Filing at a Glance

Company: Independent Health Benefits Corporation

Product Name: IHBC Prior Approval Effective January 1, 2012

SERFF Tr Num: NDPD-127211453

State: New York

TOI: H21 Health - Other

SERFF Status: Closed-APPR Approved

State Tr Num: 2011070215

Sub-TOI: H21.000 Health - Other

Co Tr Num:

State Status:

Filing Type: Rate Adjustment pursuant to Section 4308(c)

Reviewer(s): [redacted]

Authors: [redacted]

Disposition Date: 11/02/2011

Date Submitted: 07/27/2011

Disposition Status: APPR Approved

Implementation Date Requested: 01/01/2012

Implementation Date: 01/01/2012

State Filing Description:

General Information

Project Name: IHBC Prior Approval Effective January 1, 2012

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 11/02/2011

State Status Changed:

Created By: [redacted]

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small

Overall Rate Impact:

Deemer Date:

Submitted By: [redacted]

Filing Description:

2012 IHBC Prior Approval Filing for Article 43 products.

If you need any additional information or have questions, please call me at the number provided below or please call

[redacted]

Company and Contact

Filing Contact Information

[redacted]	[redacted]	
511 Farber Lakes Drive	716-635-4834 [Phone]	
Buffalo, NY 14221	716-250-7158 [FAX]	

Filing Company Information

Independent Health Benefits Corporation	CoCode: 47034	State of Domicile: New York
511 Farber Lakes Drive	Group Code: -99	Company Type: Health Article 43
Buffalo, NY 14221	Group Name:	State ID Number: 1
(716) 631-3001 ext. [Phone]	FEIN Number: 16-1483784	

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, Prior Approval Rate Adjustment

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 Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Independent Health Benefits Corporation	Increase	8.700%	8.700%	$14,914,321	22,750	$170,775,581	-1.200%	16.900%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	0	2,677	4	25,770	0	16,407	0	0
Policy Holders:	0	1,524	2	13,332	0	7,892	0	0

Rate Review Details

COMPANY:

Company Name:	Independent Health Benefits Corporation
HHS Issuer Id:	18029
Product Names:	IHBC Prior Approval Effective January 1, 2012
Trend Factors:	

FORMS:

New Policy Forms:	
Affected Forms:	
Other Affected Forms:	All Small Group IHBC

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Annual
Member Months:	538,296
Benefit Change:	None
Percent Change Requested:	Min: -1.2 Max: 16.9 Avg: 8.7

PRIOR RATE:

Total Earned Premium:	170,775,581.04
Total Incurred Claims:	152,331,818.29
Annual $:	Min: 162.34 Max: 565.42 Avg: 317.25

REQUESTED RATE:

Projected Earned Premium:	185,689,901.76
Projected Incurred Claims:	165,635,392.37
Annual $:	Min: 181.70 Max: 614.46 Avg: 344.96

EXHIBIT 1: GENERAL INFORMATION ABOUT THE RATE ADJUSTMENT SUBMISSION

A. Insurer Information:

Independent Health Benefits Corporation
Company submitting the rate adjustment request

Article 43
Type of insurer

☐ For Profit
☑ Non Profit

47034
Company NAIC Code

511 Farber Lakes Drive, Buffalo, NY 14221
Company mailing address

B. Contact Person:

[redacted]
Rate filing contact person name, title

[redacted]
Contact phone number

[redacted]
Contact Email address

C. Actuarial Contact (If different from above):

[redacted]
Actuary name, title

[redacted]
Actuary phone number

[redacted]
Actuary Email address

D. New Rate Information (See Note #1):

2/1/2012 - 1/31/2013 (Rolling 1st Qtr)
5/1/2012 - 4/30/2013 (Rolling 2nd Qtr)
8/1/2012 - 7/31/2013 (Rolling 3rd Qtr)
11/1/2012 - 10/31/2013 (Rolling 4th Qtr)
New rate applicability period

1/1/2012 (1st Qtr)
4/1/2012 (2nd Qtr)
7/1/2012 (3rd Qtr)
10/1/2012 (4th Qtr)
New rate effective date

NDPD-127211453
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?	No.
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. All required notices were mailed prior to this application's submission. Employer notices were mailed on July 21. Notices for Employer Group Subscribers were mailed July 22 through July 26.
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.

EXHIBIT 3: NARRATIVE SUMMARY

Company: **Independent Health Benefits Corporation**
NAIC Code: **47034**
SERFF Tracking #: **NDPD-127211453**

Independent Health Benefits Corporation (IHBC) is requesting premium rate adjustments for its small group (defined as 50 eligible employees or less), non-HMO products and all applicable riders. All products and riders within this rate filing are community rated. This means that all members holding the same coverage pay the same approved premium. The number of subscribers affected by the proposed premium adjustments is 22,750.

The following is a summary of the proposed rate adjustments to be effective on your next anniversary date on or after January 1, 2012:

Small Group Products:

Product Type	Product Name	Low	High	Average
POS	Encompass Plus D	8.8%	8.9%	8.9%
POS	FlexFit Select	10.2%	10.5%	10.2%
POS	FlexFit Select (New)	7.8%	8.1%	8.0%
POS	Encompass Essential Plus	7.2%	8.1%	7.8%
POS	**Total POS**			**8.7%**
POS				
POS	Pharmacy Riders	-6.6%	14.9%	9.1%
POS	Other Riders*	-44.3%	236.0%	2.0%

Product Type	Product Name	Low	High	Average
PPO	Passport Select	7.4%	11.0%	9.9%
PPO				
PPO	Pharmacy Riders	-6.6%	14.9%	9.1%
PPO	Other Riders**	-24.7%	198.7%	-14.4%

Product Type	Product Name	Low	High	Average
EPO	Easy Access	7.9%	9.1%	9.1%
EPO	Easy Access (w/ Deductible)	12.8%	14.0%	N/A
EPO	**Total EPO**			**9.1%**
EPO				
EPO	Pharmacy Riders	-6.6%	14.9%	5.4%
EPO	Other Riders	-43.1%	28.1%	-2.0%

Product Type	Product Name	Low	High	Average
HSA HDHP^	iDirect 1Series	10.7%	16.5%	11.4%
HSA HDHP	iDirect 2Series	11.4%	13.5%	12.0%
HSA HDHP	iDirect 3Series	12.0%	14.3%	12.1%
HSA HDHP	iDirect 4Series	11.3%	16.7%	12.1%
HSA HDHP	iDirect 5Series	11.7%	15.0%	12.3%
Non HSA HDHP	iDirect 1Series B	0.0%	4.4%	4.3%
Non HSA HDHP	iDirect 1Series C	-0.7%	4.5%	3.9%
Non HSA HDHP	iDirect 2Series	-4.9%	6.2%	3.4%
HDHP	**Overall iDirect**			**9.0%**
HSA HDHP	Pharmacy Riders	-17.3%	31.2%	8.7%
Non HSA HDHP	Pharmacy Riders	-1.2%	11.9%	5.0%
HDHP	Other Riders***	-45.8%	340.0%	-7.1%

^HSA HDHP is our consumer directed High Deductible Health Plans with a Health Savings Account (HSA qualified).

* The rider noted here with a 236% change is currently priced at $1.89 and is proposed to increase to $6.35. As an additional note, this rider is not purchased by any active groups.

** The rider noted here with a 198.7% change is currently priced at -$23.54 and is proposed to decrease to -$70.31. As an additional note, this rider is not purchased by any active groups.

*** The rider noted here with a 340% change is currently priced at $0.05 and is proposed to increase to $0.22. As an additional note, this rider is not purchased by any active groups.

Quarterly Trend:

	POS / PPO / EPO	iDirect
Base and Base Riders	2.50%	3.00%
Pharmacy Riders	2.75%	3.50%

The key trends driving the proposed rate adjustments by medical expense category are as follows:

Projected 2012 Small Group Medical Expense Trends
Base and Base Rider Trends

Medical Expense Category	Utilization	Allowed Charge	PMPM (Per Member Per Month)
Hospital Inpatient	2.5%	6.0%	8.6%
Hospital Outpatient	5.5%	6.0%	11.8%
Physician	5.7%	2.5%	8.4%
Ancillary*	8.9%	1.2%	10.2%
Other**			7.0%
Total Trend			**9.0%**

*Ancillary includes services such as home health, durable medical equipment, ambulance, medical dental services, and prosthetics and appliances.
**** Note that "Other" includes Mandated State Taxes, provider incentives, medical management savings initiatives, and other items related to managing the medical expense trend.

Utilization represents the units of medical services per member per year. As noted in the exhibit above, the number of services rendered per member in the IHBC small group plans is projected to increase in 2012 consistent with prior year historical trends.

Allowed Charge represents the anticipated negotiated changes in reimbursement to our providers (hospital, physicians, and other medical providers). In general, these are our expected reimbursement increases despite our best efforts to minimize provider increases to help keep premium rates lower. This charge amount includes a modest adjustment for the intensity increase of the services being provided (more complicated procedures).

The PMPM column is the projected change in medical expense incurred for each member per month.

Projected 2012 Small Group Pharmacy Trends

Formulary Category	Utilization	Allowed Charge	PMPM (Per Member Per Month)
Tier I Drugs	7.5%	5.0%	
Tier II Drugs	-2.5%	10.5%	
Tier III Drugs	3.5%	7.5%	
Total Combined	**5.5%**	**4.1%**	**9.9%**

89% of the premium dollar for the IHBC small group base and base rider rates and 90% of the pharmacy premium are utilized for medical care. The remaining 10% - 11% of premium is available to IHBC to cover administrative expenses. Administrative expenses include (but are not limited to) customer service, processing and paying claims, care management programs focused on quality, and community benefits.

IHBC also generates income from invested funds. The size of the portfolio and income generated from it vary from year to year. For 2012, IHBC will be utilizing 100% of its anticipated investment income to lower the proposed premium rates.

These proposed rate adjustments will be submitted to the New York State Department of Insurance on approximately July 27th 2011. Your employer group will be notified of the final approved premium adjustment at least 60 days prior to your effective date of renewal.

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

INDEPENDENT HEALTH BENEFITS CORPORATION
Company submitting the rate adjustment request

47034
Company NAIC Code

NDPD-127211453
SERFF tracking number

A. BASE MEDICAL PLAN

Market Segment: **Small Group**
Rating Region: **Western New York**

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
IHBC-POSC-001	Encompass Plus D	Encompass Plus D	Jan. - Mar. 2012	8.9%	8.9%	8.9%
IHBC-C-601	FlexFit Select 43	FlexFit Select	Jan. - Mar. 2012	10.5%	10.5%	N/A
IHBC-C1005	FlexFit Select 43 (New)	FlexFit Select (New)	Jan. - Mar. 2012	8.1%	8.1%	8.1%
IHBC-C-101	Encompass Essential 43	Encompass Essential Plus	Jan. - Mar. 2012	7.6%	8.1%	8.0%
500103-43	Passport Plan Select	Passport Plan Select	Jan. - Mar. 2012	7.5%	11.0%	9.9%
IHBC-EPOC-1	Easy Access EPO	Easy Access	Jan. - Mar. 2012	8.2%	9.1%	9.1%
IHBC-C1003	Easy Access EPO	Easy Access	Jan. - Mar. 2012	12.9%	14.0%	N/A
IHBC-HSAQE-C-001	1Series HSA Qual	iDirect 1Series	Jan. - Mar. 2012	10.7%	16.5%	11.4%
IHBC-HSAQP-C-001	2Series HSA Qual	iDirect 2Series	Jan. - Mar. 2012	11.4%	13.5%	12.0%
IHBC-HSAQ-C-003	3Series HSA Qual	iDirect 3Series	Jan. - Mar. 2012	12.0%	14.3%	12.1%
IHBC-HSAQ-C-004	4Series HSA Qual	iDirect 4Series	Jan. - Mar. 2012	11.3%	16.7%	12.1%
IHBC-C1001	5Series HSA Qual	iDirect 5Series	Jan. - Mar. 2012	11.7%	15.0%	12.6%
IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	iDirect 1Series	Jan. - Mar. 2012	0.0%	4.4%	4.3%
IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	iDirect 1Series	Jan. - Mar. 2012	-0.7%	4.5%	3.9%
IHBC-HRAP-C-001	2Series non-HSA Qual	iDirect 2Series	Jan. - Mar. 2012	-4.9%	6.2%	4.2%

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.)

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
IHBC-POSC-001	Encompass Plus D	Encompass Plus D	Apr. - Jun. 2012	8.8%	8.9%	8.9%
IHBC-C-601	FlexFit Select 43	FlexFit Select	Apr. - Jun. 2012	10.2%	10.2%	N/A
IHBC-C1005	FlexFit Select 43 (New)	FlexFit Select (New)	Apr. - Jun. 2012	7.8%	7.8%	7.8%
IHBC-C-101	Encompass Essential 43	Encompass Essential Plus	Apr. - Jun. 2012	7.3%	7.7%	7.7%
500103-43	Passport Plan Select	Passport Plan Select	Apr. - Jun. 2012	7.5%	11.0%	9.9%
IHBC-EPOC-1	Easy Access EPO	Easy Access	Apr. - Jun. 2012	7.9%	8.8%	N/A
IHBC-C1003	Easy Access EPO	Easy Access	Apr. - Jun. 2012	12.8%	13.8%	N/A
IHBC-HSAQE-C-001	1Series HSA Qual	iDirect 1Series	Apr. - Jun. 2012	10.7%	16.5%	11.4%
IHBC-HSAQP-C-001	2Series HSA Qual	iDirect 2Series	Apr. - Jun. 2012	11.4%	13.5%	12.0%
IHBC-HSAQ-C-003	3Series HSA Qual	iDirect 3Series	Apr. - Jun. 2012	12.0%	14.3%	12.3%
IHBC-HSAQ-C-004	4Series HSA Qual	iDirect 4Series	Apr. - Jun. 2012	11.3%	16.7%	N/A
IHBC-C1001	5Series HSA Qual	iDirect 5Series	Apr. - Jun. 2012	11.7%	15.0%	12.0%
IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	iDirect 1Series	Apr. - Jun. 2012	0.0%	4.4%	4.3%
IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	iDirect 1Series	Apr. - Jun. 2012	-0.7%	4.5%	3.2%
IHBC-HRAP-C-001	2Series non-HSA Qual	iDirect 2Series	Apr. - Jun. 2012	-4.9%	6.2%	2.9%

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.)

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
IHBC-POSC-001	Encompass Plus D	Encompass Plus D	Jul. - Sep. 2012	8.8%	8.9%	8.9%
IHBC-C-601	FlexFit Select 43	FlexFit Select	Jul. - Sep. 2012	10.2%	10.2%	10.2%
IHBC-C1005	FlexFit Select 43 (New)	FlexFit Select (New)	Jul. - Sep. 2012	7.8%	7.8%	N/A
IHBC-C-101	Encompass Essential 43	Encompass Essential Plus	Jul. - Sep. 2012	7.3%	7.7%	7.6%
500103-43	Passport Plan Select	Passport Plan Select	Jul. - Sep. 2012	7.5%	11.0%	9.9%
IHBC-EPOC-1	Easy Access EPO	Easy Access	Jul. - Sep. 2012	7.9%	8.8%	N/A
IHBC-C1003	Easy Access EPO	Easy Access	Jul. - Sep. 2012	12.8%	13.8%	N/A
IHBC-HSAQE-C-001	1Series HSA Qual	iDirect 1Series	Jul. - Sep. 2012	10.7%	16.5%	11.4%
IHBC-HSAQP-C-001	2Series HSA Qual	iDirect 2Series	Jul. - Sep. 2012	11.4%	13.5%	11.7%
IHBC-HSAQ-C-003	3Series HSA Qual	iDirect 3Series	Jul. - Sep. 2012	12.0%	14.3%	12.0%
IHBC-HSAQ-C-004	4Series HSA Qual	iDirect 4Series	Jul. - Sep. 2012	11.3%	16.7%	N/A
IHBC-C1001	5Series HSA Qual	iDirect 5Series	Jul. - Sep. 2012	11.7%	15.0%	N/A
IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	iDirect 1Series	Jul. - Sep. 2012	0.0%	4.4%	4.2%
IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	iDirect 1Series	Jul. - Sep. 2012	-0.7%	4.5%	4.2%
IHBC-HRAP-C-001	2Series non-HSA Qual	iDirect 2Series	Jul. - Sep. 2012	-4.9%	6.2%	3.7%

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.)

Rolling Rate Product

Policy Form #	Product Name	Product Street Name	Effective Period of New Rolling	Proposed Percentage Rate Change		
				Lowest	Highest	Weighted Avg
IHBC-POSC-001	Encompass Plus D	Encompass Plus D	Oct. - Dec. 2012	8.8%	8.9%	8.9%
IHBC-C-601	FlexFit Select 43	FlexFit Select	Oct. - Dec. 2012	10.2%	10.2%	10.2%
IHBC-C1005	FlexFit Select 43 (New)	FlexFit Select (New)	Oct. - Dec. 2012	7.8%	7.8%	N/A
IHBC-C-101	Encompass Essential 43	Encompass Essential Plus	Oct. - Dec. 2012	7.2%	7.7%	7.6%
500103-43	Passport Plan Select	Passport Plan Select	Oct. - Dec. 2012	7.4%	11.0%	9.9%
IHBC-EPOC-1	Easy Access EPO	Easy Access	Oct. - Dec. 2012	7.9%	8.8%	N/A
IHBC-C1003	Easy Access EPO	Easy Access	Oct. - Dec. 2012	12.8%	13.8%	N/A
IHBC-HSAQE-C-001	1Series HSA Qual	iDirect 1Series	Oct. - Dec. 2012	10.7%	16.5%	11.5%
IHBC-HSAQP-C-001	2Series HSA Qual	iDirect 2Series	Oct. - Dec. 2012	11.4%	13.5%	12.0%
IHBC-HSAQ-C-003	3Series HSA Qual	iDirect 3Series	Oct. - Dec. 2012	12.0%	14.3%	12.1%
IHBC-HSAQ-C-004	4Series HSA Qual	iDirect 4Series	Oct. - Dec. 2012	11.3%	16.7%	12.0%
IHBC-C1001	5Series HSA Qual	iDirect 5Series	Oct. - Dec. 2012	11.7%	15.0%	N/A
IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	iDirect 1Series	Oct. - Dec. 2012	0.0%	4.4%	4.2%
IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	iDirect 1Series	Oct. - Dec. 2012	-0.7%	4.5%	4.1%
IHBC-HRAP-C-001	2Series non-HSA Qual	iDirect 2Series	Oct. - Dec. 2012	-4.9%	6.2%	N/A

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.)

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

INDEPENDENT HEALTH BENEFITS CORPORATION
Company submitting the rate adjustment request

47034
Company NAIC Code

NDPD-127211453
SERFF tracking number

B. DRUG RIDERS

Market Segment: **Small Group**
Rating Region: **Western New York**

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling	Proposed Percentage Rate Change Lowest	Highest	Weighted Avg
ALL DRUG RIDERS	IHBC-POSC-001	Encompass Plus D	Jan. - Mar. 2012	-5.9%	14.9%	8.9%
ALL DRUG RIDERS	IHBC-C-601	FlexFit Select 43	Jan. - Mar. 2012	-5.9%	14.9%	8.9%
ALL DRUG RIDERS	IHBC-C1005	FlexFit Select (New)	Jan. - Mar. 2012	-5.9%	14.9%	8.9%
ALL DRUG RIDERS	IHBC-C-101	Encompass Essential 43	Jan. - Mar. 2012	-5.9%	14.9%	8.9%
ALL DRUG RIDERS	500103-43	Passport Plan Select	Jan. - Mar. 2012	-5.9%	14.9%	9.1%
ALL DRUG RIDERS	IHBC-EPOC-1	Easy Access EPO	Jan. - Mar. 2012	-5.9%	14.9%	5.4%
ALL DRUG RIDERS	IHBC-C1003	Easy Access EPO	Jan. - Mar. 2012	-5.9%	14.9%	5.4%
ALL HSA DRUG RIDERS	IHBC-HSAQE-C-001	1Series HSA Qual	Jan. - Mar. 2012	-17.3%	29.3%	7.8%
ALL HSA DRUG RIDERS	IHBC-HSAQP-C-001	2Series HSA Qual	Jan. - Mar. 2012	-17.3%	29.3%	7.8%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-003	3Series HSA Qual	Jan. - Mar. 2012	-17.3%	29.3%	7.8%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-004	4Series HSA Qual	Jan. - Mar. 2012	-17.3%	29.3%	7.8%
ALL HSA DRUG RIDERS	IHBC-C1001	5Series HSA Qual	Jan. - Mar. 2012	-17.3%	29.3%	7.8%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	Jan. - Mar. 2012	-1.2%	10.3%	4.2%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	Jan. - Mar. 2012	-1.2%	10.3%	4.2%
ALL NON HSA DRUG RIDERS	IHBC-HRAP-C-001	2Series non-HSA Qual	Jan. - Mar. 2012	-1.2%	10.3%	4.2%

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.)

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling	Proposed Percentage Rate Change Lowest	Highest	Weighted Avg
ALL DRUG RIDERS	IHBC-POSC-001	Encompass Plus D	Apr. - Jun. 2012	-6.1%	14.6%	9.6%
ALL DRUG RIDERS	IHBC-C-601	FlexFit Select 43	Apr. - Jun. 2012	-6.1%	14.6%	9.6%
ALL DRUG RIDERS	IHBC-C1005	FlexFit Select (New)	Apr. - Jun. 2012	-6.1%	14.6%	9.6%
ALL DRUG RIDERS	IHBC-C-101	Encompass Essential 43	Apr. - Jun. 2012	-6.1%	14.6%	9.6%
ALL DRUG RIDERS	500103-43	Passport Plan Select	Apr. - Jun. 2012	-6.1%	14.6%	9.6%
ALL DRUG RIDERS	IHBC-EPOC-1	Easy Access EPO	Apr. - Jun. 2012	-6.1%	14.7%	N/A
ALL DRUG RIDERS	IHBC-C1003	Easy Access EPO	Apr. - Jun. 2012	-6.1%	14.7%	N/A
ALL HSA DRUG RIDERS	IHBC-HSAQE-C-001	1Series HSA Qual	Apr. - Jun. 2012	-16.8%	29.9%	9.0%
ALL HSA DRUG RIDERS	IHBC-HSAQP-C-001	2Series HSA Qual	Apr. - Jun. 2012	-16.8%	29.9%	9.0%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-003	3Series HSA Qual	Apr. - Jun. 2012	-16.8%	29.9%	9.0%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-004	4Series HSA Qual	Apr. - Jun. 2012	-16.8%	29.9%	9.0%
ALL HSA DRUG RIDERS	IHBC-C1001	5Series HSA Qual	Apr. - Jun. 2012	-16.8%	29.9%	9.0%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	Apr. - Jun. 2012	-0.8%	10.8%	5.3%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	Apr. - Jun. 2012	-0.8%	10.8%	5.3%
ALL NON HSA DRUG RIDERS	IHBC-HRAP-C-001	2Series non-HSA Qual	Apr. - Jun. 2012	-0.8%	10.8%	5.3%

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.)

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling	Proposed Percentage Rate Change Lowest	Highest	Weighted Avg
ALL DRUG RIDERS	IHBC-POSC-001	Encompass Plus D	Jul. - Sep. 2012	-6.3%	14.5%	9.2%
ALL DRUG RIDERS	IHBC-C-601	FlexFit Select 43	Jul. - Sep. 2012	-6.3%	14.5%	9.2%
ALL DRUG RIDERS	IHBC-C1005	FlexFit Select (New)	Jul. - Sep. 2012	-6.3%	14.5%	9.2%
ALL DRUG RIDERS	IHBC-C-101	Encompass Essential 43	Jul. - Sep. 2012	-6.3%	14.5%	9.2%
ALL DRUG RIDERS	500103-43	Passport Plan Select	Jul. - Sep. 2012	-6.3%	14.5%	9.2%
ALL DRUG RIDERS	IHBC-EPOC-1	Easy Access EPO	Jul. - Sep. 2012	-6.3%	14.4%	N/A
ALL DRUG RIDERS	IHBC-C1003	Easy Access EPO	Jul. - Sep. 2012	-6.3%	14.4%	N/A
ALL HSA DRUG RIDERS	IHBC-HSAQE-C-001	1Series HSA Qual	Jul. - Sep. 2012	-16.5%	30.5%	9.6%
ALL HSA DRUG RIDERS	IHBC-HSAQP-C-001	2Series HSA Qual	Jul. - Sep. 2012	-16.5%	30.5%	9.6%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-003	3Series HSA Qual	Jul. - Sep. 2012	-16.5%	30.5%	9.6%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-004	4Series HSA Qual	Jul. - Sep. 2012	-16.5%	30.5%	9.6%
ALL HSA DRUG RIDERS	IHBC-C1001	5Series HSA Qual	Jul. - Sep. 2012	-16.5%	30.5%	9.6%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	Jul. - Sep. 2012	-0.3%	11.4%	4.7%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	Jul. - Sep. 2012	-0.3%	11.4%	4.7%
ALL NON HSA DRUG RIDERS	IHBC-HRAP-C-001	2Series non-HSA Qual	Jul. - Sep. 2012	-0.3%	11.4%	4.7%

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.)

Rolling Rate Product

Drug Rider	Base Medical Policy Form #	Base Medical Product Name	Effective Period of New Rolling	Proposed Percentage Rate Change Lowest	Highest	Weighted Avg
ALL DRUG RIDERS	IHBC-POSC-001	Encompass Plus D	Oct. - Dec. 2012	-6.6%	14.1%	9.0%
ALL DRUG RIDERS	IHBC-C-601	FlexFit Select 43	Oct. - Dec. 2012	-6.6%	14.1%	9.0%
ALL DRUG RIDERS	IHBC-C1005	FlexFit Select (New)	Oct. - Dec. 2012	-6.6%	14.1%	9.0%
ALL DRUG RIDERS	IHBC-C-101	Encompass Essential 43	Oct. - Dec. 2012	-6.6%	14.1%	9.0%
ALL DRUG RIDERS	500103-43	Passport Plan Select	Oct. - Dec. 2012	-6.6%	14.1%	8.4%
ALL DRUG RIDERS	IHBC-EPOC-1	Easy Access EPO	Oct. - Dec. 2012	-6.6%	14.2%	N/A
ALL DRUG RIDERS	IHBC-C1003	Easy Access EPO	Oct. - Dec. 2012	-6.6%	14.2%	N/A
ALL HSA DRUG RIDERS	IHBC-HSAQE-C-001	1Series HSA Qual	Oct. - Dec. 2012	-16.2%	31.2%	9.8%
ALL HSA DRUG RIDERS	IHBC-HSAQP-C-001	2Series HSA Qual	Oct. - Dec. 2012	-16.2%	31.2%	9.8%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-003	3Series HSA Qual	Oct. - Dec. 2012	-16.2%	31.2%	9.8%
ALL HSA DRUG RIDERS	IHBC-HSAQ-C-004	4Series HSA Qual	Oct. - Dec. 2012	-16.2%	31.2%	9.8%
ALL HSA DRUG RIDERS	IHBC-C1001	5Series HSA Qual	Oct. - Dec. 2012	-16.2%	31.2%	9.8%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001B	1Series B-Style non-HSA Qual	Oct. - Dec. 2012	0.2%	11.9%	6.0%
ALL NON HSA DRUG RIDERS	IHBC-HRAE-C-001C	1Series C-Style non-HSA Qual	Oct. - Dec. 2012	0.2%	11.9%	6.0%
ALL NON HSA DRUG RIDERS	IHBC-HRAP-C-001	2Series non-HSA Qual	Oct. - Dec. 2012	0.2%	11.9%	6.0%

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.)

EXHIBIT 5: DISTRIBUTION OF CONTRACTS AFFECTED BY PROPOSED RATE ADJUSTMENTS

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Tracking #: NDPD-127211453

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 or number of members . The Company should indicate which basis, either number of contracts or number of members, is used in this Exhibit.
3) The Weighted Average Percentage should be developed based on the distribution of contracts or members 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 or members affected by proposed rate change for all non-rolling rate contracts by market segment/product.
7) In Section B, provide distribution information for each rolling rate cohort of a rolling rate structure contract 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.

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 6/15/2011	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
	Small Group	Western NY	POS	8.4%	6196	0	0	0	6003	193	0	0	0	0	0	0
	Small Group	Western NY	PPO	9.6%	700	0	0	0	453	247	0	0	0	0	0	0
	Small Group	Western NY	EPO	8.5%	2	0	0	0	2	0	0	0	0	0	0	0
	Small Group	Western NY	HDHP	8.8%	3657	8	4	1098	41	2504	2	0	0	0	0	0
	Market Segment Total:			8.6%	10555	8	4	1098	6499	2944	2	0	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 6/15/2011	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
	Small Group	Western NY	POS	8.2%	2423	0	0	0	2350	73	0	0	0	0	0	0
	Small Group	Western NY	PPO	9.6%	227	0	0	0	133	94	0	0	0	0	0	0
	Small Group	Western NY	EPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
	Small Group	Western NY	HDHP	8.8%	1566	0	0	506	12	1020	28	0	0	0	0	0
	Market Segment Total:			8.5%	4216	0	0	506	2495	1187	28	0	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 6/15/2011	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
	Small Group	Western NY	POS	9.3%	2202	0	0	0	1238	964	0	0	0	0	0	0
	Small Group	Western NY	PPO	9.6%	257	0	0	0	160	97	0	0	0	0	0	0
	Small Group	Western NY	EPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
	Small Group	Western NY	HDHP	8.9%	1084	0	0	327	51	705	1	0	0	0	0	0
	Market Segment Total:			9.2%	3543	0	0	327	1449	1766	1	0	0	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 6/15/2011	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
	Small Group	Western NY	POS	9.3%	2511	0	0	0	1562	949	0	0	0	0	0	0
	Small Group	Western NY	PPO	9.4%	340	0	0	0	224	116	0	0	0	0	0	0
	Small Group	Western NY	EPO	0.0%	0	0	0	0	0	0	0	0	0	0	0	0
	Small Group	Western NY	HDHP	8.0%	1585	0	0	506	229	843	7	0	0	0	0	0
	Market Segment Total:			8.9%	4436	0	0	506	2015	1908	7	0	0	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 segment.

