33%	$ 892.97	$ 997.66	$ 104.69	11.72%
		Family - THREE TIER	$ 1,158.62	$ 1,301.47	$ 142.85	12.33%	$ 1,183.18	$ 1,321.90	$ 138.72	11.72%
		Employee/Spouse - FOUR TIER	$ 874.43	$ 982.24	$ 107.81	12.33%	$ 892.97	$ 997.66	$ 104.69	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 852.57	$ 957.68	$ 105.11	12.33%	$ 870.64	$ 972.72	$ 102.08	11.72%
		Family - FOUR TIER	$ 1,267.92	$ 1,424.25	$ 156.33	12.33%	$ 1,294.80	$ 1,446.61	$ 151.81	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 425.15	$ 449.82	$ 24.67	5.80%	$ 434.71	$ 456.88	$ 22.17	5.10%
		Family - TWO TIER	$ 1,105.39	$ 1,169.52	$ 64.13	5.80%	$ 1,130.25	$ 1,187.88	$ 57.63	5.10%
		Double - THREE TIER	$ 850.29	$ 899.63	$ 49.34	5.80%	$ 869.43	$ 913.75	$ 44.32	5.10%
		Family - THREE TIER	$ 1,126.64	$ 1,192.01	$ 65.37	5.80%	$ 1,151.99	$ 1,210.72	$ 58.73	5.10%
		Employee/Spouse - FOUR TIER	$ 850.29	$ 899.63	$ 49.34	5.80%	$ 869.43	$ 913.75	$ 44.32	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 829.04	$ 877.14	$ 48.10	5.80%	$ 847.70	$ 890.91	$ 43.21	5.10%
		Family - FOUR TIER	$ 1,232.93	$ 1,304.46	$ 71.53	5.80%	$ 1,260.67	$ 1,324.94	$ 64.27	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 414.48	$ 423.66	$ 9.18	2.21%	$ 423.80	$ 430.32	$ 6.52	1.54%
		Family - TWO TIER	$ 1,077.64	$ 1,101.53	$ 23.89	2.22%	$ 1,101.89	$ 1,118.82	$ 16.93	1.54%
		Double - THREE TIER	$ 828.95	$ 847.33	$ 18.38	2.22%	$ 847.61	$ 860.63	$ 13.02	1.54%
		Family - THREE TIER	$ 1,098.36	$ 1,122.71	$ 24.35	2.22%	$ 1,123.08	$ 1,140.34	$ 17.26	1.54%
		Employee/Spouse - FOUR TIER	$ 828.95	$ 847.33	$ 18.38	2.22%	$ 847.61	$ 860.63	$ 13.02	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 808.23	$ 826.15	$ 17.92	2.22%	$ 826.42	$ 839.12	$ 12.70	1.54%
		Family - FOUR TIER	$ 1,201.98	$ 1,228.63	$ 26.65	2.22%	$ 1,229.03	$ 1,247.92	$ 18.89	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 392.23	$ 408.98	$ 16.75	4.27%	$ 401.05	$ 415.40	$ 14.35	3.58%
		Family - TWO TIER	$ 1,019.80	$ 1,063.36	$ 43.56	4.27%	$ 1,042.74	$ 1,080.05	$ 37.31	3.58%
		Double - THREE TIER	$ 784.45	$ 817.97	$ 33.52	4.27%	$ 802.11	$ 830.81	$ 28.70	3.58%
		Family - THREE TIER	$ 1,039.41	$ 1,083.81	$ 44.40	4.27%	$ 1,062.80	$ 1,100.82	$ 38.02	3.58%
		Employee/Spouse - FOUR TIER	$ 784.45	$ 817.97	$ 33.52	4.27%	$ 802.11	$ 830.81	$ 28.70	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 764.84	$ 797.52	$ 32.68	4.27%	$ 782.06	$ 810.04	$ 27.98	3.58%
		Family - FOUR TIER	$ 1,137.47	$ 1,186.05	$ 48.58	4.27%	$ 1,163.06	$ 1,204.67	$ 41.61	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 410.12	$ 419.79	$ 9.67	2.36%	$ 419.35	$ 426.38	$ 7.03	1.68%
		Family - TWO TIER	$ 1,066.31	$ 1,091.46	$ 25.15	2.36%	$ 1,090.30	$ 1,108.60	$ 18.30	1.68%
		Double - THREE TIER	$ 820.23	$ 839.59	$ 19.36	2.36%	$ 838.69	$ 852.77	$ 14.08	1.68%
		Family - THREE TIER	$ 1,086.81	$ 1,112.45	$ 25.64	2.36%	$ 1,111.27	$ 1,129.92	$ 18.65	1.68%
		Employee/Spouse - FOUR TIER	$ 820.23	$ 839.59	$ 19.36	2.36%	$ 838.69	$ 852.77	$ 14.08	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 799.73	$ 818.60	$ 18.87	2.36%	$ 817.72	$ 831.45	$ 13.73	1.68%
		Family - FOUR TIER	$ 1,189.34	$ 1,217.40	$ 28.06	2.36%	$ 1,216.10	$ 1,236.51	$ 20.41	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 506.15	$ 517.06	$ 10.91	2.16%	$ 517.54	$ 525.18	$ 7.64	1.48%
		Family - TWO TIER	$ 1,316.00	$ 1,344.37	$ 28.37	2.16%	$ 1,345.62	$ 1,365.48	$ 19.86	1.48%
		Double - THREE TIER	$ 1,012.31	$ 1,034.13	$ 21.82	2.16%	$ 1,035.09	$ 1,050.37	$ 15.28	1.48%
		Family - THREE TIER	$ 1,341.32	$ 1,370.22	$ 28.90	2.15%	$ 1,371.49	$ 1,391.73	$ 20.24	1.48%
		Employee/Spouse - FOUR TIER	$ 1,012.31	$ 1,034.13	$ 21.82	2.16%	$ 1,035.09	$ 1,050.37	$ 15.28	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 987.00	$ 1,008.28	$ 21.28	2.16%	$ 1,009.21	$ 1,024.11	$ 14.90	1.48%
		Family - FOUR TIER	$ 1,467.85	$ 1,499.49	$ 31.64	2.16%	$ 1,500.88	$ 1,523.03	$ 22.15	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 486.96	$ 502.06	$ 15.10	3.10%	$ 497.91	$ 509.95	$ 12.04	2.42%
		Family - TWO TIER	$ 1,266.09	$ 1,305.36	$ 39.27	3.10%	$ 1,294.57	$ 1,325.86	$ 31.29	2.42%
		Double - THREE TIER	$ 973.91	$ 1,004.13	$ 30.22	3.10%	$ 995.82	$ 1,019.89	$ 24.07	2.42%
		Family - THREE TIER	$ 1,290.44	$ 1,330.47	$ 40.03	3.10%	$ 1,319.47	$ 1,351.36	$ 31.89	2.42%
		Employee/Spouse - FOUR TIER	$ 973.91	$ 1,004.13	$ 30.22	3.10%	$ 995.82	$ 1,019.89	$ 24.07	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 949.57	$ 979.02	$ 29.45	3.10%	$ 970.93	$ 994.39	$ 23.46	2.42%
		Family - FOUR TIER	$ 1,412.18	$ 1,455.98	$ 43.80	3.10%	$ 1,443.95	$ 1,478.84	$ 34.89	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 422.70	$ 438.22	$ 15.52	3.67%	$ 432.20	$ 445.10	$ 12.90	2.98%
		Family - TWO TIER	$ 1,099.01	$ 1,139.37	$ 40.36	3.67%	$ 1,123.73	$ 1,157.26	$ 33.53	2.98%
		Double - THREE TIER	$ 845.39	$ 876.44	$ 31.05	3.67%	$ 864.40	$ 890.20	$ 25.80	2.98%
		Family - THREE TIER	$ 1,120.14	$ 1,161.28	$ 41.14	3.67%	$ 1,145.34	$ 1,179.52	$ 34.18	2.98%
		Employee/Spouse - FOUR TIER	$ 845.39	$ 876.44	$ 31.05	3.67%	$ 864.40	$ 890.20	$ 25.80	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 824.25	$ 854.53	$ 30.28	3.67%	$ 842.80	$ 867.95	$ 25.15	2.98%
		Family - FOUR TIER	$ 1,225.81	$ 1,270.84	$ 45.03	3.67%	$ 1,253.39	$ 1,290.79	$ 37.40	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 417.10	$ 439.50	$ 22.40	5.37%	$ 426.49	$ 446.40	$ 19.91	4.67%
		Family - TWO TIER	$ 1,084.46	$ 1,142.71	$ 58.25	5.37%	$ 1,108.86	$ 1,160.65	$ 51.79	4.67%
		Double - THREE TIER	$ 834.21	$ 879.01	$ 44.80	5.37%	$ 852.97	$ 892.81	$ 39.84	4.67%
		Family - THREE TIER	$ 1,105.32	$ 1,164.69	$ 59.37	5.37%	$ 1,130.19	$ 1,182.97	$ 52.78	4.67%
		Employee/Spouse - FOUR TIER	$ 834.21	$ 879.01	$ 44.80	5.37%	$ 852.97	$ 892.81	$ 39.84	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 813.35	$ 857.03	$ 43.68	5.37%	$ 831.64	$ 870.49	$ 38.85	4.67%
		Family - FOUR TIER	$ 1,209.60	$ 1,274.56	$ 64.96	5.37%	$ 1,236.81	$ 1,294.57	$ 57.76	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 403.19	$ 416.32	$ 13.13	3.26%	$ 412.26	$ 422.85	$ 10.59	2.57%
		Family - TWO TIER	$ 1,048.30	$ 1,082.42	$ 34.12	3.25%	$ 1,071.89	$ 1,099.41	$ 27.52	2.57%
		Double - THREE TIER	$ 806.39	$ 832.63	$ 26.24	3.25%	$ 824.52	$ 845.70	$ 21.18	2.57%
		Family - THREE TIER	$ 1,068.46	$ 1,103.23	$ 34.77	3.25%	$ 1,092.50	$ 1,120.56	$ 28.06	2.57%
		Employee/Spouse - FOUR TIER	$ 806.39	$ 832.63	$ 26.24	3.25%	$ 824.52	$ 845.70	$ 21.18	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 786.22	$ 811.81	$ 25.59	3.25%	$ 803.92	$ 824.56	$ 20.64	2.57%
		Family - FOUR TIER	$ 1,169.25	$ 1,207.31	$ 38.06	3.26%	$ 1,195.57	$ 1,226.27	$ 30.70	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 412.16	$ 464.05	$ 51.89	12.59%	$ 420.89	$ 471.34	$ 50.45	11.99%
		Family - TWO TIER	$ 1,071.59	$ 1,206.53	$ 134.94	12.59%	$ 1,094.32	$ 1,225.47	$ 131.15	11.98%
		Double - THREE TIER	$ 824.30	$ 928.10	$ 103.80	12.59%	$ 841.77	$ 942.67	$ 100.90	11.99%
		Family - THREE TIER	$ 1,092.20	$ 1,229.73	$ 137.53	12.59%	$ 1,115.36	$ 1,249.04	$ 133.68	11.99%
		Employee/Spouse - FOUR TIER	$ 824.30	$ 928.10	$ 103.80	12.59%	$ 841.77	$ 942.67	$ 100.90	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 803.69	$ 904.90	$ 101.21	12.59%	$ 820.73	$ 919.10	$ 98.37	11.99%
		Family - FOUR TIER	$ 1,195.24	$ 1,345.75	$ 150.51	12.59%	$ 1,220.58	$ 1,366.87	$ 146.29	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 401.80	$ 437.07	$ 35.27	8.78%	$ 410.32	$ 443.93	$ 33.61	8.19%
		Family - TWO TIER	$ 1,044.69	$ 1,136.39	$ 91.70	8.78%	$ 1,066.84	$ 1,154.23	$ 87.39	8.19%
		Double - THREE TIER	$ 803.61	$ 874.14	$ 70.53	8.78%	$ 820.65	$ 887.87	$ 67.22	8.19%
		Family - THREE TIER	$ 1,064.79	$ 1,158.24	$ 93.45	8.78%	$ 1,087.35	$ 1,176.42	$ 89.07	8.19%
		Employee/Spouse - FOUR TIER	$ 803.61	$ 874.14	$ 70.53	8.78%	$ 820.65	$ 887.87	$ 67.22	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 783.52	$ 852.29	$ 68.77	8.78%	$ 800.13	$ 865.67	$ 65.54	8.19%
		Family - FOUR TIER	$ 1,165.24	$ 1,267.51	$ 102.27	8.78%	$ 1,189.94	$ 1,287.41	$ 97.47	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 380.23	$ 421.93	$ 41.70	10.97%	$ 388.30	$ 428.55	$ 40.25	10.37%
		Family - TWO TIER	$ 988.62	$ 1,097.01	$ 108.39	10.96%	$ 1,009.58	$ 1,114.23	$ 104.65	10.37%
		Double - THREE TIER	$ 760.48	$ 843.85	$ 83.37	10.96%	$ 776.60	$ 857.10	$ 80.50	10.37%
		Family - THREE TIER	$ 1,007.63	$ 1,118.11	$ 110.48	10.96%	$ 1,029.00	$ 1,135.66	$ 106.66	10.37%
		Employee/Spouse - FOUR TIER	$ 760.48	$ 843.85	$ 83.37	10.96%	$ 776.60	$ 857.10	$ 80.50	10.37%
		Employee/Chld(rn) - FOUR TIER	$ 741.46	$ 822.76	$ 81.30	10.96%	$ 757.18	$ 835.67	$ 78.49	10.37%
		Family - FOUR TIER	$ 1,102.69	$ 1,223.59	$ 120.90	10.96%	$ 1,126.07	$ 1,242.80	$ 116.73	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 397.59	$ 433.08	$ 35.49	8.93%	$ 406.01	$ 439.88	$ 33.87	8.34%
		Family - TWO TIER	$ 1,033.72	$ 1,126.00	$ 92.28	8.93%	$ 1,055.64	$ 1,143.68	$ 88.04	8.34%
		Double - THREE TIER	$ 795.18	$ 866.16	$ 70.98	8.93%	$ 812.03	$ 879.76	$ 67.73	8.34%
		Family - THREE TIER	$ 1,053.60	$ 1,147.66	$ 94.06	8.93%	$ 1,075.94	$ 1,165.68	$ 89.74	8.34%
		Employee/Spouse - FOUR TIER	$ 795.18	$ 866.16	$ 70.98	8.93%	$ 812.03	$ 879.76	$ 67.73	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 775.29	$ 844.50	$ 69.21	8.93%	$ 791.73	$ 857.76	$ 66.03	8.34%
		Family - FOUR TIER	$ 1,153.00	$ 1,255.93	$ 102.93	8.93%	$ 1,177.44	$ 1,275.65	$ 98.21	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 490.69	$ 533.43	$ 42.74	8.71%	$ 501.09	$ 541.80	$ 40.71	8.12%
		Family - TWO TIER	$ 1,275.78	$ 1,386.91	$ 111.13	8.71%	$ 1,302.82	$ 1,408.69	$ 105.87	8.13%
		Double - THREE TIER	$ 981.37	$ 1,066.86	$ 85.49	8.71%	$ 1,002.17	$ 1,083.61	$ 81.44	8.13%
		Family - THREE TIER	$ 1,300.31	$ 1,413.58	$ 113.27	8.71%	$ 1,327.88	$ 1,435.78	$ 107.90	8.13%
		Employee/Spouse - FOUR TIER	$ 981.37	$ 1,066.86	$ 85.49	8.71%	$ 1,002.17	$ 1,083.61	$ 81.44	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 956.83	$ 1,040.18	$ 83.35	8.71%	$ 977.12	$ 1,056.52	$ 79.40	8.13%
		Family - FOUR TIER	$ 1,422.98	$ 1,546.94	$ 123.96	8.71%	$ 1,453.15	$ 1,571.23	$ 118.08	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 472.07	$ 517.95	$ 45.88	9.72%	$ 482.08	$ 526.08	$ 44.00	9.13%
		Family - TWO TIER	$ 1,227.38	$ 1,346.67	$ 119.29	9.72%	$ 1,253.40	$ 1,367.82	$ 114.42	9.13%
		Double - THREE TIER	$ 944.14	$ 1,035.90	$ 91.76	9.72%	$ 964.16	$ 1,052.17	$ 88.01	9.13%
		Family - THREE TIER	$ 1,250.98	$ 1,372.57	$ 121.59	9.72%	$ 1,277.50	$ 1,394.12	$ 116.62	9.13%
		Employee/Spouse - FOUR TIER	$ 944.14	$ 1,035.90	$ 91.76	9.72%	$ 964.16	$ 1,052.17	$ 88.01	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 920.54	$ 1,010.01	$ 89.47	9.72%	$ 940.05	$ 1,025.86	$ 85.81	9.13%
		Family - FOUR TIER	$ 1,369.00	$ 1,502.06	$ 133.06	9.72%	$ 1,398.03	$ 1,525.64	$ 127.61	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 409.77	$ 452.09	$ 42.32	10.33%	$ 418.46	$ 459.19	$ 40.73	9.73%
		Family - TWO TIER	$ 1,065.40	$ 1,175.43	$ 110.03	10.33%	$ 1,087.99	$ 1,193.88	$ 105.89	9.73%
		Double - THREE TIER	$ 819.54	$ 904.18	$ 84.64	10.33%	$ 836.92	$ 918.37	$ 81.45	9.73%
		Family - THREE TIER	$ 1,085.89	$ 1,198.03	$ 112.14	10.33%	$ 1,108.92	$ 1,216.84	$ 107.92	9.73%
		Employee/Spouse - FOUR TIER	$ 819.54	$ 904.18	$ 84.64	10.33%	$ 836.92	$ 918.37	$ 81.45	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 799.05	$ 881.57	$ 82.52	10.33%	$ 816.00	$ 895.41	$ 79.41	9.73%
		Family - FOUR TIER	$ 1,188.34	$ 1,311.06	$ 122.72	10.33%	$ 1,213.53	$ 1,331.64	$ 118.11	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 404.36	$ 453.41	$ 49.05	12.13%	$ 412.93	$ 460.53	$ 47.60	11.53%
		Family - TWO TIER	$ 1,051.33	$ 1,178.87	$ 127.54	12.13%	$ 1,073.61	$ 1,197.38	$ 123.77	11.53%
		Double - THREE TIER	$ 808.72	$ 906.83	$ 98.11	12.13%	$ 825.86	$ 921.06	$ 95.20	11.53%
		Family - THREE TIER	$ 1,071.55	$ 1,201.55	$ 130.00	12.13%	$ 1,094.26	$ 1,220.41	$ 126.15	11.53%
		Employee/Spouse - FOUR TIER	$ 808.72	$ 906.83	$ 98.11	12.13%	$ 825.86	$ 921.06	$ 95.20	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 788.49	$ 884.16	$ 95.67	12.13%	$ 805.21	$ 898.04	$ 92.83	11.53%
		Family - FOUR TIER	$ 1,172.63	$ 1,314.90	$ 142.27	12.13%	$ 1,197.49	$ 1,335.54	$ 138.05	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 390.87	$ 429.49	$ 38.62	9.88%	$ 399.16	$ 436.23	$ 37.07	9.29%
		Family - TWO TIER	$ 1,016.25	$ 1,116.67	$ 100.42	9.88%	$ 1,037.79	$ 1,134.21	$ 96.42	9.29%
		Double - THREE TIER	$ 781.73	$ 858.98	$ 77.25	9.88%	$ 798.30	$ 872.47	$ 74.17	9.29%
		Family - THREE TIER	$ 1,035.80	$ 1,138.15	$ 102.35	9.88%	$ 1,057.75	$ 1,156.02	$ 98.27	9.29%
		Employee/Spouse - FOUR TIER	$ 781.73	$ 858.98	$ 77.25	9.88%	$ 798.30	$ 872.47	$ 74.17	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 762.18	$ 837.51	$ 75.33	9.88%	$ 778.35	$ 850.65	$ 72.30	9.29%
		Family - FOUR TIER	$ 1,133.51	$ 1,245.52	$ 112.01	9.88%	$ 1,157.55	$ 1,265.08	$ 107.53	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 425.86	$ 427.13	$ 1.27	0.30%	$ 435.44	$ 433.83	$ (1.61)	-0.37%
		Family - TWO TIER	$ 1,107.23	$ 1,110.52	$ 3.29	0.30%	$ 1,132.15	$ 1,127.96	$ (4.19)	-0.37%
		Double - THREE TIER	$ 851.72	$ 854.25	$ 2.53	0.30%	$ 870.88	$ 867.66	$ (3.22)	-0.37%
		Family - THREE TIER	$ 1,128.53	$ 1,131.88	$ 3.35	0.30%	$ 1,153.92	$ 1,149.65	$ (4.27)	-0.37%
		Employee/Spouse - FOUR TIER	$ 851.72	$ 854.25	$ 2.53	0.30%	$ 870.88	$ 867.66	$ (3.22)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 830.43	$ 832.89	$ 2.46	0.30%	$ 849.12	$ 845.97	$ (3.15)	-0.37%
		Family - FOUR TIER	$ 1,235.00	$ 1,238.66	$ 3.66	0.30%	$ 1,262.78	$ 1,258.11	$ (4.67)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 422.42	$ 446.10	$ 23.68	5.61%	$ 431.93	$ 453.11	$ 21.18	4.90%
		Family - TWO TIER	$ 1,098.29	$ 1,159.87	$ 61.58	5.61%	$ 1,123.01	$ 1,178.08	$ 55.07	4.90%
		Double - THREE TIER	$ 844.83	$ 892.21	$ 47.38	5.61%	$ 863.84	$ 906.22	$ 42.38	4.91%
		Family - THREE TIER	$ 1,119.41	$ 1,182.18	$ 62.77	5.61%	$ 1,144.60	$ 1,200.74	$ 56.14	4.90%
		Employee/Spouse - FOUR TIER	$ 844.83	$ 892.21	$ 47.38	5.61%	$ 863.84	$ 906.22	$ 42.38	4.91%
		Employee/Chld(rn) - FOUR TIER	$ 823.72	$ 869.90	$ 46.18	5.61%	$ 842.25	$ 883.56	$ 41.31	4.90%
		Family - FOUR TIER	$ 1,225.02	$ 1,293.70	$ 68.68	5.61%	$ 1,252.58	$ 1,314.01	$ 61.43	4.90%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 403.75	$ 425.41	$ 21.66	5.36%	$ 412.84	$ 432.09	$ 19.25	4.66%
		Family - TWO TIER	$ 1,049.77	$ 1,106.07	$ 56.30	5.36%	$ 1,073.39	$ 1,123.44	$ 50.05	4.66%
		Double - THREE TIER	$ 807.52	$ 850.83	$ 43.31	5.36%	$ 825.69	$ 864.18	$ 38.49	4.66%
		Family - THREE TIER	$ 1,069.97	$ 1,127.34	$ 57.37	5.36%	$ 1,094.04	$ 1,145.04	$ 51.00	4.66%
		Employee/Spouse - FOUR TIER	$ 807.52	$ 850.83	$ 43.31	5.36%	$ 825.69	$ 864.18	$ 38.49	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 787.34	$ 829.55	$ 42.21	5.36%	$ 805.05	$ 842.58	$ 37.53	4.66%
		Family - FOUR TIER	$ 1,170.91	$ 1,233.70	$ 62.79	5.36%	$ 1,197.25	$ 1,253.07	$ 55.82	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 453.97	$ 446.35	$ (7.62)	-1.68%	$ 464.19	$ 453.36	$ (10.83)	-2.33%
		Family - TWO TIER	$ 1,180.34	$ 1,160.52	$ (19.82)	-1.68%	$ 1,206.89	$ 1,178.74	$ (28.15)	-2.33%
		Double - THREE TIER	$ 907.95	$ 892.71	$ (15.24)	-1.68%	$ 928.38	$ 906.72	$ (21.66)	-2.33%
		Family - THREE TIER	$ 1,203.03	$ 1,182.84	$ (20.19)	-1.68%	$ 1,230.10	$ 1,201.41	$ (28.69)	-2.33%
		Employee/Spouse - FOUR TIER	$ 907.95	$ 892.71	$ (15.24)	-1.68%	$ 928.38	$ 906.72	$ (21.66)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 885.24	$ 870.39	$ (14.85)	-1.68%	$ 905.16	$ 884.06	$ (21.10)	-2.33%
		Family - FOUR TIER	$ 1,316.52	$ 1,294.43	$ (22.09)	-1.68%	$ 1,346.15	$ 1,314.75	$ (31.40)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 429.62	$ 454.27	$ 24.65	5.74%	$ 439.28	$ 461.41	$ 22.13	5.04%
		Family - TWO TIER	$ 1,117.00	$ 1,181.11	$ 64.11	5.74%	$ 1,142.13	$ 1,199.66	$ 57.53	5.04%
		Double - THREE TIER	$ 859.23	$ 908.55	$ 49.32	5.74%	$ 878.56	$ 922.81	$ 44.25	5.04%
		Family - THREE TIER	$ 1,138.48	$ 1,203.83	$ 65.35	5.74%	$ 1,164.09	$ 1,222.73	$ 58.64	5.04%
		Employee/Spouse - FOUR TIER	$ 859.23	$ 908.55	$ 49.32	5.74%	$ 878.56	$ 922.81	$ 44.25	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 837.75	$ 885.84	$ 48.09	5.74%	$ 856.60	$ 899.74	$ 43.14	5.04%
		Family - FOUR TIER	$ 1,245.89	$ 1,317.40	$ 71.51	5.74%	$ 1,273.91	$ 1,338.08	$ 64.17	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 504.17	$ 515.12	$ 10.95	2.17%	$ 515.52	$ 523.21	$ 7.69	1.49%
		Family - TWO TIER	$ 1,310.86	$ 1,339.31	$ 28.45	2.17%	$ 1,340.35	$ 1,360.34	$ 19.99	1.49%
		Double - THREE TIER	$ 1,008.35	$ 1,030.24	$ 21.89	2.17%	$ 1,031.04	$ 1,046.42	$ 15.38	1.49%
		Family - THREE TIER	$ 1,336.06	$ 1,365.07	$ 29.01	2.17%	$ 1,366.13	$ 1,386.50	$ 20.37	1.49%
		Employee/Spouse - FOUR TIER	$ 1,008.35	$ 1,030.24	$ 21.89	2.17%	$ 1,031.04	$ 1,046.42	$ 15.38	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 983.14	$ 1,004.48	$ 21.34	2.17%	$ 1,005.26	$ 1,020.26	$ 15.00	1.49%
		Family - FOUR TIER	$ 1,462.11	$ 1,493.85	$ 31.74	2.17%	$ 1,495.01	$ 1,517.30	$ 22.29	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 486.55	$ 499.89	$ 13.34	2.74%	$ 497.51	$ 507.73	$ 10.22	2.05%
		Family - TWO TIER	$ 1,265.05	$ 1,299.71	$ 34.66	2.74%	$ 1,293.52	$ 1,320.11	$ 26.59	2.06%
		Double - THREE TIER	$ 973.12	$ 999.77	$ 26.65	2.74%	$ 995.02	$ 1,015.47	$ 20.45	2.06%
		Family - THREE TIER	$ 1,289.38	$ 1,324.70	$ 35.32	2.74%	$ 1,318.39	$ 1,345.50	$ 27.11	2.06%
		Employee/Spouse - FOUR TIER	$ 973.12	$ 999.77	$ 26.65	2.74%	$ 995.02	$ 1,015.47	$ 20.45	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 948.79	$ 974.78	$ 25.99	2.74%	$ 970.14	$ 990.08	$ 19.94	2.06%
		Family - FOUR TIER	$ 1,411.02	$ 1,449.67	$ 38.65	2.74%	$ 1,442.77	$ 1,472.43	$ 29.66	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 504.85	$ 515.60	$ 10.75	2.13%	$ 516.22	$ 523.70	$ 7.48	1.45%
		Family - TWO TIER	$ 1,312.63	$ 1,340.57	$ 27.94	2.13%	$ 1,342.16	$ 1,361.61	$ 19.45	1.45%
		Double - THREE TIER	$ 1,009.71	$ 1,031.20	$ 21.49	2.13%	$ 1,032.43	$ 1,047.39	$ 14.96	1.45%
		Family - THREE TIER	$ 1,337.87	$ 1,366.35	$ 28.48	2.13%	$ 1,367.97	$ 1,387.80	$ 19.83	1.45%
		Employee/Spouse - FOUR TIER	$ 1,009.71	$ 1,031.20	$ 21.49	2.13%	$ 1,032.43	$ 1,047.39	$ 14.96	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 984.47	$ 1,005.42	$ 20.95	2.13%	$ 1,006.62	$ 1,021.21	$ 14.59	1.45%
		Family - FOUR TIER	$ 1,464.08	$ 1,495.25	$ 31.17	2.13%	$ 1,497.02	$ 1,518.72	$ 21.70	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 466.02	$ 483.01	$ 16.99	3.65%	$ 476.50	$ 490.60	$ 14.10	2.96%
		Family - TWO TIER	$ 1,211.64	$ 1,255.83	$ 44.19	3.65%	$ 1,238.91	$ 1,275.55	$ 36.64	2.96%
		Double - THREE TIER	$ 932.03	$ 966.02	$ 33.99	3.65%	$ 953.01	$ 981.19	$ 28.18	2.96%
		Family - THREE TIER	$ 1,234.95	$ 1,279.98	$ 45.03	3.65%	$ 1,262.73	$ 1,300.08	$ 37.35	2.96%
		Employee/Spouse - FOUR TIER	$ 932.03	$ 966.02	$ 33.99	3.65%	$ 953.01	$ 981.19	$ 28.18	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 908.73	$ 941.87	$ 33.14	3.65%	$ 929.18	$ 956.66	$ 27.48	2.96%
		Family - FOUR TIER	$ 1,351.46	$ 1,400.73	$ 49.27	3.65%	$ 1,381.86	$ 1,422.73	$ 40.87	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 412.84	$ 440.64	$ 27.80	6.73%	$ 421.60	$ 447.56	$ 25.96	6.16%
		Family - TWO TIER	$ 1,073.40	$ 1,145.67	$ 72.27	6.73%	$ 1,096.15	$ 1,163.66	$ 67.51	6.16%
		Double - THREE TIER	$ 825.69	$ 881.28	$ 55.59	6.73%	$ 843.19	$ 895.12	$ 51.93	6.16%
		Family - THREE TIER	$ 1,094.04	$ 1,167.70	$ 73.66	6.73%	$ 1,117.23	$ 1,186.03	$ 68.80	6.16%
		Employee/Spouse - FOUR TIER	$ 825.69	$ 881.28	$ 55.59	6.73%	$ 843.19	$ 895.12	$ 51.93	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 805.05	$ 859.25	$ 54.20	6.73%	$ 822.11	$ 872.74	$ 50.63	6.16%
		Family - FOUR TIER	$ 1,197.25	$ 1,277.86	$ 80.61	6.73%	$ 1,222.63	$ 1,297.92	$ 75.29	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 409.51	$ 460.22	$ 50.71	12.38%	$ 418.20	$ 467.45	$ 49.25	11.78%
		Family - TWO TIER	$ 1,064.72	$ 1,196.58	$ 131.86	12.38%	$ 1,087.30	$ 1,215.36	$ 128.06	11.78%
		Double - THREE TIER	$ 819.01	$ 920.44	$ 101.43	12.38%	$ 836.38	$ 934.90	$ 98.52	11.78%
		Family - THREE TIER	$ 1,085.20	$ 1,219.59	$ 134.39	12.38%	$ 1,108.21	$ 1,238.74	$ 130.53	11.78%
		Employee/Spouse - FOUR TIER	$ 819.01	$ 920.44	$ 101.43	12.38%	$ 836.38	$ 934.90	$ 98.52	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 798.55	$ 897.43	$ 98.88	12.38%	$ 815.48	$ 911.52	$ 96.04	11.78%
		Family - FOUR TIER	$ 1,187.57	$ 1,334.64	$ 147.07	12.38%	$ 1,212.76	$ 1,355.60	$ 142.84	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 391.42	$ 438.88	$ 47.46	12.13%	$ 399.72	$ 445.77	$ 46.05	11.52%
		Family - TWO TIER	$ 1,017.69	$ 1,141.08	$ 123.39	12.12%	$ 1,039.26	$ 1,158.99	$ 119.73	11.52%
		Double - THREE TIER	$ 782.83	$ 877.75	$ 94.92	12.13%	$ 799.44	$ 891.53	$ 92.09	11.52%
		Family - THREE TIER	$ 1,037.26	$ 1,163.02	$ 125.76	12.12%	$ 1,059.25	$ 1,181.28	$ 122.03	11.52%
		Employee/Spouse - FOUR TIER	$ 782.83	$ 877.75	$ 94.92	12.13%	$ 799.44	$ 891.53	$ 92.09	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 763.26	$ 855.81	$ 92.55	12.13%	$ 779.44	$ 869.24	$ 89.80	11.52%
		Family - FOUR TIER	$ 1,135.12	$ 1,272.74	$ 137.62	12.12%	$ 1,159.18	$ 1,292.72	$ 133.54	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 440.10	$ 460.48	$ 20.38	4.63%	$ 449.43	$ 467.71	$ 18.28	4.07%
		Family - TWO TIER	$ 1,144.25	$ 1,197.25	$ 53.00	4.63%	$ 1,168.51	$ 1,216.04	$ 47.53	4.07%
		Double - THREE TIER	$ 880.19	$ 920.96	$ 40.77	4.63%	$ 898.86	$ 935.42	$ 36.56	4.07%
		Family - THREE TIER	$ 1,166.26	$ 1,220.27	$ 54.01	4.63%	$ 1,190.98	$ 1,239.43	$ 48.45	4.07%
		Employee/Spouse - FOUR TIER	$ 880.19	$ 920.96	$ 40.77	4.63%	$ 898.86	$ 935.42	$ 36.56	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 858.18	$ 897.94	$ 39.76	4.63%	$ 876.39	$ 912.03	$ 35.64	4.07%
		Family - FOUR TIER	$ 1,276.28	$ 1,335.39	$ 59.11	4.63%	$ 1,303.33	$ 1,356.36	$ 53.03	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 416.48	$ 468.65	$ 52.17	12.53%	$ 425.32	$ 476.01	$ 50.69	11.92%
		Family - TWO TIER	$ 1,082.85	$ 1,218.49	$ 135.64	12.53%	$ 1,105.81	$ 1,237.62	$ 131.81	11.92%
		Double - THREE TIER	$ 832.96	$ 937.30	$ 104.34	12.53%	$ 850.62	$ 952.02	$ 101.40	11.92%
		Family - THREE TIER	$ 1,103.67	$ 1,241.92	$ 138.25	12.53%	$ 1,127.07	$ 1,261.42	$ 134.35	11.92%
		Employee/Spouse - FOUR TIER	$ 832.96	$ 937.30	$ 104.34	12.53%	$ 850.62	$ 952.02	$ 101.40	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 812.14	$ 913.87	$ 101.73	12.53%	$ 829.36	$ 928.22	$ 98.86	11.92%
		Family - FOUR TIER	$ 1,207.80	$ 1,359.09	$ 151.29	12.53%	$ 1,233.40	$ 1,380.43	$ 147.03	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 488.77	$ 531.42	$ 42.65	8.73%	$ 499.13	$ 539.77	$ 40.64	8.14%
		Family - TWO TIER	$ 1,270.79	$ 1,381.70	$ 110.91	8.73%	$ 1,297.73	$ 1,403.39	$ 105.66	8.14%
		Double - THREE TIER	$ 977.53	$ 1,062.84	$ 85.31	8.73%	$ 998.25	$ 1,079.53	$ 81.28	8.14%
		Family - THREE TIER	$ 1,295.23	$ 1,408.27	$ 113.04	8.73%	$ 1,322.69	$ 1,430.38	$ 107.69	8.14%
		Employee/Spouse - FOUR TIER	$ 977.53	$ 1,062.84	$ 85.31	8.73%	$ 998.25	$ 1,079.53	$ 81.28	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 953.09	$ 1,036.27	$ 83.18	8.73%	$ 973.30	$ 1,052.54	$ 79.24	8.14%
		Family - FOUR TIER	$ 1,417.42	$ 1,541.12	$ 123.70	8.73%	$ 1,447.47	$ 1,565.32	$ 117.85	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 471.69	$ 515.71	$ 44.02	9.33%	$ 481.69	$ 523.80	$ 42.11	8.74%
		Family - TWO TIER	$ 1,226.39	$ 1,340.84	$ 114.45	9.33%	$ 1,252.39	$ 1,361.89	$ 109.50	8.74%
		Double - THREE TIER	$ 943.38	$ 1,031.41	$ 88.03	9.33%	$ 963.38	$ 1,047.61	$ 84.23	8.74%
		Family - THREE TIER	$ 1,249.98	$ 1,366.62	$ 116.64	9.33%	$ 1,276.48	$ 1,388.08	$ 111.60	8.74%
		Employee/Spouse - FOUR TIER	$ 943.38	$ 1,031.41	$ 88.03	9.33%	$ 963.38	$ 1,047.61	$ 84.23	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 919.79	$ 1,005.63	$ 85.84	9.33%	$ 939.29	$ 1,021.42	$ 82.13	8.74%
		Family - FOUR TIER	$ 1,367.90	$ 1,495.55	$ 127.65	9.33%	$ 1,396.90	$ 1,519.03	$ 122.13	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 489.43	$ 531.92	$ 42.49	8.68%	$ 499.81	$ 540.27	$ 40.46	8.10%
		Family - TWO TIER	$ 1,272.51	$ 1,382.99	$ 110.48	8.68%	$ 1,299.49	$ 1,404.70	$ 105.21	8.10%
		Double - THREE TIER	$ 978.86	$ 1,063.84	$ 84.98	8.68%	$ 999.61	$ 1,080.54	$ 80.93	8.10%
		Family - THREE TIER	$ 1,296.99	$ 1,409.59	$ 112.60	8.68%	$ 1,324.48	$ 1,431.72	$ 107.24	8.10%
		Employee/Spouse - FOUR TIER	$ 978.86	$ 1,063.84	$ 84.98	8.68%	$ 999.61	$ 1,080.54	$ 80.93	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 954.39	$ 1,037.24	$ 82.85	8.68%	$ 974.62	$ 1,053.53	$ 78.91	8.10%
		Family - FOUR TIER	$ 1,419.34	$ 1,542.57	$ 123.23	8.68%	$ 1,449.43	$ 1,566.78	$ 117.35	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 451.77	$ 498.30	$ 46.53	10.30%	$ 461.35	$ 506.12	$ 44.77	9.70%
		Family - TWO TIER	$ 1,174.60	$ 1,295.57	$ 120.97	10.30%	$ 1,199.50	$ 1,315.91	$ 116.41	9.70%
		Double - THREE TIER	$ 903.54	$ 996.59	$ 93.05	10.30%	$ 922.70	$ 1,012.24	$ 89.54	9.70%
		Family - THREE TIER	$ 1,197.19	$ 1,320.49	$ 123.30	10.30%	$ 1,222.57	$ 1,341.22	$ 118.65	9.70%
		Employee/Spouse - FOUR TIER	$ 903.54	$ 996.59	$ 93.05	10.30%	$ 922.70	$ 1,012.24	$ 89.54	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 880.95	$ 971.68	$ 90.73	10.30%	$ 899.62	$ 986.94	$ 87.32	9.71%
		Family - FOUR TIER	$ 1,310.14	$ 1,445.06	$ 134.92	10.30%	$ 1,337.90	$ 1,467.75	$ 129.85	9.71%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 404.51	$ 403.88	$ (0.63)	-0.16%	$ 413.61	$ 410.22	$ (3.39)	-0.82%
		Family - TWO TIER	$ 1,051.70	$ 1,050.09	$ (1.61)	-0.15%	$ 1,075.37	$ 1,066.58	$ (8.79)	-0.82%
		Double - THREE TIER	$ 809.00	$ 807.76	$ (1.24)	-0.15%	$ 827.20	$ 820.45	$ (6.75)	-0.82%
		Family - THREE TIER	$ 1,071.93	$ 1,070.29	$ (1.64)	-0.15%	$ 1,096.05	$ 1,087.09	$ (8.96)	-0.82%
		Employee/Spouse - FOUR TIER	$ 809.00	$ 807.76	$ (1.24)	-0.15%	$ 827.20	$ 820.45	$ (6.75)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 788.78	$ 787.57	$ (1.21)	-0.15%	$ 806.52	$ 799.93	$ (6.59)	-0.82%
		Family - FOUR TIER	$ 1,173.06	$ 1,171.26	$ (1.80)	-0.15%	$ 1,199.45	$ 1,189.65	$ (9.80)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 377.91	$ 373.54	$ (4.37)	-1.16%	$ 386.41	$ 379.40	$ (7.01)	-1.81%
		Family - TWO TIER	$ 982.57	$ 971.20	$ (11.37)	-1.16%	$ 1,004.68	$ 986.45	$ (18.23)	-1.81%
		Double - THREE TIER	$ 755.83	$ 747.08	$ (8.75)	-1.16%	$ 772.83	$ 758.81	$ (14.02)	-1.81%
		Family - THREE TIER	$ 1,001.47	$ 989.88	$ (11.59)	-1.16%	$ 1,024.00	$ 1,005.42	$ (18.58)	-1.81%
		Employee/Spouse - FOUR TIER	$ 755.83	$ 747.08	$ (8.75)	-1.16%	$ 772.83	$ 758.81	$ (14.02)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 736.92	$ 728.40	$ (8.52)	-1.16%	$ 753.51	$ 739.84	$ (13.67)	-1.81%
		Family - FOUR TIER	$ 1,095.95	$ 1,083.26	$ (12.69)	-1.16%	$ 1,120.60	$ 1,100.27	$ (20.33)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 473.22	$ 487.47	$ 14.25	3.01%	$ 483.86	$ 495.12	$ 11.26	2.33%
		Family - TWO TIER	$ 1,230.34	$ 1,267.43	$ 37.09	3.01%	$ 1,258.03	$ 1,287.32	$ 29.29	2.33%
		Double - THREE TIER	$ 946.42	$ 974.94	$ 28.52	3.01%	$ 967.72	$ 990.25	$ 22.53	2.33%
		Family - THREE TIER	$ 1,254.01	$ 1,291.80	$ 37.79	3.01%	$ 1,282.23	$ 1,312.08	$ 29.85	2.33%
		Employee/Spouse - FOUR TIER	$ 946.42	$ 974.94	$ 28.52	3.01%	$ 967.72	$ 990.25	$ 22.53	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 922.76	$ 950.57	$ 27.81	3.01%	$ 943.53	$ 965.49	$ 21.96	2.33%
		Family - FOUR TIER	$ 1,372.32	$ 1,413.67	$ 41.35	3.01%	$ 1,403.19	$ 1,435.86	$ 32.67	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 440.93	$ 457.74	$ 16.81	3.81%	$ 450.85	$ 464.92	$ 14.07	3.12%
		Family - TWO TIER	$ 1,146.42	$ 1,190.11	$ 43.69	3.81%	$ 1,172.22	$ 1,208.80	$ 36.58	3.12%
		Double - THREE TIER	$ 881.86	$ 915.47	$ 33.61	3.81%	$ 901.71	$ 929.84	$ 28.13	3.12%
		Family - THREE TIER	$ 1,168.47	$ 1,213.00	$ 44.53	3.81%	$ 1,194.76	$ 1,232.04	$ 37.28	3.12%
		Employee/Spouse - FOUR TIER	$ 881.86	$ 915.47	$ 33.61	3.81%	$ 901.71	$ 929.84	$ 28.13	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 859.82	$ 892.58	$ 32.76	3.81%	$ 879.16	$ 906.60	$ 27.44	3.12%
		Family - FOUR TIER	$ 1,278.70	$ 1,327.43	$ 48.73	3.81%	$ 1,307.48	$ 1,348.27	$ 40.79	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 375.98	$ 371.68	$ (4.30)	-1.14%	$ 384.45	$ 377.52	$ (6.93)	-1.80%
		Family - TWO TIER	$ 977.56	$ 966.38	$ (11.18)	-1.14%	$ 999.55	$ 981.55	$ (18.00)	-1.80%
		Double - THREE TIER	$ 751.97	$ 743.37	$ (8.60)	-1.14%	$ 768.89	$ 755.04	$ (13.85)	-1.80%
		Family - THREE TIER	$ 996.36	$ 984.96	$ (11.40)	-1.14%	$ 1,018.78	$ 1,000.43	$ (18.35)	-1.80%
		Employee/Spouse - FOUR TIER	$ 751.97	$ 743.37	$ (8.60)	-1.14%	$ 768.89	$ 755.04	$ (13.85)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 733.17	$ 724.78	$ (8.39)	-1.14%	$ 749.67	$ 736.16	$ (13.51)	-1.80%
		Family - FOUR TIER	$ 1,090.35	$ 1,077.88	$ (12.47)	-1.14%	$ 1,114.89	$ 1,094.81	$ (20.08)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 343.93	$ 321.02	$ (22.91)	-6.66%	$ 351.68	$ 326.06	$ (25.62)	-7.29%
		Family - TWO TIER	$ 894.24	$ 834.66	$ (59.58)	-6.66%	$ 914.36	$ 847.77	$ (66.59)	-7.28%
		Double - THREE TIER	$ 687.88	$ 642.05	$ (45.83)	-6.66%	$ 703.36	$ 652.13	$ (51.23)	-7.28%
		Family - THREE TIER	$ 911.43	$ 850.71	$ (60.72)	-6.66%	$ 931.95	$ 864.07	$ (67.88)	-7.28%
		Employee/Spouse - FOUR TIER	$ 687.88	$ 642.05	$ (45.83)	-6.66%	$ 703.36	$ 652.13	$ (51.23)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 670.68	$ 626.00	$ (44.68)	-6.66%	$ 685.77	$ 635.82	$ (49.95)	-7.28%
		Family - FOUR TIER	$ 997.42	$ 930.97	$ (66.45)	-6.66%	$ 1,019.86	$ 945.59	$ (74.27)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 327.32	$ 291.59	$ (35.73)	-10.92%	$ 334.69	$ 296.17	$ (38.52)	-11.51%
		Family - TWO TIER	$ 851.02	$ 758.14	$ (92.88)	-10.91%	$ 870.17	$ 770.04	$ (100.13)	-11.51%
		Double - THREE TIER	$ 654.63	$ 583.18	$ (71.45)	-10.91%	$ 669.36	$ 592.34	$ (77.02)	-11.51%
		Family - THREE TIER	$ 867.39	$ 772.72	$ (94.67)	-10.91%	$ 886.91	$ 784.85	$ (102.06)	-11.51%
		Employee/Spouse - FOUR TIER	$ 654.63	$ 583.18	$ (71.45)	-10.91%	$ 669.36	$ 592.34	$ (77.02)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 638.26	$ 568.60	$ (69.66)	-10.91%	$ 652.63	$ 577.53	$ (75.10)	-11.51%
		Family - FOUR TIER	$ 949.22	$ 845.61	$ (103.61)	-10.92%	$ 970.58	$ 858.89	$ (111.69)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 400.16	$ 429.59	$ 29.43	7.35%	$ 409.17	$ 436.33	$ 27.16	6.64%
		Family - TWO TIER	$ 1,040.43	$ 1,116.93	$ 76.50	7.35%	$ 1,063.84	$ 1,134.46	$ 70.62	6.64%
		Double - THREE TIER	$ 800.34	$ 859.17	$ 58.83	7.35%	$ 818.34	$ 872.66	$ 54.32	6.64%
		Family - THREE TIER	$ 1,060.44	$ 1,138.40	$ 77.96	7.35%	$ 1,084.30	$ 1,156.28	$ 71.98	6.64%
		Employee/Spouse - FOUR TIER	$ 800.34	$ 859.17	$ 58.83	7.35%	$ 818.34	$ 872.66	$ 54.32	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 780.32	$ 837.69	$ 57.37	7.35%	$ 797.88	$ 850.85	$ 52.97	6.64%
		Family - FOUR TIER	$ 1,160.48	$ 1,245.80	$ 85.32	7.35%	$ 1,186.59	$ 1,265.36	$ 78.77	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 326.27	$ 314.66	$ (11.61)	-3.56%	$ 333.62	$ 319.60	$ (14.02)	-4.20%
		Family - TWO TIER	$ 848.32	$ 818.10	$ (30.22)	-3.56%	$ 867.40	$ 830.95	$ (36.45)	-4.20%
		Double - THREE TIER	$ 652.55	$ 629.31	$ (23.24)	-3.56%	$ 667.23	$ 639.19	$ (28.04)	-4.20%
		Family - THREE TIER	$ 864.63	$ 833.84	$ (30.79)	-3.56%	$ 884.08	$ 846.93	$ (37.15)	-4.20%
		Employee/Spouse - FOUR TIER	$ 652.55	$ 629.31	$ (23.24)	-3.56%	$ 667.23	$ 639.19	$ (28.04)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 636.24	$ 613.58	$ (22.66)	-3.56%	$ 650.55	$ 623.21	$ (27.34)	-4.20%
		Family - FOUR TIER	$ 946.20	$ 912.50	$ (33.70)	-3.56%	$ 967.49	$ 926.83	$ (40.66)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 392.14	$ 416.66	$ 24.52	6.25%	$ 400.46	$ 423.20	$ 22.74	5.68%
		Family - TWO TIER	$ 1,019.57	$ 1,083.32	$ 63.75	6.25%	$ 1,041.18	$ 1,100.33	$ 59.15	5.68%
		Double - THREE TIER	$ 784.28	$ 833.33	$ 49.05	6.25%	$ 800.91	$ 846.41	$ 45.50	5.68%
		Family - THREE TIER	$ 1,039.18	$ 1,104.16	$ 64.98	6.25%	$ 1,061.21	$ 1,121.49	$ 60.28	5.68%
		Employee/Spouse - FOUR TIER	$ 784.28	$ 833.33	$ 49.05	6.25%	$ 800.91	$ 846.41	$ 45.50	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 764.67	$ 812.49	$ 47.82	6.25%	$ 780.88	$ 825.25	$ 44.37	5.68%
		Family - FOUR TIER	$ 1,137.21	$ 1,208.32	$ 71.11	6.25%	$ 1,161.32	$ 1,227.29	$ 65.97	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 366.35	$ 385.36	$ 19.01	5.19%	$ 374.12	$ 391.41	$ 17.29	4.62%
		Family - TWO TIER	$ 952.52	$ 1,001.94	$ 49.42	5.19%	$ 972.72	$ 1,017.67	$ 44.95	4.62%
		Double - THREE TIER	$ 732.71	$ 770.72	$ 38.01	5.19%	$ 748.24	$ 782.82	$ 34.58	4.62%
		Family - THREE TIER	$ 970.84	$ 1,021.21	$ 50.37	5.19%	$ 991.43	$ 1,037.24	$ 45.81	4.62%
		Employee/Spouse - FOUR TIER	$ 732.71	$ 770.72	$ 38.01	5.19%	$ 748.24	$ 782.82	$ 34.58	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 714.39	$ 751.45	$ 37.06	5.19%	$ 729.54	$ 763.25	$ 33.71	4.62%
		Family - FOUR TIER	$ 1,062.43	$ 1,117.55	$ 55.12	5.19%	$ 1,084.96	$ 1,135.09	$ 50.13	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 458.75	$ 502.90	$ 44.15	9.62%	$ 468.48	$ 510.79	$ 42.31	9.03%
		Family - TWO TIER	$ 1,192.75	$ 1,307.54	$ 114.79	9.62%	$ 1,218.03	$ 1,328.06	$ 110.03	9.03%
		Double - THREE TIER	$ 917.51	$ 1,005.80	$ 88.29	9.62%	$ 936.95	$ 1,021.59	$ 84.64	9.03%
		Family - THREE TIER	$ 1,215.69	$ 1,332.68	$ 116.99	9.62%	$ 1,241.46	$ 1,353.60	$ 112.14	9.03%
		Employee/Spouse - FOUR TIER	$ 917.51	$ 1,005.80	$ 88.29	9.62%	$ 936.95	$ 1,021.59	$ 84.64	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 894.57	$ 980.65	$ 86.08	9.62%	$ 913.53	$ 996.05	$ 82.52	9.03%
		Family - FOUR TIER	$ 1,330.37	$ 1,458.40	$ 128.03	9.62%	$ 1,358.58	$ 1,481.30	$ 122.72	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 427.46	$ 472.22	$ 44.76	10.47%	$ 436.51	$ 479.63	$ 43.12	9.88%
		Family - TWO TIER	$ 1,111.37	$ 1,227.77	$ 116.40	10.47%	$ 1,134.93	$ 1,247.05	$ 112.12	9.88%
		Double - THREE TIER	$ 854.90	$ 944.44	$ 89.54	10.47%	$ 873.03	$ 959.27	$ 86.24	9.88%
		Family - THREE TIER	$ 1,132.74	$ 1,251.39	$ 118.65	10.47%	$ 1,156.75	$ 1,271.03	$ 114.28	9.88%
		Employee/Spouse - FOUR TIER	$ 854.90	$ 944.44	$ 89.54	10.47%	$ 873.03	$ 959.27	$ 86.24	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 833.53	$ 920.83	$ 87.30	10.47%	$ 851.20	$ 935.29	$ 84.09	9.88%
		Family - FOUR TIER	$ 1,239.60	$ 1,369.44	$ 129.84	10.47%	$ 1,265.88	$ 1,390.94	$ 125.06	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 364.50	$ 383.45	$ 18.95	5.20%	$ 372.22	$ 389.47	$ 17.25	4.63%
		Family - TWO TIER	$ 947.69	$ 996.96	$ 49.27	5.20%	$ 967.78	$ 1,012.61	$ 44.83	4.63%
		Double - THREE TIER	$ 729.00	$ 766.89	$ 37.89	5.20%	$ 744.45	$ 778.93	$ 34.48	4.63%
		Family - THREE TIER	$ 965.91	$ 1,016.13	$ 50.22	5.20%	$ 986.39	$ 1,032.09	$ 45.70	4.63%
		Employee/Spouse - FOUR TIER	$ 729.00	$ 766.89	$ 37.89	5.20%	$ 744.45	$ 778.93	$ 34.48	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 710.77	$ 747.72	$ 36.95	5.20%	$ 725.84	$ 759.46	$ 33.62	4.63%
		Family - FOUR TIER	$ 1,057.04	$ 1,112.00	$ 54.96	5.20%	$ 1,079.45	$ 1,129.45	$ 50.00	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 333.42	$ 331.18	$ (2.24)	-0.67%	$ 340.49	$ 336.38	$ (4.11)	-1.21%
		Family - TWO TIER	$ 866.91	$ 861.08	$ (5.83)	-0.67%	$ 885.29	$ 874.59	$ (10.70)	-1.21%
		Double - THREE TIER	$ 666.86	$ 662.37	$ (4.49)	-0.67%	$ 680.99	$ 672.77	$ (8.22)	-1.21%
		Family - THREE TIER	$ 883.58	$ 877.64	$ (5.94)	-0.67%	$ 902.31	$ 891.41	$ (10.90)	-1.21%
		Employee/Spouse - FOUR TIER	$ 666.86	$ 662.37	$ (4.49)	-0.67%	$ 680.99	$ 672.77	$ (8.22)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 650.18	$ 645.81	$ (4.37)	-0.67%	$ 663.97	$ 655.95	$ (8.02)	-1.21%
		Family - FOUR TIER	$ 966.94	$ 960.43	$ (6.51)	-0.67%	$ 987.44	$ 975.51	$ (11.93)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 317.32	$ 300.82	$ (16.50)	-5.20%	$ 324.04	$ 305.54	$ (18.50)	-5.71%
		Family - TWO TIER	$ 825.02	$ 782.13	$ (42.89)	-5.20%	$ 842.51	$ 794.41	$ (48.10)	-5.71%
		Double - THREE TIER	$ 634.63	$ 601.64	$ (32.99)	-5.20%	$ 648.09	$ 611.08	$ (37.01)	-5.71%
		Family - THREE TIER	$ 840.88	$ 797.17	$ (43.71)	-5.20%	$ 858.71	$ 809.69	$ (49.02)	-5.71%
		Employee/Spouse - FOUR TIER	$ 634.63	$ 601.64	$ (32.99)	-5.20%	$ 648.09	$ 611.08	$ (37.01)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 618.77	$ 586.60	$ (32.17)	-5.20%	$ 631.89	$ 595.81	$ (36.08)	-5.71%
		Family - FOUR TIER	$ 920.22	$ 872.37	$ (47.85)	-5.20%	$ 939.72	$ 886.07	$ (53.65)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 387.94	$ 443.18	$ 55.24	14.24%	$ 396.16	$ 450.14	$ 53.98	13.63%
		Family - TWO TIER	$ 1,008.62	$ 1,152.27	$ 143.65	14.24%	$ 1,030.00	$ 1,170.36	$ 140.36	13.63%
		Double - THREE TIER	$ 775.86	$ 886.36	$ 110.50	14.24%	$ 792.32	$ 900.28	$ 107.96	13.63%
		Family - THREE TIER	$ 1,028.02	$ 1,174.43	$ 146.41	14.24%	$ 1,049.82	$ 1,192.87	$ 143.05	13.63%
		Employee/Spouse - FOUR TIER	$ 775.86	$ 886.36	$ 110.50	14.24%	$ 792.32	$ 900.28	$ 107.96	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 756.47	$ 864.20	$ 107.73	14.24%	$ 772.50	$ 877.77	$ 105.27	13.63%
		Family - FOUR TIER	$ 1,125.01	$ 1,285.23	$ 160.22	14.24%	$ 1,148.86	$ 1,305.40	$ 156.54	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 316.30	$ 324.61	$ 8.31	2.63%	$ 323.01	$ 329.71	$ 6.70	2.07%
		Family - TWO TIER	$ 822.38	$ 843.99	$ 21.61	2.63%	$ 839.81	$ 857.25	$ 17.44	2.08%
		Double - THREE TIER	$ 632.61	$ 649.23	$ 16.62	2.63%	$ 646.01	$ 659.42	$ 13.41	2.08%
		Family - THREE TIER	$ 838.20	$ 860.23	$ 22.03	2.63%	$ 855.97	$ 873.73	$ 17.76	2.07%
		Employee/Spouse - FOUR TIER	$ 632.61	$ 649.23	$ 16.62	2.63%	$ 646.01	$ 659.42	$ 13.41	2.08%
		Employee/Chld(rn) - FOUR TIER	$ 616.79	$ 633.00	$ 16.21	2.63%	$ 629.86	$ 642.93	$ 13.07	2.08%
		Family - FOUR TIER	$ 917.27	$ 941.38	$ 24.11	2.63%	$ 936.71	$ 956.16	$ 19.45	2.08%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 375.08	$ 371.15	$ (3.93)	-1.05%	$ 383.52	$ 376.98	$ (6.54)	-1.71%
		Family - TWO TIER	$ 975.21	$ 964.99	$ (10.22)	-1.05%	$ 997.15	$ 980.14	$ (17.01)	-1.71%
		Double - THREE TIER	$ 750.16	$ 742.30	$ (7.86)	-1.05%	$ 767.04	$ 753.95	$ (13.09)	-1.71%
		Family - THREE TIER	$ 993.96	$ 983.54	$ (10.42)	-1.05%	$ 1,016.33	$ 998.99	$ (17.34)	-1.71%
		Employee/Spouse - FOUR TIER	$ 750.16	$ 742.30	$ (7.86)	-1.05%	$ 767.04	$ 753.95	$ (13.09)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 731.40	$ 723.74	$ (7.66)	-1.05%	$ 747.86	$ 735.10	$ (12.76)	-1.71%
		Family - FOUR TIER	$ 1,087.73	$ 1,076.33	$ (11.40)	-1.05%	$ 1,112.20	$ 1,093.23	$ (18.97)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 372.91	$ 364.48	$ (8.43)	-2.26%	$ 381.30	$ 370.20	$ (11.10)	-2.91%
		Family - TWO TIER	$ 969.57	$ 947.64	$ (21.93)	-2.26%	$ 991.38	$ 962.52	$ (28.86)	-2.91%
		Double - THREE TIER	$ 745.82	$ 728.95	$ (16.87)	-2.26%	$ 762.61	$ 740.40	$ (22.21)	-2.91%
		Family - THREE TIER	$ 988.22	$ 965.87	$ (22.35)	-2.26%	$ 1,010.46	$ 981.03	$ (29.43)	-2.91%
		Employee/Spouse - FOUR TIER	$ 745.82	$ 728.95	$ (16.87)	-2.26%	$ 762.61	$ 740.40	$ (22.21)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 727.18	$ 710.73	$ (16.45)	-2.26%	$ 743.55	$ 721.89	$ (21.66)	-2.91%
		Family - FOUR TIER	$ 1,081.45	$ 1,056.98	$ (24.47)	-2.26%	$ 1,105.78	$ 1,073.58	$ (32.20)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 404.00	$ 396.30	$ (7.70)	-1.91%	$ 413.09	$ 402.52	$ (10.57)	-2.56%
		Family - TWO TIER	$ 1,050.40	$ 1,030.38	$ (20.02)	-1.91%	$ 1,074.03	$ 1,046.56	$ (27.47)	-2.56%
		Double - THREE TIER	$ 808.00	$ 792.60	$ (15.40)	-1.91%	$ 826.18	$ 805.05	$ (21.13)	-2.56%
		Family - THREE TIER	$ 1,070.59	$ 1,050.20	$ (20.39)	-1.90%	$ 1,094.69	$ 1,066.68	$ (28.01)	-2.56%
		Employee/Spouse - FOUR TIER	$ 808.00	$ 792.60	$ (15.40)	-1.91%	$ 826.18	$ 805.05	$ (21.13)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 787.79	$ 772.79	$ (15.00)	-1.90%	$ 805.52	$ 784.92	$ (20.60)	-2.56%
		Family - FOUR TIER	$ 1,171.60	$ 1,149.27	$ (22.33)	-1.91%	$ 1,197.96	$ 1,167.32	$ (30.64)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 346.63	$ 319.12	$ (27.51)	-7.94%	$ 354.42	$ 324.13	$ (30.29)	-8.55%
		Family - TWO TIER	$ 901.22	$ 829.70	$ (71.52)	-7.94%	$ 921.50	$ 842.73	$ (78.77)	-8.55%
		Double - THREE TIER	$ 693.25	$ 638.23	$ (55.02)	-7.94%	$ 708.85	$ 648.25	$ (60.60)	-8.55%
		Family - THREE TIER	$ 918.55	$ 845.65	$ (72.90)	-7.94%	$ 939.23	$ 858.93	$ (80.30)	-8.55%
		Employee/Spouse - FOUR TIER	$ 693.25	$ 638.23	$ (55.02)	-7.94%	$ 708.85	$ 648.25	$ (60.60)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 675.92	$ 622.27	$ (53.65)	-7.94%	$ 691.12	$ 632.04	$ (59.08)	-8.55%
		Family - FOUR TIER	$ 1,005.21	$ 925.43	$ (79.78)	-7.94%	$ 1,027.83	$ 939.96	$ (87.87)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 363.46	$ 351.87	$ (11.59)	-3.19%	$ 371.64	$ 357.39	$ (14.25)	-3.83%
		Family - TWO TIER	$ 945.00	$ 914.85	$ (30.15)	-3.19%	$ 966.26	$ 929.21	$ (37.05)	-3.83%
		Double - THREE TIER	$ 726.92	$ 703.73	$ (23.19)	-3.19%	$ 743.27	$ 714.78	$ (28.49)	-3.83%
		Family - THREE TIER	$ 963.17	$ 932.44	$ (30.73)	-3.19%	$ 984.84	$ 947.08	$ (37.76)	-3.83%
		Employee/Spouse - FOUR TIER	$ 726.92	$ 703.73	$ (23.19)	-3.19%	$ 743.27	$ 714.78	$ (28.49)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 708.74	$ 686.14	$ (22.60)	-3.19%	$ 724.70	$ 696.91	$ (27.79)	-3.83%
		Family - FOUR TIER	$ 1,054.03	$ 1,020.41	$ (33.62)	-3.19%	$ 1,077.76	$ 1,036.43	$ (41.33)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 287.91	$ 186.49	$ (101.42)	-35.23%	$ 294.39	$ 189.42	$ (104.97)	-35.66%
		Family - TWO TIER	$ 748.58	$ 484.87	$ (263.71)	-35.23%	$ 765.41	$ 492.48	$ (272.93)	-35.66%
		Double - THREE TIER	$ 575.83	$ 372.98	$ (202.85)	-35.23%	$ 588.79	$ 378.83	$ (209.96)	-35.66%
		Family - THREE TIER	$ 762.97	$ 494.19	$ (268.78)	-35.23%	$ 780.14	$ 501.95	$ (278.19)	-35.66%
		Employee/Spouse - FOUR TIER	$ 575.83	$ 372.98	$ (202.85)	-35.23%	$ 588.79	$ 378.83	$ (209.96)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 561.43	$ 363.65	$ (197.78)	-35.23%	$ 574.06	$ 369.36	$ (204.70)	-35.66%
		Family - FOUR TIER	$ 834.95	$ 540.82	$ (294.13)	-35.23%	$ 853.73	$ 549.31	$ (304.42)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 395.70	$ 392.93	$ (2.77)	-0.70%	$ 404.60	$ 399.10	$ (5.50)	-1.36%
		Family - TWO TIER	$ 1,028.82	$ 1,021.62	$ (7.20)	-0.70%	$ 1,051.96	$ 1,037.66	$ (14.30)	-1.36%
		Double - THREE TIER	$ 791.39	$ 785.86	$ (5.53)	-0.70%	$ 809.20	$ 798.20	$ (11.00)	-1.36%
		Family - THREE TIER	$ 1,048.60	$ 1,041.26	$ (7.34)	-0.70%	$ 1,072.19	$ 1,057.61	$ (14.58)	-1.36%
		Employee/Spouse - FOUR TIER	$ 791.39	$ 785.86	$ (5.53)	-0.70%	$ 809.20	$ 798.20	$ (11.00)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 771.61	$ 766.21	$ (5.40)	-0.70%	$ 788.97	$ 778.24	$ (10.73)	-1.36%
		Family - FOUR TIER	$ 1,147.52	$ 1,139.49	$ (8.03)	-0.70%	$ 1,173.34	$ 1,157.38	$ (15.96)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 395.31	$ 392.93	$ (2.38)	-0.60%	$ 404.20	$ 399.10	$ (5.10)	-1.26%
		Family - TWO TIER	$ 1,027.80	$ 1,021.62	$ (6.18)	-0.60%	$ 1,050.92	$ 1,037.66	$ (13.26)	-1.26%
		Double - THREE TIER	$ 790.61	$ 785.86	$ (4.75)	-0.60%	$ 808.40	$ 798.20	$ (10.20)	-1.26%
		Family - THREE TIER	$ 1,047.56	$ 1,041.26	$ (6.30)	-0.60%	$ 1,071.13	$ 1,057.61	$ (13.52)	-1.26%
		Employee/Spouse - FOUR TIER	$ 790.61	$ 785.86	$ (4.75)	-0.60%	$ 808.40	$ 798.20	$ (10.20)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 770.85	$ 766.21	$ (4.64)	-0.60%	$ 788.19	$ 778.24	$ (9.95)	-1.26%
		Family - FOUR TIER	$ 1,146.39	$ 1,139.49	$ (6.90)	-0.60%	$ 1,172.18	$ 1,157.38	$ (14.80)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 373.95	$ 340.52	$ (33.43)	-8.94%	$ 382.36	$ 345.87	$ (36.49)	-9.54%
		Family - TWO TIER	$ 972.28	$ 885.35	$ (86.93)	-8.94%	$ 994.15	$ 899.25	$ (94.90)	-9.55%
		Double - THREE TIER	$ 747.91	$ 681.04	$ (66.87)	-8.94%	$ 764.74	$ 691.73	$ (73.01)	-9.55%
		Family - THREE TIER	$ 990.97	$ 902.38	$ (88.59)	-8.94%	$ 1,013.27	$ 916.55	$ (96.72)	-9.55%
		Employee/Spouse - FOUR TIER	$ 747.91	$ 681.04	$ (66.87)	-8.94%	$ 764.74	$ 691.73	$ (73.01)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 729.21	$ 664.02	$ (65.19)	-8.94%	$ 745.61	$ 674.44	$ (71.17)	-9.55%
		Family - FOUR TIER	$ 1,084.46	$ 987.51	$ (96.95)	-8.94%	$ 1,108.86	$ 1,003.01	$ (105.85)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 363.61	$ 382.89	$ 19.28	5.30%	$ 371.32	$ 388.91	$ 17.59	4.74%
		Family - TWO TIER	$ 945.39	$ 995.53	$ 50.14	5.30%	$ 965.44	$ 1,011.16	$ 45.72	4.74%
		Double - THREE TIER	$ 727.23	$ 765.79	$ 38.56	5.30%	$ 742.65	$ 777.81	$ 35.16	4.73%
		Family - THREE TIER	$ 963.57	$ 1,014.67	$ 51.10	5.30%	$ 984.00	$ 1,030.60	$ 46.60	4.74%
		Employee/Spouse - FOUR TIER	$ 727.23	$ 765.79	$ 38.56	5.30%	$ 742.65	$ 777.81	$ 35.16	4.73%
		Employee/Chld(rn) - FOUR TIER	$ 709.05	$ 746.64	$ 37.59	5.30%	$ 724.07	$ 758.37	$ 34.30	4.74%
		Family - FOUR TIER	$ 1,054.48	$ 1,110.39	$ 55.91	5.30%	$ 1,076.83	$ 1,127.83	$ 51.00	4.74%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 361.51	$ 376.01	$ 14.50	4.01%	$ 369.18	$ 381.92	$ 12.74	3.45%
		Family - TWO TIER	$ 939.94	$ 977.63	$ 37.69	4.01%	$ 959.86	$ 992.98	$ 33.12	3.45%
		Double - THREE TIER	$ 723.02	$ 752.02	$ 29.00	4.01%	$ 738.35	$ 763.83	$ 25.48	3.45%
		Family - THREE TIER	$ 958.01	$ 996.43	$ 38.42	4.01%	$ 978.32	$ 1,012.08	$ 33.76	3.45%
		Employee/Spouse - FOUR TIER	$ 723.02	$ 752.02	$ 29.00	4.01%	$ 738.35	$ 763.83	$ 25.48	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 704.95	$ 733.22	$ 28.27	4.01%	$ 719.90	$ 744.73	$ 24.83	3.45%
		Family - FOUR TIER	$ 1,048.39	$ 1,090.43	$ 42.04	4.01%	$ 1,070.61	$ 1,107.55	$ 36.94	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 391.64	$ 408.84	$ 17.20	4.39%	$ 399.95	$ 415.26	$ 15.31	3.83%
		Family - TWO TIER	$ 1,018.29	$ 1,062.99	$ 44.70	4.39%	$ 1,039.88	$ 1,079.68	$ 39.80	3.83%
		Double - THREE TIER	$ 783.30	$ 817.68	$ 34.38	4.39%	$ 799.90	$ 830.52	$ 30.62	3.83%
		Family - THREE TIER	$ 1,037.88	$ 1,083.43	$ 45.55	4.39%	$ 1,059.87	$ 1,100.44	$ 40.57	3.83%
		Employee/Spouse - FOUR TIER	$ 783.30	$ 817.68	$ 34.38	4.39%	$ 799.90	$ 830.52	$ 30.62	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 763.72	$ 797.24	$ 33.52	4.39%	$ 779.91	$ 809.76	$ 29.85	3.83%
		Family - FOUR TIER	$ 1,135.78	$ 1,185.64	$ 49.86	4.39%	$ 1,159.87	$ 1,204.26	$ 44.39	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 336.03	$ 329.21	$ (6.82)	-2.03%	$ 343.15	$ 334.38	$ (8.77)	-2.56%
		Family - TWO TIER	$ 873.67	$ 855.96	$ (17.71)	-2.03%	$ 892.19	$ 869.39	$ (22.80)	-2.56%
		Double - THREE TIER	$ 672.06	$ 658.43	$ (13.63)	-2.03%	$ 686.30	$ 668.77	$ (17.53)	-2.55%
		Family - THREE TIER	$ 890.48	$ 872.42	$ (18.06)	-2.03%	$ 909.36	$ 886.11	$ (23.25)	-2.56%
		Employee/Spouse - FOUR TIER	$ 672.06	$ 658.43	$ (13.63)	-2.03%	$ 686.30	$ 668.77	$ (17.53)	-2.55%
		Employee/Chld(rn) - FOUR TIER	$ 655.26	$ 641.97	$ (13.29)	-2.03%	$ 669.15	$ 652.05	$ (17.10)	-2.56%
		Family - FOUR TIER	$ 974.49	$ 954.72	$ (19.77)	-2.03%	$ 995.15	$ 969.71	$ (25.44)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 352.36	$ 363.00	$ 10.64	3.02%	$ 359.83	$ 368.70	$ 8.87	2.47%
		Family - TWO TIER	$ 916.12	$ 943.80	$ 27.68	3.02%	$ 935.54	$ 958.62	$ 23.08	2.47%
		Double - THREE TIER	$ 704.71	$ 726.00	$ 21.29	3.02%	$ 719.64	$ 737.40	$ 17.76	2.47%
		Family - THREE TIER	$ 933.74	$ 961.95	$ 28.21	3.02%	$ 953.53	$ 977.06	$ 23.53	2.47%
		Employee/Spouse - FOUR TIER	$ 704.71	$ 726.00	$ 21.29	3.02%	$ 719.64	$ 737.40	$ 17.76	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 687.09	$ 707.85	$ 20.76	3.02%	$ 701.65	$ 718.97	$ 17.32	2.47%
		Family - FOUR TIER	$ 1,021.82	$ 1,052.70	$ 30.88	3.02%	$ 1,043.48	$ 1,069.23	$ 25.75	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 279.11	$ 192.39	$ (86.72)	-31.07%	$ 285.03	$ 195.41	$ (89.62)	-31.44%
		Family - TWO TIER	$ 725.69	$ 500.21	$ (225.48)	-31.07%	$ 741.08	$ 508.07	$ (233.01)	-31.44%
		Double - THREE TIER	$ 558.23	$ 384.78	$ (173.45)	-31.07%	$ 570.06	$ 390.82	$ (179.24)	-31.44%
		Family - THREE TIER	$ 739.65	$ 509.83	$ (229.82)	-31.07%	$ 755.33	$ 517.84	$ (237.49)	-31.44%
		Employee/Spouse - FOUR TIER	$ 558.23	$ 384.78	$ (173.45)	-31.07%	$ 570.06	$ 390.82	$ (179.24)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 544.28	$ 375.16	$ (169.12)	-31.07%	$ 555.81	$ 381.05	$ (174.76)	-31.44%
		Family - FOUR TIER	$ 809.43	$ 557.93	$ (251.50)	-31.07%	$ 826.59	$ 566.69	$ (259.90)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 383.60	$ 405.36	$ 21.76	5.67%	$ 391.74	$ 411.73	$ 19.99	5.10%
		Family - TWO TIER	$ 997.37	$ 1,053.95	$ 56.58	5.67%	$ 1,018.51	$ 1,070.49	$ 51.98	5.10%
		Double - THREE TIER	$ 767.21	$ 810.73	$ 43.52	5.67%	$ 783.47	$ 823.46	$ 39.99	5.10%
		Family - THREE TIER	$ 1,016.55	$ 1,074.21	$ 57.66	5.67%	$ 1,038.10	$ 1,091.08	$ 52.98	5.10%
		Employee/Spouse - FOUR TIER	$ 767.21	$ 810.73	$ 43.52	5.67%	$ 783.47	$ 823.46	$ 39.99	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 748.03	$ 790.46	$ 42.43	5.67%	$ 763.89	$ 802.87	$ 38.98	5.10%
		Family - FOUR TIER	$ 1,112.45	$ 1,175.56	$ 63.11	5.67%	$ 1,136.03	$ 1,194.01	$ 57.98	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 383.22	$ 405.36	$ 22.14	5.78%	$ 391.35	$ 411.73	$ 20.38	5.21%
		Family - TWO TIER	$ 996.37	$ 1,053.95	$ 57.58	5.78%	$ 1,017.50	$ 1,070.49	$ 52.99	5.21%
		Double - THREE TIER	$ 766.44	$ 810.73	$ 44.29	5.78%	$ 782.70	$ 823.46	$ 40.76	5.21%
		Family - THREE TIER	$ 1,015.54	$ 1,074.21	$ 58.67	5.78%	$ 1,037.07	$ 1,091.08	$ 54.01	5.21%
		Employee/Spouse - FOUR TIER	$ 766.44	$ 810.73	$ 44.29	5.78%	$ 782.70	$ 823.46	$ 40.76	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 747.29	$ 790.46	$ 43.17	5.78%	$ 763.13	$ 802.87	$ 39.74	5.21%
		Family - FOUR TIER	$ 1,111.34	$ 1,175.56	$ 64.22	5.78%	$ 1,134.90	$ 1,194.01	$ 59.11	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 362.52	$ 351.30	$ (11.22)	-3.10%	$ 370.20	$ 356.81	$ (13.39)	-3.62%
		Family - TWO TIER	$ 942.55	$ 913.37	$ (29.18)	-3.10%	$ 962.53	$ 927.71	$ (34.82)	-3.62%
		Double - THREE TIER	$ 725.04	$ 702.59	$ (22.45)	-3.10%	$ 740.41	$ 713.63	$ (26.78)	-3.62%
		Family - THREE TIER	$ 960.67	$ 930.94	$ (29.73)	-3.09%	$ 981.04	$ 945.55	$ (35.49)	-3.62%
		Employee/Spouse - FOUR TIER	$ 725.04	$ 702.59	$ (22.45)	-3.10%	$ 740.41	$ 713.63	$ (26.78)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 706.91	$ 685.03	$ (21.88)	-3.10%	$ 721.90	$ 695.78	$ (26.12)	-3.62%
		Family - FOUR TIER	$ 1,051.30	$ 1,018.76	$ (32.54)	-3.10%	$ 1,073.59	$ 1,034.76	$ (38.83)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 331.48	$ 276.23	$ (55.25)	-16.67%	$ 338.93	$ 280.57	$ (58.36)	-17.22%
		Family - TWO TIER	$ 861.85	$ 718.20	$ (143.65)	-16.67%	$ 881.24	$ 729.48	$ (151.76)	-17.22%
		Double - THREE TIER	$ 662.96	$ 552.46	$ (110.50)	-16.67%	$ 677.88	$ 561.14	$ (116.74)	-17.22%
		Family - THREE TIER	$ 878.42	$ 732.02	$ (146.40)	-16.67%	$ 898.19	$ 743.51	$ (154.68)	-17.22%
		Employee/Spouse - FOUR TIER	$ 662.96	$ 552.46	$ (110.50)	-16.67%	$ 677.88	$ 561.14	$ (116.74)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 646.39	$ 538.65	$ (107.74)	-16.67%	$ 660.93	$ 547.11	$ (113.82)	-17.22%
		Family - FOUR TIER	$ 961.29	$ 801.07	$ (160.22)	-16.67%	$ 982.92	$ 813.65	$ (169.27)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 309.82	$ 212.00	$ (97.82)	-31.57%	$ 316.79	$ 215.33	$ (101.46)	-32.03%
		Family - TWO TIER	$ 805.54	$ 551.19	$ (254.35)	-31.58%	$ 823.67	$ 559.85	$ (263.82)	-32.03%
		Double - THREE TIER	$ 619.65	$ 423.99	$ (195.66)	-31.58%	$ 633.59	$ 430.65	$ (202.94)	-32.03%
		Family - THREE TIER	$ 821.03	$ 561.79	$ (259.24)	-31.57%	$ 839.51	$ 570.61	$ (268.90)	-32.03%
		Employee/Spouse - FOUR TIER	$ 619.65	$ 423.99	$ (195.66)	-31.58%	$ 633.59	$ 430.65	$ (202.94)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 604.16	$ 413.39	$ (190.77)	-31.58%	$ 617.75	$ 419.88	$ (197.87)	-32.03%
		Family - FOUR TIER	$ 898.49	$ 614.79	$ (283.70)	-31.58%	$ 918.70	$ 624.44	$ (294.26)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 267.26	$ 138.49	$ (128.77)	-48.18%	$ 273.28	$ 140.66	$ (132.62)	-48.53%
		Family - TWO TIER	$ 694.88	$ 360.06	$ (334.82)	-48.18%	$ 710.52	$ 365.72	$ (344.80)	-48.53%
		Double - THREE TIER	$ 534.53	$ 276.97	$ (257.56)	-48.18%	$ 546.55	$ 281.32	$ (265.23)	-48.53%
		Family - THREE TIER	$ 708.24	$ 366.99	$ (341.25)	-48.18%	$ 724.18	$ 372.75	$ (351.43)	-48.53%
		Employee/Spouse - FOUR TIER	$ 534.53	$ 276.97	$ (257.56)	-48.18%	$ 546.55	$ 281.32	$ (265.23)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 521.16	$ 270.05	$ (251.11)	-48.18%	$ 532.89	$ 274.29	$ (258.60)	-48.53%
		Family - FOUR TIER	$ 775.07	$ 401.61	$ (373.46)	-48.18%	$ 792.51	$ 407.92	$ (384.59)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 353.07	$ 302.74	$ (50.33)	-14.25%	$ 361.00	$ 307.49	$ (53.51)	-14.82%
		Family - TWO TIER	$ 917.97	$ 787.12	$ (130.85)	-14.25%	$ 938.62	$ 799.48	$ (139.14)	-14.82%
		Double - THREE TIER	$ 706.12	$ 605.48	$ (100.64)	-14.25%	$ 722.02	$ 614.99	$ (107.03)	-14.82%
		Family - THREE TIER	$ 935.62	$ 802.26	$ (133.36)	-14.25%	$ 956.68	$ 814.86	$ (141.82)	-14.82%
		Employee/Spouse - FOUR TIER	$ 706.12	$ 605.48	$ (100.64)	-14.25%	$ 722.02	$ 614.99	$ (107.03)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 688.47	$ 590.34	$ (98.13)	-14.25%	$ 703.96	$ 599.61	$ (104.35)	-14.82%
		Family - FOUR TIER	$ 1,023.89	$ 877.95	$ (145.94)	-14.25%	$ 1,046.92	$ 891.73	$ (155.19)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 330.43	$ 242.52	$ (87.91)	-26.60%	$ 337.85	$ 246.33	$ (91.52)	-27.09%
		Family - TWO TIER	$ 859.10	$ 630.55	$ (228.55)	-26.60%	$ 878.43	$ 640.45	$ (237.98)	-27.09%
		Double - THREE TIER	$ 660.84	$ 485.04	$ (175.80)	-26.60%	$ 675.72	$ 492.65	$ (183.07)	-27.09%
		Family - THREE TIER	$ 875.61	$ 642.67	$ (232.94)	-26.60%	$ 895.32	$ 652.76	$ (242.56)	-27.09%
		Employee/Spouse - FOUR TIER	$ 660.84	$ 485.04	$ (175.80)	-26.60%	$ 675.72	$ 492.65	$ (183.07)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 644.32	$ 472.91	$ (171.41)	-26.60%	$ 658.82	$ 480.34	$ (178.48)	-27.09%
		Family - FOUR TIER	$ 958.22	$ 703.30	$ (254.92)	-26.60%	$ 979.78	$ 714.34	$ (265.44)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 304.15	$ 130.33	$ (173.82)	-57.15%	$ 311.00	$ 132.38	$ (178.62)	-57.43%
		Family - TWO TIER	$ 790.80	$ 338.87	$ (451.93)	-57.15%	$ 808.60	$ 344.19	$ (464.41)	-57.43%
		Double - THREE TIER	$ 608.31	$ 260.67	$ (347.64)	-57.15%	$ 622.00	$ 264.76	$ (357.24)	-57.43%
		Family - THREE TIER	$ 806.01	$ 345.39	$ (460.62)	-57.15%	$ 824.14	$ 350.81	$ (473.33)	-57.43%
		Employee/Spouse - FOUR TIER	$ 608.31	$ 260.67	$ (347.64)	-57.15%	$ 622.00	$ 264.76	$ (357.24)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 593.10	$ 254.15	$ (338.95)	-57.15%	$ 606.45	$ 258.14	$ (348.31)	-57.43%
		Family - FOUR TIER	$ 882.04	$ 377.97	$ (504.07)	-57.15%	$ 901.90	$ 383.90	$ (518.00)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 316.52	$ 257.38	$ (59.14)	-18.68%	$ 323.63	$ 261.42	$ (62.21)	-19.22%
		Family - TWO TIER	$ 822.93	$ 669.18	$ (153.75)	-18.68%	$ 841.45	$ 679.69	$ (161.76)	-19.22%
		Double - THREE TIER	$ 633.03	$ 514.75	$ (118.28)	-18.68%	$ 647.27	$ 522.84	$ (124.43)	-19.22%
		Family - THREE TIER	$ 838.76	$ 682.05	$ (156.71)	-18.68%	$ 857.63	$ 692.76	$ (164.87)	-19.22%
		Employee/Spouse - FOUR TIER	$ 633.03	$ 514.75	$ (118.28)	-18.68%	$ 647.27	$ 522.84	$ (124.43)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 617.20	$ 501.89	$ (115.31)	-18.68%	$ 631.09	$ 509.77	$ (121.32)	-19.22%
		Family - FOUR TIER	$ 917.89	$ 746.39	$ (171.50)	-18.68%	$ 938.55	$ 758.11	$ (180.44)	-19.23%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 316.67	$ 257.38	$ (59.29)	-18.72%	$ 323.79	$ 261.42	$ (62.37)	-19.26%
		Family - TWO TIER	$ 823.35	$ 669.18	$ (154.17)	-18.72%	$ 841.88	$ 679.69	$ (162.19)	-19.27%
		Double - THREE TIER	$ 633.35	$ 514.75	$ (118.60)	-18.73%	$ 647.60	$ 522.84	$ (124.76)	-19.26%
		Family - THREE TIER	$ 839.19	$ 682.05	$ (157.14)	-18.73%	$ 858.07	$ 692.76	$ (165.31)	-19.27%
		Employee/Spouse - FOUR TIER	$ 633.35	$ 514.75	$ (118.60)	-18.73%	$ 647.60	$ 522.84	$ (124.76)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 617.51	$ 501.89	$ (115.62)	-18.72%	$ 631.41	$ 509.77	$ (121.64)	-19.26%
		Family - FOUR TIER	$ 918.35	$ 746.39	$ (171.96)	-18.72%	$ 939.01	$ 758.11	$ (180.90)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 364.94	$ 365.49	$ 0.55	0.15%	$ 373.16	$ 371.23	$ (1.93)	-0.52%
		Family - TWO TIER	$ 948.85	$ 950.29	$ 1.44	0.15%	$ 970.19	$ 965.20	$ (4.99)	-0.51%
		Double - THREE TIER	$ 729.88	$ 730.99	$ 1.11	0.15%	$ 746.30	$ 742.46	$ (3.84)	-0.51%
		Family - THREE TIER	$ 967.09	$ 968.56	$ 1.47	0.15%	$ 988.85	$ 983.77	$ (5.08)	-0.51%
		Employee/Spouse - FOUR TIER	$ 729.88	$ 730.99	$ 1.11	0.15%	$ 746.30	$ 742.46	$ (3.84)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 711.63	$ 712.71	$ 1.08	0.15%	$ 727.64	$ 723.90	$ (3.74)	-0.51%
		Family - FOUR TIER	$ 1,058.32	$ 1,059.93	$ 1.61	0.15%	$ 1,082.14	$ 1,076.57	$ (5.57)	-0.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 321.35	$ 284.97	$ (36.38)	-11.32%	$ 328.16	$ 289.45	$ (38.71)	-11.80%
		Family - TWO TIER	$ 835.49	$ 740.93	$ (94.56)	-11.32%	$ 853.20	$ 752.57	$ (100.63)	-11.79%
		Double - THREE TIER	$ 642.68	$ 569.95	$ (72.73)	-11.32%	$ 656.31	$ 578.90	$ (77.41)	-11.79%
		Family - THREE TIER	$ 851.56	$ 755.18	$ (96.38)	-11.32%	$ 869.62	$ 767.04	$ (102.58)	-11.80%
		Employee/Spouse - FOUR TIER	$ 642.68	$ 569.95	$ (72.73)	-11.32%	$ 656.31	$ 578.90	$ (77.41)	-11.79%
		Employee/Chld(rn) - FOUR TIER	$ 626.62	$ 555.70	$ (70.92)	-11.32%	$ 639.91	$ 564.42	$ (75.49)	-11.80%
		Family - FOUR TIER	$ 931.89	$ 826.42	$ (105.47)	-11.32%	$ 951.65	$ 839.40	$ (112.25)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 300.35	$ 218.71	$ (81.64)	-27.18%	$ 306.71	$ 222.14	$ (84.57)	-27.57%
		Family - TWO TIER	$ 780.90	$ 568.64	$ (212.26)	-27.18%	$ 797.46	$ 577.56	$ (219.90)	-27.58%
		Double - THREE TIER	$ 600.69	$ 437.41	$ (163.28)	-27.18%	$ 613.43	$ 444.28	$ (169.15)	-27.57%
		Family - THREE TIER	$ 795.93	$ 579.57	$ (216.36)	-27.18%	$ 812.80	$ 588.67	$ (224.13)	-27.58%
		Employee/Spouse - FOUR TIER	$ 600.69	$ 437.41	$ (163.28)	-27.18%	$ 613.43	$ 444.28	$ (169.15)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 585.68	$ 426.48	$ (159.20)	-27.18%	$ 598.10	$ 433.17	$ (164.93)	-27.58%
		Family - FOUR TIER	$ 871.01	$ 634.25	$ (236.76)	-27.18%	$ 889.48	$ 644.21	$ (245.27)	-27.57%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 259.09	$ 142.87	$ (116.22)	-44.86%	$ 264.59	$ 145.11	$ (119.48)	-45.16%
		Family - TWO TIER	$ 673.64	$ 371.46	$ (302.18)	-44.86%	$ 687.92	$ 377.29	$ (310.63)	-45.15%
		Double - THREE TIER	$ 518.19	$ 285.74	$ (232.45)	-44.86%	$ 529.18	$ 290.22	$ (238.96)	-45.16%
		Family - THREE TIER	$ 686.60	$ 378.60	$ (308.00)	-44.86%	$ 701.16	$ 384.55	$ (316.61)	-45.16%
		Employee/Spouse - FOUR TIER	$ 518.19	$ 285.74	$ (232.45)	-44.86%	$ 529.18	$ 290.22	$ (238.96)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 505.23	$ 278.59	$ (226.64)	-44.86%	$ 515.94	$ 282.97	$ (232.97)	-45.15%
		Family - FOUR TIER	$ 751.38	$ 414.32	$ (337.06)	-44.86%	$ 767.30	$ 420.82	$ (346.48)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 342.27	$ 312.32	$ (29.95)	-8.75%	$ 349.52	$ 317.22	$ (32.30)	-9.24%
		Family - TWO TIER	$ 889.90	$ 812.03	$ (77.87)	-8.75%	$ 908.76	$ 824.78	$ (83.98)	-9.24%
		Double - THREE TIER	$ 684.53	$ 624.64	$ (59.89)	-8.75%	$ 699.05	$ 634.45	$ (64.60)	-9.24%
		Family - THREE TIER	$ 907.01	$ 827.65	$ (79.36)	-8.75%	$ 926.24	$ 840.64	$ (85.60)	-9.24%
		Employee/Spouse - FOUR TIER	$ 684.53	$ 624.64	$ (59.89)	-8.75%	$ 699.05	$ 634.45	$ (64.60)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 667.42	$ 609.02	$ (58.40)	-8.75%	$ 681.57	$ 618.59	$ (62.98)	-9.24%
		Family - FOUR TIER	$ 992.57	$ 905.73	$ (86.84)	-8.75%	$ 1,013.61	$ 919.95	$ (93.66)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 320.32	$ 250.19	$ (70.13)	-21.89%	$ 327.11	$ 254.12	$ (72.99)	-22.31%
		Family - TWO TIER	$ 832.83	$ 650.50	$ (182.33)	-21.89%	$ 850.48	$ 660.71	$ (189.77)	-22.31%
		Double - THREE TIER	$ 640.64	$ 500.39	$ (140.25)	-21.89%	$ 654.22	$ 508.24	$ (145.98)	-22.31%
		Family - THREE TIER	$ 848.84	$ 663.01	$ (185.83)	-21.89%	$ 866.84	$ 673.42	$ (193.42)	-22.31%
		Employee/Spouse - FOUR TIER	$ 640.64	$ 500.39	$ (140.25)	-21.89%	$ 654.22	$ 508.24	$ (145.98)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 624.62	$ 487.88	$ (136.74)	-21.89%	$ 637.86	$ 495.54	$ (142.32)	-22.31%
		Family - FOUR TIER	$ 928.93	$ 725.56	$ (203.37)	-21.89%	$ 948.61	$ 736.95	$ (211.66)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 294.86	$ 134.46	$ (160.40)	-54.40%	$ 301.11	$ 136.57	$ (164.54)	-54.64%
		Family - TWO TIER	$ 766.62	$ 349.59	$ (417.03)	-54.40%	$ 782.88	$ 355.08	$ (427.80)	-54.64%
		Double - THREE TIER	$ 589.71	$ 268.92	$ (320.79)	-54.40%	$ 602.21	$ 273.14	$ (329.07)	-54.64%
		Family - THREE TIER	$ 781.36	$ 356.32	$ (425.04)	-54.40%	$ 797.93	$ 361.91	$ (436.02)	-54.64%
		Employee/Spouse - FOUR TIER	$ 589.71	$ 268.92	$ (320.79)	-54.40%	$ 602.21	$ 273.14	$ (329.07)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 574.97	$ 262.19	$ (312.78)	-54.40%	$ 587.15	$ 266.31	$ (320.84)	-54.64%
		Family - FOUR TIER	$ 855.08	$ 389.93	$ (465.15)	-54.40%	$ 873.21	$ 396.05	$ (477.16)	-54.64%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 306.84	$ 265.52	$ (41.32)	-13.47%	$ 313.35	$ 269.69	$ (43.66)	-13.93%
		Family - TWO TIER	$ 797.78	$ 690.36	$ (107.42)	-13.46%	$ 814.69	$ 701.20	$ (113.49)	-13.93%
		Double - THREE TIER	$ 613.67	$ 531.04	$ (82.63)	-13.46%	$ 626.68	$ 539.38	$ (87.30)	-13.93%
		Family - THREE TIER	$ 813.12	$ 703.63	$ (109.49)	-13.47%	$ 830.36	$ 714.68	$ (115.68)	-13.93%
		Employee/Spouse - FOUR TIER	$ 613.67	$ 531.04	$ (82.63)	-13.46%	$ 626.68	$ 539.38	$ (87.30)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 598.33	$ 517.77	$ (80.56)	-13.46%	$ 611.02	$ 525.90	$ (85.12)	-13.93%
		Family - FOUR TIER	$ 889.83	$ 770.01	$ (119.82)	-13.47%	$ 908.69	$ 782.10	$ (126.59)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 306.99	$ 265.52	$ (41.47)	-13.51%	$ 313.50	$ 269.69	$ (43.81)	-13.97%
		Family - TWO TIER	$ 798.17	$ 690.36	$ (107.81)	-13.51%	$ 815.09	$ 701.20	$ (113.89)	-13.97%
		Double - THREE TIER	$ 613.98	$ 531.04	$ (82.94)	-13.51%	$ 626.99	$ 539.38	$ (87.61)	-13.97%
		Family - THREE TIER	$ 813.52	$ 703.63	$ (109.89)	-13.51%	$ 830.76	$ 714.68	$ (116.08)	-13.97%
		Employee/Spouse - FOUR TIER	$ 613.98	$ 531.04	$ (82.94)	-13.51%	$ 626.99	$ 539.38	$ (87.61)	-13.97%
		Employee/Chld(rn) - FOUR TIER	$ 598.63	$ 517.77	$ (80.86)	-13.51%	$ 611.32	$ 525.90	$ (85.42)	-13.97%
		Family - FOUR TIER	$ 890.27	$ 770.01	$ (120.26)	-13.51%	$ 909.15	$ 782.10	$ (127.05)	-13.97%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 353.79	$ 377.06	$ 23.27	6.58%	$ 361.29	$ 382.98	$ 21.69	6.00%
		Family - TWO TIER	$ 919.85	$ 980.36	$ 60.51	6.58%	$ 939.35	$ 995.75	$ 56.40	6.00%
		Double - THREE TIER	$ 707.58	$ 754.12	$ 46.54	6.58%	$ 722.58	$ 765.96	$ 43.38	6.00%
		Family - THREE TIER	$ 937.54	$ 999.21	$ 61.67	6.58%	$ 957.42	$ 1,014.90	$ 57.48	6.00%
		Employee/Spouse - FOUR TIER	$ 707.58	$ 754.12	$ 46.54	6.58%	$ 722.58	$ 765.96	$ 43.38	6.00%
		Employee/Chld(rn) - FOUR TIER	$ 689.89	$ 735.27	$ 45.38	6.58%	$ 704.51	$ 746.81	$ 42.30	6.00%
		Family - FOUR TIER	$ 1,025.99	$ 1,093.48	$ 67.49	6.58%	$ 1,047.74	$ 1,110.64	$ 62.90	6.00%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 316.29	$ 257.38	$ (58.91)	-18.63%	$ 323.41	$ 261.42	$ (61.99)	-19.17%
		Family - TWO TIER	$ 822.37	$ 669.18	$ (153.19)	-18.63%	$ 840.87	$ 679.69	$ (161.18)	-19.17%
		Double - THREE TIER	$ 632.60	$ 514.75	$ (117.85)	-18.63%	$ 646.82	$ 522.84	$ (123.98)	-19.17%
		Family - THREE TIER	$ 838.18	$ 682.05	$ (156.13)	-18.63%	$ 857.04	$ 692.76	$ (164.28)	-19.17%
		Employee/Spouse - FOUR TIER	$ 632.60	$ 514.75	$ (117.85)	-18.63%	$ 646.82	$ 522.84	$ (123.98)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 616.78	$ 501.89	$ (114.89)	-18.63%	$ 630.66	$ 509.77	$ (120.89)	-19.17%
		Family - FOUR TIER	$ 917.26	$ 746.39	$ (170.87)	-18.63%	$ 937.90	$ 758.11	$ (179.79)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 289.34	$ 197.76	$ (91.58)	-31.65%	$ 295.85	$ 200.87	$ (94.98)	-32.10%
		Family - TWO TIER	$ 752.29	$ 514.18	$ (238.11)	-31.65%	$ 769.21	$ 522.25	$ (246.96)	-32.11%
		Double - THREE TIER	$ 578.68	$ 395.52	$ (183.16)	-31.65%	$ 591.70	$ 401.73	$ (189.97)	-32.11%
		Family - THREE TIER	$ 766.75	$ 524.07	$ (242.68)	-31.65%	$ 784.01	$ 532.30	$ (251.71)	-32.11%
		Employee/Spouse - FOUR TIER	$ 578.68	$ 395.52	$ (183.16)	-31.65%	$ 591.70	$ 401.73	$ (189.97)	-32.11%
		Employee/Chld(rn) - FOUR TIER	$ 564.22	$ 385.64	$ (178.58)	-31.65%	$ 576.91	$ 391.69	$ (185.22)	-32.11%
		Family - FOUR TIER	$ 839.09	$ 573.51	$ (265.58)	-31.65%	$ 857.97	$ 582.51	$ (275.46)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 267.78	$ 126.04	$ (141.74)	-52.93%	$ 273.81	$ 128.01	$ (145.80)	-53.25%
		Family - TWO TIER	$ 696.23	$ 327.69	$ (368.54)	-52.93%	$ 711.90	$ 332.84	$ (379.06)	-53.25%
		Double - THREE TIER	$ 535.57	$ 252.07	$ (283.50)	-52.93%	$ 547.61	$ 256.03	$ (291.58)	-53.25%
		Family - THREE TIER	$ 709.62	$ 333.99	$ (375.63)	-52.93%	$ 725.59	$ 339.24	$ (386.35)	-53.25%
		Employee/Spouse - FOUR TIER	$ 535.57	$ 252.07	$ (283.50)	-52.93%	$ 547.61	$ 256.03	$ (291.58)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 522.17	$ 245.77	$ (276.40)	-52.93%	$ 533.92	$ 249.63	$ (284.29)	-53.25%
		Family - FOUR TIER	$ 776.57	$ 365.50	$ (411.07)	-52.93%	$ 794.04	$ 371.24	$ (422.80)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 371.35	$ 393.36	$ 22.01	5.93%	$ 379.71	$ 399.53	$ 19.82	5.22%
		Family - TWO TIER	$ 965.52	$ 1,022.73	$ 57.21	5.93%	$ 987.25	$ 1,038.79	$ 51.54	5.22%
		Double - THREE TIER	$ 742.71	$ 786.71	$ 44.00	5.92%	$ 759.42	$ 799.07	$ 39.65	5.22%
		Family - THREE TIER	$ 984.10	$ 1,042.40	$ 58.30	5.92%	$ 1,006.23	$ 1,058.76	$ 52.53	5.22%
		Employee/Spouse - FOUR TIER	$ 742.71	$ 786.71	$ 44.00	5.92%	$ 759.42	$ 799.07	$ 39.65	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 724.15	$ 767.05	$ 42.90	5.92%	$ 740.43	$ 779.09	$ 38.66	5.22%
		Family - FOUR TIER	$ 1,076.93	$ 1,140.74	$ 63.81	5.93%	$ 1,101.16	$ 1,158.65	$ 57.49	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 368.42	$ 389.38	$ 20.96	5.69%	$ 376.72	$ 395.49	$ 18.77	4.98%
		Family - TWO TIER	$ 957.89	$ 1,012.39	$ 54.50	5.69%	$ 979.44	$ 1,028.28	$ 48.84	4.99%
		Double - THREE TIER	$ 736.84	$ 778.76	$ 41.92	5.69%	$ 753.42	$ 790.99	$ 37.57	4.99%
		Family - THREE TIER	$ 976.32	$ 1,031.86	$ 55.54	5.69%	$ 998.28	$ 1,048.06	$ 49.78	4.99%
		Employee/Spouse - FOUR TIER	$ 736.84	$ 778.76	$ 41.92	5.69%	$ 753.42	$ 790.99	$ 37.57	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 718.43	$ 759.29	$ 40.86	5.69%	$ 734.58	$ 771.21	$ 36.63	4.99%
		Family - FOUR TIER	$ 1,068.42	$ 1,129.20	$ 60.78	5.69%	$ 1,092.46	$ 1,146.93	$ 54.47	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 348.22	$ 332.53	$ (15.69)	-4.51%	$ 356.04	$ 337.75	$ (18.29)	-5.14%
		Family - TWO TIER	$ 905.35	$ 864.58	$ (40.77)	-4.50%	$ 925.72	$ 878.15	$ (47.57)	-5.14%
		Double - THREE TIER	$ 696.42	$ 665.06	$ (31.36)	-4.50%	$ 712.09	$ 675.50	$ (36.59)	-5.14%
		Family - THREE TIER	$ 922.76	$ 881.20	$ (41.56)	-4.50%	$ 943.53	$ 895.04	$ (48.49)	-5.14%
		Employee/Spouse - FOUR TIER	$ 696.42	$ 665.06	$ (31.36)	-4.50%	$ 712.09	$ 675.50	$ (36.59)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 679.01	$ 648.43	$ (30.58)	-4.50%	$ 694.29	$ 658.61	$ (35.68)	-5.14%
		Family - FOUR TIER	$ 1,009.82	$ 964.34	$ (45.48)	-4.50%	$ 1,032.54	$ 979.48	$ (53.06)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 389.00	$ 397.50	$ 8.50	2.19%	$ 397.75	$ 403.74	$ 5.99	1.51%
		Family - TWO TIER	$ 1,011.38	$ 1,033.49	$ 22.11	2.19%	$ 1,034.14	$ 1,049.71	$ 15.57	1.51%
		Double - THREE TIER	$ 777.98	$ 794.99	$ 17.01	2.19%	$ 795.49	$ 807.47	$ 11.98	1.51%
		Family - THREE TIER	$ 1,030.83	$ 1,053.36	$ 22.53	2.19%	$ 1,054.02	$ 1,069.90	$ 15.88	1.51%
		Employee/Spouse - FOUR TIER	$ 777.98	$ 794.99	$ 17.01	2.19%	$ 795.49	$ 807.47	$ 11.98	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 758.54	$ 775.12	$ 16.58	2.19%	$ 775.61	$ 787.29	$ 11.68	1.51%
		Family - FOUR TIER	$ 1,128.08	$ 1,152.74	$ 24.66	2.19%	$ 1,153.46	$ 1,170.84	$ 17.38	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 377.27	$ 384.87	$ 7.60	2.01%	$ 385.75	$ 390.91	$ 5.16	1.34%
		Family - TWO TIER	$ 980.90	$ 1,000.65	$ 19.75	2.01%	$ 1,002.97	$ 1,016.36	$ 13.39	1.34%
		Double - THREE TIER	$ 754.53	$ 769.73	$ 15.20	2.01%	$ 771.52	$ 781.82	$ 10.30	1.34%
		Family - THREE TIER	$ 999.77	$ 1,019.90	$ 20.13	2.01%	$ 1,022.26	$ 1,035.91	$ 13.65	1.34%
		Employee/Spouse - FOUR TIER	$ 754.53	$ 769.73	$ 15.20	2.01%	$ 771.52	$ 781.82	$ 10.30	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 735.67	$ 750.49	$ 14.82	2.01%	$ 752.22	$ 762.27	$ 10.05	1.34%
		Family - FOUR TIER	$ 1,094.08	$ 1,116.11	$ 22.03	2.01%	$ 1,118.69	$ 1,133.64	$ 14.95	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 274.08	$ 333.12	$ 59.04	21.54%	$ 280.25	$ 338.35	$ 58.10	20.73%
		Family - TWO TIER	$ 712.62	$ 866.11	$ 153.49	21.54%	$ 728.66	$ 879.71	$ 151.05	20.73%
		Double - THREE TIER	$ 548.17	$ 666.24	$ 118.07	21.54%	$ 560.51	$ 676.70	$ 116.19	20.73%
		Family - THREE TIER	$ 726.33	$ 882.77	$ 156.44	21.54%	$ 742.67	$ 896.63	$ 153.96	20.73%
		Employee/Spouse - FOUR TIER	$ 548.17	$ 666.24	$ 118.07	21.54%	$ 560.51	$ 676.70	$ 116.19	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 534.46	$ 649.58	$ 115.12	21.54%	$ 546.49	$ 659.78	$ 113.29	20.73%
		Family - FOUR TIER	$ 794.85	$ 966.05	$ 171.20	21.54%	$ 812.73	$ 981.21	$ 168.48	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 306.63	$ 265.52	$ (41.11)	-13.41%	$ 313.12	$ 269.69	$ (43.43)	-13.87%
		Family - TWO TIER	$ 797.23	$ 690.36	$ (106.87)	-13.41%	$ 814.13	$ 701.20	$ (112.93)	-13.87%
		Double - THREE TIER	$ 613.26	$ 531.04	$ (82.22)	-13.41%	$ 626.26	$ 539.38	$ (86.88)	-13.87%
		Family - THREE TIER	$ 812.56	$ 703.63	$ (108.93)	-13.41%	$ 829.79	$ 714.68	$ (115.11)	-13.87%
		Employee/Spouse - FOUR TIER	$ 613.26	$ 531.04	$ (82.22)	-13.41%	$ 626.26	$ 539.38	$ (86.88)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 597.92	$ 517.77	$ (80.15)	-13.40%	$ 610.60	$ 525.90	$ (84.70)	-13.87%
		Family - FOUR TIER	$ 889.22	$ 770.01	$ (119.21)	-13.41%	$ 908.07	$ 782.10	$ (125.97)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 280.50	$ 204.02	$ (76.48)	-27.27%	$ 286.45	$ 207.22	$ (79.23)	-27.66%
		Family - TWO TIER	$ 729.30	$ 530.45	$ (198.85)	-27.27%	$ 744.76	$ 538.78	$ (205.98)	-27.66%
		Double - THREE TIER	$ 560.99	$ 408.04	$ (152.95)	-27.26%	$ 572.89	$ 414.45	$ (158.44)	-27.66%
		Family - THREE TIER	$ 743.32	$ 540.65	$ (202.67)	-27.27%	$ 759.08	$ 549.14	$ (209.94)	-27.66%
		Employee/Spouse - FOUR TIER	$ 560.99	$ 408.04	$ (152.95)	-27.26%	$ 572.89	$ 414.45	$ (158.44)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 546.98	$ 397.84	$ (149.14)	-27.27%	$ 558.57	$ 404.09	$ (154.48)	-27.66%
		Family - FOUR TIER	$ 813.45	$ 591.66	$ (221.79)	-27.27%	$ 830.69	$ 600.95	$ (229.74)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 259.60	$ 130.02	$ (129.58)	-49.92%	$ 265.10	$ 132.07	$ (133.03)	-50.18%
		Family - TWO TIER	$ 674.95	$ 338.06	$ (336.89)	-49.91%	$ 689.26	$ 343.37	$ (345.89)	-50.18%
		Double - THREE TIER	$ 519.20	$ 260.05	$ (259.15)	-49.91%	$ 530.19	$ 264.13	$ (266.06)	-50.18%
		Family - THREE TIER	$ 687.93	$ 344.56	$ (343.37)	-49.91%	$ 702.51	$ 349.97	$ (352.54)	-50.18%
		Employee/Spouse - FOUR TIER	$ 519.20	$ 260.05	$ (259.15)	-49.91%	$ 530.19	$ 264.13	$ (266.06)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 506.21	$ 253.55	$ (252.66)	-49.91%	$ 516.94	$ 257.53	$ (259.41)	-50.18%
		Family - FOUR TIER	$ 752.83	$ 377.07	$ (375.76)	-49.91%	$ 768.78	$ 382.99	$ (385.79)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 360.01	$ 405.81	$ 45.80	12.72%	$ 367.64	$ 412.18	$ 44.54	12.12%
		Family - TWO TIER	$ 936.02	$ 1,055.10	$ 119.08	12.72%	$ 955.86	$ 1,071.66	$ 115.80	12.11%
		Double - THREE TIER	$ 720.02	$ 811.61	$ 91.59	12.72%	$ 735.28	$ 824.35	$ 89.07	12.11%
		Family - THREE TIER	$ 954.02	$ 1,075.39	$ 121.37	12.72%	$ 974.24	$ 1,092.27	$ 118.03	12.12%
		Employee/Spouse - FOUR TIER	$ 720.02	$ 811.61	$ 91.59	12.72%	$ 735.28	$ 824.35	$ 89.07	12.11%
		Employee/Chld(rn) - FOUR TIER	$ 702.01	$ 791.32	$ 89.31	12.72%	$ 716.90	$ 803.75	$ 86.85	12.11%
		Family - FOUR TIER	$ 1,044.02	$ 1,176.84	$ 132.82	12.72%	$ 1,066.15	$ 1,195.31	$ 129.16	12.11%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 357.17	$ 401.70	$ 44.53	12.47%	$ 364.73	$ 408.01	$ 43.28	11.87%
		Family - TWO TIER	$ 928.63	$ 1,044.43	$ 115.80	12.47%	$ 948.32	$ 1,060.82	$ 112.50	11.86%
		Double - THREE TIER	$ 714.33	$ 803.40	$ 89.07	12.47%	$ 729.48	$ 816.02	$ 86.54	11.86%
		Family - THREE TIER	$ 946.48	$ 1,064.51	$ 118.03	12.47%	$ 966.55	$ 1,081.22	$ 114.67	11.86%
		Employee/Spouse - FOUR TIER	$ 714.33	$ 803.40	$ 89.07	12.47%	$ 729.48	$ 816.02	$ 86.54	11.86%
		Employee/Chld(rn) - FOUR TIER	$ 696.47	$ 783.32	$ 86.85	12.47%	$ 711.23	$ 795.62	$ 84.39	11.87%
		Family - FOUR TIER	$ 1,035.78	$ 1,164.94	$ 129.16	12.47%	$ 1,057.73	$ 1,183.23	$ 125.50	11.87%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 337.57	$ 343.05	$ 5.48	1.62%	$ 344.72	$ 348.44	$ 3.72	1.08%
		Family - TWO TIER	$ 877.67	$ 891.94	$ 14.27	1.63%	$ 896.28	$ 905.94	$ 9.66	1.08%
		Double - THREE TIER	$ 675.13	$ 686.11	$ 10.98	1.63%	$ 689.45	$ 696.88	$ 7.43	1.08%
		Family - THREE TIER	$ 894.55	$ 909.09	$ 14.54	1.63%	$ 913.51	$ 923.36	$ 9.85	1.08%
		Employee/Spouse - FOUR TIER	$ 675.13	$ 686.11	$ 10.98	1.63%	$ 689.45	$ 696.88	$ 7.43	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 658.26	$ 668.95	$ 10.69	1.62%	$ 672.21	$ 679.46	$ 7.25	1.08%
		Family - FOUR TIER	$ 978.95	$ 994.85	$ 15.90	1.62%	$ 999.69	$ 1,010.47	$ 10.78	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 377.11	$ 410.08	$ 32.97	8.74%	$ 385.10	$ 416.51	$ 31.41	8.16%
		Family - TWO TIER	$ 980.47	$ 1,066.20	$ 85.73	8.74%	$ 1,001.26	$ 1,082.93	$ 81.67	8.16%
		Double - THREE TIER	$ 754.21	$ 820.15	$ 65.94	8.74%	$ 770.19	$ 833.03	$ 62.84	8.16%
		Family - THREE TIER	$ 999.32	$ 1,086.70	$ 87.38	8.74%	$ 1,020.51	$ 1,103.76	$ 83.25	8.16%
		Employee/Spouse - FOUR TIER	$ 754.21	$ 820.15	$ 65.94	8.74%	$ 770.19	$ 833.03	$ 62.84	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 735.36	$ 799.65	$ 64.29	8.74%	$ 750.94	$ 812.20	$ 61.26	8.16%
		Family - FOUR TIER	$ 1,093.61	$ 1,189.22	$ 95.61	8.74%	$ 1,116.79	$ 1,207.89	$ 91.10	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 365.73	$ 397.05	$ 31.32	8.56%	$ 373.48	$ 403.28	$ 29.80	7.98%
		Family - TWO TIER	$ 950.90	$ 1,032.32	$ 81.42	8.56%	$ 971.06	$ 1,048.53	$ 77.47	7.98%
		Double - THREE TIER	$ 731.47	$ 794.09	$ 62.62	8.56%	$ 746.97	$ 806.56	$ 59.59	7.98%
		Family - THREE TIER	$ 969.19	$ 1,052.17	$ 82.98	8.56%	$ 989.74	$ 1,068.69	$ 78.95	7.98%
		Employee/Spouse - FOUR TIER	$ 731.47	$ 794.09	$ 62.62	8.56%	$ 746.97	$ 806.56	$ 59.59	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 713.18	$ 774.24	$ 61.06	8.56%	$ 728.30	$ 786.40	$ 58.10	7.98%
		Family - FOUR TIER	$ 1,060.62	$ 1,151.43	$ 90.81	8.56%	$ 1,083.11	$ 1,169.51	$ 86.40	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 265.70	$ 343.66	$ 77.96	29.34%	$ 271.34	$ 349.06	$ 77.72	28.64%
		Family - TWO TIER	$ 690.83	$ 893.52	$ 202.69	29.34%	$ 705.48	$ 907.55	$ 202.07	28.64%
		Double - THREE TIER	$ 531.40	$ 687.32	$ 155.92	29.34%	$ 542.68	$ 698.11	$ 155.43	28.64%
		Family - THREE TIER	$ 704.11	$ 910.70	$ 206.59	29.34%	$ 719.04	$ 925.00	$ 205.96	28.64%
		Employee/Spouse - FOUR TIER	$ 531.40	$ 687.32	$ 155.92	29.34%	$ 542.68	$ 698.11	$ 155.43	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 518.12	$ 670.14	$ 152.02	29.34%	$ 529.10	$ 680.66	$ 151.56	28.64%
		Family - FOUR TIER	$ 770.54	$ 996.62	$ 226.08	29.34%	$ 786.88	$ 1,012.27	$ 225.39	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 556.97	$ 543.32	$ (13.65)	-2.45%	$ 569.50	$ 551.85	$ (17.65)	-3.10%
		Family - TWO TIER	$ 1,448.12	$ 1,412.64	$ (35.48)	-2.45%	$ 1,480.70	$ 1,434.82	$ (45.88)	-3.10%
		Double - THREE TIER	$ 1,113.94	$ 1,086.65	$ (27.29)	-2.45%	$ 1,139.00	$ 1,103.71	$ (35.29)	-3.10%
		Family - THREE TIER	$ 1,475.97	$ 1,439.80	$ (36.17)	-2.45%	$ 1,509.18	$ 1,462.41	$ (46.77)	-3.10%
		Employee/Spouse - FOUR TIER	$ 1,113.94	$ 1,086.65	$ (27.29)	-2.45%	$ 1,139.00	$ 1,103.71	$ (35.29)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 1,086.09	$ 1,059.48	$ (26.61)	-2.45%	$ 1,110.53	$ 1,076.11	$ (34.42)	-3.10%
		Family - FOUR TIER	$ 1,615.22	$ 1,575.64	$ (39.58)	-2.45%	$ 1,651.56	$ 1,600.37	$ (51.19)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 517.28	$ 534.96	$ 17.68	3.42%	$ 528.91	$ 543.36	$ 14.45	2.73%
		Family - TWO TIER	$ 1,344.92	$ 1,390.89	$ 45.97	3.42%	$ 1,375.18	$ 1,412.72	$ 37.54	2.73%
		Double - THREE TIER	$ 1,034.55	$ 1,069.91	$ 35.36	3.42%	$ 1,057.83	$ 1,086.71	$ 28.88	2.73%
		Family - THREE TIER	$ 1,370.78	$ 1,417.63	$ 46.85	3.42%	$ 1,401.62	$ 1,439.89	$ 38.27	2.73%
		Employee/Spouse - FOUR TIER	$ 1,034.55	$ 1,069.91	$ 35.36	3.42%	$ 1,057.83	$ 1,086.71	$ 28.88	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 1,008.69	$ 1,043.17	$ 34.48	3.42%	$ 1,031.38	$ 1,059.54	$ 28.16	2.73%
		Family - FOUR TIER	$ 1,500.10	$ 1,551.37	$ 51.27	3.42%	$ 1,533.86	$ 1,575.73	$ 41.87	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 499.55	$ 520.28	$ 20.73	4.15%	$ 510.80	$ 528.44	$ 17.64	3.45%
		Family - TWO TIER	$ 1,298.84	$ 1,352.72	$ 53.88	4.15%	$ 1,328.07	$ 1,373.95	$ 45.88	3.45%
		Double - THREE TIER	$ 999.11	$ 1,040.55	$ 41.44	4.15%	$ 1,021.59	$ 1,056.89	$ 35.30	3.46%
		Family - THREE TIER	$ 1,323.82	$ 1,378.73	$ 54.91	4.15%	$ 1,353.61	$ 1,400.38	$ 46.77	3.46%
		Employee/Spouse - FOUR TIER	$ 999.11	$ 1,040.55	$ 41.44	4.15%	$ 1,021.59	$ 1,056.89	$ 35.30	3.46%
		Employee/Chld(rn) - FOUR TIER	$ 974.14	$ 1,014.54	$ 40.40	4.15%	$ 996.06	$ 1,030.47	$ 34.41	3.45%
		Family - FOUR TIER	$ 1,448.71	$ 1,508.80	$ 60.09	4.15%	$ 1,481.31	$ 1,532.49	$ 51.18	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 488.83	$ 510.23	$ 21.40	4.38%	$ 499.83	$ 518.24	$ 18.41	3.68%
		Family - TWO TIER	$ 1,270.98	$ 1,326.61	$ 55.63	4.38%	$ 1,299.57	$ 1,347.43	$ 47.86	3.68%
		Double - THREE TIER	$ 977.67	$ 1,020.47	$ 42.80	4.38%	$ 999.67	$ 1,036.49	$ 36.82	3.68%
		Family - THREE TIER	$ 1,295.41	$ 1,352.12	$ 56.71	4.38%	$ 1,324.56	$ 1,373.35	$ 48.79	3.68%
		Employee/Spouse - FOUR TIER	$ 977.67	$ 1,020.47	$ 42.80	4.38%	$ 999.67	$ 1,036.49	$ 36.82	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 953.23	$ 994.95	$ 41.72	4.38%	$ 974.68	$ 1,010.57	$ 35.89	3.68%
		Family - FOUR TIER	$ 1,417.62	$ 1,479.68	$ 62.06	4.38%	$ 1,449.52	$ 1,502.91	$ 53.39	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 465.69	$ 493.91	$ 28.22	6.06%	$ 476.17	$ 501.67	$ 25.50	5.36%
		Family - TWO TIER	$ 1,210.80	$ 1,284.17	$ 73.37	6.06%	$ 1,238.05	$ 1,304.33	$ 66.28	5.35%
		Double - THREE TIER	$ 931.39	$ 987.82	$ 56.43	6.06%	$ 952.34	$ 1,003.33	$ 50.99	5.35%
		Family - THREE TIER	$ 1,234.08	$ 1,308.86	$ 74.78	6.06%	$ 1,261.85	$ 1,329.41	$ 67.56	5.35%
		Employee/Spouse - FOUR TIER	$ 931.39	$ 987.82	$ 56.43	6.06%	$ 952.34	$ 1,003.33	$ 50.99	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 908.10	$ 963.13	$ 55.03	6.06%	$ 928.54	$ 978.25	$ 49.71	5.35%
		Family - FOUR TIER	$ 1,350.51	$ 1,432.34	$ 81.83	6.06%	$ 1,380.90	$ 1,454.83	$ 73.93	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 397.24	$ 420.29	$ 23.05	5.80%	$ 406.17	$ 426.89	$ 20.72	5.10%
		Family - TWO TIER	$ 1,032.81	$ 1,092.76	$ 59.95	5.80%	$ 1,056.06	$ 1,109.92	$ 53.86	5.10%
		Double - THREE TIER	$ 794.48	$ 840.59	$ 46.11	5.80%	$ 812.35	$ 853.78	$ 41.43	5.10%
		Family - THREE TIER	$ 1,052.68	$ 1,113.78	$ 61.10	5.80%	$ 1,076.37	$ 1,131.26	$ 54.89	5.10%
		Employee/Spouse - FOUR TIER	$ 794.48	$ 840.59	$ 46.11	5.80%	$ 812.35	$ 853.78	$ 41.43	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 774.61	$ 819.57	$ 44.96	5.80%	$ 792.04	$ 832.44	$ 40.40	5.10%
		Family - FOUR TIER	$ 1,151.98	$ 1,218.85	$ 66.87	5.80%	$ 1,177.91	$ 1,237.99	$ 60.08	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 419.76	$ 432.82	$ 13.06	3.11%	$ 429.20	$ 439.61	$ 10.41	2.43%
		Family - TWO TIER	$ 1,091.37	$ 1,125.32	$ 33.95	3.11%	$ 1,115.93	$ 1,142.99	$ 27.06	2.42%
		Double - THREE TIER	$ 839.52	$ 865.63	$ 26.11	3.11%	$ 858.41	$ 879.22	$ 20.81	2.42%
		Family - THREE TIER	$ 1,112.36	$ 1,146.96	$ 34.60	3.11%	$ 1,137.38	$ 1,164.97	$ 27.59	2.43%
		Employee/Spouse - FOUR TIER	$ 839.52	$ 865.63	$ 26.11	3.11%	$ 858.41	$ 879.22	$ 20.81	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 818.53	$ 843.99	$ 25.46	3.11%	$ 836.94	$ 857.24	$ 20.30	2.43%
		Family - FOUR TIER	$ 1,217.30	$ 1,255.16	$ 37.86	3.11%	$ 1,244.69	$ 1,274.87	$ 30.18	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 435.15	$ 449.03	$ 13.88	3.19%	$ 444.94	$ 456.08	$ 11.14	2.50%
		Family - TWO TIER	$ 1,131.38	$ 1,167.48	$ 36.10	3.19%	$ 1,156.84	$ 1,185.81	$ 28.97	2.50%
		Double - THREE TIER	$ 870.29	$ 898.06	$ 27.77	3.19%	$ 889.87	$ 912.16	$ 22.29	2.50%
		Family - THREE TIER	$ 1,153.14	$ 1,189.93	$ 36.79	3.19%	$ 1,179.09	$ 1,208.61	$ 29.52	2.50%
		Employee/Spouse - FOUR TIER	$ 870.29	$ 898.06	$ 27.77	3.19%	$ 889.87	$ 912.16	$ 22.29	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 848.53	$ 875.61	$ 27.08	3.19%	$ 867.62	$ 889.36	$ 21.74	2.51%
		Family - FOUR TIER	$ 1,261.92	$ 1,302.19	$ 40.27	3.19%	$ 1,290.31	$ 1,322.63	$ 32.32	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 436.06	$ 433.90	$ (2.16)	-0.50%	$ 445.88	$ 440.72	$ (5.16)	-1.16%
		Family - TWO TIER	$ 1,133.76	$ 1,128.15	$ (5.61)	-0.49%	$ 1,159.27	$ 1,145.86	$ (13.41)	-1.16%
		Double - THREE TIER	$ 872.13	$ 867.81	$ (4.32)	-0.50%	$ 891.75	$ 881.43	$ (10.32)	-1.16%
		Family - THREE TIER	$ 1,155.56	$ 1,149.84	$ (5.72)	-0.49%	$ 1,181.56	$ 1,167.90	$ (13.66)	-1.16%
		Employee/Spouse - FOUR TIER	$ 872.13	$ 867.81	$ (4.32)	-0.50%	$ 891.75	$ 881.43	$ (10.32)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 850.32	$ 846.11	$ (4.21)	-0.50%	$ 869.46	$ 859.40	$ (10.06)	-1.16%
		Family - FOUR TIER	$ 1,264.59	$ 1,258.32	$ (6.27)	-0.50%	$ 1,293.03	$ 1,278.08	$ (14.95)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 539.94	$ 560.52	$ 20.58	3.81%	$ 551.40	$ 569.32	$ 17.92	3.25%
		Family - TWO TIER	$ 1,403.86	$ 1,457.34	$ 53.48	3.81%	$ 1,433.62	$ 1,480.22	$ 46.60	3.25%
		Double - THREE TIER	$ 1,079.90	$ 1,121.03	$ 41.13	3.81%	$ 1,102.78	$ 1,138.63	$ 35.85	3.25%
		Family - THREE TIER	$ 1,430.85	$ 1,485.37	$ 54.52	3.81%	$ 1,461.19	$ 1,508.69	$ 47.50	3.25%
		Employee/Spouse - FOUR TIER	$ 1,079.90	$ 1,121.03	$ 41.13	3.81%	$ 1,102.78	$ 1,138.63	$ 35.85	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 1,052.89	$ 1,093.01	$ 40.12	3.81%	$ 1,075.21	$ 1,110.17	$ 34.96	3.25%
		Family - FOUR TIER	$ 1,565.85	$ 1,625.50	$ 59.65	3.81%	$ 1,599.04	$ 1,651.02	$ 51.98	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 501.46	$ 551.89	$ 50.43	10.06%	$ 512.10	$ 560.55	$ 48.45	9.46%
		Family - TWO TIER	$ 1,303.80	$ 1,434.90	$ 131.10	10.06%	$ 1,331.44	$ 1,457.43	$ 125.99	9.46%
		Double - THREE TIER	$ 1,002.92	$ 1,103.77	$ 100.85	10.06%	$ 1,024.19	$ 1,121.10	$ 96.91	9.46%
		Family - THREE TIER	$ 1,328.88	$ 1,462.50	$ 133.62	10.06%	$ 1,357.05	$ 1,485.46	$ 128.41	9.46%
		Employee/Spouse - FOUR TIER	$ 1,002.92	$ 1,103.77	$ 100.85	10.06%	$ 1,024.19	$ 1,121.10	$ 96.91	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 977.85	$ 1,076.18	$ 98.33	10.06%	$ 998.58	$ 1,093.07	$ 94.49	9.46%
		Family - FOUR TIER	$ 1,454.24	$ 1,600.47	$ 146.23	10.06%	$ 1,485.07	$ 1,625.60	$ 140.53	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 484.29	$ 536.74	$ 52.45	10.83%	$ 494.55	$ 545.17	$ 50.62	10.24%
		Family - TWO TIER	$ 1,259.14	$ 1,395.53	$ 136.39	10.83%	$ 1,285.83	$ 1,417.44	$ 131.61	10.24%
		Double - THREE TIER	$ 968.57	$ 1,073.48	$ 104.91	10.83%	$ 989.11	$ 1,090.33	$ 101.22	10.23%
		Family - THREE TIER	$ 1,283.35	$ 1,422.36	$ 139.01	10.83%	$ 1,310.56	$ 1,444.69	$ 134.13	10.23%
		Employee/Spouse - FOUR TIER	$ 968.57	$ 1,073.48	$ 104.91	10.83%	$ 989.11	$ 1,090.33	$ 101.22	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 944.35	$ 1,046.64	$ 102.29	10.83%	$ 964.38	$ 1,063.08	$ 98.70	10.23%
		Family - FOUR TIER	$ 1,404.43	$ 1,556.55	$ 152.12	10.83%	$ 1,434.20	$ 1,580.99	$ 146.79	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 473.89	$ 526.38	$ 52.49	11.08%	$ 483.94	$ 534.64	$ 50.70	10.48%
		Family - TWO TIER	$ 1,232.11	$ 1,368.59	$ 136.48	11.08%	$ 1,258.23	$ 1,390.07	$ 131.84	10.48%
		Double - THREE TIER	$ 947.78	$ 1,052.76	$ 104.98	11.08%	$ 967.87	$ 1,069.29	$ 101.42	10.48%
		Family - THREE TIER	$ 1,255.80	$ 1,394.91	$ 139.11	11.08%	$ 1,282.43	$ 1,416.81	$ 134.38	10.48%
		Employee/Spouse - FOUR TIER	$ 947.78	$ 1,052.76	$ 104.98	11.08%	$ 967.87	$ 1,069.29	$ 101.42	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 924.09	$ 1,026.44	$ 102.35	11.08%	$ 943.68	$ 1,042.56	$ 98.88	10.48%
		Family - FOUR TIER	$ 1,374.28	$ 1,526.50	$ 152.22	11.08%	$ 1,403.41	$ 1,550.47	$ 147.06	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 451.45	$ 509.54	$ 58.09	12.87%	$ 461.03	$ 517.54	$ 56.51	12.26%
		Family - TWO TIER	$ 1,173.79	$ 1,324.81	$ 151.02	12.87%	$ 1,198.68	$ 1,345.61	$ 146.93	12.26%
		Double - THREE TIER	$ 902.92	$ 1,019.08	$ 116.16	12.86%	$ 922.06	$ 1,035.08	$ 113.02	12.26%
		Family - THREE TIER	$ 1,196.37	$ 1,350.28	$ 153.91	12.86%	$ 1,221.73	$ 1,371.48	$ 149.75	12.26%
		Employee/Spouse - FOUR TIER	$ 902.92	$ 1,019.08	$ 116.16	12.86%	$ 922.06	$ 1,035.08	$ 113.02	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 880.34	$ 993.61	$ 113.27	12.87%	$ 899.01	$ 1,009.21	$ 110.20	12.26%
		Family - FOUR TIER	$ 1,309.22	$ 1,477.67	$ 168.45	12.87%	$ 1,336.98	$ 1,500.87	$ 163.89	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 385.09	$ 433.59	$ 48.50	12.59%	$ 393.25	$ 440.40	$ 47.15	11.99%
		Family - TWO TIER	$ 1,001.24	$ 1,127.34	$ 126.10	12.59%	$ 1,022.46	$ 1,145.04	$ 122.58	11.99%
		Double - THREE TIER	$ 770.18	$ 867.19	$ 97.01	12.60%	$ 786.51	$ 880.80	$ 94.29	11.99%
		Family - THREE TIER	$ 1,020.49	$ 1,149.02	$ 128.53	12.59%	$ 1,042.12	$ 1,167.06	$ 124.94	11.99%
		Employee/Spouse - FOUR TIER	$ 770.18	$ 867.19	$ 97.01	12.60%	$ 786.51	$ 880.80	$ 94.29	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 750.92	$ 845.51	$ 94.59	12.60%	$ 766.84	$ 858.78	$ 91.94	11.99%
		Family - FOUR TIER	$ 1,116.76	$ 1,257.42	$ 140.66	12.60%	$ 1,140.44	$ 1,277.16	$ 136.72	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 406.93	$ 446.51	$ 39.58	9.73%	$ 415.56	$ 453.52	$ 37.96	9.13%
		Family - TWO TIER	$ 1,058.02	$ 1,160.93	$ 102.91	9.73%	$ 1,080.45	$ 1,179.16	$ 98.71	9.14%
		Double - THREE TIER	$ 813.85	$ 893.02	$ 79.17	9.73%	$ 831.11	$ 907.05	$ 75.94	9.14%
		Family - THREE TIER	$ 1,078.36	$ 1,183.26	$ 104.90	9.73%	$ 1,101.22	$ 1,201.84	$ 100.62	9.14%
		Employee/Spouse - FOUR TIER	$ 813.85	$ 893.02	$ 79.17	9.73%	$ 831.11	$ 907.05	$ 75.94	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 793.51	$ 870.70	$ 77.19	9.73%	$ 810.33	$ 884.37	$ 74.04	9.14%
		Family - FOUR TIER	$ 1,180.09	$ 1,294.89	$ 114.80	9.73%	$ 1,205.11	$ 1,315.22	$ 110.11	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 421.84	$ 463.24	$ 41.40	9.81%	$ 430.79	$ 470.51	$ 39.72	9.22%
		Family - TWO TIER	$ 1,096.79	$ 1,204.43	$ 107.64	9.81%	$ 1,120.05	$ 1,223.33	$ 103.28	9.22%
		Double - THREE TIER	$ 843.69	$ 926.48	$ 82.79	9.81%	$ 861.57	$ 941.03	$ 79.46	9.22%
		Family - THREE TIER	$ 1,117.89	$ 1,227.59	$ 109.70	9.81%	$ 1,141.59	$ 1,246.86	$ 105.27	9.22%
		Employee/Spouse - FOUR TIER	$ 843.69	$ 926.48	$ 82.79	9.81%	$ 861.57	$ 941.03	$ 79.46	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 822.60	$ 903.32	$ 80.72	9.81%	$ 840.04	$ 917.50	$ 77.46	9.22%
		Family - FOUR TIER	$ 1,223.35	$ 1,343.40	$ 120.05	9.81%	$ 1,249.29	$ 1,364.49	$ 115.20	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 422.74	$ 447.64	$ 24.90	5.89%	$ 431.70	$ 454.66	$ 22.96	5.32%
		Family - TWO TIER	$ 1,099.13	$ 1,163.85	$ 64.72	5.89%	$ 1,122.42	$ 1,182.12	$ 59.70	5.32%
		Double - THREE TIER	$ 845.48	$ 895.27	$ 49.79	5.89%	$ 863.40	$ 909.33	$ 45.93	5.32%
		Family - THREE TIER	$ 1,120.26	$ 1,186.23	$ 65.97	5.89%	$ 1,144.01	$ 1,204.86	$ 60.85	5.32%
		Employee/Spouse - FOUR TIER	$ 845.48	$ 895.27	$ 49.79	5.89%	$ 863.40	$ 909.33	$ 45.93	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 824.34	$ 872.89	$ 48.55	5.89%	$ 841.82	$ 886.59	$ 44.77	5.32%
		Family - FOUR TIER	$ 1,225.95	$ 1,298.14	$ 72.19	5.89%	$ 1,251.94	$ 1,318.52	$ 66.58	5.32%

CDPHP Universal Benefits, Inc.
EHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 351.37	$ 359.68	$ 8.31	2.37%	$ 359.28	$ 365.33	$ 6.05	1.68%
		Family - TWO TIER	$ 913.58	$ 935.17	$ 21.59	2.36%	$ 934.13	$ 949.85	$ 15.72	1.68%
		Double - THREE TIER	$ 702.75	$ 719.36	$ 16.61	2.36%	$ 718.56	$ 730.65	$ 12.09	1.68%
		Family - THREE TIER	$ 931.14	$ 953.15	$ 22.01	2.36%	$ 952.09	$ 968.11	$ 16.02	1.68%
		Employee/Spouse - FOUR TIER	$ 702.75	$ 719.36	$ 16.61	2.36%	$ 718.56	$ 730.65	$ 12.09	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 685.18	$ 701.37	$ 16.19	2.36%	$ 700.59	$ 712.39	$ 11.80	1.68%
		Family - FOUR TIER	$ 1,018.98	$ 1,043.07	$ 24.09	2.36%	$ 1,041.91	$ 1,059.45	$ 17.54	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 306.35	$ 278.35	$ (28.00)	-9.14%	$ 313.25	$ 282.73	$ (30.52)	-9.74%
		Family - TWO TIER	$ 796.53	$ 723.72	$ (72.81)	-9.14%	$ 814.46	$ 735.09	$ (79.37)	-9.75%
		Double - THREE TIER	$ 612.72	$ 556.71	$ (56.01)	-9.14%	$ 626.50	$ 565.45	$ (61.05)	-9.74%
		Family - THREE TIER	$ 811.85	$ 737.64	$ (74.21)	-9.14%	$ 830.12	$ 749.22	$ (80.90)	-9.75%
		Employee/Spouse - FOUR TIER	$ 612.72	$ 556.71	$ (56.01)	-9.14%	$ 626.50	$ 565.45	$ (61.05)	-9.74%
		Employee/Chld(rn) - FOUR TIER	$ 597.40	$ 542.79	$ (54.61)	-9.14%	$ 610.84	$ 551.31	$ (59.53)	-9.75%
		Family - FOUR TIER	$ 888.44	$ 807.23	$ (81.21)	-9.14%	$ 908.44	$ 819.90	$ (88.54)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 505.56	$ 523.54	$ 17.98	3.56%	$ 516.94	$ 531.76	$ 14.82	2.87%
		Family - TWO TIER	$ 1,314.47	$ 1,361.20	$ 46.73	3.56%	$ 1,344.04	$ 1,382.58	$ 38.54	2.87%
		Double - THREE TIER	$ 1,011.12	$ 1,047.08	$ 35.96	3.56%	$ 1,033.88	$ 1,063.52	$ 29.64	2.87%
		Family - THREE TIER	$ 1,339.74	$ 1,387.38	$ 47.64	3.56%	$ 1,369.89	$ 1,409.16	$ 39.27	2.87%
		Employee/Spouse - FOUR TIER	$ 1,011.12	$ 1,047.08	$ 35.96	3.56%	$ 1,033.88	$ 1,063.52	$ 29.64	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 985.84	$ 1,020.90	$ 35.06	3.56%	$ 1,008.03	$ 1,036.93	$ 28.90	2.87%
		Family - FOUR TIER	$ 1,466.14	$ 1,518.27	$ 52.13	3.56%	$ 1,499.12	$ 1,542.10	$ 42.98	2.87%