(*) Indicate weighted average base used: Contracts or Members

EXHIBIT 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES

Company Name: Independent Health Benefits Corporation

NAIC Code: 47034

SERFF Number: NDPD-127211453

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
NDPD-126743038	2010070213	7/29/2010	IHBC-A1027	Encompass Essential Plus, Passport Select, iDirect, and Easy Access	Amendment for PPACA Benefit Changes	8/24/2010
NDPD-126743038	2010070213	7/29/2010	IHBC-A1036	Encompass Plus and FlexFit Select	Amendment for PPACA Benefit Changes	8/24/2010
NDPD-126732995	2010070207	7/29/2010	IHBC-A1004	Encompass Plus, FlexFit Select, Easy Access, and iDirect 1 Series & 5 Series	Emergency Room Copay Change	8/24/2010
NDPD-126732995	2010070207	7/29/2010	IHBC-OPTA-011	Encompass Plus C & D, Encompass Essential Plus, Easy Access, and Passport Select	After Hours Urgent Care Copay Change to $75	8/24/2010
NDPD-126732995	2010070207	7/29/2010	IHBC-R1006	Passport Select	Out-of-Pocket Maximum rider (Part of Base Options 11 and 12)	8/24/2010
NDPD-126732995	2010070207	7/29/2010	550	Passport Select	EyeMed Benefit Changes rider (Part of Base Options 9 and 10)	8/24/2010
NDPD-126733197	2010070211	7/29/2010	IHBC-A1014	iDirect 1 Series, 2 Series, & 5 Series	After Hours Urgent Care Copay Change to $75	8/24/2010
NDPD-126733197	2010070211	7/29/2010	IHBC-A1015	iDirect 1 Series & 5 Series	Inpatient Copay Change to $500 (iDirect 1 Series B, iDirect 5 Series), $750 (iDirect 1 Series C)	8/24/2010
NDPD-126733197	2010070211	7/29/2010	IHBC-A1016	Encompass C & D, Encompass Essential Plus, Easy Access, iDirect 1 Series & 5 Series	Outpatient Surgery Copay Change to $150	8/24/2010
NDPD-126733197	2010070211	7/29/2010	IHBC-A1017	Passport Select	Out-of-Pocket Maximum Change to $3K (PPSelect Opt 3,5,&7), $6K (PPSelect Opt 4,6,&8)	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1018	Encompass Plus C & D	Amendment for High Tech Radiology copay change to $75	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1019	Encompass Essential Plus	Amendment for High Tech Radiology copay change to $150	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1020	Easy Access	Amendment for High Tech Radiology copay change to $150	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1022	iDirect 1 Series	Amendment for High Tech Radiology copay change to $75	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1023	iDirect 5 Series	Amendment for High Tech Radiology copay change to $75	8/24/2010
NDPD-126729847	2010070212	7/29/2010	IHBC-A1030	FlexFit Select	Amendment for High Tech Radiology copay change to $150	8/24/2010
NDPD-126752418	2010080139	8/19/2010	IHBC-R-219	Encompass Essential Plus	Benefit Change to Additional Benefits rider to account for vision network change	9/22/2010
NDPD-126730661	2010100169	10/28/2010	IHBC-PE1000	All Existing - Encompass Plus, FlexFit Select, Encompass Essential Plus, Easy Access, iDirect, and Passport Select	New Tier 3 Pharmacy Riders: $4 / $15 / $75 Rx; $4 / $30 / $75 Rx; $10 / $30 / $75 Rx	12/13/2010
NDPD-126885475	2010110008	11/1/2010	IHBC-E1004	iDirect 2 Series	New iDirect 2 Series Non-HSA $25/$40 Plan	12/1/2010
NDPD-126841292	2010120082	12/8/2010	IHBC-R1015	All Existing - Encompass Plus, FlexFit Select, Encompass Essential Plus, Easy Access, iDirect, and Passport Select	New Rider that adds a Vitamin Allowance to be used at "Your Natural Options"	1/10/2011
NDPD-126938360	2010120136	12/20/2010	IHBC-A1039	Encompass Essential Plus, Easy Access, and iDirect 5 Series	Amendment for Out-of-Network Dialysis to plans without OON coverage- languag change to comply with mandate. No rate impact.	1/24/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-C1003	Easy Access (w/ Deductible)	New Easy Access Options (9,10,&11)	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-EPOC-1	Easy Access	Easy Access available to Small Group	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-EPOR-014	Easy Access	Inpatient Rehabilitation for Substance Abuse rider.	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-EPOR-013	Easy Access	Unlimited Skilled Nursing Facility rider.	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-EPOR-011	Easy Access	$0 Inpatient Hospital Copay rider	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-R-002	Easy Access	Emergency Room Copay rider	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-A1037	Easy Access	Amendment for existing Easy Access to open enrollment to Small Groups (2,3,6,&7)	6/6/2011
NDPD-126841353	2010120154	12/22/2010	IHBC-A1038	Easy Access	Amendment for Small Group Mental Health (2,3,6,&7)	6/6/2011
NDPD-126840878	2010110091	11/15/2010	IHBC-C1005	FlexFit Select (New)	New FlexFit Select Base Plan	6/21/2011
NDPD-126989165	2011010090	1/18/2011	IHBC-A1019	Encompass Essential Plus	Amendment revisions for Advanced Radiology copay change from $150 to $100	6/21/2011
NDPD-126989165	2011010090	1/18/2011	IHBC-A1030	FlexFit Select	Amendment revisions for Advanced Radiology copay change from $150 to $100	6/21/2011
NDPD-126989165	2011010090	1/18/2011	IHBC-A1020	Easy Access	Amendment revisions for Advanced Radiology copay change from $150 to $100	6/21/2011
NDPD-127157628	2011060046	6/6/2011	IHBC-EPOR-022	Easy Access	Revisions to $0 Office Visit for kids rider	7/8/2011
NDPD-127157628	2011060046	6/6/2011	IHBC-R1005	Easy Access	Revisions to Federal MHP rider for Small groups	7/8/2011

EXHIBIT 6: SUMMARY OF POLICY FORM AND PRODUCT CHANGES

Company Name: Independent Health Benefits Corporation

NAIC Code: 47034

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

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	Change Effective

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Checklist-Community Rated Medical Renewal Rate Review

Comments:

Attachment:

IHBC Rate_Adjustment_Filing_Checklist.pdf

Item Status: **Status Date:**

Satisfied - Item: Notice of Proposed Rate Adjustment

Comments:

Attachment:

IHBC Sample Notifications.pdf

Item Status: **Status Date:**

Satisfied - Item: Medical Renewal Rate Filing Summary Template

Comments:

Attachments:

IHBC Exhibit 7.pdf

IHBC Exhibit 7.xls

Item Status: **Status Date:**

Satisfied - Item: Actuarial Memorandum

Comments:

Attachment:

IHBC Act Memo 2012 Small Group 07252011.pdf

NEW YOR INSURANCE DEPARTMENT

Instructions/Review Standards for Rate Ad ustment 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 Ad ustment 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 Ad ustment 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).	We've included all four (4) quarters in this submission.
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)	Not Applicable

		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.	See Rate/Rule Schedule for Exhibits 1-6 and Supporting Documents for Exhibit 7
Exhibit 1		**General information about the rate ad ustment 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.	See attachment: "IHBC Exhibit 1 - General Info. pdf" on Rate/Rule Schedule tab
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	See attachment: "IHBC Exhibit 2.pdf" on Rate/ Rule Schedule tab

		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	See attachment: "IHBC Exhibit 3 - Narrative

		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	See attachments: IHBC Exhibit 4.xls" and "IHBC Exhibit 4.pdf" on Rate/ Rule Schedule tab

		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. Exclude 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 Ad ustments.** 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.	See attachments: "IHBC Exhibit 5.xls, "IHBC Exhibit 5.pdf", "IHBC Exhibit 5-Redacted.pdf" on Rate/Rule Schedule tab
Exhibit 6		**Summary of Policy Form and Product Changes.** a. This exhibit summarizes all rate changes filed pursuant to sections of the New	See attachments: "IHBC Exhibit 6.xls" and "IHBC

		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 Ad ustment 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	See attachment: "IHBC Exhibit 7.pdf" on Supporting Documentation tab

		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.	See attachment: "IHBC Act Memo 2012 Small Group 07252011.pdf" on Supporting Documentation tab
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	

	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	See attachments: "IHBC Schedule of New and Modified Forms Part 1.pdf, "IHBC Schedule of New and Modified Forms Part 2.pdf", "IHBC Schedule of New and Modified Forms Part 3.pdf, "IHBC Schedule of New and Modified Forms Part 4.pdf" on Rate/ Rule Schedule tab See attachment: "IHBC Exhibit A - Rate Summary.pdf" on Rate/ Rule Schedule tab

		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	See attachment: "IHBC Act Memo 2012 Small Group 07252011.pdf" on Supporting Documentation tab

		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.	See attachment: "IHBC Act Memo 2012 Small Group 07252011.pdf" on Supporting Documentation tab
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).	See attachment: "IHBC Rate Manuals 2012.pdf" on Rate/Rule Schedule tab
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.	See attachment: "IHBC Sample Notifications. pdf" on Supporting Documentation tab

		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.	

Independent Health Benefits Corporation
Notices to Policy Holders
Rate Changes Beginning January 1, 2012

Letter	Pages
Initial Notifications:	
Employer Letter (non-Healthy NY)	1 - 3
Subscribers of Employer Groups (non-Healthy NY)	4 - 6
Final Notifications:	
Employer Letter (non-Healthy NY)	7 - 8
Subscribers of Employer Groups (non-Healthy NY)	9 -10

2012 Proposed Rate Adjustment Notification - Employers
DATE Group Number:

CONTACT NAME
GROUP NAME
GROUP NUMBER
ADDRESS
CITY, ST ZIP

Re: Notice of Proposed Rate Adjustments for 2012

Dear Health Benefits Administrator:

We are writing to let you know that Independent Health will be applying to the New York State Insurance Department for a rate change effective on your group's 2012 policy renewal date of [MONTH] 1, 2012. The premium amounts listed in the enclosed chart are for the plan you are offering as of [DATE].

As you review our proposed rates, please note:

- Your group's final premium rates may be different if you change benefits or plans on or after July 1, 2011, or during the 2012 open enrollment period.
- The Insurance Department may approve our proposed rate adjustment, modify the rate we submit, or disapprove the proposed premium entirely.
- If your group has fixed-rated premiums, your actual premium rates may vary from those outlined on the chart. The settlement of any variance would be incorporated in the subsequent year renewal.
- We will send you final confirmation of the approved premium rate for your current plan approximately 60 days before your group's 2012 renewal date.

Rate Notification to your Employees
In accordance with New York State law, notification to group subscribers is also required. As such, to assist our groups, we will send a similar proposed 2012 premium rate notification to our subscribers on or around July 27. We encourage you to share this information with others in your organization who may get questions from your employees. We are also required to notify your employees of the approved premium rates for their current plan approximately 60 days before your group's 2012 renewal date.

Comment Period for Proposed Rates
We intend to file our proposed rate adjustments with the Insurance Department on or around July 27, 2011. If you would like to submit questions, comments or ask for additional information about the 2012 proposed rate request, you will have 30 days from the date we file our rate adjustment application to contact Independent Health or the Insurance Department. All comments submitted to the Insurance Department will be posted to the department's website, with personal identifying information removed.

Independent Health Servicing Department
Attn: Proposed Rates
Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221
Website: www.independenthealth.com
E-mail address:
premiumrates@independenthealth.com
Phone Number: (716) 631-8072 or 1-800-755-5802

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
Website: www.ins.state.ny.us
E-mail address:
PremiumRateIncreases@ins.state.ny.us

For more information about our proposed 2012 rate adjustments, visit the Insurance Department's website at www.ins.state.ny.us or log in to the Employers section at www.independenthealth.com.

We look forward to continuing to provide you and your employees with service excellence and comprehensive benefits. If you have any questions or would like to learn more about other plans and services we offer that may meet your needs, please contact your account manager.

Premium Rate Comparison

This chart includes your current group plan's 2010 monthly premium rates, 2011 monthly premium rates and proposed 2012 monthly premium rates.

[GROUP NAME]

[PLAN NAME]

	2010 Monthly Premium	2011 Monthly Premium	Proposed Monthly Premium on your 2012 Effective Date (pending NYS approval)
Single			
Employee and Spouse			
Family			
Employee and Child			

2012 Proposed Rate Adjustment Notification – Group Subscriber
DATE Subscriber Number:

SUBSCRIBER NAME
ADDRESS 1
ADDRESS 2
CITY, ST ZIP

Re: Notice of Proposed Rate Adjustments for 2012

Dear Subscriber:

New York State law requires health plans to submit proposed rate adjustments to the New York State Insurance Department for review and approval. In accordance with these requirements, Independent Health will be submitting proposed rate adjustments to the Insurance Department for an effective date of [MONTH] 1, 2012.

The premium amounts listed in the enclosed chart are for the plan you are enrolled in as of July 1, 2011. As you review our proposed rates, please note:

- **These rates do not reflect any contribution that your employer may make toward your plan premium.**
- Your employer may decide to change your plan during the 2012 open enrollment period, which may cause your 2012 premium to be higher or lower than the proposed rates.
- The Insurance Department may approve our proposed rate adjustment, modify the rate we submit, or disapprove the proposed premium entirely.
- Final confirmation of the approved premium rate for your current plan will be provided to you approximately 60 days before your group's 2012 renewal date.

Comment Period for Proposed Rates
We intend to file our proposed rate adjustments to the Insurance Department on or around July 27, 2011. If you would like to submit questions, comments or ask for additional information about the 2012 proposed rate request, you will have 30 days from the date we file our rate adjustment application to contact Independent Health or the Insurance Department. All comments submitted to the Insurance Department will be posted to the department's website, with personal identifying information removed.

Independent Health Servicing Department
Attn: Proposed Rates
Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221
Website: www.independenthealth.com
E-mail address:

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004
Website: www.ins.state.ny.us
E-mail address:
PremiumRateIncreases@ins.state.ny.us

premiumrates@independenthealth.com
Phone Number: (716) 250-7116 or 1-888-503-1264

For more information about our proposed 2012 rate adjustments, visit the Insurance Department's website at www.ins.state.ny.us or log in to your online account at www.independenthealth.com.

Thank you for choosing Independent Health.

Verbal translation, alternate formats of written materials, and/or assistance for those with special needs, may be available upon request. (Traducción verbal, formatos alternativos de materiales escritos y/o asistencia para quienes tienen necesidades especiales, disponibles a solicitud.)

Premium Rate Comparison

This chart compares your current plan's 2010 monthly premium rate, 2011 monthly premium rate and proposed 2012 monthly premium rate. **These rates do not reflect any contribution that your employer may make toward your plan premium.**

[GROUP NAME]

[PLAN NAME]

	2010	2011	2012
Monthly Premium Rate			

2012 Approved Rate Adjustment – Employer Notice
DATE

CONTACT NAME
GROUP NAME
GROUP NUMBER
ADDRESS
CITY, ST ZIP

Re: Notice of Approved 2012 Premium Rates

Dear Health Benefits Administrator:

In July, we notified you that Independent Health had submitted its proposed 2012 monthly premium rates to the New York State Insurance Department. We are writing to let you know that the Department of Insurance has approved our rate adjustments for the 2012 plan year.

The premium amounts listed in the enclosed chart are for the plan you are offering as of [DATE]. As you review our proposed rates, please keep in mind the following:

- The 2012 rates will become effective for this plan on your group effective date of [MONTH] 1, 2012 if you maintain these plan benefits on your renewal date.
- If your group has decided to make additional changes to its plan, your actual 2012 rates will be different than those above.
- If your group has fixed-rated premiums, your actual premium rates may vary from those outlined in the chart. The settlement of any variance would be incorporated in the subsequent year renewal.
- Your account manager will send your group rate agreement prior to your renewal date, which will include the monthly premium rates for the 2012 plan year.

Rate Notification to Your Employees
In accordance with New York State law, we will send a similar approved 2012 premium rate notification to your employees approximately 60 days prior to your group's renewal date. We encourage you to share this information with others in your organization who may get questions from your employees.

Independent Health offers a variety of health plan options. Your Independent Health account manager or health insurance broker can discuss the plans and benefits to meet your needs.

Sincerely,

Premium Rate Comparison

This chart includes your current group plan's 2010 monthly premium rates, the 2011 monthly premium rates and the approved 2012 monthly premium rates.

[GROUP NAME]

[PLAN NAME]

	2010 Monthly Premium	2011 Monthly Premium	2012 Monthly Premium
Single			
Employee and Spouse			
Family			
Employee and Child			

2012 Approved Rate Adjustment - Group Subscriber Notice
DATE Subscriber Number:

SUBSCRIBER NAME
ADDRESS 1
ADDRESS 2
CITY, ST ZIP

Re: Notice of Approved 2012 Premium Rates

Dear Subscriber:

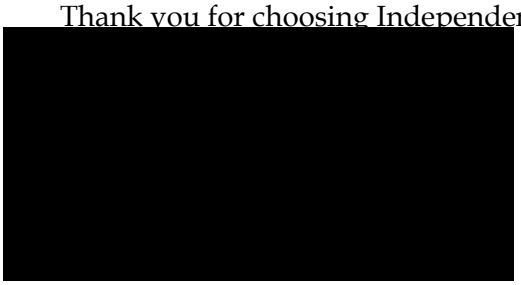
In July, we notified you that Independent Health had submitted its proposed 2012 monthly premium rates to the New York State Insurance Department. We are writing to let you know that the Department of Insurance has approved our rate adjustments for the 2012 plan year.

The premium amounts listed in the enclosed chart are for the plan you are enrolled in as of [DATE]. As you review our proposed rates, please keep in mind the following:

- **These rates do not reflect any contribution that your employer may make toward your plan premium.**
- The 2012 rates will become effective on your group's effective date of [MONTH] 1, 2012.
- Your employer may decide to change your plan during the 2012 open enrollment period, which may cause your 2012 premium to be higher or lower than the proposed rates.

If you have any questions, please call our Member Services Department at (716) (716) 631-8701 or 1-800-501-3439, Monday through Friday from 8 a.m. to 8 p.m. You may also call our Telecommunications Device for the Deaf at (716) 631-3108.

Thank you for choosing Independent Health.



Verbal translation, alternate formats of written materials, and/or assistance for those with special needs, may be available upon request. (Traducción verbal, formatos alternativos de materiales escritos y/o asistencia para quienes tienen necesidades especiales, disponibles a solicitud.)

Premium Rate Comparison

This chart compares your current group plan's monthly premium rate with the approved 2012 monthly premium rate. **These rates do not reflect any contribution that your employer may make toward the plan premium.**

[GROUP NAME]

[PLAN NAME]

	2011	2012
Monthly Premium Rate		

Exhibit 7: Historical Data by Each Policy Form Included in Rate Adjustment Filing

Small Group - POS, PPO and EPO

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Number: NDPD-127211453

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response	Response	Response	Response	Response	Response	Total
1a. Base medical policy form number	IHBC-POSC-001	IHBC-C-601	IHBC-C1005	IHBC-C-101	IHBC-EEA-C-101	500103-43	IHBC-PPA-C-101	IHBC-EPOC-1	IHBC-C1003	
1b. Product Name as in Rate Manual	Encompass Plus D	FlexFit Select 43	FlexFit Select 43	Encompass Essential 43	Easy Access Advantage	Passport Plan Select	Passport Plan Advantage	Easy Access EPO	Easy Access EPO	
1c. Product Street Name as indicated to consumers	Encompass Plus D	FlexFit Select	FlexFit Select	Encompass Essential Plus	Easy Access Advantage	Passport Plan Select	Passport Plan Advantage	Easy Access	Easy Access	
2. Aggregated for rate development with these base medical policy form numbers	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101	IHBC-POSC-001, IHBC-C-601, IHBC-C-101, 500103-43, IHBC-EPOC-1, IHBC-C1003, IHBC-C1005, IHBC-EEA-C-101, IHBC-PPA-C-101
3. Effective date of rate change (MM/DD/YYYY)	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12		1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12		1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	
4. Market Segment (large group, small group, individual, or sole proprietor) [drop down menu]	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	
5. Product type (see above for examples) [drop down menu]	Non-HMO based POS	Non-HMO based POS	Non-HMO based POS	Non-HMO based POS	Non-HMO based POS	PPO	PPO	EPO	EPO	
6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
7. Has base medical policy form aggregation changed from previous filing? (Yes or No) [drop down menu]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
8. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	Open	Open	Open	Open	Closed	Open	Closed	Open	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	12	12	12	12	12	12	12	12	
10. Weighted average rate change % proposed across base medical policy form from current rate charged policyholder (including all associated riders)	8.37%	7.43%	7.39%	7.40%	0.00%	9.41%	0.00%	7.20%	0.00%	7.81%
11. Number of policyholders affected by rate change	3,046	2,646	5,119	2,521	0	1,524	0	2	0	14,858
12. Number of covered lives affected by rate change	5,677	5,470	10,193	4,437	0	2,677	0	4	0	28,458
13. Expected NY statewide loss ratio for base medical policy form including associated riders	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%
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	01/01/2010		01/01/2010		01/01/2010				
14.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2010	12/31/2010		12/31/2010		12/31/2010				
14.3 Member months for experience period	65,856	225,990		60,480		41,289				393,615
14.4 Earned premiums for experience period ($)	$ 22,516,414.32	$ 70,569,582.23		$ 19,255,735.71		$ 13,027,998.88				$ 125,369,731.14
14.5 Standardized earned premiums for experience period ($)	$ 27,388,204.69	$ 86,593,927.52		$ 23,671,150.94		$ 14,822,166.23				$ 152,475,449.39
14.6 Paid claims for experience period ($)	$ 22,876,613.34	$ 63,886,632.68		$ 16,185,302.33		$ 11,167,359.91				$ 114,115,908.27
14.7 Incurred claims for experience period ($)	$ 23,004,229.25	$ 64,181,671.42		$ 16,272,290.71		$ 11,222,732.85				$ 114,680,924.23
14.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 2,599,451.91	$ 8,147,044.76		$ 2,223,016.43		$ 1,368,676.51				$ 14,338,189.60
14.9 Earned premiums for experience period ($pmpm)	$ 341.90	$ 312.27	$ -	$ 318.38	$ -	$ 315.53	$ -	$ -	$ -	$ 318.51
14.10 Standardized premiums for experience period ($pmpm)	$ 415.88	$ 383.18	$ -	$ 391.39	$ -	$ 358.99	$ -	$ -	$ -	$ 387.37
14.11 Paid claims for experience period ($pmpm)	$ 347.37	$ 282.70	$ -	$ 267.61	$ -	$ 270.47	$ -	$ -	$ -	$ 289.92
14.12 Incurred claims for experience period ($pmpm)	$ 349.31	$ 284.00	$ -	$ 269.05	$ -	$ 271.81	$ -	$ -	$ -	$ 291.35
14.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 39.47	$ 36.05	$ -	$ 36.76	$ -	$ 33.15	$ -	$ -	$ -	$ 36.43
14.14 Ratio: Incurred Claims / Earned Premiums	1.022	0.909	0.000	0.845	0.000	0.861	0.000	0.000	0.000	0.915
14.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.840	0.741	0.000	0.687	0.000	0.757	0.000	0.000	0.000	0.752
14.16 Ratio: Administration Expenses / Earned Premiums	0.115	0.115	0.000	0.115	0.000	0.105	0.000	0.000	0.000	0.114
14.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	1.137	1.025	0.000	0.961	0.000	0.966	0.000	0.000	0.000	1.029

Exhibit 7: Historical Data by Each Policy Form Included in Rate Adjustment Filing

Small Group - POS, PPO and EPO

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Number: NDPD-127211453

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response	Response	Response	Response	Response	Response	Total
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	01/01/2009		01/01/2009	01/01/2009	01/01/2009	01/01/2009			
15.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2009	12/31/2009		12/31/2009	12/31/2009	12/31/2009	12/31/2009			
15.3 Member months for experience period	55,004	224,867		50,169	26	80,044	210			410,320
15.4 Earned premiums for experience period ($)	$ 17,459,501.24	$ 64,243,494.02		$ 14,430,326.99	$ 5,461.35	$ 22,006,650.12	$ 50,358.22			$ 118,195,791.95
15.5 Standardized earned premiums for experience period ($)	$ 23,267,747.56	$ 87,466,733.53		$ 19,669,310.37	$ 6,263.45	$ 28,164,580.19	$ 57,527.38			$ 158,632,162.49
15.6 Paid claims for experience period ($)	$ 16,893,363.24	$ 56,959,696.25		$ 11,029,314.66	$ 2,239.08	$ 20,814,673.77	$ 18,617.28			$ 105,717,904.27
15.7 Incurred claims for experience period ($)	$ 16,893,363.24	$ 56,959,696.25		$ 11,029,314.66	$ 2,239.08	$ 20,814,673.77	$ 18,617.28			$ 105,717,904.27
15.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 1,935,603.73	$ 7,122,193.54		$ 1,599,781.94	$ 605.46	$ 2,194,167.74	$ 5,020.95			$ 12,857,373.37
15.9 Earned premiums for experience period ($pmpm)	$ 317.42	$ 285.70	$ -	$ 287.63	$ 210.05	$ 274.93	$ 239.80	$ -	$ -	$ 288.06
15.10 Standardized premiums for experience period ($pmpm)	$ 423.02	$ 388.97	$ -	$ 392.06	$ 240.90	$ 351.86	$ 273.94	$ -	$ -	$ 386.61
15.11 Paid claims for experience period ($pmpm)	$ 307.13	$ 253.30	$ -	$ 219.84	$ 86.12	$ 260.04	$ 88.65	$ -	$ -	$ 257.65
15.12 Incurred claims for experience period ($pmpm)	$ 307.13	$ 253.30	$ -	$ 219.84	$ 86.12	$ 260.04	$ 88.65	$ -	$ -	$ 257.65
15.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 35.19	$ 31.67	$ -	$ 31.89	$ 23.29	$ 27.41	$ 23.91	$ -	$ -	$ 31.33
15.14 Ratio: Incurred Claims / Earned Premiums	0.968	0.887	0.000	0.764	0.410	0.946	0.370	0.000	0.000	0.894
15.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.726	0.651	0.000	0.561	0.357	0.739	0.324	0.000	0.000	0.666
15.16 Ratio: Administrative Expenses / Earned Premiums	0.111	0.111	0.000	0.111	0.111	0.100	0.100	0.000	0.000	0.109
15.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	1.078	0.997	0.000	0.875	0.521	1.046	0.469	0.000	0.000	1.003
Annualized Medical Trend Factors (%)										
16.1 All benefits combined, composite	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%
16.2 Due to utilization	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%
16.3 Due to unit cost	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%
Ratios: Most Recent Experience Period to Prior Period										
17.1 Member months	1.197	1.005	0.000	1.206	0.000	0.516	0.000	0.000	0.000	0.959
17.2 Earned premiums ($pmpm)	1.077	1.093	0.000	1.107	0.000	1.148	0.000	0.000	0.000	1.106
17.3 Standardized premiums ($pmpm)	0.983	0.985	0.000	0.998	0.000	1.020	0.000	0.000	0.000	1.002
17.4 Paid claims ($pmpm)	1.131	1.116	0.000	1.217	0.000	1.040	0.000	0.000	0.000	1.125
17.5 Incurred claims ($pmpm)	1.137	1.121	0.000	1.224	0.000	1.045	0.000	0.000	0.000	1.131
17.6 Administrative expenses ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	1.122	1.138	0.000	1.153	0.000	1.209	0.000	0.000	0.000	1.163
Ratio: Standard Premium to Earned Premium										
18.1 Most Recent Experience Period	1.216	1.227	0.000	1.229	0.000	1.138	0.000	0.000	0.000	1.216
18.2 Prior Experience Period	1.333	1.361	0.000	1.363	1.147	1.280	1.142	0.000	0.000	1.342

Exhibit 7: Historical Data by Each Policy Form Included in Rate Adjustment Filing

Small Group - HDHP Only

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Number: NDPD-127211453

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response	Response	Response	Response	Response	Total
1a. Base medical policy form number	IHBC-HSAQE-C-001	IHBC-HSAQP-C-001	IHBC-HSAQ-C-003	IHBC-HSAQ-C-004	IHBC-C1001	IHBC-HRAE-C-001B	IHBC-HRAE-C-001C	IHBC-HRAP-C-001	
1b. Product Name as in Rate Manual	1Series HSA Qual	2Series HSA Qual	3Series HSA Qual	4Series HSA Qual	5Series HSA Qual	1Series B-Style non-HSA Qual	1Series C-Style non-HSA Qual	2Series non-HSA Qual	
1c. Product Street Name as indicated to consumers	iDirect 1Series	iDirect 2Series	iDirect 3Series	iDirect 4Series	iDirect 5Series	iDirect 1Series	iDirect 1Series	iDirect 2Series	
2. Aggregated for rate development with these base medical policy form numbers	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001	IHBC-HSAQE-C-001, IHBC-HSAQP-C-001, IHBC-HSAQ-C-003, IHBC-HSAQ-C-004, IHBC-C1001, IHBC-HRAE-C-001B, IHBC-HRAE-C-001C, IHBC-HRAP-C-001
3. Effective date of rate change (MM/DD/YYYY)	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	1/1 - 3/31/12 4/1 - 6/30/12 7/1 - 9/30/12 10/1 - 12/31/12	
4. Market Segment (large group, small group, individual, or sole proprietor) [drop down menu]	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	Small Group	
5. Product type (see above for examples) [drop down menu]	HSA Qualified HDHP	HSA Qualified HDHP	HSA Qualified HDHP	HSA Qualified HDHP	HSA Qualified HDHP	Non-HSA Qualified HDHP	Non-HSA Qualified HDHP	Non-HSA Qualified HDHP	
6. Is a rolling rate structure used for this base medical policy form? (Yes or No) [drop down menu]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
7. Has base medical policy form aggregation changed from previous filing? (Yes or No) [drop down menu]	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
8. Is base medical policy form open (new sales allowed) or closed (no new sales) [drop down menu]	Open	Open	Open	Open	Open	Open	Open	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	12	12	12	12	12	12	12	
10. Weighted average rate change % proposed across base medical policy form from current rate charged policyholder (including all associated riders)	5.42%	4.69%	4.38%	5.11%	5.17%	0.32%	-0.25%	-2.79%	3.41%
11. Number of policyholders affected by rate change	4,190	172	746	48	12	998	1,694	32	7,892
12. Number of covered lives affected by rate change	8,862	372	1,620	118	30	1,942	3,414	49	16,407
13. Expected NY statewide loss ratio for base medical policy form including associated riders	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%	89.2%
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	01/01/2010	01/01/2010	01/01/2010	01/01/2010	01/01/2010	01/01/2010	01/01/2010	
14.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2010	12/31/2010	12/31/2010	12/31/2010	12/31/2010	12/31/2010	12/31/2010	12/31/2010	
14.3 Member months for experience period	92,298	5,331	16,183	1,001	10	17,691	34,266	258	167,038
14.4 Earned premiums for experience period ($)	$ 19,586,862.50	$ 1,070,322.48	$ 2,885,458.90	$ 204,920.54	$ 1,939.09	$ 4,084,711.52	$ 7,734,931.76	$ 44,536.53	$ 35,613,683.32
14.5 Standardized earned premiums for experience period ($)	$ 23,835,891.64	$ 1,312,707.51	$ 3,534,226.65	$ 253,456.10	$ 2,322.66	$ 4,930,361.48	$ 9,423,517.96	$ 57,009.47	$ 43,349,493.45
14.6 Paid claims for experience period ($)	$ 16,422,477.94	$ 1,069,900.77	$ 2,938,492.40	$ 537,309.65	$ 108.36	$ 3,551,382.23	$ 8,070,687.08	$ 15,353.51	$ 32,605,711.93
14.7 Incurred claims for experience period ($)	$ 16,526,174.40	$ 1,078,544.93	$ 2,960,761.57	$ 540,699.73	$ 108.36	$ 3,569,666.65	$ 8,121,443.77	$ 15,413.07	$ 32,812,812.47
14.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 2,230,061.17	$ 121,861.51	$ 328,523.77	$ 23,331.22	$ 220.77	$ 465,064.61	$ 880,660.24	$ 5,070.70	$ 4,054,793.99
14.9 Earned premiums for experience period ($pmpm)	$ 212.21	$ 200.77	$ 178.30	$ 204.72	$ 193.91	$ 230.89	$ 225.73	$ 172.62	$ 213.21
14.10 Standardized premiums for experience period ($pmpm)	$ 258.25	$ 246.24	$ 218.39	$ 253.20	$ 232.27	$ 278.69	$ 275.01	$ 220.97	$ 259.52
14.11 Paid claims for experience period ($pmpm)	$ 177.93	$ 200.69	$ 181.58	$ 536.77	$ 10.84	$ 200.75	$ 235.53	$ 59.51	$ 195.20
14.12 Incurred claims for experience period ($pmpm)	$ 179.05	$ 202.32	$ 182.96	$ 540.16	$ 10.84	$ 201.78	$ 237.01	$ 59.74	$ 196.44
14.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 24.16	$ 22.86	$ 20.30	$ 23.31	$ 22.08	$ 26.29	$ 25.70	$ 19.65	$ 24.27
14.14 Ratio: Incurred Claims / Earned Premiums	0.844	1.008	1.026	2.639	0.056	0.874	1.050	0.346	0.921
14.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.693	0.822	0.838	2.133	0.047	0.724	0.862	0.270	0.757
14.16 Ratio: Administration Expenses / Earned Premiums	0.114	0.114	0.114	0.114	0.114	0.114	0.114	0.114	0.114
14.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	0.958	1.122	1.140	2.752	0.170	0.988	1.164	0.460	1.035

Exhibit 7: Historical Data by Each Policy Form Included in Rate Adjustment Filing

Small Group - HDHP Only

Company Name: Independent Health Benefits Corporation
NAIC Code: 47034
SERFF Number: NDPD-127211453

Data Item for Specified Base Medical Policy Form	Response	Response	Response	Response	Response	Response	Response	Response	Total
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	01/01/2009	01/01/2009	01/01/2009		01/01/2009	01/01/2009	01/01/2009	
15.2 Ending Date of the experience period (MM/DD/YYYY)	12/31/2009	12/31/2009	12/31/2009	12/31/2009		12/31/2009	12/31/2009	12/31/2009	
15.3 Member months for experience period	65,402	3,287	27,755	605		10,455	25,643	196	133,343
15.4 Earned premiums for experience period ($)	$ 13,058,226.15	$ 658,338.67	$ 5,358,128.23	$ 115,312.20		$ 2,244,656.75	$ 5,625,553.68	$ 33,328.10	$ 27,093,543.79
15.5 Standardized earned premiums for experience period ($)	$ 16,849,206.78	$ 861,289.19	$ 6,301,265.05	$ 154,370.81		$ 2,833,867.49	$ 7,010,726.97	$ 45,570.51	$ 34,056,296.81
15.6 Paid claims for experience period ($)	$ 9,984,534.68	$ 596,063.45	$ 4,837,338.31	$ 96,088.77		$ 1,755,359.03	$ 5,280,122.93	$ 5,680.68	$ 22,555,187.84
15.7 Incurred claims for experience period ($)	$ 9,984,534.68	$ 596,063.45	$ 4,837,338.31	$ 96,088.77		$ 1,755,359.03	$ 5,280,122.93	$ 5,680.68	$ 22,555,187.84
15.8 Administrative expenses for experience period ($) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 1,350,739.09	$ 68,098.36	$ 554,243.22	$ 11,927.86		$ 232,186.64	$ 581,905.63	$ 3,447.45	$ 2,802,548.24
15.9 Earned premiums for experience period ($pmpm)	$ 199.66	$ 200.29	$ 193.05	$ 190.60	$ -	$ 214.70	$ 219.38	$ 170.04	$ 203.19
15.10 Standardized premiums for experience period ($pmpm)	$ 257.63	$ 262.03	$ 227.03	$ 255.16	$ -	$ 271.05	$ 273.40	$ 232.50	$ 255.40
15.11 Paid claims for experience period ($pmpm)	$ 152.66	$ 181.34	$ 174.29	$ 158.82	$ -	$ 167.90	$ 205.91	$ 28.98	$ 169.15
15.12 Incurred claims for experience period ($pmpm)	$ 152.66	$ 181.34	$ 174.29	$ 158.82	$ -	$ 167.90	$ 205.91	$ 28.98	$ 169.15
15.13 Administrative expenses for experience period ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	$ 20.65	$ 20.72	$ 19.97	$ 19.72	$ -	$ 22.21	$ 22.69	$ 17.59	$ 21.02
15.14 Ratio: Incurred Claims / Earned Premiums	0.765	0.905	0.903	0.833	0.000	0.782	0.939	0.170	0.832
15.15 Ratio: Incurred Claims / Standardized Earned Premiums	0.593	0.692	0.768	0.622	0.000	0.619	0.753	0.125	0.662
15.16 Ratio: Administrative Expenses / Earned Premiums	0.103	0.103	0.103	0.103	0.000	0.103	0.103	0.103	0.103
15.17 Ratio: (Incurred Claims + Admin. Exp.) / Earned Prem.	0.868	1.009	1.006	0.937	0.000	0.885	1.042	0.274	0.936
Annualized Medical Trend Factors (%)									
16.1 All benefits combined, composite	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%	9.15%
16.2 Due to utilization	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%	5.74%
16.3 Due to unit cost	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%
Ratios: Most Recent Experience Period to Prior Period									
17.1 Member months	1.411	1.622	0.583	1.655	0.000	1.692	1.336	1.316	1.253
17.2 Earned premiums ($pmpm)	1.063	1.002	0.924	1.074	0.000	1.075	1.029	1.015	1.049
17.3 Standardized premiums ($pmpm)	1.002	0.940	0.962	0.992	0.000	1.028	1.006	0.950	1.016
17.4 Paid claims ($pmpm)	1.165	1.107	1.042	3.380	0.000	1.196	1.144	2.053	1.154
17.5 Incurred claims ($pmpm)	1.173	1.116	1.050	3.401	0.000	1.202	1.151	2.061	1.161
17.6 Administrative expenses ($pmpm) (including commissions and premium taxes, but excluding federal and state income taxes)	1.170	1.103	1.017	1.182	0.000	1.184	1.133	1.117	1.155
Ratio: Standard Premium to Earned Premium									
18.1 Most Recent Experience Period	1.217	1.226	1.225	1.237	1.198	1.207	1.218	1.280	1.217
18.2 Prior Experience Period	1.290	1.308	1.176	1.339	0.000	1.262	1.246	1.367	1.257

ACTUARIAL MEMORANDUM & CERTIFICATION

RATE ADJUSTMENT FILING

2012 PREMIUM RATES

SMALL GROUP COMMERCIAL PRODUCTS

For Independent Health Benefits Corporation

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TABLE OF CONTENTS

INTRODUCTION **1**

ACTUARIAL QUALIFICATIONS **2**

POLICY FORM LISTING BY COMMUNITY POOL **3**

METHODOLOGY OVERVIEW **4**
- BASE MEDICAL RATES 4
- NON-PRESCRIPTION DRUG RIDERS 5
- PRESCRIPTION DRUG RIDERS 5

JUSTIFICATION OF RATES **7**
- DESCRIPTION OF PROPOSED CHANGES IN RATES 7
- DESCRIPTION OF SOURCE DATA 10
  - *Medical* 10
  - *Prescription Drugs Riders* 12
- TREND ASSUMPTIONS 13
  - *Medical* 13
  - *Prescription Drugs Riders* 16
- ACTUARIAL JUSTIFICATION OF PROPOSED RATE CHANGES 16
  - *Medical* 16
  - *Prescription Drug Riders* 19
- PERCENTAGE RATE CHANGE BY BENEFIT OPTION WITHIN A POLICY FORM 20
- PERCENTAGE RATE CHANGE BY POLICY FORM WITHIN A COMMUNITY POOL 20
- PERCENTAGE RATE CHANGE BY RATING REGION 20
- DETAIL OF ADMINISTRATIVE LOAD 20

MINIMUM LOSS RATIOS **22**

DATA RELIANCE AND CAVEATS **23**

ACTUARIAL CERTIFICATION **24**

ATTACHMENT LISTING

Attachment A	Year Over Year Rate Increases by Base Policy Form
Attachments B1-B4	Quarter Over Quarter Rate Increases - All Base Plans and Riders
Attachment C	Rate Increase Analysis
Attachment D1-D16	Year Over Year Rate Increases - All Base Plans and Riders
Attachment E1-E4	Standardized Earned Premium Development
Attachment F	2010 Source Data Trended to 2012
Attachment G	2012 Source Data Reallocated by Type of Service Category
Attachment H	Summary of Adjustments to Source Data – Pharmacy
Attachment I	Development of 2012 Starting Average Charge & Utilization – Pharmacy
Attachment J	High-Level Rate Increase Calculation
Attachment K1 – K15	Cost Model Development of Final 1st Quarter Rates – Medical
Attachment L	Summary of Regulation 146 Pool Adjustments
Attachment M1	Development of Pharmacy Rates – POS/PPO Pool
Attachment M2	Development of Pharmacy Rates – HDHP Pool - $1500 Deductible
Attachment N1-N2	Cost Model Comparison

INTRODUCTION

This Actuarial Memorandum and Certification supports Independent Health Benefits Corporation's (IHBC's) 2012 Rate Adjustment Filing for its small group commercial products. IHBC is an Article 43 corporation under New York law and this Rate Adjustment Filing is submitted pursuant to Section 4308(c) for the small group community rated products. This Actuarial Memorandum has been prepared in accordance with the New York State Insurance Department's (NYSID's) *Instruction/Review Standards for Rate Adjustment Filings Submitted Pursuant to Section 4308(c) of the New York Insurance Law* (Checklist) as of 5/24/2011.

To facilitate the reader's understanding of our rating approach, we present an overview of our pricing methodology before we address each Checklist item. The Checklist is addressed chronologically in the Justification of Rates Section.

ACTUARIAL QUALIFICATIONS

I, [redacted] am a consulting actuary with Milliman. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries and I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries.

POLICY FORM LISTING BY COMMUNITY POOL

Pursuant to section 360.11(a)-(b) of Regulation 145 (11 NYCRR 360), policy forms presented in this memorandum are "substantially similar" and aggregated into two separate pools for rating purposes: (1) POS & PPO products and (2) High Deductible Health Plan (HDHP) products. Table 1 below is a listing of each product included in this filing, and represents all of IHBC small group products currently on file and approved by the NYSID.

TABLE 1
LISTING OF FORM NUMBERS AND PRODUCTS

Form No.	Product Street Name
POS & PPO Product Pool	
IHBC-POSC-001	Encompass Plus D
IHBC-C-601	FlexFit Select
IHBC-C-1005	FlexFit Select (New)
IHBC-C-101	Encompass Essential
IHBC-EPOC-1	Easy Access
IHBC-C1003	Easy Access (w/Deductible)
500103-43	Passport Plan Select
High Deductible Health Plan Pool	
IHBC-HSAQE-C-001	iDirect 1Series HSA Qualified
IHBC-HSAQP-C-001	iDirect 2Series HSA Qualified
IHBC-HSAQ-C-003	iDirect 3Series HSA Qualified
IHBC-HSAQ-C-004	iDirect 4Series HSA Qualified
IHBC-C1001	iDirect 5Series HSA Qualified
IHBC-HRAE-C-001B	iDirect 1Series B-Style non-HSA Qualified
IHBC-HRAE-C-001C	iDirect 1Series C-Style non-HSA Qualified
IHBC-HRAP-C-001	iDirect 2Series non-HSA Qualified

METHODOLOGY OVERVIEW

This section presents an overview of our pricing methodology. This methodology is the same methodology employed for IHBC's small group base rates and riders for the past several years. Methodology details can be examined in the attachments, and are further described in the Justification of Rates section below.

BASE MEDICAL RATES

We calculated final premium rates using actuarial cost models populated with IHBC's actual historical claims experience, aggregated for all small group products, covering the period 2008 through 2010, trended to 2012. This experience is trended and adjusted so that the final rate increase at the community pool level is similar to what we would expect to derive using a high-level rate increase approach[1]. Note that the experience data requires adjustment because (1) it includes the impact of riders, and (2) it does not align exactly with IHBC's conversion and tier factors.

Our actuarial cost models consider utilization and average charge levels for roughly 60 benefit categories. These models make provision, by type of service category, for benefit characteristics such as copays, deductibles, coinsurance and out-of-pocket maximums. For each type of service category, utilization is adjusted to reflect the anticipated change in utilization due to the average expected copay. The formula below shows how the cost models calculate base rate net claims costs per member per month (PMPM).

$$Base\ Rate\ Net\ Claims\ Costs\ PMPM =$$

$$\left[\sum_{i=1}^{60}\left(\frac{Util_i \times AvgChg_i - CopayUtil_i \times Copay_i}{12{,}000}\right)\right] - Ded - Coins + OOPMax$$

Where,

i = *Type of service category*
$Util_i$ = Service utilization per 1,000 members per year
$AvgChg_i$ = Average Charge per service
$CopayUtil_i$ = Copay utilization per 1,000 members per year
$Copay_i$ = Average Copay per service
Ded = Value of deductible PMPM
$Coins$ = Value of coinsurance PMPM
$OOPMax$ = Value of out-of-pocket maximum PMPM

The final monthly per contract rates are equal to the net claims cost calculated above divided by the target loss ratio and multiplied by the conversion and tier factors.

$$Gross\ Premium\ Rate\ per\ Contract\ per\ Month = \frac{Base\ Net\ Claims\ Cost\ PMPM\ x\ Conversion\ Factor\ x\ Tier\ Factor}{Target\ Loss\ Ratio}$$

[1] See Attachment J introduced and described later in this memorandum.

By using cost models, actuarial relativities are appropriately re-calculated – and thus maintained – every year[2]. This ensures that rates for all small group products and benefit options reflect only actuarial relativities due solely to benefit differences and not age, sex, health status, or industry distributions of the members selecting a particular benefit option. The cost model approach also helps to preserve actuarial relativities between base rates and non-prescription drug riders. Finally, updating relativities every year helps to prevent large rate swings which can occur when relativities are addressed only periodically.

Thus, our cost model approach is somewhat different from the commonly used approach of applying a single rate increase to all products within a community pool.

NON-PRESCRIPTION DRUG RIDERS

With only a few exceptions applying to specific riders attached to high deductible plans, we calculate rider rates using the same actuarial cost models used to calculated base plan rates. Rider rates are derived as the difference between the base rate modified for the rider and the base rate - illustrated in the formula below.

$$Rider\ Rate\ PMPM = Base\ Rate\ with\ ModifiedBenefit\ PMPM - Base\ Rate\ PMPM$$

The final rider rates are equal to the net claims cost divided by the target loss ratio and multiplied by the conversion and tier factors.

This approach precludes the need to use benefit relativity factors or other high-level approximations. The primary advantage of using this method is to maintain reasonable relativities between riders and also between riders and base plans.

Please note that while the total cost model trend may be somewhat consistent from year to year, trend by benefit category may not be consistent depending on the unit cost changes or fluctuations in utilization from year to year at the service category level. This approach can cause some unusual rider rate changes from one year to the next if the expected utilization or cost for a particular service category changes dramatically due to low credibility. Thus, some riders may change significantly on a percentage basis in one direction or the other. However, in terms of premium dollars, the financial impact to the group purchasing the rider is very small.

PRESCRIPTION DRUG RIDERS

We developed prescription drug rider rates using an actuarial cost model designed specifically for prescription drug pricing. This model is populated with IHBC's actual commercial prescription drug experience data split by benefit tier and projected to calendar year 2012. Our pricing model effectively calculates rider rates as the sum of the net claims costs across each of the three drug tiers, separately for retail and maintenance drugs:

[2] See Attachments K1 through K15 for examples of our actuarial cost models, described later in this memorandum.

$Rider\ Rate\ Net\ Claims\ Cost\ PMPM$ =

$$\sum_{i=I}^{III}\left[\frac{Util_i x\ (\ Avg\ Chg_i -\ Cost\ Sharing_i)}{12{,}000}\right]_{Retail} + \sum_{i=I}^{III}\left[\frac{Util_i x\ (Avg\ Chg_i -\ Cost\ Sharing_i)}{12{,}000}\right]_{Maintenance} + BenMax$$

Where,

i = Tiers I, II and III

$Util_i$ = Utilization for CY 2012 in scripts per 1,000 members per year

$AvgChg_i$= Average Charge for CY 2012 per script after rebates

$Cost\ Sharing_i$ = Effective Cost Sharing including the copay and deductible, where applicable

$BenMax$= Value of the Benefit Maximum (where applicable) PMPM

The final rider rates are equal to the net claims cost divided by the target loss ratio and multiplied by the conversion factor and tier factors.

$$Gross\ Premium\ Rider\ Rate\ per\ Contract\ per\ Month = \frac{Rider\ Rate\ Net\ Claims\ Cost\ PMPM\ x\ Conversion\ Factor\ x\ Tier\ Factor}{Target\ Loss\ Ratio}$$

JUSTIFICATION OF RATES

This section chronologically addresses each of the required items in the NYSID Checklist.

DESCRIPTION OF PROPOSED CHANGES IN RATES

a.(i) Attachment A to this memorandum shows the proposed member-weighted average **year over year rate increases**, which are the rate changes over the current rates charged to each renewal cohort of policyholders for each base medical policy form. Rate increases shown include the impact of all associated riders available to each policy form. Rate changes for the prior 24 month period are also shown.

Rates for all products presented in this actuarial memorandum were calculated based on the same subscribers within each of two community rating pools: POS & PPO Product Pool and the HDHP Pool. Thus, within product pools, variations in rate increases 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 is based solely on benefit differentials.

a.(ii) Attachments B1 through B4 show the average **quarter over quarter rate increases** including the change from the immediately preceding rolling rate table not included in this filing. Table 2 below summarizes the minimum, maximum and average 1st quarter 2012 over 4th quarter 2011 rate change within each policy form (rate table).

TABLE 2
MINIMUM, MAXIMUM AND AVERAGE RATE CHANGES WITHIN A POLICY FORM
1ST QUARTER 2012 OVER 4TH QUARTER 2011

Form No.	Minimum	Maximum	Average
	POS/PPO Community Pool		
IHBC-POSC-001	1.06%	1.10%	1.10%
IHBC-C-601	2.30%	2.30%	N/A*
IHBC-C-1005	0.09%	0.09%	0.09%
IHBC-C-101	-0.42%	0.00%	-0.04%
IHBC-EPOC-1	0.16%	1.00%	1.00%
IHBC-C1003	4.72%	5.70%	N/A*
500103-43	-0.23%	3.10%	2.00%
	HDHP Community Pool		
IHBC-HSAQE-C-001	1.31%	6.63%	1.95%
IHBC-HSAQP-C-001	1.91%	3.89%	2.50%
IHBC-HSAQ-C-003	2.46%	4.57%	2.55%
IHBC-HSAQ-C-004	1.87%	6.82%	2.62%
IHBC-C1001	2.22%	5.24%	3.06%
IHBC-HRAE-C-001B	-8.47%	-4.43%	-4.56%
IHBC-HRAE-C-001C	-9.15%	-4.36%	-4.88%
IHBC-HRAP-C-001	-13.00%	-2.85%	-4.67%

*Currently zero subscribers

Please note that there is not a uniform transition from the 4th quarter of 2011 to the 1st quarter of 2012. This is because IHBC files all four quarters of rates at once and consequently, fourth quarter rates are based on experience data centered 34½ months prior to the rate period. Thus, a significant time lapse exists between the experience period and the rate period, which increases the risk of inaccuracy of the rate calculation due to changing conditions.

a.(iii) Attachments B1 through B4 also show the aggregate percentage change between successive rolling rate periods for the 24 month period prior to the effective date of the earliest rate table in this submission.

a.(iv) There is no rate impact due to **changes in pricing loss ratios**. Pricing Loss Ratios are shown in Table 3 below.

TABLE 3
TARGET PRICING LOSS RATIOS

	2011 Current	2012 Proposed	Rate Impact
Medical Base Plan & Riders	89%	89%	None
Rx Rider	90%	90%	None

a.(v) There is no rate impact due to **changes in Tier Factors**. IHBC's small group Tier Factors are shown in Table 4 below.

TABLE 4
IHBC SMALL GROUP TIER FACTORS

TIER	2011 Current	2012 Proposed	Rate Impact
Single	1.00	1.00	None
2-Tier Family	2.65	2.65	None
Double	2.55	2.55	None
3-Tier Family	2.70	2.70	None
4-Tier Family	2.80	2.80	None
4-Tier Parent/Child	1.80	1.80	None

Please note that for a 3-tier contract, the Double tier represents an employee plus one (may be a spouse or a child). For a 4-tier structure, Double represents an employee and spouse, as employee plus child is a separate tier.

a.(vi) There is no rate impact due to **changes in the Conversion Factor**, which converts rates from a PMPM to a single premium per month. The current 2011 and proposed 2012 Conversion Factor is 1.20.

a.(vii) High-level estimates of rate **changes due to variances in claims costs** over prior periods are shown Attachment C, separately for the POS/PPO and HDHP pools. The box at the bottom of this Attachment segregates the rate increase into 3 components: (1) change due to trend from 2011 to 2012, (2) change due to the Variance from Prior Period estimates, and (3) change due to other factors including differences in the high level approach to rate increases versus a cost model approach.

a.(viii) IHBC has only **one rating region**, Western New York. Thus, there are no rating differentials between regions.

NEW BENEFIT OPTIONS

b. There are **no new benefit options** being added to the existing rate table for which prior period rates have not already been approved.

PROPOSED RATE CHANGES – ALL BASE PLANS AND RIDERS

c.(i) There are no non-rolling rate tables submitted in this filing.

c.(ii) Attachments D1 through D16 present the current and proposed rates for each rating tier, along with the dollar and percentage change from the current rate to the proposed rate, for each benefit option for each policy form and rider form for the four 2012 quarters submitted in this filing.

DISCUSSION OF STANDARD PREMIUM DEVELOPMENT

d. IHBC calculates the Standardized Earned Premium at the group level, then sums to the policy form level. To calculate the standardized premium, they begin with the actual earned premium for each earned month for every combination of employer group and product. Attachments E1 and E2 include illustrations of the process for 2009 and 2010, respectively for POS/PPO and Attachments E3 and E4 include illustrations of the process for 2009 and 2010, respectively, for iDirect. These illustrations use a single base plan premium. In the actual calculation, the same process is applied to the base plan and all applicable riders.

First, the renewal month for the group is determined. For example, a group renewing in April 2009 will be paying a 2nd quarter 2008 premium for the first three months of 2009 and a 2nd quarter 2009 rate for the remaining nine months of 2009. In this case, the premium from the first three months of 2009 is reduced to the January 2008 level by removing the impact of the 2008 quarterly rolling rate trend. This January 2008 premium is then adjusted by applying the product rate changes implemented for January 2009, January 2010 and January 2011. At this point the premium is standardized to the January 2011 level. The last step is to standardize this premium to 4th quarter 2011 by applying the three 2011 quarterly rolling rate trends.

The premium for the last nine months of 2009 is then adjusted to the January 2009 level by removing the impact of the 2009 quarterly rolling rate trend. This January 2009 premium is then adjusted by applying the product rate changes implemented for January 2010 and January 2011. At this point the premium is standardized to the January 2011 level. The last step is to standardize this premium to 4th quarter 2011 by applying the three 2011 quarterly rolling rate trends.

DESCRIPTION OF SOURCE DATA

Medical

e.(i) The Source Data used for pricing is based on IHBC's 2008 through 2010 small group claims experience based on claims paid through March 2011; thus, the unpaid claims liability in the Source Data is based upon 3 months of run-out.

The Source Data is aggregated for all small group products and adjusted for anticipated demographics and product mix. Claims for groups that have terminated from IHBC during the historical period have been removed, and the historical experience data for groups that have migrated into IHBC's small group pool from Independent Health Association

products has been incorporated. We noted that the net impact of the removal and addition of groups resulted in a 0% change in experience on a PMPM basis.

e.(ii) The Source Data is based entirely on IHBC experience data.

e.(iii) The intent of the credibility adjustment in the Federal Minimum Loss Ratio (MLR) rebate calculation is to address the impact of claims variability on the experience of small carriers. As discussed in the Federal Register[3], the credibility adjustments were designed to "result in an issuer that charges premiums intended to produce an 80 percent MLR to pay a rebate less than 25 percent of the time." For this calculation, the lower threshold is 1,000 life years (correlating to an 8.3% increase to the experience loss ratio for the rebate calculation) and the upper threshold is 75,000 life years (no adjustment to the experience loss ratio to determine the rebate).

For IHBC's small group products, the life years underlying the Source Data are shown by year and in total in Table 5 below.

TABLE 5
LIFE YEARS UNDERLYING MEDICAL SOURCE DATA

Year	Life Years
2008	30,103
2009	37,301
2010	43,348
TOTAL	110,752

Based on these life years and the instructions provided in the Federal Register (interpolating), IHBC's Source Data is fully credible.

e.(iv) The Source Data is projected to the rating period using separate average charge and utilization trend assumptions for each of the 60 benefit categories. Specifically, the 2010 data is projected to calendar year 2012 using trends derived from 2008, 2009 and 2010 utilization experience as well as contracted unit charge changes for 2011 and 2012. Once trended to 2012, we smooth the allocation of claims within type of service categories, using a blend of large and small group data to improve credibility. This "re-allocation" of data within broad types of service categories is required primarily for rider rate calculations, because most riders typically impact only a few types of service categories, some of which may not have credible data.

Attachment F shows how the 2010 Source Data is trended to 2012 and Attachment G shows the small group Source Data after smoothing within broad type of service categories.

[3] Federal Register Vol 75, No. 230 Pg 74881

Prescription Drugs Riders

e.(i) The Source Data for the prescription drug pricing is IHBC's commercial data from 2007 through March 2011, which was provided to us by month, rider and by tier. This data was paid through April 11, 2011 and is roughly 99.5% complete since claims are electronically submitted at the time of service. Although we had data separately for large and small groups, we combined all data pools for rating purposes.

e.(ii) The Source Data is based entirely on IHBC experience data.

e.(iii) Table 6 below shows the life years underlying the prescription drug data. For the Federal MLR rebate calculation, this data is fully credible as it exceeds the upper threshold of 75,000 life years.

TABLE 6
PRESCRIPTION DRUG SOURCE DATA
LIFE YEARS

Year	Life Years
2008	113,404
2009	114,445
2010	108,105
TOTAL	335,954

Note that the life years underlying the prescription drug Source Data is greater than that underlying the medical data, because the prescription drug data includes IHBC large group data as well.

e.(iv) From the Source Data, we developed starting average charge and utilization assumptions for the twelve months ending March 2011. We made several adjustments to this experience data to reflect specific drugs going off patent as well as new drugs coming into the marketplace. Some of our assumptions were suggested to us by the Director of Pharmacy Services at Independent Health. Other assumptions were based on historical observed experience of drugs going off patent in prior years.

- For the drugs going off-patent, we assumed those currently in Tier II would have 50% of the utilization move to Tier I, and 50% migrate to Tier III. For drugs currently in Tier III, we assumed that only 20% would move to Tier I and the remaining 80% would remain in Tier III.
- We assumed that the new generics would cost roughly 90% of the current cost for the first six months off patent, then the cost of the generic would drop to 50% of the current cost thereafter.
- Although not going off patent, we assumed that 30% of the Crestor utilization would move to the generic Lipitor category.
- We added to the starting data utilization and average charge assumptions for four new drugs coming onto the market in 2011: Pradexa, Gilenya, Ampyra and Chantix. We based these assumptions on IHBC's expected total average spend figures for these drugs, using current membership figures to obtain the utilization and average charge statistics.

Attachment H shows how we adjusted the Source Data to obtain our starting average charge and utilization assumptions for the twelve months ending March 2011. This Attachment includes three tables:

- Table 1 shows the raw source data segregated by tier and between Retail and Maintenance drugs. The drugs that are going off patent are also shown separately.
- Table 2 shows the raw source data summarized in its statistical format: drug counts have been converted to utilization per 1,000 members per year and the charges have been converted to an average charge per script. The member months used to convert Table 1 to Table 2 are shown in the upper right hand corner of this table.
- Table 3 shows how the drugs going off patent migrate into Tiers I and III and also how the average charge per script changes. This table also brings in the additional utilization and costs for the new drugs coming onto the market. **This table shows the final adjusted starting claims data, which gets projected to 2012 for rating purposes.**

For 2012 pricing, we trended this data and applied utilization and average charge community pool factors to divide the claims into their respective pools. We developed the community pool factors based on the Source Data (before adjustment) for the twelve months ending March 2011. Attachment I shows how we trend and adjust the Source Data to develop 2012 starting average charge and utilization statistics for 2012 pricing. We first apply the Community Pool Adjustment, then divide by the completion factor of 0.995 and then trend the data 22½ months to the center of the first quarter rating period.

Not shown in Attachment I is the reduction we apply for the Pharmacy Benefit Management (PBM) rebate. For riders in which this rebate applies, we further reduce the projected average charge by 8.3% for Tier II retail and maintenance drugs, to reflect the PBM prescription drug rebates to Independent Health, which do not flow through the claims experience data. We developed the 8.3% assumption from 2009 and 2010 rebate data provided by IHBC. The Tier I and Tier III drugs, which are generic and non-formulary drugs, do not receive any rebates. The application of the rebate discount is shown in detail in later exhibits.

TREND ASSUMPTIONS

Medical

IHBC developed the average charge and utilization trends for each of the 60 type of service categories, and we reviewed them for reasonableness. Utilization trend assumptions were generally estimated using the least-squares-based “FORECAST” Excel function and the prior three years’ utilization experience; some manual overrides were employed where FORECAST results appeared to be unreasonable – due to low credibility of the type of service category. Average charge trends were developed using anticipated provider fee increases.

f.(i) The resulting average trend assumptions rolled up to the broad type of service category are summarized in Table 7 below. Detailed assumptions are shown in Attachment F. Please note that these are first dollar or “allowed” trends. Resulting claims cost trends are roughly 1% higher due to copay leveraging and at least 3% higher (*on average)* for the HDHP products, where deductible leveraging is significant.

TABLE 7
IHBC COMMERCIAL ALLOWED TREND ASSUMPTIONS 2010 TO 2012 (ANNUALIZED)
BY BROAD TYPE OF SERVICE CATEGORY
BASE MEDICAL PLANS AND NON-RX RIDERS
SMALL GROUP

SERVICE CATEGORY	UTILIZATION	ALLOWED CHARGE	PMPM
Hospital Inpatient	2.5%	6.0%	8.6%
Hospital Outpatient	5.5%	6.0%	11.8%
Physician	5.7%	2.5%	8.4%
Other	8.9%	1.2%	10.2%
Other Medical Expenses*			7.0%
Total Trend			9.0%

* "Other Medical Expenses" includes BD&C taxes, GME, Small Group 146 surcharges, provider incentives, medical management savings initiatives, and other items related to managing the medical expense trend.

f.(ii) Since trends are at the type of service category level, no explicit adjustment has been made for adverse selection or deductible leveraging. Table 8 shows the case mix/intensity component of the average charge trends presented in Table 7 above. For Type of Service categories not listed, there was no case mix/intensity adjustment.

TABLE 8
SUMMARY OF CASE/MIX INTENSITY COMPONENT OFAVERAGE CHARGE TREND

Type of Service Category	Case Mix / Intensity Adjustment
Inpatient Hospital	
Medical	2.2%
Surgical	1.8%
All Other	0.0%
All Inpatient	**1.7%**
Physician	
Surgery (IP, OP & Office)	0.5%
Hospital Visits	0.5%
Office Visits/Consults	0.5%
ER & Urgent Care	0.5%
Cardiovascular	0.5%
Podiatrist	0.5%
Maternity	0.5%
All Other	0.0%
All Physician	**0.2%**
All Other Categories of Service	**0.0%**

The inpatient case/mix trend figures were derived by looking at historical trends in utilization-weighted New York State case rate indices. IHBC, like most carriers, is experiencing lower utilization trends on the inpatient side as less intense/less expensive services continue to move to the outpatient setting. Thus, the mix of services that remain inpatient are becoming more expensive beyond that of provider fee schedule increases.