CDPHP Universal Benefits, Inc.
EHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 340.63	$ 371.06	$ 30.43	8.93%	$ 347.86	$ 376.89	$ 29.03	8.35%
		Family - TWO TIER	$ 885.64	$ 964.76	$ 79.12	8.93%	$ 904.41	$ 979.91	$ 75.50	8.35%
		Double - THREE TIER	$ 681.26	$ 742.12	$ 60.86	8.93%	$ 695.70	$ 753.77	$ 58.07	8.35%
		Family - THREE TIER	$ 902.67	$ 983.31	$ 80.64	8.93%	$ 921.81	$ 998.75	$ 76.94	8.35%
		Employee/Spouse - FOUR TIER	$ 681.26	$ 742.12	$ 60.86	8.93%	$ 695.70	$ 753.77	$ 58.07	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 664.23	$ 723.57	$ 59.34	8.93%	$ 678.31	$ 734.93	$ 56.62	8.35%
		Family - FOUR TIER	$ 987.82	$ 1,076.08	$ 88.26	8.93%	$ 1,008.77	$ 1,092.97	$ 84.20	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 297.00	$ 287.16	$ (9.84)	-3.31%	$ 303.29	$ 291.67	$ (11.62)	-3.83%
		Family - TWO TIER	$ 772.18	$ 746.63	$ (25.55)	-3.31%	$ 788.55	$ 758.35	$ (30.20)	-3.83%
		Double - THREE TIER	$ 593.99	$ 574.33	$ (19.66)	-3.31%	$ 606.58	$ 583.34	$ (23.24)	-3.83%
		Family - THREE TIER	$ 787.04	$ 760.98	$ (26.06)	-3.31%	$ 803.72	$ 772.93	$ (30.79)	-3.83%
		Employee/Spouse - FOUR TIER	$ 593.99	$ 574.33	$ (19.66)	-3.31%	$ 606.58	$ 583.34	$ (23.24)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 579.13	$ 559.97	$ (19.16)	-3.31%	$ 591.41	$ 568.76	$ (22.65)	-3.83%
		Family - FOUR TIER	$ 861.28	$ 832.78	$ (28.50)	-3.31%	$ 879.54	$ 845.85	$ (33.69)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 490.11	$ 540.11	$ 50.00	10.20%	$ 500.50	$ 548.59	$ 48.09	9.61%
		Family - TWO TIER	$ 1,274.29	$ 1,404.28	$ 129.99	10.20%	$ 1,301.31	$ 1,426.33	$ 125.02	9.61%
		Double - THREE TIER	$ 980.22	$ 1,080.22	$ 100.00	10.20%	$ 1,001.01	$ 1,097.18	$ 96.17	9.61%
		Family - THREE TIER	$ 1,298.80	$ 1,431.29	$ 132.49	10.20%	$ 1,326.34	$ 1,453.76	$ 127.42	9.61%
		Employee/Spouse - FOUR TIER	$ 980.22	$ 1,080.22	$ 100.00	10.20%	$ 1,001.01	$ 1,097.18	$ 96.17	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 955.72	$ 1,053.21	$ 97.49	10.20%	$ 975.98	$ 1,069.75	$ 93.77	9.61%
		Family - FOUR TIER	$ 1,421.32	$ 1,566.31	$ 144.99	10.20%	$ 1,451.45	$ 1,590.91	$ 139.46	9.61%

CDPHP Universal Benefits, Inc.
WHV Region
Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 463.64	$ 473.19	$ 9.55	2.06%	$ 474.07	$ 480.61	$ 6.54	1.38%
		Family - TWO TIER	$ 1,205.46	$ 1,230.28	$ 24.82	2.06%	$ 1,232.58	$ 1,249.60	$ 17.02	1.38%
		Double - THREE TIER	$ 927.27	$ 946.37	$ 19.10	2.06%	$ 948.14	$ 961.23	$ 13.09	1.38%
		Family - THREE TIER	$ 1,228.64	$ 1,253.94	$ 25.30	2.06%	$ 1,256.28	$ 1,273.63	$ 17.35	1.38%
		Employee/Spouse - FOUR TIER	$ 927.27	$ 946.37	$ 19.10	2.06%	$ 948.14	$ 961.23	$ 13.09	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 904.09	$ 922.71	$ 18.62	2.06%	$ 924.43	$ 937.20	$ 12.77	1.38%
		Family - FOUR TIER	$ 1,344.55	$ 1,372.24	$ 27.69	2.06%	$ 1,374.81	$ 1,393.78	$ 18.97	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 451.83	$ 462.80	$ 10.97	2.43%	$ 462.01	$ 470.06	$ 8.05	1.74%
		Family - TWO TIER	$ 1,174.77	$ 1,203.28	$ 28.51	2.43%	$ 1,201.21	$ 1,222.17	$ 20.96	1.74%
		Double - THREE TIER	$ 903.67	$ 925.60	$ 21.93	2.43%	$ 924.00	$ 940.13	$ 16.13	1.75%
		Family - THREE TIER	$ 1,197.36	$ 1,226.42	$ 29.06	2.43%	$ 1,224.31	$ 1,245.67	$ 21.36	1.74%
		Employee/Spouse - FOUR TIER	$ 903.67	$ 925.60	$ 21.93	2.43%	$ 924.00	$ 940.13	$ 16.13	1.75%
		Employee/Chld(rn) - FOUR TIER	$ 881.08	$ 902.46	$ 21.38	2.43%	$ 900.90	$ 916.63	$ 15.73	1.75%
		Family - FOUR TIER	$ 1,310.33	$ 1,342.11	$ 31.78	2.43%	$ 1,339.80	$ 1,363.19	$ 23.39	1.75%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 438.39	$ 450.41	$ 12.02	2.74%	$ 448.25	$ 457.49	$ 9.24	2.06%
		Family - TWO TIER	$ 1,139.81	$ 1,171.08	$ 31.27	2.74%	$ 1,165.46	$ 1,189.46	$ 24.00	2.06%
		Double - THREE TIER	$ 876.78	$ 900.83	$ 24.05	2.74%	$ 896.51	$ 914.97	$ 18.46	2.06%
		Family - THREE TIER	$ 1,161.73	$ 1,193.60	$ 31.87	2.74%	$ 1,187.87	$ 1,212.34	$ 24.47	2.06%
		Employee/Spouse - FOUR TIER	$ 876.78	$ 900.83	$ 24.05	2.74%	$ 896.51	$ 914.97	$ 18.46	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 854.86	$ 878.31	$ 23.45	2.74%	$ 874.09	$ 892.10	$ 18.01	2.06%
		Family - FOUR TIER	$ 1,271.33	$ 1,306.20	$ 34.87	2.74%	$ 1,299.93	$ 1,326.71	$ 26.78	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 415.80	$ 436.51	$ 20.71	4.98%	$ 425.16	$ 443.36	$ 18.20	4.28%
		Family - TWO TIER	$ 1,081.08	$ 1,134.91	$ 53.83	4.98%	$ 1,105.41	$ 1,152.73	$ 47.32	4.28%
		Double - THREE TIER	$ 831.60	$ 873.01	$ 41.41	4.98%	$ 850.31	$ 886.72	$ 36.41	4.28%
		Family - THREE TIER	$ 1,101.87	$ 1,156.74	$ 54.87	4.98%	$ 1,126.66	$ 1,174.90	$ 48.24	4.28%
		Employee/Spouse - FOUR TIER	$ 831.60	$ 873.01	$ 41.41	4.98%	$ 850.31	$ 886.72	$ 36.41	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 810.81	$ 851.19	$ 40.38	4.98%	$ 829.06	$ 864.55	$ 35.49	4.28%
		Family - FOUR TIER	$ 1,205.82	$ 1,265.86	$ 60.04	4.98%	$ 1,232.95	$ 1,285.74	$ 52.79	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 391.41	$ 412.39	$ 20.98	5.36%	$ 400.22	$ 418.86	$ 18.64	4.66%
		Family - TWO TIER	$ 1,017.66	$ 1,072.21	$ 54.55	5.36%	$ 1,040.56	$ 1,089.04	$ 48.48	4.66%
		Double - THREE TIER	$ 782.81	$ 824.77	$ 41.96	5.36%	$ 800.42	$ 837.72	$ 37.30	4.66%
		Family - THREE TIER	$ 1,037.23	$ 1,092.83	$ 55.60	5.36%	$ 1,060.56	$ 1,109.98	$ 49.42	4.66%
		Employee/Spouse - FOUR TIER	$ 782.81	$ 824.77	$ 41.96	5.36%	$ 800.42	$ 837.72	$ 37.30	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 763.24	$ 804.15	$ 40.91	5.36%	$ 780.42	$ 816.78	$ 36.36	4.66%
		Family - FOUR TIER	$ 1,135.07	$ 1,195.92	$ 60.85	5.36%	$ 1,160.62	$ 1,214.70	$ 54.08	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 400.94	$ 425.94	$ 25.00	6.24%	$ 409.95	$ 432.63	$ 22.68	5.53%
		Family - TWO TIER	$ 1,042.43	$ 1,107.44	$ 65.01	6.24%	$ 1,065.89	$ 1,124.83	$ 58.94	5.53%
		Double - THREE TIER	$ 801.87	$ 851.88	$ 50.01	6.24%	$ 819.92	$ 865.25	$ 45.33	5.53%
		Family - THREE TIER	$ 1,062.48	$ 1,128.74	$ 66.26	6.24%	$ 1,086.38	$ 1,146.46	$ 60.08	5.53%
		Employee/Spouse - FOUR TIER	$ 801.87	$ 851.88	$ 50.01	6.24%	$ 819.92	$ 865.25	$ 45.33	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 781.83	$ 830.58	$ 48.75	6.24%	$ 799.41	$ 843.62	$ 44.21	5.53%
		Family - FOUR TIER	$ 1,162.71	$ 1,235.22	$ 72.51	6.24%	$ 1,188.88	$ 1,254.62	$ 65.74	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 451.87	$ 465.98	$ 14.11	3.12%	$ 462.04	$ 473.30	$ 11.26	2.44%
		Family - TWO TIER	$ 1,174.86	$ 1,211.55	$ 36.69	3.12%	$ 1,201.29	$ 1,230.57	$ 29.28	2.44%
		Double - THREE TIER	$ 903.73	$ 931.96	$ 28.23	3.12%	$ 924.07	$ 946.59	$ 22.52	2.44%
		Family - THREE TIER	$ 1,197.45	$ 1,234.85	$ 37.40	3.12%	$ 1,224.39	$ 1,254.23	$ 29.84	2.44%
		Employee/Spouse - FOUR TIER	$ 903.73	$ 931.96	$ 28.23	3.12%	$ 924.07	$ 946.59	$ 22.52	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 881.14	$ 908.66	$ 27.52	3.12%	$ 900.97	$ 922.93	$ 21.96	2.44%
		Family - FOUR TIER	$ 1,310.42	$ 1,351.34	$ 40.92	3.12%	$ 1,339.90	$ 1,372.56	$ 32.66	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 429.39	$ 447.27	$ 17.88	4.16%	$ 439.06	$ 454.29	$ 15.23	3.47%
		Family - TWO TIER	$ 1,116.42	$ 1,162.89	$ 46.47	4.16%	$ 1,141.54	$ 1,181.15	$ 39.61	3.47%
		Double - THREE TIER	$ 858.79	$ 894.53	$ 35.74	4.16%	$ 878.10	$ 908.58	$ 30.48	3.47%
		Family - THREE TIER	$ 1,137.89	$ 1,185.25	$ 47.36	4.16%	$ 1,163.49	$ 1,203.86	$ 40.37	3.47%
		Employee/Spouse - FOUR TIER	$ 858.79	$ 894.53	$ 35.74	4.16%	$ 878.10	$ 908.58	$ 30.48	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 837.31	$ 872.17	$ 34.86	4.16%	$ 856.15	$ 885.86	$ 29.71	3.47%
		Family - FOUR TIER	$ 1,245.24	$ 1,297.07	$ 51.83	4.16%	$ 1,273.25	$ 1,317.43	$ 44.18	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 410.35	$ 433.15	$ 22.80	5.56%	$ 419.58	$ 439.95	$ 20.37	4.85%
		Family - TWO TIER	$ 1,066.92	$ 1,126.18	$ 59.26	5.55%	$ 1,090.91	$ 1,143.86	$ 52.95	4.85%
		Double - THREE TIER	$ 820.70	$ 866.29	$ 45.59	5.56%	$ 839.17	$ 879.89	$ 40.72	4.85%
		Family - THREE TIER	$ 1,087.43	$ 1,147.84	$ 60.41	5.56%	$ 1,111.89	$ 1,165.86	$ 53.97	4.85%
		Employee/Spouse - FOUR TIER	$ 820.70	$ 866.29	$ 45.59	5.56%	$ 839.17	$ 879.89	$ 40.72	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 800.19	$ 844.63	$ 44.44	5.55%	$ 818.19	$ 857.89	$ 39.70	4.85%
		Family - FOUR TIER	$ 1,190.02	$ 1,256.12	$ 66.10	5.55%	$ 1,216.79	$ 1,275.84	$ 59.05	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 449.47	$ 488.16	$ 38.69	8.61%	$ 459.00	$ 495.82	$ 36.82	8.02%
		Family - TWO TIER	$ 1,168.62	$ 1,269.22	$ 100.60	8.61%	$ 1,193.39	$ 1,289.14	$ 95.75	8.02%
		Double - THREE TIER	$ 898.93	$ 976.32	$ 77.39	8.61%	$ 917.99	$ 991.65	$ 73.66	8.02%
		Family - THREE TIER	$ 1,191.09	$ 1,293.62	$ 102.53	8.61%	$ 1,216.35	$ 1,313.93	$ 97.58	8.02%
		Employee/Spouse - FOUR TIER	$ 898.93	$ 976.32	$ 77.39	8.61%	$ 917.99	$ 991.65	$ 73.66	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 876.46	$ 951.91	$ 75.45	8.61%	$ 895.04	$ 966.86	$ 71.82	8.02%
		Family - FOUR TIER	$ 1,303.46	$ 1,415.66	$ 112.20	8.61%	$ 1,331.09	$ 1,437.89	$ 106.80	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 438.03	$ 477.44	$ 39.41	9.00%	$ 447.31	$ 484.94	$ 37.63	8.41%
		Family - TWO TIER	$ 1,138.87	$ 1,241.35	$ 102.48	9.00%	$ 1,163.01	$ 1,260.84	$ 97.83	8.41%
		Double - THREE TIER	$ 876.06	$ 954.89	$ 78.83	9.00%	$ 894.63	$ 969.88	$ 75.25	8.41%
		Family - THREE TIER	$ 1,160.78	$ 1,265.23	$ 104.45	9.00%	$ 1,185.38	$ 1,285.09	$ 99.71	8.41%
		Employee/Spouse - FOUR TIER	$ 876.06	$ 954.89	$ 78.83	9.00%	$ 894.63	$ 969.88	$ 75.25	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 854.16	$ 931.02	$ 76.86	9.00%	$ 872.27	$ 945.63	$ 73.36	8.41%
		Family - FOUR TIER	$ 1,270.28	$ 1,384.59	$ 114.31	9.00%	$ 1,297.21	$ 1,406.33	$ 109.12	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 424.99	$ 464.67	$ 39.68	9.34%	$ 434.00	$ 471.96	$ 37.96	8.75%
		Family - TWO TIER	$ 1,104.97	$ 1,208.14	$ 103.17	9.34%	$ 1,128.40	$ 1,227.11	$ 98.71	8.75%
		Double - THREE TIER	$ 849.97	$ 929.34	$ 79.37	9.34%	$ 868.00	$ 943.93	$ 75.93	8.75%
		Family - THREE TIER	$ 1,126.22	$ 1,231.37	$ 105.15	9.34%	$ 1,150.10	$ 1,250.70	$ 100.60	8.75%
		Employee/Spouse - FOUR TIER	$ 849.97	$ 929.34	$ 79.37	9.34%	$ 868.00	$ 943.93	$ 75.93	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 828.73	$ 906.10	$ 77.37	9.34%	$ 846.30	$ 920.33	$ 74.03	8.75%
		Family - FOUR TIER	$ 1,232.46	$ 1,347.54	$ 115.08	9.34%	$ 1,258.60	$ 1,368.70	$ 110.10	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 403.09	$ 450.32	$ 47.23	11.72%	$ 411.64	$ 457.39	$ 45.75	11.11%
		Family - TWO TIER	$ 1,048.04	$ 1,170.83	$ 122.79	11.72%	$ 1,070.25	$ 1,189.21	$ 118.96	11.12%
		Double - THREE TIER	$ 806.18	$ 900.64	$ 94.46	11.72%	$ 823.27	$ 914.78	$ 91.51	11.12%
		Family - THREE TIER	$ 1,068.19	$ 1,193.35	$ 125.16	11.72%	$ 1,090.84	$ 1,212.08	$ 121.24	11.11%
		Employee/Spouse - FOUR TIER	$ 806.18	$ 900.64	$ 94.46	11.72%	$ 823.27	$ 914.78	$ 91.51	11.12%
		Employee/Chld(rn) - FOUR TIER	$ 786.02	$ 878.12	$ 92.10	11.72%	$ 802.69	$ 891.91	$ 89.22	11.12%
		Family - FOUR TIER	$ 1,168.97	$ 1,305.93	$ 136.96	11.72%	$ 1,193.75	$ 1,326.43	$ 132.68	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 379.45	$ 425.44	$ 45.99	12.12%	$ 387.49	$ 432.12	$ 44.63	11.52%
		Family - TWO TIER	$ 986.55	$ 1,106.14	$ 119.59	12.12%	$ 1,007.47	$ 1,123.50	$ 116.03	11.52%
		Double - THREE TIER	$ 758.89	$ 850.88	$ 91.99	12.12%	$ 774.98	$ 864.23	$ 89.25	11.52%
		Family - THREE TIER	$ 1,005.53	$ 1,127.41	$ 121.88	12.12%	$ 1,026.85	$ 1,145.11	$ 118.26	11.52%
		Employee/Spouse - FOUR TIER	$ 758.89	$ 850.88	$ 91.99	12.12%	$ 774.98	$ 864.23	$ 89.25	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 739.91	$ 829.60	$ 89.69	12.12%	$ 755.60	$ 842.63	$ 87.03	11.52%
		Family - FOUR TIER	$ 1,100.39	$ 1,233.77	$ 133.38	12.12%	$ 1,123.72	$ 1,253.14	$ 129.42	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 388.68	$ 439.42	$ 50.74	13.05%	$ 396.92	$ 446.32	$ 49.40	12.45%
		Family - TWO TIER	$ 1,010.56	$ 1,142.49	$ 131.93	13.06%	$ 1,031.98	$ 1,160.43	$ 128.45	12.45%
		Double - THREE TIER	$ 777.36	$ 878.84	$ 101.48	13.05%	$ 793.83	$ 892.64	$ 98.81	12.45%
		Family - THREE TIER	$ 1,029.99	$ 1,164.46	$ 134.47	13.06%	$ 1,051.83	$ 1,182.74	$ 130.91	12.45%
		Employee/Spouse - FOUR TIER	$ 777.36	$ 878.84	$ 101.48	13.05%	$ 793.83	$ 892.64	$ 98.81	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 757.91	$ 856.87	$ 98.96	13.06%	$ 773.99	$ 870.32	$ 96.33	12.45%
		Family - FOUR TIER	$ 1,127.16	$ 1,274.31	$ 147.15	13.05%	$ 1,151.05	$ 1,294.32	$ 143.27	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 438.06	$ 480.73	$ 42.67	9.74%	$ 447.34	$ 488.27	$ 40.93	9.15%
		Family - TWO TIER	$ 1,138.95	$ 1,249.89	$ 110.94	9.74%	$ 1,163.10	$ 1,269.51	$ 106.41	9.15%
		Double - THREE TIER	$ 876.11	$ 961.45	$ 85.34	9.74%	$ 894.68	$ 976.55	$ 81.87	9.15%
		Family - THREE TIER	$ 1,160.85	$ 1,273.92	$ 113.07	9.74%	$ 1,185.46	$ 1,293.92	$ 108.46	9.15%
		Employee/Spouse - FOUR TIER	$ 876.11	$ 961.45	$ 85.34	9.74%	$ 894.68	$ 976.55	$ 81.87	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 854.21	$ 937.42	$ 83.21	9.74%	$ 872.32	$ 952.13	$ 79.81	9.15%
		Family - FOUR TIER	$ 1,270.37	$ 1,394.11	$ 123.74	9.74%	$ 1,297.29	$ 1,415.99	$ 118.70	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 416.27	$ 461.42	$ 45.15	10.85%	$ 425.09	$ 468.66	$ 43.57	10.25%
		Family - TWO TIER	$ 1,082.30	$ 1,199.69	$ 117.39	10.85%	$ 1,105.25	$ 1,218.53	$ 113.28	10.25%
		Double - THREE TIER	$ 832.54	$ 922.84	$ 90.30	10.85%	$ 850.19	$ 937.33	$ 87.14	10.25%
		Family - THREE TIER	$ 1,103.12	$ 1,222.76	$ 119.64	10.85%	$ 1,126.50	$ 1,241.96	$ 115.46	10.25%
		Employee/Spouse - FOUR TIER	$ 832.54	$ 922.84	$ 90.30	10.85%	$ 850.19	$ 937.33	$ 87.14	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 811.73	$ 899.77	$ 88.04	10.85%	$ 828.93	$ 913.90	$ 84.97	10.25%
		Family - FOUR TIER	$ 1,207.18	$ 1,338.12	$ 130.94	10.85%	$ 1,232.77	$ 1,359.13	$ 126.36	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 397.81	$ 446.85	$ 49.04	12.33%	$ 406.24	$ 453.87	$ 47.63	11.72%
		Family - TWO TIER	$ 1,034.29	$ 1,161.82	$ 127.53	12.33%	$ 1,056.23	$ 1,180.06	$ 123.83	11.72%
		Double - THREE TIER	$ 795.61	$ 893.71	$ 98.10	12.33%	$ 812.48	$ 907.74	$ 95.26	11.72%
		Family - THREE TIER	$ 1,054.19	$ 1,184.16	$ 129.97	12.33%	$ 1,076.54	$ 1,202.75	$ 126.21	11.72%
		Employee/Spouse - FOUR TIER	$ 795.61	$ 893.71	$ 98.10	12.33%	$ 812.48	$ 907.74	$ 95.26	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 775.72	$ 871.36	$ 95.64	12.33%	$ 792.17	$ 885.04	$ 92.87	11.72%
		Family - FOUR TIER	$ 1,153.64	$ 1,295.87	$ 142.23	12.33%	$ 1,178.10	$ 1,316.22	$ 138.12	11.72%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 386.82	$ 409.27	$ 22.45	5.80%	$ 395.53	$ 415.70	$ 20.17	5.10%
		Family - TWO TIER	$ 1,005.75	$ 1,064.10	$ 58.35	5.80%	$ 1,028.38	$ 1,080.81	$ 52.43	5.10%
		Double - THREE TIER	$ 773.66	$ 818.54	$ 44.88	5.80%	$ 791.07	$ 831.39	$ 40.32	5.10%
		Family - THREE TIER	$ 1,025.09	$ 1,084.57	$ 59.48	5.80%	$ 1,048.15	$ 1,101.60	$ 53.45	5.10%
		Employee/Spouse - FOUR TIER	$ 773.66	$ 818.54	$ 44.88	5.80%	$ 791.07	$ 831.39	$ 40.32	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 754.31	$ 798.08	$ 43.77	5.80%	$ 771.28	$ 810.61	$ 39.33	5.10%
		Family - FOUR TIER	$ 1,121.80	$ 1,186.89	$ 65.09	5.80%	$ 1,147.04	$ 1,205.52	$ 58.48	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 377.12	$ 385.48	$ 8.36	2.22%	$ 385.61	$ 391.53	$ 5.92	1.54%
		Family - TWO TIER	$ 980.50	$ 1,002.24	$ 21.74	2.22%	$ 1,002.57	$ 1,017.98	$ 15.41	1.54%
		Double - THREE TIER	$ 754.24	$ 770.95	$ 16.71	2.22%	$ 771.21	$ 783.06	$ 11.85	1.54%
		Family - THREE TIER	$ 999.36	$ 1,021.51	$ 22.15	2.22%	$ 1,021.85	$ 1,037.55	$ 15.70	1.54%
		Employee/Spouse - FOUR TIER	$ 754.24	$ 770.95	$ 16.71	2.22%	$ 771.21	$ 783.06	$ 11.85	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 735.38	$ 751.68	$ 16.30	2.22%	$ 751.93	$ 763.48	$ 11.55	1.54%
		Family - FOUR TIER	$ 1,093.64	$ 1,117.88	$ 24.24	2.22%	$ 1,118.25	$ 1,135.43	$ 17.18	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 356.87	$ 372.12	$ 15.25	4.27%	$ 364.90	$ 377.96	$ 13.06	3.58%
		Family - TWO TIER	$ 927.88	$ 967.51	$ 39.63	4.27%	$ 948.75	$ 982.70	$ 33.95	3.58%
		Double - THREE TIER	$ 713.75	$ 744.24	$ 30.49	4.27%	$ 729.80	$ 755.92	$ 26.12	3.58%
		Family - THREE TIER	$ 945.72	$ 986.12	$ 40.40	4.27%	$ 967.00	$ 1,001.60	$ 34.60	3.58%
		Employee/Spouse - FOUR TIER	$ 713.75	$ 744.24	$ 30.49	4.27%	$ 729.80	$ 755.92	$ 26.12	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 695.91	$ 725.63	$ 29.72	4.27%	$ 711.56	$ 737.03	$ 25.47	3.58%
		Family - FOUR TIER	$ 1,034.94	$ 1,079.15	$ 44.21	4.27%	$ 1,058.23	$ 1,096.09	$ 37.86	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 373.16	$ 381.96	$ 8.80	2.36%	$ 381.55	$ 387.95	$ 6.40	1.68%
		Family - TWO TIER	$ 970.19	$ 993.08	$ 22.89	2.36%	$ 992.03	$ 1,008.67	$ 16.64	1.68%
		Double - THREE TIER	$ 746.30	$ 763.91	$ 17.61	2.36%	$ 763.09	$ 775.90	$ 12.81	1.68%
		Family - THREE TIER	$ 988.85	$ 1,012.18	$ 23.33	2.36%	$ 1,011.10	$ 1,028.07	$ 16.97	1.68%
		Employee/Spouse - FOUR TIER	$ 746.30	$ 763.91	$ 17.61	2.36%	$ 763.09	$ 775.90	$ 12.81	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 727.64	$ 744.81	$ 17.17	2.36%	$ 744.02	$ 756.51	$ 12.49	1.68%
		Family - FOUR TIER	$ 1,082.14	$ 1,107.67	$ 25.53	2.36%	$ 1,106.49	$ 1,125.06	$ 18.57	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 460.53	$ 470.46	$ 9.93	2.16%	$ 470.89	$ 477.85	$ 6.96	1.48%
		Family - TWO TIER	$ 1,197.38	$ 1,223.19	$ 25.81	2.16%	$ 1,224.33	$ 1,242.40	$ 18.07	1.48%
		Double - THREE TIER	$ 921.07	$ 940.92	$ 19.85	2.16%	$ 941.79	$ 955.69	$ 13.90	1.48%
		Family - THREE TIER	$ 1,220.42	$ 1,246.72	$ 26.30	2.15%	$ 1,247.87	$ 1,266.29	$ 18.42	1.48%
		Employee/Spouse - FOUR TIER	$ 921.07	$ 940.92	$ 19.85	2.16%	$ 941.79	$ 955.69	$ 13.90	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 898.04	$ 917.39	$ 19.35	2.15%	$ 918.25	$ 931.80	$ 13.55	1.48%
		Family - FOUR TIER	$ 1,335.54	$ 1,364.33	$ 28.79	2.16%	$ 1,365.59	$ 1,385.75	$ 20.16	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 443.06	$ 456.81	$ 13.75	3.10%	$ 453.03	$ 463.98	$ 10.95	2.42%
		Family - TWO TIER	$ 1,151.97	$ 1,187.70	$ 35.73	3.10%	$ 1,177.89	$ 1,206.35	$ 28.46	2.42%
		Double - THREE TIER	$ 886.13	$ 913.62	$ 27.49	3.10%	$ 906.06	$ 927.96	$ 21.90	2.42%
		Family - THREE TIER	$ 1,174.12	$ 1,210.54	$ 36.42	3.10%	$ 1,200.54	$ 1,229.55	$ 29.01	2.42%
		Employee/Spouse - FOUR TIER	$ 886.13	$ 913.62	$ 27.49	3.10%	$ 906.06	$ 927.96	$ 21.90	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 863.98	$ 890.78	$ 26.80	3.10%	$ 883.41	$ 904.76	$ 21.35	2.42%
		Family - FOUR TIER	$ 1,284.89	$ 1,324.75	$ 39.86	3.10%	$ 1,313.80	$ 1,345.55	$ 31.75	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 384.60	$ 398.72	$ 14.12	3.67%	$ 393.24	$ 404.98	$ 11.74	2.99%
		Family - TWO TIER	$ 999.95	$ 1,036.67	$ 36.72	3.67%	$ 1,022.44	$ 1,052.95	$ 30.51	2.98%
		Double - THREE TIER	$ 769.19	$ 797.44	$ 28.25	3.67%	$ 786.50	$ 809.96	$ 23.46	2.98%
		Family - THREE TIER	$ 1,019.18	$ 1,056.61	$ 37.43	3.67%	$ 1,042.10	$ 1,073.20	$ 31.10	2.98%
		Employee/Spouse - FOUR TIER	$ 769.19	$ 797.44	$ 28.25	3.67%	$ 786.50	$ 809.96	$ 23.46	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 749.96	$ 777.51	$ 27.55	3.67%	$ 766.83	$ 789.71	$ 22.88	2.98%
		Family - FOUR TIER	$ 1,115.33	$ 1,156.29	$ 40.96	3.67%	$ 1,140.41	$ 1,174.44	$ 34.03	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 379.50	$ 399.89	$ 20.39	5.37%	$ 388.04	$ 406.17	$ 18.13	4.67%
		Family - TWO TIER	$ 986.71	$ 1,039.71	$ 53.00	5.37%	$ 1,008.92	$ 1,056.04	$ 47.12	4.67%
		Double - THREE TIER	$ 759.02	$ 799.78	$ 40.76	5.37%	$ 776.09	$ 812.34	$ 36.25	4.67%
		Family - THREE TIER	$ 1,005.69	$ 1,059.71	$ 54.02	5.37%	$ 1,028.32	$ 1,076.34	$ 48.02	4.67%
		Employee/Spouse - FOUR TIER	$ 759.02	$ 799.78	$ 40.76	5.37%	$ 776.09	$ 812.34	$ 36.25	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 740.04	$ 779.78	$ 39.74	5.37%	$ 756.68	$ 792.03	$ 35.35	4.67%
		Family - FOUR TIER	$ 1,100.57	$ 1,159.68	$ 59.11	5.37%	$ 1,125.33	$ 1,177.89	$ 52.56	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 366.85	$ 378.79	$ 11.94	3.25%	$ 375.11	$ 384.74	$ 9.63	2.57%
		Family - TWO TIER	$ 953.81	$ 984.85	$ 31.04	3.25%	$ 975.27	$ 1,000.32	$ 25.05	2.57%
		Double - THREE TIER	$ 733.70	$ 757.58	$ 23.88	3.25%	$ 750.21	$ 769.47	$ 19.26	2.57%
		Family - THREE TIER	$ 972.15	$ 1,003.79	$ 31.64	3.25%	$ 994.02	$ 1,019.55	$ 25.53	2.57%
		Employee/Spouse - FOUR TIER	$ 733.70	$ 757.58	$ 23.88	3.25%	$ 750.21	$ 769.47	$ 19.26	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 715.36	$ 738.64	$ 23.28	3.25%	$ 731.46	$ 750.24	$ 18.78	2.57%
		Family - FOUR TIER	$ 1,063.87	$ 1,098.49	$ 34.62	3.25%	$ 1,087.80	$ 1,115.74	$ 27.94	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 375.00	$ 422.22	$ 47.22	12.59%	$ 382.96	$ 428.85	$ 45.89	11.98%
		Family - TWO TIER	$ 975.02	$ 1,097.78	$ 122.76	12.59%	$ 995.69	$ 1,115.01	$ 119.32	11.98%
		Double - THREE TIER	$ 750.01	$ 844.45	$ 94.44	12.59%	$ 765.91	$ 857.70	$ 91.79	11.98%
		Family - THREE TIER	$ 993.76	$ 1,118.89	$ 125.13	12.59%	$ 1,014.83	$ 1,136.46	$ 121.63	11.99%
		Employee/Spouse - FOUR TIER	$ 750.01	$ 844.45	$ 94.44	12.59%	$ 765.91	$ 857.70	$ 91.79	11.98%
		Employee/Chld(rn) - FOUR TIER	$ 731.26	$ 823.33	$ 92.07	12.59%	$ 746.76	$ 836.26	$ 89.50	11.99%
		Family - FOUR TIER	$ 1,087.51	$ 1,224.45	$ 136.94	12.59%	$ 1,110.57	$ 1,243.67	$ 133.10	11.98%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 365.59	$ 397.68	$ 32.09	8.78%	$ 373.35	$ 403.92	$ 30.57	8.19%
		Family - TWO TIER	$ 950.54	$ 1,033.96	$ 83.42	8.78%	$ 970.69	$ 1,050.19	$ 79.50	8.19%
		Double - THREE TIER	$ 731.18	$ 795.35	$ 64.17	8.78%	$ 746.68	$ 807.84	$ 61.16	8.19%
		Family - THREE TIER	$ 968.82	$ 1,053.84	$ 85.02	8.78%	$ 989.36	$ 1,070.39	$ 81.03	8.19%
		Employee/Spouse - FOUR TIER	$ 731.18	$ 795.35	$ 64.17	8.78%	$ 746.68	$ 807.84	$ 61.16	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 712.91	$ 775.47	$ 62.56	8.78%	$ 728.01	$ 787.64	$ 59.63	8.19%
		Family - FOUR TIER	$ 1,060.22	$ 1,153.26	$ 93.04	8.78%	$ 1,082.69	$ 1,171.37	$ 88.68	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 345.97	$ 383.90	$ 37.93	10.96%	$ 353.30	$ 389.92	$ 36.62	10.37%
		Family - TWO TIER	$ 899.50	$ 998.13	$ 98.63	10.96%	$ 918.58	$ 1,013.80	$ 95.22	10.37%
		Double - THREE TIER	$ 691.93	$ 767.79	$ 75.86	10.96%	$ 706.60	$ 779.85	$ 73.25	10.37%
		Family - THREE TIER	$ 916.81	$ 1,017.32	$ 100.51	10.96%	$ 936.24	$ 1,033.30	$ 97.06	10.37%
		Employee/Spouse - FOUR TIER	$ 691.93	$ 767.79	$ 75.86	10.96%	$ 706.60	$ 779.85	$ 73.25	10.37%
		Employee/Chld(rn) - FOUR TIER	$ 674.63	$ 748.60	$ 73.97	10.96%	$ 688.93	$ 760.35	$ 71.42	10.37%
		Family - FOUR TIER	$ 1,003.29	$ 1,113.30	$ 110.01	10.96%	$ 1,024.57	$ 1,130.78	$ 106.21	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 361.75	$ 394.04	$ 32.29	8.93%	$ 369.42	$ 400.23	$ 30.81	8.34%
		Family - TWO TIER	$ 940.54	$ 1,024.51	$ 83.97	8.93%	$ 960.48	$ 1,040.60	$ 80.12	8.34%
		Double - THREE TIER	$ 723.49	$ 788.09	$ 64.60	8.93%	$ 738.83	$ 800.46	$ 61.63	8.34%
		Family - THREE TIER	$ 958.63	$ 1,044.21	$ 85.58	8.93%	$ 978.95	$ 1,060.61	$ 81.66	8.34%
		Employee/Spouse - FOUR TIER	$ 723.49	$ 788.09	$ 64.60	8.93%	$ 738.83	$ 800.46	$ 61.63	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 705.40	$ 768.38	$ 62.98	8.93%	$ 720.35	$ 780.45	$ 60.10	8.34%
		Family - FOUR TIER	$ 1,049.06	$ 1,142.72	$ 93.66	8.93%	$ 1,071.30	$ 1,160.66	$ 89.36	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 446.45	$ 485.35	$ 38.90	8.71%	$ 455.92	$ 492.97	$ 37.05	8.13%
		Family - TWO TIER	$ 1,160.79	$ 1,261.90	$ 101.11	8.71%	$ 1,185.39	$ 1,281.71	$ 96.32	8.13%
		Double - THREE TIER	$ 892.91	$ 970.69	$ 77.78	8.71%	$ 911.84	$ 985.93	$ 74.09	8.13%
		Family - THREE TIER	$ 1,183.11	$ 1,286.17	$ 103.06	8.71%	$ 1,208.19	$ 1,306.36	$ 98.17	8.13%
		Employee/Spouse - FOUR TIER	$ 892.91	$ 970.69	$ 77.78	8.71%	$ 911.84	$ 985.93	$ 74.09	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 870.59	$ 946.43	$ 75.84	8.71%	$ 889.05	$ 961.29	$ 72.24	8.13%
		Family - FOUR TIER	$ 1,294.72	$ 1,407.51	$ 112.79	8.71%	$ 1,322.17	$ 1,429.60	$ 107.43	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 429.52	$ 471.27	$ 41.75	9.72%	$ 438.62	$ 478.66	$ 40.04	9.13%
		Family - TWO TIER	$ 1,116.76	$ 1,225.29	$ 108.53	9.72%	$ 1,140.42	$ 1,244.53	$ 104.11	9.13%
		Double - THREE TIER	$ 859.04	$ 942.53	$ 83.49	9.72%	$ 877.26	$ 957.33	$ 80.07	9.13%
		Family - THREE TIER	$ 1,138.22	$ 1,248.85	$ 110.63	9.72%	$ 1,162.36	$ 1,268.46	$ 106.10	9.13%
		Employee/Spouse - FOUR TIER	$ 859.04	$ 942.53	$ 83.49	9.72%	$ 877.26	$ 957.33	$ 80.07	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 837.57	$ 918.97	$ 81.40	9.72%	$ 855.32	$ 933.40	$ 78.08	9.13%
		Family - FOUR TIER	$ 1,245.60	$ 1,366.67	$ 121.07	9.72%	$ 1,272.01	$ 1,388.13	$ 116.12	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 372.84	$ 411.34	$ 38.50	10.33%	$ 380.74	$ 417.80	$ 37.06	9.73%
		Family - TWO TIER	$ 969.37	$ 1,069.48	$ 100.11	10.33%	$ 989.92	$ 1,086.27	$ 96.35	9.73%
		Double - THREE TIER	$ 745.67	$ 822.68	$ 77.01	10.33%	$ 761.47	$ 835.59	$ 74.12	9.73%
		Family - THREE TIER	$ 988.02	$ 1,090.05	$ 102.03	10.33%	$ 1,008.96	$ 1,107.16	$ 98.20	9.73%
		Employee/Spouse - FOUR TIER	$ 745.67	$ 822.68	$ 77.01	10.33%	$ 761.47	$ 835.59	$ 74.12	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 727.03	$ 802.11	$ 75.08	10.33%	$ 742.44	$ 814.70	$ 72.26	9.73%
		Family - FOUR TIER	$ 1,081.22	$ 1,192.88	$ 111.66	10.33%	$ 1,104.15	$ 1,211.61	$ 107.46	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 367.90	$ 412.54	$ 44.64	12.13%	$ 375.70	$ 419.02	$ 43.32	11.53%
		Family - TWO TIER	$ 956.55	$ 1,072.62	$ 116.07	12.13%	$ 976.83	$ 1,089.46	$ 112.63	11.53%
		Double - THREE TIER	$ 735.80	$ 825.09	$ 89.29	12.14%	$ 751.41	$ 838.04	$ 86.63	11.53%
		Family - THREE TIER	$ 974.94	$ 1,093.24	$ 118.30	12.13%	$ 995.61	$ 1,110.41	$ 114.80	11.53%
		Employee/Spouse - FOUR TIER	$ 735.80	$ 825.09	$ 89.29	12.14%	$ 751.41	$ 838.04	$ 86.63	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 717.41	$ 804.46	$ 87.05	12.13%	$ 732.62	$ 817.09	$ 84.47	11.53%
		Family - FOUR TIER	$ 1,066.92	$ 1,196.38	$ 129.46	12.13%	$ 1,089.54	$ 1,215.16	$ 125.62	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 355.64	$ 390.78	$ 35.14	9.88%	$ 363.18	$ 396.91	$ 33.73	9.29%
		Family - TWO TIER	$ 924.66	$ 1,016.02	$ 91.36	9.88%	$ 944.26	$ 1,031.97	$ 87.71	9.29%
		Double - THREE TIER	$ 711.27	$ 781.56	$ 70.29	9.88%	$ 726.35	$ 793.83	$ 67.48	9.29%
		Family - THREE TIER	$ 942.44	$ 1,035.56	$ 93.12	9.88%	$ 962.42	$ 1,051.82	$ 89.40	9.29%
		Employee/Spouse - FOUR TIER	$ 711.27	$ 781.56	$ 70.29	9.88%	$ 726.35	$ 793.83	$ 67.48	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 693.50	$ 762.02	$ 68.52	9.88%	$ 708.19	$ 773.98	$ 65.79	9.29%
		Family - FOUR TIER	$ 1,031.35	$ 1,133.26	$ 101.91	9.88%	$ 1,053.22	$ 1,151.05	$ 97.83	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 387.47	$ 388.63	$ 1.16	0.30%	$ 396.19	$ 394.73	$ (1.46)	-0.37%
		Family - TWO TIER	$ 1,007.44	$ 1,010.43	$ 2.99	0.30%	$ 1,030.10	$ 1,026.29	$ (3.81)	-0.37%
		Double - THREE TIER	$ 774.95	$ 777.25	$ 2.30	0.30%	$ 792.39	$ 789.45	$ (2.94)	-0.37%
		Family - THREE TIER	$ 1,026.80	$ 1,029.86	$ 3.06	0.30%	$ 1,049.91	$ 1,046.03	$ (3.88)	-0.37%
		Employee/Spouse - FOUR TIER	$ 774.95	$ 777.25	$ 2.30	0.30%	$ 792.39	$ 789.45	$ (2.94)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 755.57	$ 757.82	$ 2.25	0.30%	$ 772.58	$ 769.72	$ (2.86)	-0.37%
		Family - FOUR TIER	$ 1,123.67	$ 1,127.01	$ 3.34	0.30%	$ 1,148.95	$ 1,144.71	$ (4.24)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 384.34	$ 405.89	$ 21.55	5.61%	$ 392.99	$ 412.27	$ 19.28	4.91%
		Family - TWO TIER	$ 999.30	$ 1,055.33	$ 56.03	5.61%	$ 1,021.78	$ 1,071.90	$ 50.12	4.91%
		Double - THREE TIER	$ 768.69	$ 811.79	$ 43.10	5.61%	$ 785.98	$ 824.53	$ 38.55	4.90%
		Family - THREE TIER	$ 1,018.51	$ 1,075.62	$ 57.11	5.61%	$ 1,041.42	$ 1,092.51	$ 51.09	4.91%
		Employee/Spouse - FOUR TIER	$ 768.69	$ 811.79	$ 43.10	5.61%	$ 785.98	$ 824.53	$ 38.55	4.90%
		Employee/Chld(rn) - FOUR TIER	$ 749.47	$ 791.49	$ 42.02	5.61%	$ 766.34	$ 803.92	$ 37.58	4.90%
		Family - FOUR TIER	$ 1,114.59	$ 1,177.09	$ 62.50	5.61%	$ 1,139.67	$ 1,195.58	$ 55.91	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 367.37	$ 387.07	$ 19.70	5.36%	$ 375.64	$ 393.14	$ 17.50	4.66%
		Family - TWO TIER	$ 955.15	$ 1,006.38	$ 51.23	5.36%	$ 976.65	$ 1,022.18	$ 45.53	4.66%
		Double - THREE TIER	$ 734.73	$ 774.14	$ 39.41	5.36%	$ 751.26	$ 786.29	$ 35.03	4.66%
		Family - THREE TIER	$ 973.52	$ 1,025.73	$ 52.21	5.36%	$ 995.42	$ 1,041.83	$ 46.41	4.66%
		Employee/Spouse - FOUR TIER	$ 734.73	$ 774.14	$ 39.41	5.36%	$ 751.26	$ 786.29	$ 35.03	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 716.36	$ 754.78	$ 38.42	5.36%	$ 732.49	$ 766.63	$ 34.14	4.66%
		Family - FOUR TIER	$ 1,065.36	$ 1,122.50	$ 57.14	5.36%	$ 1,089.34	$ 1,140.12	$ 50.78	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 413.06	$ 406.12	$ (6.94)	-1.68%	$ 422.35	$ 412.50	$ (9.85)	-2.33%
		Family - TWO TIER	$ 1,073.94	$ 1,055.92	$ (18.02)	-1.68%	$ 1,098.11	$ 1,072.50	$ (25.61)	-2.33%
		Double - THREE TIER	$ 826.11	$ 812.24	$ (13.87)	-1.68%	$ 844.70	$ 825.00	$ (19.70)	-2.33%
		Family - THREE TIER	$ 1,094.59	$ 1,076.22	$ (18.37)	-1.68%	$ 1,119.22	$ 1,093.12	$ (26.10)	-2.33%
		Employee/Spouse - FOUR TIER	$ 826.11	$ 812.24	$ (13.87)	-1.68%	$ 844.70	$ 825.00	$ (19.70)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 805.45	$ 791.94	$ (13.51)	-1.68%	$ 823.58	$ 804.37	$ (19.21)	-2.33%
		Family - FOUR TIER	$ 1,197.86	$ 1,177.75	$ (20.11)	-1.68%	$ 1,224.81	$ 1,196.24	$ (28.57)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 390.89	$ 413.33	$ 22.44	5.74%	$ 399.69	$ 419.82	$ 20.13	5.04%
		Family - TWO TIER	$ 1,016.31	$ 1,074.65	$ 58.34	5.74%	$ 1,039.19	$ 1,091.53	$ 52.34	5.04%
		Double - THREE TIER	$ 781.78	$ 826.66	$ 44.88	5.74%	$ 799.37	$ 839.64	$ 40.27	5.04%
		Family - THREE TIER	$ 1,035.86	$ 1,095.32	$ 59.46	5.74%	$ 1,059.17	$ 1,112.52	$ 53.35	5.04%
		Employee/Spouse - FOUR TIER	$ 781.78	$ 826.66	$ 44.88	5.74%	$ 799.37	$ 839.64	$ 40.27	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 762.24	$ 805.99	$ 43.75	5.74%	$ 779.39	$ 818.64	$ 39.25	5.04%
		Family - FOUR TIER	$ 1,133.58	$ 1,198.65	$ 65.07	5.74%	$ 1,159.09	$ 1,217.47	$ 58.38	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 458.73	$ 468.69	$ 9.96	2.17%	$ 469.05	$ 476.05	$ 7.00	1.49%
		Family - TWO TIER	$ 1,192.70	$ 1,218.59	$ 25.89	2.17%	$ 1,219.54	$ 1,237.73	$ 18.19	1.49%
		Double - THREE TIER	$ 917.46	$ 937.38	$ 19.92	2.17%	$ 938.10	$ 952.10	$ 14.00	1.49%
		Family - THREE TIER	$ 1,215.64	$ 1,242.03	$ 26.39	2.17%	$ 1,242.98	$ 1,261.53	$ 18.55	1.49%
		Employee/Spouse - FOUR TIER	$ 917.46	$ 937.38	$ 19.92	2.17%	$ 938.10	$ 952.10	$ 14.00	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 894.53	$ 913.95	$ 19.42	2.17%	$ 914.66	$ 928.29	$ 13.63	1.49%
		Family - FOUR TIER	$ 1,330.32	$ 1,359.20	$ 28.88	2.17%	$ 1,360.25	$ 1,380.54	$ 20.29	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 442.70	$ 454.83	$ 12.13	2.74%	$ 452.66	$ 461.97	$ 9.31	2.06%
		Family - TWO TIER	$ 1,151.03	$ 1,182.56	$ 31.53	2.74%	$ 1,176.92	$ 1,201.12	$ 24.20	2.06%
		Double - THREE TIER	$ 885.40	$ 909.66	$ 24.26	2.74%	$ 905.33	$ 923.94	$ 18.61	2.06%
		Family - THREE TIER	$ 1,173.16	$ 1,205.30	$ 32.14	2.74%	$ 1,199.56	$ 1,224.22	$ 24.66	2.06%
		Employee/Spouse - FOUR TIER	$ 885.40	$ 909.66	$ 24.26	2.74%	$ 905.33	$ 923.94	$ 18.61	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 863.27	$ 886.92	$ 23.65	2.74%	$ 882.69	$ 900.84	$ 18.15	2.06%
		Family - FOUR TIER	$ 1,283.84	$ 1,319.00	$ 35.16	2.74%	$ 1,312.72	$ 1,339.71	$ 26.99	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 459.35	$ 469.13	$ 9.78	2.13%	$ 469.69	$ 476.49	$ 6.80	1.45%
		Family - TWO TIER	$ 1,194.31	$ 1,219.73	$ 25.42	2.13%	$ 1,221.18	$ 1,238.88	$ 17.70	1.45%
		Double - THREE TIER	$ 918.70	$ 938.26	$ 19.56	2.13%	$ 939.37	$ 952.99	$ 13.62	1.45%
		Family - THREE TIER	$ 1,217.28	$ 1,243.19	$ 25.91	2.13%	$ 1,244.67	$ 1,262.71	$ 18.04	1.45%
		Employee/Spouse - FOUR TIER	$ 918.70	$ 938.26	$ 19.56	2.13%	$ 939.37	$ 952.99	$ 13.62	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 895.73	$ 914.80	$ 19.07	2.13%	$ 915.88	$ 929.16	$ 13.28	1.45%
		Family - FOUR TIER	$ 1,332.12	$ 1,360.47	$ 28.35	2.13%	$ 1,362.09	$ 1,381.83	$ 19.74	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 424.01	$ 439.48	$ 15.47	3.65%	$ 433.56	$ 446.38	$ 12.82	2.96%
		Family - TWO TIER	$ 1,102.43	$ 1,142.64	$ 40.21	3.65%	$ 1,127.24	$ 1,160.58	$ 33.34	2.96%
		Double - THREE TIER	$ 848.02	$ 878.95	$ 30.93	3.65%	$ 867.11	$ 892.75	$ 25.64	2.96%
		Family - THREE TIER	$ 1,123.63	$ 1,164.61	$ 40.98	3.65%	$ 1,148.92	$ 1,182.89	$ 33.97	2.96%
		Employee/Spouse - FOUR TIER	$ 848.02	$ 878.95	$ 30.93	3.65%	$ 867.11	$ 892.75	$ 25.64	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 826.82	$ 856.98	$ 30.16	3.65%	$ 845.43	$ 870.43	$ 25.00	2.96%
		Family - FOUR TIER	$ 1,229.63	$ 1,274.48	$ 44.85	3.65%	$ 1,257.31	$ 1,294.49	$ 37.18	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 375.62	$ 400.92	$ 25.30	6.74%	$ 383.59	$ 407.22	$ 23.63	6.16%
		Family - TWO TIER	$ 976.63	$ 1,042.40	$ 65.77	6.73%	$ 997.34	$ 1,058.77	$ 61.43	6.16%
		Double - THREE TIER	$ 751.26	$ 801.85	$ 50.59	6.73%	$ 767.18	$ 814.44	$ 47.26	6.16%
		Family - THREE TIER	$ 995.41	$ 1,062.45	$ 67.04	6.73%	$ 1,016.52	$ 1,079.13	$ 62.61	6.16%
		Employee/Spouse - FOUR TIER	$ 751.26	$ 801.85	$ 50.59	6.73%	$ 767.18	$ 814.44	$ 47.26	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 732.47	$ 781.80	$ 49.33	6.73%	$ 748.00	$ 794.08	$ 46.08	6.16%
		Family - FOUR TIER	$ 1,089.31	$ 1,162.68	$ 73.37	6.74%	$ 1,112.41	$ 1,180.93	$ 68.52	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 372.59	$ 418.74	$ 46.15	12.39%	$ 380.49	$ 425.31	$ 44.82	11.78%
		Family - TWO TIER	$ 968.74	$ 1,088.72	$ 119.98	12.39%	$ 989.28	$ 1,105.82	$ 116.54	11.78%
		Double - THREE TIER	$ 745.19	$ 837.48	$ 92.29	12.38%	$ 760.99	$ 850.63	$ 89.64	11.78%
		Family - THREE TIER	$ 987.37	$ 1,109.66	$ 122.29	12.39%	$ 1,008.30	$ 1,127.08	$ 118.78	11.78%
		Employee/Spouse - FOUR TIER	$ 745.19	$ 837.48	$ 92.29	12.38%	$ 760.99	$ 850.63	$ 89.64	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 726.56	$ 816.54	$ 89.98	12.38%	$ 741.96	$ 829.36	$ 87.40	11.78%
		Family - FOUR TIER	$ 1,080.52	$ 1,214.35	$ 133.83	12.39%	$ 1,103.43	$ 1,233.41	$ 129.98	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 356.14	$ 399.32	$ 43.18	12.12%	$ 363.69	$ 405.59	$ 41.90	11.52%
		Family - TWO TIER	$ 925.96	$ 1,038.22	$ 112.26	12.12%	$ 945.59	$ 1,054.52	$ 108.93	11.52%
		Double - THREE TIER	$ 712.28	$ 798.63	$ 86.35	12.12%	$ 727.38	$ 811.17	$ 83.79	11.52%
		Family - THREE TIER	$ 943.77	$ 1,058.19	$ 114.42	12.12%	$ 963.77	$ 1,074.80	$ 111.03	11.52%
		Employee/Spouse - FOUR TIER	$ 712.28	$ 798.63	$ 86.35	12.12%	$ 727.38	$ 811.17	$ 83.79	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 694.47	$ 778.67	$ 84.20	12.12%	$ 709.20	$ 790.89	$ 81.69	11.52%
		Family - FOUR TIER	$ 1,032.80	$ 1,158.02	$ 125.22	12.12%	$ 1,054.70	$ 1,176.20	$ 121.50	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 400.43	$ 418.97	$ 18.54	4.63%	$ 408.91	$ 425.55	$ 16.64	4.07%
		Family - TWO TIER	$ 1,041.12	$ 1,089.33	$ 48.21	4.63%	$ 1,063.19	$ 1,106.44	$ 43.25	4.07%
		Double - THREE TIER	$ 800.85	$ 837.95	$ 37.10	4.63%	$ 817.84	$ 851.10	$ 33.26	4.07%
		Family - THREE TIER	$ 1,061.13	$ 1,110.28	$ 49.15	4.63%	$ 1,083.64	$ 1,127.71	$ 44.07	4.07%
		Employee/Spouse - FOUR TIER	$ 800.85	$ 837.95	$ 37.10	4.63%	$ 817.84	$ 851.10	$ 33.26	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 780.84	$ 817.00	$ 36.16	4.63%	$ 797.39	$ 829.83	$ 32.44	4.07%
		Family - FOUR TIER	$ 1,161.24	$ 1,215.03	$ 53.79	4.63%	$ 1,185.87	$ 1,234.10	$ 48.23	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 378.94	$ 426.41	$ 47.47	12.53%	$ 386.97	$ 433.10	$ 46.13	11.92%
		Family - TWO TIER	$ 985.25	$ 1,108.66	$ 123.41	12.53%	$ 1,006.13	$ 1,126.07	$ 119.94	11.92%
		Double - THREE TIER	$ 757.88	$ 852.82	$ 94.94	12.53%	$ 773.95	$ 866.21	$ 92.26	11.92%
		Family - THREE TIER	$ 1,004.19	$ 1,129.98	$ 125.79	12.53%	$ 1,025.49	$ 1,147.72	$ 122.23	11.92%
		Employee/Spouse - FOUR TIER	$ 757.88	$ 852.82	$ 94.94	12.53%	$ 773.95	$ 866.21	$ 92.26	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 738.94	$ 831.50	$ 92.56	12.53%	$ 754.61	$ 844.55	$ 89.94	11.92%
		Family - FOUR TIER	$ 1,098.93	$ 1,236.59	$ 137.66	12.53%	$ 1,122.23	$ 1,256.00	$ 133.77	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 444.70	$ 483.52	$ 38.82	8.73%	$ 454.13	$ 491.11	$ 36.98	8.14%
		Family - TWO TIER	$ 1,156.24	$ 1,257.16	$ 100.92	8.73%	$ 1,180.75	$ 1,276.90	$ 96.15	8.14%
		Double - THREE TIER	$ 889.42	$ 967.04	$ 77.62	8.73%	$ 908.27	$ 982.23	$ 73.96	8.14%
		Family - THREE TIER	$ 1,178.47	$ 1,281.33	$ 102.86	8.73%	$ 1,203.45	$ 1,301.45	$ 98.00	8.14%
		Employee/Spouse - FOUR TIER	$ 889.42	$ 967.04	$ 77.62	8.73%	$ 908.27	$ 982.23	$ 73.96	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 867.18	$ 942.87	$ 75.69	8.73%	$ 885.56	$ 957.67	$ 72.11	8.14%
		Family - FOUR TIER	$ 1,289.66	$ 1,402.21	$ 112.55	8.73%	$ 1,316.99	$ 1,424.23	$ 107.24	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 429.17	$ 469.22	$ 40.05	9.33%	$ 438.26	$ 476.59	$ 38.33	8.75%
		Family - TWO TIER	$ 1,115.83	$ 1,219.98	$ 104.15	9.33%	$ 1,139.49	$ 1,239.13	$ 99.64	8.74%
		Double - THREE TIER	$ 858.33	$ 938.45	$ 80.12	9.33%	$ 876.53	$ 953.18	$ 76.65	8.74%
		Family - THREE TIER	$ 1,137.30	$ 1,243.44	$ 106.14	9.33%	$ 1,161.40	$ 1,262.96	$ 101.56	8.74%
		Employee/Spouse - FOUR TIER	$ 858.33	$ 938.45	$ 80.12	9.33%	$ 876.53	$ 953.18	$ 76.65	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 836.88	$ 914.98	$ 78.10	9.33%	$ 854.61	$ 929.35	$ 74.74	8.75%
		Family - FOUR TIER	$ 1,244.58	$ 1,360.75	$ 116.17	9.33%	$ 1,270.98	$ 1,382.11	$ 111.13	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 445.31	$ 483.97	$ 38.66	8.68%	$ 454.75	$ 491.57	$ 36.82	8.10%
		Family - TWO TIER	$ 1,157.81	$ 1,258.33	$ 100.52	8.68%	$ 1,182.35	$ 1,278.09	$ 95.74	8.10%
		Double - THREE TIER	$ 890.62	$ 967.95	$ 77.33	8.68%	$ 909.51	$ 983.15	$ 73.64	8.10%
		Family - THREE TIER	$ 1,180.07	$ 1,282.53	$ 102.46	8.68%	$ 1,205.09	$ 1,302.67	$ 97.58	8.10%
		Employee/Spouse - FOUR TIER	$ 890.62	$ 967.95	$ 77.33	8.68%	$ 909.51	$ 983.15	$ 73.64	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 868.36	$ 943.75	$ 75.39	8.68%	$ 886.76	$ 958.57	$ 71.81	8.10%
		Family - FOUR TIER	$ 1,291.40	$ 1,403.53	$ 112.13	8.68%	$ 1,318.78	$ 1,425.56	$ 106.78	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 411.05	$ 453.38	$ 42.33	10.30%	$ 419.77	$ 460.50	$ 40.73	9.70%
		Family - TWO TIER	$ 1,068.75	$ 1,178.80	$ 110.05	10.30%	$ 1,091.40	$ 1,197.30	$ 105.90	9.70%
		Double - THREE TIER	$ 822.11	$ 906.77	$ 84.66	10.30%	$ 839.54	$ 921.00	$ 81.46	9.70%
		Family - THREE TIER	$ 1,089.30	$ 1,201.47	$ 112.17	10.30%	$ 1,112.39	$ 1,220.33	$ 107.94	9.70%
		Employee/Spouse - FOUR TIER	$ 822.11	$ 906.77	$ 84.66	10.30%	$ 839.54	$ 921.00	$ 81.46	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 801.56	$ 884.10	$ 82.54	10.30%	$ 818.55	$ 897.98	$ 79.43	9.70%
		Family - FOUR TIER	$ 1,192.06	$ 1,314.81	$ 122.75	10.30%	$ 1,217.33	$ 1,335.45	$ 118.12	9.70%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 368.04	$ 367.48	$ (0.56)	-0.15%	$ 376.32	$ 373.25	$ (3.07)	-0.82%
		Family - TWO TIER	$ 956.91	$ 955.44	$ (1.47)	-0.15%	$ 978.44	$ 970.44	$ (8.00)	-0.82%
		Double - THREE TIER	$ 736.09	$ 734.96	$ (1.13)	-0.15%	$ 752.65	$ 746.49	$ (6.16)	-0.82%
		Family - THREE TIER	$ 975.31	$ 973.82	$ (1.49)	-0.15%	$ 997.25	$ 989.10	$ (8.15)	-0.82%
		Employee/Spouse - FOUR TIER	$ 736.09	$ 734.96	$ (1.13)	-0.15%	$ 752.65	$ 746.49	$ (6.16)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 717.68	$ 716.58	$ (1.10)	-0.15%	$ 733.83	$ 727.83	$ (6.00)	-0.82%
		Family - FOUR TIER	$ 1,067.32	$ 1,065.69	$ (1.63)	-0.15%	$ 1,091.34	$ 1,082.42	$ (8.92)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 343.85	$ 339.87	$ (3.98)	-1.16%	$ 351.58	$ 345.21	$ (6.37)	-1.81%
		Family - TWO TIER	$ 894.01	$ 883.66	$ (10.35)	-1.16%	$ 914.13	$ 897.54	$ (16.59)	-1.81%
		Double - THREE TIER	$ 687.70	$ 679.74	$ (7.96)	-1.16%	$ 703.17	$ 690.41	$ (12.76)	-1.81%
		Family - THREE TIER	$ 911.20	$ 900.66	$ (10.54)	-1.16%	$ 931.70	$ 914.80	$ (16.90)	-1.81%
		Employee/Spouse - FOUR TIER	$ 687.70	$ 679.74	$ (7.96)	-1.16%	$ 703.17	$ 690.41	$ (12.76)	-1.81%
		Employee/Chld(rn) - FOUR TIER	$ 670.50	$ 662.75	$ (7.75)	-1.16%	$ 685.59	$ 673.15	$ (12.44)	-1.81%
		Family - FOUR TIER	$ 997.16	$ 985.62	$ (11.54)	-1.16%	$ 1,019.60	$ 1,001.10	$ (18.50)	-1.81%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 430.56	$ 443.53	$ 12.97	3.01%	$ 440.24	$ 450.50	$ 10.26	2.33%
		Family - TWO TIER	$ 1,119.45	$ 1,153.19	$ 33.74	3.01%	$ 1,144.64	$ 1,171.29	$ 26.65	2.33%
		Double - THREE TIER	$ 861.12	$ 887.07	$ 25.95	3.01%	$ 880.49	$ 900.99	$ 20.50	2.33%
		Family - THREE TIER	$ 1,140.98	$ 1,175.36	$ 34.38	3.01%	$ 1,166.65	$ 1,193.82	$ 27.17	2.33%
		Employee/Spouse - FOUR TIER	$ 861.12	$ 887.07	$ 25.95	3.01%	$ 880.49	$ 900.99	$ 20.50	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 839.59	$ 864.89	$ 25.30	3.01%	$ 858.48	$ 878.47	$ 19.99	2.33%
		Family - FOUR TIER	$ 1,248.62	$ 1,286.25	$ 37.63	3.01%	$ 1,276.71	$ 1,306.44	$ 29.73	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 401.19	$ 416.48	$ 15.29	3.81%	$ 410.22	$ 423.02	$ 12.80	3.12%
		Family - TWO TIER	$ 1,043.09	$ 1,082.84	$ 39.75	3.81%	$ 1,066.56	$ 1,099.84	$ 33.28	3.12%
		Double - THREE TIER	$ 802.38	$ 832.95	$ 30.57	3.81%	$ 820.42	$ 846.03	$ 25.61	3.12%
		Family - THREE TIER	$ 1,063.14	$ 1,103.66	$ 40.52	3.81%	$ 1,087.07	$ 1,120.99	$ 33.92	3.12%
		Employee/Spouse - FOUR TIER	$ 802.38	$ 832.95	$ 30.57	3.81%	$ 820.42	$ 846.03	$ 25.61	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 782.31	$ 812.13	$ 29.82	3.81%	$ 799.92	$ 824.88	$ 24.96	3.12%
		Family - FOUR TIER	$ 1,163.45	$ 1,207.78	$ 44.33	3.81%	$ 1,189.62	$ 1,226.75	$ 37.13	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 342.09	$ 338.18	$ (3.91)	-1.14%	$ 349.79	$ 343.49	$ (6.30)	-1.80%
		Family - TWO TIER	$ 889.45	$ 879.27	$ (10.18)	-1.14%	$ 909.46	$ 893.08	$ (16.38)	-1.80%
		Double - THREE TIER	$ 684.19	$ 676.36	$ (7.83)	-1.14%	$ 699.59	$ 686.98	$ (12.61)	-1.80%
		Family - THREE TIER	$ 906.55	$ 896.18	$ (10.37)	-1.14%	$ 926.95	$ 910.25	$ (16.70)	-1.80%
		Employee/Spouse - FOUR TIER	$ 684.19	$ 676.36	$ (7.83)	-1.14%	$ 699.59	$ 686.98	$ (12.61)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 667.08	$ 659.46	$ (7.62)	-1.14%	$ 682.10	$ 669.81	$ (12.29)	-1.80%
		Family - FOUR TIER	$ 992.07	$ 980.73	$ (11.34)	-1.14%	$ 1,014.40	$ 996.13	$ (18.27)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 312.93	$ 292.09	$ (20.84)	-6.66%	$ 319.98	$ 296.67	$ (23.31)	-7.28%
		Family - TWO TIER	$ 813.64	$ 759.43	$ (54.21)	-6.66%	$ 831.94	$ 771.35	$ (60.59)	-7.28%
		Double - THREE TIER	$ 625.88	$ 584.18	$ (41.70)	-6.66%	$ 639.96	$ 593.35	$ (46.61)	-7.28%
		Family - THREE TIER	$ 829.28	$ 774.03	$ (55.25)	-6.66%	$ 847.95	$ 786.19	$ (61.76)	-7.28%
		Employee/Spouse - FOUR TIER	$ 625.88	$ 584.18	$ (41.70)	-6.66%	$ 639.96	$ 593.35	$ (46.61)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 610.23	$ 569.57	$ (40.66)	-6.66%	$ 623.96	$ 578.51	$ (45.45)	-7.28%
		Family - FOUR TIER	$ 907.53	$ 847.06	$ (60.47)	-6.66%	$ 927.94	$ 860.35	$ (67.59)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 297.81	$ 265.31	$ (32.50)	-10.91%	$ 304.51	$ 269.47	$ (35.04)	-11.51%
		Family - TWO TIER	$ 774.31	$ 689.80	$ (84.51)	-10.91%	$ 791.74	$ 700.63	$ (91.11)	-11.51%
		Double - THREE TIER	$ 595.63	$ 530.62	$ (65.01)	-10.91%	$ 609.03	$ 538.95	$ (70.08)	-11.51%
		Family - THREE TIER	$ 789.21	$ 703.07	$ (86.14)	-10.91%	$ 806.97	$ 714.10	$ (92.87)	-11.51%
		Employee/Spouse - FOUR TIER	$ 595.63	$ 530.62	$ (65.01)	-10.91%	$ 609.03	$ 538.95	$ (70.08)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 580.73	$ 517.35	$ (63.38)	-10.91%	$ 593.81	$ 525.47	$ (68.34)	-11.51%
		Family - FOUR TIER	$ 863.66	$ 769.39	$ (94.27)	-10.92%	$ 883.09	$ 781.47	$ (101.62)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 364.10	$ 390.87	$ 26.77	7.35%	$ 372.29	$ 397.00	$ 24.71	6.64%
		Family - TWO TIER	$ 946.65	$ 1,016.25	$ 69.60	7.35%	$ 967.95	$ 1,032.21	$ 64.26	6.64%
		Double - THREE TIER	$ 728.19	$ 781.73	$ 53.54	7.35%	$ 744.57	$ 794.00	$ 49.43	6.64%
		Family - THREE TIER	$ 964.85	$ 1,035.79	$ 70.94	7.35%	$ 986.56	$ 1,052.06	$ 65.50	6.64%
		Employee/Spouse - FOUR TIER	$ 728.19	$ 781.73	$ 53.54	7.35%	$ 744.57	$ 794.00	$ 49.43	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 709.99	$ 762.19	$ 52.20	7.35%	$ 725.96	$ 774.15	$ 48.19	6.64%
		Family - FOUR TIER	$ 1,055.88	$ 1,133.51	$ 77.63	7.35%	$ 1,079.64	$ 1,151.31	$ 71.67	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 296.86	$ 286.29	$ (10.57)	-3.56%	$ 303.55	$ 290.79	$ (12.76)	-4.20%
		Family - TWO TIER	$ 771.86	$ 744.36	$ (27.50)	-3.56%	$ 789.22	$ 756.05	$ (33.17)	-4.20%
		Double - THREE TIER	$ 593.73	$ 572.59	$ (21.14)	-3.56%	$ 607.09	$ 581.58	$ (25.51)	-4.20%
		Family - THREE TIER	$ 786.70	$ 758.68	$ (28.02)	-3.56%	$ 804.39	$ 770.59	$ (33.80)	-4.20%
		Employee/Spouse - FOUR TIER	$ 593.73	$ 572.59	$ (21.14)	-3.56%	$ 607.09	$ 581.58	$ (25.51)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 578.89	$ 558.27	$ (20.62)	-3.56%	$ 591.91	$ 567.04	$ (24.87)	-4.20%
		Family - FOUR TIER	$ 860.91	$ 830.25	$ (30.66)	-3.56%	$ 880.29	$ 843.29	$ (37.00)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 356.80	$ 379.11	$ 22.31	6.25%	$ 364.35	$ 385.06	$ 20.71	5.68%
		Family - TWO TIER	$ 927.66	$ 985.68	$ 58.02	6.25%	$ 947.33	$ 1,001.15	$ 53.82	5.68%
		Double - THREE TIER	$ 713.58	$ 758.21	$ 44.63	6.25%	$ 728.71	$ 770.12	$ 41.41	5.68%
		Family - THREE TIER	$ 945.50	$ 1,004.63	$ 59.13	6.25%	$ 965.54	$ 1,020.41	$ 54.87	5.68%
		Employee/Spouse - FOUR TIER	$ 713.58	$ 758.21	$ 44.63	6.25%	$ 728.71	$ 770.12	$ 41.41	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 695.74	$ 739.26	$ 43.52	6.26%	$ 710.50	$ 750.87	$ 40.37	5.68%
		Family - FOUR TIER	$ 1,034.70	$ 1,099.41	$ 64.71	6.25%	$ 1,056.64	$ 1,116.67	$ 60.03	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 333.34	$ 350.63	$ 17.29	5.19%	$ 340.41	$ 356.13	$ 15.72	4.62%
		Family - TWO TIER	$ 866.68	$ 911.63	$ 44.95	5.19%	$ 885.05	$ 925.94	$ 40.89	4.62%
		Double - THREE TIER	$ 666.68	$ 701.25	$ 34.57	5.19%	$ 680.80	$ 712.26	$ 31.46	4.62%
		Family - THREE TIER	$ 883.35	$ 929.16	$ 45.81	5.19%	$ 902.07	$ 943.75	$ 41.68	4.62%
		Employee/Spouse - FOUR TIER	$ 666.68	$ 701.25	$ 34.57	5.19%	$ 680.80	$ 712.26	$ 31.46	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 650.00	$ 683.72	$ 33.72	5.19%	$ 663.79	$ 694.45	$ 30.66	4.62%
		Family - FOUR TIER	$ 966.68	$ 1,016.81	$ 50.13	5.19%	$ 987.17	$ 1,032.78	$ 45.61	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 417.39	$ 457.57	$ 40.18	9.63%	$ 426.25	$ 464.75	$ 38.50	9.03%
		Family - TWO TIER	$ 1,085.22	$ 1,189.68	$ 104.46	9.63%	$ 1,108.24	$ 1,208.36	$ 100.12	9.03%
		Double - THREE TIER	$ 834.79	$ 915.14	$ 80.35	9.63%	$ 852.48	$ 929.51	$ 77.03	9.04%
		Family - THREE TIER	$ 1,106.10	$ 1,212.56	$ 106.46	9.62%	$ 1,129.54	$ 1,231.60	$ 102.06	9.04%
		Employee/Spouse - FOUR TIER	$ 834.79	$ 915.14	$ 80.35	9.63%	$ 852.48	$ 929.51	$ 77.03	9.04%
		Employee/Chld(rn) - FOUR TIER	$ 813.92	$ 892.26	$ 78.34	9.63%	$ 831.18	$ 906.27	$ 75.09	9.03%
		Family - FOUR TIER	$ 1,210.45	$ 1,326.95	$ 116.50	9.62%	$ 1,236.11	$ 1,347.78	$ 111.67	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 388.93	$ 429.66	$ 40.73	10.47%	$ 397.17	$ 436.40	$ 39.23	9.88%
		Family - TWO TIER	$ 1,011.21	$ 1,117.11	$ 105.90	10.47%	$ 1,032.65	$ 1,134.65	$ 102.00	9.88%
		Double - THREE TIER	$ 777.85	$ 859.31	$ 81.46	10.47%	$ 794.35	$ 872.81	$ 78.46	9.88%
		Family - THREE TIER	$ 1,030.66	$ 1,138.59	$ 107.93	10.47%	$ 1,052.51	$ 1,156.47	$ 103.96	9.88%
		Employee/Spouse - FOUR TIER	$ 777.85	$ 859.31	$ 81.46	10.47%	$ 794.35	$ 872.81	$ 78.46	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 758.41	$ 837.83	$ 79.42	10.47%	$ 774.48	$ 850.99	$ 76.51	9.88%
		Family - FOUR TIER	$ 1,127.89	$ 1,246.01	$ 118.12	10.47%	$ 1,151.80	$ 1,265.57	$ 113.77	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 331.64	$ 348.88	$ 17.24	5.20%	$ 338.67	$ 354.36	$ 15.69	4.63%
		Family - TWO TIER	$ 862.26	$ 907.10	$ 44.84	5.20%	$ 880.54	$ 921.34	$ 40.80	4.63%
		Double - THREE TIER	$ 663.28	$ 697.77	$ 34.49	5.20%	$ 677.34	$ 708.72	$ 31.38	4.63%
		Family - THREE TIER	$ 878.84	$ 924.54	$ 45.70	5.20%	$ 897.48	$ 939.06	$ 41.58	4.63%
		Employee/Spouse - FOUR TIER	$ 663.28	$ 697.77	$ 34.49	5.20%	$ 677.34	$ 708.72	$ 31.38	4.63%
		Employee/Chld(rn) - FOUR TIER	$ 646.70	$ 680.32	$ 33.62	5.20%	$ 660.41	$ 691.01	$ 30.60	4.63%
		Family - FOUR TIER	$ 961.75	$ 1,011.76	$ 50.01	5.20%	$ 982.15	$ 1,027.65	$ 45.50	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 303.38	$ 301.33	$ (2.05)	-0.68%	$ 309.81	$ 306.06	$ (3.75)	-1.21%
		Family - TWO TIER	$ 788.77	$ 783.46	$ (5.31)	-0.67%	$ 805.50	$ 795.76	$ (9.74)	-1.21%
		Double - THREE TIER	$ 606.74	$ 602.66	$ (4.08)	-0.67%	$ 619.61	$ 612.13	$ (7.48)	-1.21%
		Family - THREE TIER	$ 803.94	$ 798.53	$ (5.41)	-0.67%	$ 820.99	$ 811.07	$ (9.92)	-1.21%
		Employee/Spouse - FOUR TIER	$ 606.74	$ 602.66	$ (4.08)	-0.67%	$ 619.61	$ 612.13	$ (7.48)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 591.57	$ 587.60	$ (3.97)	-0.67%	$ 604.12	$ 596.82	$ (7.30)	-1.21%
		Family - FOUR TIER	$ 879.78	$ 873.86	$ (5.92)	-0.67%	$ 898.43	$ 887.58	$ (10.85)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 288.70	$ 273.70	$ (15.00)	-5.20%	$ 294.83	$ 278.00	$ (16.83)	-5.71%
		Family - TWO TIER	$ 750.63	$ 711.63	$ (39.00)	-5.20%	$ 766.55	$ 722.80	$ (43.75)	-5.71%
		Double - THREE TIER	$ 577.42	$ 547.41	$ (30.01)	-5.20%	$ 589.65	$ 556.00	$ (33.65)	-5.71%
		Family - THREE TIER	$ 765.08	$ 725.32	$ (39.76)	-5.20%	$ 781.30	$ 736.70	$ (44.60)	-5.71%
		Employee/Spouse - FOUR TIER	$ 577.42	$ 547.41	$ (30.01)	-5.20%	$ 589.65	$ 556.00	$ (33.65)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 562.98	$ 533.72	$ (29.26)	-5.20%	$ 574.92	$ 542.10	$ (32.82)	-5.71%
		Family - FOUR TIER	$ 837.25	$ 793.74	$ (43.51)	-5.20%	$ 855.00	$ 806.20	$ (48.80)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 352.96	$ 403.24	$ 50.28	14.25%	$ 360.45	$ 409.57	$ 49.12	13.63%
		Family - TWO TIER	$ 917.71	$ 1,048.41	$ 130.70	14.24%	$ 937.17	$ 1,064.87	$ 127.70	13.63%
		Double - THREE TIER	$ 705.93	$ 806.47	$ 100.54	14.24%	$ 720.89	$ 819.13	$ 98.24	13.63%
		Family - THREE TIER	$ 935.36	$ 1,068.57	$ 133.21	14.24%	$ 955.19	$ 1,085.35	$ 130.16	13.63%
		Employee/Spouse - FOUR TIER	$ 705.93	$ 806.47	$ 100.54	14.24%	$ 720.89	$ 819.13	$ 98.24	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 688.28	$ 786.31	$ 98.03	14.24%	$ 702.87	$ 798.65	$ 95.78	13.63%
		Family - FOUR TIER	$ 1,023.60	$ 1,169.38	$ 145.78	14.24%	$ 1,045.30	$ 1,187.74	$ 142.44	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 287.79	$ 295.35	$ 7.56	2.63%	$ 293.89	$ 299.99	$ 6.10	2.08%
		Family - TWO TIER	$ 748.26	$ 767.92	$ 19.66	2.63%	$ 764.12	$ 779.98	$ 15.86	2.08%
		Double - THREE TIER	$ 575.58	$ 590.71	$ 15.13	2.63%	$ 587.79	$ 599.98	$ 12.19	2.07%
		Family - THREE TIER	$ 762.65	$ 782.69	$ 20.04	2.63%	$ 778.82	$ 794.98	$ 16.16	2.07%
		Employee/Spouse - FOUR TIER	$ 575.58	$ 590.71	$ 15.13	2.63%	$ 587.79	$ 599.98	$ 12.19	2.07%
		Employee/Chld(rn) - FOUR TIER	$ 561.20	$ 575.94	$ 14.74	2.63%	$ 573.09	$ 584.98	$ 11.89	2.07%
		Family - FOUR TIER	$ 834.60	$ 856.53	$ 21.93	2.63%	$ 852.29	$ 869.97	$ 17.68	2.07%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 341.28	$ 337.70	$ (3.58)	-1.05%	$ 348.95	$ 343.00	$ (5.95)	-1.71%
		Family - TWO TIER	$ 887.31	$ 878.01	$ (9.30)	-1.05%	$ 907.27	$ 891.79	$ (15.48)	-1.71%
		Double - THREE TIER	$ 682.54	$ 675.39	$ (7.15)	-1.05%	$ 697.90	$ 685.99	$ (11.91)	-1.71%
		Family - THREE TIER	$ 904.37	$ 894.89	$ (9.48)	-1.05%	$ 924.72	$ 908.94	$ (15.78)	-1.71%
		Employee/Spouse - FOUR TIER	$ 682.54	$ 675.39	$ (7.15)	-1.05%	$ 697.90	$ 685.99	$ (11.91)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 665.48	$ 658.51	$ (6.97)	-1.05%	$ 680.45	$ 668.84	$ (11.61)	-1.71%
		Family - FOUR TIER	$ 989.69	$ 979.32	$ (10.37)	-1.05%	$ 1,011.95	$ 994.69	$ (17.26)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 339.30	$ 331.63	$ (7.67)	-2.26%	$ 346.93	$ 336.83	$ (10.10)	-2.91%
		Family - TWO TIER	$ 882.18	$ 862.23	$ (19.95)	-2.26%	$ 902.03	$ 875.76	$ (26.27)	-2.91%
		Double - THREE TIER	$ 678.60	$ 663.25	$ (15.35)	-2.26%	$ 693.87	$ 673.66	$ (20.21)	-2.91%
		Family - THREE TIER	$ 899.14	$ 878.81	$ (20.33)	-2.26%	$ 919.38	$ 892.60	$ (26.78)	-2.91%
		Employee/Spouse - FOUR TIER	$ 678.60	$ 663.25	$ (15.35)	-2.26%	$ 693.87	$ 673.66	$ (20.21)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 661.64	$ 646.67	$ (14.97)	-2.26%	$ 676.52	$ 656.82	$ (19.70)	-2.91%
		Family - FOUR TIER	$ 983.97	$ 961.71	$ (22.26)	-2.26%	$ 1,006.11	$ 976.81	$ (29.30)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 367.58	$ 360.58	$ (7.00)	-1.90%	$ 375.86	$ 366.24	$ (9.62)	-2.56%
		Family - TWO TIER	$ 955.71	$ 937.51	$ (18.20)	-1.90%	$ 977.22	$ 952.23	$ (24.99)	-2.56%
		Double - THREE TIER	$ 735.17	$ 721.16	$ (14.01)	-1.91%	$ 751.70	$ 732.48	$ (19.22)	-2.56%
		Family - THREE TIER	$ 974.09	$ 955.54	$ (18.55)	-1.90%	$ 996.01	$ 970.54	$ (25.47)	-2.56%
		Employee/Spouse - FOUR TIER	$ 735.17	$ 721.16	$ (14.01)	-1.91%	$ 751.70	$ 732.48	$ (19.22)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 716.78	$ 703.13	$ (13.65)	-1.90%	$ 732.92	$ 714.17	$ (18.75)	-2.56%
		Family - FOUR TIER	$ 1,065.99	$ 1,045.68	$ (20.31)	-1.91%	$ 1,089.97	$ 1,062.10	$ (27.87)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 315.38	$ 290.35	$ (25.03)	-7.94%	$ 322.48	$ 294.91	$ (27.57)	-8.55%
		Family - TWO TIER	$ 819.99	$ 754.91	$ (65.08)	-7.94%	$ 838.45	$ 766.77	$ (71.68)	-8.55%
		Double - THREE TIER	$ 630.76	$ 580.70	$ (50.06)	-7.94%	$ 644.96	$ 589.82	$ (55.14)	-8.55%
		Family - THREE TIER	$ 835.77	$ 769.43	$ (66.34)	-7.94%	$ 854.56	$ 781.51	$ (73.05)	-8.55%
		Employee/Spouse - FOUR TIER	$ 630.76	$ 580.70	$ (50.06)	-7.94%	$ 644.96	$ 589.82	$ (55.14)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 615.00	$ 566.19	$ (48.81)	-7.94%	$ 628.83	$ 575.07	$ (53.76)	-8.55%
		Family - FOUR TIER	$ 914.60	$ 842.02	$ (72.58)	-7.94%	$ 935.19	$ 855.24	$ (79.95)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 330.70	$ 320.15	$ (10.55)	-3.19%	$ 338.14	$ 325.18	$ (12.96)	-3.83%
		Family - TWO TIER	$ 859.82	$ 832.39	$ (27.43)	-3.19%	$ 879.16	$ 845.46	$ (33.70)	-3.83%
		Double - THREE TIER	$ 661.40	$ 640.30	$ (21.10)	-3.19%	$ 676.28	$ 650.35	$ (25.93)	-3.83%
		Family - THREE TIER	$ 876.35	$ 848.40	$ (27.95)	-3.19%	$ 896.07	$ 861.72	$ (34.35)	-3.83%
		Employee/Spouse - FOUR TIER	$ 661.40	$ 640.30	$ (21.10)	-3.19%	$ 676.28	$ 650.35	$ (25.93)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 644.86	$ 624.29	$ (20.57)	-3.19%	$ 659.37	$ 634.09	$ (25.28)	-3.83%
		Family - FOUR TIER	$ 959.03	$ 928.44	$ (30.59)	-3.19%	$ 980.61	$ 943.01	$ (37.60)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 261.96	$ 169.68	$ (92.28)	-35.23%	$ 267.85	$ 172.34	$ (95.51)	-35.66%
		Family - TWO TIER	$ 681.10	$ 441.17	$ (239.93)	-35.23%	$ 696.43	$ 448.09	$ (248.34)	-35.66%
		Double - THREE TIER	$ 523.92	$ 339.36	$ (184.56)	-35.23%	$ 535.71	$ 344.69	$ (191.02)	-35.66%
		Family - THREE TIER	$ 694.19	$ 449.65	$ (244.54)	-35.23%	$ 709.82	$ 456.71	$ (253.11)	-35.66%
		Employee/Spouse - FOUR TIER	$ 523.92	$ 339.36	$ (184.56)	-35.23%	$ 535.71	$ 344.69	$ (191.02)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 510.83	$ 330.87	$ (179.96)	-35.23%	$ 522.32	$ 336.07	$ (186.25)	-35.66%
		Family - FOUR TIER	$ 759.69	$ 492.07	$ (267.62)	-35.23%	$ 776.78	$ 499.80	$ (276.98)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 360.03	$ 357.51	$ (2.52)	-0.70%	$ 368.13	$ 363.13	$ (5.00)	-1.36%
		Family - TWO TIER	$ 936.08	$ 929.53	$ (6.55)	-0.70%	$ 957.14	$ 944.13	$ (13.01)	-1.36%
		Double - THREE TIER	$ 720.06	$ 715.02	$ (5.04)	-0.70%	$ 736.27	$ 726.25	$ (10.02)	-1.36%
		Family - THREE TIER	$ 954.08	$ 947.41	$ (6.67)	-0.70%	$ 975.55	$ 962.28	$ (13.27)	-1.36%
		Employee/Spouse - FOUR TIER	$ 720.06	$ 715.02	$ (5.04)	-0.70%	$ 736.27	$ 726.25	$ (10.02)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 702.06	$ 697.15	$ (4.91)	-0.70%	$ 717.85	$ 708.09	$ (9.76)	-1.36%
		Family - FOUR TIER	$ 1,044.08	$ 1,036.79	$ (7.29)	-0.70%	$ 1,067.58	$ 1,053.06	$ (14.52)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 359.68	$ 357.51	$ (2.17)	-0.60%	$ 367.76	$ 363.13	$ (4.63)	-1.26%
		Family - TWO TIER	$ 935.16	$ 929.53	$ (5.63)	-0.60%	$ 956.20	$ 944.13	$ (12.07)	-1.26%
		Double - THREE TIER	$ 719.35	$ 715.02	$ (4.33)	-0.60%	$ 735.54	$ 726.25	$ (9.29)	-1.26%
		Family - THREE TIER	$ 953.14	$ 947.41	$ (5.73)	-0.60%	$ 974.58	$ 962.28	$ (12.30)	-1.26%
		Employee/Spouse - FOUR TIER	$ 719.35	$ 715.02	$ (4.33)	-0.60%	$ 735.54	$ 726.25	$ (9.29)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 701.37	$ 697.15	$ (4.22)	-0.60%	$ 717.14	$ 708.09	$ (9.05)	-1.26%
		Family - FOUR TIER	$ 1,043.06	$ 1,036.79	$ (6.27)	-0.60%	$ 1,066.52	$ 1,053.06	$ (13.46)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 340.25	$ 309.83	$ (30.42)	-8.94%	$ 347.90	$ 314.69	$ (33.21)	-9.55%
		Family - TWO TIER	$ 884.64	$ 805.55	$ (79.09)	-8.94%	$ 904.55	$ 818.20	$ (86.35)	-9.55%
		Double - THREE TIER	$ 680.50	$ 619.66	$ (60.84)	-8.94%	$ 695.81	$ 629.38	$ (66.43)	-9.55%
		Family - THREE TIER	$ 901.66	$ 821.04	$ (80.62)	-8.94%	$ 921.95	$ 833.93	$ (88.02)	-9.55%
		Employee/Spouse - FOUR TIER	$ 680.50	$ 619.66	$ (60.84)	-8.94%	$ 695.81	$ 629.38	$ (66.43)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 663.48	$ 604.16	$ (59.32)	-8.94%	$ 678.41	$ 613.65	$ (64.76)	-9.55%
		Family - FOUR TIER	$ 986.71	$ 898.50	$ (88.21)	-8.94%	$ 1,008.92	$ 912.61	$ (96.31)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 330.84	$ 348.38	$ 17.54	5.30%	$ 337.85	$ 353.85	$ 16.00	4.74%
		Family - TWO TIER	$ 860.18	$ 905.79	$ 45.61	5.30%	$ 878.41	$ 920.01	$ 41.60	4.74%
		Double - THREE TIER	$ 661.67	$ 696.76	$ 35.09	5.30%	$ 675.70	$ 707.70	$ 32.00	4.74%
		Family - THREE TIER	$ 876.72	$ 923.21	$ 46.49	5.30%	$ 895.30	$ 937.71	$ 42.41	4.74%
		Employee/Spouse - FOUR TIER	$ 661.67	$ 696.76	$ 35.09	5.30%	$ 675.70	$ 707.70	$ 32.00	4.74%
		Employee/Chld(rn) - FOUR TIER	$ 645.13	$ 679.35	$ 34.22	5.30%	$ 658.81	$ 690.01	$ 31.20	4.74%
		Family - FOUR TIER	$ 959.42	$ 1,010.31	$ 50.89	5.30%	$ 979.76	$ 1,026.17	$ 46.41	4.74%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 328.93	$ 342.12	$ 13.19	4.01%	$ 335.90	$ 347.49	$ 11.59	3.45%
		Family - TWO TIER	$ 855.21	$ 889.51	$ 34.30	4.01%	$ 873.35	$ 903.48	$ 30.13	3.45%
		Double - THREE TIER	$ 657.85	$ 684.24	$ 26.39	4.01%	$ 671.80	$ 694.98	$ 23.18	3.45%
		Family - THREE TIER	$ 871.66	$ 906.62	$ 34.96	4.01%	$ 890.14	$ 920.85	$ 30.71	3.45%
		Employee/Spouse - FOUR TIER	$ 657.85	$ 684.24	$ 26.39	4.01%	$ 671.80	$ 694.98	$ 23.18	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 641.41	$ 667.13	$ 25.72	4.01%	$ 655.00	$ 677.61	$ 22.61	3.45%
		Family - FOUR TIER	$ 953.89	$ 992.15	$ 38.26	4.01%	$ 974.11	$ 1,007.72	$ 33.61	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 356.35	$ 371.99	$ 15.64	4.39%	$ 363.91	$ 377.83	$ 13.92	3.83%
		Family - TWO TIER	$ 926.51	$ 967.18	$ 40.67	4.39%	$ 946.15	$ 982.36	$ 36.21	3.83%
		Double - THREE TIER	$ 712.70	$ 743.98	$ 31.28	4.39%	$ 727.81	$ 755.66	$ 27.85	3.83%
		Family - THREE TIER	$ 944.33	$ 985.78	$ 41.45	4.39%	$ 964.35	$ 1,001.25	$ 36.90	3.83%
		Employee/Spouse - FOUR TIER	$ 712.70	$ 743.98	$ 31.28	4.39%	$ 727.81	$ 755.66	$ 27.85	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 694.88	$ 725.38	$ 30.50	4.39%	$ 709.61	$ 736.77	$ 27.16	3.83%
		Family - FOUR TIER	$ 1,033.42	$ 1,078.77	$ 45.35	4.39%	$ 1,055.33	$ 1,095.71	$ 40.38	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 305.74	$ 299.54	$ (6.20)	-2.03%	$ 312.22	$ 304.24	$ (7.98)	-2.56%
		Family - TWO TIER	$ 794.93	$ 778.80	$ (16.13)	-2.03%	$ 811.79	$ 791.03	$ (20.76)	-2.56%
		Double - THREE TIER	$ 611.49	$ 599.08	$ (12.41)	-2.03%	$ 624.45	$ 608.49	$ (15.96)	-2.56%
		Family - THREE TIER	$ 810.22	$ 793.78	$ (16.44)	-2.03%	$ 827.40	$ 806.24	$ (21.16)	-2.56%
		Employee/Spouse - FOUR TIER	$ 611.49	$ 599.08	$ (12.41)	-2.03%	$ 624.45	$ 608.49	$ (15.96)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 596.20	$ 584.10	$ (12.10)	-2.03%	$ 608.84	$ 593.27	$ (15.57)	-2.56%
		Family - FOUR TIER	$ 886.65	$ 868.67	$ (17.98)	-2.03%	$ 905.45	$ 882.30	$ (23.15)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 320.59	$ 330.28	$ 9.69	3.02%	$ 327.39	$ 335.47	$ 8.08	2.47%
		Family - TWO TIER	$ 833.53	$ 858.73	$ 25.20	3.02%	$ 851.20	$ 872.21	$ 21.01	2.47%
		Double - THREE TIER	$ 641.18	$ 660.56	$ 19.38	3.02%	$ 654.77	$ 670.93	$ 16.16	2.47%
		Family - THREE TIER	$ 849.56	$ 875.25	$ 25.69	3.02%	$ 867.57	$ 888.99	$ 21.42	2.47%
		Employee/Spouse - FOUR TIER	$ 641.18	$ 660.56	$ 19.38	3.02%	$ 654.77	$ 670.93	$ 16.16	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 625.15	$ 644.05	$ 18.90	3.02%	$ 638.40	$ 654.16	$ 15.76	2.47%
		Family - FOUR TIER	$ 929.71	$ 957.82	$ 28.11	3.02%	$ 949.42	$ 972.86	$ 23.44	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 253.95	$ 175.05	$ (78.90)	-31.07%	$ 259.33	$ 177.80	$ (81.53)	-31.44%
		Family - TWO TIER	$ 660.27	$ 455.13	$ (205.14)	-31.07%	$ 674.27	$ 462.27	$ (212.00)	-31.44%
		Double - THREE TIER	$ 507.90	$ 350.10	$ (157.80)	-31.07%	$ 518.67	$ 355.59	$ (163.08)	-31.44%
		Family - THREE TIER	$ 672.97	$ 463.88	$ (209.09)	-31.07%	$ 687.23	$ 471.16	$ (216.07)	-31.44%
		Employee/Spouse - FOUR TIER	$ 507.90	$ 350.10	$ (157.80)	-31.07%	$ 518.67	$ 355.59	$ (163.08)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 495.20	$ 341.35	$ (153.85)	-31.07%	$ 505.70	$ 346.70	$ (159.00)	-31.44%
		Family - FOUR TIER	$ 736.46	$ 507.64	$ (228.82)	-31.07%	$ 752.06	$ 515.61	$ (236.45)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 349.03	$ 368.83	$ 19.80	5.67%	$ 356.43	$ 374.62	$ 18.19	5.10%
		Family - TWO TIER	$ 907.47	$ 958.95	$ 51.48	5.67%	$ 926.71	$ 974.00	$ 47.29	5.10%
		Double - THREE TIER	$ 698.05	$ 737.65	$ 39.60	5.67%	$ 712.85	$ 749.23	$ 36.38	5.10%
		Family - THREE TIER	$ 924.92	$ 977.39	$ 52.47	5.67%	$ 944.53	$ 992.73	$ 48.20	5.10%
		Employee/Spouse - FOUR TIER	$ 698.05	$ 737.65	$ 39.60	5.67%	$ 712.85	$ 749.23	$ 36.38	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 680.60	$ 719.21	$ 38.61	5.67%	$ 695.03	$ 730.50	$ 35.47	5.10%
		Family - FOUR TIER	$ 1,012.18	$ 1,069.60	$ 57.42	5.67%	$ 1,033.64	$ 1,086.39	$ 52.75	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 348.68	$ 368.83	$ 20.15	5.78%	$ 356.07	$ 374.62	$ 18.55	5.21%
		Family - TWO TIER	$ 906.56	$ 958.95	$ 52.39	5.78%	$ 925.78	$ 974.00	$ 48.22	5.21%
		Double - THREE TIER	$ 697.35	$ 737.65	$ 40.30	5.78%	$ 712.13	$ 749.23	$ 37.10	5.21%
		Family - THREE TIER	$ 923.99	$ 977.39	$ 53.40	5.78%	$ 943.58	$ 992.73	$ 49.15	5.21%
		Employee/Spouse - FOUR TIER	$ 697.35	$ 737.65	$ 40.30	5.78%	$ 712.13	$ 749.23	$ 37.10	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 679.92	$ 719.21	$ 39.29	5.78%	$ 694.33	$ 730.50	$ 36.17	5.21%
		Family - FOUR TIER	$ 1,011.17	$ 1,069.60	$ 58.43	5.78%	$ 1,032.60	$ 1,086.39	$ 53.79	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 329.84	$ 319.63	$ (10.21)	-3.10%	$ 336.84	$ 324.65	$ (12.19)	-3.62%
		Family - TWO TIER	$ 857.59	$ 831.05	$ (26.54)	-3.09%	$ 875.77	$ 844.09	$ (31.68)	-3.62%
		Double - THREE TIER	$ 659.69	$ 639.27	$ (20.42)	-3.10%	$ 673.67	$ 649.30	$ (24.37)	-3.62%
		Family - THREE TIER	$ 874.08	$ 847.03	$ (27.05)	-3.09%	$ 892.61	$ 860.33	$ (32.28)	-3.62%
		Employee/Spouse - FOUR TIER	$ 659.69	$ 639.27	$ (20.42)	-3.10%	$ 673.67	$ 649.30	$ (24.37)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 643.19	$ 623.28	$ (19.91)	-3.10%	$ 656.83	$ 633.07	$ (23.76)	-3.62%
		Family - FOUR TIER	$ 956.54	$ 926.93	$ (29.61)	-3.10%	$ 976.82	$ 941.49	$ (35.33)	-3.62%