For physician services, IHBC is not increasing its physician fee schedule for 2012 except for a few service categories. For those categories not getting a fee increase, we expect a modest increase in the average charge due the increasing intensity of services provided.

f.(iii) Annualized trend factors were applied to the Source Data at the type of service category rather than at the product level. All products and pools begin with the same aggregated projected 2012 data. Attachment F shows how trends were applied to the Source Data.

Prescription Drugs Riders

We analyzed IHBC's prescription drug data from January 2007 through March 2011 to determine recent prescription drug trends from 2009 to 2011 and to project future trends into 2012. For our analysis, we reviewed trends *by rider and by tier* to eliminate the effects of change in rider and tier mix on trend.

f.(i) Our final utilization and average charge trend assumptions, used for pricing all drug riders, are shown in Table 9 below. Note these are first dollar or "allowed" trends. Actual net claims cost trends will be higher due to copay and deductible leveraging, all other things being equal (particularly rider mix).

TABLE 9
IHBC PRESCRIPTION DRUG PRICING MODEL
ALLOWED AVG CHARGE AND UTILIZATION TREND ASSUMPTIONS - ANNUALIZED
USED TO PROJECT TWELVE MONTHS ENDING MARCH 2011 DATA
THROUGH CALENDAR YEAR 2012

	Tier I	Tier II	Tier III	Total
Average Charge	5.0%	10.5%	7.5%	4.1%
Utilization	7.5%	-2.5%	3.5%	5.5%
Total			Unleveraged Total Trend	9.9%

f.(ii) Trend assumptions were developed at the benefit tier level, and no explicit adjustment has been made for case mix change, intensity of service change, adverse selection, or deductible leveraging.

f.(iii) Attachment I shows how these trends are applied to the adjusted starting data (described above) to arrive at final rates.

ACTUARIAL JUSTIFICATION OF PROPOSED RATE CHANGES

Medical

Attachment J shows our development of the "High-Level" rate increases for each community pool, which we described in the "Methodology Overview" section above. We describe the mechanics of this attachment below:

- **Column A** shows the member months for the first three months of 2011, which we use as weights, within each pool.
- **Columns B, C and D** show the *2010 adjusted premium, estimated incurred claims and resulting medical loss ratio* for all base plans and riders. Note that we had 2011 experience only through March at the time of our rate calculation and we did not consider this data credible. Thus, we relied on 2010 data for our High-Level" approach.
- **Column E** shows the average target loss ratio for 2012.
- **Column F** shows the expected annualized trend from 2010 to 2012. These trend assumptions reflect "paid" trends rather than "allowed" trends since we are dealing with net claims costs rather than first dollar costs. Thus, trends shown are the final trend rates from Table 7 above, plus an additional 1% for the POS/PPO pool and 3% for the HDHP pool to account for copay/deductible leveraging.
- **Column G** increases costs by 1.0% to account for the To Age 26 Dependent Federal Mandate, which is not already reflected in the 2010 experience data.

- **Column H** is the average actual rate increase from 2010 to 2011.
- **Column I** is the high-level rate increase calculated as follows:

$$High\ Level\ Rate\ Increase =$$

$$\frac{Loss\ Ratio_{2010}}{Target\ Loss\ Ratio_{\ 2012}} \times \frac{Expected\ Trend^{2}}{Rate\ Incr_{2011\ over\ 2010}} \times Fed\ Dep\ Adj$$

- **Column J** shows the final average rate increase, determined from the cost models.

Note that all premium used to calculate the 2010 loss ratio in Column B has been adjusted to reflect 1st quarter 2010 premium levels. It does not reflect a mix of premium rate tables. The incurred claims used to calculate the 2010 loss ratio in Column C are based on 2010 claims paid through March 31, 2011 plus IBNR. The IBNR used is "best estimate" and does not contain margin for adverse deviation.

g.(i) Attachments K1 through K15 show the premium rate development for one benefit option within each of the base medical policy forms. These attachments show how the projected Source Data (Attachment G) and expected loss ratio become incorporated into the proposed rate tables.

POS & PPO Product Pool (Attachments K1 through K6):

- Columns 1, 2, and 3 are the starting utilization, average allowed charges and resulting PMPMs taken from Attachment G. At the bottom of Column 3, we have two adjustments required to reconcile to Attachment G:
  - (1) non-claims medical expenses are adjusted to reflect the difference in these expenses for the particular product versus the average for all products, and
  - (2) the addition of dental expenses which appear in IHBC's Source Data, but is covered solely through a rider.
- Column 4 is the Community Pool factor adjustment. This is necessary since we combine the POS/PPO and HDHP community pools initially to increase credibility amongst the type of service categories to improve consistency amongst rider rates. Thus, after projecting both pools in aggregate, we then divide back into their respective pool using Community Pool Factors, which we derived from allowed claims experience PMPM. This factor also include the adjustment described on page 4 necessary to adjust the experience data because (1) it include the impact of riders, and (2) it does not align exactly with IHBC's conversion and tier factors.
- Column 5 adjusts the starting utilization for benefit differences between the benefit option and the average benefits underlying the Source Data.
- Column 6 shows the percentage estimate of utilization associated with in-network only services.
- Column 7 presents the final utilization for the benefit option, equal to the product of Columns 1, 4, 5 and 6.
- Column 8 shows the re-weighted final average charges based on the revised utilization.
- Column 9 is the final gross cost PMPM, equal to Column 7 x Column 8 ÷ 12,000.
- Column 10 shows the copay utilization for each service category
- Column 11 shows the copay for each service category
- Column 12 shows the PMPM value of the benefit option cost sharing
- Column 13 shows the net claims cost PMPM = Column 9 – Column 12.

Below Column 13 we show a small incremental amount for the additional cost of services expected Out of Network along with the Value of Additional Benefits (for FlexFit Select plans only). Finally, we show the total net claims cost for the benefit option and the single premium as presented in the Attachment Ds filed with the Actuarial Memorandum.

High Deductible Health Plan Pool (Attachments K7 through K15):

- Columns 1, 2, and 3 are the starting utilization, average allowed charges and resulting PMPMs taken from Attachment G. At the bottom of Column 3, we have two adjustments required to reconcile to Attachment G:
  - (1) non-claims medical expenses are adjusted to reflect the difference in these expenses for the particular product versus the average for all products,
  - (2) the addition of dental expenses which appear in IHBC's Source Data, but is covered solely through a rider, and
  - (3) for HSA-Qualified plans only, we remove the gross claims costs for prescription drugs.
- Column 4 is the Community Pool factor adjustment. This is necessary since we combine the POS/PPO and HDHP community pools initially to increase credibility amongst the type of service categories to improve consistency amongst rider rates. Thus, after projecting both pools in aggregate, we then divide back into their respective pool using Community Pool Factors, which we derived from allowed claims experience PMPM. This factor also include the adjustment described on page 4 necessary to adjust the experience data because (1) it include the impact of riders, and (2) it does not align exactly with IHBC's conversion and tier factors.
- Column 5 adjusts the starting utilization for benefit differences between the benefit option and the average benefits underlying the Source Data.
- Column 6 shows the percentage estimate of utilization associated with in-network only services.
- Column 7 presents the final utilization for the benefit option, equal to the product of Columns 1, 4, 5 and 6.
- Column 8 shows the re-weighted final average charges based on the revised utilization.
- Column 9 is the final gross cost PMPM, equal to Column 7 x Column 8 ÷ 12,000.

Below Column 9 we show the Value of the Deductible, the Value of the Effective Coinsurance (which includes copay and/or coinsurance depending on the benefit option), the Value of the Out-of-Pocket Maximum, and an incremental amount for the additional cost of services expected Out of Network. All of these values, with the exception of Out of Network costs, were derived using a claims probability distribution calibrated to tie to the gross claims costs. Finally we show the total net claims cost for the benefit option and the single premium as presented in the Attachment Ds filed with the Actuarial Memorandum.

g.(ii) Development of the rolling rates for subsequent quarters for base rates and non-pharmacy riders is shown in Attachments D1 through D16. We developed the quarterly trends by dividing the "paid" annualized trends by four and rounding to the nearest one-quarter percent.

g.(iii) No adjustment was made for the Standard Direct Pay and Healthy New York stop loss pools (New York Insurance Law Sections 4321-a, 4322-a, and 4327) since they are not applicable to these products.

g.(iv) Since 2010, IHBC reduces premium rates for Regulation 146 refunds through the non-claims medical expense add-on adjustment. Table 10 below summarizes the amounts credited to premium for rating years 2010 through 2012. Refunds credited in these years were earned starting in 2008. For earned year 2007, IHBC refunded directly back to policyholders.

TABLE 10 HISTORY OF RATE ADJUSTMENTS PMPM REGULATION 146 HISTORY	
Earned Year / Credit Year	All Small Group Pools
2008 / 2010	($3.27)
2009 / 2011	($2.91)
2010 / 2012	($1.94)

The derivation of the PMPMs shown in Table 10 above is summarized in Attachment L. Below is a detailed description of the derivation.

IHBC received $256,867 from the 2007 original invoice. This amount was refunded to employer groups via refund checks.

The original invoice for 2008 combined with the adjustment to 2007 from the 2007 final invoice indicated a payment to the pool of $1,664,508 for IHBC small group. This amount was applied to the 2010 premium rate development which equated to $3.27 PMPM for IHBC small group products given expected member months of 508,509.

The original invoice for 2009 combined with the adjustment to 2008 from the 2008 final invoice indicated a payment to the pool of $1,736,066 for IHBC small group. This amount was applied to the 2011 premium rate development which equated to $2.91 PMPM for IHBC small group products given expected member months of 597,037.

The original invoice for 2010 combined with the adjustment to 2009 from the 2009 final invoice indicated a payment to the pool of $1,024,506 for IHBC small group. This amount was applied to the 2012 premium rate development which equated to $1.94 PMPM for IHBC small group products given expected member months of 528,424.

Prescription Drug Riders

g.(i) Attachments M1 and M2 summarize the final rate development for each of the POS/PPO pool prescription drug rider rates and the $1500 deductible HDHP pool rates, respectively. Note that the Adjusted Utilization is equal to the Starting Utilization multiplied by the Copay Utilization Adjustment Factor, which adjusts the starting utilization for the difference in the effective copay of the particular rider and the average effective copay underlying the starting data. Rebates apply to Tier II drugs only and are 8.3% of the Average Charge per script.

g.(ii) Development of the rolling rates for subsequent quarters for pharmacy riders is shown in the Attachments D1 through D16.

g.(iii) No adjustment was made for the Standard Direct Pay and Healthy New York stop loss pools (New York Insurance Law Sections 4321-a, 4322-a, and 4327), since those adjustment are made to the medical base plans and do not apply to riders.

g.(iv) No adjustment was made for the NYS Market Stabilization pool, since these adjustments are made to the medical base plans and do not apply to riders.

PERCENTAGE RATE CHANGE BY BENEFIT OPTION WITHIN A POLICY FORM

h. The percentage rate change by benefit option within a policy form differs solely due to differences in benefits. Differences in rate changes are not due to insured population selection of available benefit options, nor are they due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option. To demonstrate, please compare the starting values (Columns 1 through 3) in Attachment N1 to those in Attachment N2. Attachments N1 and N2 show the rate development for two different benefit options within the HDHP Pool. Note that the only difference in benefit design is the deductible. The option in Attachment N1 has a $1,500 deductible and the option shown in N2 has a $5,000 deductible. Columns 1 through 3 are identical between the options; the remaining columns adjust experience for benefit differentials between the current plan option and the average plan option inherent in the Source Data.

PERCENTAGE RATE CHANGE BY POLICY FORM WITHIN A COMMUNITY POOL

i. Attachment A shows that the percentage rate change by policy form differs slightly within each community pool. This is due solely to the benefit differential. Differences in rate changes are not due to insured population selection of available benefit options, nor are they due to differences in the age, sex, health status, or industry distributions of the members selecting a particular benefit option. To demonstrate, please compare the starting values (Columns 1 through 3) in each of the Attachments K1 through K6 for the POS/PPO Pool and in each of the Attachments K7 through K15 in the HDHP Pool. Columns 1 through 3 are identical within each pool. Remaining columns adjust experience for benefit differentials between the current plan option and the average plan option inherent in the Source Data.

PERCENTAGE RATE CHANGE BY RATING REGION

j. IHBC has only one rating region, Western New York.

DETAIL OF ADMINISTRATIVE LOAD

k. The allocation of the administrative expense load is shown in Table 11 below. The loads are the same for both the POS/PPO and HDHP community pools.

TABLE 11 ALLOCATION OF ADMINSTRATION EXPSENSE		
EXPENSE LINE	Medical	Rx Riders
Regulatory Authority Licenses and Fees / NYS 332 Assessment Expenses	7.3%	7.3%
Admin Expenses that Improve Health Care	11.0%	11.0%
Commission & Broker Fees	9.1%	9.1%
Premium Taxes	0.0%	0.0%
Other Administrative Expenses	85.4%	85.4%
Contribution to Surplus*	-9.8%	-9.8%
State Income Taxes	0.0%	0.0%
Federal Income Taxes	-3.0%	-3.0%
Total	100.0%	100.0%

**See comments below related to the new information and claims systems expenses.*

Independent Health Association and IHBC have recently undertaken a conversion to a new information system and claims platform. This effort commenced in early 2011, is expected to continue through 2013, and will result in a significant increase in the overall administrative expenses during this period. Concurrent with this conversion, it is also expanding the present campus (which has been approved by the NY Department of Insurance) to include a new data center. Independent Health has also commenced work on the conversion to ICD-10.

The retention load incorporated into the proposed 2012 premiums does not reflect the total financial impact of these activities. As noted above, there is no change to the retention load from the approved 2011 premium rates. The shortfall between the total administrative expenses and retention is expected to be largely covered by investment income. It is anticipated there will be a modest shortfall between the total administrative expenses, retention load, and investment income which will be absorbed by Independent Health's accumulated fund balance.

MINIMUM LOSS RATIOS

Under section 4308(c)(3)(A) of New York Insurance Law[4], the expected minimum loss ratio for a small group contract form cannot be less than 82%. Target pricing loss ratios for each of the proposed four quarters in 2012 are presented below in Table 12. Note that rate increases between quarters are intended to reflect anticipated trend from quarter to quarter, thus preserving target loss ratios.

TABLE 12
2012 TARGET PRICING LOSS RATIOS

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Medical Base Plans & Riders	89%	89%	89%	89%
Rx	90%	90%	90%	90%

One minus the target loss ratio reflects the percent administrative load, which is shown allocated by component in Table 11 above.

[4] As amended by Chapter 107 of the laws of 2010.

DATA RELIANCE AND CAVEATS

The claims costs suggested were developed from assumptions that have been established based on the available data and other information provided by IHBC. If more relevant data becomes available, the assumptions should be revised. A revision to these might change the results and possibly, the related conclusions. IHBC should monitor emerging claims experience and adjust the rates as necessary.

This Actuarial Memorandum has been prepared by me on behalf of Independent Health Benefits Corporation and provided to insurance regulators in New York State for their internal use in accordance with established regulatory procedures. The accompanying Rate Adjustment Filing includes a request that the NYSID exempt from public disclosure certain information included in this rate submission, pursuant to New York Public Officers Law Section 87(2)(d) (the "Trade Secret/Competitive Injury Exemption".)

Actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this memorandum. Any reader of this report must possess a substantial level of expertise in areas relevant to this analysis to appreciate the significance of the assumptions used in the analysis, and the impact of the assumptions on the illustrated results.

ACTUARIAL CERTIFICATION

I, [redacted], Consulting Actuary, am a Member of the American Academy of Actuaries, and meet its qualification standards to provide this certification under 11NYCRR 52.40(a)(1) of New York Laws. I am associated with the firm of Milliman, Inc. My firm has been retained, and I have reviewed the attached premium rates for the 1st, 2nd, 3rd, and 4th quarters of 2012 for Independent Health Benefits Corporation's POS/PPO and HDHP community pools containing the Encompass, Passport Plan Select and iDirect Small Group Products.

I have examined the premiums, reviewed the assumptions and methods used in their development, and did such tests and calculations of the premium rates as I considered necessary. I certify that:

- This filing is in compliance with all applicable laws and regulations of State of New York;
- The filing is in compliance with Actuarial Standard of Practice No. 8 "Regulatory Filings for Rates and Financial Projections for Health Plans";
- The expected loss ratios 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:

	MEDICAL BASE PLANS & RIDERS	PHARMACY RIDERS
POS/PPO Pool	89%	90%
HDHP Pool	89%	90%

- The benefits are reasonable in relation to the premiums charged; and
- The rates are not unfairly discriminatory.

[redacted]

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Attachment A
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Year Over Year
2012 (Proposed), 2011 and 2010 (Historical)
Member Weighted by Product
Base Rates and Riders

		Historical Rolling Rates - 2010 Over 2009				Historical Rolling Rates - 2011 Over 2010				Proposed Rolling Rates - 2012 Over 2011			
FORM No.	Product Street Name	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
POS & PPO Products													
IHBC-POSC-001	Encompass Plus D	10.2%	9.7%	9.4%	11.4%	13.4%	12.8%	12.4%	9.6%	9.1%	9.1%	9.1%	9.0%
IHBC-C-601	FlexFit Select	11.0%	10.6%	10.1%	10.6%	11.4%	11.0%	10.5%	8.9%	N/A	N/A	10.0%	9.9%
IHBC-C-1005	FlexFit Select (New)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.2%	8.0%	N/A	N/A
IHBC-C-101	Encompass Essential	10.8%	10.5%	9.8%	12.5%	14.7%	14.7%	14.2%	10.8%	8.0%	7.8%	7.5%	7.7%
IHBC-EPOC-1	Easy Access	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.5%	N/A	N/A	N/A
IHBC-C1003	Easy Access (W/ Deductible)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
500103-43	Passport Plan Select	10.7%	10.0%	9.7%	12.0%	10.3%	10.6%	9.5%	6.2%	9.6%	9.6%	9.6%	9.4%
iDirect High Deductible Health Plans													
IHBC-HSAQE-C-001	1Series HSA Qualified	7.5%	6.6%	6.2%	8.9%	15.2%	14.7%	14.6%	12.1%	10.9%	11.0%	11.0%	11.2%
IHBC-HSAQP-C-001	2Series HSA Qualified	3.8%	5.6%	4.6%	5.2%	16.5%	15.5%	16.4%	13.6%	11.0%	10.9%	11.6%	11.2%
IHBC-HSAQ-C-003	3Series HSA Qualified	5.4%	5.0%	5.3%	11.8%	18.8%	19.7%	18.4%	14.9%	11.6%	12.2%	11.9%	12.1%
IHBC-HSAQ-C-004	4Series HSA Qualified	5.7%	6.2%	N/A	N/A	17.3%	24.9%	N/A	N/A	11.5%	N/A	N/A	11.8%
IHBC-C1001	5Series HSA Qualified	N/A	N/A	N/A	N/A	12.9%	N/A	N/A	N/A	11.6%	11.4%	N/A	N/A
IHBC-HRAE-C-001B	1Series B-Style non-HSA Qualified	6.5%	6.2%	5.5%	6.4%	13.9%	14.2%	14.5%	11.5%	4.4%	4.5%	4.4%	4.5%
IHBC-HRAE-C-001C	1Series C-Style non-HSA Qualified	6.4%	5.7%	5.1%	7.0%	15.5%	15.4%	15.5%	13.0%	3.8%	3.5%	4.1%	4.5%
IHBC-HRAP-C-001	2Series non-HSA Qualified	1.9%	2.3%	4.6%	N/A	22.4%	23.9%	22.2%	N/A	4.4%	3.5%	3.7%	N/A

Attachment B1
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - Encompass POS (POS/PPO Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)
Small Group

		Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Base Medical Plans:														
IHBC-POSC-001	Encompass Plus D3 (25% Coins, $500 Ded, $2500 OoP)	-7.43%	3.63%	3.00%	3.00%	5.64%	1.82%	2.51%	2.50%	2.51%	1.10%	2.50%	2.50%	2.50%
IHBC-POSC-001	Encompass Plus D4 (30% Coins, $500 Ded, $2500 OoP)	-7.43%	3.62%	3.00%	3.00%	5.65%	1.83%	2.51%	2.50%	2.51%	1.09%	2.50%	2.50%	2.50%
IHBC-POSC-001	Encompass D5 (30% Coins, $1000 Ded, $5000 OoP)	-7.44%	3.62%	3.00%	3.00%	5.65%	1.92%	2.51%	2.50%	2.51%	1.06%	2.50%	2.50%	2.50%
IHBC-C-601	FlexFit Select	-7.06%	4.04%	3.00%	3.00%	4.30%	0.45%	2.82%	2.49%	2.49%	2.30%	2.50%	2.50%	2.50%
IHBC-C-101	Encompass Essential (Base 1)	-4.79%	6.58%	3.00%	3.00%	5.86%	1.55%	2.84%	2.50%	2.52%	-0.26%	2.50%	2.50%	2.50%
IHBC-C-101	Encompass Essential (E)	-7.38%	3.68%	3.00%	3.00%	6.26%	2.23%	2.84%	2.50%	2.52%	0.00%	2.50%	2.50%	2.50%
IHBC-C-101	Encompass Essential (Base 2)	-5.09%	6.25%	3.00%	3.00%	5.88%	3.03%	2.85%	2.51%	2.52%	-0.42%	2.50%	2.50%	2.50%
IHBC-C1005	FlexFit Select New	N/A	N/A	N/A	N/A	N/A	N/A	2.82%	2.50%	2.49%	0.09%	2.50%	2.50%	2.50%
Prescription Drug Riders:														
IHBC-POSR-012	$7 / $25 / $40	-7.31%	3.76%	3.00%	3.00%	3.00%	0.31%	2.99%	3.01%	3.01%	0.92%	2.74%	2.75%	2.74%
IHBC-POSR-014	$10 / $20 / $35	-7.09%	4.00%	3.00%	3.00%	3.01%	-0.41%	2.99%	3.02%	3.00%	0.69%	2.75%	2.75%	2.75%
IHBC-POSR-016	$10 / $30 / $100	-9.40%	1.42%	3.02%	2.99%	3.00%	6.74%	3.00%	2.99%	3.00%	-4.81%	2.75%	2.76%	2.75%
IHBC-POSR-018	$10 / $50 / $100	-9.32%	1.50%	3.00%	3.01%	3.00%	9.77%	2.99%	3.01%	2.99%	-3.56%	2.75%	2.76%	2.74%
IHBC-POSR-045	30% Tr 1&2 ($1 min / $100 max)	-8.32%	2.64%	3.02%	2.98%	2.99%	4.67%	3.00%	2.99%	3.00%	-0.52%	2.74%	2.77%	2.73%
IHBC-POSR-048	$10 / $50 / $100 w/ $200 Ded Tr 2&3	-11.58%	-1.02%	2.99%	3.02%	2.99%	13.29%	3.01%	3.00%	2.99%	-7.38%	2.76%	2.74%	2.75%
IHBC-POSR-189	$10 / $30 / $100 w/ $200 Ded Tr 2&3	-11.09%	-0.48%	3.01%	2.99%	3.01%	9.12%	3.00%	2.98%	3.02%	-13.88%	2.76%	2.75%	2.73%
IHBC-POSR-215	$10 / $30 / $50	-7.58%	3.46%	3.00%	3.00%	3.01%	0.56%	3.01%	2.98%	3.00%	1.05%	2.76%	2.74%	2.74%
IHBC-R-226	$10 / 100% / 100%	-17.46%	-7.60%	3.02%	2.93%	3.02%	9.77%	3.02%	2.93%	3.08%	5.16%	2.75%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50% (min $40)	-9.74%	1.04%	3.00%	2.99%	3.01%	-1.49%	3.00%	3.00%	2.99%	1.20%	2.76%	2.74%	2.74%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100%	-14.37%	-4.16%	2.99%	2.98%	3.01%	4.74%	2.98%	3.00%	3.02%	4.58%	2.73%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45)	-9.78%	1.00%	3.02%	2.99%	3.00%	-1.06%	3.01%	2.99%	3.01%	1.18%	2.76%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.01%	-3.61%	2.75%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.00%	-2.76%	2.75%	2.75%	2.74%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.02%	2.99%	-3.24%	2.75%	2.76%	2.75%
IHBC-POSR-020	Rider #020 - Contraceptive Removal - Religious Groups	-3.37%	8.12%	2.79%	3.39%	2.62%	-4.47%	3.01%	2.92%	3.15%	-21.41%	2.72%	3.03%	2.57%
IHBC-POSR-021	Rider #021 - Direct Pay Contraceptive Benefit	-9.66%	-9.57%	3.53%	3.03%	3.68%	6.03%	3.01%	2.92%	3.15%	-21.41%	2.72%	3.03%	2.57%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx	-16.53%	-6.12%	2.78%	5.41%	0.00%	2.56%	2.50%	4.88%	2.33%	-2.27%	2.33%	2.27%	4.44%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx	-15.38%	-5.51%	2.13%	4.17%	2.00%	1.96%	1.92%	3.77%	3.64%	-3.51%	1.82%	1.79%	3.51%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx	-16.67%	-7.05%	1.75%	1.72%	5.08%	1.61%	1.59%	4.69%	1.49%	-1.47%	1.49%	4.41%	1.41%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx	-17.53%	-7.35%	4.05%	2.60%	2.53%	2.47%	2.41%	3.53%	3.41%	-3.30%	3.41%	2.20%	3.23%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx	-17.72%	-7.75%	3.06%	1.98%	4.85%	0.93%	2.75%	3.57%	3.45%	-2.50%	2.56%	3.33%	2.42%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx	-17.83%	-7.78%	3.08%	2.99%	2.90%	2.11%	2.76%	4.03%	2.58%	-1.89%	2.56%	3.12%	2.42%

Attachment B1
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - Encompass POS (POS/PPO Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)
Small Group

		Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Other Riders:														
IHBC-POSR-037	Rider #037 - Right to Life Rider	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-POSR-038	Rider #038 - No Sterilization Rider	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-219	#219 - Essential Additional Benefits Rider w/Ess Base 1, E	35.64%	51.70%	2.86%	3.24%	3.14%	46.52%	2.67%	2.31%	2.40%	-5.10%	2.47%	2.55%	2.35%
IHBC-R-219	#219 - Essential Additional Benefits Rider w/Ess Base 2	35.64%	51.70%	2.86%	3.24%	3.14%	37.17%	2.54%	2.47%	2.56%	-4.56%	2.47%	2.41%	2.50%
IHBC-R-220	#220 - Essential Family Benefits Rider - Base and E Only	-12.34%	-1.88%	3.19%	2.91%	-6.01%	-12.78%	2.59%	2.31%	2.46%	-6.21%	2.56%	2.50%	2.44%
IHBC-R-220	#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)	-12.34%	-1.88%	3.19%	2.91%	2.83%	-20.27%	2.59%	2.31%	2.46%	0.20%	2.40%	2.73%	2.47%
IHBC-R-221	#221 - Essential POS Rider w/o Add'l Benefits Rider	-0.19%	11.85%	3.24%	2.62%	3.57%	-0.49%	2.97%	2.40%	2.35%	-16.51%	2.20%	2.69%	2.62%
IHBC-R-221	#221 - Essential POS Rider w/ Add'l Benefits Rider	0.76%	12.79%	2.63%	2.56%	3.50%	-2.42%	2.97%	2.40%	2.35%	-14.22%	2.14%	3.14%	2.54%
IHBC-R-223	#223 - Essential Skilled Nursing Facility Rider	-45.85%	-39.02%	1.59%	4.69%	1.49%	1.47%	1.45%	4.29%	1.37%	209.46%	2.62%	2.55%	2.49%
IHBC-R-224	#224 - PT/OT in a Hospital Rider on Essential	-23.98%	-15.00%	1.67%	4.92%	1.56%	0.00%	1.54%	1.52%	4.48%	90.00%	2.26%	2.94%	2.86%
IHBC-R-017	#017 - personalBest Fitness Rider	-4.57%	6.86%	0.00%	0.00%	0.00%	-1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-POSR-023	Rider #023 - $250 Inpatient Hospital Copay - Encompass D	-15.14%	-4.98%	2.48%	3.38%	3.27%	-10.41%	3.03%	1.96%	2.40%	-10.80%	3.16%	2.04%	2.50%
IHBC-POSR-027	Rider #027 - Inpatient Substance Abuse Rehabilitation	-7.03%	4.33%	1.92%	3.77%	2.73%	-7.08%	2.86%	2.78%	1.80%	-5.31%	1.87%	2.75%	2.68%
IHBC-POSR-033	Rider #033 - Unlimited Skilled Nursing Facility	-41.67%	-31.58%	0.00%	0.00%	0.00%	140.00%	0.00%	0.00%	8.33%	15.38%	0.00%	6.67%	0.00%
IHBC-POSR-034	Rider #034 - EyeMed Premier Vision Rider	-4.54%	6.91%	0.00%	0.00%	0.00%	-3.17%	0.00%	0.00%	0.00%	-15.50%	0.00%	0.00%	0.00%
IHBC-POSR-035	Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay	-10.93%	-0.34%	2.84%	2.98%	3.10%	-28.46%	2.80%	2.18%	2.40%	10.94%	2.58%	2.52%	2.23%
IHBC-POSR-049	Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D	-10.27%	0.43%	3.03%	2.80%	-12.99%	27.76%	2.57%	2.39%	2.56%	-48.26%	2.52%	2.66%	2.39%
IHBC-POSR-049	Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D	-10.88%	-0.20%	2.99%	2.99%	-6.61%	11.99%	2.54%	2.48%	2.49%	-36.55%	2.48%	2.53%	2.58%
IHBC-R-209	#209 - FlexFit Select $250 Inpatient Copay Rider	-16.57%	-6.70%	2.61%	3.18%	2.47%	77.71%	2.71%	2.31%	2.58%	-13.52%	2.55%	2.48%	2.77%
IHBC-R-014 (Rev. 7/1/10)	#014 - Mental Health Rider Sm Grps w/Enc Plus D	-11.54%	-0.95%	3.66%	2.35%	3.45%	7.78%	3.09%	2.00%	2.94%	-21.90%	3.66%	1.18%	3.49%
IHBC-R-014 (Rev. 7/1/10)	#014 - Mental Health Rider Sm Grps w/FF Select	-14.44%	-4.11%	1.82%	1.79%	57.89%	8.89%	3.06%	1.98%	2.91%	-20.75%	2.38%	2.33%	2.27%
IHBC-R-014 (Rev. 7/1/10)	#014 - Mental Health Rider Sm Grps w/Ess Base 1	-15.15%	-4.48%	4.00%	15.38%	5.00%	11.11%	1.43%	4.23%	2.70%	-30.26%	1.89%	1.85%	3.64%
IHBC-R-014 (Rev. 7/1/10)	#014 - Mental Health Rider Sm Grps w/Ess Base 2	-15.15%	-4.48%	4.00%	15.38%	5.00%	11.11%	1.43%	4.23%	2.70%	-44.74%	2.38%	2.33%	0.00%
IHBC-R-014 (Rev. 7/1/10)	#014 - Mental Health Rider Sm Grps w/Ess Base E	-15.15%	-4.48%	4.00%	15.38%	5.00%	11.11%	1.43%	4.23%	2.70%	-3.95%	1.37%	4.05%	1.30%
IHBC-R-032	#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essential	-7.03%	4.33%	1.92%	3.77%	2.73%	-7.08%	2.86%	2.78%	1.80%	-7.08%	2.86%	2.78%	1.80%
IHBC-R-036	#036 - PT/OT/ST Increase visit limits to 30	-21.15%	-11.81%	2.27%	2.22%	4.35%	75.00%	2.38%	2.33%	2.27%	-31.11%	1.61%	3.17%	3.08%
IHBC-R-036	#036 - PT/OT/ST Increase visit limits to 45	-20.34%	-10.94%	1.49%	4.41%	4.23%	67.57%	2.42%	3.15%	1.53%	-29.32%	3.19%	3.09%	1.00%
IHBC-OPTR-001	Inpatient Substance Abuse Rider - Calendar Year Benefits	-7.03%	4.33%	1.92%	3.77%	2.73%	-7.08%	2.86%	2.78%	1.80%	-7.08%	2.86%	2.78%	1.80%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions- D	-9.97%	0.79%	3.00%	3.40%	3.29%	-5.00%	2.39%	2.80%	2.27%	-8.89%	2.44%	2.86%	2.31%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions- FFS	-8.35%	2.51%	3.13%	3.54%	2.44%	0.00%	2.86%	2.31%	2.71%	-9.25%	2.91%	2.36%	2.30%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions- Ess Base 1	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-10.47%	2.34%	2.29%	3.35%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions- Ess Base 2	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-16.75%	2.52%	2.45%	2.40%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions- Ess Base E	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	4.71%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Enc Plus D Small Groups	-9.97%	0.79%	3.00%	3.40%	3.29%	-5.00%	2.39%	2.80%	2.27%	-8.89%	2.44%	2.86%	2.31%
IHBC-R1005	Federal MHP Rider for Flex Fit Select Small Groups	-8.35%	2.51%	3.13%	3.54%	2.44%	0.00%	2.86%	2.31%	2.71%	-9.25%	2.91%	2.36%	2.30%
IHBC-R1005	Federal MHP Rider for Enc Essential Small Groups - Base 1	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-10.47%	2.34%	2.29%	3.35%
IHBC-R1005	Federal MHP Rider for Enc Essential Small Groups- Base 2	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-16.75%	2.52%	2.45%	2.40%
IHBC-R1005	Federal MHP Rider for Enc Essential Small Groups Base E	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	4.71%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)	-9.97%	0.79%	3.00%	3.40%	3.29%	-5.00%	2.39%	2.80%	2.27%	-8.89%	2.44%	2.86%	2.31%
IHBC-MHP-A-001	Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)	-9.02%	1.91%	2.87%	2.79%	3.17%	-7.89%	2.86%	2.31%	2.71%	-9.25%	2.91%	2.36%	2.30%
IHBC-MHP-A-001	Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-10.47%	2.34%	2.29%	3.35%
IHBC-MHP-A-001	Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	-16.75%	2.52%	2.45%	2.40%
IHBC-MHP-A-001	Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E	-8.19%	2.75%	2.84%	3.31%	2.67%	-7.29%	2.25%	2.75%	2.14%	4.71%	2.50%	1.95%	2.39%
IHBC-R1015	Your Natural Options Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Attachment B2
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - Passport Plan Select (POS/PPO Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

		Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Base Medical Plans:														
500103-43	Passport Select - Option #3 - $20 Copay, $1000 Ded	-6.82%	4.31%	3.00%	3.00%	6.65%	-1.12%	2.50%	2.51%	2.51%	1.99%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #4 - $20 Copay, $2000 Ded	-6.51%	4.65%	3.00%	3.00%	6.71%	2.15%	2.50%	2.51%	2.50%	-0.22%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #5 - $25 Copay, $1000 Ded	-7.09%	4.01%	3.00%	3.00%	6.85%	-1.30%	2.51%	2.50%	2.51%	2.35%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #6 - $25 Copay, $2000 Ded	-6.81%	4.32%	3.00%	3.00%	6.91%	2.02%	2.51%	2.50%	2.51%	0.19%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #7 - $35 Copay, $1000 Ded	-6.83%	4.29%	3.00%	3.00%	7.18%	-2.25%	2.50%	2.51%	2.50%	2.93%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #8 - $35 Copay, $2000 Ded	-6.52%	4.65%	3.00%	3.00%	7.28%	1.03%	2.50%	2.51%	2.50%	0.82%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #9 - $25 Copay, $500 In-Net/$2,000 OoN Ded	-6.62%	4.53%	3.00%	3.00%	7.12%	-2.16%	2.51%	2.52%	2.52%	2.13%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #10 - $25/$40 Copay, $500 In-Net/$2,000 OoN Ded	-6.99%	4.11%	3.00%	3.00%	7.09%	-1.12%	2.51%	2.52%	2.52%	0.89%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #11 - $20 Copay, $250 Ded	N/A	N/A	3.00%	3.00%	6.46%	-3.65%	2.50%	2.50%	2.50%	3.10%	2.50%	2.50%	2.50%
500103-43	Passport Select - Option #12 - $20 Copay, $500 Ded	N/A	N/A	3.00%	3.00%	6.51%	-2.18%	2.51%	2.51%	2.50%	2.21%	2.50%	2.50%	2.50%
Prescription Drug Riders:														
5040103-43	$7 / $25 / $40	-7.31%	3.76%	3.00%	3.00%	3.00%	0.31%	2.99%	3.01%	3.01%	0.92%	2.74%	2.75%	2.74%
5070103-43	$10 / $20 / $35	-7.09%	4.00%	3.00%	3.00%	3.01%	-0.41%	2.99%	3.02%	3.00%	0.69%	2.75%	2.75%	2.75%
5140103-43	$10 / $50 / $100	-9.32%	1.50%	3.00%	3.01%	3.00%	9.77%	2.99%	3.01%	2.99%	-3.56%	2.75%	2.76%	2.74%
539 (Eff 1/1/05)	30% Tr 1&2 ($1 min / $100 max)	-8.32%	2.64%	3.02%	2.98%	2.99%	4.67%	3.00%	2.99%	3.00%	-0.52%	2.74%	2.77%	2.73%
IHBC-R-226	$10 / 100% / 100%	-17.46%	-7.60%	3.02%	2.93%	3.02%	9.77%	3.02%	2.93%	3.08%	5.16%	2.75%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-E-001	$10 / $30 / $100 w/ $200 Ded Tr 2&3	-11.09%	-0.48%	3.01%	2.99%	3.01%	9.12%	3.00%	2.98%	3.02%	-13.88%	2.76%	2.75%	2.73%
IHBC-RX-R-001 / IHBC-RX-E-002	$10 / $50 / $100 w/ $200 Ded Tr 2&3	-11.58%	-1.02%	2.99%	3.02%	2.99%	13.29%	3.01%	3.00%	2.99%	-7.38%	2.76%	2.74%	2.75%
IHBC-RX-R-001 / IHBC-RX-E-004	$10 / $30 / $100	-9.40%	1.42%	3.02%	2.99%	3.00%	6.74%	3.00%	2.99%	3.00%	-4.81%	2.75%	2.76%	2.75%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50	-7.58%	3.46%	3.00%	3.00%	3.01%	0.56%	3.01%	2.98%	3.00%	1.05%	2.76%	2.74%	2.74%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50% (min $40)	-9.74%	1.04%	3.00%	2.99%	3.01%	-1.49%	3.00%	3.00%	2.99%	1.20%	2.76%	2.74%	2.74%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100%	-14.37%	-4.16%	2.99%	2.98%	3.01%	4.74%	2.98%	3.00%	3.02%	4.58%	2.73%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45)	-9.78%	1.00%	3.02%	2.99%	3.00%	-1.06%	3.01%	2.99%	3.01%	1.18%	2.76%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.01%	-3.61%	2.75%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.00%	-2.76%	2.75%	2.75%	2.74%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.02%	2.99%	-3.24%	2.75%	2.76%	2.75%
IHBC-POSR-020	Rider #020 - Contraceptive Removal - Religious Groups	-3.71%	7.81%	2.79%	3.39%	2.62%	-4.47%	3.01%	2.92%	3.15%	-21.41%	2.72%	3.03%	2.57%
IHBC-POSR-021	Rider #021 - Direct Pay Contraceptive Benefit	-9.97%	-9.82%	3.53%	3.41%	3.66%	5.65%	3.01%	2.92%	3.15%	-21.41%	2.72%	3.03%	2.57%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx	-16.53%	-6.12%	2.78%	5.41%	0.00%	2.56%	2.50%	4.88%	2.33%	-2.27%	2.33%	2.27%	4.44%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx	-15.38%	-5.51%	2.13%	4.17%	2.00%	1.96%	1.92%	3.77%	3.64%	-3.51%	1.82%	1.79%	3.51%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx	-16.67%	-7.05%	1.75%	1.72%	5.08%	1.61%	1.59%	4.69%	1.49%	-1.47%	1.49%	4.41%	1.41%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx	-17.53%	-7.35%	4.05%	2.60%	2.53%	2.47%	2.41%	3.53%	3.41%	-3.30%	3.41%	2.20%	3.23%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx	-17.72%	-7.75%	3.06%	1.98%	4.85%	0.93%	2.75%	3.57%	3.45%	-2.50%	2.56%	3.33%	2.42%
IHBC-POSR-036	Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx	-17.83%	-7.78%	3.08%	2.99%	2.90%	2.11%	2.76%	4.03%	2.58%	-1.89%	2.56%	3.12%	2.42%
Other Riders:														
5220103-43	Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year	-7.03%	4.33%	1.92%	3.77%	2.73%	-21.24%	3.37%	1.09%	3.23%	-10.42%	3.49%	1.12%	3.33%
5220103-43	Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year	-7.03%	4.33%	1.92%	3.77%	2.73%	-21.24%	3.37%	1.09%	3.23%	-10.42%	3.49%	1.12%	3.33%
5260103-43	Rider #526 - Vision Rider	-4.54%	6.91%	0.00%	0.00%	0.00%	-3.17%	0.00%	0.00%	0.00%	-15.50%	0.00%	0.00%	0.00%
5300103-43	Rider #530 - Unlimited Skilled Nursing Facility	-41.67%	-31.58%	0.00%	0.00%	0.00%	140.00%	0.00%	0.00%	8.33%	23.08%	0.00%	12.50%	0.00%
550 (Eff 1/1/07)	Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)	-14.84%	-4.65%	2.99%	-6.70%	3.55%	8.43%	3.03%	3.01%	2.92%	56.73%	2.50%	2.52%	2.46%
550 (Eff 1/1/07)	Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)	-7.38%	3.69%	3.03%	-0.31%	5.75%	0.36%	2.49%	2.50%	2.51%	25.30%	2.51%	2.50%	2.49%
IHBC-R-014 (Rev 7/1/10)	Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)	-14.03%	-3.89%	4.41%	1.41%	29.17%	1.08%	3.19%	1.03%	3.06%	-12.87%	2.27%	2.22%	2.17%
IHBC-R-014 (Rev 7/1/10)	Rider #014 - Mental Health Rider - Small Groups (Opt. 9)	-14.03%	-3.89%	4.41%	1.41%	29.17%	1.08%	3.19%	1.03%	3.06%	-4.95%	2.08%	3.06%	0.99%
IHBC-R-014 (Rev 7/1/10)	Rider #014 - Mental Health Rider - Small Groups (Opt. 10)	-14.03%	-3.89%	4.41%	1.41%	29.17%	1.08%	3.19%	1.03%	3.06%	-15.84%	3.53%	1.14%	3.37%
IHBC-R-017	Rider #017 - personalBest Fitness Rider	-4.57%	6.86%	0.00%	0.00%	0.00%	-1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-POSR-037	Rider #037 - Right To Life Rider (Abortion Excl)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-POSR-038	Rider #038 - Sterilization Rider	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-036	Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.	-21.15%	-11.81%	2.27%	2.22%	4.35%	87.50%	3.33%	1.08%	3.19%	-28.87%	1.45%	4.29%	1.37%
IHBC-R-036	Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.	-19.49%	-9.90%	4.41%	1.41%	4.17%	77.33%	2.26%	2.94%	2.86%	-29.17%	2.94%	2.86%	2.78%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)	-10.63%	0.00%	3.39%	-8.20%	2.98%	2.31%	2.26%	2.76%	2.15%	-7.89%	2.29%	3.35%	2.16%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions (Opt 9)	-11.56%	-0.95%	3.05%	8.88%	3.26%	3.68%	2.54%	1.98%	2.91%	-8.49%	3.09%	2.00%	2.45%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions (Opt 10)	-11.58%	-0.78%	2.67%	-1.95%	3.97%	11.46%	2.29%	3.35%	2.16%	-8.47%	2.31%	2.26%	2.76%
IHBC-R1005	Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)	-10.63%	0.00%	3.39%	-8.20%	2.98%	2.31%	2.26%	2.76%	2.15%	-7.89%	2.29%	3.35%	2.16%
IHBC-R1005	Federal MHP Rider for Small Groups (Opt 9)	-11.56%	-0.95%	3.05%	8.88%	3.26%	3.68%	2.54%	1.98%	2.91%	-8.49%	3.09%	2.00%	2.45%
IHBC-R1005	Federal MHP Rider for Small Groups (Opt 10)	-11.58%	-0.78%	2.67%	-1.95%	3.97%	11.46%	2.29%	3.35%	2.16%	-8.47%	2.31%	2.26%	2.76%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)	-13.74%	-3.63%	3.39%	-8.20%	2.98%	2.31%	2.26%	2.76%	2.15%	-7.89%	2.29%	3.35%	2.16%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify (Opt 9)	-15.47%	-5.43%	3.05%	8.88%	3.26%	3.68%	2.54%	1.98%	2.91%	-8.49%	3.09%	2.00%	2.45%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify (Opt 10)	-13.76%	-3.28%	2.67%	-1.95%	3.97%	11.46%	2.29%	3.35%	2.16%	-8.47%	2.31%	2.26%	2.76%
IHBC-R1006	Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)	N/A	N/A	3.05%	2.72%	6.85%	-4.27%	2.47%	2.52%	2.57%	176.99%	2.52%	2.46%	2.55%
IHBC-R1006	Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)	N/A	N/A	3.05%	2.77%	5.96%	-2.81%	2.52%	2.37%	2.58%	96.44%	2.52%	2.50%	2.48%
IHBC-R1015	Your Natural Options Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Attachment B3
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - Easy Access (POS/PPO Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

		Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Base Medical Plans:														
IHBC-EPOC-1	Easy Access Option #2 (Prim $20, Spec $20)	N/A	N/A	N/A	N/A	N/A	N/A	2.82%	2.50%	2.50%	0.60%	2.50%	2.50%	2.50%
IHBC-EPOC-1	Easy Access Option #3 (Prim $25, Spec $25)	N/A	N/A	N/A	N/A	N/A	N/A	2.82%	2.50%	2.50%	0.78%	2.50%	2.50%	2.50%
IHBC-EPOC-1	Easy Access Option #6 (Prim $20, Spec $35)	N/A	N/A	N/A	N/A	N/A	N/A	2.83%	2.50%	2.50%	0.16%	2.50%	2.50%	2.50%
IHBC-EPOC-1	Easy Access Option #7 (Prim $35, Spec $35)	N/A	N/A	N/A	N/A	N/A	N/A	2.83%	2.50%	2.50%	1.00%	2.50%	2.50%	2.50%
IHBC-C1003	Easy Access Option #9 ($500 Ded, Prim $25, Spec $25)	N/A	N/A	N/A	N/A	N/A	N/A	2.65%	2.50%	2.50%	4.72%	2.50%	2.50%	2.50%
IHBC-C1003	Easy Access Option #10 ($750 Ded, Prim $30, Spec $30)	N/A	N/A	N/A	N/A	N/A	N/A	2.68%	2.50%	2.50%	4.84%	2.50%	2.50%	2.50%
IHBC-C1003	Easy Access Option #11 ($1,000 Ded, Prim $30, Spec $50)	N/A	N/A	N/A	N/A	N/A	N/A	2.66%	2.50%	2.50%	5.70%	2.50%	2.50%	2.50%
Prescription Drug Riders:														
IHBC-EPOR-002	$7 / $25 / $40 Rx Rider	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	0.93%	2.74%	2.75%	2.74%
IHBC-EPOR-004	$10 / $20 / $35	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.00%	0.70%	2.75%	2.75%	2.75%
IHBC-EPOR-007	$10 / $30 / $100	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-4.82%	2.75%	2.76%	2.75%
IHBC-EPOR-008	$10 / $50 / $100	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	2.99%	3.01%	-3.58%	2.75%	2.76%	2.74%
IHBC-EPOR-028	$10 / $50 / $100 w/ $200 Ded Tr 2&3	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	3.00%	2.99%	-7.38%	2.76%	2.74%	2.75%
IHBC-EPOR-034	30% Tr 1&2 ($1 min / $100 max)	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-0.54%	2.74%	2.77%	2.73%
IHBC-RX-R-001 / IHBC-RX-E-001	$10 / $30 / $100 w/ $200 Ded Tr 2&3	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	2.99%	-13.86%	2.76%	2.75%	2.73%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.01%	1.04%	2.76%	2.74%	2.74%
IHBC-R-226	$10 / 100% / 100%	N/A	N/A	N/A	N/A	N/A	N/A	2.97%	3.02%	2.98%	5.20%	2.75%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50% (min $40)	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	1.19%	2.76%	2.74%	2.74%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100%	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	3.00%	2.98%	4.58%	2.73%	2.76%	2.77%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45)	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	3.00%	3.00%	1.18%	2.76%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-3.61%	2.75%	2.74%	2.76%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.00%	-2.76%	2.75%	2.75%	2.74%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.00%	-3.24%	2.75%	2.76%	2.75%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	2.50%	2.44%	4.76%	-2.27%	2.33%	2.27%	4.44%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	3.85%	1.85%	3.64%	-3.51%	1.82%	1.79%	3.51%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	3.17%	1.54%	3.03%	-1.47%	1.49%	4.41%	1.41%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	2.41%	3.53%	2.27%	-2.22%	3.41%	2.20%	3.23%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	3.67%	2.65%	2.59%	-1.68%	2.56%	3.33%	2.42%
IHBC-POSR-036	$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx	N/A	N/A	N/A	N/A	N/A	N/A	3.45%	2.67%	3.25%	-1.89%	2.56%	3.12%	2.42%
IHBC-EPOR-009	Removal of Contraceptive Coverage - Religious Employers	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	2.92%	2.84%	-21.17%	2.72%	3.03%	2.57%
IHBC-EPOR-010	Contraceptive Coverage - Employees of Religious Employers	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	2.92%	2.84%	-21.17%	2.72%	3.03%	2.57%

Attachment B3
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - Easy Access (POS/PPO Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

		Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Other Riders:														
IHBC-EPOR-011	$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.46%	2.40%	2.58%	-13.04%	2.63%	2.31%	2.76%
IHBC-EPOR-011	$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.46%	2.40%	2.73%	-37.64%	3.05%	2.37%	2.31%
IHBC-EPOR-011	$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.39%	2.57%	2.51%	-40.00%	2.22%	2.54%	2.47%
IHBC-EPOR-011	$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.42%	2.54%	2.48%	-46.46%	2.58%	2.52%	2.45%
IHBC-EPOR-012	Premier Vision Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	-15.50%	0.00%	0.00%	0.00%
IHBC-EPOR-013	Unlimited Skilled Nursing Facility	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	8.33%	0.00%	15.38%	0.00%	6.67%	0.00%
IHBC-EPOR-014	Inpatient Rehabilitation for Substance Abuse - Contract Year	N/A	N/A	N/A	N/A	N/A	N/A	1.87%	2.75%	2.68%	-6.96%	1.87%	2.75%	2.68%
IHBC-EPOR-014	Inpatient Rehabilitation for Substance Abuse - Calendar Year	N/A	N/A	N/A	N/A	N/A	N/A	1.87%	2.75%	2.68%	-6.96%	1.87%	2.75%	2.68%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #2 ($20 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.13%	2.50%	2.85%	-7.11%	2.13%	2.92%	2.02%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #6 ($20 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.35%	2.75%	2.23%	-6.99%	2.35%	2.75%	2.23%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #3 ($25 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.69%	2.25%	2.56%	-11.07%	2.81%	2.34%	2.29%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.22%	2.48%	2.72%	-21.76%	2.26%	2.57%	2.51%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.68%	2.61%	2.54%	-19.83%	3.09%	2.00%	2.94%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.34%	3.05%	2.22%	-26.09%	2.94%	2.86%	2.78%
IHBC-EPOR-022	$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)	N/A	N/A	N/A	N/A	N/A	N/A	1.87%	2.75%	2.68%	-41.74%	2.99%	2.90%	2.82%
IHBC-EPOR-025	Right to Life Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-EPOR-026	Sterilization Elimination Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-002	$200 Emergency Room Copay	N/A	N/A	N/A	N/A	N/A	N/A	2.54%	2.48%	2.42%	-26.77%	2.15%	3.16%	2.55%
IHBC-HSAQR-666C	$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)	N/A	N/A	N/A	N/A	N/A	N/A	2.53%	2.46%	2.40%	-11.27%	2.65%	2.06%	3.03%
IHBC-HSAQR-666C	$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.56%	2.50%	2.44%	-36.51%	1.25%	3.70%	2.38%
IHBC-HSAQR-666C	$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.54%	2.47%	2.76%	-39.93%	2.23%	3.28%	2.12%
IHBC-HSAQR-666C	$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)	N/A	N/A	N/A	N/A	N/A	N/A	2.49%	2.43%	2.61%	-47.11%	2.62%	2.55%	2.49%
IHBC-R-017	#017 - personalBest Fitness Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-036	PT/OT/ST Increase visit limits to 30 - Any Opt.	N/A	N/A	N/A	N/A	N/A	N/A	2.74%	1.33%	2.63%	-16.67%	1.54%	1.52%	4.48%
IHBC-R-036	PT/OT/ST Increase visit limits to 45 - Any Opt.	N/A	N/A	N/A	N/A	N/A	N/A	2.75%	2.68%	2.61%	-16.95%	3.06%	2.97%	2.88%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 2, 6	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 3	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 7	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 9	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 10	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R-015	#014 - Mental Health Rider - Small Groups Opt 11	N/A	N/A	N/A	N/A	N/A	N/A	2.33%	3.41%	2.20%	-18.28%	1.32%	3.90%	1.25%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 2, 6	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 3	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 7	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 9	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 10	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions Opt 11	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 2, 6	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 3	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 7	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 9	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 10	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1005	Federal MHP Rider for Small Groups Opt 11	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 2, 6	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 3	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 7	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 9	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 10	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-MHP-A-001	Federal MHP Benefit for Small Groups that Qualify Opt 11	N/A	N/A	N/A	N/A	N/A	N/A	2.45%	2.39%	2.34%	-8.68%	2.50%	1.95%	2.39%
IHBC-R1015	Your Natural Options Rider	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
				1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Base Medical Plans:																
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B2, 75%/25% Coins	HSA Qual	1,500	-7.93%	3.06%	3.00%	3.00%	6.50%	1.68%	3.00%	3.00%	3.00%	1.69%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B3, 75%/25% Coins	HSA Qual	2,000	-8.71%	2.18%	3.01%	3.00%	6.60%	3.85%	3.01%	2.98%	3.01%	1.31%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B4, 70%/30% Coins	HSA Qual	2,500	-9.87%	0.89%	3.00%	3.00%	6.81%	5.89%	3.00%	3.01%	2.99%	1.36%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B6, 70%/30% Coins	HSA Qual	3,000	-11.00%	-0.37%	2.99%	3.01%	6.92%	8.08%	3.00%	3.01%	2.99%	1.68%	3.00%	3.00%	2.99%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B7, 70%/30% Coins	HSA Qual	4,000	-12.68%	-2.26%	3.00%	3.00%	7.22%	9.31%	3.01%	2.99%	3.00%	3.83%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option B8, 70%/30% Coins	HSA Qual	5,000	-13.62%	-3.31%	2.99%	3.01%	7.42%	9.50%	2.99%	3.01%	3.00%	6.63%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C2, 75%/25% Coins	HSA Qual	1,500	-8.02%	2.96%	3.00%	3.00%	6.50%	2.33%	3.00%	2.99%	3.00%	2.16%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C3, 75%/25% Coins	HSA Qual	2,000	-8.72%	2.18%	3.00%	3.00%	6.71%	4.24%	2.99%	3.02%	2.99%	1.77%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C4, 70%/30% Coins	HSA Qual	2,500	-9.85%	0.91%	3.00%	3.00%	6.81%	6.37%	3.00%	3.00%	3.00%	1.68%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C6, 70%/30% Coins	HSA Qual	3,000	-10.93%	-0.29%	3.01%	2.99%	7.02%	8.31%	3.01%	2.98%	3.00%	1.97%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C7, 70%/30% Coins	HSA Qual	4,000	-12.17%	-1.69%	3.01%	2.99%	7.32%	9.28%	3.00%	3.00%	3.00%	3.94%	3.00%	3.00%	3.00%
IHBC-HSAQE-C-001	iDirect 1 Series Plan - Option C8, 70%/30% Coins	HSA Qual	5,000	-12.80%	-2.38%	3.00%	3.01%	7.52%	9.41%	3.00%	2.99%	3.01%	5.90%	3.00%	3.01%	3.00%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 75%/25% Coins	Not-HSA	1,500	-7.92%	3.08%	3.00%	3.00%	5.99%	4.36%	3.01%	3.00%	3.00%	-4.43%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 75%/25% Coins	Not-HSA	2,000	-8.74%	2.16%	3.00%	3.00%	5.99%	7.04%	3.00%	3.00%	3.00%	-6.92%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 70%/30% Coins	Not-HSA	2,500	-9.97%	0.78%	3.00%	3.00%	6.08%	8.49%	3.01%	2.99%	3.00%	-7.78%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 70%/30% Coins	Not-HSA	3,000	-11.20%	-0.59%	3.00%	3.00%	6.09%	8.73%	3.00%	3.01%	2.99%	-7.20%	3.01%	2.99%	3.01%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 70%/30% Coins	Not-HSA	4,000	-13.04%	-2.65%	3.00%	3.00%	6.10%	9.37%	3.00%	3.00%	3.01%	-7.47%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001B	iDirect 1 Series Plan - Option B, 70%/30% Coins	Not-HSA	5,000	-14.15%	-3.90%	2.99%	3.00%	6.09%	9.68%	3.01%	3.00%	3.00%	-8.47%	3.00%	3.00%	2.99%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 75%/25% Coins	Not-HSA	1,500	-7.94%	3.06%	3.00%	3.00%	5.99%	5.30%	2.99%	3.00%	3.01%	-4.36%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 75%/25% Coins	Not-HSA	2,000	-8.71%	2.20%	3.00%	3.00%	5.99%	7.99%	3.00%	3.00%	3.00%	-6.94%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 70%/30% Coins	Not-HSA	2,500	-9.91%	0.85%	3.00%	3.00%	5.98%	8.84%	3.01%	2.99%	3.00%	-7.32%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 70%/30% Coins	Not-HSA	3,000	-11.10%	-0.49%	3.00%	3.00%	5.99%	9.05%	2.98%	3.01%	3.00%	-6.80%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 70%/30% Coins	Not-HSA	4,000	-12.50%	-2.04%	3.00%	3.00%	6.09%	9.46%	3.01%	2.99%	3.00%	-7.24%	3.00%	3.00%	3.00%
IHBC-HRAE-C-001C	iDirect 1 Series Plan - Option C, 70%/30% Coins	Not-HSA	5,000	-13.27%	-2.91%	3.00%	3.00%	6.09%	9.66%	3.00%	3.00%	3.01%	-9.14%	3.00%	3.00%	2.99%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	1,500	-9.53%	1.28%	3.00%	3.00%	7.68%	3.18%	3.00%	3.00%	3.01%	2.49%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	2,000	-10.27%	0.44%	3.00%	3.00%	7.94%	4.74%	3.00%	3.01%	3.01%	2.09%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	2,500	-11.10%	-0.49%	3.00%	3.01%	8.11%	6.34%	3.00%	3.00%	3.01%	1.91%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	3,000	-12.07%	-1.57%	3.00%	3.00%	8.26%	8.22%	3.01%	3.00%	3.00%	2.00%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	4,000	-11.69%	-1.14%	3.00%	3.00%	8.59%	9.21%	3.00%	3.00%	3.01%	3.01%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	HSA Qual	5,000	-12.09%	-1.59%	3.00%	3.00%	8.78%	8.03%	3.00%	3.00%	3.01%	3.87%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	1,500	-9.51%	1.30%	3.00%	3.00%	7.79%	2.70%	3.00%	3.00%	3.01%	2.65%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	2,000	-10.23%	0.50%	3.00%	3.00%	8.01%	4.34%	3.00%	3.00%	3.01%	2.18%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	2,500	-11.04%	-0.41%	3.00%	3.01%	8.12%	5.99%	3.00%	3.00%	3.01%	1.95%	3.00%	3.00%	3.00%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	3,000	-11.92%	-1.40%	3.00%	3.00%	8.25%	7.74%	3.00%	3.00%	3.01%	2.06%	3.00%	3.00%	2.99%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	4,000	-11.34%	-0.75%	3.00%	3.00%	8.58%	8.71%	3.00%	3.00%	3.00%	2.98%	3.00%	3.00%	2.99%
IHBC-HSAQP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	HSA Qual	5,000	-11.76%	-1.23%	3.00%	3.00%	8.76%	7.26%	3.00%	3.00%	3.00%	3.89%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	1,500	-9.63%	1.17%	3.00%	3.00%	7.02%	7.99%	3.00%	3.00%	3.01%	-5.27%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	2,000	-10.42%	0.28%	3.00%	3.00%	7.08%	9.31%	2.99%	3.00%	3.01%	-6.76%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	2,500	-11.32%	-0.73%	3.00%	3.00%	7.17%	9.36%	3.00%	3.00%	3.01%	-6.74%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	3,000	-12.37%	-1.91%	3.00%	3.00%	7.22%	9.42%	3.00%	3.00%	3.01%	-6.05%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	4,000	-11.98%	-1.47%	3.00%	3.00%	7.46%	9.35%	3.00%	3.00%	3.01%	-6.77%	3.01%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net	Not-HSA	5,000	-12.46%	-2.01%	3.00%	3.00%	7.59%	9.34%	3.00%	2.99%	3.02%	-12.30%	3.00%	2.99%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	1,500	-9.60%	1.19%	3.00%	3.00%	7.13%	7.54%	3.00%	3.00%	3.00%	-5.12%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	2,000	-10.38%	0.32%	3.00%	3.00%	7.15%	9.23%	3.00%	3.00%	3.01%	-6.91%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	2,500	-11.25%	-0.66%	3.00%	3.00%	7.17%	9.36%	3.00%	3.00%	3.00%	-6.92%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	3,000	-12.22%	-1.74%	2.99%	3.00%	7.22%	9.43%	3.00%	3.00%	3.01%	-6.32%	3.00%	3.00%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	4,000	-11.63%	-1.08%	3.00%	3.00%	7.45%	9.38%	3.00%	3.00%	3.01%	-7.17%	3.00%	3.01%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net	Not-HSA	5,000	-12.10%	-1.61%	2.99%	3.00%	7.56%	9.37%	3.00%	2.99%	3.02%	-13.00%	3.00%	2.99%	3.00%
IHBC-HRAP-C-001	iDirect 2 Series Plan - OV $15/$40	HSA Qual	1,000	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-2.85%	3.00%	3.00%	3.00%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

				Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 80%/20% Coins OoN	HSA Qual	2,500	-6.83%	4.30%	3.00%	3.00%	7.01%	4.91%	3.01%	3.00%	3.00%	2.46%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 80%/20% Coins OoN	HSA Qual	3,000	-8.25%	2.71%	3.00%	2.99%	7.26%	7.18%	3.01%	3.00%	3.00%	2.71%	3.00%	3.00%	3.01%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 75%/25% Coins OoN	HSA Qual	2,500	-10.23%	0.49%	3.01%	3.00%	7.01%	4.95%	3.01%	2.99%	3.01%	2.48%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 75%/25% Coins OoN	HSA Qual	3,000	-11.61%	-1.05%	3.00%	3.00%	7.26%	7.23%	3.00%	3.00%	3.00%	2.74%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 70%/20% Coins OoN	HSA Qual	2,500	-10.47%	0.22%	3.00%	3.00%	7.02%	5.03%	3.00%	3.00%	3.01%	2.49%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 70%/20% Coins OoN	HSA Qual	3,000	-11.86%	-1.33%	3.00%	3.00%	7.25%	7.31%	3.00%	3.00%	3.00%	2.74%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 70%/20% Coins OoN	HSA Qual	4,000	-14.41%	-4.19%	3.00%	3.00%	7.62%	9.83%	2.99%	3.01%	3.00%	3.67%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 70%/20% Coins OoN	HSA Qual	5,000	-15.60%	-5.53%	2.99%	3.00%	7.88%	9.92%	2.99%	3.01%	3.00%	4.57%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 60%/40% Coins OoN	HSA Qual	2,500	-7.86%	3.14%	3.00%	3.00%	7.02%	5.21%	3.00%	3.00%	3.00%	2.52%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 60%/40% Coins OoN	HSA Qual	3,000	-9.30%	1.53%	3.00%	3.00%	7.25%	7.53%	3.00%	3.01%	3.00%	2.76%	3.00%	3.01%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 60%/40% Coins OoN	HSA Qual	4,000	-14.88%	-4.71%	3.00%	3.01%	7.61%	9.86%	3.00%	3.00%	3.00%	3.88%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-003	iDirect 3 Series Plan - 60%/40% Coins OoN	HSA Qual	5,000	-15.52%	-5.43%	3.00%	3.00%	7.88%	8.86%	3.00%	3.00%	3.01%	4.01%	3.00%	3.00%	3.01%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	1,500	-8.76%	2.14%	3.00%	3.00%	6.88%	3.09%	3.00%	3.00%	3.00%	2.72%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	2,000	-6.57%	4.59%	3.00%	3.00%	7.12%	5.18%	3.00%	3.01%	3.00%	2.25%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	2,500	-7.67%	3.36%	3.00%	3.00%	7.14%	7.47%	3.00%	3.00%	3.01%	2.10%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	3,000	-9.05%	1.81%	3.00%	3.00%	7.37%	9.67%	3.01%	3.00%	3.01%	2.29%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	4,000	-10.47%	0.22%	3.00%	2.99%	7.73%	9.91%	3.00%	3.00%	3.01%	5.02%	3.00%	3.00%	3.01%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 90%/10% Coins	HSA Qual	5,000	-11.36%	-0.77%	3.00%	3.00%	7.89%	10.02%	3.00%	2.99%	3.01%	6.81%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	1,500	-9.94%	0.82%	3.00%	3.00%	7.00%	4.31%	3.00%	3.00%	3.01%	2.51%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	2,000	-10.90%	-0.25%	3.00%	3.00%	7.23%	6.08%	3.00%	3.00%	3.00%	2.15%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	2,500	-11.95%	-1.43%	3.00%	3.00%	7.35%	8.09%	3.00%	3.00%	3.00%	1.87%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	3,000	-13.20%	-2.83%	3.01%	2.99%	7.49%	9.86%	3.00%	3.00%	3.00%	2.37%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	4,000	-13.16%	-2.79%	3.01%	2.99%	7.74%	9.96%	3.00%	3.01%	3.00%	4.64%	3.00%	3.00%	3.00%
IHBC-HSAQ-C-004	iDirect 4 Series Plan - 80%/20% Coins	HSA Qual	5,000	-13.84%	-3.55%	3.00%	3.00%	7.88%	9.92%	3.00%	3.00%	3.00%	4.72%	3.00%	3.00%	3.00%
IHBC-C1001	iDirect 5 Series - No OoN	HSA Qual	1,500	N/A	N/A	3.00%	3.00%	6.61%	-0.42%	3.00%	3.00%	3.00%	2.51%	3.00%	3.00%	3.00%
IHBC-C1001	iDirect 5 Series - No OoN	HSA Qual	3,000	N/A	N/A	3.00%	3.01%	7.01%	6.70%	3.01%	2.98%	3.02%	2.23%	3.00%	3.00%	3.00%
IHBC-C1001	iDirect 5 Series - No OoN	HSA Qual	5,000	N/A	N/A	3.00%	3.00%	7.33%	9.49%	3.00%	3.00%	3.01%	5.23%	3.00%	3.00%	3.00%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
				1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Prescription Drug Riders:																
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	1,500	-21.34%	-11.94%	2.99%	3.00%	3.00%	-0.54%	3.01%	3.00%	2.99%	0.12%	3.52%	3.49%	3.48%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	1,500	-21.13%	-11.71%	3.01%	2.99%	3.01%	-1.45%	3.00%	3.00%	3.01%	-0.15%	3.49%	3.50%	3.53%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	1,500	-23.29%	-14.12%	2.99%	3.01%	3.00%	7.87%	3.01%	2.99%	3.01%	-6.98%	3.50%	3.49%	3.50%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	1,500	-23.60%	-14.49%	3.00%	2.98%	3.02%	9.82%	3.01%	3.00%	3.00%	-4.52%	3.54%	3.47%	3.50%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	1,500	-22.77%	-13.54%	3.00%	2.98%	3.01%	6.16%	3.00%	3.02%	3.01%	2.12%	3.47%	3.54%	3.49%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	1,500	-31.90%	-23.77%	3.00%	3.04%	2.95%	9.79%	3.04%	2.95%	2.97%	-8.36%	3.47%	3.57%	3.44%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	1,500	-21.64%	-12.28%	3.00%	2.99%	3.00%	-0.09%	3.01%	2.99%	2.99%	-0.22%	3.52%	3.50%	3.48%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50% Rx	HSA Qual	1,500	-23.54%	-14.41%	3.02%	3.00%	2.98%	-1.60%	2.99%	3.01%	2.99%	0.97%	3.49%	3.49%	3.51%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	1,500	-29.18%	-20.73%	2.93%	3.02%	3.02%	9.84%	2.96%	3.02%	3.00%	-10.09%	3.47%	3.50%	3.52%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	1,500	-23.49%	-14.35%	2.99%	2.99%	3.01%	-0.88%	3.00%	2.99%	3.00%	0.21%	3.48%	3.50%	3.51%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	1,500	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.01%	-4.44%	3.51%	3.49%	3.51%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	1,500	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.02%	2.99%	-4.07%	3.52%	3.48%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	1,500	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	2.98%	-5.14%	3.51%	3.48%	3.53%
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	2,000	-21.50%	-12.11%	3.00%	3.01%	2.99%	1.42%	3.00%	3.00%	3.00%	0.82%	3.49%	3.52%	3.49%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	2,000	-21.30%	-11.90%	2.99%	3.00%	3.01%	0.45%	3.00%	3.00%	2.99%	0.54%	3.51%	3.49%	3.52%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	2,000	-23.82%	-14.72%	2.98%	3.01%	3.01%	9.78%	3.00%	3.02%	2.98%	-5.54%	3.52%	3.47%	3.50%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	2,000	-23.84%	-14.75%	2.99%	3.02%	3.00%	9.79%	3.01%	2.98%	3.01%	-1.32%	3.53%	3.47%	3.52%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	2,000	-23.20%	-14.03%	2.99%	3.01%	2.99%	9.02%	2.99%	2.99%	3.01%	3.01%	3.50%	3.49%	3.49%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	2,000	-32.41%	-24.36%	3.10%	2.87%	3.06%	9.73%	2.96%	2.99%	3.02%	-11.27%	3.56%	3.44%	3.44%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	2,000	-21.90%	-12.58%	3.01%	3.00%	3.00%	2.02%	3.01%	2.99%	3.00%	0.54%	3.51%	3.48%	3.54%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50% & $0 Tier 1 Child Copay	HSA Qual	2,000	-23.84%	-14.76%	2.98%	3.00%	2.99%	0.55%	3.01%	3.00%	3.00%	1.69%	3.49%	3.50%	3.51%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	2,000	-29.64%	-21.22%	2.99%	3.00%	3.01%	9.76%	2.99%	2.99%	2.98%	-12.86%	3.49%	3.54%	3.42%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	2,000	-23.97%	-14.89%	3.01%	2.98%	3.01%	1.48%	3.00%	2.99%	3.01%	0.99%	3.52%	3.50%	3.48%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	2,000	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.00%	-3.85%	3.50%	3.49%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	2,000	N/A	N/A	N/A	N/A	N/A	N/A	3.02%	3.00%	3.00%	-3.41%	3.53%	3.47%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	2,000	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	2.99%	-4.49%	3.49%	3.51%	3.51%
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	2,500	-21.62%	-12.26%	2.99%	3.01%	3.00%	3.20%	3.00%	2.98%	3.01%	1.61%	3.50%	3.49%	3.50%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	2,500	-21.35%	-11.97%	2.99%	3.01%	3.00%	2.19%	2.99%	3.00%	3.01%	1.31%	3.50%	3.51%	3.51%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	2,500	-24.06%	-14.98%	3.02%	3.00%	3.01%	9.78%	3.01%	3.00%	3.00%	-2.99%	3.49%	3.53%	3.49%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	2,500	-24.10%	-15.04%	2.99%	3.03%	2.98%	9.74%	2.99%	3.01%	2.99%	1.66%	3.50%	3.47%	3.54%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	2,500	-23.49%	-14.35%	3.01%	3.00%	2.98%	9.82%	3.00%	3.01%	2.98%	5.37%	3.49%	3.49%	3.53%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	2,500	-32.64%	-24.59%	2.95%	3.02%	3.09%	9.73%	2.86%	3.05%	3.09%	-13.98%	3.48%	3.65%	3.38%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	2,500	-22.10%	-12.80%	3.00%	2.98%	3.01%	3.91%	2.98%	3.00%	3.02%	1.25%	3.50%	3.50%	3.50%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50%	HSA Qual	2,500	-24.11%	-15.05%	3.00%	3.00%	2.99%	2.52%	3.00%	2.99%	3.00%	2.42%	3.51%	3.51%	3.48%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	2,500	-29.90%	-21.53%	2.97%	2.99%	3.01%	9.78%	3.03%	2.94%	3.03%	-14.87%	3.55%	3.43%	3.59%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	2,500	-24.24%	-15.20%	3.02%	3.00%	2.98%	3.63%	3.00%	3.01%	2.98%	1.70%	3.48%	3.53%	3.46%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	2,500	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	3.01%	-3.28%	3.50%	3.50%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	2,500	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.01%	-2.78%	3.48%	3.51%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	2,500	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.02%	2.98%	-3.87%	3.49%	3.50%	3.51%
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	3,000	-21.75%	-12.41%	3.02%	2.99%	2.99%	4.80%	3.01%	3.00%	2.99%	2.24%	3.51%	3.50%	3.50%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	3,000	-21.59%	-12.23%	3.02%	2.99%	2.99%	3.74%	2.98%	3.00%	3.01%	1.96%	3.50%	3.47%	3.51%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	3,000	-24.22%	-15.16%	3.01%	3.00%	3.02%	9.77%	2.99%	2.99%	3.00%	-0.55%	3.51%	3.50%	3.49%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	3,000	-24.22%	-15.18%	2.97%	3.02%	2.98%	9.76%	3.03%	2.98%	3.00%	4.18%	3.53%	3.51%	3.48%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	3,000	-23.77%	-14.67%	3.01%	3.01%	3.00%	9.74%	3.02%	3.00%	2.98%	8.22%	3.48%	3.54%	3.47%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	3,000	-33.03%	-25.01%	3.06%	2.97%	2.88%	9.56%	3.01%	3.07%	2.97%	-15.82%	3.43%	3.63%	3.51%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	3,000	-22.22%	-12.93%	3.01%	2.99%	3.00%	5.70%	3.00%	3.00%	3.00%	1.84%	3.48%	3.51%	3.52%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50%	HSA Qual	3,000	-24.26%	-15.21%	2.98%	2.99%	3.00%	4.35%	3.02%	2.99%	3.01%	2.95%	3.50%	3.51%	3.48%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	3,000	-30.22%	-21.90%	3.00%	2.92%	3.06%	9.68%	3.01%	3.02%	3.02%	-16.97%	3.54%	3.42%	3.61%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	3,000	-24.36%	-15.32%	3.00%	2.99%	3.01%	5.53%	3.00%	3.01%	2.99%	2.11%	3.50%	3.52%	3.49%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	3,000	N/A	N/A	N/A	N/A	N/A	N/A	3.02%	3.00%	3.00%	-2.78%	3.49%	3.52%	3.51%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	3,000	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	3.00%	-2.34%	3.50%	3.53%	3.48%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	3,000	N/A	N/A	N/A	N/A	N/A	N/A	2.98%	3.01%	2.98%	-3.47%	3.51%	3.48%	3.49%
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	4,000	-22.06%	-12.74%	3.01%	2.99%	3.00%	8.49%	2.99%	2.99%	3.02%	2.96%	3.52%	3.50%	3.51%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	4,000	-21.83%	-12.50%	2.99%	3.00%	3.01%	7.31%	3.02%	2.99%	3.01%	2.63%	3.48%	3.49%	3.52%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	4,000	-24.47%	-15.44%	2.98%	3.03%	2.98%	9.80%	3.01%	3.00%	2.98%	3.82%	3.52%	3.49%	3.50%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	4,000	-24.68%	-15.70%	2.99%	3.02%	2.98%	9.82%	3.01%	3.02%	2.97%	9.56%	3.50%	3.49%	3.49%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	4,000	-24.30%	-15.26%	2.97%	2.99%	3.05%	9.73%	3.00%	3.00%	3.03%	13.84%	3.49%	3.51%	3.46%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	4,000	-33.50%	-25.56%	2.96%	3.08%	2.99%	9.67%	3.00%	2.91%	3.00%	-19.71%	3.62%	3.50%	3.56%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	4,000	-22.26%	-12.98%	3.02%	3.01%	3.00%	9.14%	3.01%	2.99%	3.03%	2.60%	3.51%	3.48%	3.50%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50%	HSA Qual	4,000	-24.58%	-15.56%	3.01%	3.00%	2.99%	8.06%	3.01%	3.02%	2.99%	3.71%	3.52%	3.48%	3.53%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	4,000	-30.38%	-22.07%	2.95%	3.13%	2.91%	9.76%	2.92%	3.07%	2.98%	-19.91%	3.61%	3.35%	3.50%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	4,000	-24.55%	-15.56%	3.00%	3.00%	3.00%	9.12%	3.02%	3.00%	2.99%	3.00%	3.49%	3.54%	3.45%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	4,000	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	3.00%	2.99%	-2.12%	3.47%	3.55%	3.47%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	4,000	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-1.74%	3.49%	3.51%	3.47%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	4,000	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	3.01%	-2.86%	3.50%	3.51%	3.51%
IHBC-HSAQR-653E	$7 / $25 / $40 Rx	HSA Qual	5,000	-22.12%	-12.82%	3.00%	2.99%	3.02%	9.78%	2.98%	2.99%	3.00%	5.27%	3.52%	3.48%	3.53%
IHBC-HSAQR-655E	$10 / $20 / $35 Rx	HSA Qual	5,000	-21.92%	-12.61%	2.99%	3.02%	3.00%	9.76%	3.02%	3.00%	3.00%	3.83%	3.51%	3.50%	3.49%
IHBC-HSAQR-657E	$10 / $30 / $100 Rx	HSA Qual	5,000	-24.64%	-15.63%	2.98%	3.05%	2.96%	9.81%	3.01%	2.96%	3.00%	7.98%	3.47%	3.53%	3.48%
IHBC-HSAQR-659E	$10 / $50 / $100 Rx	HSA Qual	5,000	-24.80%	-15.80%	2.95%	3.00%	3.03%	9.80%	2.96%	3.03%	2.99%	13.78%	3.52%	3.45%	3.50%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	HSA Qual	5,000	-24.42%	-15.39%	2.96%	3.05%	2.96%	9.80%	3.02%	2.98%	2.99%	18.31%	3.51%	3.50%	3.49%
IHBC-R-226	$10 / 100% / 100% Rx	HSA Qual	5,000	-33.60%	-25.67%	3.16%	3.06%	2.97%	9.31%	3.04%	2.95%	3.06%	-24.30%	3.68%	3.31%	3.43%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Rx	HSA Qual	5,000	-22.21%	-12.92%	3.00%	2.96%	3.01%	9.80%	2.97%	3.00%	3.03%	5.62%	3.49%	3.54%	3.45%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
				1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50%	HSA Qual	5,000	-24.54%	-15.52%	2.98%	3.02%	2.97%	9.85%	3.00%	2.98%	3.00%	5.63%	3.50%	3.47%	3.54%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	HSA Qual	5,000	-30.85%	-22.56%	3.05%	2.96%	3.03%	9.69%	2.95%	2.99%	3.03%	-23.65%	3.37%	3.57%	3.60%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	HSA Qual	5,000	-24.62%	-15.63%	3.00%	2.96%	3.03%	9.82%	3.02%	2.98%	3.02%	6.22%	3.51%	3.47%	3.53%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Three Tier Rx	HSA Qual	5,000	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	2.99%	-1.54%	3.48%	3.52%	3.51%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Three Tier Rx	HSA Qual	5,000	N/A	N/A	N/A	N/A	N/A	N/A	3.01%	2.99%	3.00%	-1.06%	3.49%	3.50%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Three Tier Rx	HSA Qual	5,000	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	2.99%	3.01%	-2.29%	3.50%	3.49%	3.50%
IHBC-HSAQR-653E	$7 / $25 / $40 Three Tier Rx	Not-HSA	N/A	-19.88%	-10.32%	3.00%	3.00%	3.00%	-7.12%	3.00%	3.00%	3.00%	-3.24%	3.50%	3.49%	3.51%
IHBC-HSAQR-655E	$10 / $20 / $35 Three Tier Rx	Not-HSA	N/A	-19.68%	-10.08%	2.99%	3.00%	3.00%	-7.77%	3.00%	3.00%	3.01%	-3.46%	3.50%	3.50%	3.50%
IHBC-HSAQR-657E	$10 / $30 / $100 Three Tier Rx	Not-HSA	N/A	-21.67%	-12.31%	2.99%	3.01%	3.00%	-1.16%	3.00%	2.99%	3.00%	-9.60%	3.49%	3.50%	3.51%
IHBC-HSAQR-659E	$10 / $50 / $100 Three Tier Rx	Not-HSA	N/A	-21.59%	-12.24%	3.01%	2.98%	3.02%	1.65%	2.99%	3.00%	3.00%	-9.23%	3.52%	3.49%	3.48%
IHBC-HSAQR-689E	30% ($1 Min /$100 Max) on Tiers 1 & 2	Not-HSA	N/A	-20.74%	-11.27%	3.02%	2.99%	3.00%	-3.09%	3.00%	2.99%	3.01%	-1.73%	3.49%	3.51%	3.51%
IHBC-R-226	$10 / 100% / 100% Three Tier Rx	Not-HSA	N/A	-28.67%	-20.15%	3.02%	3.00%	2.97%	9.79%	3.03%	3.00%	2.96%	0.94%	3.53%	3.51%	3.48%
IHBC-RX-R-001 / IHBC-RX-E-005	$10 / $30 / $50 Three Tier Rx	Not-HSA	N/A	-20.09%	-10.54%	2.98%	3.01%	3.00%	-6.90%	3.00%	3.01%	3.00%	-3.66%	3.51%	3.49%	3.51%
IHBC-RX-R-001 / IHBC-RX-OPTE-003	$4 / $25 / 50%	Not-HSA	N/A	-21.98%	-12.66%	2.99%	3.00%	3.00%	-8.75%	3.00%	2.99%	3.01%	-2.38%	3.50%	3.50%	3.51%
IHBC-RX-R-001 / IHBC-RX-OPTE-004	$4 / 100% / 100% Rx	Not-HSA	N/A	-26.01%	-17.17%	2.97%	3.03%	2.98%	7.09%	3.00%	2.99%	2.98%	0.30%	3.49%	3.52%	3.51%
IHBC-RX-R-001 / IHBC-RX-OPTE-005	$10 / $30 / 50% (min $45 copay tier 3)	Not-HSA	N/A	-22.00%	-12.69%	3.00%	3.00%	3.00%	-8.36%	2.99%	3.01%	2.99%	-3.17%	3.50%	3.51%	3.51%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $15 / $75 Rx	Not-HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.01%	3.00%	-7.22%	3.51%	3.50%	3.50%
IHBC-RX-R-001 / IHBC-PE1000	$4 / $30 / $75 Rx	Not-HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.99%	3.00%	3.01%	-6.93%	3.50%	3.49%	3.52%
IHBC-RX-R-001 / IHBC-PE1000	$10 / $30 / $75 Rx	Not-HSA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.00%	3.00%	3.00%	-7.98%	3.50%	3.49%	3.51%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $3)	HSA Qual	Any	-37.66%	-30.65%	0.00%	5.88%	0.00%	11.11%	0.00%	5.00%	0.00%	-4.76%	5.00%	0.00%	9.52%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $4)	HSA Qual	Any	-36.08%	-29.11%	4.55%	0.00%	4.35%	4.17%	4.00%	3.85%	3.70%	-3.57%	3.70%	0.00%	3.57%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $5)	HSA Qual	Any	-39.67%	-32.65%	3.85%	3.70%	3.57%	6.90%	3.23%	3.13%	3.03%	-5.88%	3.13%	6.06%	2.86%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $7)	HSA Qual	Any	-42.42%	-35.07%	5.88%	2.78%	2.70%	5.26%	2.50%	2.44%	4.76%	-2.27%	2.33%	2.27%	4.44%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $10)	HSA Qual	Any	-44.98%	-38.24%	4.88%	2.33%	2.27%	8.89%	4.08%	1.96%	1.92%	3.77%	1.82%	5.36%	1.69%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $15)	HSA Qual	Any	-47.23%	-41.18%	3.92%	1.89%	3.70%	8.93%	3.28%	1.59%	3.13%	4.55%	4.35%	4.17%	2.67%
IHBC-HSAQR-663E	Removal of Contraceptive Coverage - Religious Groups	HSA Qual	Any	-8.71%	2.09%	3.49%	2.81%	2.73%	-4.79%	2.79%	3.26%	2.63%	-20.51%	3.23%	3.12%	4.24%
IHBC-HSAQR-664E	Contraceptive Coverage - Employees of Religious Groups	HSA Qual	Any	-10.23%	-9.87%	3.73%	3.59%	3.47%	0.00%	2.79%	3.26%	2.63%	-20.51%	3.23%	3.12%	4.24%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $3)	Not-HSA	N/A	-37.10%	-29.70%	0.00%	3.57%	3.45%	-3.33%	3.45%	3.33%	3.23%	0.00%	3.13%	6.06%	2.86%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $4)	Not-HSA	N/A	-36.48%	-29.23%	2.78%	2.70%	2.63%	0.00%	2.56%	2.50%	2.44%	-4.76%	2.50%	4.88%	2.33%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $5)	Not-HSA	N/A	-40.30%	-32.52%	2.33%	2.27%	4.44%	0.00%	2.13%	4.17%	2.00%	-3.92%	4.08%	3.92%	3.77%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $7)	Not-HSA	N/A	-40.96%	-34.39%	1.75%	3.45%	3.33%	1.61%	3.17%	1.54%	3.03%	-4.41%	4.62%	1.47%	4.35%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $10)	Not-HSA	N/A	-44.35%	-37.42%	4.05%	2.60%	2.53%	2.47%	2.41%	3.53%	2.27%	-3.33%	2.30%	4.49%	3.23%
IHBC-HSAQR-661E	$0 Tier 1 Rx Child Copay (from $15)	Not-HSA	N/A	-48.43%	-42.17%	3.19%	3.09%	2.00%	6.86%	3.67%	2.65%	2.59%	-6.72%	3.60%	3.48%	3.36%
IHBC-HSAQR-663E	Removal of Contraceptive Coverage - Religious Groups	Not-HSA	N/A	-3.71%	7.81%	3.14%	2.70%	0.00%	-1.64%	3.01%	2.92%	2.84%	-21.17%	3.89%	3.37%	3.26%
IHBC-HSAQR-664E	Contraceptive Coverage - Employees of Religious Groups	Not-HSA	N/A	-9.97%	-9.82%	3.53%	3.41%	3.66%	5.65%	3.01%	2.92%	2.84%	-21.17%	3.89%	3.37%	3.26%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
				1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
Other Riders:																
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	1,500	5.85%	18.94%	2.44%	3.17%	3.08%	-13.43%	2.59%	3.36%	3.25%	-11.02%	3.54%	2.56%	3.33%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	2,000	15.75%	30.10%	2.86%	2.78%	3.60%	-22.61%	3.37%	2.17%	3.19%	-9.28%	2.27%	3.33%	3.23%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	2,500	30.85%	47.24%	3.19%	3.09%	3.00%	-35.92%	3.03%	2.94%	2.86%	-8.33%	1.52%	4.48%	4.29%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	3,000	58.67%	77.87%	2.35%	3.45%	2.22%	-52.17%	4.55%	2.17%	4.26%	-10.20%	4.55%	2.17%	4.26%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	4,000	84.54%	106.33%	3.13%	3.03%	2.94%	-98.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 & 5 Series	HSA Qual	1,500	12.33%	25.21%	3.42%	2.48%	3.23%	-16.41%	2.80%	2.73%	2.65%	-9.48%	2.86%	3.70%	2.68%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	HSA Qual	2,000	15.65%	29.41%	3.16%	3.06%	2.97%	-22.12%	2.47%	3.61%	2.33%	-4.55%	2.38%	3.49%	3.37%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	HSA Qual	2,500	36.16%	52.08%	2.33%	3.41%	3.30%	-35.11%	1.64%	3.23%	3.13%	-1.52%	1.54%	4.55%	1.45%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 & 5 Series	HSA Qual	3,000	80.17%	103.06%	2.56%	2.50%	3.66%	-52.94%	5.00%	2.38%	2.33%	-2.27%	2.33%	4.55%	2.17%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	HSA Qual	4,000	132.39%	158.62%	1.69%	3.33%	3.23%	-98.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 & 5 Series	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-668E	Inpatient Rehab for Substance Abuse on 1 Series Plans	Both	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-668E	Inpatient Rehab for Substance Abuse on 1 Series Plans Cal. - Year	Both	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-602P	Inpatient Rehab for Substance Abuse on 2 Series Plans	Both	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-602P	Inpatient Rehab for Substance Abuse on 3 Series Plans	HSA Qual	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-602P	Inpatient Rehab for Substance Abuse on 4 Series - 90%/10% Coins	HSA Qual	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-602P	Inpatient Rehab for Substance Abuse on 4 Series - 80%/20% Coins	HSA Qual	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-602P	Inpatient Rehab for Substance Abuse on 2, 3, 4 Series - Cal. Year	Both	Any	142.86%	171.43%	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-HSAQR-669E	Right to Life Rider	Both	Any	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-670E	Sterilization Exclusion	Both	Any	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	1,500	-25.88%	-17.11%	2.96%	2.88%	3.50%	-16.89%	2.44%	3.17%	3.08%	-22.39%	2.88%	3.74%	1.80%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	2,000	-26.13%	-17.28%	2.86%	2.78%	3.60%	-13.04%	3.00%	2.91%	2.83%	-29.36%	3.90%	1.25%	3.70%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	2,500	-42.95%	-35.91%	3.08%	2.99%	4.35%	6.94%	2.60%	3.80%	2.44%	-25.00%	3.17%	3.08%	2.99%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	3,000	-62.45%	-57.79%	3.03%	2.94%	2.86%	8.33%	2.56%	2.50%	4.88%	18.60%	3.92%	1.89%	5.56%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	4,000	-76.79%	-73.72%	0.00%	0.00%	7.14%	6.67%	0.00%	0.00%	6.25%	52.94%	3.85%	0.00%	3.70%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-675E	EyeMed Premier Vision Rider	Both	Any	-4.54%	6.91%	0.00%	0.00%	0.00%	-3.17%	0.00%	0.00%	0.00%	-15.50%	0.00%	0.00%	0.00%
IHBC-HSAQR-676E	Unlimited Skilled Nursing Facility	Both	Any	-11.11%	14.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	266.67%	0.00%	0.00%	9.09%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	1,500	-20.34%	-10.94%	2.99%	2.90%	2.82%	-16.44%	1.64%	3.23%	3.13%	-28.79%	4.26%	2.04%	2.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,000	-28.21%	-18.99%	4.00%	3.85%	1.85%	-7.27%	3.92%	1.89%	3.70%	-35.71%	5.56%	2.63%	2.56%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,500	-36.97%	-29.85%	2.70%	2.63%	2.56%	0.00%	5.00%	2.38%	2.33%	-40.91%	3.85%	0.00%	3.70%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	3,000	-55.40%	-50.44%	0.00%	4.55%	4.35%	8.33%	0.00%	3.85%	3.70%	-32.14%	0.00%	5.26%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	4,000	-85.11%	-83.12%	20.00%	0.00%	0.00%	-16.67%	20.00%	0.00%	0.00%	83.33%	0.00%	0.00%	9.09%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	1,500	-23.51%	-14.29%	3.45%	3.33%	2.15%	-13.68%	3.66%	2.35%	3.45%	-21.11%	4.23%	2.70%	2.63%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,000	-37.59%	-30.04%	3.28%	3.17%	3.08%	0.00%	2.99%	4.35%	2.78%	-22.97%	1.75%	5.17%	1.64%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,500	-42.20%	-35.39%	2.22%	4.35%	2.08%	8.16%	1.89%	3.70%	1.79%	-19.30%	2.17%	4.26%	2.04%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	3,000	-59.77%	-54.93%	0.00%	4.00%	3.85%	3.70%	3.57%	3.45%	3.33%	0.00%	3.23%	0.00%	6.25%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	4,000	-83.47%	-81.63%	0.00%	0.00%	0.00%	14.29%	0.00%	0.00%	0.00%	137.50%	0.00%	5.26%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	1,500	-21.76%	-12.42%	2.78%	2.70%	3.51%	-16.95%	3.06%	2.97%	3.85%	-18.52%	2.27%	3.33%	3.23%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,000	-25.08%	-16.40%	2.44%	3.57%	2.30%	-8.99%	2.47%	3.61%	2.33%	-21.59%	2.90%	2.82%	4.11%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	2,500	-41.13%	-34.16%	1.92%	3.77%	3.64%	8.77%	3.23%	1.56%	4.62%	-16.18%	1.75%	5.17%	1.64%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	3,000	-60.11%	-55.70%	3.85%	0.00%	3.70%	10.71%	3.23%	0.00%	3.13%	39.39%	2.17%	4.26%	2.04%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	4,000	-84.17%	-82.30%	0.00%	12.50%	0.00%	0.00%	11.11%	0.00%	0.00%	130.00%	4.35%	0.00%	8.33%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	HSA Qual	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R1014	$0 Child w/ 5Series w/ $1,500 Ded	HSA Qual	1,500	N/A	N/A	2.99%	2.90%	2.82%	-30.14%	3.92%	2.83%	2.75%	-12.50%	3.06%	2.97%	3.85%
IHBC-R1014	$0 Child w/ 5Series w/ $3,000 Ded	HSA Qual	3,000	N/A	N/A	3.23%	3.13%	3.03%	5.88%	2.78%	5.41%	2.56%	-2.50%	2.56%	5.00%	2.38%
IHBC-R1014	$0 Child w/ 5Series w/ $5,000 Ded	HSA Qual	5,000	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R1014	$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded	HSA Qual	1,500	N/A	N/A	3.00%	2.91%	2.83%	-22.94%	2.38%	3.49%	2.25%	-21.98%	4.23%	2.70%	2.63%
IHBC-R1014	$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded	HSA Qual	3,000	N/A	N/A	3.33%	3.23%	3.13%	6.06%	2.86%	2.78%	2.70%	-18.42%	3.23%	0.00%	6.25%
IHBC-R1014	$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded	HSA Qual	5,000	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-014	Small Group Make-Available Mental Health Rider - 1 Series B & C Plan	Both	Any	16.95%	31.25%	2.70%	2.63%	2.56%	7.50%	3.49%	3.37%	2.17%	-50.00%	4.26%	2.04%	2.00%
IHBC-R-014	Small Group Make-Available Mental Health Rider - 2 Series	Both	Any	2.82%	15.28%	3.08%	2.99%	4.35%	6.94%	2.60%	3.80%	2.44%	-47.62%	4.55%	2.17%	4.26%