CDPHP Universal Benefits, Inc.
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Small Group Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 301.60	$ 251.33	$ (50.27)	-16.67%	$ 308.39	$ 255.28	$ (53.11)	-17.22%
		Family - TWO TIER	$ 784.17	$ 653.47	$ (130.70)	-16.67%	$ 801.81	$ 663.73	$ (138.08)	-17.22%
		Double - THREE TIER	$ 603.21	$ 502.67	$ (100.54)	-16.67%	$ 616.78	$ 510.56	$ (106.22)	-17.22%
		Family - THREE TIER	$ 799.24	$ 666.03	$ (133.21)	-16.67%	$ 817.22	$ 676.49	$ (140.73)	-17.22%
		Employee/Spouse - FOUR TIER	$ 603.21	$ 502.67	$ (100.54)	-16.67%	$ 616.78	$ 510.56	$ (106.22)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 588.13	$ 490.10	$ (98.03)	-16.67%	$ 601.35	$ 497.80	$ (103.55)	-17.22%
		Family - FOUR TIER	$ 874.65	$ 728.87	$ (145.78)	-16.67%	$ 894.32	$ 740.31	$ (154.01)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 281.90	$ 192.89	$ (89.01)	-31.58%	$ 288.24	$ 195.92	$ (92.32)	-32.03%
		Family - TWO TIER	$ 732.93	$ 501.51	$ (231.42)	-31.57%	$ 749.43	$ 509.38	$ (240.05)	-32.03%
		Double - THREE TIER	$ 563.79	$ 385.78	$ (178.01)	-31.57%	$ 576.47	$ 391.83	$ (184.64)	-32.03%
		Family - THREE TIER	$ 747.02	$ 511.15	$ (235.87)	-31.57%	$ 763.84	$ 519.18	$ (244.66)	-32.03%
		Employee/Spouse - FOUR TIER	$ 563.79	$ 385.78	$ (178.01)	-31.57%	$ 576.47	$ 391.83	$ (184.64)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 549.70	$ 376.13	$ (173.57)	-31.58%	$ 562.06	$ 382.04	$ (180.02)	-32.03%
		Family - FOUR TIER	$ 817.50	$ 559.38	$ (258.12)	-31.57%	$ 835.89	$ 568.16	$ (267.73)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 243.18	$ 126.00	$ (117.18)	-48.19%	$ 248.64	$ 127.98	$ (120.66)	-48.53%
		Family - TWO TIER	$ 632.25	$ 327.61	$ (304.64)	-48.18%	$ 646.48	$ 332.75	$ (313.73)	-48.53%
		Double - THREE TIER	$ 486.34	$ 252.01	$ (234.33)	-48.18%	$ 497.29	$ 255.96	$ (241.33)	-48.53%
		Family - THREE TIER	$ 644.41	$ 333.91	$ (310.50)	-48.18%	$ 658.90	$ 339.15	$ (319.75)	-48.53%
		Employee/Spouse - FOUR TIER	$ 486.34	$ 252.01	$ (234.33)	-48.18%	$ 497.29	$ 255.96	$ (241.33)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 474.19	$ 245.71	$ (228.48)	-48.18%	$ 484.86	$ 249.56	$ (235.30)	-48.53%
		Family - FOUR TIER	$ 705.20	$ 365.41	$ (339.79)	-48.18%	$ 721.06	$ 371.15	$ (349.91)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 321.24	$ 275.45	$ (45.79)	-14.25%	$ 328.47	$ 279.78	$ (48.69)	-14.82%
		Family - TWO TIER	$ 835.23	$ 716.18	$ (119.05)	-14.25%	$ 854.02	$ 727.42	$ (126.60)	-14.82%
		Double - THREE TIER	$ 642.48	$ 550.90	$ (91.58)	-14.25%	$ 656.93	$ 559.55	$ (97.38)	-14.82%
		Family - THREE TIER	$ 851.29	$ 729.95	$ (121.34)	-14.25%	$ 870.44	$ 741.41	$ (129.03)	-14.82%
		Employee/Spouse - FOUR TIER	$ 642.48	$ 550.90	$ (91.58)	-14.25%	$ 656.93	$ 559.55	$ (97.38)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 626.42	$ 537.13	$ (89.29)	-14.25%	$ 640.51	$ 545.56	$ (94.95)	-14.82%
		Family - FOUR TIER	$ 931.60	$ 798.81	$ (132.79)	-14.25%	$ 952.55	$ 811.35	$ (141.20)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 300.64	$ 220.66	$ (79.98)	-26.60%	$ 307.40	$ 224.12	$ (83.28)	-27.09%
		Family - TWO TIER	$ 781.66	$ 573.71	$ (207.95)	-26.60%	$ 799.24	$ 582.72	$ (216.52)	-27.09%
		Double - THREE TIER	$ 601.28	$ 441.32	$ (159.96)	-26.60%	$ 614.81	$ 448.25	$ (166.56)	-27.09%
		Family - THREE TIER	$ 796.69	$ 584.75	$ (211.94)	-26.60%	$ 814.62	$ 593.93	$ (220.69)	-27.09%
		Employee/Spouse - FOUR TIER	$ 601.28	$ 441.32	$ (159.96)	-26.60%	$ 614.81	$ 448.25	$ (166.56)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 586.24	$ 430.28	$ (155.96)	-26.60%	$ 599.43	$ 437.04	$ (162.39)	-27.09%
		Family - FOUR TIER	$ 871.85	$ 639.91	$ (231.94)	-26.60%	$ 891.47	$ 649.96	$ (241.51)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 276.74	$ 118.59	$ (158.15)	-57.15%	$ 282.97	$ 120.45	$ (162.52)	-57.43%
		Family - TWO TIER	$ 719.53	$ 308.32	$ (411.21)	-57.15%	$ 735.72	$ 313.17	$ (422.55)	-57.43%
		Double - THREE TIER	$ 553.48	$ 237.17	$ (316.31)	-57.15%	$ 565.93	$ 240.90	$ (325.03)	-57.43%
		Family - THREE TIER	$ 733.36	$ 314.25	$ (419.11)	-57.15%	$ 749.86	$ 319.19	$ (430.67)	-57.43%
		Employee/Spouse - FOUR TIER	$ 553.48	$ 237.17	$ (316.31)	-57.15%	$ 565.93	$ 240.90	$ (325.03)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 539.65	$ 231.24	$ (308.41)	-57.15%	$ 551.79	$ 234.87	$ (316.92)	-57.43%
		Family - FOUR TIER	$ 802.55	$ 343.90	$ (458.65)	-57.15%	$ 820.60	$ 349.30	$ (471.30)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 287.98	$ 234.18	$ (53.80)	-18.68%	$ 294.47	$ 237.86	$ (56.61)	-19.22%
		Family - TWO TIER	$ 748.76	$ 608.86	$ (139.90)	-18.68%	$ 765.61	$ 618.42	$ (147.19)	-19.23%
		Double - THREE TIER	$ 575.97	$ 468.36	$ (107.61)	-18.68%	$ 588.93	$ 475.71	$ (113.22)	-19.22%
		Family - THREE TIER	$ 763.16	$ 620.57	$ (142.59)	-18.68%	$ 780.33	$ 630.32	$ (150.01)	-19.22%
		Employee/Spouse - FOUR TIER	$ 575.97	$ 468.36	$ (107.61)	-18.68%	$ 588.93	$ 475.71	$ (113.22)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 561.57	$ 456.65	$ (104.92)	-18.68%	$ 574.21	$ 463.82	$ (110.39)	-19.22%
		Family - FOUR TIER	$ 835.15	$ 679.12	$ (156.03)	-18.68%	$ 853.95	$ 689.78	$ (164.17)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 288.13	$ 234.18	$ (53.95)	-18.72%	$ 294.62	$ 237.86	$ (56.76)	-19.27%
		Family - TWO TIER	$ 749.14	$ 608.86	$ (140.28)	-18.73%	$ 765.99	$ 618.42	$ (147.57)	-19.27%
		Double - THREE TIER	$ 576.26	$ 468.36	$ (107.90)	-18.72%	$ 589.22	$ 475.71	$ (113.51)	-19.26%
		Family - THREE TIER	$ 763.54	$ 620.57	$ (142.97)	-18.72%	$ 780.72	$ 630.32	$ (150.40)	-19.26%
		Employee/Spouse - FOUR TIER	$ 576.26	$ 468.36	$ (107.90)	-18.72%	$ 589.22	$ 475.71	$ (113.51)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 561.85	$ 456.65	$ (105.20)	-18.72%	$ 574.49	$ 463.82	$ (110.67)	-19.26%
		Family - FOUR TIER	$ 835.57	$ 679.12	$ (156.45)	-18.72%	$ 854.37	$ 689.78	$ (164.59)	-19.26%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 332.05	$ 332.55	$ 0.50	0.15%	$ 339.52	$ 337.77	$ (1.75)	-0.52%
		Family - TWO TIER	$ 863.32	$ 864.63	$ 1.31	0.15%	$ 882.74	$ 878.21	$ (4.53)	-0.51%
		Double - THREE TIER	$ 664.09	$ 665.10	$ 1.01	0.15%	$ 679.03	$ 675.54	$ (3.49)	-0.51%
		Family - THREE TIER	$ 879.93	$ 881.26	$ 1.33	0.15%	$ 899.72	$ 895.09	$ (4.63)	-0.51%
		Employee/Spouse - FOUR TIER	$ 664.09	$ 665.10	$ 1.01	0.15%	$ 679.03	$ 675.54	$ (3.49)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 647.49	$ 648.47	$ 0.98	0.15%	$ 662.06	$ 658.65	$ (3.41)	-0.52%
		Family - FOUR TIER	$ 962.94	$ 964.40	$ 1.46	0.15%	$ 984.60	$ 979.54	$ (5.06)	-0.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 292.38	$ 259.29	$ (33.09)	-11.32%	$ 298.58	$ 263.36	$ (35.22)	-11.80%
		Family - TWO TIER	$ 760.20	$ 674.15	$ (86.05)	-11.32%	$ 776.32	$ 684.73	$ (91.59)	-11.80%
		Double - THREE TIER	$ 584.77	$ 518.58	$ (66.19)	-11.32%	$ 597.17	$ 526.72	$ (70.45)	-11.80%
		Family - THREE TIER	$ 774.81	$ 687.11	$ (87.70)	-11.32%	$ 791.25	$ 697.90	$ (93.35)	-11.80%
		Employee/Spouse - FOUR TIER	$ 584.77	$ 518.58	$ (66.19)	-11.32%	$ 597.17	$ 526.72	$ (70.45)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 570.15	$ 505.61	$ (64.54)	-11.32%	$ 582.24	$ 513.55	$ (68.69)	-11.80%
		Family - FOUR TIER	$ 847.91	$ 751.93	$ (95.98)	-11.32%	$ 865.89	$ 763.74	$ (102.15)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 273.28	$ 198.99	$ (74.29)	-27.18%	$ 279.07	$ 202.12	$ (76.95)	-27.57%
		Family - TWO TIER	$ 710.52	$ 517.38	$ (193.14)	-27.18%	$ 725.59	$ 525.50	$ (200.09)	-27.58%
		Double - THREE TIER	$ 546.55	$ 397.99	$ (148.56)	-27.18%	$ 558.14	$ 404.23	$ (153.91)	-27.58%
		Family - THREE TIER	$ 724.19	$ 527.33	$ (196.86)	-27.18%	$ 739.54	$ 535.61	$ (203.93)	-27.58%
		Employee/Spouse - FOUR TIER	$ 546.55	$ 397.99	$ (148.56)	-27.18%	$ 558.14	$ 404.23	$ (153.91)	-27.58%
		Employee/Chld(rn) - FOUR TIER	$ 532.89	$ 388.04	$ (144.85)	-27.18%	$ 544.19	$ 394.13	$ (150.06)	-27.57%
		Family - FOUR TIER	$ 792.51	$ 577.08	$ (215.43)	-27.18%	$ 809.31	$ 586.14	$ (223.17)	-27.58%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 235.74	$ 129.99	$ (105.75)	-44.86%	$ 240.74	$ 132.03	$ (108.71)	-45.16%
		Family - TWO TIER	$ 612.92	$ 337.98	$ (274.94)	-44.86%	$ 625.91	$ 343.28	$ (282.63)	-45.16%
		Double - THREE TIER	$ 471.48	$ 259.98	$ (211.50)	-44.86%	$ 481.47	$ 264.06	$ (217.41)	-45.16%
		Family - THREE TIER	$ 624.71	$ 344.48	$ (280.23)	-44.86%	$ 637.96	$ 349.88	$ (288.08)	-45.16%
		Employee/Spouse - FOUR TIER	$ 471.48	$ 259.98	$ (211.50)	-44.86%	$ 481.47	$ 264.06	$ (217.41)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 459.70	$ 253.48	$ (206.22)	-44.86%	$ 469.43	$ 257.46	$ (211.97)	-45.15%
		Family - FOUR TIER	$ 683.64	$ 376.97	$ (306.67)	-44.86%	$ 698.14	$ 382.89	$ (315.25)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 311.42	$ 284.17	$ (27.25)	-8.75%	$ 318.02	$ 288.63	$ (29.39)	-9.24%
		Family - TWO TIER	$ 809.69	$ 738.84	$ (70.85)	-8.75%	$ 826.85	$ 750.44	$ (76.41)	-9.24%
		Double - THREE TIER	$ 622.84	$ 568.34	$ (54.50)	-8.75%	$ 636.04	$ 577.26	$ (58.78)	-9.24%
		Family - THREE TIER	$ 825.26	$ 753.05	$ (72.21)	-8.75%	$ 842.76	$ 764.87	$ (77.89)	-9.24%
		Employee/Spouse - FOUR TIER	$ 622.84	$ 568.34	$ (54.50)	-8.75%	$ 636.04	$ 577.26	$ (58.78)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 607.26	$ 554.13	$ (53.13)	-8.75%	$ 620.14	$ 562.83	$ (57.31)	-9.24%
		Family - FOUR TIER	$ 903.12	$ 824.09	$ (79.03)	-8.75%	$ 922.26	$ 837.03	$ (85.23)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 291.45	$ 227.64	$ (63.81)	-21.89%	$ 297.62	$ 231.22	$ (66.40)	-22.31%
		Family - TWO TIER	$ 757.76	$ 591.87	$ (165.89)	-21.89%	$ 773.84	$ 601.16	$ (172.68)	-22.31%
		Double - THREE TIER	$ 582.89	$ 455.28	$ (127.61)	-21.89%	$ 595.26	$ 462.43	$ (132.83)	-22.31%
		Family - THREE TIER	$ 772.34	$ 603.25	$ (169.09)	-21.89%	$ 788.71	$ 612.72	$ (175.99)	-22.31%
		Employee/Spouse - FOUR TIER	$ 582.89	$ 455.28	$ (127.61)	-21.89%	$ 595.26	$ 462.43	$ (132.83)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 568.33	$ 443.90	$ (124.43)	-21.89%	$ 580.37	$ 450.87	$ (129.50)	-22.31%
		Family - FOUR TIER	$ 845.21	$ 660.16	$ (185.05)	-21.89%	$ 863.12	$ 670.53	$ (192.59)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 268.29	$ 122.34	$ (145.95)	-54.40%	$ 273.98	$ 124.26	$ (149.72)	-54.65%
		Family - TWO TIER	$ 697.54	$ 318.08	$ (379.46)	-54.40%	$ 712.33	$ 323.08	$ (389.25)	-54.64%
		Double - THREE TIER	$ 536.57	$ 244.68	$ (291.89)	-54.40%	$ 547.94	$ 248.52	$ (299.42)	-54.64%
		Family - THREE TIER	$ 710.96	$ 324.20	$ (386.76)	-54.40%	$ 726.03	$ 329.29	$ (396.74)	-54.65%
		Employee/Spouse - FOUR TIER	$ 536.57	$ 244.68	$ (291.89)	-54.40%	$ 547.94	$ 248.52	$ (299.42)	-54.64%
		Employee/Chld(rn) - FOUR TIER	$ 523.16	$ 238.56	$ (284.60)	-54.40%	$ 534.24	$ 242.31	$ (291.93)	-54.64%
		Family - FOUR TIER	$ 778.02	$ 354.78	$ (423.24)	-54.40%	$ 794.52	$ 360.35	$ (434.17)	-54.65%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 279.19	$ 241.59	$ (37.60)	-13.47%	$ 285.10	$ 245.38	$ (39.72)	-13.93%
		Family - TWO TIER	$ 725.87	$ 628.13	$ (97.74)	-13.47%	$ 741.27	$ 637.99	$ (103.28)	-13.93%
		Double - THREE TIER	$ 558.37	$ 483.18	$ (75.19)	-13.47%	$ 570.20	$ 490.76	$ (79.44)	-13.93%
		Family - THREE TIER	$ 739.84	$ 640.21	$ (99.63)	-13.47%	$ 755.52	$ 650.26	$ (105.26)	-13.93%
		Employee/Spouse - FOUR TIER	$ 558.37	$ 483.18	$ (75.19)	-13.47%	$ 570.20	$ 490.76	$ (79.44)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 544.41	$ 471.10	$ (73.31)	-13.47%	$ 555.95	$ 478.50	$ (77.45)	-13.93%
		Family - FOUR TIER	$ 809.64	$ 700.61	$ (109.03)	-13.47%	$ 826.80	$ 711.61	$ (115.19)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 279.33	$ 241.59	$ (37.74)	-13.51%	$ 285.25	$ 245.38	$ (39.87)	-13.98%
		Family - TWO TIER	$ 726.24	$ 628.13	$ (98.11)	-13.51%	$ 741.64	$ 637.99	$ (103.65)	-13.98%
		Double - THREE TIER	$ 558.65	$ 483.18	$ (75.47)	-13.51%	$ 570.49	$ 490.76	$ (79.73)	-13.98%
		Family - THREE TIER	$ 740.21	$ 640.21	$ (100.00)	-13.51%	$ 755.90	$ 650.26	$ (105.64)	-13.98%
		Employee/Spouse - FOUR TIER	$ 558.65	$ 483.18	$ (75.47)	-13.51%	$ 570.49	$ 490.76	$ (79.73)	-13.98%
		Employee/Chld(rn) - FOUR TIER	$ 544.68	$ 471.10	$ (73.58)	-13.51%	$ 556.23	$ 478.50	$ (77.73)	-13.97%
		Family - FOUR TIER	$ 810.04	$ 700.61	$ (109.43)	-13.51%	$ 827.22	$ 711.61	$ (115.61)	-13.98%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 321.90	$ 343.07	$ 21.17	6.58%	$ 328.72	$ 348.46	$ 19.74	6.01%
		Family - TWO TIER	$ 836.93	$ 891.99	$ 55.06	6.58%	$ 854.68	$ 906.00	$ 51.32	6.00%
		Double - THREE TIER	$ 643.79	$ 686.15	$ 42.36	6.58%	$ 657.44	$ 696.92	$ 39.48	6.01%
		Family - THREE TIER	$ 853.02	$ 909.15	$ 56.13	6.58%	$ 871.11	$ 923.42	$ 52.31	6.00%
		Employee/Spouse - FOUR TIER	$ 643.79	$ 686.15	$ 42.36	6.58%	$ 657.44	$ 696.92	$ 39.48	6.01%
		Employee/Chld(rn) - FOUR TIER	$ 627.70	$ 668.99	$ 41.29	6.58%	$ 641.01	$ 679.50	$ 38.49	6.00%
		Family - FOUR TIER	$ 933.49	$ 994.92	$ 61.43	6.58%	$ 953.29	$ 1,010.54	$ 57.25	6.01%

CDPHP Universal Benefits, Inc.
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 287.79	$ 234.18	$ (53.61)	-18.63%	$ 294.27	$ 237.86	$ (56.41)	-19.17%
		Family - TWO TIER	$ 748.25	$ 608.86	$ (139.39)	-18.63%	$ 765.09	$ 618.42	$ (146.67)	-19.17%
		Double - THREE TIER	$ 575.57	$ 468.36	$ (107.21)	-18.63%	$ 588.52	$ 475.71	$ (112.81)	-19.17%
		Family - THREE TIER	$ 762.64	$ 620.57	$ (142.07)	-18.63%	$ 779.79	$ 630.32	$ (149.47)	-19.17%
		Employee/Spouse - FOUR TIER	$ 575.57	$ 468.36	$ (107.21)	-18.63%	$ 588.52	$ 475.71	$ (112.81)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 561.19	$ 456.65	$ (104.54)	-18.63%	$ 573.81	$ 463.82	$ (109.99)	-19.17%
		Family - FOUR TIER	$ 834.58	$ 679.12	$ (155.46)	-18.63%	$ 853.36	$ 689.78	$ (163.58)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 263.26	$ 179.94	$ (83.32)	-31.65%	$ 269.19	$ 182.76	$ (86.43)	-32.11%
		Family - TWO TIER	$ 684.48	$ 467.84	$ (216.64)	-31.65%	$ 699.87	$ 475.18	$ (224.69)	-32.10%
		Double - THREE TIER	$ 526.52	$ 359.87	$ (166.65)	-31.65%	$ 538.36	$ 365.52	$ (172.84)	-32.10%
		Family - THREE TIER	$ 697.64	$ 476.83	$ (220.81)	-31.65%	$ 713.34	$ 484.32	$ (229.02)	-32.11%
		Employee/Spouse - FOUR TIER	$ 526.52	$ 359.87	$ (166.65)	-31.65%	$ 538.36	$ 365.52	$ (172.84)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 513.36	$ 350.88	$ (162.48)	-31.65%	$ 524.91	$ 356.39	$ (168.52)	-32.10%
		Family - FOUR TIER	$ 763.45	$ 521.82	$ (241.63)	-31.65%	$ 780.64	$ 530.01	$ (250.63)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 243.64	$ 114.67	$ (128.97)	-52.93%	$ 249.13	$ 116.48	$ (132.65)	-53.25%
		Family - TWO TIER	$ 633.48	$ 298.15	$ (335.33)	-52.93%	$ 647.73	$ 302.84	$ (344.89)	-53.25%
		Double - THREE TIER	$ 487.29	$ 229.35	$ (257.94)	-52.93%	$ 498.25	$ 232.95	$ (265.30)	-53.25%
		Family - THREE TIER	$ 645.66	$ 303.89	$ (341.77)	-52.93%	$ 660.19	$ 308.66	$ (351.53)	-53.25%
		Employee/Spouse - FOUR TIER	$ 487.29	$ 229.35	$ (257.94)	-52.93%	$ 498.25	$ 232.95	$ (265.30)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 475.11	$ 223.62	$ (251.49)	-52.93%	$ 485.80	$ 227.13	$ (258.67)	-53.25%
		Family - FOUR TIER	$ 706.57	$ 332.56	$ (374.01)	-52.93%	$ 722.47	$ 337.78	$ (384.69)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 337.89	$ 357.90	$ 20.01	5.92%	$ 345.48	$ 363.52	$ 18.04	5.22%
		Family - TWO TIER	$ 878.50	$ 930.54	$ 52.04	5.92%	$ 898.27	$ 945.15	$ 46.88	5.22%
		Double - THREE TIER	$ 675.77	$ 715.80	$ 40.03	5.92%	$ 690.97	$ 727.04	$ 36.07	5.22%
		Family - THREE TIER	$ 895.39	$ 948.44	$ 53.05	5.92%	$ 915.54	$ 963.33	$ 47.79	5.22%
		Employee/Spouse - FOUR TIER	$ 675.77	$ 715.80	$ 40.03	5.92%	$ 690.97	$ 727.04	$ 36.07	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 658.87	$ 697.91	$ 39.04	5.93%	$ 673.69	$ 708.87	$ 35.18	5.22%
		Family - FOUR TIER	$ 979.86	$ 1,037.92	$ 58.06	5.93%	$ 1,001.91	$ 1,054.21	$ 52.30	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 335.22	$ 354.28	$ 19.06	5.69%	$ 342.76	$ 359.84	$ 17.08	4.98%
		Family - TWO TIER	$ 871.56	$ 921.13	$ 49.57	5.69%	$ 891.17	$ 935.60	$ 44.43	4.99%
		Double - THREE TIER	$ 670.43	$ 708.57	$ 38.14	5.69%	$ 685.51	$ 719.69	$ 34.18	4.99%
		Family - THREE TIER	$ 888.32	$ 938.85	$ 50.53	5.69%	$ 908.30	$ 953.59	$ 45.29	4.99%
		Employee/Spouse - FOUR TIER	$ 670.43	$ 708.57	$ 38.14	5.69%	$ 685.51	$ 719.69	$ 34.18	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 653.67	$ 690.85	$ 37.18	5.69%	$ 668.37	$ 701.70	$ 33.33	4.99%
		Family - FOUR TIER	$ 972.12	$ 1,027.42	$ 55.30	5.69%	$ 993.99	$ 1,043.55	$ 49.56	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 316.82	$ 302.56	$ (14.26)	-4.50%	$ 323.95	$ 307.31	$ (16.64)	-5.14%
		Family - TWO TIER	$ 823.75	$ 786.65	$ (37.10)	-4.50%	$ 842.28	$ 799.00	$ (43.28)	-5.14%
		Double - THREE TIER	$ 633.66	$ 605.11	$ (28.55)	-4.51%	$ 647.91	$ 614.61	$ (33.30)	-5.14%
		Family - THREE TIER	$ 839.59	$ 801.78	$ (37.81)	-4.50%	$ 858.48	$ 814.36	$ (44.12)	-5.14%
		Employee/Spouse - FOUR TIER	$ 633.66	$ 605.11	$ (28.55)	-4.51%	$ 647.91	$ 614.61	$ (33.30)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 617.81	$ 589.99	$ (27.82)	-4.50%	$ 631.71	$ 599.25	$ (32.46)	-5.14%
		Family - FOUR TIER	$ 918.80	$ 877.41	$ (41.39)	-4.50%	$ 939.47	$ 891.19	$ (48.28)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 353.93	$ 361.67	$ 7.74	2.19%	$ 361.89	$ 367.35	$ 5.46	1.51%
		Family - TWO TIER	$ 920.22	$ 940.33	$ 20.11	2.19%	$ 940.92	$ 955.10	$ 14.18	1.51%
		Double - THREE TIER	$ 707.86	$ 723.33	$ 15.47	2.19%	$ 723.79	$ 734.69	$ 10.90	1.51%
		Family - THREE TIER	$ 937.91	$ 958.42	$ 20.51	2.19%	$ 959.02	$ 973.47	$ 14.45	1.51%
		Employee/Spouse - FOUR TIER	$ 707.86	$ 723.33	$ 15.47	2.19%	$ 723.79	$ 734.69	$ 10.90	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 690.17	$ 705.25	$ 15.08	2.18%	$ 705.69	$ 716.32	$ 10.63	1.51%
		Family - FOUR TIER	$ 1,026.40	$ 1,048.84	$ 22.44	2.19%	$ 1,049.49	$ 1,065.30	$ 15.81	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 343.27	$ 350.18	$ 6.91	2.01%	$ 350.99	$ 355.67	$ 4.68	1.33%
		Family - TWO TIER	$ 892.48	$ 910.46	$ 17.98	2.01%	$ 912.57	$ 924.75	$ 12.18	1.33%
		Double - THREE TIER	$ 686.52	$ 700.35	$ 13.83	2.01%	$ 701.97	$ 711.35	$ 9.38	1.34%
		Family - THREE TIER	$ 909.64	$ 927.97	$ 18.33	2.02%	$ 930.11	$ 942.54	$ 12.43	1.34%
		Employee/Spouse - FOUR TIER	$ 686.52	$ 700.35	$ 13.83	2.01%	$ 701.97	$ 711.35	$ 9.38	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 669.36	$ 682.84	$ 13.48	2.01%	$ 684.43	$ 693.56	$ 9.13	1.33%
		Family - FOUR TIER	$ 995.46	$ 1,015.51	$ 20.05	2.01%	$ 1,017.86	$ 1,031.45	$ 13.59	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 249.39	$ 303.09	$ 53.70	21.53%	$ 254.99	$ 307.85	$ 52.86	20.73%
		Family - TWO TIER	$ 648.39	$ 788.04	$ 139.65	21.54%	$ 662.98	$ 800.42	$ 137.44	20.73%
		Double - THREE TIER	$ 498.76	$ 606.19	$ 107.43	21.54%	$ 509.99	$ 615.70	$ 105.71	20.73%
		Family - THREE TIER	$ 660.86	$ 803.20	$ 142.34	21.54%	$ 675.73	$ 815.81	$ 140.08	20.73%
		Employee/Spouse - FOUR TIER	$ 498.76	$ 606.19	$ 107.43	21.54%	$ 509.99	$ 615.70	$ 105.71	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 486.29	$ 591.03	$ 104.74	21.54%	$ 497.23	$ 600.31	$ 103.08	20.73%
		Family - FOUR TIER	$ 723.20	$ 878.97	$ 155.77	21.54%	$ 739.48	$ 892.77	$ 153.29	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 279.00	$ 241.59	$ (37.41)	-13.41%	$ 284.91	$ 245.38	$ (39.53)	-13.87%
		Family - TWO TIER	$ 725.39	$ 628.13	$ (97.26)	-13.41%	$ 740.76	$ 637.99	$ (102.77)	-13.87%
		Double - THREE TIER	$ 557.99	$ 483.18	$ (74.81)	-13.41%	$ 569.82	$ 490.76	$ (79.06)	-13.87%
		Family - THREE TIER	$ 739.33	$ 640.21	$ (99.12)	-13.41%	$ 755.01	$ 650.26	$ (104.75)	-13.87%
		Employee/Spouse - FOUR TIER	$ 557.99	$ 483.18	$ (74.81)	-13.41%	$ 569.82	$ 490.76	$ (79.06)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 544.03	$ 471.10	$ (72.93)	-13.41%	$ 555.57	$ 478.50	$ (77.07)	-13.87%
		Family - FOUR TIER	$ 809.08	$ 700.61	$ (108.47)	-13.41%	$ 826.23	$ 711.61	$ (114.62)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 255.21	$ 185.63	$ (69.58)	-27.26%	$ 260.63	$ 188.55	$ (72.08)	-27.66%
		Family - TWO TIER	$ 663.56	$ 482.64	$ (180.92)	-27.27%	$ 677.64	$ 490.22	$ (187.42)	-27.66%
		Double - THREE TIER	$ 510.44	$ 371.26	$ (139.18)	-27.27%	$ 521.25	$ 377.09	$ (144.16)	-27.66%
		Family - THREE TIER	$ 676.32	$ 491.92	$ (184.40)	-27.27%	$ 690.66	$ 499.65	$ (191.01)	-27.66%
		Employee/Spouse - FOUR TIER	$ 510.44	$ 371.26	$ (139.18)	-27.27%	$ 521.25	$ 377.09	$ (144.16)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 497.67	$ 361.98	$ (135.69)	-27.27%	$ 508.22	$ 367.66	$ (140.56)	-27.66%
		Family - FOUR TIER	$ 740.12	$ 538.33	$ (201.79)	-27.26%	$ 755.82	$ 546.78	$ (209.04)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 236.20	$ 118.30	$ (117.90)	-49.92%	$ 241.21	$ 120.16	$ (121.05)	-50.18%
		Family - TWO TIER	$ 614.12	$ 307.59	$ (306.53)	-49.91%	$ 627.14	$ 312.42	$ (314.72)	-50.18%
		Double - THREE TIER	$ 472.40	$ 236.61	$ (235.79)	-49.91%	$ 482.42	$ 240.32	$ (242.10)	-50.18%
		Family - THREE TIER	$ 625.93	$ 313.51	$ (312.42)	-49.91%	$ 639.21	$ 318.43	$ (320.78)	-50.18%
		Employee/Spouse - FOUR TIER	$ 472.40	$ 236.61	$ (235.79)	-49.91%	$ 482.42	$ 240.32	$ (242.10)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 460.60	$ 230.69	$ (229.91)	-49.92%	$ 470.35	$ 234.31	$ (236.04)	-50.18%
		Family - FOUR TIER	$ 684.99	$ 343.08	$ (341.91)	-49.91%	$ 699.50	$ 348.47	$ (351.03)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 327.56	$ 369.23	$ 41.67	12.72%	$ 334.49	$ 375.03	$ 40.54	12.12%
		Family - TWO TIER	$ 851.64	$ 959.99	$ 108.35	12.72%	$ 869.69	$ 975.07	$ 105.38	12.12%
		Double - THREE TIER	$ 655.10	$ 738.46	$ 83.36	12.72%	$ 668.99	$ 750.05	$ 81.06	12.12%
		Family - THREE TIER	$ 868.01	$ 978.45	$ 110.44	12.72%	$ 886.41	$ 993.82	$ 107.41	12.12%
		Employee/Spouse - FOUR TIER	$ 655.10	$ 738.46	$ 83.36	12.72%	$ 668.99	$ 750.05	$ 81.06	12.12%
		Employee/Chld(rn) - FOUR TIER	$ 638.73	$ 720.00	$ 81.27	12.72%	$ 652.27	$ 731.30	$ 79.03	12.12%
		Family - FOUR TIER	$ 949.89	$ 1,070.76	$ 120.87	12.72%	$ 970.04	$ 1,087.57	$ 117.53	12.12%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 324.97	$ 365.49	$ 40.52	12.47%	$ 331.86	$ 371.23	$ 39.37	11.86%
		Family - TWO TIER	$ 844.92	$ 950.29	$ 105.37	12.47%	$ 862.84	$ 965.20	$ 102.36	11.86%
		Double - THREE TIER	$ 649.94	$ 730.99	$ 81.05	12.47%	$ 663.71	$ 742.47	$ 78.76	11.87%
		Family - THREE TIER	$ 861.17	$ 968.56	$ 107.39	12.47%	$ 879.43	$ 983.77	$ 104.34	11.86%
		Employee/Spouse - FOUR TIER	$ 649.94	$ 730.99	$ 81.05	12.47%	$ 663.71	$ 742.47	$ 78.76	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 633.69	$ 712.71	$ 79.02	12.47%	$ 647.12	$ 723.90	$ 76.78	11.86%
		Family - FOUR TIER	$ 942.41	$ 1,059.93	$ 117.52	12.47%	$ 962.39	$ 1,076.57	$ 114.18	11.86%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 307.14	$ 312.13	$ 4.99	1.62%	$ 313.65	$ 317.03	$ 3.38	1.08%
		Family - TWO TIER	$ 798.57	$ 811.54	$ 12.97	1.62%	$ 815.50	$ 824.28	$ 8.78	1.08%
		Double - THREE TIER	$ 614.28	$ 624.26	$ 9.98	1.62%	$ 627.30	$ 634.06	$ 6.76	1.08%
		Family - THREE TIER	$ 813.92	$ 827.15	$ 13.23	1.63%	$ 831.18	$ 840.13	$ 8.95	1.08%
		Employee/Spouse - FOUR TIER	$ 614.28	$ 624.26	$ 9.98	1.62%	$ 627.30	$ 634.06	$ 6.76	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 598.92	$ 608.66	$ 9.74	1.63%	$ 611.62	$ 618.21	$ 6.59	1.08%
		Family - FOUR TIER	$ 890.70	$ 905.18	$ 14.48	1.63%	$ 909.59	$ 919.39	$ 9.80	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 343.11	$ 373.11	$ 30.00	8.74%	$ 350.39	$ 378.97	$ 28.58	8.16%
		Family - TWO TIER	$ 892.09	$ 970.09	$ 78.00	8.74%	$ 911.00	$ 985.32	$ 74.32	8.16%
		Double - THREE TIER	$ 686.23	$ 746.23	$ 60.00	8.74%	$ 700.77	$ 757.94	$ 57.17	8.16%
		Family - THREE TIER	$ 909.24	$ 988.75	$ 79.51	8.74%	$ 928.52	$ 1,004.27	$ 75.75	8.16%
		Employee/Spouse - FOUR TIER	$ 686.23	$ 746.23	$ 60.00	8.74%	$ 700.77	$ 757.94	$ 57.17	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 669.06	$ 727.57	$ 58.51	8.75%	$ 683.25	$ 738.99	$ 55.74	8.16%
		Family - FOUR TIER	$ 995.02	$ 1,082.03	$ 87.01	8.74%	$ 1,016.11	$ 1,099.01	$ 82.90	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 332.78	$ 361.26	$ 28.48	8.56%	$ 339.83	$ 366.93	$ 27.10	7.97%
		Family - TWO TIER	$ 865.22	$ 939.27	$ 74.05	8.56%	$ 883.56	$ 954.02	$ 70.46	7.97%
		Double - THREE TIER	$ 665.55	$ 722.52	$ 56.97	8.56%	$ 679.66	$ 733.86	$ 54.20	7.97%
		Family - THREE TIER	$ 881.85	$ 957.33	$ 75.48	8.56%	$ 900.54	$ 972.36	$ 71.82	7.98%
		Employee/Spouse - FOUR TIER	$ 665.55	$ 722.52	$ 56.97	8.56%	$ 679.66	$ 733.86	$ 54.20	7.97%
		Employee/Chld(rn) - FOUR TIER	$ 648.91	$ 704.45	$ 55.54	8.56%	$ 662.66	$ 715.51	$ 52.85	7.98%
		Family - FOUR TIER	$ 965.05	$ 1,047.65	$ 82.60	8.56%	$ 985.50	$ 1,064.10	$ 78.60	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 241.76	$ 312.69	$ 70.93	29.34%	$ 246.88	$ 317.59	$ 70.71	28.64%
		Family - TWO TIER	$ 628.57	$ 812.98	$ 184.41	29.34%	$ 641.89	$ 825.75	$ 183.86	28.64%
		Double - THREE TIER	$ 483.51	$ 625.37	$ 141.86	29.34%	$ 493.76	$ 635.19	$ 141.43	28.64%
		Family - THREE TIER	$ 640.66	$ 828.62	$ 187.96	29.34%	$ 654.23	$ 841.63	$ 187.40	28.64%
		Employee/Spouse - FOUR TIER	$ 483.51	$ 625.37	$ 141.86	29.34%	$ 493.76	$ 635.19	$ 141.43	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 471.42	$ 609.74	$ 138.32	29.34%	$ 481.42	$ 619.31	$ 137.89	28.64%
		Family - FOUR TIER	$ 701.09	$ 906.79	$ 205.70	29.34%	$ 715.96	$ 921.03	$ 205.07	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 506.77	$ 494.35	$ (12.42)	-2.45%	$ 518.17	$ 502.11	$ (16.06)	-3.10%
		Family - TWO TIER	$ 1,317.59	$ 1,285.31	$ (32.28)	-2.45%	$ 1,347.24	$ 1,305.49	$ (41.75)	-3.10%
		Double - THREE TIER	$ 1,013.54	$ 988.70	$ (24.84)	-2.45%	$ 1,036.34	$ 1,004.22	$ (32.12)	-3.10%
		Family - THREE TIER	$ 1,342.94	$ 1,310.03	$ (32.91)	-2.45%	$ 1,373.15	$ 1,330.59	$ (42.56)	-3.10%
		Employee/Spouse - FOUR TIER	$ 1,013.54	$ 988.70	$ (24.84)	-2.45%	$ 1,036.34	$ 1,004.22	$ (32.12)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 988.20	$ 963.98	$ (24.22)	-2.45%	$ 1,010.43	$ 979.12	$ (31.31)	-3.10%
		Family - FOUR TIER	$ 1,469.62	$ 1,433.61	$ (36.01)	-2.45%	$ 1,502.69	$ 1,456.12	$ (46.57)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 470.65	$ 486.74	$ 16.09	3.42%	$ 481.25	$ 494.38	$ 13.13	2.73%
		Family - TWO TIER	$ 1,223.69	$ 1,265.52	$ 41.83	3.42%	$ 1,251.23	$ 1,285.39	$ 34.16	2.73%
		Double - THREE TIER	$ 941.30	$ 973.48	$ 32.18	3.42%	$ 962.48	$ 988.76	$ 26.28	2.73%
		Family - THREE TIER	$ 1,247.22	$ 1,289.86	$ 42.64	3.42%	$ 1,275.29	$ 1,310.11	$ 34.82	2.73%
		Employee/Spouse - FOUR TIER	$ 941.30	$ 973.48	$ 32.18	3.42%	$ 962.48	$ 988.76	$ 26.28	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 917.77	$ 949.14	$ 31.37	3.42%	$ 938.42	$ 964.04	$ 25.62	2.73%
		Family - FOUR TIER	$ 1,364.89	$ 1,411.54	$ 46.65	3.42%	$ 1,395.59	$ 1,433.70	$ 38.11	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 454.53	$ 473.38	$ 18.85	4.15%	$ 464.76	$ 480.81	$ 16.05	3.45%
		Family - TWO TIER	$ 1,181.78	$ 1,230.79	$ 49.01	4.15%	$ 1,208.36	$ 1,250.11	$ 41.75	3.46%
		Double - THREE TIER	$ 909.06	$ 946.76	$ 37.70	4.15%	$ 929.51	$ 961.62	$ 32.11	3.45%
		Family - THREE TIER	$ 1,204.50	$ 1,254.46	$ 49.96	4.15%	$ 1,231.61	$ 1,274.15	$ 42.54	3.45%
		Employee/Spouse - FOUR TIER	$ 909.06	$ 946.76	$ 37.70	4.15%	$ 929.51	$ 961.62	$ 32.11	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 886.34	$ 923.09	$ 36.75	4.15%	$ 906.28	$ 937.58	$ 31.30	3.45%
		Family - FOUR TIER	$ 1,318.13	$ 1,372.80	$ 54.67	4.15%	$ 1,347.79	$ 1,394.36	$ 46.57	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 444.78	$ 464.24	$ 19.46	4.38%	$ 454.78	$ 471.53	$ 16.75	3.68%
		Family - TWO TIER	$ 1,156.41	$ 1,207.03	$ 50.62	4.38%	$ 1,182.43	$ 1,225.98	$ 43.55	3.68%
		Double - THREE TIER	$ 889.55	$ 928.49	$ 38.94	4.38%	$ 909.56	$ 943.06	$ 33.50	3.68%
		Family - THREE TIER	$ 1,178.65	$ 1,230.24	$ 51.59	4.38%	$ 1,205.17	$ 1,249.56	$ 44.39	3.68%
		Employee/Spouse - FOUR TIER	$ 889.55	$ 928.49	$ 38.94	4.38%	$ 909.56	$ 943.06	$ 33.50	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 867.31	$ 905.27	$ 37.96	4.38%	$ 886.82	$ 919.49	$ 32.67	3.68%
		Family - FOUR TIER	$ 1,289.85	$ 1,346.30	$ 56.45	4.38%	$ 1,318.87	$ 1,367.44	$ 48.57	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 423.72	$ 449.39	$ 25.67	6.06%	$ 433.25	$ 456.45	$ 23.20	5.35%
		Family - TWO TIER	$ 1,101.67	$ 1,168.42	$ 66.75	6.06%	$ 1,126.45	$ 1,186.76	$ 60.31	5.35%
		Double - THREE TIER	$ 847.43	$ 898.78	$ 51.35	6.06%	$ 866.50	$ 912.89	$ 46.39	5.35%
		Family - THREE TIER	$ 1,122.85	$ 1,190.89	$ 68.04	6.06%	$ 1,148.12	$ 1,209.59	$ 61.47	5.35%
		Employee/Spouse - FOUR TIER	$ 847.43	$ 898.78	$ 51.35	6.06%	$ 866.50	$ 912.89	$ 46.39	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 826.25	$ 876.31	$ 50.06	6.06%	$ 844.83	$ 890.07	$ 45.24	5.35%
		Family - FOUR TIER	$ 1,228.78	$ 1,303.24	$ 74.46	6.06%	$ 1,256.43	$ 1,323.70	$ 67.27	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 361.43	$ 382.41	$ 20.98	5.80%	$ 369.56	$ 388.41	$ 18.85	5.10%
		Family - TWO TIER	$ 939.72	$ 994.26	$ 54.54	5.80%	$ 960.86	$ 1,009.87	$ 49.01	5.10%
		Double - THREE TIER	$ 722.87	$ 764.82	$ 41.95	5.80%	$ 739.13	$ 776.83	$ 37.70	5.10%
		Family - THREE TIER	$ 957.79	$ 1,013.39	$ 55.60	5.81%	$ 979.35	$ 1,029.30	$ 49.95	5.10%
		Employee/Spouse - FOUR TIER	$ 722.87	$ 764.82	$ 41.95	5.80%	$ 739.13	$ 776.83	$ 37.70	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 704.79	$ 745.70	$ 40.91	5.80%	$ 720.65	$ 757.41	$ 36.76	5.10%
		Family - FOUR TIER	$ 1,048.15	$ 1,108.99	$ 60.84	5.80%	$ 1,071.74	$ 1,126.40	$ 54.66	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 381.93	$ 393.80	$ 11.87	3.11%	$ 390.52	$ 399.99	$ 9.47	2.42%
		Family - TWO TIER	$ 993.01	$ 1,023.89	$ 30.88	3.11%	$ 1,015.34	$ 1,039.96	$ 24.62	2.42%
		Double - THREE TIER	$ 763.85	$ 787.61	$ 23.76	3.11%	$ 781.03	$ 799.97	$ 18.94	2.43%
		Family - THREE TIER	$ 1,012.10	$ 1,043.58	$ 31.48	3.11%	$ 1,034.87	$ 1,059.96	$ 25.09	2.42%
		Employee/Spouse - FOUR TIER	$ 763.85	$ 787.61	$ 23.76	3.11%	$ 781.03	$ 799.97	$ 18.94	2.43%
		Employee/Chld(rn) - FOUR TIER	$ 744.75	$ 767.92	$ 23.17	3.11%	$ 761.51	$ 779.97	$ 18.46	2.42%
		Family - FOUR TIER	$ 1,107.58	$ 1,142.03	$ 34.45	3.11%	$ 1,132.50	$ 1,159.96	$ 27.46	2.42%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 395.92	$ 408.56	$ 12.64	3.19%	$ 404.83	$ 414.97	$ 10.14	2.50%
		Family - TWO TIER	$ 1,029.40	$ 1,062.25	$ 32.85	3.19%	$ 1,052.56	$ 1,078.92	$ 26.36	2.50%
		Double - THREE TIER	$ 791.85	$ 817.11	$ 25.26	3.19%	$ 809.66	$ 829.94	$ 20.28	2.50%
		Family - THREE TIER	$ 1,049.20	$ 1,082.67	$ 33.47	3.19%	$ 1,072.81	$ 1,099.67	$ 26.86	2.50%
		Employee/Spouse - FOUR TIER	$ 791.85	$ 817.11	$ 25.26	3.19%	$ 809.66	$ 829.94	$ 20.28	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 772.05	$ 796.69	$ 24.64	3.19%	$ 789.42	$ 809.19	$ 19.77	2.50%
		Family - FOUR TIER	$ 1,148.18	$ 1,184.81	$ 36.63	3.19%	$ 1,174.01	$ 1,203.42	$ 29.41	2.51%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 396.76	$ 394.79	$ (1.97)	-0.50%	$ 405.68	$ 400.99	$ (4.69)	-1.16%
		Family - TWO TIER	$ 1,031.57	$ 1,026.46	$ (5.11)	-0.50%	$ 1,054.79	$ 1,042.58	$ (12.21)	-1.16%
		Double - THREE TIER	$ 793.51	$ 789.59	$ (3.92)	-0.49%	$ 811.38	$ 801.98	$ (9.40)	-1.16%
		Family - THREE TIER	$ 1,051.41	$ 1,046.20	$ (5.21)	-0.50%	$ 1,075.06	$ 1,062.63	$ (12.43)	-1.16%
		Employee/Spouse - FOUR TIER	$ 793.51	$ 789.59	$ (3.92)	-0.49%	$ 811.38	$ 801.98	$ (9.40)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 773.68	$ 769.85	$ (3.83)	-0.50%	$ 791.09	$ 781.93	$ (9.16)	-1.16%
		Family - FOUR TIER	$ 1,150.60	$ 1,144.90	$ (5.70)	-0.50%	$ 1,176.49	$ 1,162.88	$ (13.61)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 491.28	$ 509.99	$ 18.71	3.81%	$ 501.69	$ 518.00	$ 16.31	3.25%
		Family - TWO TIER	$ 1,277.32	$ 1,325.99	$ 48.67	3.81%	$ 1,304.40	$ 1,346.80	$ 42.40	3.25%
		Double - THREE TIER	$ 982.55	$ 1,019.99	$ 37.44	3.81%	$ 1,003.38	$ 1,036.00	$ 32.62	3.25%
		Family - THREE TIER	$ 1,301.88	$ 1,351.48	$ 49.60	3.81%	$ 1,329.48	$ 1,372.70	$ 43.22	3.25%
		Employee/Spouse - FOUR TIER	$ 982.55	$ 1,019.99	$ 37.44	3.81%	$ 1,003.38	$ 1,036.00	$ 32.62	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 957.99	$ 994.49	$ 36.50	3.81%	$ 978.30	$ 1,010.10	$ 31.80	3.25%
		Family - FOUR TIER	$ 1,424.70	$ 1,478.98	$ 54.28	3.81%	$ 1,454.91	$ 1,502.20	$ 47.29	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 456.27	$ 502.14	$ 45.87	10.05%	$ 465.95	$ 510.03	$ 44.08	9.46%
		Family - TWO TIER	$ 1,186.30	$ 1,305.57	$ 119.27	10.05%	$ 1,211.45	$ 1,326.07	$ 114.62	9.46%
		Double - THREE TIER	$ 912.54	$ 1,004.28	$ 91.74	10.05%	$ 931.88	$ 1,020.05	$ 88.17	9.46%
		Family - THREE TIER	$ 1,209.11	$ 1,330.67	$ 121.56	10.05%	$ 1,234.75	$ 1,351.57	$ 116.82	9.46%
		Employee/Spouse - FOUR TIER	$ 912.54	$ 1,004.28	$ 91.74	10.05%	$ 931.88	$ 1,020.05	$ 88.17	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 889.73	$ 979.18	$ 89.45	10.05%	$ 908.58	$ 994.55	$ 85.97	9.46%
		Family - FOUR TIER	$ 1,323.18	$ 1,456.21	$ 133.03	10.05%	$ 1,351.23	$ 1,479.07	$ 127.84	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 440.64	$ 488.36	$ 47.72	10.83%	$ 449.98	$ 496.03	$ 46.05	10.23%
		Family - TWO TIER	$ 1,145.66	$ 1,269.74	$ 124.08	10.83%	$ 1,169.95	$ 1,289.67	$ 119.72	10.23%
		Double - THREE TIER	$ 881.28	$ 976.72	$ 95.44	10.83%	$ 899.96	$ 992.06	$ 92.10	10.23%
		Family - THREE TIER	$ 1,167.70	$ 1,294.16	$ 126.46	10.83%	$ 1,192.45	$ 1,314.48	$ 122.03	10.23%
		Employee/Spouse - FOUR TIER	$ 881.28	$ 976.72	$ 95.44	10.83%	$ 899.96	$ 992.06	$ 92.10	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 859.24	$ 952.30	$ 93.06	10.83%	$ 877.47	$ 967.26	$ 89.79	10.23%
		Family - FOUR TIER	$ 1,277.85	$ 1,416.25	$ 138.40	10.83%	$ 1,304.94	$ 1,438.48	$ 133.54	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 431.17	$ 478.93	$ 47.76	11.08%	$ 440.32	$ 486.45	$ 46.13	10.48%
		Family - TWO TIER	$ 1,121.06	$ 1,245.23	$ 124.17	11.08%	$ 1,144.82	$ 1,264.78	$ 119.96	10.48%
		Double - THREE TIER	$ 862.35	$ 957.87	$ 95.52	11.08%	$ 880.64	$ 972.91	$ 92.27	10.48%
		Family - THREE TIER	$ 1,142.62	$ 1,269.18	$ 126.56	11.08%	$ 1,166.84	$ 1,289.10	$ 122.26	10.48%
		Employee/Spouse - FOUR TIER	$ 862.35	$ 957.87	$ 95.52	11.08%	$ 880.64	$ 972.91	$ 92.27	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 840.80	$ 933.92	$ 93.12	11.08%	$ 858.62	$ 948.58	$ 89.96	10.48%
		Family - FOUR TIER	$ 1,250.41	$ 1,388.91	$ 138.50	11.08%	$ 1,276.92	$ 1,410.72	$ 133.80	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 410.77	$ 463.61	$ 52.84	12.86%	$ 419.48	$ 470.89	$ 51.41	12.26%
		Family - TWO TIER	$ 1,067.99	$ 1,205.40	$ 137.41	12.87%	$ 1,090.63	$ 1,224.32	$ 133.69	12.26%
		Double - THREE TIER	$ 821.53	$ 927.23	$ 105.70	12.87%	$ 838.94	$ 941.78	$ 102.84	12.26%
		Family - THREE TIER	$ 1,088.53	$ 1,228.58	$ 140.05	12.87%	$ 1,111.61	$ 1,247.86	$ 136.25	12.26%
		Employee/Spouse - FOUR TIER	$ 821.53	$ 927.23	$ 105.70	12.87%	$ 838.94	$ 941.78	$ 102.84	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 800.99	$ 904.05	$ 103.06	12.87%	$ 817.98	$ 918.24	$ 100.26	12.26%
		Family - FOUR TIER	$ 1,191.22	$ 1,344.48	$ 153.26	12.87%	$ 1,216.48	$ 1,365.59	$ 149.11	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 350.39	$ 394.51	$ 44.12	12.59%	$ 357.81	$ 400.71	$ 42.90	11.99%
		Family - TWO TIER	$ 911.00	$ 1,025.73	$ 114.73	12.59%	$ 930.32	$ 1,041.83	$ 111.51	11.99%
		Double - THREE TIER	$ 700.76	$ 789.02	$ 88.26	12.59%	$ 715.63	$ 801.41	$ 85.78	11.99%
		Family - THREE TIER	$ 928.51	$ 1,045.46	$ 116.95	12.60%	$ 948.20	$ 1,061.87	$ 113.67	11.99%
		Employee/Spouse - FOUR TIER	$ 700.76	$ 789.02	$ 88.26	12.59%	$ 715.63	$ 801.41	$ 85.78	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 683.25	$ 769.30	$ 86.05	12.59%	$ 697.73	$ 781.38	$ 83.65	11.99%
		Family - FOUR TIER	$ 1,016.11	$ 1,144.08	$ 127.97	12.59%	$ 1,037.65	$ 1,162.05	$ 124.40	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 370.25	$ 406.27	$ 36.02	9.73%	$ 378.10	$ 412.64	$ 34.54	9.14%
		Family - TWO TIER	$ 962.66	$ 1,056.29	$ 93.63	9.73%	$ 983.07	$ 1,072.87	$ 89.80	9.13%
		Double - THREE TIER	$ 740.51	$ 812.53	$ 72.02	9.73%	$ 756.21	$ 825.29	$ 69.08	9.14%
		Family - THREE TIER	$ 981.17	$ 1,076.60	$ 95.43	9.73%	$ 1,001.97	$ 1,093.51	$ 91.54	9.14%
		Employee/Spouse - FOUR TIER	$ 740.51	$ 812.53	$ 72.02	9.73%	$ 756.21	$ 825.29	$ 69.08	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 722.00	$ 792.22	$ 70.22	9.73%	$ 737.30	$ 804.66	$ 67.36	9.14%
		Family - FOUR TIER	$ 1,073.73	$ 1,178.17	$ 104.44	9.73%	$ 1,096.50	$ 1,196.67	$ 100.17	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 383.83	$ 421.49	$ 37.66	9.81%	$ 391.96	$ 428.10	$ 36.14	9.22%
		Family - TWO TIER	$ 997.94	$ 1,095.86	$ 97.92	9.81%	$ 1,019.10	$ 1,113.07	$ 93.97	9.22%
		Double - THREE TIER	$ 767.65	$ 842.97	$ 75.32	9.81%	$ 783.92	$ 856.21	$ 72.29	9.22%
		Family - THREE TIER	$ 1,017.13	$ 1,116.94	$ 99.81	9.81%	$ 1,038.70	$ 1,134.47	$ 95.77	9.22%
		Employee/Spouse - FOUR TIER	$ 767.65	$ 842.97	$ 75.32	9.81%	$ 783.92	$ 856.21	$ 72.29	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 748.45	$ 821.90	$ 73.45	9.81%	$ 764.32	$ 834.80	$ 70.48	9.22%
		Family - FOUR TIER	$ 1,113.09	$ 1,222.31	$ 109.22	9.81%	$ 1,136.68	$ 1,241.50	$ 104.82	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 384.63	$ 407.29	$ 22.66	5.89%	$ 392.78	$ 413.68	$ 20.90	5.32%
		Family - TWO TIER	$ 1,000.03	$ 1,058.95	$ 58.92	5.89%	$ 1,021.23	$ 1,075.57	$ 54.34	5.32%
		Double - THREE TIER	$ 769.26	$ 814.57	$ 45.31	5.89%	$ 785.57	$ 827.36	$ 41.79	5.32%
		Family - THREE TIER	$ 1,019.26	$ 1,079.31	$ 60.05	5.89%	$ 1,040.87	$ 1,096.26	$ 55.39	5.32%
		Employee/Spouse - FOUR TIER	$ 769.26	$ 814.57	$ 45.31	5.89%	$ 785.57	$ 827.36	$ 41.79	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 750.02	$ 794.21	$ 44.19	5.89%	$ 765.92	$ 806.68	$ 40.76	5.32%
		Family - FOUR TIER	$ 1,115.42	$ 1,181.13	$ 65.71	5.89%	$ 1,139.07	$ 1,199.68	$ 60.61	5.32%

CDPHP Universal Benefits, Inc.
WHV Region
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 319.70	$ 327.26	$ 7.56	2.36%	$ 326.90	$ 332.40	$ 5.50	1.68%
		Family - TWO TIER	$ 831.23	$ 850.87	$ 19.64	2.36%	$ 849.93	$ 864.23	$ 14.30	1.68%
		Double - THREE TIER	$ 639.41	$ 654.52	$ 15.11	2.36%	$ 653.80	$ 664.79	$ 10.99	1.68%
		Family - THREE TIER	$ 847.21	$ 867.24	$ 20.03	2.36%	$ 866.28	$ 880.85	$ 14.57	1.68%
		Employee/Spouse - FOUR TIER	$ 639.41	$ 654.52	$ 15.11	2.36%	$ 653.80	$ 664.79	$ 10.99	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 623.42	$ 638.16	$ 14.74	2.36%	$ 637.45	$ 648.17	$ 10.72	1.68%
		Family - FOUR TIER	$ 927.14	$ 949.05	$ 21.91	2.36%	$ 948.00	$ 963.95	$ 15.95	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 278.74	$ 253.27	$ (25.47)	-9.14%	$ 285.02	$ 257.24	$ (27.78)	-9.75%
		Family - TWO TIER	$ 724.74	$ 658.49	$ (66.25)	-9.14%	$ 741.05	$ 668.83	$ (72.22)	-9.75%
		Double - THREE TIER	$ 557.49	$ 506.53	$ (50.96)	-9.14%	$ 570.03	$ 514.48	$ (55.55)	-9.75%
		Family - THREE TIER	$ 738.67	$ 671.15	$ (67.52)	-9.14%	$ 755.30	$ 681.69	$ (73.61)	-9.75%
		Employee/Spouse - FOUR TIER	$ 557.49	$ 506.53	$ (50.96)	-9.14%	$ 570.03	$ 514.48	$ (55.55)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 543.56	$ 493.87	$ (49.69)	-9.14%	$ 555.78	$ 501.62	$ (54.16)	-9.74%
		Family - FOUR TIER	$ 808.37	$ 734.47	$ (73.90)	-9.14%	$ 826.55	$ 746.00	$ (80.55)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 459.99	$ 476.35	$ 16.36	3.56%	$ 470.34	$ 483.83	$ 13.49	2.87%
		Family - TWO TIER	$ 1,195.98	$ 1,238.51	$ 42.53	3.56%	$ 1,222.90	$ 1,257.96	$ 35.06	2.87%
		Double - THREE TIER	$ 919.99	$ 952.70	$ 32.71	3.56%	$ 940.69	$ 967.66	$ 26.97	2.87%
		Family - THREE TIER	$ 1,218.99	$ 1,262.33	$ 43.34	3.56%	$ 1,246.41	$ 1,282.15	$ 35.74	2.87%
		Employee/Spouse - FOUR TIER	$ 919.99	$ 952.70	$ 32.71	3.56%	$ 940.69	$ 967.66	$ 26.97	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 896.98	$ 928.88	$ 31.90	3.56%	$ 917.17	$ 943.47	$ 26.30	2.87%
		Family - FOUR TIER	$ 1,333.98	$ 1,381.42	$ 47.44	3.56%	$ 1,364.00	$ 1,403.10	$ 39.10	2.87%