Attachment B4
Independent Health Benefits Corporation
Summary of Proposed and Historical Rate Changes - Quarter Over Quarter - iDirect (HDHP Community Pool)
2012 (Proposed), 2011 and 2010 (Historical)

				Historical Rolling Rates - 2010 Over 2009					Historical Rolling Rates - 2011 Over 2010				Historical Rolling Rates - 2012 Over 2011			
Policy Form	Product Name / Description	HSA Qual or Not-HSA	Single Ded Level	1st Qtr Min	1st Qtr Max	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
IHBC-R-014	Small Group Make-Available Mental Health Rider - 3 Series	HSA Qual	Any	10.73%	24.31%	2.86%	2.78%	2.70%	7.89%	3.66%	2.35%	3.45%	-38.89%	3.64%	1.75%	5.17%
IHBC-R-014	Small Group Make-Available Mental Health Rider - 4 Series -10%	HSA Qual	Any	7.34%	20.14%	2.94%	2.86%	4.17%	8.00%	2.47%	3.61%	2.33%	-42.05%	3.92%	1.89%	5.56%
IHBC-R-014	Small Group Make-Available Mental Health Rider - 4 Series- 20%	HSA Qual	Any	7.34%	20.14%	2.94%	2.86%	4.17%	8.00%	2.47%	3.61%	2.33%	-42.05%	3.92%	1.89%	5.56%
IHBC-R-014	Small Group Make-Available Mental Health Rider - 5 Series	HSA Qual	Any	N/A	N/A	2.70%	2.63%	2.56%	0.00%	2.50%	2.44%	3.57%	-45.98%	4.26%	2.04%	2.00%
IHBC-R-017	personalBest Fitness Rider	Both	Any	-4.57%	6.86%	0.00%	0.00%	0.00%	-1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R-036	PT/OT/ST Increase visit limits to 30	Both	Any	-0.81%	10.89%	2.27%	2.22%	4.35%	2.08%	2.04%	2.00%	3.92%	-20.75%	2.38%	2.33%	4.55%
IHBC-R-036	PT/OT/ST Increase visit limits to 45	Both	Any	-3.76%	7.95%	3.13%	3.03%	2.94%	5.71%	2.70%	3.95%	2.53%	-22.22%	3.17%	3.08%	2.99%
IHBC-R-036	PT/OT/ST Increase visit limits to 30 - 5 Series	HSA Qual	Any	N/A	N/A	2.27%	2.22%	4.35%	2.08%	2.04%	2.00%	3.92%	-20.75%	2.38%	2.33%	4.55%
IHBC-R-036	PT/OT/ST Increase visit limits to 45 - 5 Series	HSA Qual	Any	N/A	N/A	3.13%	3.03%	2.94%	5.71%	2.70%	3.95%	2.53%	-23.46%	1.61%	4.76%	1.52%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 1 Series B	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 1 Series C	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 2 Series	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 3 Series	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 4 Series 10%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 4 Series 20%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1002	Federal MHP Opt-Out Rider for Unions - 5 Series	HSA Qual	Any	N/A	N/A	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 1 Series B & C	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 2 Series	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 3 Series	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 4 Series 10%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 4 Series 20%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1005	Federal MHP Rider for Small Groups - 5 Series	HSA Qual	Any	N/A	N/A	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 1 Series B & C	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 2 Series	Both	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 3 Series	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 4 Series 10%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 4 Series 20%	HSA Qual	Any	18.61%	32.74%	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-MHP-A-001	Federal MHP for Small Groups that Qualify - 5 Series	HSA Qual	Any	N/A	N/A	2.59%	3.36%	3.25%	9.45%	2.16%	3.52%	3.40%	-21.71%	3.36%	1.63%	3.20%
IHBC-R1001	$15 Office Visit - 5 Series - $1,500/$3,000 Ded	HSA Qual	1,500	N/A	N/A	2.78%	3.04%	2.95%	-26.11%	3.02%	2.93%	2.85%	-21.74%	3.03%	2.94%	3.33%
IHBC-R1001	$15 Office Visit - 5 Series - $3,000/$6,000 Ded	HSA Qual	3,000	N/A	N/A	2.82%	2.74%	2.67%	10.39%	2.35%	2.30%	3.37%	-19.57%	4.05%	1.30%	3.85%
IHBC-R1001	$15 Office Visit - 5 Series - $5,000/$10,000 Ded	HSA Qual	5,000	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R1013	Inpatient Rehab for Substance Abuse 5 Series	HSA Qual	Any	N/A	N/A	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-R1013	Inpatient Rehab for Substance Abuse Calendar Year 5 Series	HSA Qual	Any	N/A	N/A	3.09%	3.00%	2.91%	-67.92%	2.94%	2.86%	2.78%	78.38%	1.52%	4.48%	4.29%
IHBC-R1015	Your Natural Options Rider	HSA Qual	Any	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	1,500	4.31%	17.05%	3.31%	3.20%	3.10%	-3.01%	3.10%	3.01%	2.92%	-12.77%	3.25%	3.15%	1.53%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	2,000	12.60%	26.21%	2.94%	3.81%	2.75%	-7.14%	2.88%	2.80%	2.73%	-15.04%	2.08%	3.06%	3.96%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	2,500	25.37%	41.10%	3.33%	2.15%	3.16%	-17.35%	2.47%	3.61%	2.33%	-19.32%	4.23%	2.70%	2.63%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	3,000	53.33%	71.31%	2.44%	3.57%	2.30%	-33.71%	3.39%	3.28%	3.17%	-24.62%	2.04%	2.00%	3.92%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	4,000	73.20%	93.67%	3.33%	3.23%	3.13%	-86.36%	11.11%	0.00%	0.00%	-20.00%	0.00%	0.00%	12.50%
IHBC-HSAQR-665E	$0 Inpatient Copay on iDirect 1 Series	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	1,500	4.45%	16.81%	2.75%	3.57%	2.59%	-2.52%	2.59%	3.36%	3.25%	-11.81%	2.68%	3.48%	3.36%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	2,000	13.04%	26.74%	3.23%	2.08%	3.06%	-10.89%	3.33%	3.23%	3.13%	-15.15%	2.38%	3.49%	3.37%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	2,500	24.86%	39.58%	2.53%	3.70%	2.38%	-19.77%	2.90%	2.82%	2.74%	-18.67%	1.64%	4.84%	1.54%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	3,000	73.55%	94.90%	2.67%	3.90%	2.50%	-42.68%	4.26%	2.04%	4.00%	-26.92%	2.63%	2.56%	5.00%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	4,000	116.90%	141.38%	1.82%	3.57%	3.45%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-666C	$250 Inpatient Copay on iDirect 1 Series	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	1,500	-16.08%	-6.02%	2.61%	3.18%	3.09%	-33.53%	2.70%	2.63%	3.42%	-14.05%	2.88%	3.74%	1.80%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	2,000	-20.60%	-11.11%	3.54%	2.56%	3.33%	-32.26%	2.38%	3.49%	2.25%	-14.29%	3.85%	3.70%	1.19%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	2,500	-34.17%	-26.25%	2.67%	3.90%	2.50%	-25.61%	1.64%	3.23%	3.13%	-18.18%	1.85%	3.64%	3.51%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	3,000	-57.55%	-52.76%	2.70%	2.63%	2.56%	7.50%	2.33%	4.55%	2.17%	-19.15%	2.63%	2.56%	5.00%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	4,000	-75.00%	-72.26%	0.00%	6.67%	0.00%	-50.00%	0.00%	12.50%	0.00%	-22.22%	0.00%	0.00%	0.00%
IHBC-HSAQR-673C	$20 Office Visit Copay on iDirect 1 Series Plans	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	1,500	-19.49%	-9.90%	2.94%	2.86%	4.17%	-12.00%	3.03%	2.94%	2.86%	-29.17%	3.92%	1.89%	5.56%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	2,000	-25.13%	-15.82%	1.92%	3.77%	3.64%	-24.56%	2.33%	4.55%	2.17%	-19.15%	2.63%	2.56%	5.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	2,500	-36.97%	-29.85%	2.70%	2.63%	2.56%	-15.00%	2.94%	2.86%	2.78%	-29.73%	3.85%	0.00%	3.70%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	3,000	-53.96%	-47.79%	4.35%	4.17%	0.00%	8.00%	3.70%	3.57%	0.00%	-31.03%	0.00%	10.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	4,000	-58.51%	-53.25%	0.00%	0.00%	7.14%	-40.00%	11.11%	0.00%	0.00%	-30.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	1,500	-27.27%	-18.15%	3.61%	2.33%	3.41%	-21.98%	4.23%	2.70%	2.63%	-2.56%	2.63%	2.56%	2.50%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	2,000	-34.67%	-26.91%	3.13%	3.03%	2.94%	-15.71%	3.39%	3.28%	3.17%	-15.38%	3.64%	1.75%	5.17%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	2,500	-45.87%	-39.89%	4.76%	2.27%	2.22%	2.17%	4.26%	2.04%	4.00%	-19.23%	2.38%	2.33%	4.55%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	3,000	-59.77%	-54.93%	0.00%	4.00%	3.85%	3.70%	3.57%	3.45%	3.33%	-16.13%	3.85%	0.00%	3.70%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	4,000	-65.29%	-61.22%	0.00%	6.67%	0.00%	-56.25%	0.00%	0.00%	0.00%	-28.57%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay on iDirect 1 Series	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	1,500	-20.21%	-10.51%	3.64%	2.63%	3.42%	-25.62%	3.33%	3.23%	3.13%	-9.09%	3.33%	3.23%	2.08%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	2,000	-25.08%	-16.40%	2.44%	3.57%	2.30%	-22.47%	2.90%	2.82%	2.74%	-8.00%	2.90%	2.82%	4.11%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	2,500	-43.55%	-36.63%	4.00%	3.85%	1.85%	-3.64%	1.89%	3.70%	1.79%	-14.04%	2.04%	2.00%	3.92%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	3,000	-60.11%	-55.70%	3.85%	0.00%	3.70%	10.71%	3.23%	0.00%	3.13%	3.03%	2.94%	2.86%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	4,000	-67.63%	-63.72%	6.25%	0.00%	5.88%	-61.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-HSAQR-677E	$0 Child Office Visit Copay (Non	Not-HSA	5,000	-100.00%	-100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
IHBC-R1015	Your Natural Options Rider	Not-HSA	Any	N/A	N/A	N/A	N/A	N/A	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Attachment C
Independent Health Benefit Corporation
Rate Increase Analysis
Small Group Community Pool
All Base Plans and Riders Combined

	POS / PPO Pool	HDHP Pool	
2010 Actual Medical Loss Ratio	90.7%	92.2%	A
2012 Target Loss Ratio	89.2%	89.2%	B
Annualized Trend 2010 to 2012 (Paid)	10.1%	12.2%	C
Fed Dependent Age 26 Adj	1.008	1.009	D
Actual Rate Increase 2010 to 2011	12.2%	15.5%	E
High Level Rate Increase	10.8%	13.5%	$F = A / B \times (1 + C)^2 \times D / (1 + E) - 1$
Actual Rate Increase 2011 to 2012	8.5%	8.6%	G
Change Due to Trend	10.1%	12.2%	H = C
Change Due to Variance from Prior Periods	0.6%	1.2%	$I = A / B \times (1 + C) \times D / (1 + E) - 1$
Change Due to Other[1,2]	-2.2%	-4.4%	$J = [(1 + G) / (1 + H) / (1 + I)] -1$

Notes:

1. Shortfall for the POS/PPO pool is due to the shortfall in small group prescription drug riders. Small and large group Rx rider rates are calculated from the same data; thus, small group is subsidized by the large group.
2. Shortfall for the HDHP pool is due to the shortfall in small group prescription drug riders (as described above). IHBC has also slightly limited base medical rate increase due to competitive pressures.

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.80	390.74	31.94	8.9%	1.10%
	2T FAMILY	950.82	1,035.46	84.64	8.9%	1.10%
	DOUBLE	914.94	996.39	81.45	8.9%	1.10%
	3T FAMILY	968.76	1,055.00	86.24	8.9%	1.10%
	PTCHILD	645.84	703.33	57.49	8.9%	1.10%
	4T FAMILY	1,004.64	1,094.07	89.43	8.9%	1.10%
	Total	576.37	627.68	51.31	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.77	390.67	31.90	8.9%	1.09%
	2T FAMILY	950.74	1,035.28	84.54	8.9%	1.09%
	DOUBLE	914.86	996.21	81.35	8.9%	1.09%
	3T FAMILY	968.68	1,054.81	86.13	8.9%	1.09%
	PTCHILD	645.79	703.21	57.42	8.9%	1.09%
	4T FAMILY	1,004.56	1,093.88	89.32	8.9%	1.09%
	Total	733.37	798.58	65.21	8.9%	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.52	390.26	31.74	8.9%	1.06%
	2T FAMILY	950.08	1,034.19	84.11	8.9%	1.06%
	DOUBLE	914.23	995.16	80.93	8.9%	1.06%
	3T FAMILY	968.01	1,053.70	85.69	8.9%	1.06%
	PTCHILD	645.34	702.47	57.13	8.9%	1.06%
	4T FAMILY	1,003.86	1,092.73	88.87	8.9%	1.06%
	Total	543.04	591.11	48.07	8.9%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	349.82	386.52	36.70	10.5%	2.30%
	2T FAMILY	927.02	1,024.28	97.26	10.5%	2.30%
	DOUBLE	892.04	985.63	93.59	10.5%	2.30%
	3T FAMILY	944.51	1,043.60	99.09	10.5%	2.30%
	PTCHILD	629.68	695.74	66.06	10.5%	2.30%
	4T FAMILY	979.50	1,082.26	102.76	10.5%	2.30%
	Total	N/A	N/A	N/A	N/A	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	330.09	355.79	25.70	7.8%	-0.26%
	2T FAMILY	874.73	942.84	68.11	7.8%	-0.26%
	DOUBLE	841.72	907.26	65.54	7.8%	-0.26%
	3T FAMILY	891.24	960.63	69.39	7.8%	-0.26%
	PTCHILD	594.16	640.42	46.26	7.8%	-0.26%
	4T FAMILY	924.25	996.21	71.96	7.8%	-0.26%
	Total	464.76	500.95	36.19	7.8%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	338.42	365.73	27.31	8.1%	0.00%
	2T FAMILY	896.82	969.18	72.36	8.1%	0.00%
	DOUBLE	862.97	932.61	69.64	8.1%	0.00%
	3T FAMILY	913.74	987.47	73.73	8.1%	0.00%
	PTCHILD	609.15	658.31	49.16	8.1%	0.00%
	4T FAMILY	947.57	1,024.04	76.47	8.1%	0.00%
	Total	527.70	570.28	42.58	8.1%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	318.62	342.94	24.32	7.6%	-0.42%
	2T FAMILY	844.34	908.79	64.45	7.6%	-0.42%
	DOUBLE	812.48	874.50	62.02	7.6%	-0.42%
	3T FAMILY	860.27	925.94	65.67	7.6%	-0.42%
	PTCHILD	573.51	617.29	43.78	7.6%	-0.42%
	4T FAMILY	892.13	960.23	68.10	7.6%	-0.42%
	Total	371.19	399.53	28.33	7.6%	
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	345.30	373.36	28.06	8.1%	0.09%
	2T FAMILY	915.05	989.40	74.35	8.1%	0.09%
	DOUBLE	880.52	952.07	71.55	8.1%	0.09%
	3T FAMILY	932.31	1,008.07	75.76	8.1%	0.09%
	PTCHILD	621.54	672.05	50.51	8.1%	0.09%
	4T FAMILY	966.84	1,045.41	78.57	8.1%	0.09%
	Total	560.28	605.80	45.53	8.1%	
Small - Base Total		**557.53**	**603.76**	**46.22**	**8.3%**	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	83.63	92.23	8.60	10.3%	0.92%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.92%
	DOUBLE	213.26	235.19	21.93	10.3%	0.92%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.92%
	PTCHILD	150.53	166.01	15.48	10.3%	0.92%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.92%
	Total	142.22	156.85	14.63	10.3%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	84.63	93.12	8.49	10.0%	0.69%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.69%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.69%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	136.03	149.67	13.65	10.0%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	75.39	78.41	3.02	4.0%	-4.81%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.81%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.80%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.81%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.81%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.81%
	Total	115.82	120.46	4.64	4.0%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	65.49	69.01	3.52	5.4%	-3.56%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.56%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.56%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.56%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.56%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.56%
	Total	102.38	107.89	5.50	5.4%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	66.60	72.39	5.79	8.7%	-0.52%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.52%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.52%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.52%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	64.23	60.45	-3.78	-5.9%	-13.88%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.88%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.87%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.87%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.88%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.88%
	Total	N/A	N/A	N/A	N/A	
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	75.83	83.72	7.89	10.4%	1.05%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.05%
	DOUBLE	193.37	213.49	20.12	10.4%	1.05%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.05%
	PTCHILD	136.49	150.70	14.21	10.4%	1.05%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.05%
	Total	123.36	136.19	12.84	10.4%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	20.23	23.25	3.02	14.9%	5.16%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.15%
	DOUBLE	51.59	59.29	7.70	14.9%	5.16%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.16%
	PTCHILD	36.41	41.85	5.44	14.9%	5.15%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.15%
	Total	30.01	34.49	4.48	14.9%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.20%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.20%
	DOUBLE	199.61	220.73	21.12	10.6%	1.21%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.20%
	PTCHILD	140.90	155.81	14.91	10.6%	1.21%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.21%
	Total	117.76	130.22	12.46	10.6%	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	49.64	56.72	7.08	14.3%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	108.60	120.08	11.48	10.6%	
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	160.87	169.45	8.58	5.3%	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	173.28	184.12	10.84	6.3%	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	121.20	128.13	6.93	5.7%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.41%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.45%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.46%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.40%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.39%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.40%
	Total	-3.51	-3.02	0.49	-14.0%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	2.99	2.57	-0.42	-14.0%	-21.41%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.45%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.46%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.40%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.39%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	1.09	1.16	0.06	5.8%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-3.30%
	2T FAMILY	2.20	2.33	0.13	5.9%	-3.32%
	DOUBLE	2.12	2.24	0.12	5.7%	-3.45%
	3T FAMILY	2.24	2.38	0.14	6.2%	-3.25%
	PTCHILD	1.49	1.58	0.09	6.0%	-3.66%
	4T FAMILY	2.32	2.46	0.14	6.0%	-3.53%
	Total	1.42	1.50	0.08	6.0%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-2.50%
	2T FAMILY	2.89	3.10	0.21	7.3%	-2.52%
	DOUBLE	2.78	2.98	0.20	7.2%	-2.61%
	3T FAMILY	2.94	3.16	0.22	7.5%	-2.47%
	PTCHILD	1.96	2.11	0.15	7.7%	-2.31%
	4T FAMILY	3.05	3.28	0.23	7.5%	-2.38%
	Total	1.81	1.94	0.13	7.3%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**115.21**	**125.52**	**10.31**	**8.9%**	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	6.74	6.88	0.14	2.1%	-5.10%
	2T FAMILY	17.86	18.23	0.37	2.1%	-5.10%
	DOUBLE	17.19	17.54	0.35	2.0%	-5.14%
	3T FAMILY	18.20	18.58	0.38	2.1%	-5.11%
	PTCHILD	12.13	12.38	0.25	2.1%	-5.13%
	4T FAMILY	18.87	19.26	0.39	2.1%	-5.12%
	Total	10.31	10.52	0.21	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.31	6.49	0.18	2.9%	-4.56%
	2T FAMILY	16.72	17.20	0.48	2.9%	-4.55%
	DOUBLE	16.09	16.55	0.46	2.9%	-4.56%
	3T FAMILY	17.04	17.52	0.48	2.8%	-4.58%
	PTCHILD	11.36	11.68	0.32	2.8%	-4.58%
	4T FAMILY	17.67	18.17	0.50	2.8%	-4.57%
	Total	7.61	7.83	0.22	2.9%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.64	4.68	0.04	0.9%	-6.21%
	2T FAMILY	12.30	12.40	0.10	0.8%	-6.20%
	DOUBLE	11.83	11.93	0.10	0.8%	-6.21%
	3T FAMILY	12.53	12.64	0.11	0.9%	-6.16%
	PTCHILD	8.35	8.42	0.07	0.8%	-6.24%
	4T FAMILY	12.99	13.10	0.11	0.8%	-6.23%
	Total	7.33	7.39	0.06	0.8%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.64	5.00	0.36	7.8%	0.20%
	2T FAMILY	12.30	13.25	0.95	7.7%	0.23%
	DOUBLE	11.83	12.75	0.92	7.8%	0.24%
	3T FAMILY	12.53	13.50	0.97	7.7%	0.22%
	PTCHILD	8.35	9.00	0.65	7.8%	0.22%
	4T FAMILY	12.99	14.00	1.01	7.8%	0.21%
	Total	9.53	10.26	0.74	7.7%	
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.02	1.82	-0.20	-9.9%	-16.51%
	2T FAMILY	5.35	4.82	-0.53	-9.9%	-16.61%
	DOUBLE	5.15	4.64	-0.51	-9.9%	-16.55%
	3T FAMILY	5.45	4.91	-0.54	-9.9%	-16.64%
	PTCHILD	3.64	3.28	-0.36	-9.9%	-16.33%
	4T FAMILY	5.66	5.10	-0.56	-9.9%	-16.39%
	Total	3.00	2.70	-0.30	-9.9%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.02	1.87	-0.15	-7.4%	-14.22%
	2T FAMILY	5.35	4.96	-0.39	-7.3%	-14.19%
	DOUBLE	5.15	4.77	-0.38	-7.4%	-14.21%
	3T FAMILY	5.45	5.05	-0.40	-7.3%	-14.26%
	PTCHILD	3.64	3.37	-0.27	-7.4%	-14.03%
	4T FAMILY	5.66	5.24	-0.42	-7.4%	-14.10%
	Total	3.08	2.86	-0.23	-7.4%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.69	2.29	1.60	231.9%	209.46%
	2T FAMILY	1.83	6.07	4.24	231.7%	209.69%
	DOUBLE	1.76	5.84	4.08	231.8%	208.99%
	3T FAMILY	1.86	6.18	4.32	232.3%	209.00%
	PTCHILD	1.24	4.12	2.88	232.3%	209.77%
	4T FAMILY	1.93	6.41	4.48	232.1%	209.66%
	Total	1.32	4.39	3.07	231.7%	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.65	1.33	0.68	104.6%	90.00%
	2T FAMILY	1.72	3.52	1.80	104.7%	89.25%
	DOUBLE	1.66	3.39	1.73	104.2%	89.39%
	3T FAMILY	1.76	3.59	1.83	104.0%	89.95%
	PTCHILD	1.17	2.39	1.22	104.3%	89.68%
	4T FAMILY	1.82	3.72	1.90	104.4%	89.80%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	8.15	8.15	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	1.98	1.90	-0.08	-4.0%	-10.80%
	2T FAMILY	5.25	5.04	-0.21	-4.0%	-10.64%
	DOUBLE	5.05	4.85	-0.20	-4.0%	-10.68%
	3T FAMILY	5.35	5.13	-0.22	-4.1%	-10.78%
	PTCHILD	3.56	3.42	-0.14	-3.9%	-10.70%
	4T FAMILY	5.54	5.32	-0.22	-4.0%	-10.74%
	Total	3.25	3.12	-0.13	-4.0%	
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.05	1.07	0.02	1.9%	-5.31%
	2T FAMILY	2.78	2.84	0.06	2.2%	-5.02%
	DOUBLE	2.68	2.73	0.05	1.9%	-5.21%
	3T FAMILY	2.84	2.89	0.05	1.8%	-5.25%
	PTCHILD	1.89	1.93	0.04	2.1%	-4.93%
	4T FAMILY	2.94	3.00	0.06	2.0%	-5.06%
	Total	1.91	1.94	0.03	1.8%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.15	0.03	25.0%	15.38%
	2T FAMILY	0.32	0.40	0.08	25.0%	17.65%
	DOUBLE	0.31	0.38	0.07	22.6%	15.15%
	3T FAMILY	0.32	0.41	0.09	28.1%	17.14%
	PTCHILD	0.22	0.27	0.05	22.7%	17.39%
	4T FAMILY	0.34	0.42	0.08	23.5%	16.67%
	Total	0.20	0.25	0.05	25.6%	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.99	6.75	-1.24	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.57	4.26	0.69	19.3%	10.94%
	2T FAMILY	9.46	11.29	1.83	19.3%	10.90%
	DOUBLE	9.10	10.86	1.76	19.3%	10.93%
	3T FAMILY	9.64	11.50	1.86	19.3%	10.90%
	PTCHILD	6.43	7.67	1.24	19.3%	11.00%
	4T FAMILY	10.00	11.93	1.93	19.3%	10.98%
	Total	6.01	7.18	1.16	19.3%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.56	-4.77	3.79	-44.3%	-48.26%
	2T FAMILY	-22.68	-12.64	10.04	-44.3%	-48.26%
	DOUBLE	-21.83	-12.16	9.67	-44.3%	-48.28%
	3T FAMILY	-23.11	-12.88	10.23	-44.3%	-48.25%
	PTCHILD	-15.41	-8.59	6.82	-44.3%	-48.25%
	4T FAMILY	-23.97	-13.36	10.61	-44.3%	-48.26%
	Total	-12.97	-7.23	5.74	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-12.98	-8.87	4.11	-31.7%	-36.55%
	2T FAMILY	-34.40	-23.51	10.89	-31.7%	-36.55%
	DOUBLE	-33.10	-22.62	10.48	-31.7%	-36.55%
	3T FAMILY	-35.05	-23.95	11.10	-31.7%	-36.56%
	PTCHILD	-23.36	-15.97	7.39	-31.6%	-36.53%
	4T FAMILY	-36.34	-24.84	11.50	-31.6%	-36.54%
	Total	-20.62	-14.09	6.53	-31.7%	
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	2.95	2.75	-0.20	-6.8%	-13.52%
	2T FAMILY	7.82	7.29	-0.53	-6.8%	-13.52%
	DOUBLE	7.52	7.01	-0.51	-6.8%	-13.56%
	3T FAMILY	7.97	7.43	-0.54	-6.8%	-13.50%
	PTCHILD	5.31	4.95	-0.36	-6.8%	-13.46%
	4T FAMILY	8.26	7.70	-0.56	-6.8%	-13.48%
	Total	4.87	4.54	-0.33	-6.8%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	0.97	0.82	-0.15	-15.5%	-21.90%
	2T FAMILY	2.57	2.17	-0.40	-15.6%	-21.94%
	DOUBLE	2.47	2.09	-0.38	-15.4%	-22.01%
	3T FAMILY	2.62	2.21	-0.41	-15.6%	-22.18%
	PTCHILD	1.75	1.48	-0.27	-15.4%	-21.69%
	4T FAMILY	2.72	2.30	-0.42	-15.4%	-21.77%
	Total	1.64	1.39	-0.25	-15.5%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	0.98	0.84	-0.14	-14.3%	-20.75%
	2T FAMILY	2.60	2.23	-0.37	-14.2%	-20.64%
	DOUBLE	2.50	2.14	-0.36	-14.4%	-20.74%
	3T FAMILY	2.65	2.27	-0.38	-14.3%	-20.63%
	PTCHILD	1.76	1.51	-0.25	-14.2%	-20.94%
	4T FAMILY	2.74	2.35	-0.39	-14.2%	-20.88%
	Total	1.35	1.16	-0.19	-14.3%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.70	0.53	-0.17	-24.3%	-30.26%
	2T FAMILY	1.86	1.40	-0.46	-24.7%	-30.35%
	DOUBLE	1.79	1.35	-0.44	-24.6%	-30.41%
	3T FAMILY	1.89	1.43	-0.46	-24.3%	-30.24%
	PTCHILD	1.26	0.95	-0.31	-24.6%	-30.66%
	4T FAMILY	1.96	1.48	-0.48	-24.5%	-30.52%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.70	0.42	-0.28	-40.0%	-44.74%
	2T FAMILY	1.86	1.11	-0.75	-40.3%	-44.78%
	DOUBLE	1.79	1.07	-0.72	-40.2%	-44.85%
	3T FAMILY	1.89	1.13	-0.76	-40.2%	-44.88%
	PTCHILD	1.26	0.76	-0.50	-39.7%	-44.53%
	4T FAMILY	1.96	1.18	-0.78	-39.8%	-44.60%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.70	0.73	0.03	4.3%	-3.95%
	2T FAMILY	1.86	1.93	0.07	3.8%	-3.98%
	DOUBLE	1.79	1.86	0.07	3.9%	-4.12%
	3T FAMILY	1.89	1.97	0.08	4.2%	-3.90%
	PTCHILD	1.26	1.31	0.05	4.0%	-4.38%
	4T FAMILY	1.96	2.04	0.08	4.1%	-4.23%
	Total	1.05	1.09	0.04	4.0%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essential						
IHBC-R-032	SINGLE	1.05	1.05	0.00	0.0%	-7.08%
	2T FAMILY	2.78	2.78	0.00	0.0%	-7.02%
	DOUBLE	2.68	2.68	0.00	0.0%	-6.94%
	3T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	PTCHILD	1.89	1.89	0.00	0.0%	-6.90%
	4T FAMILY	2.94	2.94	0.00	0.0%	-6.96%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.84	0.62	-0.22	-26.2%	-31.11%
	2T FAMILY	2.23	1.64	-0.59	-26.5%	-31.38%
	DOUBLE	2.14	1.58	-0.56	-26.2%	-31.30%
	3T FAMILY	2.27	1.67	-0.60	-26.4%	-31.28%
	PTCHILD	1.51	1.12	-0.39	-25.8%	-30.86%
	4T FAMILY	2.35	1.74	-0.61	-26.0%	-30.95%
	Total	1.49	1.10	-0.39	-26.3%	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.24	0.94	-0.30	-24.2%	-29.32%
	2T FAMILY	3.29	2.49	-0.80	-24.3%	-29.26%
	DOUBLE	3.16	2.40	-0.76	-24.1%	-29.20%
	3T FAMILY	3.35	2.54	-0.81	-24.2%	-29.25%
	PTCHILD	2.23	1.69	-0.54	-24.2%	-29.29%
	4T FAMILY	3.47	2.63	-0.84	-24.2%	-29.30%
	Total	1.70	1.29	-0.41	-24.2%	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.05	1.05	0.00	0.0%	-7.08%
	2T FAMILY	2.78	2.78	0.00	0.0%	-7.02%
	DOUBLE	2.68	2.68	0.00	0.0%	-6.94%
	3T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	PTCHILD	1.89	1.89	0.00	0.0%	-6.90%
	4T FAMILY	2.94	2.94	0.00	0.0%	-6.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	-8.89%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	-8.89%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	-8.89%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	-8.88%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	-8.89%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	-8.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.10	-2.06	0.04	-1.9%	-9.25%
	2T FAMILY	-5.57	-5.46	0.11	-2.0%	-9.30%
	DOUBLE	-5.36	-5.25	0.11	-2.1%	-9.33%
	3T FAMILY	-5.67	-5.56	0.11	-1.9%	-9.30%
	PTCHILD	-3.78	-3.71	0.07	-1.9%	-9.29%
	4T FAMILY	-5.88	-5.77	0.11	-1.9%	-9.28%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.78	-1.71	0.07	-3.9%	-10.47%
	2T FAMILY	-4.72	-4.53	0.19	-4.0%	-10.47%
	DOUBLE	-4.54	-4.36	0.18	-4.0%	-10.47%
	3T FAMILY	-4.81	-4.62	0.19	-4.0%	-10.47%
	PTCHILD	-3.20	-3.08	0.12	-3.8%	-10.47%
	4T FAMILY	-4.98	-4.79	0.19	-3.8%	-10.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.78	-1.59	0.19	-10.7%	-16.75%
	2T FAMILY	-4.72	-4.21	0.51	-10.8%	-16.80%
	DOUBLE	-4.54	-4.05	0.49	-10.8%	-16.84%
	3T FAMILY	-4.81	-4.29	0.52	-10.8%	-16.86%
	PTCHILD	-3.20	-2.86	0.34	-10.6%	-16.86%
	4T FAMILY	-4.98	-4.45	0.53	-10.6%	-16.82%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.78	-2.00	-0.22	12.4%	4.71%
	2T FAMILY	-4.72	-5.30	-0.58	12.3%	4.74%
	DOUBLE	-4.54	-5.10	-0.56	12.3%	4.72%
	3T FAMILY	-4.81	-5.40	-0.59	12.3%	4.65%
	PTCHILD	-3.20	-3.60	-0.40	12.5%	4.65%
	4T FAMILY	-4.98	-5.60	-0.62	12.4%	4.67%
	Total	N/A	N/A	N/A	N/A	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	-8.89%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	-8.89%
	DOUBLE	5.33	5.23	-0.10	-1.9%	-8.89%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	-8.88%
	PTCHILD	3.76	3.69	-0.07	-1.9%	-8.89%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	-8.89%
	Total	4.08	4.00	-0.08	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.10	2.06	-0.04	-1.9%	-9.25%
	2T FAMILY	5.57	5.46	-0.11	-2.0%	-9.30%
	DOUBLE	5.36	5.25	-0.11	-2.1%	-9.33%
	3T FAMILY	5.67	5.56	-0.11	-1.9%	-9.30%
	PTCHILD	3.78	3.71	-0.07	-1.9%	-9.29%
	4T FAMILY	5.88	5.77	-0.11	-1.9%	-9.28%
	Total	3.18	3.12	-0.06	-1.9%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.78	1.71	-0.07	-3.9%	-10.47%
	2T FAMILY	4.72	4.53	-0.19	-4.0%	-10.47%
	DOUBLE	4.54	4.36	-0.18	-4.0%	-10.47%
	3T FAMILY	4.81	4.62	-0.19	-4.0%	-10.47%
	PTCHILD	3.20	3.08	-0.12	-3.8%	-10.47%
	4T FAMILY	4.98	4.79	-0.19	-3.8%	-10.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.78	1.59	-0.19	-10.7%	-16.75%
	2T FAMILY	4.72	4.21	-0.51	-10.8%	-16.80%
	DOUBLE	4.54	4.05	-0.49	-10.8%	-16.84%
	3T FAMILY	4.81	4.29	-0.52	-10.8%	-16.86%
	PTCHILD	3.20	2.86	-0.34	-10.6%	-16.86%
	4T FAMILY	4.98	4.45	-0.53	-10.6%	-16.82%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.78	2.00	0.22	12.4%	4.71%
	2T FAMILY	4.72	5.30	0.58	12.3%	4.74%
	DOUBLE	4.54	5.10	0.56	12.3%	4.72%
	3T FAMILY	4.81	5.40	0.59	12.3%	4.65%
	PTCHILD	3.20	3.60	0.40	12.5%	4.65%
	4T FAMILY	4.98	5.60	0.62	12.4%	4.67%
	Total	2.82	3.16	0.35	12.3%	
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	-8.89%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	-8.89%
	DOUBLE	5.33	5.23	-0.10	-1.9%	-8.89%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	-8.88%
	PTCHILD	3.76	3.69	-0.07	-1.9%	-8.89%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	-8.89%
	Total	3.55	3.48	-0.07	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.10	2.06	-0.04	-1.9%	-9.25%
	2T FAMILY	5.57	5.46	-0.11	-2.0%	-9.30%
	DOUBLE	5.36	5.25	-0.11	-2.1%	-9.33%
	3T FAMILY	5.67	5.56	-0.11	-1.9%	-9.30%
	PTCHILD	3.78	3.71	-0.07	-1.9%	-9.29%
	4T FAMILY	5.88	5.77	-0.11	-1.9%	-9.28%
	Total	3.28	3.22	-0.06	-1.9%	