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WHV Region
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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 309.94	$ 337.62	$ 27.68	8.93%	$ 316.50	$ 342.92	$ 26.42	8.35%
		Family - TWO TIER	$ 805.82	$ 877.80	$ 71.98	8.93%	$ 822.90	$ 891.58	$ 68.68	8.35%
		Double - THREE TIER	$ 619.86	$ 675.23	$ 55.37	8.93%	$ 633.01	$ 685.83	$ 52.82	8.34%
		Family - THREE TIER	$ 821.32	$ 894.68	$ 73.36	8.93%	$ 838.73	$ 908.73	$ 70.00	8.35%
		Employee/Spouse - FOUR TIER	$ 619.86	$ 675.23	$ 55.37	8.93%	$ 633.01	$ 685.83	$ 52.82	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 604.37	$ 658.35	$ 53.98	8.93%	$ 617.18	$ 668.69	$ 51.51	8.35%
		Family - FOUR TIER	$ 898.81	$ 979.09	$ 80.28	8.93%	$ 917.86	$ 994.46	$ 76.60	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 270.23	$ 261.28	$ (8.95)	-3.31%	$ 275.96	$ 265.38	$ (10.58)	-3.83%
		Family - TWO TIER	$ 702.59	$ 679.33	$ (23.26)	-3.31%	$ 717.47	$ 689.99	$ (27.48)	-3.83%
		Double - THREE TIER	$ 540.45	$ 522.56	$ (17.89)	-3.31%	$ 551.90	$ 530.76	$ (21.14)	-3.83%
		Family - THREE TIER	$ 716.09	$ 692.39	$ (23.70)	-3.31%	$ 731.28	$ 703.26	$ (28.02)	-3.83%
		Employee/Spouse - FOUR TIER	$ 540.45	$ 522.56	$ (17.89)	-3.31%	$ 551.90	$ 530.76	$ (21.14)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 526.93	$ 509.50	$ (17.43)	-3.31%	$ 538.11	$ 517.50	$ (20.61)	-3.83%
		Family - FOUR TIER	$ 783.65	$ 757.71	$ (25.94)	-3.31%	$ 800.26	$ 769.61	$ (30.65)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 445.93	$ 491.43	$ 45.50	10.20%	$ 455.38	$ 499.14	$ 43.76	9.61%
		Family - TWO TIER	$ 1,159.42	$ 1,277.71	$ 118.29	10.20%	$ 1,184.00	$ 1,297.77	$ 113.77	9.61%
		Double - THREE TIER	$ 891.87	$ 982.85	$ 90.98	10.20%	$ 910.78	$ 998.28	$ 87.50	9.61%
		Family - THREE TIER	$ 1,181.72	$ 1,302.28	$ 120.56	10.20%	$ 1,206.77	$ 1,322.72	$ 115.95	9.61%
		Employee/Spouse - FOUR TIER	$ 891.87	$ 982.85	$ 90.98	10.20%	$ 910.78	$ 998.28	$ 87.50	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 869.57	$ 958.28	$ 88.71	10.20%	$ 888.01	$ 973.32	$ 85.31	9.61%
		Family - FOUR TIER	$ 1,293.20	$ 1,425.13	$ 131.93	10.20%	$ 1,320.62	$ 1,447.51	$ 126.89	9.61%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 528.54	$ 539.43	$ 10.89	2.06%	$ 540.44	$ 547.90	$ 7.46	1.38%
		Family - TWO TIER	$ 1,374.22	$ 1,402.52	$ 28.30	2.06%	$ 1,405.14	$ 1,424.54	$ 19.40	1.38%
		Double - THREE TIER	$ 1,057.09	$ 1,078.86	$ 21.77	2.06%	$ 1,080.88	$ 1,095.80	$ 14.92	1.38%
		Family - THREE TIER	$ 1,400.65	$ 1,429.49	$ 28.84	2.06%	$ 1,432.17	$ 1,451.94	$ 19.77	1.38%
		Employee/Spouse - FOUR TIER	$ 1,057.09	$ 1,078.86	$ 21.77	2.06%	$ 1,080.88	$ 1,095.80	$ 14.92	1.38%
		Employee/Chld(rn) - FOUR TIER	$ 1,030.67	$ 1,051.89	$ 21.22	2.06%	$ 1,053.85	$ 1,068.41	$ 14.56	1.38%
		Family - FOUR TIER	$ 1,532.79	$ 1,564.35	$ 31.56	2.06%	$ 1,567.28	$ 1,588.91	$ 21.63	1.38%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 515.10	$ 527.59	$ 12.49	2.42%	$ 526.68	$ 535.87	$ 9.19	1.74%
		Family - TWO TIER	$ 1,339.24	$ 1,371.73	$ 32.49	2.43%	$ 1,369.37	$ 1,393.27	$ 23.90	1.75%
		Double - THREE TIER	$ 1,030.18	$ 1,055.18	$ 25.00	2.43%	$ 1,053.37	$ 1,071.75	$ 18.38	1.74%
		Family - THREE TIER	$ 1,365.00	$ 1,398.11	$ 33.11	2.43%	$ 1,395.71	$ 1,420.06	$ 24.35	1.74%
		Employee/Spouse - FOUR TIER	$ 1,030.18	$ 1,055.18	$ 25.00	2.43%	$ 1,053.37	$ 1,071.75	$ 18.38	1.74%
		Employee/Chld(rn) - FOUR TIER	$ 1,004.43	$ 1,028.80	$ 24.37	2.43%	$ 1,027.03	$ 1,044.95	$ 17.92	1.74%
		Family - FOUR TIER	$ 1,493.77	$ 1,530.01	$ 36.24	2.43%	$ 1,527.38	$ 1,554.03	$ 26.65	1.74%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 499.77	$ 513.47	$ 13.70	2.74%	$ 511.01	$ 521.53	$ 10.52	2.06%
		Family - TWO TIER	$ 1,299.38	$ 1,335.03	$ 35.65	2.74%	$ 1,328.62	$ 1,355.99	$ 27.37	2.06%
		Double - THREE TIER	$ 999.52	$ 1,026.95	$ 27.43	2.74%	$ 1,022.01	$ 1,043.07	$ 21.06	2.06%
		Family - THREE TIER	$ 1,324.38	$ 1,360.70	$ 36.32	2.74%	$ 1,354.17	$ 1,382.07	$ 27.90	2.06%
		Employee/Spouse - FOUR TIER	$ 999.52	$ 1,026.95	$ 27.43	2.74%	$ 1,022.01	$ 1,043.07	$ 21.06	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 974.54	$ 1,001.27	$ 26.73	2.74%	$ 996.47	$ 1,016.99	$ 20.52	2.06%
		Family - FOUR TIER	$ 1,449.31	$ 1,489.07	$ 39.76	2.74%	$ 1,481.92	$ 1,512.45	$ 30.53	2.06%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 474.01	$ 497.62	$ 23.61	4.98%	$ 484.68	$ 505.43	$ 20.75	4.28%
		Family - TWO TIER	$ 1,232.43	$ 1,293.80	$ 61.37	4.98%	$ 1,260.16	$ 1,314.11	$ 53.95	4.28%
		Double - THREE TIER	$ 948.03	$ 995.23	$ 47.20	4.98%	$ 969.36	$ 1,010.86	$ 41.50	4.28%
		Family - THREE TIER	$ 1,256.13	$ 1,318.68	$ 62.55	4.98%	$ 1,284.40	$ 1,339.39	$ 54.99	4.28%
		Employee/Spouse - FOUR TIER	$ 948.03	$ 995.23	$ 47.20	4.98%	$ 969.36	$ 1,010.86	$ 41.50	4.28%
		Employee/Chld(rn) - FOUR TIER	$ 924.33	$ 970.35	$ 46.02	4.98%	$ 945.12	$ 985.59	$ 40.47	4.28%
		Family - FOUR TIER	$ 1,374.64	$ 1,443.09	$ 68.45	4.98%	$ 1,405.56	$ 1,465.74	$ 60.18	4.28%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 446.20	$ 470.12	$ 23.92	5.36%	$ 456.24	$ 477.50	$ 21.26	4.66%
		Family - TWO TIER	$ 1,160.13	$ 1,222.31	$ 62.18	5.36%	$ 1,186.23	$ 1,241.51	$ 55.28	4.66%
		Double - THREE TIER	$ 892.41	$ 940.24	$ 47.83	5.36%	$ 912.48	$ 955.00	$ 42.52	4.66%
		Family - THREE TIER	$ 1,182.43	$ 1,245.82	$ 63.39	5.36%	$ 1,209.04	$ 1,265.38	$ 56.34	4.66%
		Employee/Spouse - FOUR TIER	$ 892.41	$ 940.24	$ 47.83	5.36%	$ 912.48	$ 955.00	$ 42.52	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 870.09	$ 916.74	$ 46.65	5.36%	$ 889.67	$ 931.13	$ 41.46	4.66%
		Family - FOUR TIER	$ 1,293.99	$ 1,363.35	$ 69.36	5.36%	$ 1,323.10	$ 1,384.76	$ 61.66	4.66%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 457.07	$ 485.57	$ 28.50	6.24%	$ 467.35	$ 493.19	$ 25.84	5.53%
		Family - TWO TIER	$ 1,188.37	$ 1,262.48	$ 74.11	6.24%	$ 1,215.11	$ 1,282.30	$ 67.19	5.53%
		Double - THREE TIER	$ 914.14	$ 971.14	$ 57.00	6.24%	$ 934.70	$ 986.39	$ 51.69	5.53%
		Family - THREE TIER	$ 1,211.22	$ 1,286.76	$ 75.54	6.24%	$ 1,238.48	$ 1,306.96	$ 68.48	5.53%
		Employee/Spouse - FOUR TIER	$ 914.14	$ 971.14	$ 57.00	6.24%	$ 934.70	$ 986.39	$ 51.69	5.53%
		Employee/Chld(rn) - FOUR TIER	$ 891.28	$ 946.86	$ 55.58	6.24%	$ 911.33	$ 961.73	$ 50.40	5.53%
		Family - FOUR TIER	$ 1,325.49	$ 1,408.16	$ 82.67	6.24%	$ 1,355.31	$ 1,430.26	$ 74.95	5.53%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 515.13	$ 531.22	$ 16.09	3.12%	$ 526.72	$ 539.56	$ 12.84	2.44%
		Family - TWO TIER	$ 1,339.34	$ 1,381.16	$ 41.82	3.12%	$ 1,369.47	$ 1,402.85	$ 33.38	2.44%
		Double - THREE TIER	$ 1,030.26	$ 1,062.43	$ 32.17	3.12%	$ 1,053.44	$ 1,079.11	$ 25.67	2.44%
		Family - THREE TIER	$ 1,365.09	$ 1,407.72	$ 42.63	3.12%	$ 1,395.81	$ 1,429.82	$ 34.01	2.44%
		Employee/Spouse - FOUR TIER	$ 1,030.26	$ 1,062.43	$ 32.17	3.12%	$ 1,053.44	$ 1,079.11	$ 25.67	2.44%
		Employee/Chld(rn) - FOUR TIER	$ 1,004.50	$ 1,035.87	$ 31.37	3.12%	$ 1,027.10	$ 1,052.14	$ 25.04	2.44%
		Family - FOUR TIER	$ 1,493.87	$ 1,540.53	$ 46.66	3.12%	$ 1,527.49	$ 1,564.71	$ 37.22	2.44%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 489.51	$ 509.88	$ 20.37	4.16%	$ 500.52	$ 517.89	$ 17.37	3.47%
		Family - TWO TIER	$ 1,272.71	$ 1,325.70	$ 52.99	4.16%	$ 1,301.35	$ 1,346.51	$ 45.16	3.47%
		Double - THREE TIER	$ 979.01	$ 1,019.77	$ 40.76	4.16%	$ 1,001.04	$ 1,035.78	$ 34.74	3.47%
		Family - THREE TIER	$ 1,297.20	$ 1,351.19	$ 53.99	4.16%	$ 1,326.38	$ 1,372.40	$ 46.02	3.47%
		Employee/Spouse - FOUR TIER	$ 979.01	$ 1,019.77	$ 40.76	4.16%	$ 1,001.04	$ 1,035.78	$ 34.74	3.47%
		Employee/Chld(rn) - FOUR TIER	$ 954.54	$ 994.27	$ 39.73	4.16%	$ 976.01	$ 1,009.88	$ 33.87	3.47%
		Family - FOUR TIER	$ 1,419.57	$ 1,478.66	$ 59.09	4.16%	$ 1,451.52	$ 1,501.88	$ 50.36	3.47%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 467.80	$ 493.79	$ 25.99	5.56%	$ 478.32	$ 501.54	$ 23.22	4.85%
		Family - TWO TIER	$ 1,216.28	$ 1,283.84	$ 67.56	5.55%	$ 1,243.64	$ 1,304.00	$ 60.36	4.85%
		Double - THREE TIER	$ 935.60	$ 987.57	$ 51.97	5.55%	$ 956.65	$ 1,003.08	$ 46.43	4.85%
		Family - THREE TIER	$ 1,239.67	$ 1,308.53	$ 68.86	5.55%	$ 1,267.56	$ 1,329.08	$ 61.52	4.85%
		Employee/Spouse - FOUR TIER	$ 935.60	$ 987.57	$ 51.97	5.55%	$ 956.65	$ 1,003.08	$ 46.43	4.85%
		Employee/Chld(rn) - FOUR TIER	$ 912.21	$ 962.88	$ 50.67	5.55%	$ 932.73	$ 978.00	$ 45.27	4.85%
		Family - FOUR TIER	$ 1,356.62	$ 1,431.98	$ 75.36	5.55%	$ 1,387.14	$ 1,454.46	$ 67.32	4.85%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EA2S11	EA2S12								
		Individual - ALL TIERS	$ 512.40	$ 556.50	$ 44.10	8.61%	$ 523.26	$ 565.24	$ 41.98	8.02%
		Family - TWO TIER	$ 1,332.22	$ 1,446.91	$ 114.69	8.61%	$ 1,360.46	$ 1,469.62	$ 109.16	8.02%
		Double - THREE TIER	$ 1,024.78	$ 1,113.01	$ 88.23	8.61%	$ 1,046.51	$ 1,130.48	$ 83.97	8.02%
		Family - THREE TIER	$ 1,357.83	$ 1,474.73	$ 116.90	8.61%	$ 1,386.62	$ 1,497.89	$ 111.27	8.02%
		Employee/Spouse - FOUR TIER	$ 1,024.78	$ 1,113.01	$ 88.23	8.61%	$ 1,046.51	$ 1,130.48	$ 83.97	8.02%
		Employee/Chld(rn) - FOUR TIER	$ 999.16	$ 1,085.18	$ 86.02	8.61%	$ 1,020.34	$ 1,102.22	$ 81.88	8.02%
		Family - FOUR TIER	$ 1,485.94	$ 1,613.86	$ 127.92	8.61%	$ 1,517.44	$ 1,639.20	$ 121.76	8.02%
EPO	EA3S11	EA3S12								
		Individual - ALL TIERS	$ 499.34	$ 544.29	$ 44.95	9.00%	$ 509.93	$ 552.83	$ 42.90	8.41%
		Family - TWO TIER	$ 1,298.29	$ 1,415.14	$ 116.85	9.00%	$ 1,325.82	$ 1,437.36	$ 111.54	8.41%
		Double - THREE TIER	$ 998.68	$ 1,088.57	$ 89.89	9.00%	$ 1,019.85	$ 1,105.66	$ 85.81	8.41%
		Family - THREE TIER	$ 1,323.26	$ 1,442.36	$ 119.10	9.00%	$ 1,351.31	$ 1,465.00	$ 113.69	8.41%
		Employee/Spouse - FOUR TIER	$ 998.68	$ 1,088.57	$ 89.89	9.00%	$ 1,019.85	$ 1,105.66	$ 85.81	8.41%
		Employee/Chld(rn) - FOUR TIER	$ 973.72	$ 1,061.36	$ 87.64	9.00%	$ 994.36	$ 1,078.02	$ 83.66	8.41%
		Family - FOUR TIER	$ 1,448.09	$ 1,578.43	$ 130.34	9.00%	$ 1,478.80	$ 1,603.21	$ 124.41	8.41%
EPO	EA4S11	EA4S12								
		Individual - ALL TIERS	$ 484.49	$ 529.72	$ 45.23	9.34%	$ 494.75	$ 538.04	$ 43.29	8.75%
		Family - TWO TIER	$ 1,259.66	$ 1,377.28	$ 117.62	9.34%	$ 1,286.37	$ 1,398.90	$ 112.53	8.75%
		Double - THREE TIER	$ 968.98	$ 1,059.44	$ 90.46	9.34%	$ 989.51	$ 1,076.08	$ 86.57	8.75%
		Family - THREE TIER	$ 1,283.89	$ 1,403.76	$ 119.87	9.34%	$ 1,311.11	$ 1,425.80	$ 114.69	8.75%
		Employee/Spouse - FOUR TIER	$ 968.98	$ 1,059.44	$ 90.46	9.34%	$ 989.51	$ 1,076.08	$ 86.57	8.75%
		Employee/Chld(rn) - FOUR TIER	$ 944.75	$ 1,032.96	$ 88.21	9.34%	$ 964.78	$ 1,049.18	$ 84.40	8.75%
		Family - FOUR TIER	$ 1,405.01	$ 1,536.19	$ 131.18	9.34%	$ 1,434.80	$ 1,560.31	$ 125.51	8.75%
EPO	EB4S11	EB4S12								
		Individual - ALL TIERS	$ 459.53	$ 513.36	$ 53.83	11.71%	$ 469.26	$ 521.42	$ 52.16	11.12%
		Family - TWO TIER	$ 1,194.77	$ 1,334.75	$ 139.98	11.72%	$ 1,220.09	$ 1,355.70	$ 135.61	11.11%
		Double - THREE TIER	$ 919.05	$ 1,026.73	$ 107.68	11.72%	$ 938.54	$ 1,042.85	$ 104.31	11.11%
		Family - THREE TIER	$ 1,217.74	$ 1,360.41	$ 142.67	11.72%	$ 1,243.56	$ 1,381.77	$ 138.21	11.11%
		Employee/Spouse - FOUR TIER	$ 919.05	$ 1,026.73	$ 107.68	11.72%	$ 938.54	$ 1,042.85	$ 104.31	11.11%
		Employee/Chld(rn) - FOUR TIER	$ 896.07	$ 1,001.06	$ 104.99	11.72%	$ 915.07	$ 1,016.78	$ 101.71	11.11%
		Family - FOUR TIER	$ 1,332.62	$ 1,488.75	$ 156.13	11.72%	$ 1,360.87	$ 1,512.13	$ 151.26	11.11%
EPO	EC4S11	EC4S12								
		Individual - ALL TIERS	$ 432.56	$ 485.00	$ 52.44	12.12%	$ 441.74	$ 492.61	$ 50.87	11.52%
		Family - TWO TIER	$ 1,124.66	$ 1,261.00	$ 136.34	12.12%	$ 1,148.51	$ 1,280.79	$ 132.28	11.52%
		Double - THREE TIER	$ 865.12	$ 970.00	$ 104.88	12.12%	$ 883.46	$ 985.23	$ 101.77	11.52%
		Family - THREE TIER	$ 1,146.29	$ 1,285.25	$ 138.96	12.12%	$ 1,170.59	$ 1,305.43	$ 134.84	11.52%
		Employee/Spouse - FOUR TIER	$ 865.12	$ 970.00	$ 104.88	12.12%	$ 883.46	$ 985.23	$ 101.77	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 843.50	$ 945.75	$ 102.25	12.12%	$ 861.38	$ 960.60	$ 99.22	11.52%
		Family - FOUR TIER	$ 1,254.44	$ 1,406.50	$ 152.06	12.12%	$ 1,281.03	$ 1,428.58	$ 147.55	11.52%
EPO	EC5S11	EC5S12								
		Individual - ALL TIERS	$ 443.09	$ 500.94	$ 57.85	13.06%	$ 452.48	$ 508.80	$ 56.32	12.45%
		Family - TWO TIER	$ 1,152.04	$ 1,302.44	$ 150.40	13.06%	$ 1,176.46	$ 1,322.89	$ 146.43	12.45%
		Double - THREE TIER	$ 886.18	$ 1,001.87	$ 115.69	13.05%	$ 904.97	$ 1,017.60	$ 112.63	12.45%
		Family - THREE TIER	$ 1,174.19	$ 1,327.48	$ 153.29	13.05%	$ 1,199.08	$ 1,348.33	$ 149.25	12.45%
		Employee/Spouse - FOUR TIER	$ 886.18	$ 1,001.87	$ 115.69	13.05%	$ 904.97	$ 1,017.60	$ 112.63	12.45%
		Employee/Chld(rn) - FOUR TIER	$ 864.02	$ 976.83	$ 112.81	13.06%	$ 882.34	$ 992.16	$ 109.82	12.45%
		Family - FOUR TIER	$ 1,284.96	$ 1,452.72	$ 167.76	13.06%	$ 1,312.20	$ 1,475.53	$ 163.33	12.45%
EPO	ED5S11	ED5S12								
		Individual - ALL TIERS	$ 499.38	$ 548.03	$ 48.65	9.74%	$ 509.97	$ 556.63	$ 46.66	9.15%
		Family - TWO TIER	$ 1,298.40	$ 1,424.87	$ 126.47	9.74%	$ 1,325.92	$ 1,447.24	$ 121.32	9.15%
		Double - THREE TIER	$ 998.77	$ 1,096.06	$ 97.29	9.74%	$ 1,019.94	$ 1,113.26	$ 93.32	9.15%
		Family - THREE TIER	$ 1,323.37	$ 1,452.27	$ 128.90	9.74%	$ 1,351.42	$ 1,475.07	$ 123.65	9.15%
		Employee/Spouse - FOUR TIER	$ 998.77	$ 1,096.06	$ 97.29	9.74%	$ 1,019.94	$ 1,113.26	$ 93.32	9.15%
		Employee/Chld(rn) - FOUR TIER	$ 973.80	$ 1,068.65	$ 94.85	9.74%	$ 994.45	$ 1,085.43	$ 90.98	9.15%
		Family - FOUR TIER	$ 1,448.21	$ 1,589.28	$ 141.07	9.74%	$ 1,478.91	$ 1,614.23	$ 135.32	9.15%
EPO	ED9S11	ED9S12								
		Individual - ALL TIERS	$ 474.54	$ 526.02	$ 51.48	10.85%	$ 484.60	$ 534.28	$ 49.68	10.25%
		Family - TWO TIER	$ 1,233.81	$ 1,367.65	$ 133.84	10.85%	$ 1,259.97	$ 1,389.12	$ 129.15	10.25%
		Double - THREE TIER	$ 949.08	$ 1,052.04	$ 102.96	10.85%	$ 969.20	$ 1,068.56	$ 99.36	10.25%
		Family - THREE TIER	$ 1,257.53	$ 1,393.95	$ 136.42	10.85%	$ 1,284.20	$ 1,415.84	$ 131.64	10.25%
		Employee/Spouse - FOUR TIER	$ 949.08	$ 1,052.04	$ 102.96	10.85%	$ 969.20	$ 1,068.56	$ 99.36	10.25%
		Employee/Chld(rn) - FOUR TIER	$ 925.36	$ 1,025.74	$ 100.38	10.85%	$ 944.98	$ 1,041.84	$ 96.86	10.25%
		Family - FOUR TIER	$ 1,376.17	$ 1,525.46	$ 149.29	10.85%	$ 1,405.34	$ 1,549.40	$ 144.06	10.25%
EPO	EF1S11	EF1S12								
		Individual - ALL TIERS	$ 453.50	$ 509.41	$ 55.91	12.33%	$ 463.11	$ 517.41	$ 54.30	11.73%
		Family - TWO TIER	$ 1,179.10	$ 1,324.47	$ 145.37	12.33%	$ 1,204.09	$ 1,345.27	$ 141.18	11.73%
		Double - THREE TIER	$ 907.00	$ 1,018.82	$ 111.82	12.33%	$ 926.23	$ 1,034.82	$ 108.59	11.72%
		Family - THREE TIER	$ 1,201.77	$ 1,349.94	$ 148.17	12.33%	$ 1,227.24	$ 1,371.14	$ 143.90	11.73%
		Employee/Spouse - FOUR TIER	$ 907.00	$ 1,018.82	$ 111.82	12.33%	$ 926.23	$ 1,034.82	$ 108.59	11.72%
		Employee/Chld(rn) - FOUR TIER	$ 884.32	$ 993.35	$ 109.03	12.33%	$ 903.06	$ 1,008.95	$ 105.89	11.73%
		Family - FOUR TIER	$ 1,315.14	$ 1,477.30	$ 162.16	12.33%	$ 1,343.02	$ 1,500.49	$ 157.47	11.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 440.99	$ 466.57	$ 25.58	5.80%	$ 450.90	$ 473.89	$ 22.99	5.10%
		Family - TWO TIER	$ 1,146.56	$ 1,213.08	$ 66.52	5.80%	$ 1,172.36	$ 1,232.12	$ 59.76	5.10%
		Double - THREE TIER	$ 881.97	$ 933.14	$ 51.17	5.80%	$ 901.81	$ 947.79	$ 45.98	5.10%
		Family - THREE TIER	$ 1,168.61	$ 1,236.41	$ 67.80	5.80%	$ 1,194.89	$ 1,255.82	$ 60.93	5.10%
		Employee/Spouse - FOUR TIER	$ 881.97	$ 933.14	$ 51.17	5.80%	$ 901.81	$ 947.79	$ 45.98	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 859.91	$ 909.81	$ 49.90	5.80%	$ 879.27	$ 924.09	$ 44.82	5.10%
		Family - FOUR TIER	$ 1,278.85	$ 1,353.05	$ 74.20	5.80%	$ 1,307.62	$ 1,374.29	$ 66.67	5.10%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 429.91	$ 439.44	$ 9.53	2.22%	$ 439.59	$ 446.34	$ 6.75	1.54%
		Family - TWO TIER	$ 1,117.77	$ 1,142.55	$ 24.78	2.22%	$ 1,142.93	$ 1,160.49	$ 17.56	1.54%
		Double - THREE TIER	$ 859.83	$ 878.89	$ 19.06	2.22%	$ 879.17	$ 892.69	$ 13.52	1.54%
		Family - THREE TIER	$ 1,139.27	$ 1,164.53	$ 25.26	2.22%	$ 1,164.91	$ 1,182.81	$ 17.90	1.54%
		Employee/Spouse - FOUR TIER	$ 859.83	$ 878.89	$ 19.06	2.22%	$ 879.17	$ 892.69	$ 13.52	1.54%
		Employee/Chld(rn) - FOUR TIER	$ 838.33	$ 856.92	$ 18.59	2.22%	$ 857.20	$ 870.37	$ 13.17	1.54%
		Family - FOUR TIER	$ 1,246.76	$ 1,274.39	$ 27.63	2.22%	$ 1,274.80	$ 1,294.40	$ 19.60	1.54%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 406.84	$ 424.22	$ 17.38	4.27%	$ 415.99	$ 430.88	$ 14.89	3.58%
		Family - TWO TIER	$ 1,057.78	$ 1,102.96	$ 45.18	4.27%	$ 1,081.58	$ 1,120.28	$ 38.70	3.58%
		Double - THREE TIER	$ 813.67	$ 848.43	$ 34.76	4.27%	$ 831.98	$ 861.75	$ 29.77	3.58%
		Family - THREE TIER	$ 1,078.12	$ 1,124.17	$ 46.05	4.27%	$ 1,102.38	$ 1,141.82	$ 39.44	3.58%
		Employee/Spouse - FOUR TIER	$ 813.67	$ 848.43	$ 34.76	4.27%	$ 831.98	$ 861.75	$ 29.77	3.58%
		Employee/Chld(rn) - FOUR TIER	$ 793.33	$ 827.22	$ 33.89	4.27%	$ 811.18	$ 840.21	$ 29.03	3.58%
		Family - FOUR TIER	$ 1,179.83	$ 1,230.23	$ 50.40	4.27%	$ 1,206.38	$ 1,249.54	$ 43.16	3.58%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 425.39	$ 435.43	$ 10.04	2.36%	$ 434.97	$ 442.27	$ 7.30	1.68%
		Family - TWO TIER	$ 1,106.02	$ 1,132.12	$ 26.10	2.36%	$ 1,130.91	$ 1,149.89	$ 18.98	1.68%
		Double - THREE TIER	$ 850.79	$ 870.86	$ 20.07	2.36%	$ 869.93	$ 884.53	$ 14.60	1.68%
		Family - THREE TIER	$ 1,127.30	$ 1,153.89	$ 26.59	2.36%	$ 1,152.66	$ 1,172.00	$ 19.34	1.68%
		Employee/Spouse - FOUR TIER	$ 850.79	$ 870.86	$ 20.07	2.36%	$ 869.93	$ 884.53	$ 14.60	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 829.51	$ 849.09	$ 19.58	2.36%	$ 848.18	$ 862.42	$ 14.24	1.68%
		Family - FOUR TIER	$ 1,233.64	$ 1,262.74	$ 29.10	2.36%	$ 1,261.40	$ 1,282.57	$ 21.17	1.68%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 525.00	$ 536.32	$ 11.32	2.16%	$ 536.82	$ 544.74	$ 7.92	1.48%
		Family - TWO TIER	$ 1,365.02	$ 1,394.44	$ 29.42	2.16%	$ 1,395.73	$ 1,416.33	$ 20.60	1.48%
		Double - THREE TIER	$ 1,050.02	$ 1,072.65	$ 22.63	2.16%	$ 1,073.64	$ 1,089.49	$ 15.85	1.48%
		Family - THREE TIER	$ 1,391.27	$ 1,421.26	$ 29.99	2.16%	$ 1,422.57	$ 1,443.57	$ 21.00	1.48%
		Employee/Spouse - FOUR TIER	$ 1,050.02	$ 1,072.65	$ 22.63	2.16%	$ 1,073.64	$ 1,089.49	$ 15.85	1.48%
		Employee/Chld(rn) - FOUR TIER	$ 1,023.76	$ 1,045.83	$ 22.07	2.16%	$ 1,046.80	$ 1,062.25	$ 15.45	1.48%
		Family - FOUR TIER	$ 1,522.52	$ 1,555.34	$ 32.82	2.16%	$ 1,556.78	$ 1,579.76	$ 22.98	1.48%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 505.10	$ 520.76	$ 15.66	3.10%	$ 516.45	$ 528.94	$ 12.49	2.42%
		Family - TWO TIER	$ 1,313.24	$ 1,353.98	$ 40.74	3.10%	$ 1,342.79	$ 1,375.24	$ 32.45	2.42%
		Double - THREE TIER	$ 1,010.19	$ 1,041.53	$ 31.34	3.10%	$ 1,032.92	$ 1,057.88	$ 24.96	2.42%
		Family - THREE TIER	$ 1,338.50	$ 1,380.02	$ 41.52	3.10%	$ 1,368.62	$ 1,401.69	$ 33.07	2.42%
		Employee/Spouse - FOUR TIER	$ 1,010.19	$ 1,041.53	$ 31.34	3.10%	$ 1,032.92	$ 1,057.88	$ 24.96	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 984.93	$ 1,015.49	$ 30.56	3.10%	$ 1,007.10	$ 1,031.43	$ 24.33	2.42%
		Family - FOUR TIER	$ 1,464.77	$ 1,510.21	$ 45.44	3.10%	$ 1,497.73	$ 1,533.92	$ 36.19	2.42%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 438.44	$ 454.54	$ 16.10	3.67%	$ 448.31	$ 461.68	$ 13.37	2.98%
		Family - TWO TIER	$ 1,139.94	$ 1,181.81	$ 41.87	3.67%	$ 1,165.59	$ 1,200.36	$ 34.77	2.98%
		Double - THREE TIER	$ 876.87	$ 909.08	$ 32.21	3.67%	$ 896.60	$ 923.36	$ 26.76	2.98%
		Family - THREE TIER	$ 1,161.86	$ 1,204.54	$ 42.68	3.67%	$ 1,188.00	$ 1,223.45	$ 35.45	2.98%
		Employee/Spouse - FOUR TIER	$ 876.87	$ 909.08	$ 32.21	3.67%	$ 896.60	$ 923.36	$ 26.76	2.98%
		Employee/Chld(rn) - FOUR TIER	$ 854.95	$ 886.36	$ 31.41	3.67%	$ 874.19	$ 900.27	$ 26.08	2.98%
		Family - FOUR TIER	$ 1,271.46	$ 1,318.17	$ 46.71	3.67%	$ 1,300.08	$ 1,338.87	$ 38.79	2.98%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 432.64	$ 455.87	$ 23.23	5.37%	$ 442.37	$ 463.03	$ 20.66	4.67%
		Family - TWO TIER	$ 1,124.86	$ 1,185.27	$ 60.41	5.37%	$ 1,150.16	$ 1,203.88	$ 53.72	4.67%
		Double - THREE TIER	$ 865.27	$ 911.75	$ 46.48	5.37%	$ 884.75	$ 926.06	$ 41.31	4.67%
		Family - THREE TIER	$ 1,146.48	$ 1,208.07	$ 61.59	5.37%	$ 1,172.28	$ 1,227.03	$ 54.75	4.67%
		Employee/Spouse - FOUR TIER	$ 865.27	$ 911.75	$ 46.48	5.37%	$ 884.75	$ 926.06	$ 41.31	4.67%
		Employee/Chld(rn) - FOUR TIER	$ 843.64	$ 888.95	$ 45.31	5.37%	$ 862.62	$ 902.91	$ 40.29	4.67%
		Family - FOUR TIER	$ 1,254.65	$ 1,322.04	$ 67.39	5.37%	$ 1,282.87	$ 1,342.79	$ 59.92	4.67%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 418.21	$ 431.82	$ 13.61	3.25%	$ 427.61	$ 438.60	$ 10.99	2.57%
		Family - TWO TIER	$ 1,087.34	$ 1,122.73	$ 35.39	3.25%	$ 1,111.81	$ 1,140.36	$ 28.55	2.57%
		Double - THREE TIER	$ 836.42	$ 863.64	$ 27.22	3.25%	$ 855.24	$ 877.20	$ 21.96	2.57%
		Family - THREE TIER	$ 1,108.26	$ 1,144.33	$ 36.07	3.25%	$ 1,133.19	$ 1,162.29	$ 29.10	2.57%
		Employee/Spouse - FOUR TIER	$ 836.42	$ 863.64	$ 27.22	3.25%	$ 855.24	$ 877.20	$ 21.96	2.57%
		Employee/Chld(rn) - FOUR TIER	$ 815.51	$ 842.05	$ 26.54	3.25%	$ 833.86	$ 855.27	$ 21.41	2.57%
		Family - FOUR TIER	$ 1,212.81	$ 1,252.28	$ 39.47	3.25%	$ 1,240.09	$ 1,271.94	$ 31.85	2.57%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EF2S11	EF2S12								
		Individual - ALL TIERS	$ 427.50	$ 481.33	$ 53.83	12.59%	$ 436.57	$ 488.89	$ 52.32	11.98%
		Family - TWO TIER	$ 1,111.50	$ 1,251.47	$ 139.97	12.59%	$ 1,135.06	$ 1,271.12	$ 136.06	11.99%
		Double - THREE TIER	$ 855.00	$ 962.67	$ 107.67	12.59%	$ 873.12	$ 977.78	$ 104.66	11.99%
		Family - THREE TIER	$ 1,132.87	$ 1,275.53	$ 142.66	12.59%	$ 1,156.89	$ 1,295.56	$ 138.67	11.99%
		Employee/Spouse - FOUR TIER	$ 855.00	$ 962.67	$ 107.67	12.59%	$ 873.12	$ 977.78	$ 104.66	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 833.63	$ 938.60	$ 104.97	12.59%	$ 851.30	$ 953.34	$ 102.04	11.99%
		Family - FOUR TIER	$ 1,239.75	$ 1,395.87	$ 156.12	12.59%	$ 1,266.03	$ 1,417.78	$ 151.75	11.99%
EPO	EH1S11	EH1S12								
		Individual - ALL TIERS	$ 416.78	$ 453.35	$ 36.57	8.77%	$ 425.61	$ 460.47	$ 34.86	8.19%
		Family - TWO TIER	$ 1,083.60	$ 1,178.71	$ 95.11	8.78%	$ 1,106.58	$ 1,197.22	$ 90.64	8.19%
		Double - THREE TIER	$ 833.54	$ 906.70	$ 73.16	8.78%	$ 851.21	$ 920.94	$ 69.73	8.19%
		Family - THREE TIER	$ 1,104.44	$ 1,201.38	$ 96.94	8.78%	$ 1,127.86	$ 1,220.24	$ 92.38	8.19%
		Employee/Spouse - FOUR TIER	$ 833.54	$ 906.70	$ 73.16	8.78%	$ 851.21	$ 920.94	$ 69.73	8.19%
		Employee/Chld(rn) - FOUR TIER	$ 812.71	$ 884.03	$ 71.32	8.78%	$ 829.94	$ 897.91	$ 67.97	8.19%
		Family - FOUR TIER	$ 1,208.64	$ 1,314.72	$ 106.08	8.78%	$ 1,234.26	$ 1,335.36	$ 101.10	8.19%
EPO	EH2S11	EH2S12								
		Individual - ALL TIERS	$ 394.40	$ 437.64	$ 43.24	10.96%	$ 402.76	$ 444.51	$ 41.75	10.37%
		Family - TWO TIER	$ 1,025.45	$ 1,137.87	$ 112.42	10.96%	$ 1,047.19	$ 1,155.73	$ 108.54	10.36%
		Double - THREE TIER	$ 788.81	$ 875.28	$ 86.47	10.96%	$ 805.53	$ 889.02	$ 83.49	10.36%
		Family - THREE TIER	$ 1,045.16	$ 1,159.75	$ 114.59	10.96%	$ 1,067.32	$ 1,177.96	$ 110.64	10.37%
		Employee/Spouse - FOUR TIER	$ 788.81	$ 875.28	$ 86.47	10.96%	$ 805.53	$ 889.02	$ 83.49	10.36%
		Employee/Chld(rn) - FOUR TIER	$ 769.08	$ 853.40	$ 84.32	10.96%	$ 785.39	$ 866.80	$ 81.41	10.37%
		Family - FOUR TIER	$ 1,143.76	$ 1,269.16	$ 125.40	10.96%	$ 1,168.01	$ 1,289.09	$ 121.08	10.37%
EPO	EH3S11	EH3S12								
		Individual - ALL TIERS	$ 412.39	$ 449.21	$ 36.82	8.93%	$ 421.13	$ 456.26	$ 35.13	8.34%
		Family - TWO TIER	$ 1,072.22	$ 1,167.94	$ 95.72	8.93%	$ 1,094.95	$ 1,186.28	$ 91.33	8.34%
		Double - THREE TIER	$ 824.79	$ 898.42	$ 73.63	8.93%	$ 842.27	$ 912.52	$ 70.25	8.34%
		Family - THREE TIER	$ 1,092.84	$ 1,190.40	$ 97.56	8.93%	$ 1,116.00	$ 1,209.09	$ 93.09	8.34%
		Employee/Spouse - FOUR TIER	$ 824.79	$ 898.42	$ 73.63	8.93%	$ 842.27	$ 912.52	$ 70.25	8.34%
		Employee/Chld(rn) - FOUR TIER	$ 804.16	$ 875.96	$ 71.80	8.93%	$ 821.22	$ 889.71	$ 68.49	8.34%
		Family - FOUR TIER	$ 1,195.94	$ 1,302.71	$ 106.77	8.93%	$ 1,221.30	$ 1,323.16	$ 101.86	8.34%
EPO	EP1S11	EP1S12								
		Individual - ALL TIERS	$ 508.95	$ 553.30	$ 44.35	8.71%	$ 519.75	$ 561.98	$ 42.23	8.13%
		Family - TWO TIER	$ 1,323.28	$ 1,438.57	$ 115.29	8.71%	$ 1,351.34	$ 1,461.15	$ 109.81	8.13%
		Double - THREE TIER	$ 1,017.91	$ 1,106.59	$ 88.68	8.71%	$ 1,039.50	$ 1,123.97	$ 84.47	8.13%
		Family - THREE TIER	$ 1,348.73	$ 1,466.23	$ 117.50	8.71%	$ 1,377.33	$ 1,489.25	$ 111.92	8.13%
		Employee/Spouse - FOUR TIER	$ 1,017.91	$ 1,106.59	$ 88.68	8.71%	$ 1,039.50	$ 1,123.97	$ 84.47	8.13%
		Employee/Chld(rn) - FOUR TIER	$ 992.47	$ 1,078.93	$ 86.46	8.71%	$ 1,013.51	$ 1,095.87	$ 82.36	8.13%
		Family - FOUR TIER	$ 1,475.97	$ 1,604.56	$ 128.59	8.71%	$ 1,507.27	$ 1,629.75	$ 122.48	8.13%
EPO	EP2S11	EP2S12								
		Individual - ALL TIERS	$ 489.65	$ 537.24	$ 47.59	9.72%	$ 500.03	$ 545.68	$ 45.65	9.13%
		Family - TWO TIER	$ 1,273.08	$ 1,396.83	$ 123.75	9.72%	$ 1,300.08	$ 1,418.76	$ 118.68	9.13%
		Double - THREE TIER	$ 979.30	$ 1,074.49	$ 95.19	9.72%	$ 1,000.06	$ 1,091.36	$ 91.30	9.13%
		Family - THREE TIER	$ 1,297.57	$ 1,423.69	$ 126.12	9.72%	$ 1,325.07	$ 1,446.05	$ 120.98	9.13%
		Employee/Spouse - FOUR TIER	$ 979.30	$ 1,074.49	$ 95.19	9.72%	$ 1,000.06	$ 1,091.36	$ 91.30	9.13%
		Employee/Chld(rn) - FOUR TIER	$ 954.82	$ 1,047.62	$ 92.80	9.72%	$ 975.06	$ 1,064.07	$ 89.01	9.13%
		Family - FOUR TIER	$ 1,419.98	$ 1,558.00	$ 138.02	9.72%	$ 1,450.08	$ 1,582.46	$ 132.38	9.13%
EPO	EPH1S11	EPH1S12								
		Individual - ALL TIERS	$ 425.04	$ 468.93	$ 43.89	10.33%	$ 434.05	$ 476.29	$ 42.24	9.73%
		Family - TWO TIER	$ 1,105.10	$ 1,219.21	$ 114.11	10.33%	$ 1,128.53	$ 1,238.35	$ 109.82	9.73%
		Double - THREE TIER	$ 850.08	$ 937.85	$ 87.77	10.32%	$ 868.10	$ 952.58	$ 84.48	9.73%
		Family - THREE TIER	$ 1,126.35	$ 1,242.66	$ 116.31	10.33%	$ 1,150.24	$ 1,262.17	$ 111.93	9.73%
		Employee/Spouse - FOUR TIER	$ 850.08	$ 937.85	$ 87.77	10.32%	$ 868.10	$ 952.58	$ 84.48	9.73%
		Employee/Chld(rn) - FOUR TIER	$ 828.83	$ 914.41	$ 85.58	10.33%	$ 846.40	$ 928.76	$ 82.36	9.73%
		Family - FOUR TIER	$ 1,232.61	$ 1,359.89	$ 127.28	10.33%	$ 1,258.75	$ 1,381.24	$ 122.49	9.73%
EPO	EPH2S11	EPH2S12								
		Individual - ALL TIERS	$ 419.41	$ 470.30	$ 50.89	12.13%	$ 428.30	$ 477.68	$ 49.38	11.53%
		Family - TWO TIER	$ 1,090.48	$ 1,222.78	$ 132.30	12.13%	$ 1,113.60	$ 1,241.98	$ 128.38	11.53%
		Double - THREE TIER	$ 838.83	$ 940.60	$ 101.77	12.13%	$ 856.61	$ 955.37	$ 98.76	11.53%
		Family - THREE TIER	$ 1,111.45	$ 1,246.30	$ 134.85	12.13%	$ 1,135.01	$ 1,265.86	$ 130.85	11.53%
		Employee/Spouse - FOUR TIER	$ 838.83	$ 940.60	$ 101.77	12.13%	$ 856.61	$ 955.37	$ 98.76	11.53%
		Employee/Chld(rn) - FOUR TIER	$ 817.86	$ 917.09	$ 99.23	12.13%	$ 835.19	$ 931.49	$ 96.30	11.53%
		Family - FOUR TIER	$ 1,216.30	$ 1,363.87	$ 147.57	12.13%	$ 1,242.08	$ 1,385.29	$ 143.21	11.53%
EPO	EPOASSOC11	EPOASSOC12								
		Individual - ALL TIERS	$ 405.42	$ 445.49	$ 40.07	9.88%	$ 414.02	$ 452.48	$ 38.46	9.29%
		Family - TWO TIER	$ 1,054.10	$ 1,158.26	$ 104.16	9.88%	$ 1,076.44	$ 1,176.45	$ 100.01	9.29%
		Double - THREE TIER	$ 810.85	$ 890.97	$ 80.12	9.88%	$ 828.03	$ 904.96	$ 76.93	9.29%
		Family - THREE TIER	$ 1,074.36	$ 1,180.54	$ 106.18	9.88%	$ 1,097.14	$ 1,199.07	$ 101.93	9.29%
		Employee/Spouse - FOUR TIER	$ 810.85	$ 890.97	$ 80.12	9.88%	$ 828.03	$ 904.96	$ 76.93	9.29%
		Employee/Chld(rn) - FOUR TIER	$ 790.57	$ 868.70	$ 78.13	9.88%	$ 807.33	$ 882.34	$ 75.01	9.29%
		Family - FOUR TIER	$ 1,175.72	$ 1,291.91	$ 116.19	9.88%	$ 1,200.65	$ 1,312.19	$ 111.54	9.29%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 441.72	$ 443.03	$ 1.31	0.30%	$ 451.65	$ 449.99	$ (1.66)	-0.37%
		Family - TWO TIER	$ 1,148.48	$ 1,151.89	$ 3.41	0.30%	$ 1,174.32	$ 1,169.97	$ (4.35)	-0.37%
		Double - THREE TIER	$ 883.44	$ 886.07	$ 2.63	0.30%	$ 903.32	$ 899.98	$ (3.34)	-0.37%
		Family - THREE TIER	$ 1,170.56	$ 1,174.04	$ 3.48	0.30%	$ 1,196.90	$ 1,192.47	$ (4.43)	-0.37%
		Employee/Spouse - FOUR TIER	$ 883.44	$ 886.07	$ 2.63	0.30%	$ 903.32	$ 899.98	$ (3.34)	-0.37%
		Employee/Chld(rn) - FOUR TIER	$ 861.35	$ 863.92	$ 2.57	0.30%	$ 880.73	$ 877.48	$ (3.25)	-0.37%
		Family - FOUR TIER	$ 1,280.99	$ 1,284.80	$ 3.81	0.30%	$ 1,309.82	$ 1,304.97	$ (4.85)	-0.37%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 438.16	$ 462.72	$ 24.56	5.61%	$ 448.01	$ 469.98	$ 21.97	4.90%
		Family - TWO TIER	$ 1,139.20	$ 1,203.07	$ 63.87	5.61%	$ 1,164.82	$ 1,221.96	$ 57.14	4.91%
		Double - THREE TIER	$ 876.30	$ 925.44	$ 49.14	5.61%	$ 896.02	$ 939.97	$ 43.95	4.91%
		Family - THREE TIER	$ 1,161.11	$ 1,226.21	$ 65.10	5.61%	$ 1,187.23	$ 1,245.46	$ 58.23	4.90%
		Employee/Spouse - FOUR TIER	$ 876.30	$ 925.44	$ 49.14	5.61%	$ 896.02	$ 939.97	$ 43.95	4.91%
		Employee/Chld(rn) - FOUR TIER	$ 854.40	$ 902.30	$ 47.90	5.61%	$ 873.62	$ 916.47	$ 42.85	4.90%
		Family - FOUR TIER	$ 1,270.64	$ 1,341.89	$ 71.25	5.61%	$ 1,299.23	$ 1,362.96	$ 63.73	4.91%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 418.80	$ 441.26	$ 22.46	5.36%	$ 428.22	$ 448.18	$ 19.96	4.66%
		Family - TWO TIER	$ 1,088.87	$ 1,147.27	$ 58.40	5.36%	$ 1,113.38	$ 1,165.28	$ 51.90	4.66%
		Double - THREE TIER	$ 837.60	$ 882.51	$ 44.91	5.36%	$ 856.44	$ 896.37	$ 39.93	4.66%
		Family - THREE TIER	$ 1,109.82	$ 1,169.33	$ 59.51	5.36%	$ 1,134.79	$ 1,187.69	$ 52.90	4.66%
		Employee/Spouse - FOUR TIER	$ 837.60	$ 882.51	$ 44.91	5.36%	$ 856.44	$ 896.37	$ 39.93	4.66%
		Employee/Chld(rn) - FOUR TIER	$ 816.65	$ 860.45	$ 43.80	5.36%	$ 835.03	$ 873.96	$ 38.93	4.66%
		Family - FOUR TIER	$ 1,214.52	$ 1,279.65	$ 65.13	5.36%	$ 1,241.84	$ 1,299.74	$ 57.90	4.66%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 470.88	$ 462.98	$ (7.90)	-1.68%	$ 481.48	$ 470.25	$ (11.23)	-2.33%
		Family - TWO TIER	$ 1,224.29	$ 1,203.75	$ (20.54)	-1.68%	$ 1,251.84	$ 1,222.64	$ (29.20)	-2.33%
		Double - THREE TIER	$ 941.77	$ 925.96	$ (15.81)	-1.68%	$ 962.96	$ 940.50	$ (22.46)	-2.33%
		Family - THREE TIER	$ 1,247.84	$ 1,226.89	$ (20.95)	-1.68%	$ 1,275.91	$ 1,246.16	$ (29.75)	-2.33%
		Employee/Spouse - FOUR TIER	$ 941.77	$ 925.96	$ (15.81)	-1.68%	$ 962.96	$ 940.50	$ (22.46)	-2.33%
		Employee/Chld(rn) - FOUR TIER	$ 918.22	$ 902.81	$ (15.41)	-1.68%	$ 938.88	$ 916.98	$ (21.90)	-2.33%
		Family - FOUR TIER	$ 1,365.56	$ 1,342.64	$ (22.92)	-1.68%	$ 1,396.28	$ 1,363.72	$ (32.56)	-2.33%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 445.62	$ 471.19	$ 25.57	5.74%	$ 455.64	$ 478.59	$ 22.95	5.04%
		Family - TWO TIER	$ 1,158.61	$ 1,225.11	$ 66.50	5.74%	$ 1,184.67	$ 1,244.34	$ 59.67	5.04%
		Double - THREE TIER	$ 891.23	$ 942.39	$ 51.16	5.74%	$ 911.29	$ 957.18	$ 45.89	5.04%
		Family - THREE TIER	$ 1,180.89	$ 1,248.66	$ 67.77	5.74%	$ 1,207.45	$ 1,268.27	$ 60.82	5.04%
		Employee/Spouse - FOUR TIER	$ 891.23	$ 942.39	$ 51.16	5.74%	$ 911.29	$ 957.18	$ 45.89	5.04%
		Employee/Chld(rn) - FOUR TIER	$ 868.95	$ 918.83	$ 49.88	5.74%	$ 888.51	$ 933.25	$ 44.74	5.04%
		Family - FOUR TIER	$ 1,292.28	$ 1,366.46	$ 74.18	5.74%	$ 1,321.37	$ 1,387.92	$ 66.55	5.04%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 522.96	$ 534.31	$ 11.35	2.17%	$ 534.72	$ 542.69	$ 7.97	1.49%
		Family - TWO TIER	$ 1,359.68	$ 1,389.20	$ 29.52	2.17%	$ 1,390.28	$ 1,411.01	$ 20.73	1.49%
		Double - THREE TIER	$ 1,045.91	$ 1,068.61	$ 22.70	2.17%	$ 1,069.44	$ 1,085.39	$ 15.95	1.49%
		Family - THREE TIER	$ 1,385.83	$ 1,415.91	$ 30.08	2.17%	$ 1,417.01	$ 1,438.14	$ 21.13	1.49%
		Employee/Spouse - FOUR TIER	$ 1,045.91	$ 1,068.61	$ 22.70	2.17%	$ 1,069.44	$ 1,085.39	$ 15.95	1.49%
		Employee/Chld(rn) - FOUR TIER	$ 1,019.76	$ 1,041.90	$ 22.14	2.17%	$ 1,042.71	$ 1,058.26	$ 15.55	1.49%
		Family - FOUR TIER	$ 1,516.57	$ 1,549.49	$ 32.92	2.17%	$ 1,550.68	$ 1,573.82	$ 23.14	1.49%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 504.68	$ 518.51	$ 13.83	2.74%	$ 516.04	$ 526.65	$ 10.61	2.06%
		Family - TWO TIER	$ 1,312.17	$ 1,348.11	$ 35.94	2.74%	$ 1,341.70	$ 1,369.28	$ 27.58	2.06%
		Double - THREE TIER	$ 1,009.36	$ 1,037.01	$ 27.65	2.74%	$ 1,032.07	$ 1,053.29	$ 21.22	2.06%
		Family - THREE TIER	$ 1,337.41	$ 1,374.04	$ 36.63	2.74%	$ 1,367.50	$ 1,395.61	$ 28.11	2.06%
		Employee/Spouse - FOUR TIER	$ 1,009.36	$ 1,037.01	$ 27.65	2.74%	$ 1,032.07	$ 1,053.29	$ 21.22	2.06%
		Employee/Chld(rn) - FOUR TIER	$ 984.13	$ 1,011.09	$ 26.96	2.74%	$ 1,006.27	$ 1,026.96	$ 20.69	2.06%
		Family - FOUR TIER	$ 1,463.57	$ 1,503.67	$ 40.10	2.74%	$ 1,496.50	$ 1,527.27	$ 30.77	2.06%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 523.66	$ 534.81	$ 11.15	2.13%	$ 535.44	$ 543.20	$ 7.76	1.45%
		Family - TWO TIER	$ 1,361.51	$ 1,390.50	$ 28.99	2.13%	$ 1,392.15	$ 1,412.33	$ 20.18	1.45%
		Double - THREE TIER	$ 1,047.32	$ 1,069.61	$ 22.29	2.13%	$ 1,070.88	$ 1,086.40	$ 15.52	1.45%
		Family - THREE TIER	$ 1,387.70	$ 1,417.24	$ 29.54	2.13%	$ 1,418.92	$ 1,439.49	$ 20.57	1.45%
		Employee/Spouse - FOUR TIER	$ 1,047.32	$ 1,069.61	$ 22.29	2.13%	$ 1,070.88	$ 1,086.40	$ 15.52	1.45%
		Employee/Chld(rn) - FOUR TIER	$ 1,021.14	$ 1,042.87	$ 21.73	2.13%	$ 1,044.12	$ 1,059.24	$ 15.12	1.45%
		Family - FOUR TIER	$ 1,518.61	$ 1,550.94	$ 32.33	2.13%	$ 1,552.78	$ 1,575.29	$ 22.51	1.45%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 483.38	$ 501.00	$ 17.62	3.65%	$ 494.25	$ 508.87	$ 14.62	2.96%
		Family - TWO TIER	$ 1,256.78	$ 1,302.60	$ 45.82	3.65%	$ 1,285.06	$ 1,323.06	$ 38.00	2.96%
		Double - THREE TIER	$ 966.75	$ 1,002.00	$ 35.25	3.65%	$ 988.50	$ 1,017.74	$ 29.24	2.96%
		Family - THREE TIER	$ 1,280.95	$ 1,327.65	$ 46.70	3.65%	$ 1,309.76	$ 1,348.50	$ 38.74	2.96%
		Employee/Spouse - FOUR TIER	$ 966.75	$ 1,002.00	$ 35.25	3.65%	$ 988.50	$ 1,017.74	$ 29.24	2.96%
		Employee/Chld(rn) - FOUR TIER	$ 942.58	$ 976.95	$ 34.37	3.65%	$ 963.78	$ 992.29	$ 28.51	2.96%
		Family - FOUR TIER	$ 1,401.79	$ 1,452.91	$ 51.12	3.65%	$ 1,433.32	$ 1,475.72	$ 42.40	2.96%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOCHAMB11	EPOCHAMB12								
		Individual - ALL TIERS	$ 428.22	$ 457.05	$ 28.83	6.73%	$ 437.29	$ 464.23	$ 26.94	6.16%
		Family - TWO TIER	$ 1,113.35	$ 1,188.34	$ 74.99	6.74%	$ 1,136.96	$ 1,207.00	$ 70.04	6.16%
		Double - THREE TIER	$ 856.43	$ 914.11	$ 57.68	6.73%	$ 874.59	$ 928.46	$ 53.87	6.16%
		Family - THREE TIER	$ 1,134.77	$ 1,211.19	$ 76.42	6.73%	$ 1,158.82	$ 1,230.21	$ 71.39	6.16%
		Employee/Spouse - FOUR TIER	$ 856.43	$ 914.11	$ 57.68	6.73%	$ 874.59	$ 928.46	$ 53.87	6.16%
		Employee/Chld(rn) - FOUR TIER	$ 835.01	$ 891.26	$ 56.25	6.74%	$ 852.72	$ 905.25	$ 52.53	6.16%
		Family - FOUR TIER	$ 1,241.82	$ 1,325.46	$ 83.64	6.74%	$ 1,268.15	$ 1,346.27	$ 78.12	6.16%
EPO	EPOS0111	EPOS0112								
		Individual - ALL TIERS	$ 424.75	$ 477.36	$ 52.61	12.39%	$ 433.76	$ 484.86	$ 51.10	11.78%
		Family - TWO TIER	$ 1,104.37	$ 1,241.15	$ 136.78	12.39%	$ 1,127.78	$ 1,260.63	$ 132.85	11.78%
		Double - THREE TIER	$ 849.52	$ 954.73	$ 105.21	12.38%	$ 867.53	$ 969.72	$ 102.19	11.78%
		Family - THREE TIER	$ 1,125.61	$ 1,265.01	$ 139.40	12.38%	$ 1,149.47	$ 1,284.87	$ 135.40	11.78%
		Employee/Spouse - FOUR TIER	$ 849.52	$ 954.73	$ 105.21	12.38%	$ 867.53	$ 969.72	$ 102.19	11.78%
		Employee/Chld(rn) - FOUR TIER	$ 828.27	$ 930.86	$ 102.59	12.39%	$ 845.84	$ 945.47	$ 99.63	11.78%
		Family - FOUR TIER	$ 1,231.80	$ 1,384.35	$ 152.55	12.38%	$ 1,257.91	$ 1,406.09	$ 148.18	11.78%
EPO	EPOS0311	EPOS0312								
		Individual - ALL TIERS	$ 405.99	$ 455.22	$ 49.23	12.13%	$ 414.60	$ 462.37	$ 47.77	11.52%
		Family - TWO TIER	$ 1,055.58	$ 1,183.58	$ 128.00	12.13%	$ 1,077.96	$ 1,202.16	$ 124.20	11.52%
		Double - THREE TIER	$ 811.99	$ 910.44	$ 98.45	12.12%	$ 829.20	$ 924.74	$ 95.54	11.52%
		Family - THREE TIER	$ 1,075.88	$ 1,206.34	$ 130.46	12.13%	$ 1,098.69	$ 1,225.28	$ 126.59	11.52%
		Employee/Spouse - FOUR TIER	$ 811.99	$ 910.44	$ 98.45	12.12%	$ 829.20	$ 924.74	$ 95.54	11.52%
		Employee/Chld(rn) - FOUR TIER	$ 791.69	$ 887.68	$ 95.99	12.12%	$ 808.47	$ 901.62	$ 93.15	11.52%
		Family - FOUR TIER	$ 1,177.38	$ 1,320.14	$ 142.76	12.13%	$ 1,202.34	$ 1,340.87	$ 138.53	11.52%
EPO	EPOS0511	EPOS0512								
		Individual - ALL TIERS	$ 456.49	$ 477.63	$ 21.14	4.63%	$ 466.17	$ 485.13	$ 18.96	4.07%
		Family - TWO TIER	$ 1,186.87	$ 1,241.84	$ 54.97	4.63%	$ 1,212.04	$ 1,261.34	$ 49.30	4.07%
		Double - THREE TIER	$ 912.98	$ 955.26	$ 42.28	4.63%	$ 932.34	$ 970.26	$ 37.92	4.07%
		Family - THREE TIER	$ 1,209.69	$ 1,265.72	$ 56.03	4.63%	$ 1,235.35	$ 1,285.59	$ 50.24	4.07%
		Employee/Spouse - FOUR TIER	$ 912.98	$ 955.26	$ 42.28	4.63%	$ 932.34	$ 970.26	$ 37.92	4.07%
		Employee/Chld(rn) - FOUR TIER	$ 890.16	$ 931.38	$ 41.22	4.63%	$ 909.03	$ 946.00	$ 36.97	4.07%
		Family - FOUR TIER	$ 1,323.82	$ 1,385.13	$ 61.31	4.63%	$ 1,351.89	$ 1,406.88	$ 54.99	4.07%
EPO	EPOS0711	EPOS0712								
		Individual - ALL TIERS	$ 431.99	$ 486.11	$ 54.12	12.53%	$ 441.14	$ 493.74	$ 52.60	11.92%
		Family - TWO TIER	$ 1,123.18	$ 1,263.88	$ 140.70	12.53%	$ 1,146.98	$ 1,283.72	$ 136.74	11.92%
		Double - THREE TIER	$ 863.98	$ 972.21	$ 108.23	12.53%	$ 882.30	$ 987.48	$ 105.18	11.92%
		Family - THREE TIER	$ 1,144.78	$ 1,288.18	$ 143.40	12.53%	$ 1,169.04	$ 1,308.41	$ 139.37	11.92%
		Employee/Spouse - FOUR TIER	$ 863.98	$ 972.21	$ 108.23	12.53%	$ 882.30	$ 987.48	$ 105.18	11.92%
		Employee/Chld(rn) - FOUR TIER	$ 842.38	$ 947.91	$ 105.53	12.53%	$ 860.24	$ 962.79	$ 102.55	11.92%
		Family - FOUR TIER	$ 1,252.77	$ 1,409.71	$ 156.94	12.53%	$ 1,279.34	$ 1,431.84	$ 152.50	11.92%
EPO	EPOS0811	EPOS0812								
		Individual - ALL TIERS	$ 506.97	$ 551.22	$ 44.25	8.73%	$ 517.71	$ 559.87	$ 42.16	8.14%
		Family - TWO TIER	$ 1,318.11	$ 1,433.16	$ 115.05	8.73%	$ 1,346.06	$ 1,455.66	$ 109.60	8.14%
		Double - THREE TIER	$ 1,013.93	$ 1,102.43	$ 88.50	8.73%	$ 1,035.43	$ 1,119.74	$ 84.31	8.14%
		Family - THREE TIER	$ 1,343.47	$ 1,460.72	$ 117.25	8.73%	$ 1,371.95	$ 1,483.65	$ 111.70	8.14%
		Employee/Spouse - FOUR TIER	$ 1,013.93	$ 1,102.43	$ 88.50	8.73%	$ 1,035.43	$ 1,119.74	$ 84.31	8.14%
		Employee/Chld(rn) - FOUR TIER	$ 988.59	$ 1,074.87	$ 86.28	8.73%	$ 1,009.54	$ 1,091.75	$ 82.21	8.14%
		Family - FOUR TIER	$ 1,470.20	$ 1,598.52	$ 128.32	8.73%	$ 1,501.38	$ 1,623.62	$ 122.24	8.14%
EPO	EPOS0911	EPOS0912								
		Individual - ALL TIERS	$ 489.26	$ 534.91	$ 45.65	9.33%	$ 499.63	$ 543.31	$ 43.68	8.74%
		Family - TWO TIER	$ 1,272.07	$ 1,390.78	$ 118.71	9.33%	$ 1,299.04	$ 1,412.61	$ 113.57	8.74%
		Double - THREE TIER	$ 978.51	$ 1,069.83	$ 91.32	9.33%	$ 999.26	$ 1,086.62	$ 87.36	8.74%
		Family - THREE TIER	$ 1,296.53	$ 1,417.52	$ 120.99	9.33%	$ 1,324.01	$ 1,439.78	$ 115.77	8.74%
		Employee/Spouse - FOUR TIER	$ 978.51	$ 1,069.83	$ 91.32	9.33%	$ 999.26	$ 1,086.62	$ 87.36	8.74%
		Employee/Chld(rn) - FOUR TIER	$ 954.05	$ 1,043.08	$ 89.03	9.33%	$ 974.27	$ 1,059.46	$ 85.19	8.74%
		Family - FOUR TIER	$ 1,418.85	$ 1,551.25	$ 132.40	9.33%	$ 1,448.93	$ 1,575.61	$ 126.68	8.74%
EPO	EPOS1011	EPOS1012								
		Individual - ALL TIERS	$ 507.65	$ 551.73	$ 44.08	8.68%	$ 518.41	$ 560.39	$ 41.98	8.10%
		Family - TWO TIER	$ 1,319.89	$ 1,434.50	$ 114.61	8.68%	$ 1,347.87	$ 1,457.02	$ 109.15	8.10%
		Double - THREE TIER	$ 1,015.30	$ 1,103.46	$ 88.16	8.68%	$ 1,036.83	$ 1,120.79	$ 83.96	8.10%
		Family - THREE TIER	$ 1,345.27	$ 1,462.09	$ 116.82	8.68%	$ 1,373.79	$ 1,485.04	$ 111.25	8.10%
		Employee/Spouse - FOUR TIER	$ 1,015.30	$ 1,103.46	$ 88.16	8.68%	$ 1,036.83	$ 1,120.79	$ 83.96	8.10%
		Employee/Chld(rn) - FOUR TIER	$ 989.92	$ 1,075.87	$ 85.95	8.68%	$ 1,010.90	$ 1,092.77	$ 81.87	8.10%
		Family - FOUR TIER	$ 1,472.19	$ 1,600.02	$ 127.83	8.68%	$ 1,503.40	$ 1,625.14	$ 121.74	8.10%
EPO	EPOS1211	EPOS1212								
		Individual - ALL TIERS	$ 468.60	$ 516.86	$ 48.26	10.30%	$ 478.53	$ 524.97	$ 46.44	9.70%
		Family - TWO TIER	$ 1,218.35	$ 1,343.83	$ 125.48	10.30%	$ 1,244.17	$ 1,364.93	$ 120.76	9.71%
		Double - THREE TIER	$ 937.19	$ 1,033.71	$ 96.52	10.30%	$ 957.06	$ 1,049.94	$ 92.88	9.70%
		Family - THREE TIER	$ 1,241.78	$ 1,369.67	$ 127.89	10.30%	$ 1,268.10	$ 1,391.17	$ 123.07	9.71%
		Employee/Spouse - FOUR TIER	$ 937.19	$ 1,033.71	$ 96.52	10.30%	$ 957.06	$ 1,049.94	$ 92.88	9.70%
		Employee/Chld(rn) - FOUR TIER	$ 913.76	$ 1,007.87	$ 94.11	10.30%	$ 933.13	$ 1,023.69	$ 90.56	9.70%
		Family - FOUR TIER	$ 1,358.93	$ 1,498.88	$ 139.95	10.30%	$ 1,387.73	$ 1,522.42	$ 134.69	9.71%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 419.57	$ 418.92	$ (0.65)	-0.15%	$ 429.01	$ 425.50	$ (3.51)	-0.82%
		Family - TWO TIER	$ 1,090.88	$ 1,089.20	$ (1.68)	-0.15%	$ 1,115.42	$ 1,106.30	$ (9.12)	-0.82%
		Double - THREE TIER	$ 839.13	$ 837.85	$ (1.28)	-0.15%	$ 858.01	$ 851.00	$ (7.01)	-0.82%
		Family - THREE TIER	$ 1,111.86	$ 1,110.15	$ (1.71)	-0.15%	$ 1,136.88	$ 1,127.58	$ (9.30)	-0.82%
		Employee/Spouse - FOUR TIER	$ 839.13	$ 837.85	$ (1.28)	-0.15%	$ 858.01	$ 851.00	$ (7.01)	-0.82%
		Employee/Chld(rn) - FOUR TIER	$ 818.16	$ 816.90	$ (1.26)	-0.15%	$ 836.57	$ 829.73	$ (6.84)	-0.82%
		Family - FOUR TIER	$ 1,216.75	$ 1,214.88	$ (1.87)	-0.15%	$ 1,244.13	$ 1,233.96	$ (10.17)	-0.82%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 391.98	$ 387.45	$ (4.53)	-1.16%	$ 400.81	$ 393.53	$ (7.28)	-1.82%
		Family - TWO TIER	$ 1,019.16	$ 1,007.37	$ (11.79)	-1.16%	$ 1,042.10	$ 1,023.19	$ (18.91)	-1.81%
		Double - THREE TIER	$ 783.98	$ 774.90	$ (9.08)	-1.16%	$ 801.62	$ 787.07	$ (14.55)	-1.82%
		Family - THREE TIER	$ 1,038.77	$ 1,026.75	$ (12.02)	-1.16%	$ 1,062.14	$ 1,042.87	$ (19.27)	-1.81%
		Employee/Spouse - FOUR TIER	$ 783.98	$ 774.90	$ (9.08)	-1.16%	$ 801.62	$ 787.07	$ (14.55)	-1.82%
		Employee/Chld(rn) - FOUR TIER	$ 764.38	$ 755.53	$ (8.85)	-1.16%	$ 781.57	$ 767.39	$ (14.18)	-1.81%
		Family - FOUR TIER	$ 1,136.76	$ 1,123.61	$ (13.15)	-1.16%	$ 1,162.35	$ 1,141.25	$ (21.10)	-1.82%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 490.83	$ 505.63	$ 14.80	3.02%	$ 501.89	$ 513.57	$ 11.68	2.33%
		Family - TWO TIER	$ 1,276.18	$ 1,314.63	$ 38.45	3.01%	$ 1,304.89	$ 1,335.27	$ 30.38	2.33%
		Double - THREE TIER	$ 981.67	$ 1,011.25	$ 29.58	3.01%	$ 1,003.76	$ 1,027.13	$ 23.37	2.33%
		Family - THREE TIER	$ 1,300.72	$ 1,339.91	$ 39.19	3.01%	$ 1,329.98	$ 1,360.95	$ 30.97	2.33%
		Employee/Spouse - FOUR TIER	$ 981.67	$ 1,011.25	$ 29.58	3.01%	$ 1,003.76	$ 1,027.13	$ 23.37	2.33%
		Employee/Chld(rn) - FOUR TIER	$ 957.13	$ 985.97	$ 28.84	3.01%	$ 978.67	$ 1,001.45	$ 22.78	2.33%
		Family - FOUR TIER	$ 1,423.43	$ 1,466.32	$ 42.89	3.01%	$ 1,455.46	$ 1,489.34	$ 33.88	2.33%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 457.35	$ 474.78	$ 17.43	3.81%	$ 467.64	$ 482.24	$ 14.60	3.12%
		Family - TWO TIER	$ 1,189.12	$ 1,234.44	$ 45.32	3.81%	$ 1,215.87	$ 1,253.82	$ 37.95	3.12%
		Double - THREE TIER	$ 914.71	$ 949.57	$ 34.86	3.81%	$ 935.28	$ 964.48	$ 29.20	3.12%
		Family - THREE TIER	$ 1,211.98	$ 1,258.18	$ 46.20	3.81%	$ 1,239.25	$ 1,277.93	$ 38.68	3.12%
		Employee/Spouse - FOUR TIER	$ 914.71	$ 949.57	$ 34.86	3.81%	$ 935.28	$ 964.48	$ 29.20	3.12%
		Employee/Chld(rn) - FOUR TIER	$ 891.84	$ 925.83	$ 33.99	3.81%	$ 911.91	$ 940.36	$ 28.45	3.12%
		Family - FOUR TIER	$ 1,326.32	$ 1,376.87	$ 50.55	3.81%	$ 1,356.17	$ 1,398.49	$ 42.32	3.12%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 389.99	$ 385.53	$ (4.46)	-1.14%	$ 398.76	$ 391.58	$ (7.18)	-1.80%
		Family - TWO TIER	$ 1,013.97	$ 1,002.37	$ (11.60)	-1.14%	$ 1,036.78	$ 1,018.11	$ (18.67)	-1.80%
		Double - THREE TIER	$ 779.98	$ 771.06	$ (8.92)	-1.14%	$ 797.53	$ 783.16	$ (14.37)	-1.80%
		Family - THREE TIER	$ 1,033.47	$ 1,021.65	$ (11.82)	-1.14%	$ 1,056.72	$ 1,037.69	$ (19.03)	-1.80%
		Employee/Spouse - FOUR TIER	$ 779.98	$ 771.06	$ (8.92)	-1.14%	$ 797.53	$ 783.16	$ (14.37)	-1.80%
		Employee/Chld(rn) - FOUR TIER	$ 760.48	$ 751.78	$ (8.70)	-1.14%	$ 777.59	$ 763.58	$ (14.01)	-1.80%
		Family - FOUR TIER	$ 1,130.96	$ 1,118.03	$ (12.93)	-1.14%	$ 1,156.41	$ 1,135.58	$ (20.83)	-1.80%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 356.74	$ 332.98	$ (23.76)	-6.66%	$ 364.78	$ 338.21	$ (26.57)	-7.28%
		Family - TWO TIER	$ 927.55	$ 865.75	$ (61.80)	-6.66%	$ 948.42	$ 879.34	$ (69.08)	-7.28%
		Double - THREE TIER	$ 713.50	$ 665.96	$ (47.54)	-6.66%	$ 729.55	$ 676.42	$ (53.13)	-7.28%
		Family - THREE TIER	$ 945.38	$ 882.40	$ (62.98)	-6.66%	$ 966.66	$ 896.25	$ (70.41)	-7.28%
		Employee/Spouse - FOUR TIER	$ 713.50	$ 665.96	$ (47.54)	-6.66%	$ 729.55	$ 676.42	$ (53.13)	-7.28%
		Employee/Chld(rn) - FOUR TIER	$ 695.66	$ 649.31	$ (46.35)	-6.66%	$ 711.32	$ 659.51	$ (51.81)	-7.28%
		Family - FOUR TIER	$ 1,034.57	$ 965.64	$ (68.93)	-6.66%	$ 1,057.85	$ 980.80	$ (77.05)	-7.28%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 339.51	$ 302.45	$ (37.06)	-10.92%	$ 347.15	$ 307.20	$ (39.95)	-11.51%
		Family - TWO TIER	$ 882.72	$ 786.37	$ (96.35)	-10.92%	$ 902.58	$ 798.72	$ (103.86)	-11.51%
		Double - THREE TIER	$ 679.01	$ 604.90	$ (74.11)	-10.91%	$ 694.29	$ 614.40	$ (79.89)	-11.51%
		Family - THREE TIER	$ 899.70	$ 801.50	$ (98.20)	-10.91%	$ 919.94	$ 814.08	$ (105.86)	-11.51%
		Employee/Spouse - FOUR TIER	$ 679.01	$ 604.90	$ (74.11)	-10.91%	$ 694.29	$ 614.40	$ (79.89)	-11.51%
		Employee/Chld(rn) - FOUR TIER	$ 662.04	$ 589.78	$ (72.26)	-10.91%	$ 676.94	$ 599.04	$ (77.90)	-11.51%
		Family - FOUR TIER	$ 984.57	$ 877.11	$ (107.46)	-10.91%	$ 1,006.73	$ 890.88	$ (115.85)	-11.51%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 415.07	$ 445.59	$ 30.52	7.35%	$ 424.40	$ 452.58	$ 28.18	6.64%
		Family - TWO TIER	$ 1,079.19	$ 1,158.53	$ 79.34	7.35%	$ 1,103.46	$ 1,176.71	$ 73.25	6.64%
		Double - THREE TIER	$ 830.14	$ 891.17	$ 61.03	7.35%	$ 848.82	$ 905.16	$ 56.34	6.64%
		Family - THREE TIER	$ 1,099.93	$ 1,180.80	$ 80.87	7.35%	$ 1,124.68	$ 1,199.34	$ 74.66	6.64%
		Employee/Spouse - FOUR TIER	$ 830.14	$ 891.17	$ 61.03	7.35%	$ 848.82	$ 905.16	$ 56.34	6.64%
		Employee/Chld(rn) - FOUR TIER	$ 809.38	$ 868.89	$ 59.51	7.35%	$ 827.60	$ 882.54	$ 54.94	6.64%
		Family - FOUR TIER	$ 1,203.70	$ 1,292.20	$ 88.50	7.35%	$ 1,230.79	$ 1,312.49	$ 81.70	6.64%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 338.43	$ 326.38	$ (12.05)	-3.56%	$ 346.04	$ 331.50	$ (14.54)	-4.20%
		Family - TWO TIER	$ 879.91	$ 848.58	$ (31.33)	-3.56%	$ 899.71	$ 861.90	$ (37.81)	-4.20%
		Double - THREE TIER	$ 676.85	$ 652.75	$ (24.10)	-3.56%	$ 692.09	$ 663.00	$ (29.09)	-4.20%
		Family - THREE TIER	$ 896.83	$ 864.89	$ (31.94)	-3.56%	$ 917.01	$ 878.47	$ (38.54)	-4.20%
		Employee/Spouse - FOUR TIER	$ 676.85	$ 652.75	$ (24.10)	-3.56%	$ 692.09	$ 663.00	$ (29.09)	-4.20%
		Employee/Chld(rn) - FOUR TIER	$ 659.93	$ 636.43	$ (23.50)	-3.56%	$ 674.78	$ 646.42	$ (28.36)	-4.20%
		Family - FOUR TIER	$ 981.44	$ 946.49	$ (34.95)	-3.56%	$ 1,003.53	$ 961.35	$ (42.18)	-4.20%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
EPO	EPOS1311	EPOS1312								
		Individual - ALL TIERS	$ 406.74	$ 432.18	$ 25.44	6.25%	$ 415.37	$ 438.97	$ 23.60	5.68%
		Family - TWO TIER	$ 1,057.54	$ 1,123.67	$ 66.13	6.25%	$ 1,079.96	$ 1,141.32	$ 61.36	5.68%
		Double - THREE TIER	$ 813.49	$ 864.36	$ 50.87	6.25%	$ 830.74	$ 877.93	$ 47.19	5.68%
		Family - THREE TIER	$ 1,077.88	$ 1,145.28	$ 67.40	6.25%	$ 1,100.74	$ 1,163.26	$ 62.52	5.68%
		Employee/Spouse - FOUR TIER	$ 813.49	$ 864.36	$ 50.87	6.25%	$ 830.74	$ 877.93	$ 47.19	5.68%
		Employee/Chld(rn) - FOUR TIER	$ 793.15	$ 842.76	$ 49.61	6.25%	$ 809.97	$ 855.99	$ 46.02	5.68%
		Family - FOUR TIER	$ 1,179.56	$ 1,253.33	$ 73.77	6.25%	$ 1,204.58	$ 1,273.01	$ 68.43	5.68%
EPO	EPOS1411	EPOS1412								
		Individual - ALL TIERS	$ 380.01	$ 399.71	$ 19.70	5.18%	$ 388.06	$ 405.99	$ 17.93	4.62%
		Family - TWO TIER	$ 988.02	$ 1,039.25	$ 51.23	5.19%	$ 1,008.96	$ 1,055.57	$ 46.61	4.62%
		Double - THREE TIER	$ 760.01	$ 799.43	$ 39.42	5.19%	$ 776.13	$ 811.98	$ 35.85	4.62%
		Family - THREE TIER	$ 1,007.02	$ 1,059.24	$ 52.22	5.19%	$ 1,028.37	$ 1,075.87	$ 47.50	4.62%
		Employee/Spouse - FOUR TIER	$ 760.01	$ 799.43	$ 39.42	5.19%	$ 776.13	$ 811.98	$ 35.85	4.62%
		Employee/Chld(rn) - FOUR TIER	$ 741.01	$ 779.44	$ 38.43	5.19%	$ 756.73	$ 791.68	$ 34.95	4.62%
		Family - FOUR TIER	$ 1,102.02	$ 1,159.17	$ 57.15	5.19%	$ 1,125.38	$ 1,177.37	$ 51.99	4.62%
EPO	EPOS1511	EPOS1512								
		Individual - ALL TIERS	$ 475.84	$ 521.63	$ 45.79	9.62%	$ 485.93	$ 529.82	$ 43.89	9.03%
		Family - TWO TIER	$ 1,237.18	$ 1,356.23	$ 119.05	9.62%	$ 1,263.40	$ 1,377.53	$ 114.13	9.03%
		Double - THREE TIER	$ 951.67	$ 1,043.26	$ 91.59	9.62%	$ 971.85	$ 1,059.64	$ 87.79	9.03%
		Family - THREE TIER	$ 1,260.96	$ 1,382.32	$ 121.36	9.62%	$ 1,287.71	$ 1,404.02	$ 116.31	9.03%
		Employee/Spouse - FOUR TIER	$ 951.67	$ 1,043.26	$ 91.59	9.62%	$ 971.85	$ 1,059.64	$ 87.79	9.03%
		Employee/Chld(rn) - FOUR TIER	$ 927.88	$ 1,017.18	$ 89.30	9.62%	$ 947.55	$ 1,033.15	$ 85.60	9.03%
		Family - FOUR TIER	$ 1,379.92	$ 1,512.72	$ 132.80	9.62%	$ 1,409.19	$ 1,536.47	$ 127.28	9.03%
EPO	EPOS1711	EPOS1712								
		Individual - ALL TIERS	$ 443.37	$ 489.81	$ 46.44	10.47%	$ 452.77	$ 497.50	$ 44.73	9.88%
		Family - TWO TIER	$ 1,152.77	$ 1,273.50	$ 120.73	10.47%	$ 1,177.20	$ 1,293.50	$ 116.30	9.88%
		Double - THREE TIER	$ 886.74	$ 979.62	$ 92.88	10.47%	$ 905.54	$ 995.00	$ 89.46	9.88%
		Family - THREE TIER	$ 1,174.93	$ 1,297.99	$ 123.06	10.47%	$ 1,199.84	$ 1,318.37	$ 118.53	9.88%
		Employee/Spouse - FOUR TIER	$ 886.74	$ 979.62	$ 92.88	10.47%	$ 905.54	$ 995.00	$ 89.46	9.88%
		Employee/Chld(rn) - FOUR TIER	$ 864.57	$ 955.13	$ 90.56	10.47%	$ 882.90	$ 970.12	$ 87.22	9.88%
		Family - FOUR TIER	$ 1,285.78	$ 1,420.45	$ 134.67	10.47%	$ 1,313.04	$ 1,442.75	$ 129.71	9.88%
EPO	EPOS1811	EPOS1812								
		Individual - ALL TIERS	$ 378.07	$ 397.73	$ 19.66	5.20%	$ 386.08	$ 403.97	$ 17.89	4.63%
		Family - TWO TIER	$ 982.97	$ 1,034.09	$ 51.12	5.20%	$ 1,003.81	$ 1,050.33	$ 46.52	4.63%
		Double - THREE TIER	$ 756.13	$ 795.46	$ 39.33	5.20%	$ 772.16	$ 807.95	$ 35.79	4.64%
		Family - THREE TIER	$ 1,001.88	$ 1,053.98	$ 52.10	5.20%	$ 1,023.12	$ 1,070.53	$ 47.41	4.63%
		Employee/Spouse - FOUR TIER	$ 756.13	$ 795.46	$ 39.33	5.20%	$ 772.16	$ 807.95	$ 35.79	4.64%
		Employee/Chld(rn) - FOUR TIER	$ 737.23	$ 775.57	$ 38.34	5.20%	$ 752.86	$ 787.75	$ 34.89	4.63%
		Family - FOUR TIER	$ 1,096.40	$ 1,153.41	$ 57.01	5.20%	$ 1,119.64	$ 1,171.52	$ 51.88	4.63%
EPO	EPOS1911	EPOS1912								
		Individual - ALL TIERS	$ 345.84	$ 343.52	$ (2.32)	-0.67%	$ 353.17	$ 348.91	$ (4.26)	-1.21%
		Family - TWO TIER	$ 899.20	$ 893.15	$ (6.05)	-0.67%	$ 918.26	$ 907.17	$ (11.09)	-1.21%
		Double - THREE TIER	$ 691.68	$ 687.04	$ (4.64)	-0.67%	$ 706.35	$ 697.82	$ (8.53)	-1.21%
		Family - THREE TIER	$ 916.49	$ 910.32	$ (6.17)	-0.67%	$ 935.91	$ 924.61	$ (11.30)	-1.21%
		Employee/Spouse - FOUR TIER	$ 691.68	$ 687.04	$ (4.64)	-0.67%	$ 706.35	$ 697.82	$ (8.53)	-1.21%
		Employee/Chld(rn) - FOUR TIER	$ 674.39	$ 669.86	$ (4.53)	-0.67%	$ 688.70	$ 680.38	$ (8.32)	-1.21%
		Family - FOUR TIER	$ 1,002.94	$ 996.20	$ (6.74)	-0.67%	$ 1,024.21	$ 1,011.84	$ (12.37)	-1.21%
EPO	EPOS2011	EPOS2012								
		Individual - ALL TIERS	$ 329.13	$ 312.02	$ (17.11)	-5.20%	$ 336.11	$ 316.92	$ (19.19)	-5.71%
		Family - TWO TIER	$ 855.74	$ 811.26	$ (44.48)	-5.20%	$ 873.88	$ 824.00	$ (49.88)	-5.71%
		Double - THREE TIER	$ 658.26	$ 624.05	$ (34.21)	-5.20%	$ 672.21	$ 633.84	$ (38.37)	-5.71%
		Family - THREE TIER	$ 872.19	$ 826.86	$ (45.33)	-5.20%	$ 890.68	$ 839.84	$ (50.84)	-5.71%
		Employee/Spouse - FOUR TIER	$ 658.26	$ 624.05	$ (34.21)	-5.20%	$ 672.21	$ 633.84	$ (38.37)	-5.71%
		Employee/Chld(rn) - FOUR TIER	$ 641.80	$ 608.44	$ (33.36)	-5.20%	$ 655.41	$ 618.00	$ (37.41)	-5.71%
		Family - FOUR TIER	$ 954.47	$ 904.87	$ (49.60)	-5.20%	$ 974.71	$ 919.07	$ (55.64)	-5.71%
EPO	EPOS2211	EPOS2212								
		Individual - ALL TIERS	$ 402.38	$ 459.69	$ 57.31	14.24%	$ 410.91	$ 466.91	$ 56.00	13.63%
		Family - TWO TIER	$ 1,046.18	$ 1,195.19	$ 149.01	14.24%	$ 1,068.36	$ 1,213.95	$ 145.59	13.63%
		Double - THREE TIER	$ 804.75	$ 919.38	$ 114.63	14.24%	$ 821.81	$ 933.81	$ 112.00	13.63%
		Family - THREE TIER	$ 1,066.30	$ 1,218.17	$ 151.87	14.24%	$ 1,088.90	$ 1,237.30	$ 148.40	13.63%
		Employee/Spouse - FOUR TIER	$ 804.75	$ 919.38	$ 114.63	14.24%	$ 821.81	$ 933.81	$ 112.00	13.63%
		Employee/Chld(rn) - FOUR TIER	$ 784.63	$ 896.39	$ 111.76	14.24%	$ 801.27	$ 910.47	$ 109.20	13.63%
		Family - FOUR TIER	$ 1,166.89	$ 1,333.10	$ 166.21	14.24%	$ 1,191.63	$ 1,354.02	$ 162.39	13.63%
EPO	EPOS2311	EPOS2312								
		Individual - ALL TIERS	$ 328.08	$ 336.70	$ 8.62	2.63%	$ 335.04	$ 341.99	$ 6.95	2.07%
		Family - TWO TIER	$ 853.01	$ 875.43	$ 22.42	2.63%	$ 871.10	$ 889.17	$ 18.07	2.07%
		Double - THREE TIER	$ 656.17	$ 673.41	$ 17.24	2.63%	$ 670.08	$ 683.98	$ 13.90	2.07%
		Family - THREE TIER	$ 869.43	$ 892.26	$ 22.83	2.63%	$ 887.85	$ 906.27	$ 18.42	2.07%
		Employee/Spouse - FOUR TIER	$ 656.17	$ 673.41	$ 17.24	2.63%	$ 670.08	$ 683.98	$ 13.90	2.07%
		Employee/Chld(rn) - FOUR TIER	$ 639.76	$ 656.57	$ 16.81	2.63%	$ 653.33	$ 666.88	$ 13.55	2.07%
		Family - FOUR TIER	$ 951.44	$ 976.44	$ 25.00	2.63%	$ 971.61	$ 991.77	$ 20.16	2.07%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 389.05	$ 384.97	$ (4.08)	-1.05%	$ 397.80	$ 391.02	$ (6.78)	-1.70%
		Family - TWO TIER	$ 1,011.53	$ 1,000.93	$ (10.60)	-1.05%	$ 1,034.28	$ 1,016.64	$ (17.64)	-1.71%
		Double - THREE TIER	$ 778.10	$ 769.95	$ (8.15)	-1.05%	$ 795.61	$ 782.03	$ (13.58)	-1.71%
		Family - THREE TIER	$ 1,030.98	$ 1,020.18	$ (10.80)	-1.05%	$ 1,054.18	$ 1,036.19	$ (17.99)	-1.71%
		Employee/Spouse - FOUR TIER	$ 778.10	$ 769.95	$ (8.15)	-1.05%	$ 795.61	$ 782.03	$ (13.58)	-1.71%
		Employee/Chld(rn) - FOUR TIER	$ 758.64	$ 750.70	$ (7.94)	-1.05%	$ 775.71	$ 762.48	$ (13.23)	-1.71%
		Family - FOUR TIER	$ 1,128.24	$ 1,116.42	$ (11.82)	-1.05%	$ 1,153.63	$ 1,133.95	$ (19.68)	-1.71%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 386.80	$ 378.05	$ (8.75)	-2.26%	$ 395.50	$ 383.99	$ (11.51)	-2.91%
		Family - TWO TIER	$ 1,005.69	$ 982.94	$ (22.75)	-2.26%	$ 1,028.32	$ 998.37	$ (29.95)	-2.91%
		Double - THREE TIER	$ 773.60	$ 756.11	$ (17.49)	-2.26%	$ 791.01	$ 767.98	$ (23.03)	-2.91%
		Family - THREE TIER	$ 1,025.02	$ 1,001.84	$ (23.18)	-2.26%	$ 1,048.09	$ 1,017.57	$ (30.52)	-2.91%
		Employee/Spouse - FOUR TIER	$ 773.60	$ 756.11	$ (17.49)	-2.26%	$ 791.01	$ 767.98	$ (23.03)	-2.91%
		Employee/Chld(rn) - FOUR TIER	$ 754.27	$ 737.20	$ (17.07)	-2.26%	$ 771.23	$ 748.78	$ (22.45)	-2.91%
		Family - FOUR TIER	$ 1,121.72	$ 1,096.35	$ (25.37)	-2.26%	$ 1,146.96	$ 1,113.57	$ (33.39)	-2.91%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 419.04	$ 411.06	$ (7.98)	-1.90%	$ 428.47	$ 417.51	$ (10.96)	-2.56%
		Family - TWO TIER	$ 1,089.52	$ 1,068.76	$ (20.76)	-1.91%	$ 1,114.03	$ 1,085.54	$ (28.49)	-2.56%
		Double - THREE TIER	$ 838.09	$ 822.12	$ (15.97)	-1.91%	$ 856.94	$ 835.03	$ (21.91)	-2.56%
		Family - THREE TIER	$ 1,110.47	$ 1,089.31	$ (21.16)	-1.91%	$ 1,135.46	$ 1,106.41	$ (29.05)	-2.56%
		Employee/Spouse - FOUR TIER	$ 838.09	$ 822.12	$ (15.97)	-1.91%	$ 856.94	$ 835.03	$ (21.91)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 817.14	$ 801.57	$ (15.57)	-1.91%	$ 835.52	$ 814.15	$ (21.37)	-2.56%
		Family - FOUR TIER	$ 1,215.23	$ 1,192.08	$ (23.15)	-1.90%	$ 1,242.57	$ 1,210.79	$ (31.78)	-2.56%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 359.53	$ 331.00	$ (28.53)	-7.94%	$ 367.63	$ 336.20	$ (31.43)	-8.55%
		Family - TWO TIER	$ 934.79	$ 860.60	$ (74.19)	-7.94%	$ 955.83	$ 874.11	$ (81.72)	-8.55%
		Double - THREE TIER	$ 719.07	$ 662.00	$ (57.07)	-7.94%	$ 735.25	$ 672.39	$ (62.86)	-8.55%
		Family - THREE TIER	$ 952.77	$ 877.15	$ (75.62)	-7.94%	$ 974.21	$ 890.92	$ (83.29)	-8.55%
		Employee/Spouse - FOUR TIER	$ 719.07	$ 662.00	$ (57.07)	-7.94%	$ 735.25	$ 672.39	$ (62.86)	-8.55%
		Employee/Chld(rn) - FOUR TIER	$ 701.09	$ 645.45	$ (55.64)	-7.94%	$ 716.87	$ 655.58	$ (61.29)	-8.55%
		Family - FOUR TIER	$ 1,042.65	$ 959.90	$ (82.75)	-7.94%	$ 1,066.11	$ 974.97	$ (91.14)	-8.55%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 377.00	$ 364.97	$ (12.03)	-3.19%	$ 385.48	$ 370.70	$ (14.78)	-3.83%
		Family - TWO TIER	$ 980.20	$ 948.93	$ (31.27)	-3.19%	$ 1,002.24	$ 963.82	$ (38.42)	-3.83%
		Double - THREE TIER	$ 753.99	$ 729.94	$ (24.05)	-3.19%	$ 770.96	$ 741.40	$ (29.56)	-3.83%
		Family - THREE TIER	$ 999.04	$ 967.17	$ (31.87)	-3.19%	$ 1,021.52	$ 982.36	$ (39.16)	-3.83%
		Employee/Spouse - FOUR TIER	$ 753.99	$ 729.94	$ (24.05)	-3.19%	$ 770.96	$ 741.40	$ (29.56)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 735.14	$ 711.69	$ (23.45)	-3.19%	$ 751.68	$ 722.87	$ (28.81)	-3.83%
		Family - FOUR TIER	$ 1,093.29	$ 1,058.42	$ (34.87)	-3.19%	$ 1,117.89	$ 1,075.03	$ (42.86)	-3.83%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 298.64	$ 193.43	$ (105.21)	-35.23%	$ 305.36	$ 196.47	$ (108.89)	-35.66%
		Family - TWO TIER	$ 776.45	$ 502.93	$ (273.52)	-35.23%	$ 793.93	$ 510.83	$ (283.10)	-35.66%
		Double - THREE TIER	$ 597.27	$ 386.87	$ (210.40)	-35.23%	$ 610.72	$ 392.94	$ (217.78)	-35.66%
		Family - THREE TIER	$ 791.38	$ 512.60	$ (278.78)	-35.23%	$ 809.19	$ 520.65	$ (288.54)	-35.66%
		Employee/Spouse - FOUR TIER	$ 597.27	$ 386.87	$ (210.40)	-35.23%	$ 610.72	$ 392.94	$ (217.78)	-35.66%
		Employee/Chld(rn) - FOUR TIER	$ 582.34	$ 377.20	$ (205.14)	-35.23%	$ 595.45	$ 383.12	$ (212.33)	-35.66%
		Family - FOUR TIER	$ 866.05	$ 560.96	$ (305.09)	-35.23%	$ 885.53	$ 569.77	$ (315.76)	-35.66%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 410.44	$ 407.56	$ (2.88)	-0.70%	$ 419.67	$ 413.96	$ (5.71)	-1.36%
		Family - TWO TIER	$ 1,067.13	$ 1,059.67	$ (7.46)	-0.70%	$ 1,091.14	$ 1,076.30	$ (14.84)	-1.36%
		Double - THREE TIER	$ 820.87	$ 815.13	$ (5.74)	-0.70%	$ 839.34	$ 827.93	$ (11.41)	-1.36%
		Family - THREE TIER	$ 1,087.65	$ 1,080.04	$ (7.61)	-0.70%	$ 1,112.13	$ 1,097.00	$ (15.13)	-1.36%
		Employee/Spouse - FOUR TIER	$ 820.87	$ 815.13	$ (5.74)	-0.70%	$ 839.34	$ 827.93	$ (11.41)	-1.36%
		Employee/Chld(rn) - FOUR TIER	$ 800.35	$ 794.75	$ (5.60)	-0.70%	$ 818.36	$ 807.23	$ (11.13)	-1.36%
		Family - FOUR TIER	$ 1,190.26	$ 1,181.94	$ (8.32)	-0.70%	$ 1,217.05	$ 1,200.49	$ (16.56)	-1.36%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 410.03	$ 407.56	$ (2.47)	-0.60%	$ 419.25	$ 413.96	$ (5.29)	-1.26%
		Family - TWO TIER	$ 1,066.08	$ 1,059.67	$ (6.41)	-0.60%	$ 1,090.07	$ 1,076.30	$ (13.77)	-1.26%
		Double - THREE TIER	$ 820.05	$ 815.13	$ (4.92)	-0.60%	$ 838.51	$ 827.93	$ (10.58)	-1.26%
		Family - THREE TIER	$ 1,086.58	$ 1,080.04	$ (6.54)	-0.60%	$ 1,111.02	$ 1,097.00	$ (14.02)	-1.26%
		Employee/Spouse - FOUR TIER	$ 820.05	$ 815.13	$ (4.92)	-0.60%	$ 838.51	$ 827.93	$ (10.58)	-1.26%
		Employee/Chld(rn) - FOUR TIER	$ 799.55	$ 794.75	$ (4.80)	-0.60%	$ 817.54	$ 807.23	$ (10.31)	-1.26%
		Family - FOUR TIER	$ 1,189.09	$ 1,181.94	$ (7.15)	-0.60%	$ 1,215.84	$ 1,200.49	$ (15.35)	-1.26%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 387.88	$ 353.20	$ (34.68)	-8.94%	$ 396.61	$ 358.75	$ (37.86)	-9.55%
		Family - TWO TIER	$ 1,008.50	$ 918.33	$ (90.17)	-8.94%	$ 1,031.18	$ 932.75	$ (98.43)	-9.55%
		Double - THREE TIER	$ 775.77	$ 706.41	$ (69.36)	-8.94%	$ 793.22	$ 717.50	$ (75.72)	-9.55%
		Family - THREE TIER	$ 1,027.88	$ 935.99	$ (91.89)	-8.94%	$ 1,051.01	$ 950.68	$ (100.33)	-9.55%
		Employee/Spouse - FOUR TIER	$ 775.77	$ 706.41	$ (69.36)	-8.94%	$ 793.22	$ 717.50	$ (75.72)	-9.55%
		Employee/Chld(rn) - FOUR TIER	$ 756.37	$ 688.75	$ (67.62)	-8.94%	$ 773.38	$ 699.56	$ (73.82)	-9.55%
		Family - FOUR TIER	$ 1,124.86	$ 1,024.29	$ (100.57)	-8.94%	$ 1,150.16	$ 1,040.37	$ (109.79)	-9.55%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS0111	QEPOS0112								
		Individual - ALL TIERS	$ 377.15	$ 397.16	$ 20.01	5.31%	$ 385.15	$ 403.39	$ 18.24	4.74%
		Family - TWO TIER	$ 980.60	$ 1,032.60	$ 52.00	5.30%	$ 1,001.39	$ 1,048.82	$ 47.43	4.74%
		Double - THREE TIER	$ 754.31	$ 794.31	$ 40.00	5.30%	$ 770.30	$ 806.78	$ 36.48	4.74%
		Family - THREE TIER	$ 999.46	$ 1,052.46	$ 53.00	5.30%	$ 1,020.65	$ 1,068.99	$ 48.34	4.74%
		Employee/Spouse - FOUR TIER	$ 754.31	$ 794.31	$ 40.00	5.30%	$ 770.30	$ 806.78	$ 36.48	4.74%
		Employee/Chld(rn) - FOUR TIER	$ 735.45	$ 774.45	$ 39.00	5.30%	$ 751.04	$ 786.61	$ 35.57	4.74%
		Family - FOUR TIER	$ 1,093.74	$ 1,151.75	$ 58.01	5.30%	$ 1,116.94	$ 1,169.83	$ 52.89	4.74%
HDE	QEPOS0211	QEPOS0212								
		Individual - ALL TIERS	$ 374.98	$ 390.02	$ 15.04	4.01%	$ 382.92	$ 396.14	$ 13.22	3.45%
		Family - TWO TIER	$ 974.93	$ 1,014.04	$ 39.11	4.01%	$ 995.60	$ 1,029.96	$ 34.36	3.45%
		Double - THREE TIER	$ 749.95	$ 780.03	$ 30.08	4.01%	$ 765.85	$ 792.28	$ 26.43	3.45%
		Family - THREE TIER	$ 993.68	$ 1,033.54	$ 39.86	4.01%	$ 1,014.75	$ 1,049.77	$ 35.02	3.45%
		Employee/Spouse - FOUR TIER	$ 749.95	$ 780.03	$ 30.08	4.01%	$ 765.85	$ 792.28	$ 26.43	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 731.20	$ 760.53	$ 29.33	4.01%	$ 746.70	$ 772.47	$ 25.77	3.45%
		Family - FOUR TIER	$ 1,087.43	$ 1,131.05	$ 43.62	4.01%	$ 1,110.48	$ 1,148.81	$ 38.33	3.45%
HDE	QEPOS0311	QEPOS0312								
		Individual - ALL TIERS	$ 406.23	$ 424.07	$ 17.84	4.39%	$ 414.85	$ 430.73	$ 15.88	3.83%
		Family - TWO TIER	$ 1,056.20	$ 1,102.58	$ 46.38	4.39%	$ 1,078.60	$ 1,119.89	$ 41.29	3.83%
		Double - THREE TIER	$ 812.47	$ 848.14	$ 35.67	4.39%	$ 829.69	$ 861.46	$ 31.77	3.83%
		Family - THREE TIER	$ 1,076.53	$ 1,123.78	$ 47.25	4.39%	$ 1,099.35	$ 1,141.43	$ 42.08	3.83%
		Employee/Spouse - FOUR TIER	$ 812.47	$ 848.14	$ 35.67	4.39%	$ 829.69	$ 861.46	$ 31.77	3.83%
		Employee/Chld(rn) - FOUR TIER	$ 792.16	$ 826.94	$ 34.78	4.39%	$ 808.95	$ 839.92	$ 30.97	3.83%
		Family - FOUR TIER	$ 1,178.08	$ 1,229.80	$ 51.72	4.39%	$ 1,203.05	$ 1,249.11	$ 46.06	3.83%
HDE	QEPOS0411	QEPOS0412								
		Individual - ALL TIERS	$ 348.54	$ 341.48	$ (7.06)	-2.03%	$ 355.94	$ 346.84	$ (9.10)	-2.56%
		Family - TWO TIER	$ 906.22	$ 887.84	$ (18.38)	-2.03%	$ 925.43	$ 901.78	$ (23.65)	-2.56%
		Double - THREE TIER	$ 697.09	$ 682.95	$ (14.14)	-2.03%	$ 711.87	$ 693.67	$ (18.20)	-2.56%
		Family - THREE TIER	$ 923.65	$ 904.91	$ (18.74)	-2.03%	$ 943.23	$ 919.12	$ (24.11)	-2.56%
		Employee/Spouse - FOUR TIER	$ 697.09	$ 682.95	$ (14.14)	-2.03%	$ 711.87	$ 693.67	$ (18.20)	-2.56%
		Employee/Chld(rn) - FOUR TIER	$ 679.66	$ 665.88	$ (13.78)	-2.03%	$ 694.07	$ 676.33	$ (17.74)	-2.56%
		Family - FOUR TIER	$ 1,010.78	$ 990.28	$ (20.50)	-2.03%	$ 1,032.21	$ 1,005.83	$ (26.38)	-2.56%
HDE	QEPOS0611	QEPOS0612								
		Individual - ALL TIERS	$ 365.47	$ 376.52	$ 11.05	3.02%	$ 373.22	$ 382.43	$ 9.21	2.47%
		Family - TWO TIER	$ 950.22	$ 978.96	$ 28.74	3.02%	$ 970.37	$ 994.33	$ 23.96	2.47%
		Double - THREE TIER	$ 730.94	$ 753.04	$ 22.10	3.02%	$ 746.44	$ 764.87	$ 18.43	2.47%
		Family - THREE TIER	$ 968.50	$ 997.78	$ 29.28	3.02%	$ 989.03	$ 1,013.45	$ 24.42	2.47%
		Employee/Spouse - FOUR TIER	$ 730.94	$ 753.04	$ 22.10	3.02%	$ 746.44	$ 764.87	$ 18.43	2.47%
		Employee/Chld(rn) - FOUR TIER	$ 712.67	$ 734.22	$ 21.55	3.02%	$ 727.78	$ 745.74	$ 17.96	2.47%
		Family - FOUR TIER	$ 1,059.87	$ 1,091.91	$ 32.04	3.02%	$ 1,082.33	$ 1,109.05	$ 26.72	2.47%
HDE	QEPOS0711	QEPOS0712								
		Individual - ALL TIERS	$ 289.51	$ 199.56	$ (89.95)	-31.07%	$ 295.64	$ 202.69	$ (92.95)	-31.44%
		Family - TWO TIER	$ 752.72	$ 518.85	$ (233.87)	-31.07%	$ 768.69	$ 526.99	$ (241.70)	-31.44%
		Double - THREE TIER	$ 579.02	$ 399.11	$ (179.91)	-31.07%	$ 591.30	$ 405.38	$ (185.92)	-31.44%
		Family - THREE TIER	$ 767.21	$ 528.82	$ (238.39)	-31.07%	$ 783.47	$ 537.13	$ (246.34)	-31.44%
		Employee/Spouse - FOUR TIER	$ 579.02	$ 399.11	$ (179.91)	-31.07%	$ 591.30	$ 405.38	$ (185.92)	-31.44%
		Employee/Chld(rn) - FOUR TIER	$ 564.54	$ 389.13	$ (175.41)	-31.07%	$ 576.52	$ 395.24	$ (181.28)	-31.44%
		Family - FOUR TIER	$ 839.58	$ 578.71	$ (260.87)	-31.07%	$ 857.38	$ 587.80	$ (269.58)	-31.44%
HDE	QEPOS1211	QEPOS1212								
		Individual - ALL TIERS	$ 397.88	$ 420.46	$ 22.58	5.68%	$ 406.32	$ 427.06	$ 20.74	5.10%
		Family - TWO TIER	$ 1,034.51	$ 1,093.20	$ 58.69	5.67%	$ 1,056.44	$ 1,110.36	$ 53.92	5.10%
		Double - THREE TIER	$ 795.77	$ 840.92	$ 45.15	5.67%	$ 812.65	$ 854.13	$ 41.48	5.10%
		Family - THREE TIER	$ 1,054.40	$ 1,114.22	$ 59.82	5.67%	$ 1,076.76	$ 1,131.72	$ 54.96	5.10%
		Employee/Spouse - FOUR TIER	$ 795.77	$ 840.92	$ 45.15	5.67%	$ 812.65	$ 854.13	$ 41.48	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 775.88	$ 819.90	$ 44.02	5.67%	$ 792.33	$ 832.77	$ 40.44	5.10%
		Family - FOUR TIER	$ 1,153.87	$ 1,219.34	$ 65.47	5.67%	$ 1,178.33	$ 1,238.48	$ 60.15	5.10%
HDE	QEPOS1511	QEPOS1512								
		Individual - ALL TIERS	$ 397.49	$ 420.46	$ 22.97	5.78%	$ 405.93	$ 427.06	$ 21.13	5.21%
		Family - TWO TIER	$ 1,033.49	$ 1,093.20	$ 59.71	5.78%	$ 1,055.40	$ 1,110.36	$ 54.96	5.21%
		Double - THREE TIER	$ 795.00	$ 840.92	$ 45.92	5.78%	$ 811.84	$ 854.13	$ 42.29	5.21%
		Family - THREE TIER	$ 1,053.37	$ 1,114.22	$ 60.85	5.78%	$ 1,075.69	$ 1,131.72	$ 56.03	5.21%
		Employee/Spouse - FOUR TIER	$ 795.00	$ 840.92	$ 45.92	5.78%	$ 811.84	$ 854.13	$ 42.29	5.21%
		Employee/Chld(rn) - FOUR TIER	$ 775.12	$ 819.90	$ 44.78	5.78%	$ 791.55	$ 832.77	$ 41.22	5.21%
		Family - FOUR TIER	$ 1,152.74	$ 1,219.34	$ 66.60	5.78%	$ 1,177.18	$ 1,238.48	$ 61.30	5.21%
HDE	QEPOS1611	QEPOS1612								
		Individual - ALL TIERS	$ 376.03	$ 364.38	$ (11.65)	-3.10%	$ 384.01	$ 370.10	$ (13.91)	-3.62%
		Family - TWO TIER	$ 977.67	$ 947.39	$ (30.28)	-3.10%	$ 998.40	$ 962.27	$ (36.13)	-3.62%
		Double - THREE TIER	$ 752.05	$ 728.76	$ (23.29)	-3.10%	$ 768.00	$ 740.20	$ (27.80)	-3.62%
		Family - THREE TIER	$ 996.48	$ 965.61	$ (30.87)	-3.10%	$ 1,017.61	$ 980.77	$ (36.84)	-3.62%
		Employee/Spouse - FOUR TIER	$ 752.05	$ 728.76	$ (23.29)	-3.10%	$ 768.00	$ 740.20	$ (27.80)	-3.62%
		Employee/Chld(rn) - FOUR TIER	$ 733.26	$ 710.54	$ (22.72)	-3.10%	$ 748.80	$ 721.70	$ (27.10)	-3.62%
		Family - FOUR TIER	$ 1,090.48	$ 1,056.71	$ (33.77)	-3.10%	$ 1,113.60	$ 1,073.30	$ (40.30)	-3.62%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 343.83	$ 286.52	$ (57.31)	-16.67%	$ 351.56	$ 291.02	$ (60.54)	-17.22%
		Family - TWO TIER	$ 893.94	$ 744.95	$ (148.99)	-16.67%	$ 914.06	$ 756.65	$ (157.41)	-17.22%
		Double - THREE TIER	$ 687.65	$ 573.04	$ (114.61)	-16.67%	$ 703.13	$ 582.04	$ (121.09)	-17.22%
		Family - THREE TIER	$ 911.14	$ 759.28	$ (151.86)	-16.67%	$ 931.64	$ 771.20	$ (160.44)	-17.22%
		Employee/Spouse - FOUR TIER	$ 687.65	$ 573.04	$ (114.61)	-16.67%	$ 703.13	$ 582.04	$ (121.09)	-17.22%
		Employee/Chld(rn) - FOUR TIER	$ 670.46	$ 558.72	$ (111.74)	-16.67%	$ 685.55	$ 567.49	$ (118.06)	-17.22%
		Family - FOUR TIER	$ 997.10	$ 830.91	$ (166.19)	-16.67%	$ 1,019.53	$ 843.95	$ (175.58)	-17.22%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 321.37	$ 219.89	$ (101.48)	-31.58%	$ 328.59	$ 223.35	$ (105.24)	-32.03%
		Family - TWO TIER	$ 835.54	$ 571.72	$ (263.82)	-31.57%	$ 854.34	$ 580.70	$ (273.64)	-32.03%
		Double - THREE TIER	$ 642.72	$ 439.79	$ (202.93)	-31.57%	$ 657.19	$ 446.69	$ (210.50)	-32.03%
		Family - THREE TIER	$ 851.62	$ 582.72	$ (268.90)	-31.58%	$ 870.77	$ 591.87	$ (278.90)	-32.03%
		Employee/Spouse - FOUR TIER	$ 642.72	$ 439.79	$ (202.93)	-31.57%	$ 657.19	$ 446.69	$ (210.50)	-32.03%
		Employee/Chld(rn) - FOUR TIER	$ 626.65	$ 428.79	$ (197.86)	-31.57%	$ 640.75	$ 435.52	$ (205.23)	-32.03%
		Family - FOUR TIER	$ 931.95	$ 637.69	$ (294.26)	-31.57%	$ 952.92	$ 647.70	$ (305.22)	-32.03%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 277.22	$ 143.64	$ (133.58)	-48.19%	$ 283.46	$ 145.90	$ (137.56)	-48.53%
		Family - TWO TIER	$ 720.77	$ 373.47	$ (347.30)	-48.18%	$ 736.98	$ 379.34	$ (357.64)	-48.53%
		Double - THREE TIER	$ 554.44	$ 287.29	$ (267.15)	-48.18%	$ 566.91	$ 291.80	$ (275.11)	-48.53%
		Family - THREE TIER	$ 734.63	$ 380.66	$ (353.97)	-48.18%	$ 751.15	$ 386.63	$ (364.52)	-48.53%
		Employee/Spouse - FOUR TIER	$ 554.44	$ 287.29	$ (267.15)	-48.18%	$ 566.91	$ 291.80	$ (275.11)	-48.53%
		Employee/Chld(rn) - FOUR TIER	$ 540.58	$ 280.11	$ (260.47)	-48.18%	$ 552.74	$ 284.50	$ (268.24)	-48.53%
		Family - FOUR TIER	$ 803.93	$ 416.57	$ (387.36)	-48.18%	$ 822.01	$ 423.11	$ (398.90)	-48.53%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 366.22	$ 314.02	$ (52.20)	-14.25%	$ 374.46	$ 318.95	$ (55.51)	-14.82%
		Family - TWO TIER	$ 952.16	$ 816.44	$ (135.72)	-14.25%	$ 973.59	$ 829.26	$ (144.33)	-14.82%
		Double - THREE TIER	$ 732.43	$ 628.03	$ (104.40)	-14.25%	$ 748.91	$ 637.89	$ (111.02)	-14.82%
		Family - THREE TIER	$ 970.47	$ 832.14	$ (138.33)	-14.25%	$ 992.31	$ 845.21	$ (147.10)	-14.82%
		Employee/Spouse - FOUR TIER	$ 732.43	$ 628.03	$ (104.40)	-14.25%	$ 748.91	$ 637.89	$ (111.02)	-14.82%
		Employee/Chld(rn) - FOUR TIER	$ 714.11	$ 612.33	$ (101.78)	-14.25%	$ 730.19	$ 621.94	$ (108.25)	-14.82%
		Family - FOUR TIER	$ 1,062.02	$ 910.64	$ (151.38)	-14.25%	$ 1,085.91	$ 924.94	$ (160.97)	-14.82%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 342.73	$ 251.55	$ (91.18)	-26.60%	$ 350.44	$ 255.50	$ (94.94)	-27.09%
		Family - TWO TIER	$ 891.09	$ 654.03	$ (237.06)	-26.60%	$ 911.15	$ 664.30	$ (246.85)	-27.09%
		Double - THREE TIER	$ 685.45	$ 503.10	$ (182.35)	-26.60%	$ 700.88	$ 511.00	$ (189.88)	-27.09%
		Family - THREE TIER	$ 908.24	$ 666.61	$ (241.63)	-26.60%	$ 928.66	$ 677.08	$ (251.58)	-27.09%
		Employee/Spouse - FOUR TIER	$ 685.45	$ 503.10	$ (182.35)	-26.60%	$ 700.88	$ 511.00	$ (189.88)	-27.09%
		Employee/Chld(rn) - FOUR TIER	$ 668.32	$ 490.52	$ (177.80)	-26.60%	$ 683.36	$ 498.23	$ (185.13)	-27.09%
		Family - FOUR TIER	$ 993.92	$ 729.50	$ (264.42)	-26.60%	$ 1,016.27	$ 740.95	$ (275.32)	-27.09%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 315.49	$ 135.19	$ (180.30)	-57.15%	$ 322.59	$ 137.31	$ (185.28)	-57.44%
		Family - TWO TIER	$ 820.25	$ 351.49	$ (468.76)	-57.15%	$ 838.71	$ 357.01	$ (481.70)	-57.43%
		Double - THREE TIER	$ 630.96	$ 270.38	$ (360.58)	-57.15%	$ 645.16	$ 274.62	$ (370.54)	-57.43%
		Family - THREE TIER	$ 836.03	$ 358.25	$ (477.78)	-57.15%	$ 854.84	$ 363.87	$ (490.97)	-57.43%
		Employee/Spouse - FOUR TIER	$ 630.96	$ 270.38	$ (360.58)	-57.15%	$ 645.16	$ 274.62	$ (370.54)	-57.43%
		Employee/Chld(rn) - FOUR TIER	$ 615.19	$ 263.62	$ (351.57)	-57.15%	$ 629.04	$ 267.76	$ (361.28)	-57.43%
		Family - FOUR TIER	$ 914.90	$ 392.05	$ (522.85)	-57.15%	$ 935.49	$ 398.20	$ (537.29)	-57.43%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 328.31	$ 266.96	$ (61.35)	-18.69%	$ 335.69	$ 271.15	$ (64.54)	-19.23%
		Family - TWO TIER	$ 853.59	$ 694.10	$ (159.49)	-18.68%	$ 872.79	$ 705.00	$ (167.79)	-19.22%
		Double - THREE TIER	$ 656.60	$ 533.93	$ (122.67)	-18.68%	$ 671.37	$ 542.31	$ (129.06)	-19.22%
		Family - THREE TIER	$ 870.00	$ 707.45	$ (162.55)	-18.68%	$ 889.58	$ 718.56	$ (171.02)	-19.22%
		Employee/Spouse - FOUR TIER	$ 656.60	$ 533.93	$ (122.67)	-18.68%	$ 671.37	$ 542.31	$ (129.06)	-19.22%
		Employee/Chld(rn) - FOUR TIER	$ 640.19	$ 520.58	$ (119.61)	-18.68%	$ 654.59	$ 528.75	$ (125.84)	-19.22%
		Family - FOUR TIER	$ 952.08	$ 774.19	$ (177.89)	-18.68%	$ 973.50	$ 786.35	$ (187.15)	-19.22%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 328.47	$ 266.96	$ (61.51)	-18.73%	$ 335.86	$ 271.15	$ (64.71)	-19.27%
		Family - TWO TIER	$ 854.01	$ 694.10	$ (159.91)	-18.72%	$ 873.23	$ 705.00	$ (168.23)	-19.27%
		Double - THREE TIER	$ 656.93	$ 533.93	$ (123.00)	-18.72%	$ 671.71	$ 542.31	$ (129.40)	-19.26%
		Family - THREE TIER	$ 870.44	$ 707.45	$ (162.99)	-18.73%	$ 890.02	$ 718.56	$ (171.46)	-19.26%
		Employee/Spouse - FOUR TIER	$ 656.93	$ 533.93	$ (123.00)	-18.72%	$ 671.71	$ 542.31	$ (129.40)	-19.26%
		Employee/Chld(rn) - FOUR TIER	$ 640.51	$ 520.58	$ (119.93)	-18.72%	$ 654.92	$ 528.75	$ (126.17)	-19.26%
		Family - FOUR TIER	$ 952.55	$ 774.19	$ (178.36)	-18.72%	$ 973.99	$ 786.35	$ (187.64)	-19.27%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 378.53	$ 379.11	$ 0.58	0.15%	$ 387.05	$ 385.06	$ (1.99)	-0.51%
		Family - TWO TIER	$ 984.18	$ 985.68	$ 1.50	0.15%	$ 1,006.32	$ 1,001.15	$ (5.17)	-0.51%
		Double - THREE TIER	$ 757.07	$ 758.21	$ 1.14	0.15%	$ 774.10	$ 770.12	$ (3.98)	-0.51%
		Family - THREE TIER	$ 1,003.11	$ 1,004.63	$ 1.52	0.15%	$ 1,025.68	$ 1,020.41	$ (5.27)	-0.51%
		Employee/Spouse - FOUR TIER	$ 757.07	$ 758.21	$ 1.14	0.15%	$ 774.10	$ 770.12	$ (3.98)	-0.51%
		Employee/Chld(rn) - FOUR TIER	$ 738.14	$ 739.26	$ 1.12	0.15%	$ 754.75	$ 750.87	$ (3.88)	-0.51%
		Family - FOUR TIER	$ 1,097.75	$ 1,099.41	$ 1.66	0.15%	$ 1,122.44	$ 1,116.67	$ (5.77)	-0.51%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDE	QEPOS1711	QEPOS1712								
		Individual - ALL TIERS	$ 333.32	$ 295.59	$ (37.73)	-11.32%	$ 340.39	$ 300.23	$ (40.16)	-11.80%
		Family - TWO TIER	$ 866.63	$ 768.53	$ (98.10)	-11.32%	$ 885.00	$ 780.59	$ (104.41)	-11.80%
		Double - THREE TIER	$ 666.64	$ 591.18	$ (75.46)	-11.32%	$ 680.77	$ 600.46	$ (80.31)	-11.80%
		Family - THREE TIER	$ 883.29	$ 783.31	$ (99.98)	-11.32%	$ 902.02	$ 795.61	$ (106.41)	-11.80%
		Employee/Spouse - FOUR TIER	$ 666.64	$ 591.18	$ (75.46)	-11.32%	$ 680.77	$ 600.46	$ (80.31)	-11.80%
		Employee/Chld(rn) - FOUR TIER	$ 649.97	$ 576.40	$ (73.57)	-11.32%	$ 663.74	$ 585.45	$ (78.29)	-11.80%
		Family - FOUR TIER	$ 966.62	$ 857.21	$ (109.41)	-11.32%	$ 987.11	$ 870.66	$ (116.45)	-11.80%
HDE	QEPOS1811	QEPOS1812								
		Individual - ALL TIERS	$ 311.54	$ 226.85	$ (84.69)	-27.18%	$ 318.15	$ 230.41	$ (87.74)	-27.58%
		Family - TWO TIER	$ 810.00	$ 589.81	$ (220.19)	-27.18%	$ 827.17	$ 599.07	$ (228.10)	-27.58%
		Double - THREE TIER	$ 623.08	$ 453.70	$ (169.38)	-27.18%	$ 636.28	$ 460.83	$ (175.45)	-27.57%
		Family - THREE TIER	$ 825.58	$ 601.16	$ (224.42)	-27.18%	$ 843.09	$ 610.60	$ (232.49)	-27.58%
		Employee/Spouse - FOUR TIER	$ 623.08	$ 453.70	$ (169.38)	-27.18%	$ 636.28	$ 460.83	$ (175.45)	-27.57%
		Employee/Chld(rn) - FOUR TIER	$ 607.51	$ 442.36	$ (165.15)	-27.18%	$ 620.38	$ 449.31	$ (171.07)	-27.58%
		Family - FOUR TIER	$ 903.47	$ 657.87	$ (245.60)	-27.18%	$ 922.61	$ 668.20	$ (254.41)	-27.58%
HDE	QEPOS1911	QEPOS1912								
		Individual - ALL TIERS	$ 268.74	$ 148.19	$ (120.55)	-44.86%	$ 274.44	$ 150.52	$ (123.92)	-45.15%
		Family - TWO TIER	$ 698.74	$ 385.29	$ (313.45)	-44.86%	$ 713.55	$ 391.34	$ (322.21)	-45.16%
		Double - THREE TIER	$ 537.49	$ 296.38	$ (241.11)	-44.86%	$ 548.88	$ 301.03	$ (247.85)	-45.16%
		Family - THREE TIER	$ 712.17	$ 392.70	$ (319.47)	-44.86%	$ 727.28	$ 398.87	$ (328.41)	-45.16%
		Employee/Spouse - FOUR TIER	$ 537.49	$ 296.38	$ (241.11)	-44.86%	$ 548.88	$ 301.03	$ (247.85)	-45.16%
		Employee/Chld(rn) - FOUR TIER	$ 524.06	$ 288.97	$ (235.09)	-44.86%	$ 535.16	$ 293.51	$ (241.65)	-45.15%
		Family - FOUR TIER	$ 779.37	$ 429.75	$ (349.62)	-44.86%	$ 795.89	$ 436.50	$ (359.39)	-45.16%
HDE	QEPOS2011	QEPOS2012								
		Individual - ALL TIERS	$ 355.03	$ 323.95	$ (31.08)	-8.75%	$ 362.55	$ 329.04	$ (33.51)	-9.24%
		Family - TWO TIER	$ 923.07	$ 842.28	$ (80.79)	-8.75%	$ 942.64	$ 855.50	$ (87.14)	-9.24%
		Double - THREE TIER	$ 710.05	$ 647.91	$ (62.14)	-8.75%	$ 725.10	$ 658.08	$ (67.02)	-9.24%
		Family - THREE TIER	$ 940.81	$ 858.47	$ (82.34)	-8.75%	$ 960.77	$ 871.95	$ (88.82)	-9.24%
		Employee/Spouse - FOUR TIER	$ 710.05	$ 647.91	$ (62.14)	-8.75%	$ 725.10	$ 658.08	$ (67.02)	-9.24%
		Employee/Chld(rn) - FOUR TIER	$ 692.30	$ 631.71	$ (60.59)	-8.75%	$ 706.97	$ 641.63	$ (65.34)	-9.24%
		Family - FOUR TIER	$ 1,029.57	$ 939.46	$ (90.11)	-8.75%	$ 1,051.39	$ 954.21	$ (97.18)	-9.24%
HDE	QEPOS2111	QEPOS2112								
		Individual - ALL TIERS	$ 332.25	$ 259.51	$ (72.74)	-21.89%	$ 339.29	$ 263.59	$ (75.70)	-22.31%
		Family - TWO TIER	$ 863.85	$ 674.73	$ (189.12)	-21.89%	$ 882.17	$ 685.32	$ (196.85)	-22.31%
		Double - THREE TIER	$ 664.51	$ 519.02	$ (145.49)	-21.89%	$ 678.59	$ 527.17	$ (151.42)	-22.31%
		Family - THREE TIER	$ 880.47	$ 687.71	$ (192.76)	-21.89%	$ 899.13	$ 698.50	$ (200.63)	-22.31%
		Employee/Spouse - FOUR TIER	$ 664.51	$ 519.02	$ (145.49)	-21.89%	$ 678.59	$ 527.17	$ (151.42)	-22.31%
		Employee/Chld(rn) - FOUR TIER	$ 647.89	$ 506.05	$ (141.84)	-21.89%	$ 661.63	$ 513.99	$ (147.64)	-22.31%
		Family - FOUR TIER	$ 963.53	$ 752.58	$ (210.95)	-21.89%	$ 983.96	$ 764.40	$ (219.56)	-22.31%
HDE	QEPOS2211	QEPOS2212								
		Individual - ALL TIERS	$ 305.85	$ 139.47	$ (166.38)	-54.40%	$ 312.33	$ 141.66	$ (170.67)	-54.64%
		Family - TWO TIER	$ 795.20	$ 362.61	$ (432.59)	-54.40%	$ 812.05	$ 368.31	$ (443.74)	-54.64%
		Double - THREE TIER	$ 611.69	$ 278.93	$ (332.76)	-54.40%	$ 624.66	$ 283.31	$ (341.35)	-54.65%
		Family - THREE TIER	$ 810.49	$ 369.59	$ (440.90)	-54.40%	$ 827.67	$ 375.39	$ (452.28)	-54.64%
		Employee/Spouse - FOUR TIER	$ 611.69	$ 278.93	$ (332.76)	-54.40%	$ 624.66	$ 283.31	$ (341.35)	-54.65%
		Employee/Chld(rn) - FOUR TIER	$ 596.39	$ 271.96	$ (324.43)	-54.40%	$ 609.04	$ 276.23	$ (332.81)	-54.65%
		Family - FOUR TIER	$ 886.95	$ 404.45	$ (482.50)	-54.40%	$ 905.75	$ 410.80	$ (494.95)	-54.65%
HDP	HDPPOASC11	HDPPOASC12								
		Individual - ALL TIERS	$ 318.27	$ 275.41	$ (42.86)	-13.47%	$ 325.01	$ 279.74	$ (45.27)	-13.93%
		Family - TWO TIER	$ 827.50	$ 716.07	$ (111.43)	-13.47%	$ 845.05	$ 727.31	$ (117.74)	-13.93%
		Double - THREE TIER	$ 636.54	$ 550.82	$ (85.72)	-13.47%	$ 650.04	$ 559.47	$ (90.57)	-13.93%
		Family - THREE TIER	$ 843.41	$ 729.84	$ (113.57)	-13.47%	$ 861.30	$ 741.30	$ (120.00)	-13.93%
		Employee/Spouse - FOUR TIER	$ 636.54	$ 550.82	$ (85.72)	-13.47%	$ 650.04	$ 559.47	$ (90.57)	-13.93%
		Employee/Chld(rn) - FOUR TIER	$ 620.62	$ 537.05	$ (83.57)	-13.47%	$ 633.78	$ 545.48	$ (88.30)	-13.93%
		Family - FOUR TIER	$ 922.98	$ 798.69	$ (124.29)	-13.47%	$ 942.55	$ 811.23	$ (131.32)	-13.93%
HDP	HDPPOCHA11	HDPPOCHA12								
		Individual - ALL TIERS	$ 318.43	$ 275.41	$ (43.02)	-13.51%	$ 325.18	$ 279.74	$ (45.44)	-13.97%
		Family - TWO TIER	$ 827.91	$ 716.07	$ (111.84)	-13.51%	$ 845.47	$ 727.31	$ (118.16)	-13.98%
		Double - THREE TIER	$ 636.87	$ 550.82	$ (86.05)	-13.51%	$ 650.36	$ 559.47	$ (90.89)	-13.98%
		Family - THREE TIER	$ 843.84	$ 729.84	$ (114.00)	-13.51%	$ 861.73	$ 741.30	$ (120.43)	-13.98%
		Employee/Spouse - FOUR TIER	$ 636.87	$ 550.82	$ (86.05)	-13.51%	$ 650.36	$ 559.47	$ (90.89)	-13.98%
		Employee/Chld(rn) - FOUR TIER	$ 620.94	$ 537.05	$ (83.89)	-13.51%	$ 634.10	$ 545.48	$ (88.62)	-13.98%
		Family - FOUR TIER	$ 923.45	$ 798.69	$ (124.76)	-13.51%	$ 943.03	$ 811.23	$ (131.80)	-13.98%
HDP	PI1S11	PI1S12								
		Individual - ALL TIERS	$ 366.96	$ 391.10	$ 24.14	6.58%	$ 374.73	$ 397.24	$ 22.51	6.01%
		Family - TWO TIER	$ 954.09	$ 1,016.87	$ 62.78	6.58%	$ 974.32	$ 1,032.84	$ 58.52	6.01%
		Double - THREE TIER	$ 733.92	$ 782.21	$ 48.29	6.58%	$ 749.48	$ 794.49	$ 45.01	6.01%
		Family - THREE TIER	$ 972.44	$ 1,036.43	$ 63.99	6.58%	$ 993.06	$ 1,052.70	$ 59.64	6.01%
		Employee/Spouse - FOUR TIER	$ 733.92	$ 782.21	$ 48.29	6.58%	$ 749.48	$ 794.49	$ 45.01	6.01%
		Employee/Chld(rn) - FOUR TIER	$ 715.57	$ 762.65	$ 47.08	6.58%	$ 730.74	$ 774.63	$ 43.89	6.01%
		Family - FOUR TIER	$ 1,064.18	$ 1,134.20	$ 70.02	6.58%	$ 1,086.74	$ 1,152.01	$ 65.27	6.01%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 328.07	$ 266.96	$ (61.11)	-18.63%	$ 335.46	$ 271.15	$ (64.31)	-19.17%
		Family - TWO TIER	$ 853.00	$ 694.10	$ (158.90)	-18.63%	$ 872.19	$ 705.00	$ (167.19)	-19.17%
		Double - THREE TIER	$ 656.16	$ 533.93	$ (122.23)	-18.63%	$ 670.92	$ 542.31	$ (128.61)	-19.17%
		Family - THREE TIER	$ 869.40	$ 707.45	$ (161.95)	-18.63%	$ 888.96	$ 718.56	$ (170.40)	-19.17%
		Employee/Spouse - FOUR TIER	$ 656.16	$ 533.93	$ (122.23)	-18.63%	$ 670.92	$ 542.31	$ (128.61)	-19.17%
		Employee/Chld(rn) - FOUR TIER	$ 639.75	$ 520.58	$ (119.17)	-18.63%	$ 654.15	$ 528.75	$ (125.40)	-19.17%
		Family - FOUR TIER	$ 951.42	$ 774.19	$ (177.23)	-18.63%	$ 972.83	$ 786.35	$ (186.48)	-19.17%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 300.11	$ 205.13	$ (94.98)	-31.65%	$ 306.87	$ 208.35	$ (98.52)	-32.10%
		Family - TWO TIER	$ 780.30	$ 533.33	$ (246.97)	-31.65%	$ 797.87	$ 541.71	$ (256.16)	-32.11%
		Double - THREE TIER	$ 600.24	$ 410.26	$ (189.98)	-31.65%	$ 613.74	$ 416.70	$ (197.04)	-32.10%
		Family - THREE TIER	$ 795.31	$ 543.59	$ (251.72)	-31.65%	$ 813.21	$ 552.12	$ (261.09)	-32.11%
		Employee/Spouse - FOUR TIER	$ 600.24	$ 410.26	$ (189.98)	-31.65%	$ 613.74	$ 416.70	$ (197.04)	-32.10%
		Employee/Chld(rn) - FOUR TIER	$ 585.23	$ 400.00	$ (185.23)	-31.65%	$ 598.40	$ 406.28	$ (192.12)	-32.11%
		Family - FOUR TIER	$ 870.34	$ 594.87	$ (275.47)	-31.65%	$ 889.93	$ 604.21	$ (285.72)	-32.11%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 277.76	$ 130.73	$ (147.03)	-52.93%	$ 284.01	$ 132.78	$ (151.23)	-53.25%
		Family - TWO TIER	$ 722.17	$ 339.90	$ (382.27)	-52.93%	$ 738.41	$ 345.23	$ (393.18)	-53.25%
		Double - THREE TIER	$ 555.51	$ 261.46	$ (294.05)	-52.93%	$ 568.01	$ 265.56	$ (302.45)	-53.25%
		Family - THREE TIER	$ 736.06	$ 346.43	$ (389.63)	-52.93%	$ 752.62	$ 351.87	$ (400.75)	-53.25%
		Employee/Spouse - FOUR TIER	$ 555.51	$ 261.46	$ (294.05)	-52.93%	$ 568.01	$ 265.56	$ (302.45)	-53.25%
		Employee/Chld(rn) - FOUR TIER	$ 541.63	$ 254.92	$ (286.71)	-52.93%	$ 553.81	$ 258.92	$ (294.89)	-53.25%
		Family - FOUR TIER	$ 805.50	$ 379.12	$ (426.38)	-52.93%	$ 823.61	$ 385.07	$ (438.54)	-53.25%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 385.19	$ 408.01	$ 22.82	5.92%	$ 393.86	$ 414.41	$ 20.55	5.22%
		Family - TWO TIER	$ 1,001.48	$ 1,060.82	$ 59.34	5.93%	$ 1,024.02	$ 1,077.48	$ 53.46	5.22%
		Double - THREE TIER	$ 770.37	$ 816.02	$ 45.65	5.93%	$ 787.71	$ 828.83	$ 41.12	5.22%
		Family - THREE TIER	$ 1,020.74	$ 1,081.22	$ 60.48	5.93%	$ 1,043.71	$ 1,098.20	$ 54.49	5.22%
		Employee/Spouse - FOUR TIER	$ 770.37	$ 816.02	$ 45.65	5.93%	$ 787.71	$ 828.83	$ 41.12	5.22%
		Employee/Chld(rn) - FOUR TIER	$ 751.11	$ 795.62	$ 44.51	5.93%	$ 768.01	$ 808.11	$ 40.10	5.22%
		Family - FOUR TIER	$ 1,117.04	$ 1,183.22	$ 66.18	5.92%	$ 1,142.17	$ 1,201.80	$ 59.63	5.22%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 382.14	$ 403.88	$ 21.74	5.69%	$ 390.74	$ 410.22	$ 19.48	4.99%
		Family - TWO TIER	$ 993.58	$ 1,050.09	$ 56.51	5.69%	$ 1,015.93	$ 1,066.58	$ 50.65	4.99%
		Double - THREE TIER	$ 764.29	$ 807.76	$ 43.47	5.69%	$ 781.49	$ 820.45	$ 38.96	4.99%
		Family - THREE TIER	$ 1,012.68	$ 1,070.29	$ 57.61	5.69%	$ 1,035.47	$ 1,087.09	$ 51.62	4.99%
		Employee/Spouse - FOUR TIER	$ 764.29	$ 807.76	$ 43.47	5.69%	$ 781.49	$ 820.45	$ 38.96	4.99%
		Employee/Chld(rn) - FOUR TIER	$ 745.18	$ 787.57	$ 42.39	5.69%	$ 761.95	$ 799.93	$ 37.98	4.98%
		Family - FOUR TIER	$ 1,108.22	$ 1,171.26	$ 63.04	5.69%	$ 1,133.16	$ 1,189.65	$ 56.49	4.99%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 361.18	$ 344.91	$ (16.27)	-4.50%	$ 369.31	$ 350.33	$ (18.98)	-5.14%
		Family - TWO TIER	$ 939.07	$ 896.78	$ (42.29)	-4.50%	$ 960.20	$ 910.86	$ (49.34)	-5.14%
		Double - THREE TIER	$ 722.37	$ 689.83	$ (32.54)	-4.50%	$ 738.62	$ 700.66	$ (37.96)	-5.14%
		Family - THREE TIER	$ 957.13	$ 914.02	$ (43.11)	-4.50%	$ 978.67	$ 928.37	$ (50.30)	-5.14%
		Employee/Spouse - FOUR TIER	$ 722.37	$ 689.83	$ (32.54)	-4.50%	$ 738.62	$ 700.66	$ (37.96)	-5.14%
		Employee/Chld(rn) - FOUR TIER	$ 704.30	$ 672.58	$ (31.72)	-4.50%	$ 720.15	$ 683.14	$ (37.01)	-5.14%
		Family - FOUR TIER	$ 1,047.42	$ 1,000.25	$ (47.17)	-4.50%	$ 1,071.00	$ 1,015.96	$ (55.04)	-5.14%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 403.48	$ 412.30	$ 8.82	2.19%	$ 412.56	$ 418.77	$ 6.21	1.51%
		Family - TWO TIER	$ 1,049.05	$ 1,071.98	$ 22.93	2.19%	$ 1,072.65	$ 1,088.81	$ 16.16	1.51%
		Double - THREE TIER	$ 806.96	$ 824.60	$ 17.64	2.19%	$ 825.12	$ 837.55	$ 12.43	1.51%
		Family - THREE TIER	$ 1,069.23	$ 1,092.60	$ 23.37	2.19%	$ 1,093.28	$ 1,109.75	$ 16.47	1.51%
		Employee/Spouse - FOUR TIER	$ 806.96	$ 824.60	$ 17.64	2.19%	$ 825.12	$ 837.55	$ 12.43	1.51%
		Employee/Chld(rn) - FOUR TIER	$ 786.78	$ 803.99	$ 17.21	2.19%	$ 804.49	$ 816.61	$ 12.12	1.51%
		Family - FOUR TIER	$ 1,170.09	$ 1,195.67	$ 25.58	2.19%	$ 1,196.42	$ 1,214.44	$ 18.02	1.51%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 391.32	$ 399.20	$ 7.88	2.01%	$ 400.12	$ 405.47	$ 5.35	1.34%
		Family - TWO TIER	$ 1,017.44	$ 1,037.92	$ 20.48	2.01%	$ 1,040.32	$ 1,054.22	$ 13.90	1.34%
		Double - THREE TIER	$ 782.64	$ 798.40	$ 15.76	2.01%	$ 800.25	$ 810.94	$ 10.69	1.34%
		Family - THREE TIER	$ 1,037.00	$ 1,057.88	$ 20.88	2.01%	$ 1,060.33	$ 1,074.49	$ 14.16	1.34%
		Employee/Spouse - FOUR TIER	$ 782.64	$ 798.40	$ 15.76	2.01%	$ 800.25	$ 810.94	$ 10.69	1.34%
		Employee/Chld(rn) - FOUR TIER	$ 763.07	$ 778.44	$ 15.37	2.01%	$ 780.25	$ 790.66	$ 10.41	1.33%
		Family - FOUR TIER	$ 1,134.83	$ 1,157.68	$ 22.85	2.01%	$ 1,160.36	$ 1,175.86	$ 15.50	1.34%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 284.30	$ 345.53	$ 61.23	21.54%	$ 290.70	$ 350.95	$ 60.25	20.73%
		Family - TWO TIER	$ 739.17	$ 898.37	$ 159.20	21.54%	$ 755.79	$ 912.47	$ 156.68	20.73%
		Double - THREE TIER	$ 568.59	$ 691.05	$ 122.46	21.54%	$ 581.38	$ 701.90	$ 120.52	20.73%
		Family - THREE TIER	$ 753.38	$ 915.65	$ 162.27	21.54%	$ 770.33	$ 930.02	$ 159.69	20.73%
		Employee/Spouse - FOUR TIER	$ 568.59	$ 691.05	$ 122.46	21.54%	$ 581.38	$ 701.90	$ 120.52	20.73%
		Employee/Chld(rn) - FOUR TIER	$ 554.37	$ 673.78	$ 119.41	21.54%	$ 566.85	$ 684.36	$ 117.51	20.73%
		Family - FOUR TIER	$ 824.45	$ 1,002.03	$ 177.58	21.54%	$ 843.00	$ 1,017.76	$ 174.76	20.73%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
HDP	PJ1S11	PJ1S12								
		Individual - ALL TIERS	$ 318.05	$ 275.41	$ (42.64)	-13.41%	$ 324.79	$ 279.74	$ (45.05)	-13.87%
		Family - TWO TIER	$ 826.93	$ 716.07	$ (110.86)	-13.41%	$ 844.45	$ 727.31	$ (117.14)	-13.87%
		Double - THREE TIER	$ 636.09	$ 550.82	$ (85.27)	-13.41%	$ 649.58	$ 559.47	$ (90.11)	-13.87%
		Family - THREE TIER	$ 842.83	$ 729.84	$ (112.99)	-13.41%	$ 860.70	$ 741.30	$ (119.40)	-13.87%
		Employee/Spouse - FOUR TIER	$ 636.09	$ 550.82	$ (85.27)	-13.41%	$ 649.58	$ 559.47	$ (90.11)	-13.87%
		Employee/Chld(rn) - FOUR TIER	$ 620.20	$ 537.05	$ (83.15)	-13.41%	$ 633.35	$ 545.48	$ (87.87)	-13.87%
		Family - FOUR TIER	$ 922.34	$ 798.69	$ (123.65)	-13.41%	$ 941.90	$ 811.23	$ (130.67)	-13.87%
HDP	PK1S11	PK1S12								
		Individual - ALL TIERS	$ 290.95	$ 211.62	$ (79.33)	-27.27%	$ 297.12	$ 214.94	$ (82.18)	-27.66%
		Family - TWO TIER	$ 756.46	$ 550.21	$ (206.25)	-27.27%	$ 772.50	$ 558.85	$ (213.65)	-27.66%
		Double - THREE TIER	$ 581.90	$ 423.24	$ (158.66)	-27.27%	$ 594.23	$ 429.88	$ (164.35)	-27.66%
		Family - THREE TIER	$ 771.01	$ 560.79	$ (210.22)	-27.27%	$ 787.36	$ 569.60	$ (217.76)	-27.66%
		Employee/Spouse - FOUR TIER	$ 581.90	$ 423.24	$ (158.66)	-27.27%	$ 594.23	$ 429.88	$ (164.35)	-27.66%
		Employee/Chld(rn) - FOUR TIER	$ 567.35	$ 412.66	$ (154.69)	-27.27%	$ 579.38	$ 419.14	$ (160.24)	-27.66%
		Family - FOUR TIER	$ 843.74	$ 613.70	$ (230.04)	-27.26%	$ 861.64	$ 623.33	$ (238.31)	-27.66%
HDP	PL1S11	PL1S12								
		Individual - ALL TIERS	$ 269.27	$ 134.87	$ (134.40)	-49.91%	$ 274.98	$ 136.98	$ (138.00)	-50.19%
		Family - TWO TIER	$ 700.10	$ 350.65	$ (349.45)	-49.91%	$ 714.94	$ 356.16	$ (358.78)	-50.18%
		Double - THREE TIER	$ 538.54	$ 269.73	$ (268.81)	-49.91%	$ 549.95	$ 273.97	$ (275.98)	-50.18%
		Family - THREE TIER	$ 713.56	$ 357.40	$ (356.16)	-49.91%	$ 728.69	$ 363.01	$ (365.68)	-50.18%
		Employee/Spouse - FOUR TIER	$ 538.54	$ 269.73	$ (268.81)	-49.91%	$ 549.95	$ 273.97	$ (275.98)	-50.18%
		Employee/Chld(rn) - FOUR TIER	$ 525.08	$ 262.99	$ (262.09)	-49.91%	$ 536.20	$ 267.12	$ (269.08)	-50.18%
		Family - FOUR TIER	$ 780.88	$ 391.11	$ (389.77)	-49.91%	$ 797.43	$ 397.25	$ (400.18)	-50.18%
HDP	QPPOS0111	QPPOS0112								
		Individual - ALL TIERS	$ 373.42	$ 420.92	$ 47.50	12.72%	$ 381.34	$ 427.53	$ 46.19	12.11%
		Family - TWO TIER	$ 970.88	$ 1,094.39	$ 123.51	12.72%	$ 991.47	$ 1,111.57	$ 120.10	12.11%
		Double - THREE TIER	$ 746.83	$ 841.84	$ 95.01	12.72%	$ 762.67	$ 855.06	$ 92.39	12.11%
		Family - THREE TIER	$ 989.55	$ 1,115.44	$ 125.89	12.72%	$ 1,010.53	$ 1,132.95	$ 122.42	12.11%
		Employee/Spouse - FOUR TIER	$ 746.83	$ 841.84	$ 95.01	12.72%	$ 762.67	$ 855.06	$ 92.39	12.11%
		Employee/Chld(rn) - FOUR TIER	$ 728.16	$ 820.79	$ 92.63	12.72%	$ 743.60	$ 833.68	$ 90.08	12.11%
		Family - FOUR TIER	$ 1,082.91	$ 1,220.67	$ 137.76	12.72%	$ 1,105.86	$ 1,239.83	$ 133.97	12.11%
HDP	QPPOS0211	QPPOS0212								
		Individual - ALL TIERS	$ 370.46	$ 416.66	$ 46.20	12.47%	$ 378.32	$ 423.21	$ 44.89	11.87%
		Family - TWO TIER	$ 963.20	$ 1,083.33	$ 120.13	12.47%	$ 983.63	$ 1,100.33	$ 116.70	11.86%
		Double - THREE TIER	$ 740.93	$ 833.33	$ 92.40	12.47%	$ 756.63	$ 846.41	$ 89.78	11.87%
		Family - THREE TIER	$ 981.73	$ 1,104.16	$ 122.43	12.47%	$ 1,002.54	$ 1,121.49	$ 118.95	11.86%
		Employee/Spouse - FOUR TIER	$ 740.93	$ 833.33	$ 92.40	12.47%	$ 756.63	$ 846.41	$ 89.78	11.87%
		Employee/Chld(rn) - FOUR TIER	$ 722.41	$ 812.49	$ 90.08	12.47%	$ 737.72	$ 825.25	$ 87.53	11.86%
		Family - FOUR TIER	$ 1,074.34	$ 1,208.32	$ 133.98	12.47%	$ 1,097.12	$ 1,227.29	$ 130.17	11.86%
HDP	QPPOS0411	QPPOS0412								
		Individual - ALL TIERS	$ 350.14	$ 355.83	$ 5.69	1.63%	$ 357.57	$ 361.42	$ 3.85	1.08%
		Family - TWO TIER	$ 910.38	$ 925.16	$ 14.78	1.62%	$ 929.67	$ 939.68	$ 10.01	1.08%
		Double - THREE TIER	$ 700.29	$ 711.66	$ 11.37	1.62%	$ 715.13	$ 722.83	$ 7.70	1.08%
		Family - THREE TIER	$ 927.88	$ 942.95	$ 15.07	1.62%	$ 947.55	$ 957.75	$ 10.20	1.08%
		Employee/Spouse - FOUR TIER	$ 700.29	$ 711.66	$ 11.37	1.62%	$ 715.13	$ 722.83	$ 7.70	1.08%
		Employee/Chld(rn) - FOUR TIER	$ 682.77	$ 693.87	$ 11.10	1.63%	$ 697.26	$ 704.76	$ 7.50	1.08%
		Family - FOUR TIER	$ 1,015.41	$ 1,031.91	$ 16.50	1.62%	$ 1,036.94	$ 1,048.11	$ 11.17	1.08%
HDP	QPPOS0911	QPPOS0912								
		Individual - ALL TIERS	$ 391.15	$ 425.35	$ 34.20	8.74%	$ 399.44	$ 432.03	$ 32.59	8.16%
		Family - TWO TIER	$ 1,016.98	$ 1,105.91	$ 88.93	8.74%	$ 1,038.54	$ 1,123.27	$ 84.73	8.16%
		Double - THREE TIER	$ 782.29	$ 850.70	$ 68.41	8.74%	$ 798.87	$ 864.05	$ 65.18	8.16%
		Family - THREE TIER	$ 1,036.54	$ 1,127.17	$ 90.63	8.74%	$ 1,058.51	$ 1,144.87	$ 86.36	8.16%
		Employee/Spouse - FOUR TIER	$ 782.29	$ 850.70	$ 68.41	8.74%	$ 798.87	$ 864.05	$ 65.18	8.16%
		Employee/Chld(rn) - FOUR TIER	$ 762.73	$ 829.43	$ 66.70	8.74%	$ 778.90	$ 842.45	$ 63.55	8.16%
		Family - FOUR TIER	$ 1,134.32	$ 1,233.51	$ 99.19	8.74%	$ 1,158.37	$ 1,252.88	$ 94.51	8.16%
HDP	QPPOS1011	QPPOS1012								
		Individual - ALL TIERS	$ 379.35	$ 411.83	$ 32.48	8.56%	$ 387.40	$ 418.30	$ 30.90	7.98%
		Family - TWO TIER	$ 986.32	$ 1,070.77	$ 84.45	8.56%	$ 1,007.23	$ 1,087.58	$ 80.35	7.98%
		Double - THREE TIER	$ 758.71	$ 823.67	$ 64.96	8.56%	$ 774.79	$ 836.60	$ 61.81	7.98%
		Family - THREE TIER	$ 1,005.29	$ 1,091.36	$ 86.07	8.56%	$ 1,026.60	$ 1,108.50	$ 81.90	7.98%
		Employee/Spouse - FOUR TIER	$ 758.71	$ 823.67	$ 64.96	8.56%	$ 774.79	$ 836.60	$ 61.81	7.98%
		Employee/Chld(rn) - FOUR TIER	$ 739.74	$ 803.08	$ 63.34	8.56%	$ 755.42	$ 815.69	$ 60.27	7.98%
		Family - FOUR TIER	$ 1,100.12	$ 1,194.32	$ 94.20	8.56%	$ 1,123.45	$ 1,213.07	$ 89.62	7.98%
HDP	QPPOS1111	QPPOS1112								
		Individual - ALL TIERS	$ 275.61	$ 356.46	$ 80.85	29.33%	$ 281.46	$ 362.06	$ 80.60	28.64%
		Family - TWO TIER	$ 716.58	$ 926.80	$ 210.22	29.34%	$ 731.78	$ 941.35	$ 209.57	28.64%
		Double - THREE TIER	$ 551.22	$ 712.92	$ 161.70	29.33%	$ 562.90	$ 724.12	$ 161.22	28.64%
		Family - THREE TIER	$ 730.37	$ 944.62	$ 214.25	29.33%	$ 745.85	$ 959.45	$ 213.60	28.64%
		Employee/Spouse - FOUR TIER	$ 551.22	$ 712.92	$ 161.70	29.33%	$ 562.90	$ 724.12	$ 161.22	28.64%
		Employee/Chld(rn) - FOUR TIER	$ 537.43	$ 695.10	$ 157.67	29.34%	$ 548.83	$ 706.01	$ 157.18	28.64%
		Family - FOUR TIER	$ 799.27	$ 1,033.74	$ 234.47	29.34%	$ 816.21	$ 1,049.97	$ 233.76	28.64%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 577.71	$ 563.56	$ (14.15)	-2.45%	$ 590.71	$ 572.41	$ (18.30)	-3.10%
		Family - TWO TIER	$ 1,502.05	$ 1,465.25	$ (36.80)	-2.45%	$ 1,535.85	$ 1,488.26	$ (47.59)	-3.10%
		Double - THREE TIER	$ 1,155.43	$ 1,127.12	$ (28.31)	-2.45%	$ 1,181.43	$ 1,144.81	$ (36.62)	-3.10%
		Family - THREE TIER	$ 1,530.95	$ 1,493.43	$ (37.52)	-2.45%	$ 1,565.39	$ 1,516.88	$ (48.51)	-3.10%
		Employee/Spouse - FOUR TIER	$ 1,155.43	$ 1,127.12	$ (28.31)	-2.45%	$ 1,181.43	$ 1,144.81	$ (36.62)	-3.10%
		Employee/Chld(rn) - FOUR TIER	$ 1,126.55	$ 1,098.94	$ (27.61)	-2.45%	$ 1,151.89	$ 1,116.19	$ (35.70)	-3.10%
		Family - FOUR TIER	$ 1,675.38	$ 1,634.32	$ (41.06)	-2.45%	$ 1,713.07	$ 1,659.98	$ (53.09)	-3.10%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 536.54	$ 554.88	$ 18.34	3.42%	$ 548.62	$ 563.59	$ 14.97	2.73%
		Family - TWO TIER	$ 1,395.01	$ 1,442.69	$ 47.68	3.42%	$ 1,426.39	$ 1,465.34	$ 38.95	2.73%
		Double - THREE TIER	$ 1,073.08	$ 1,109.76	$ 36.68	3.42%	$ 1,097.23	$ 1,127.19	$ 29.96	2.73%
		Family - THREE TIER	$ 1,421.84	$ 1,470.44	$ 48.60	3.42%	$ 1,453.82	$ 1,493.52	$ 39.70	2.73%
		Employee/Spouse - FOUR TIER	$ 1,073.08	$ 1,109.76	$ 36.68	3.42%	$ 1,097.23	$ 1,127.19	$ 29.96	2.73%
		Employee/Chld(rn) - FOUR TIER	$ 1,046.26	$ 1,082.02	$ 35.76	3.42%	$ 1,069.80	$ 1,099.01	$ 29.21	2.73%
		Family - FOUR TIER	$ 1,555.97	$ 1,609.16	$ 53.19	3.42%	$ 1,590.99	$ 1,634.42	$ 43.43	2.73%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 518.16	$ 539.65	$ 21.49	4.15%	$ 529.82	$ 548.13	$ 18.31	3.46%
		Family - TWO TIER	$ 1,347.22	$ 1,403.10	$ 55.88	4.15%	$ 1,377.53	$ 1,425.13	$ 47.60	3.46%
		Double - THREE TIER	$ 1,036.33	$ 1,079.31	$ 42.98	4.15%	$ 1,059.64	$ 1,096.25	$ 36.61	3.45%
		Family - THREE TIER	$ 1,373.13	$ 1,430.08	$ 56.95	4.15%	$ 1,404.03	$ 1,452.53	$ 48.50	3.45%
		Employee/Spouse - FOUR TIER	$ 1,036.33	$ 1,079.31	$ 42.98	4.15%	$ 1,059.64	$ 1,096.25	$ 36.61	3.45%
		Employee/Chld(rn) - FOUR TIER	$ 1,010.41	$ 1,052.32	$ 41.91	4.15%	$ 1,033.15	$ 1,068.85	$ 35.70	3.46%
		Family - FOUR TIER	$ 1,502.67	$ 1,565.00	$ 62.33	4.15%	$ 1,536.48	$ 1,589.57	$ 53.09	3.46%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 507.04	$ 529.24	$ 22.20	4.38%	$ 518.46	$ 537.55	$ 19.09	3.68%
		Family - TWO TIER	$ 1,318.31	$ 1,376.02	$ 57.71	4.38%	$ 1,347.97	$ 1,397.62	$ 49.65	3.68%
		Double - THREE TIER	$ 1,014.08	$ 1,058.47	$ 44.39	4.38%	$ 1,036.90	$ 1,075.09	$ 38.19	3.68%
		Family - THREE TIER	$ 1,343.66	$ 1,402.48	$ 58.82	4.38%	$ 1,373.90	$ 1,424.50	$ 50.60	3.68%
		Employee/Spouse - FOUR TIER	$ 1,014.08	$ 1,058.47	$ 44.39	4.38%	$ 1,036.90	$ 1,075.09	$ 38.19	3.68%
		Employee/Chld(rn) - FOUR TIER	$ 988.74	$ 1,032.01	$ 43.27	4.38%	$ 1,010.97	$ 1,048.21	$ 37.24	3.68%
		Family - FOUR TIER	$ 1,470.43	$ 1,534.79	$ 64.36	4.38%	$ 1,503.50	$ 1,558.88	$ 55.38	3.68%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 483.04	$ 512.31	$ 29.27	6.06%	$ 493.91	$ 520.35	$ 26.44	5.35%
		Family - TWO TIER	$ 1,255.90	$ 1,332.00	$ 76.10	6.06%	$ 1,284.16	$ 1,352.91	$ 68.75	5.35%
		Double - THREE TIER	$ 966.07	$ 1,024.61	$ 58.54	6.06%	$ 987.81	$ 1,040.70	$ 52.89	5.35%
		Family - THREE TIER	$ 1,280.05	$ 1,357.61	$ 77.56	6.06%	$ 1,308.85	$ 1,378.93	$ 70.08	5.35%
		Employee/Spouse - FOUR TIER	$ 966.07	$ 1,024.61	$ 58.54	6.06%	$ 987.81	$ 1,040.70	$ 52.89	5.35%
		Employee/Chld(rn) - FOUR TIER	$ 941.93	$ 999.00	$ 57.07	6.06%	$ 963.12	$ 1,014.68	$ 51.56	5.35%
		Family - FOUR TIER	$ 1,400.81	$ 1,485.69	$ 84.88	6.06%	$ 1,432.33	$ 1,509.02	$ 76.69	5.35%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 412.03	$ 435.95	$ 23.92	5.81%	$ 421.30	$ 442.79	$ 21.49	5.10%
		Family - TWO TIER	$ 1,071.28	$ 1,133.46	$ 62.18	5.80%	$ 1,095.39	$ 1,151.26	$ 55.87	5.10%
		Double - THREE TIER	$ 824.07	$ 871.89	$ 47.82	5.80%	$ 842.61	$ 885.58	$ 42.97	5.10%
		Family - THREE TIER	$ 1,091.89	$ 1,155.26	$ 63.37	5.80%	$ 1,116.45	$ 1,173.40	$ 56.95	5.10%
		Employee/Spouse - FOUR TIER	$ 824.07	$ 871.89	$ 47.82	5.80%	$ 842.61	$ 885.58	$ 42.97	5.10%
		Employee/Chld(rn) - FOUR TIER	$ 803.46	$ 850.10	$ 46.64	5.80%	$ 821.54	$ 863.44	$ 41.90	5.10%
		Family - FOUR TIER	$ 1,194.89	$ 1,264.25	$ 69.36	5.80%	$ 1,221.77	$ 1,284.09	$ 62.32	5.10%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 435.39	$ 448.94	$ 13.55	3.11%	$ 445.19	$ 455.98	$ 10.79	2.42%
		Family - TWO TIER	$ 1,132.02	$ 1,167.23	$ 35.21	3.11%	$ 1,157.49	$ 1,185.56	$ 28.07	2.43%
		Double - THREE TIER	$ 870.78	$ 897.87	$ 27.09	3.11%	$ 890.38	$ 911.97	$ 21.59	2.42%
		Family - THREE TIER	$ 1,153.80	$ 1,189.68	$ 35.88	3.11%	$ 1,179.75	$ 1,208.36	$ 28.61	2.43%
		Employee/Spouse - FOUR TIER	$ 870.78	$ 897.87	$ 27.09	3.11%	$ 890.38	$ 911.97	$ 21.59	2.42%
		Employee/Chld(rn) - FOUR TIER	$ 849.02	$ 875.42	$ 26.40	3.11%	$ 868.12	$ 889.17	$ 21.05	2.42%
		Family - FOUR TIER	$ 1,262.64	$ 1,301.91	$ 39.27	3.11%	$ 1,291.04	$ 1,322.35	$ 31.31	2.43%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 451.36	$ 465.75	$ 14.39	3.19%	$ 461.51	$ 473.07	$ 11.56	2.50%
		Family - TWO TIER	$ 1,173.51	$ 1,210.96	$ 37.45	3.19%	$ 1,199.93	$ 1,229.97	$ 30.04	2.50%
		Double - THREE TIER	$ 902.70	$ 931.51	$ 28.81	3.19%	$ 923.02	$ 946.13	$ 23.11	2.50%
		Family - THREE TIER	$ 1,196.08	$ 1,234.25	$ 38.17	3.19%	$ 1,222.99	$ 1,253.63	$ 30.64	2.51%
		Employee/Spouse - FOUR TIER	$ 902.70	$ 931.51	$ 28.81	3.19%	$ 923.02	$ 946.13	$ 23.11	2.50%
		Employee/Chld(rn) - FOUR TIER	$ 880.14	$ 908.22	$ 28.08	3.19%	$ 899.94	$ 922.48	$ 22.54	2.50%
		Family - FOUR TIER	$ 1,308.93	$ 1,350.69	$ 41.76	3.19%	$ 1,338.37	$ 1,371.89	$ 33.52	2.50%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 452.30	$ 450.06	$ (2.24)	-0.50%	$ 462.48	$ 457.13	$ (5.35)	-1.16%
		Family - TWO TIER	$ 1,175.99	$ 1,170.17	$ (5.82)	-0.49%	$ 1,202.45	$ 1,188.54	$ (13.91)	-1.16%
		Double - THREE TIER	$ 904.61	$ 900.13	$ (4.48)	-0.50%	$ 924.96	$ 914.26	$ (10.70)	-1.16%
		Family - THREE TIER	$ 1,198.61	$ 1,192.67	$ (5.94)	-0.50%	$ 1,225.58	$ 1,211.40	$ (14.18)	-1.16%
		Employee/Spouse - FOUR TIER	$ 904.61	$ 900.13	$ (4.48)	-0.50%	$ 924.96	$ 914.26	$ (10.70)	-1.16%
		Employee/Chld(rn) - FOUR TIER	$ 881.99	$ 877.63	$ (4.36)	-0.49%	$ 901.84	$ 891.40	$ (10.44)	-1.16%
		Family - FOUR TIER	$ 1,311.68	$ 1,305.19	$ (6.49)	-0.49%	$ 1,341.20	$ 1,325.68	$ (15.52)	-1.16%

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Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PA1S11	PA1S12								
		Individual - ALL TIERS	$ 560.05	$ 581.39	$ 21.34	3.81%	$ 571.93	$ 590.52	$ 18.59	3.25%
		Family - TWO TIER	$ 1,456.15	$ 1,511.62	$ 55.47	3.81%	$ 1,487.02	$ 1,535.36	$ 48.34	3.25%
		Double - THREE TIER	$ 1,120.11	$ 1,162.79	$ 42.68	3.81%	$ 1,143.86	$ 1,181.04	$ 37.18	3.25%
		Family - THREE TIER	$ 1,484.15	$ 1,540.69	$ 56.54	3.81%	$ 1,515.61	$ 1,564.88	$ 49.27	3.25%
		Employee/Spouse - FOUR TIER	$ 1,120.11	$ 1,162.79	$ 42.68	3.81%	$ 1,143.86	$ 1,181.04	$ 37.18	3.25%
		Employee/Chld(rn) - FOUR TIER	$ 1,092.11	$ 1,133.72	$ 41.61	3.81%	$ 1,115.26	$ 1,151.52	$ 36.26	3.25%
		Family - FOUR TIER	$ 1,624.16	$ 1,686.04	$ 61.88	3.81%	$ 1,658.59	$ 1,712.51	$ 53.92	3.25%
PPO	PA2S11	PA2S12								
		Individual - ALL TIERS	$ 520.15	$ 572.44	$ 52.29	10.05%	$ 531.17	$ 581.43	$ 50.26	9.46%
		Family - TWO TIER	$ 1,352.38	$ 1,488.35	$ 135.97	10.05%	$ 1,381.05	$ 1,511.71	$ 130.66	9.46%
		Double - THREE TIER	$ 1,040.29	$ 1,144.88	$ 104.59	10.05%	$ 1,062.35	$ 1,162.86	$ 100.51	9.46%
		Family - THREE TIER	$ 1,378.39	$ 1,516.97	$ 138.58	10.05%	$ 1,407.61	$ 1,540.79	$ 133.18	9.46%
		Employee/Spouse - FOUR TIER	$ 1,040.29	$ 1,144.88	$ 104.59	10.05%	$ 1,062.35	$ 1,162.86	$ 100.51	9.46%
		Employee/Chld(rn) - FOUR TIER	$ 1,014.28	$ 1,116.26	$ 101.98	10.05%	$ 1,035.79	$ 1,133.79	$ 98.00	9.46%
		Family - FOUR TIER	$ 1,508.42	$ 1,660.08	$ 151.66	10.05%	$ 1,540.41	$ 1,686.14	$ 145.73	9.46%
PPO	PA3S11	PA3S12								
		Individual - ALL TIERS	$ 502.33	$ 556.73	$ 54.40	10.83%	$ 512.98	$ 565.47	$ 52.49	10.23%
		Family - TWO TIER	$ 1,306.05	$ 1,447.50	$ 141.45	10.83%	$ 1,333.74	$ 1,470.23	$ 136.49	10.23%
		Double - THREE TIER	$ 1,004.65	$ 1,113.46	$ 108.81	10.83%	$ 1,025.96	$ 1,130.94	$ 104.98	10.23%
		Family - THREE TIER	$ 1,331.17	$ 1,475.34	$ 144.17	10.83%	$ 1,359.38	$ 1,498.50	$ 139.12	10.23%
		Employee/Spouse - FOUR TIER	$ 1,004.65	$ 1,113.46	$ 108.81	10.83%	$ 1,025.96	$ 1,130.94	$ 104.98	10.23%
		Employee/Chld(rn) - FOUR TIER	$ 979.54	$ 1,085.63	$ 106.09	10.83%	$ 1,000.31	$ 1,102.67	$ 102.36	10.23%
		Family - FOUR TIER	$ 1,456.75	$ 1,614.52	$ 157.77	10.83%	$ 1,487.63	$ 1,639.87	$ 152.24	10.23%
PPO	PA4S11	PA4S12								
		Individual - ALL TIERS	$ 491.54	$ 545.99	$ 54.45	11.08%	$ 501.97	$ 554.56	$ 52.59	10.48%
		Family - TWO TIER	$ 1,278.02	$ 1,419.56	$ 141.54	11.07%	$ 1,305.12	$ 1,441.85	$ 136.73	10.48%
		Double - THREE TIER	$ 983.10	$ 1,091.97	$ 108.87	11.07%	$ 1,003.94	$ 1,109.11	$ 105.17	10.48%
		Family - THREE TIER	$ 1,302.60	$ 1,446.86	$ 144.26	11.07%	$ 1,330.21	$ 1,469.58	$ 139.37	10.48%
		Employee/Spouse - FOUR TIER	$ 983.10	$ 1,091.97	$ 108.87	11.07%	$ 1,003.94	$ 1,109.11	$ 105.17	10.48%
		Employee/Chld(rn) - FOUR TIER	$ 958.52	$ 1,064.67	$ 106.15	11.07%	$ 978.84	$ 1,081.39	$ 102.55	10.48%
		Family - FOUR TIER	$ 1,425.49	$ 1,583.36	$ 157.87	11.07%	$ 1,455.71	$ 1,608.22	$ 152.51	10.48%
PPO	PB4S11	PB4S12								
		Individual - ALL TIERS	$ 468.28	$ 528.52	$ 60.24	12.86%	$ 478.21	$ 536.82	$ 58.61	12.26%
		Family - TWO TIER	$ 1,217.51	$ 1,374.15	$ 156.64	12.87%	$ 1,243.32	$ 1,395.73	$ 152.41	12.26%
		Double - THREE TIER	$ 936.55	$ 1,057.04	$ 120.49	12.87%	$ 956.40	$ 1,073.63	$ 117.23	12.26%
		Family - THREE TIER	$ 1,240.93	$ 1,400.58	$ 159.65	12.87%	$ 1,267.24	$ 1,422.57	$ 155.33	12.26%
		Employee/Spouse - FOUR TIER	$ 936.55	$ 1,057.04	$ 120.49	12.87%	$ 956.40	$ 1,073.63	$ 117.23	12.26%
		Employee/Chld(rn) - FOUR TIER	$ 913.13	$ 1,030.61	$ 117.48	12.87%	$ 932.49	$ 1,046.79	$ 114.30	12.26%
		Family - FOUR TIER	$ 1,357.99	$ 1,532.71	$ 174.72	12.87%	$ 1,386.78	$ 1,556.77	$ 169.99	12.26%
PPO	PH2S11	PH2S12								
		Individual - ALL TIERS	$ 399.43	$ 449.74	$ 50.31	12.60%	$ 407.90	$ 456.80	$ 48.90	11.99%
		Family - TWO TIER	$ 1,038.53	$ 1,169.33	$ 130.80	12.59%	$ 1,060.55	$ 1,187.69	$ 127.14	11.99%
		Double - THREE TIER	$ 798.87	$ 899.49	$ 100.62	12.60%	$ 815.80	$ 913.61	$ 97.81	11.99%
		Family - THREE TIER	$ 1,058.50	$ 1,191.82	$ 133.32	12.60%	$ 1,080.94	$ 1,210.53	$ 129.59	11.99%
		Employee/Spouse - FOUR TIER	$ 798.87	$ 899.49	$ 100.62	12.60%	$ 815.80	$ 913.61	$ 97.81	11.99%
		Employee/Chld(rn) - FOUR TIER	$ 778.89	$ 877.00	$ 98.11	12.60%	$ 795.41	$ 890.77	$ 95.36	11.99%
		Family - FOUR TIER	$ 1,158.36	$ 1,304.26	$ 145.90	12.60%	$ 1,182.92	$ 1,324.73	$ 141.81	11.99%
PPO	PH3S11	PH3S12								
		Individual - ALL TIERS	$ 422.08	$ 463.14	$ 41.06	9.73%	$ 431.04	$ 470.41	$ 39.37	9.13%
		Family - TWO TIER	$ 1,097.42	$ 1,204.17	$ 106.75	9.73%	$ 1,120.69	$ 1,223.08	$ 102.39	9.14%
		Double - THREE TIER	$ 844.17	$ 926.29	$ 82.12	9.73%	$ 862.07	$ 940.83	$ 78.76	9.14%
		Family - THREE TIER	$ 1,118.52	$ 1,227.33	$ 108.81	9.73%	$ 1,142.24	$ 1,246.60	$ 104.36	9.14%
		Employee/Spouse - FOUR TIER	$ 844.17	$ 926.29	$ 82.12	9.73%	$ 862.07	$ 940.83	$ 78.76	9.14%
		Employee/Chld(rn) - FOUR TIER	$ 823.07	$ 903.13	$ 80.06	9.73%	$ 840.51	$ 917.31	$ 76.80	9.14%
		Family - FOUR TIER	$ 1,224.05	$ 1,343.11	$ 119.06	9.73%	$ 1,250.00	$ 1,364.20	$ 114.20	9.14%
PPO	PPH1S11	PPH1S12								
		Individual - ALL TIERS	$ 437.55	$ 480.49	$ 42.94	9.81%	$ 446.83	$ 488.04	$ 41.21	9.22%
		Family - TWO TIER	$ 1,137.65	$ 1,249.28	$ 111.63	9.81%	$ 1,161.76	$ 1,268.90	$ 107.14	9.22%
		Double - THREE TIER	$ 875.12	$ 960.99	$ 85.87	9.81%	$ 893.67	$ 976.08	$ 82.41	9.22%
		Family - THREE TIER	$ 1,159.52	$ 1,273.31	$ 113.79	9.81%	$ 1,184.11	$ 1,293.30	$ 109.19	9.22%
		Employee/Spouse - FOUR TIER	$ 875.12	$ 960.99	$ 85.87	9.81%	$ 893.67	$ 976.08	$ 82.41	9.22%
		Employee/Chld(rn) - FOUR TIER	$ 853.24	$ 936.96	$ 83.72	9.81%	$ 871.32	$ 951.67	$ 80.35	9.22%
		Family - FOUR TIER	$ 1,268.91	$ 1,393.43	$ 124.52	9.81%	$ 1,295.81	$ 1,415.31	$ 119.50	9.22%
PPO	PPOASSOC11	PPOASSOC12								
		Individual - ALL TIERS	$ 438.48	$ 464.31	$ 25.83	5.89%	$ 447.78	$ 471.60	$ 23.82	5.32%
		Family - TWO TIER	$ 1,140.04	$ 1,207.20	$ 67.16	5.89%	$ 1,164.22	$ 1,226.15	$ 61.93	5.32%
		Double - THREE TIER	$ 876.96	$ 928.61	$ 51.65	5.89%	$ 895.55	$ 943.19	$ 47.64	5.32%
		Family - THREE TIER	$ 1,161.97	$ 1,230.41	$ 68.44	5.89%	$ 1,186.61	$ 1,249.73	$ 63.12	5.32%
		Employee/Spouse - FOUR TIER	$ 876.96	$ 928.61	$ 51.65	5.89%	$ 895.55	$ 943.19	$ 47.64	5.32%
		Employee/Chld(rn) - FOUR TIER	$ 855.04	$ 905.40	$ 50.36	5.89%	$ 873.17	$ 919.61	$ 46.44	5.32%
		Family - FOUR TIER	$ 1,271.59	$ 1,346.49	$ 74.90	5.89%	$ 1,298.54	$ 1,367.63	$ 69.09	5.32%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 1 Current Rate	2012 Quarter 1 Proposed Rate	Quarter 1 Amount of Adjustment	Quarter 1 Percent Change	2011 Quarter 2 Current Rate	2012 Quarter 2 Proposed Rate	Quarter 2 Amount of Adjustment	Quarter 2 Percent Change
			First Quarter 2012 (1/1/2012 - 3/31/2012)				*Second Quarter 2012 (4/1/2012 - 6/30/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 364.46	$ 373.08	$ 8.62	2.37%	$ 372.66	$ 378.93	$ 6.27	1.68%
		Family - TWO TIER	$ 947.60	$ 970.00	$ 22.40	2.36%	$ 968.92	$ 985.22	$ 16.30	1.68%
		Double - THREE TIER	$ 728.93	$ 746.15	$ 17.22	2.36%	$ 745.33	$ 757.87	$ 12.54	1.68%
		Family - THREE TIER	$ 965.82	$ 988.65	$ 22.83	2.36%	$ 987.55	$ 1,004.17	$ 16.62	1.68%
		Employee/Spouse - FOUR TIER	$ 728.93	$ 746.15	$ 17.22	2.36%	$ 745.33	$ 757.87	$ 12.54	1.68%
		Employee/Chld(rn) - FOUR TIER	$ 710.70	$ 727.50	$ 16.80	2.36%	$ 726.69	$ 738.92	$ 12.23	1.68%
		Family - FOUR TIER	$ 1,056.94	$ 1,081.92	$ 24.98	2.36%	$ 1,080.72	$ 1,098.90	$ 18.18	1.68%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 317.77	$ 288.72	$ (29.05)	-9.14%	$ 324.92	$ 293.26	$ (31.66)	-9.74%
		Family - TWO TIER	$ 826.20	$ 750.68	$ (75.52)	-9.14%	$ 844.79	$ 762.46	$ (82.33)	-9.75%
		Double - THREE TIER	$ 635.54	$ 577.44	$ (58.10)	-9.14%	$ 649.84	$ 586.51	$ (63.33)	-9.75%
		Family - THREE TIER	$ 842.09	$ 765.11	$ (76.98)	-9.14%	$ 861.03	$ 777.13	$ (83.90)	-9.74%
		Employee/Spouse - FOUR TIER	$ 635.54	$ 577.44	$ (58.10)	-9.14%	$ 649.84	$ 586.51	$ (63.33)	-9.75%
		Employee/Chld(rn) - FOUR TIER	$ 619.65	$ 563.01	$ (56.64)	-9.14%	$ 633.59	$ 571.85	$ (61.74)	-9.74%
		Family - FOUR TIER	$ 921.53	$ 837.29	$ (84.24)	-9.14%	$ 942.27	$ 850.44	$ (91.83)	-9.75%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 524.39	$ 543.04	$ 18.65	3.56%	$ 536.19	$ 551.57	$ 15.38	2.87%
		Family - TWO TIER	$ 1,363.42	$ 1,411.90	$ 48.48	3.56%	$ 1,394.10	$ 1,434.07	$ 39.97	2.87%
		Double - THREE TIER	$ 1,048.79	$ 1,086.08	$ 37.29	3.56%	$ 1,072.38	$ 1,103.13	$ 30.75	2.87%
		Family - THREE TIER	$ 1,389.64	$ 1,439.05	$ 49.41	3.56%	$ 1,420.91	$ 1,461.65	$ 40.74	2.87%
		Employee/Spouse - FOUR TIER	$ 1,048.79	$ 1,086.08	$ 37.29	3.56%	$ 1,072.38	$ 1,103.13	$ 30.75	2.87%
		Employee/Chld(rn) - FOUR TIER	$ 1,022.57	$ 1,058.93	$ 36.36	3.56%	$ 1,045.58	$ 1,075.55	$ 29.97	2.87%
		Family - FOUR TIER	$ 1,520.74	$ 1,574.81	$ 54.07	3.56%	$ 1,554.95	$ 1,599.54	$ 44.59	2.87%

CDPHP Universal Benefits, Inc.
WHV Region
Sole Proprietor Rates
Proposed Premium Rates Effective 1/1/2012

Product Line	Old Rider Name	New Rider Name	2011 Quarter 3 Current Rate	2012 Quarter 3 Proposed Rate	Quarter 3 Amount of Adjustment	Quarter 3 Percent Change	2011 Quarter 4 Current Rate	2012 Quarter 4 Proposed Rate	Quarter 4 Amount of Adjustment	Quarter 4 Percent Change
			Third Quarter 2012 (7/1/2012 - 9/30/2012)				*Fourth Quarter 2012 (10/1/2012 - 12/31/2012)*			
PPO	PPOS0211	PPOS0212								
		Individual - ALL TIERS	$ 353.32	$ 384.88	$ 31.56	8.93%	$ 360.80	$ 390.92	$ 30.12	8.35%
		Family - TWO TIER	$ 918.63	$ 1,000.69	$ 82.06	8.93%	$ 938.10	$ 1,016.40	$ 78.30	8.35%
		Double - THREE TIER	$ 706.63	$ 769.76	$ 63.13	8.93%	$ 721.61	$ 781.85	$ 60.24	8.35%
		Family - THREE TIER	$ 936.29	$ 1,019.94	$ 83.65	8.93%	$ 956.14	$ 1,035.95	$ 79.81	8.35%
		Employee/Spouse - FOUR TIER	$ 706.63	$ 769.76	$ 63.13	8.93%	$ 721.61	$ 781.85	$ 60.24	8.35%
		Employee/Chld(rn) - FOUR TIER	$ 688.97	$ 750.52	$ 61.55	8.93%	$ 703.57	$ 762.30	$ 58.73	8.35%
		Family - FOUR TIER	$ 1,024.62	$ 1,116.16	$ 91.54	8.93%	$ 1,046.34	$ 1,133.68	$ 87.34	8.35%
PPO	PPOS0411	PPOS0412								
		Individual - ALL TIERS	$ 308.05	$ 297.86	$ (10.19)	-3.31%	$ 314.59	$ 302.54	$ (12.05)	-3.83%
		Family - TWO TIER	$ 800.94	$ 774.43	$ (26.51)	-3.31%	$ 817.92	$ 786.59	$ (31.33)	-3.83%
		Double - THREE TIER	$ 616.11	$ 595.72	$ (20.39)	-3.31%	$ 629.17	$ 605.07	$ (24.10)	-3.83%
		Family - THREE TIER	$ 816.34	$ 789.33	$ (27.01)	-3.31%	$ 833.65	$ 801.72	$ (31.93)	-3.83%
		Employee/Spouse - FOUR TIER	$ 616.11	$ 595.72	$ (20.39)	-3.31%	$ 629.17	$ 605.07	$ (24.10)	-3.83%
		Employee/Chld(rn) - FOUR TIER	$ 600.70	$ 580.83	$ (19.87)	-3.31%	$ 613.44	$ 589.94	$ (23.50)	-3.83%
		Family - FOUR TIER	$ 893.36	$ 863.79	$ (29.57)	-3.31%	$ 912.29	$ 877.35	$ (34.94)	-3.83%
PPO	PSSS0411	PSSS0412								
		Individual - ALL TIERS	$ 508.36	$ 560.22	$ 51.86	10.20%	$ 519.14	$ 569.02	$ 49.88	9.61%
		Family - TWO TIER	$ 1,321.75	$ 1,456.58	$ 134.83	10.20%	$ 1,349.76	$ 1,479.45	$ 129.69	9.61%
		Double - THREE TIER	$ 1,016.73	$ 1,120.45	$ 103.72	10.20%	$ 1,038.28	$ 1,138.04	$ 99.76	9.61%
		Family - THREE TIER	$ 1,347.16	$ 1,484.60	$ 137.44	10.20%	$ 1,375.72	$ 1,507.90	$ 132.18	9.61%
		Employee/Spouse - FOUR TIER	$ 1,016.73	$ 1,120.45	$ 103.72	10.20%	$ 1,038.28	$ 1,138.04	$ 99.76	9.61%
		Employee/Chld(rn) - FOUR TIER	$ 991.31	$ 1,092.44	$ 101.13	10.20%	$ 1,012.32	$ 1,109.59	$ 97.27	9.61%
		Family - FOUR TIER	$ 1,474.25	$ 1,624.65	$ 150.40	10.20%	$ 1,505.51	$ 1,650.16	$ 144.65	9.61%

CDPHP Universal Benefits, Inc.
Benefit Summary

Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	Prod Line	2011 Plan Code	2012 Plan Code	18 Office Visit	19 Specialist Visit	20 Inpatient Hospital	21 Outpatient Surgery	22 ER	23 Ambulance	24 DME	25 Coinsurance	26 INN Single / Family Deductible	27 INN Single / Family OOP Max	28 Coins	29 OON Single / Family Deductible	30 OON Single / Family OOP Max
02-0001-2010	SG	EPO	EA2S11	EA2S12	$25	$25	$250	$50	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EA3S11	EA3S12	$30	$30	$500	$100	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EA4S11	EA4S12	$35	$35	$1,000	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EB4S11	EB4S12	$35	$35	$1,000	$100	$100	$100	50%	N/A	$250/$500	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EC4S11	EC4S12	$35	$35	$1,000	$100	$100	$100	50%	N/A	$500/$1250	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EC5S11	EC5S12	$30	$30	$500	$100	$100	$100	50%	N/A	$500/$1000	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	ED5S11	ED5S12	$25	$40	$250	$50	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	ED9S11	ED9S12	$30	$50	$1,000	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EF1S11	EF1S12	$30	$50	$1,000	$100	$100	$100	50%	N/A	$250/$500	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EF2S11	EF2S12	$30	$50	$1,000	$100	$100	$100	50%	N/A	$500/$1250	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EH1S11	EH1S12	$25	$25	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EH2S11	EH2S12	$35	$35	20%	20%	20%	20%	50%	20%	$1000/$2500	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EH3S11	EH3S12	$30	$30	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EP1S11	EP1S12	$25	$25	$500	$75	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EP2S11	EP2S12	$25	$50	$750	$75	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPH1S11	EPH1S12	$30	$30	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPH2S11	EPH2S12	$25	$50	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOASSOC11	EPOASSOC12	$35	$35	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOCHAMB11	EPOCHAMB12	$25	$25	20%	20%	20%	20%	50%	20%	$500/$1250	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0111	EPOS0112	$30	$50	$1,000	$150	$150	$150	50%	N/A	$500/$1250	N/A	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0311	EPOS0312	$30	$45	$750	$200	$150	$150	50%	N/A	$750/$1875	N/A	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0511	EPOS0512	$25	$25	10%	10%	10%	10%	50%	10%	$500/$1250	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0711	EPOS0712	$75	$75	$1,000	$250	$150	$150	50%	N/A	$0/$0	N/A	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0811	EPOS0812	$25	$25	$250	$150	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS0911	EPOS0912	$35	$35	$500	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1011	EPOS1012	$25	$25	$200	$150	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1211	EPOS1212	$45	$45	$1,000	$300	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1311	EPOS1312	$40	$40	20%	20%	20%	20%	50%	20%	$500/$1250	$3000/$7500	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1411	EPOS1412	$50	$50	20%	20%	20%	20%	50%	20%	$750/$1875	$4000/$10000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1511	EPOS1512	$40	$40	$1,000	$200	$150	$150	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1711	EPOS1712	$50	$50	$1,000	$200	$150	$150	50%	N/A	$250/$625	$0/$0	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1811	EPOS1812	$35	$35	20%	20%	20%	20%	50%	20%	$1250/$3125	$4000/$10000	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS1911	EPOS1912	$40	$60	20%	20%	20%	20%	50%	20%	$2000/$5000	$5000/$12500	N/A	N/A	N/A
02-0001-2010	SG	EPO	EPOS2011	EPOS2012	$50	$50	20%	20%	20%	20%	50%	20%	$3000/$7500	$7000/$17500	N/A	N/A	N/A
02-0001-2011	SG	EPO	EPOS2211	EPOS2212	$0	$0	$0	$0	$0	$0	0%	0%	$1500/$3000	$1500/$3000	NA	NA	NA
02-0001-2011	SG	EPO	EPOS2311	EPOS2312	$0	$0	$0	$0	$0	$0	0%	0%	$3500/$7000	$3500/$7000	NA	NA	NA

Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	Prod Line	2011 Plan Code	2012 Plan Code	18 Office Visit	19 Specialist Visit	20 Inpatient Hospital	21 Outpatient Surgery	22 ER	23 Ambulance	24 DME	25 Coinsurance	26 INN Single / Family Deductible	27 INN Single / Family OOP Max	28 Coins	29 OON Single / Family Deductible	30 OON Single / Family OOP Max
02-0001-2010	SG	HDE	QEPOS0111	QEPOS0112	$25	$25	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	N/A	N/A	N/A
02-0001-2010	SG	HDE	QEPOS0211	QEPOS0212	$30	$30	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	N/A	N/A	N/A
02-0001-2010	SG	HDE	QEPOS0311	QEPOS0312	$25	$40	$0	$75	$50	$50	50%	N/A	$1200/$2400	N/A	N/A	N/A	N/A
02-0001-2010	SG	HDE	QEPOS0411	QEPOS0412	20%	20%	20%	20%	20%	20%	50%	20%	$1500/$3000	$4000/$8000	N/A	N/A	N/A
02-0001-2010	SG	HDE	QEPOS0611	QEPOS0612	10%	10%	10%	10%	10%	10%	50%	10%	$1500/$3000	$4000/$8000	N/A	N/A	N/A
02-0001-2010	SG	HDE	QEPOS0711	QEPOS0712	10%	10%	10%	10%	10%	10%	50%	10%	$3500/$7000	$5300/$10600	N/A	N/A	N/A
02-0001-2011	SG	HDE	QEPOS1211	QEPOS1212	0%	0%	0%	0%	0%	0%	0%	0%	$1500/$3000	$2500/$4000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS1511	QEPOS1512	0%	0%	0%	0%	0%	0%	0%	0%	$1500/$3000	$2500/$5000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS1611	QEPOS1612	0%	0%	0%	0%	0%	0%	0%	0%	$2000/$4000	$3000/$5500	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS1711	QEPOS1712	0%	0%	0%	0%	0%	0%	0%	0%	$2700/$5400	$3700/$6400	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS1811	QEPOS1812	0%	0%	0%	0%	0%	0%	0%	0%	$3500/$7000	$4500/$8000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS1911	QEPOS1912	0%	0%	0%	0%	0%	0%	0%	0%	$4500/$9000	$5500/$10000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS2011	QEPOS2012	0%	0%	0%	0%	0%	0%	0%	0%	$2500/$5000	$3500/$7000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS2111	QEPOS2112	20%	20%	20%	20%	20%	20%	50%	20%	$2500/$5000	$5000/$10000	NA	NA	NA
02-0001-2011	SG	HDE	QEPOS2211	QEPOS2212	0%	0%	0%	0%	0%	0%	0%	0%	$5000/$10000	$5000/$10000	NA	NA	NA
02-0001-2010	SG	HDP	HDPPOASC11	HDPPOASC12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SG	HDP	HDPPOCHA11	HDPPOCHA12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SG	HDP	PI1S11	PI1S12	10%	10%	10%	10%	10%	10%	50%	10%	$1500/$3000	$4000/$8000	30%	$5000/$10000	$10000/$20000
02-0001-2010	SG	HDP	PJ1S11	PJ1S12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SG	HDP	PK1S11	PK1S12	10%	10%	10%	10%	10%	10%	50%	10%	$3500/$7000	$5300/$10600	50%	$6000/$12000	$10000/$20000
02-0001-2010	SG	HDP	PL1S11	PL1S12	10%	10%	10%	10%	10%	10%	50%	10%	$4500/$9000	$5300/$10600	50%	$6000/$12000	$10000/$20000
02-0001-2010	SG	HDP	QPPOS0111	QPPOS0112	$25	$25	$500	$75	$50	$50	50%	N/A	$1500/$3000	$5000/$10000	0%	$4000/$8000	$4000/$8000
02-0001-2010	SG	HDP	QPPOS0211	QPPOS0212	$30	$30	$500	$75	$50	$50	50%	N/A	$1500/$3000	$5000/$10000	0%	$4000/$8000	$4000/$8000
02-0001-2010	SG	HDP	QPPOS0411	QPPOS0412	20%	20%	20%	20%	20%	20%	50%	20%	$1500/$3000	$4000/$8000	30%	$5000/$10000	$10000/$20000
02-0001-2010	SG	HDP	QPPOS0911	QPPOS0912	$25	$25	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	30%	$1500/$3000	$10000/$20000
02-0001-2010	SG	HDP	QPPOS1011	QPPOS1012	$30	$30	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	40%	$2250/$4500	$10000/$20000
02-0001-2010	SG	HDP	QPPOS1111	QPPOS1112	$25	$25	10%	$75	$50	$50	50%	10%	$1200/$2400	$5000/$10000	30%	$4000/$8000	$10000/$20000
02-0001-2010	SG	PPO	PA1S11	PA1S12	$20	$20	$500	$50	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$2500	$3000/$7500
02-0001-2010	SG	PPO	PA2S11	PA2S12	$25	$25	$500	$100	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$3000	$3000/$7500
02-0001-2010	SG	PPO	PA3S11	PA3S12	$30	$30	$750	$150	$100	$100	50%	0%	$0/$0	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SG	PPO	PA4S11	PA4S12	$35	$35	$1,000	$200	$100	$100	50%	0%	$0/$0	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SG	PPO	PB4S11	PB4S12	$35	$35	$1,000	$100	$100	$100	50%	0%	$250/$625	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SG	PPO	PH2S11	PH2S12	$35	$35	20%	20%	20%	20%	50%	20%	$1000/$2500	$2000/$5000	40%	$3000/$7500	$5000/$12500
02-0001-2010	SG	PPO	PH3S11	PH3S12	$30	$30	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	40%	$2000/$5000	$4000/$10000
02-0001-2010	SG	PPO	PPH1S11	PPH1S12	$30	$30	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	40%	$2000/$5000	$4000/$10000
02-0001-2010	SG	PPO	PPOASSOC11	PPOASSOC12	$35	$35	20%	20%	20%	20%	50%	20%	$500/$1250	$2000/$5000	40%	$2000/$5000	N/A
02-0001-2011	SG	PPO	PPOS0211	PPOS0212	$0	$0	$0	$0	$0	$0	0%	0%	$2700/$5400	$2700/$5400	50%	$5000/$10000	$10000/$20000
02-0001-2011	SG	PPO	PPOS0411	PPOS0412	$0	$0	$0	$0	$0	$0	0%	0%	$4500/$9000	$4500/$9000	50%	$6000/$12000	$10000/$20000
02-0001-2010	SG	PPO	PSSS0411	PSSS0412	$25	$40	$750	$150	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$2500	$3000/$7500

CDPHP Universal Benefits, Inc.
Benefit Summary

Proposed Premium Rates Effective 1/1/2012

Form Number	Group Size	Prod Line	2011 Plan Code	2012 Plan Code	18 Office Visit	19 Specialist Visit	20 Inpatient Hospital	21 Outpatient Surgery	22 ER	23 Ambulance	24 DME	25 Coinsurance	26 INN Single / Family Deductible	27 INN Single / Family OOP Max	28 Coins	29 OON Single / Family Deductible	30 OON Single / Family OOP Max
02-0001-2010	SP	EPO	EA2S11	EA2S12	$25	$25	$250	$50	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EA3S11	EA3S12	$30	$30	$500	$100	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EA4S11	EA4S12	$35	$35	$1,000	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EB4S11	EB4S12	$35	$35	$1,000	$100	$100	$100	50%	N/A	$250/$500	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EC4S11	EC4S12	$35	$35	$1,000	$100	$100	$100	50%	N/A	$500/$1250	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EC5S11	EC5S12	$30	$30	$500	$100	$100	$100	50%	N/A	$500/$1000	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	ED5S11	ED5S12	$25	$40	$250	$50	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	ED9S11	ED9S12	$30	$50	$1,000	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EF1S11	EF1S12	$30	$50	$1,000	$100	$100	$100	50%	N/A	$250/$500	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EF2S11	EF2S12	$30	$50	$1,000	$100	$100	$100	50%	N/A	$500/$1250	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EH1S11	EH1S12	$25	$25	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EH2S11	EH2S12	$35	$35	20%	20%	20%	20%	50%	20%	$1000/$2500	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EH3S11	EH3S12	$30	$30	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EP1S11	EP1S12	$25	$25	$500	$75	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EP2S11	EP2S12	$25	$50	$750	$75	$75	$75	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPH1S11	EPH1S12	$30	$30	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPH2S11	EPH2S12	$25	$50	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOASSOC11	EPOASSOC12	$35	$35	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOCHAMB11	EPOCHAMB12	$25	$25	20%	20%	20%	20%	50%	20%	$500/$1250	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0111	EPOS0112	$30	$50	$1,000	$150	$150	$150	50%	N/A	$500/$1250	N/A	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0311	EPOS0312	$30	$45	$750	$200	$150	$150	50%	N/A	$750/$1875	N/A	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0511	EPOS0512	$25	$25	10%	10%	10%	10%	50%	10%	$500/$1250	$2000/$5000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0711	EPOS0712	$75	$75	$1,000	$250	$150	$150	50%	N/A	$0/$0	N/A	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0811	EPOS0812	$25	$25	$250	$150	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS0911	EPOS0912	$35	$35	$500	$200	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1011	EPOS1012	$25	$25	$200	$150	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1211	EPOS1212	$45	$45	$1,000	$300	$100	$100	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1311	EPOS1312	$40	$40	20%	20%	20%	20%	50%	20%	$500/$1250	$3000/$7500	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1411	EPOS1412	$50	$50	20%	20%	20%	20%	50%	20%	$750/$1875	$4000/$10000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1511	EPOS1512	$40	$40	$1,000	$200	$150	$150	50%	N/A	$0/$0	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1711	EPOS1712	$50	$50	$1,000	$200	$150	$150	50%	N/A	$250/$625	$0/$0	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1811	EPOS1812	$35	$35	20%	20%	20%	20%	50%	20%	$1250/$3125	$4000/$10000	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS1911	EPOS1912	$40	$60	20%	20%	20%	20%	50%	20%	$2000/$5000	$5000/$12500	N/A	N/A	N/A
02-0001-2010	SP	EPO	EPOS2011	EPOS2012	$50	$50	20%	20%	20%	20%	50%	20%	$3000/$7500	$7000/$17500	N/A	N/A	N/A
02-0001-2011	SP	EPO	EPOS2211	EPOS2212	$0	$0	$0	$0	$0	$0	0%	0%	$1500/$3000	$1500/$3000	NA	NA	NA
02-0001-2011	SP	EPO	EPOS2311	EPOS2312	$0	$0	$0	$0	$0	$0	0%	0%	$3500/$7000	$3500/$7000	NA	NA	NA

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					18	19	20	21	22	23	24	25	26	27	28	29	30
Form Number	Group Size	Prod Line	2011 Plan Code	2012 Plan Code	Office Visit	Specialist Visit	Inpatient Hospital	Outpatient Surgery	ER	Ambulance	DME	Coinsurance	INN Single / Family Deductible	INN Single / Family OOP Max	Coins	OON Single / Family Deductible	OON Single / Family OOP Max
02-0001-2010	SP	HDE	QEPOS0111	QEPOS0112	$25	$25	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	N/A	N/A	N/A
02-0001-2010	SP	HDE	QEPOS0211	QEPOS0212	$30	$30	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	N/A	N/A	N/A
02-0001-2010	SP	HDE	QEPOS0311	QEPOS0312	$25	$40	$0	$75	$50	$50	50%	N/A	$1200/$2400	N/A	N/A	N/A	N/A
02-0001-2010	SP	HDE	QEPOS0411	QEPOS0412	20%	20%	20%	20%	20%	20%	50%	20%	$1500/$3000	$4000/$8000	N/A	N/A	N/A
02-0001-2010	SP	HDE	QEPOS0611	QEPOS0612	10%	10%	10%	10%	10%	10%	50%	10%	$1500/$3000	$4000/$8000	N/A	N/A	N/A
02-0001-2010	SP	HDE	QEPOS0711	QEPOS0712	10%	10%	10%	10%	10%	10%	50%	10%	$3500/$7000	$5300/$10600	N/A	N/A	N/A
02-0001-2011	SP	HDE	QEPOS1211	QEPOS1212	0%	0%	0%	0%	0%	0%	0%	0%	$1500/$3000	$2500/$4000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS1511	QEPOS1512	0%	0%	0%	0%	0%	0%	0%	0%	$1500/$3000	$2500/$5000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS1611	QEPOS1612	0%	0%	0%	0%	0%	0%	0%	0%	$2000/$4000	$3000/$5500	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS1711	QEPOS1712	0%	0%	0%	0%	0%	0%	0%	0%	$2700/$5400	$3700/$6400	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS1811	QEPOS1812	0%	0%	0%	0%	0%	0%	0%	0%	$3500/$7000	$4500/$8000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS1911	QEPOS1912	0%	0%	0%	0%	0%	0%	0%	0%	$4500/$9000	$5500/$10000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS2011	QEPOS2012	0%	0%	0%	0%	0%	0%	0%	0%	$2500/$5000	$3500/$7000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS2111	QEPOS2112	20%	20%	20%	20%	20%	20%	50%	20%	$2500/$5000	$5000/$10000	NA	NA	NA
02-0001-2011	SP	HDE	QEPOS2211	QEPOS2212	0%	0%	0%	0%	0%	0%	0%	0%	$5000/$10000	$5000/$10000	NA	NA	NA
02-0001-2010	SP	HDP	HDPPOASC11	HDPPOASC12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SP	HDP	HDPPOCHA11	HDPPOCHA12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SP	HDP	PI1S11	PI1S12	10%	10%	10%	10%	10%	10%	50%	10%	$1500/$3000	$4000/$8000	30%	$5000/$10000	$10000/$20000
02-0001-2010	SP	HDP	PJ1S11	PJ1S12	10%	10%	10%	10%	10%	10%	50%	10%	$2700/$5400	$4000/$8000	50%	$5000/$10000	$10000/$20000
02-0001-2010	SP	HDP	PK1S11	PK1S12	10%	10%	10%	10%	10%	10%	50%	10%	$3500/$7000	$5300/$10600	50%	$6000/$12000	$10000/$20000
02-0001-2010	SP	HDP	PL1S11	PL1S12	10%	10%	10%	10%	10%	10%	50%	10%	$4500/$9000	$5300/$10600	50%	$6000/$12000	$10000/$20000
02-0001-2010	SP	HDP	QPPOS0111	QPPOS0112	$25	$25	$500	$75	$50	$50	50%	N/A	$1500/$3000	$5000/$10000	0%	$4000/$8000	$4000/$8000
02-0001-2010	SP	HDP	QPPOS0211	QPPOS0212	$30	$30	$500	$75	$50	$50	50%	N/A	$1500/$3000	$5000/$10000	0%	$4000/$8000	$4000/$8000
02-0001-2010	SP	HDP	QPPOS0411	QPPOS0412	20%	20%	20%	20%	20%	20%	50%	20%	$1500/$3000	$4000/$8000	30%	$5000/$10000	$10000/$20000
02-0001-2010	SP	HDP	QPPOS0911	QPPOS0912	$25	$25	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	30%	$1500/$3000	$10000/$20000
02-0001-2010	SP	HDP	QPPOS1011	QPPOS1012	$30	$30	10%	10%	10%	10%	50%	10%	$1200/$2400	$5950/$11900	40%	$2250/$4500	$10000/$20000
02-0001-2010	SP	HDP	QPPOS1111	QPPOS1112	$25	$25	10%	$75	$50	$50	50%	10%	$1200/$2400	$5000/$10000	30%	$4000/$8000	$10000/$20000
02-0001-2010	SP	PPO	PA1S11	PA1S12	$20	$20	$500	$50	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$2500	$3000/$7500
02-0001-2010	SP	PPO	PA2S11	PA2S12	$25	$25	$500	$100	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$3000	$3000/$7500
02-0001-2010	SP	PPO	PA3S11	PA3S12	$30	$30	$750	$150	$100	$100	50%	0%	$0/$0	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SP	PPO	PA4S11	PA4S12	$35	$35	$1,000	$200	$100	$100	50%	0%	$0/$0	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SP	PPO	PB4S11	PB4S12	$35	$35	$1,000	$100	$100	$100	50%	0%	$250/$625	$0/$0	30%	$2000/$5000	$5000/$12500
02-0001-2010	SP	PPO	PH2S11	PH2S12	$35	$35	20%	20%	20%	20%	50%	20%	$1000/$2500	$2000/$5000	40%	$3000/$7500	$5000/$12500
02-0001-2010	SP	PPO	PH3S11	PH3S12	$30	$30	20%	20%	20%	20%	50%	20%	$750/$1875	$2000/$5000	40%	$2000/$5000	$4000/$10000
02-0001-2010	SP	PPO	PPH1S11	PPH1S12	$30	$30	20%	20%	20%	20%	50%	20%	$250/$500	$2000/$4000	40%	$2000/$5000	$4000/$10000
02-0001-2010	SP	PPO	PPOASSOC11	PPOASSOC12	$35	$35	20%	20%	20%	20%	50%	20%	$500/$1250	$2000/$5000	40%	$2000/$5000	N/A
02-0001-2011	SP	PPO	PPOS0211	PPOS0212	$0	$0	$0	$0	$0	$0	0%	0%	$2700/$5400	$2700/$5400	50%	$5000/$10000	$10000/$20000
02-0001-2011	SP	PPO	PPOS0411	PPOS0412	$0	$0	$0	$0	$0	$0	0%	0%	$4500/$9000	$4500/$9000	50%	$6000/$12000	$10000/$20000
02-0001-2010	SP	PPO	PSSS0411	PSSS0412	$25	$40	$750	$150	$75	$75	50%	0%	$0/$0	$0/$0	30%	$1000/$2500	$3000/$7500

CDPHP Universal Benefits, Inc.
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	Product Line	2012 Plan Code	Capital Region	Central Region	Southern Region	Eastern Hudson Valley	Western Hudson Valley
Small Group	EPO	EA2S12	1, 2	37, 38	73, 74	109, 110	145, 146
Page Numbers	EPO	EA3S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EA4S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EB4S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EC4S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EC5S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	ED5S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	ED9S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EF1S12	1, 2	35, 36	69, 70	103, 104	137, 138
	EPO	EF2S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EH1S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EH2S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EH3S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EP1S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EP2S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EPH1S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EPH2S12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EPOASSOC12	3, 4	37, 38	71, 72	105, 106	139, 140
	EPO	EPOCHAMB12	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0112	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0312	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0512	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0712	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0812	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS0912	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS1012	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS1212	5, 6	39, 40	73, 74	107, 108	141, 142
	EPO	EPOS1312	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS1412	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS1512	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS1712	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS1812	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS1912	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS2012	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS2212	7, 8	41, 42	75, 76	109, 110	143, 144
	EPO	EPOS2312	7, 8	41, 42	75, 76	109, 110	143, 144

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	Product Line	2012 Plan Code	Capital Region	Central Region	Southern Region	Eastern Hudson Valley	Western Hudson Valley
Small Group	HDE	QEPOS0112	9, 10	43, 44	77, 78	111, 112	145, 146
Page Numbers	HDE	QEPOS0212	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS0312	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS0412	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS0612	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS0712	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS1212	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS1512	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS1612	9, 10	43, 44	77, 78	111, 112	145, 146
	HDE	QEPOS1712	11, 12	45, 46	79, 80	113, 114	147, 148
	HDE	QEPOS1812	11, 12	45, 46	79, 80	113, 114	147, 148
	HDE	QEPOS1912	11, 12	45, 46	79, 80	113, 114	147, 148
	HDE	QEPOS2012	11, 12	45, 46	79, 80	113, 114	147, 148
	HDE	QEPOS2112	11, 12	45, 46	79, 80	113, 114	147, 148
	HDE	QEPOS2212	11, 12	45, 46	79, 80	113, 114	147, 148
	HDP	HDPPOASC12	11, 12	45, 46	79, 80	113, 114	147, 148
	HDP	HDPPOCHA12	11, 12	45, 46	79, 80	113, 114	147, 148
	HDP	PI1S12	11, 12	45, 46	79, 80	113, 114	147, 148
	HDP	PJ1S12	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	PK1S12	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	PL1S12	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS0112	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS0212	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS0412	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS0912	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS1012	13, 14	47, 48	81, 82	115, 116	149, 150
	HDP	QPPOS1112	13, 14	47, 48	81, 82	115, 116	149, 150
	PPO	PA1S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PA2S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PA3S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PA4S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PB4S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PH2S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PH3S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PPH1S12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PPOASSOC12	15, 16	49, 50	83, 84	117, 118	151, 152
	PPO	PPOS0212	17, 18	51, 52	85, 86	119, 120	153, 154
	PPO	PPOS0412	17, 18	51, 52	85, 86	119, 120	153, 154
	PPO	PSSS0412	17, 18	51, 52	85, 86	119, 120	153, 154

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	Product Line	2012 Plan Code	Capital Region	Central Region	Southern Region	Eastern Hudson Valley	Western Hudson Valley
Sole Proprietor	EPO	EA2S12	19, 20	53, 54	87, 88	121, 122	155, 156
Page Numbers	EPO	EA3S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EA4S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EB4S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EC4S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EC5S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	ED5S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	ED9S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EF1S12	19, 20	53, 54	87, 88	121, 122	155, 156
	EPO	EF2S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EH1S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EH2S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EH3S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EP1S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EP2S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EPH1S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EPH2S12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EPOASSOC12	21, 22	55, 56	89, 90	123, 124	157, 158
	EPO	EPOCHAMB12	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0112	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0312	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0512	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0712	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0812	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS0912	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS1012	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS1212	23, 24	57, 58	91, 92	125, 126	159, 160
	EPO	EPOS1312	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS1412	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS1512	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS1712	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS1812	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS1912	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS2012	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS2212	25, 26	59, 60	93, 94	127, 128	161, 162
	EPO	EPOS2312	25, 26	59, 60	93, 94	127, 128	161, 162

CDPHP Universal Benefits, Inc.
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Proposed Premium Rates Effective 1/1/2012

	Product Line	2012 Plan Code	Capital Region	Central Region	Southern Region	Eastern Hudson Valley	Western Hudson Valley
Sole Proprietor	HDE	QEPOS0112	27, 28	61, 62	95, 96	129, 130	163, 164
Page Numbers	HDE	QEPOS0212	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS0312	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS0412	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS0612	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS0712	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS1212	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS1512	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS1612	27, 28	61, 62	95, 96	129, 130	163, 164
	HDE	QEPOS1712	29, 30	63, 64	97, 98	131, 132	165, 166
	HDE	QEPOS1812	29, 30	63, 64	97, 98	131, 132	165, 166
	HDE	QEPOS1912	29, 30	63, 64	97, 98	131, 132	165, 166
	HDE	QEPOS2012	29, 30	63, 64	97, 98	131, 132	165, 166
	HDE	QEPOS2112	29, 30	63, 64	97, 98	131, 132	165, 166
	HDE	QEPOS2212	29, 30	63, 64	97, 98	131, 132	165, 166
	HDP	HDPPOASC12	29, 30	63, 64	97, 98	131, 132	165, 166
	HDP	HDPPOCHA12	29, 30	63, 64	97, 98	131, 132	165, 166
	HDP	PI1S12	29, 30	63, 64	97, 98	131, 132	165, 166
	HDP	PJ1S12	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	PK1S12	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	PL1S12	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS0112	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS0212	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS0412	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS0912	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS1012	31, 32	65, 66	99, 100	133, 134	167, 168
	HDP	QPPOS1112	31, 32	65, 66	99, 100	133, 134	167, 168
	PPO	PA1S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PA2S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PA3S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PA4S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PB4S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PH2S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PH3S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PPH1S12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PPOASSOC12	33, 34	67, 68	101, 102	135, 136	169, 170
	PPO	PPOS0212	35, 36	69, 70	103, 104	137, 138	171, 172
	PPO	PPOS0412	35, 36	69, 70	103, 104	137, 138	171, 172
	PPO	PSSS0412	35, 36	69, 70	103, 104	137, 138	171, 172

CDPHP Universal Benefits, Inc.
UBI Product
Conversion Factor Summary

IV. Conversion Factor

	Contract Mix	Average Contract Size	Weighted Contract Size	Desired Loading Factors	Weighted Loading Factors	Conversion Factor
Group						
Two Tier Premiums						
Single	0.522	1.00	0.522	1.00	0.522	
Family	0.478	3.15	1.505	2.50	1.194	
Total	1.000		2.027		1.716	1.181
Three Tier Premiums						
Single	0.524	1.00	0.524	1.00	0.524	
Double	0.216	2.00	0.432	2.00	0.432	
Family	0.260	3.90	1.014	2.60	0.676	
Total	1.000		1.970		1.632	1.207
Four Tier Premiums						
Single	0.478	1.00	0.478	1.00	0.478	
Emp/Spouse	0.193	2.00	0.385	2.00	0.385	
Emp/Child(ren)	0.093	2.66	0.248	1.90	0.177	
Family	0.236	3.91	0.924	2.80	0.662	
Total	1.000		2.035		1.702	1.196
						1.195

CDPHP Universal Benefits, Inc.
UBI Product
Regional Area Factors

V. Area Factors

2012 Rating Factors - UBI						
Rating Region		**Capital Region**	**Central Region**	**Southern Region**	**East Hudson Valley**	**West Hudson Valley**
Regional Rating Factor		**1.0000**	**1.1457**	**1.1533**	**1.1733**	**1.2170**
Counties:		Albany	Herkimer	Broome	Dutchess	Orange
		Schenectady	Oneida	Chenango		Ulster
		Rensselaer	Madison	Delaware		
		Saratoga	Otsego	Tioga		
		Warren	Essex			
		Washington	Hamilton			
		Schoharie				
		Columbia				
		Greene				
		Fulton				
		Montgomery				

CDPHP Universal Benefits, Inc
UBI Product
Tier Factors

VI. Tier Factors

2012 Rating Factors - UBI			
Rating Method	**Contract Type**		**Small Group**
2-Tier	Individual		1
	Family		2.60
3-Tier	Individual		1
	Employee + 1		2.00
	Family		2.65
4-Tier	Individual		1
	Employee + Spouse		2.00
	Employee + Child(ren)		1.95
	Family		2.90

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

VII. Rate Calculation

Sample rate calculation for a small group 3-tier UBI benefit package in the Capital region			
Plan Code	**Individual**	**Double**	**Family**
EA2S12	$ 388.81	$ 777.63	$ 1,030.35
EPRXS8A12	$ 109.31	$ 218.63	$ 289.68
EPBHS112	$ 4.33	$ 8.67	$ 11.49
EPELGS2912 ^			1.024
Final Rates	**$502.45**	**$1,004.93**	**$ 1,363.20**

Sample rate calculation for a sole proprietor 3-tier UBI benefit package in the Central region			
Plan Code	**Individual**	**Double**	**Family**
EA2S12	$ 507.83	$ 1,015.66	$ 1,345.74
EPRXS8A12	$ 124.62	$ 249.23	$ 330.24
EPBHS112	$ 5.66	$ 11.32	$ 15.00
EPELGS2912 ^			1.024
Final Rates	**$ 638.11**	**$1,276.21**	**$ 1,731.20**

^ Applied only to Base Medical and Pharmacy rates

CDPHP Universal Benefits, Inc.
UBI Product
Commission Schedule and Incentives

VIII. Commission Schedule and Incentives

Small Group (community-rated) EPO, PPO

5 percent commission first year
Renew at 4 percent if group sold prior to January 1, 2010 or was at 4 percent previously
Renew at 3 percent if group sold before January 1, 2006 and was at 3 percent previously

HDPPO & HDEPO

8 percent commission and renew at 8 percent

Basic Hospital

5 percent commission

Direct to Broker

Sliding scale qualifier;

10 - 50 new contracts:	1% Commission
51 - 74 new contracts:	2% Commission
75 new contracts:	3% Commission

New contracts are tracked from new groups sold and growth from total replacements. Commission will begin first of the month after qualifier is met. Once broker meets the 75 new contract count, all previous direct to broker groups that are paying at 1% or 2% will be changed to pay at 3%

Broker to Broker Transfer

Commission scale is same as previous broker.
Payment begins the first of the month following receipt of broker of record letter.

CDPHP Universal Benefits, Inc.
Rate Application for Small Group UBI
FORM # 02-0001-2010, 02-0002-2010, 02-0001-2011

IX. Underwriting Guidelines

All employer groups with two or more employees are eligible to enroll in one of CDPHP UBI's group benefit plans. An eligible group employee is defined as a full-time or part-time employee working a minimum of 15 hours per week. Sole Proprietors who are members of an association or a chamber of commerce doing business with CDPHP UBI, are eligible to obtain group coverage through that chamber or association. A subscriber who leaves employment with an employer currently enrolled in CDPHP, is eligible for one of CDPHP UBI's Non Group contracts or may enroll through COBRA if offered by his or her previous employer.

Small groups are defined as employer groups with two (2) to fifty (50) eligible employees. An association with member employers of fifty or fewer employees is considered a small group. CDPHP does not offer all riders to small groups.

To be eligible to be a group policyholder with CDPHP, an employer must be located in CDPHP UBI's approved service area. To be eligible to enroll as a CDPHP subscriber, the member must reside or work in CDPHP UBI's service area. CDPHP UBI's service area as of 1/1/2012 will encompass the following counties:

Rating Region	Counties
Capital	Albany, Schenectady, Rensselaer, Saratoga, Warren, Washington, Schoharie, Columbia, Greene, Fulton and Montgomery
Central	Herkimer, Oneida, Madison, Otsego, Essex, Hamilton
Eastern Hudson Valley	Dutchess
Western Hudson Valley	Ulster, Orange
Southern	Broome, Chenango, Delaware, Tioga

CDPHP UBI does not medically underwrite its small group products.

Condition of coverage requires the timely payment of premiums.

CDPHP Universal Benefits, Inc.
UBI Product
Expected Loss Ratio

All policy forms in all regions

X. Expected Loss Ratio

83.78%