Attachment D1

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.78	1.71	-0.07	-3.9%	-10.47%
	2T FAMILY	4.72	4.53	-0.19	-4.0%	-10.47%
	DOUBLE	4.54	4.36	-0.18	-4.0%	-10.47%
	3T FAMILY	4.81	4.62	-0.19	-4.0%	-10.47%
	PTCHILD	3.20	3.08	-0.12	-3.8%	-10.47%
	4T FAMILY	4.98	4.79	-0.19	-3.8%	-10.47%
	Total	2.01	1.93	-0.08	-3.9%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.78	1.59	-0.19	-10.7%	-16.75%
	2T FAMILY	4.72	4.21	-0.51	-10.8%	-16.80%
	DOUBLE	4.54	4.05	-0.49	-10.8%	-16.84%
	3T FAMILY	4.81	4.29	-0.52	-10.8%	-16.86%
	PTCHILD	3.20	2.86	-0.34	-10.6%	-16.86%
	4T FAMILY	4.98	4.45	-0.53	-10.6%	-16.82%
	Total	1.78	1.59	-0.19	-10.7%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.78	2.00	0.22	12.4%	4.71%
	2T FAMILY	4.72	5.30	0.58	12.3%	4.74%
	DOUBLE	4.54	5.10	0.56	12.3%	4.72%
	3T FAMILY	4.81	5.40	0.59	12.3%	4.65%
	PTCHILD	3.20	3.60	0.40	12.5%	4.65%
	4T FAMILY	4.98	5.60	0.62	12.4%	4.67%
	Total	2.86	3.21	0.35	12.3%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**3.99**	**4.09**	**0.10**	**2.5%**	
Small Group Subtotal		**676.02**	**732.55**	**56.53**	**8.4%**	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.82	400.52	32.70	8.9%	2.50%
	2T FAMILY	974.73	1,061.38	86.65	8.9%	2.50%
	DOUBLE	937.93	1,021.33	83.40	8.9%	2.50%
	3T FAMILY	993.12	1,081.40	88.28	8.9%	2.50%
	PTCHILD	662.08	720.94	58.86	8.9%	2.50%
	4T FAMILY	1,029.90	1,121.46	91.56	8.9%	2.50%
	Total	565.19	615.44	50.25	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.79	400.44	32.65	8.9%	2.50%
	2T FAMILY	974.65	1,061.17	86.52	8.9%	2.50%
	DOUBLE	937.85	1,021.12	83.27	8.9%	2.50%
	3T FAMILY	993.04	1,081.19	88.15	8.9%	2.50%
	PTCHILD	662.02	720.79	58.77	8.9%	2.50%
	4T FAMILY	1,029.81	1,121.23	91.42	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.52	400.02	32.50	8.8%	2.50%
	2T FAMILY	973.94	1,060.05	86.11	8.8%	2.50%
	DOUBLE	937.17	1,020.05	82.88	8.8%	2.50%
	3T FAMILY	992.31	1,080.05	87.74	8.8%	2.50%
	PTCHILD	661.54	720.04	58.50	8.8%	2.50%
	4T FAMILY	1,029.06	1,120.06	91.00	8.8%	2.50%
	Total	622.85	677.93	55.07	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	359.67	396.19	36.52	10.2%	2.50%
	2T FAMILY	953.13	1,049.90	96.77	10.2%	2.50%
	DOUBLE	917.16	1,010.28	93.12	10.2%	2.50%
	3T FAMILY	971.11	1,069.71	98.60	10.2%	2.50%
	PTCHILD	647.41	713.14	65.73	10.2%	2.50%
	4T FAMILY	1,007.08	1,109.33	102.25	10.2%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	339.47	364.69	25.22	7.4%	2.50%
	2T FAMILY	899.60	966.43	66.83	7.4%	2.50%
	DOUBLE	865.65	929.96	64.31	7.4%	2.50%
	3T FAMILY	916.57	984.66	68.09	7.4%	2.50%
	PTCHILD	611.05	656.44	45.39	7.4%	2.50%
	4T FAMILY	950.52	1,021.13	70.61	7.4%	2.50%
	Total	490.62	527.06	36.45	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	348.04	374.87	26.83	7.7%	2.50%
	2T FAMILY	922.31	993.41	71.10	7.7%	2.50%
	DOUBLE	887.50	955.92	68.42	7.7%	2.50%
	3T FAMILY	939.71	1,012.15	72.44	7.7%	2.50%
	PTCHILD	626.47	674.77	48.30	7.7%	2.50%
	4T FAMILY	974.51	1,049.64	75.13	7.7%	2.50%
	Total	513.04	552.59	39.55	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	327.71	351.52	23.81	7.3%	2.50%
	2T FAMILY	868.43	931.53	63.10	7.3%	2.50%
	DOUBLE	835.66	896.38	60.72	7.3%	2.50%
	3T FAMILY	884.82	949.10	64.28	7.3%	2.50%
	PTCHILD	589.88	632.74	42.86	7.3%	2.50%
	4T FAMILY	917.59	984.26	66.67	7.3%	2.50%
	Total	462.89	496.52	33.63	7.3%	
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	355.05	382.69	27.64	7.8%	2.50%
	2T FAMILY	940.88	1,014.13	73.25	7.8%	2.50%
	DOUBLE	905.38	975.86	70.48	7.8%	2.50%
	3T FAMILY	958.64	1,033.26	74.62	7.8%	2.50%
	PTCHILD	639.09	688.84	49.75	7.8%	2.50%
	4T FAMILY	994.14	1,071.53	77.39	7.8%	2.50%
	Total	588.72	634.56	45.83	7.8%	
Small - Base Total		**565.99**	**611.44**	**45.45**	**8.0%**	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	86.13	94.76	8.63	10.0%	2.74%
	2T FAMILY	228.24	251.11	22.87	10.0%	2.74%
	DOUBLE	219.63	241.64	22.01	10.0%	2.74%
	3T FAMILY	232.55	255.85	23.30	10.0%	2.74%
	PTCHILD	155.03	170.57	15.54	10.0%	2.75%
	4T FAMILY	241.16	265.33	24.17	10.0%	2.75%
	Total	135.81	149.42	13.61	10.0%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	87.16	95.68	8.52	9.8%	2.75%
	2T FAMILY	230.97	253.55	22.58	9.8%	2.75%
	DOUBLE	222.26	243.98	21.72	9.8%	2.75%
	3T FAMILY	235.33	258.34	23.01	9.8%	2.75%
	PTCHILD	156.89	172.22	15.33	9.8%	2.74%
	4T FAMILY	244.05	267.90	23.85	9.8%	2.75%
	Total	135.26	148.48	13.22	9.8%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	113.87	118.15	4.28	3.8%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	67.45	70.91	3.46	5.1%	2.75%
	2T FAMILY	178.74	187.91	9.17	5.1%	2.75%
	DOUBLE	172.00	180.82	8.82	5.1%	2.75%
	3T FAMILY	182.12	191.46	9.34	5.1%	2.75%
	PTCHILD	121.41	127.64	6.23	5.1%	2.75%
	4T FAMILY	188.86	198.55	9.69	5.1%	2.75%
	Total	120.32	126.49	6.17	5.1%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	66.16	62.12	-4.04	-6.1%	2.76%
	2T FAMILY	175.32	164.62	-10.70	-6.1%	2.77%
	DOUBLE	168.71	158.41	-10.30	-6.1%	2.76%
	3T FAMILY	178.63	167.72	-10.91	-6.1%	2.76%
	PTCHILD	119.09	111.82	-7.27	-6.1%	2.77%
	4T FAMILY	185.25	173.94	-11.31	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	78.11	86.03	7.92	10.1%	2.76%
	2T FAMILY	206.99	227.98	20.99	10.1%	2.76%
	DOUBLE	199.18	219.38	20.20	10.1%	2.76%
	3T FAMILY	210.90	232.28	21.38	10.1%	2.76%
	PTCHILD	140.60	154.85	14.25	10.1%	2.75%
	4T FAMILY	218.71	240.88	22.17	10.1%	2.76%
	Total	126.70	139.55	12.85	10.1%	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	20.84	23.89	3.05	14.6%	2.75%
	2T FAMILY	55.23	63.31	8.08	14.6%	2.76%
	DOUBLE	53.14	60.92	7.78	14.6%	2.75%
	3T FAMILY	56.27	64.50	8.23	14.6%	2.74%
	PTCHILD	37.51	43.00	5.49	14.6%	2.75%
	4T FAMILY	58.35	66.89	8.54	14.6%	2.75%
	Total	30.83	35.34	4.51	14.6%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.01	31.93	3.92	14.0%	2.73%
	2T FAMILY	74.23	84.61	10.38	14.0%	2.73%
	DOUBLE	71.43	81.42	9.99	14.0%	2.74%
	3T FAMILY	75.63	86.21	10.58	14.0%	2.73%
	PTCHILD	50.42	57.47	7.05	14.0%	2.74%
	4T FAMILY	78.43	89.40	10.97	14.0%	2.74%
	Total	43.42	49.49	6.07	14.0%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	98.16	108.28	10.12	10.3%	
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	2.75%
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.93	82.20	4.27	5.5%	2.75%
	2T FAMILY	206.51	217.83	11.32	5.5%	2.75%
	DOUBLE	198.72	209.61	10.89	5.5%	2.75%
	3T FAMILY	210.41	221.94	11.53	5.5%	2.75%
	PTCHILD	140.27	147.96	7.69	5.5%	2.75%
	4T FAMILY	218.20	230.16	11.96	5.5%	2.75%
	Total	142.22	150.02	7.80	5.5%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.62	-7.39	1.23	-14.3%	2.64%
	Total	-3.08	-2.64	0.44	-14.3%	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.62	7.39	-1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.53	0.56	0.03	5.7%	1.82%
	2T FAMILY	1.40	1.48	0.08	5.7%	1.37%
	DOUBLE	1.35	1.43	0.08	5.9%	2.14%
	3T FAMILY	1.43	1.51	0.08	5.6%	1.34%
	PTCHILD	0.95	1.01	0.06	6.3%	2.02%
	4T FAMILY	1.48	1.57	0.09	6.1%	1.95%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.64	0.68	0.04	6.3%	1.49%
	2T FAMILY	1.70	1.80	0.10	5.9%	1.12%
	DOUBLE	1.63	1.73	0.10	6.1%	1.17%
	3T FAMILY	1.73	1.84	0.11	6.4%	1.66%
	PTCHILD	1.15	1.22	0.07	6.1%	0.83%
	4T FAMILY	1.79	1.90	0.11	6.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	2.25	2.41	0.16	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.12	1.20	0.08	7.1%	2.56%
	2T FAMILY	2.97	3.18	0.21	7.1%	2.58%
	DOUBLE	2.86	3.06	0.20	7.0%	2.68%
	3T FAMILY	3.02	3.24	0.22	7.3%	2.53%
	PTCHILD	2.02	2.16	0.14	6.9%	2.37%
	4T FAMILY	3.14	3.36	0.22	7.0%	2.44%
	Total	2.97	3.18	0.21	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.49	1.60	0.11	7.4%	2.56%
	2T FAMILY	3.95	4.24	0.29	7.3%	2.66%
	DOUBLE	3.80	4.08	0.28	7.4%	2.51%
	3T FAMILY	4.02	4.32	0.30	7.5%	2.61%
	PTCHILD	2.68	2.88	0.20	7.5%	2.49%
	4T FAMILY	4.17	4.48	0.31	7.4%	2.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**123.36**	**135.21**	**11.85**	**9.6%**	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	6.92	7.05	0.13	1.9%	2.47%
	2T FAMILY	18.34	18.68	0.34	1.9%	2.47%
	DOUBLE	17.65	17.98	0.33	1.9%	2.51%
	3T FAMILY	18.68	19.04	0.36	1.9%	2.48%
	PTCHILD	12.46	12.69	0.23	1.8%	2.50%
	4T FAMILY	19.38	19.74	0.36	1.9%	2.49%
	Total	10.16	10.35	0.19	1.9%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.47	6.65	0.18	2.8%	2.47%
	2T FAMILY	17.15	17.62	0.47	2.7%	2.44%
	DOUBLE	16.50	16.96	0.46	2.8%	2.48%
	3T FAMILY	17.47	17.96	0.49	2.8%	2.51%
	PTCHILD	11.65	11.97	0.32	2.7%	2.48%
	4T FAMILY	18.12	18.62	0.50	2.8%	2.48%
	Total	9.14	9.39	0.25	2.8%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.76	4.80	0.04	0.8%	2.56%
	2T FAMILY	12.61	12.72	0.11	0.9%	2.58%
	DOUBLE	12.14	12.24	0.10	0.8%	2.60%
	3T FAMILY	12.85	12.96	0.11	0.9%	2.53%
	PTCHILD	8.57	8.64	0.07	0.8%	2.61%
	4T FAMILY	13.33	13.44	0.11	0.8%	2.60%
	Total	7.92	7.99	0.07	0.9%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.76	5.12	0.36	7.6%	2.40%
	2T FAMILY	12.61	13.57	0.96	7.6%	2.42%
	DOUBLE	12.14	13.06	0.92	7.6%	2.43%
	3T FAMILY	12.85	13.82	0.97	7.5%	2.37%
	PTCHILD	8.57	9.22	0.65	7.6%	2.44%
	4T FAMILY	13.33	14.34	1.01	7.6%	2.43%
	Total	9.47	10.19	0.72	7.6%	
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.08	1.86	-0.22	-10.6%	2.20%
	2T FAMILY	5.51	4.93	-0.58	-10.5%	2.28%
	DOUBLE	5.30	4.74	-0.56	-10.6%	2.16%
	3T FAMILY	5.62	5.02	-0.60	-10.7%	2.24%
	PTCHILD	3.74	3.35	-0.39	-10.4%	2.13%
	4T FAMILY	5.82	5.21	-0.61	-10.5%	2.16%
	Total	2.87	2.57	-0.30	-10.6%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.08	1.91	-0.17	-8.2%	2.14%
	2T FAMILY	5.51	5.06	-0.45	-8.2%	2.02%
	DOUBLE	5.30	4.87	-0.43	-8.1%	2.10%
	3T FAMILY	5.62	5.16	-0.46	-8.2%	2.18%
	PTCHILD	3.74	3.44	-0.30	-8.0%	2.08%
	4T FAMILY	5.82	5.35	-0.47	-8.1%	2.10%
	Total	3.06	2.81	-0.25	-8.2%	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.70	2.35	1.65	235.7%	2.62%
	2T FAMILY	1.86	6.23	4.37	234.9%	2.64%
	DOUBLE	1.79	5.99	4.20	234.6%	2.57%
	3T FAMILY	1.89	6.35	4.46	236.0%	2.75%
	PTCHILD	1.26	4.23	2.97	235.7%	2.67%
	4T FAMILY	1.96	6.58	4.62	235.7%	2.65%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.66	1.36	0.70	106.1%	2.26%
	2T FAMILY	1.75	3.60	1.85	105.7%	2.27%
	DOUBLE	1.68	3.47	1.79	106.5%	2.36%
	3T FAMILY	1.78	3.67	1.89	106.2%	2.23%
	PTCHILD	1.19	2.45	1.26	105.9%	2.51%
	4T FAMILY	1.85	3.81	1.96	105.9%	2.42%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.82	9.82	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.04	1.96	-0.08	-3.9%	3.16%
	2T FAMILY	5.41	5.19	-0.22	-4.1%	2.98%
	DOUBLE	5.20	5.00	-0.20	-3.8%	3.09%
	3T FAMILY	5.51	5.29	-0.22	-4.0%	3.12%
	PTCHILD	3.67	3.53	-0.14	-3.8%	3.22%
	4T FAMILY	5.71	5.49	-0.22	-3.9%	3.20%
	Total	3.17	3.04	-0.13	-4.0%	
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.08	1.09	0.01	0.9%	1.87%
	2T FAMILY	2.86	2.89	0.03	1.0%	1.76%
	DOUBLE	2.75	2.78	0.03	1.1%	1.83%
	3T FAMILY	2.92	2.94	0.02	0.7%	1.73%
	PTCHILD	1.94	1.96	0.02	1.0%	1.55%
	4T FAMILY	3.02	3.05	0.03	1.0%	1.67%
	Total	2.86	2.89	0.03	1.0%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.15	0.03	25.0%	0.00%
	2T FAMILY	0.32	0.40	0.08	25.0%	0.00%
	DOUBLE	0.31	0.38	0.07	22.6%	0.00%
	3T FAMILY	0.32	0.41	0.09	28.1%	0.00%
	PTCHILD	0.22	0.27	0.05	22.7%	0.00%
	4T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.78	5.73	-1.05	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.67	4.37	0.70	19.1%	2.58%
	2T FAMILY	9.73	11.58	1.85	19.0%	2.57%
	DOUBLE	9.36	11.14	1.78	19.0%	2.58%
	3T FAMILY	9.91	11.80	1.89	19.1%	2.61%
	PTCHILD	6.61	7.87	1.26	19.1%	2.61%
	4T FAMILY	10.28	12.24	1.96	19.1%	2.60%
	Total	7.13	8.49	1.36	19.0%	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.78	-4.89	3.89	-44.3%	2.52%
	2T FAMILY	-23.27	-12.96	10.31	-44.3%	2.53%
	DOUBLE	-22.39	-12.47	9.92	-44.3%	2.55%
	3T FAMILY	-23.71	-13.20	10.51	-44.3%	2.48%
	PTCHILD	-15.80	-8.80	7.00	-44.3%	2.44%
	4T FAMILY	-24.58	-13.69	10.89	-44.3%	2.47%
	Total	-11.04	-6.15	4.89	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.31	-9.09	4.22	-31.7%	2.48%
	2T FAMILY	-35.27	-24.09	11.18	-31.7%	2.47%
	DOUBLE	-33.94	-23.18	10.76	-31.7%	2.48%
	3T FAMILY	-35.94	-24.54	11.40	-31.7%	2.46%
	PTCHILD	-23.96	-16.36	7.60	-31.7%	2.44%
	4T FAMILY	-37.27	-25.45	11.82	-31.7%	2.46%
	Total	-21.08	-14.40	6.68	-31.7%	
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.03	2.82	-0.21	-6.9%	2.55%
	2T FAMILY	8.03	7.47	-0.56	-7.0%	2.47%
	DOUBLE	7.73	7.19	-0.54	-7.0%	2.57%
	3T FAMILY	8.18	7.61	-0.57	-7.0%	2.42%
	PTCHILD	5.45	5.08	-0.37	-6.8%	2.63%
	4T FAMILY	8.48	7.90	-0.58	-6.8%	2.60%
	Total	5.05	4.70	-0.35	-7.0%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.00	0.85	-0.15	-15.0%	3.66%
	2T FAMILY	2.65	2.25	-0.40	-15.1%	3.69%
	DOUBLE	2.55	2.17	-0.38	-14.9%	3.83%
	3T FAMILY	2.70	2.30	-0.40	-14.8%	4.07%
	PTCHILD	1.80	1.53	-0.27	-15.0%	3.38%
	4T FAMILY	2.80	2.38	-0.42	-15.0%	3.48%
	Total	1.73	1.47	-0.26	-15.1%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.01	0.86	-0.15	-14.9%	2.38%
	2T FAMILY	2.68	2.28	-0.40	-14.9%	2.24%
	DOUBLE	2.58	2.19	-0.39	-15.1%	2.34%
	3T FAMILY	2.73	2.32	-0.41	-15.0%	2.20%
	PTCHILD	1.82	1.55	-0.27	-14.8%	2.65%
	4T FAMILY	2.83	2.41	-0.42	-14.8%	2.55%
	Total	1.34	1.14	-0.20	-14.9%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.71	0.54	-0.17	-23.9%	1.89%
	2T FAMILY	1.88	1.43	-0.45	-23.9%	2.14%
	DOUBLE	1.81	1.38	-0.43	-23.8%	2.22%
	3T FAMILY	1.92	1.46	-0.46	-24.0%	2.10%
	PTCHILD	1.28	0.97	-0.31	-24.2%	2.11%
	4T FAMILY	1.99	1.51	-0.48	-24.1%	2.03%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.71	0.43	-0.28	-39.4%	2.38%
	2T FAMILY	1.88	1.14	-0.74	-39.4%	2.70%
	DOUBLE	1.81	1.10	-0.71	-39.2%	2.80%
	3T FAMILY	1.92	1.16	-0.76	-39.6%	2.65%
	PTCHILD	1.28	0.77	-0.51	-39.8%	1.32%
	4T FAMILY	1.99	1.20	-0.79	-39.7%	1.69%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.71	0.74	0.03	4.2%	1.37%
	2T FAMILY	1.88	1.96	0.08	4.3%	1.55%
	DOUBLE	1.81	1.89	0.08	4.4%	1.61%
	3T FAMILY	1.92	2.00	0.08	4.2%	1.52%
	PTCHILD	1.28	1.33	0.05	3.9%	1.53%
	4T FAMILY	1.99	2.07	0.08	4.0%	1.47%
	Total	N/A	N/A	N/A	N/A	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essential						
IHBC-R-032	SINGLE	1.08	1.08	0.00	0.0%	2.86%
	2T FAMILY	2.86	2.86	0.00	0.0%	2.88%
	DOUBLE	2.75	2.75	0.00	0.0%	2.61%
	3T FAMILY	2.92	2.92	0.00	0.0%	2.82%
	PTCHILD	1.94	1.94	0.00	0.0%	2.65%
	4T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.86	0.63	-0.23	-26.7%	1.61%
	2T FAMILY	2.28	1.67	-0.61	-26.8%	1.83%
	DOUBLE	2.19	1.61	-0.58	-26.5%	1.90%
	3T FAMILY	2.32	1.70	-0.62	-26.7%	1.80%
	PTCHILD	1.55	1.13	-0.42	-27.1%	0.89%
	4T FAMILY	2.41	1.76	-0.65	-27.0%	1.15%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.27	0.97	-0.30	-23.6%	3.19%
	2T FAMILY	3.37	2.57	-0.80	-23.7%	3.21%
	DOUBLE	3.24	2.47	-0.77	-23.8%	2.92%
	3T FAMILY	3.43	2.62	-0.81	-23.6%	3.15%
	PTCHILD	2.29	1.75	-0.54	-23.6%	3.55%
	4T FAMILY	3.56	2.72	-0.84	-23.6%	3.42%
	Total	N/A	N/A	N/A	N/A	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.08	1.08	0.00	0.0%	2.86%
	2T FAMILY	2.86	2.86	0.00	0.0%	2.88%
	DOUBLE	2.75	2.75	0.00	0.0%	2.61%
	3T FAMILY	2.92	2.92	0.00	0.0%	2.82%
	PTCHILD	1.94	1.94	0.00	0.0%	2.65%
	4T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.14	-2.10	0.04	-1.9%	2.44%
	2T FAMILY	-5.67	-5.57	0.10	-1.8%	2.58%
	DOUBLE	-5.46	-5.36	0.10	-1.8%	2.49%
	3T FAMILY	-5.78	-5.67	0.11	-1.9%	2.35%
	PTCHILD	-3.85	-3.78	0.07	-1.8%	2.44%
	4T FAMILY	-5.99	-5.88	0.11	-1.8%	2.44%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.16	-2.12	0.04	-1.9%	2.91%
	2T FAMILY	-5.72	-5.62	0.10	-1.7%	2.93%
	DOUBLE	-5.51	-5.41	0.10	-1.8%	3.05%
	3T FAMILY	-5.83	-5.72	0.11	-1.9%	2.88%
	PTCHILD	-3.89	-3.82	0.07	-1.8%	2.96%
	4T FAMILY	-6.05	-5.94	0.11	-1.8%	2.95%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.82	-1.75	0.07	-3.8%	2.34%
	2T FAMILY	-4.82	-4.64	0.18	-3.7%	2.43%
	DOUBLE	-4.64	-4.46	0.18	-3.9%	2.29%
	3T FAMILY	-4.91	-4.73	0.18	-3.7%	2.38%
	PTCHILD	-3.28	-3.15	0.13	-4.0%	2.27%
	4T FAMILY	-5.10	-4.90	0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.82	-1.63	0.19	-10.4%	2.52%
	2T FAMILY	-4.82	-4.32	0.50	-10.4%	2.61%
	DOUBLE	-4.64	-4.16	0.48	-10.3%	2.72%
	3T FAMILY	-4.91	-4.40	0.51	-10.4%	2.56%
	PTCHILD	-3.28	-2.93	0.35	-10.7%	2.45%
	4T FAMILY	-5.10	-4.56	0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.82	-2.05	-0.23	12.6%	2.50%
	2T FAMILY	-4.82	-5.43	-0.61	12.7%	2.45%
	DOUBLE	-4.64	-5.23	-0.59	12.7%	2.55%
	3T FAMILY	-4.91	-5.54	-0.63	12.8%	2.59%
	PTCHILD	-3.28	-3.69	-0.41	12.5%	2.50%
	4T FAMILY	-5.10	-5.74	-0.64	12.5%	2.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.14	2.10	-0.04	-1.9%	2.44%
	2T FAMILY	5.67	5.57	-0.10	-1.8%	2.58%
	DOUBLE	5.46	5.36	-0.10	-1.8%	2.49%
	3T FAMILY	5.78	5.67	-0.11	-1.9%	2.35%
	PTCHILD	3.85	3.78	-0.07	-1.8%	2.44%
	4T FAMILY	5.99	5.88	-0.11	-1.8%	2.44%
	Total	3.55	3.49	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.16	2.12	-0.04	-1.9%	2.91%
	2T FAMILY	5.72	5.62	-0.10	-1.7%	2.93%
	DOUBLE	5.51	5.41	-0.10	-1.8%	3.05%
	3T FAMILY	5.83	5.72	-0.11	-1.9%	2.88%
	PTCHILD	3.89	3.82	-0.07	-1.8%	2.96%
	4T FAMILY	6.05	5.94	-0.11	-1.8%	2.95%
	Total	2.99	2.93	-0.05	-1.8%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.82	1.75	-0.07	-3.8%	2.34%
	2T FAMILY	4.82	4.64	-0.18	-3.7%	2.43%
	DOUBLE	4.64	4.46	-0.18	-3.9%	2.29%
	3T FAMILY	4.91	4.73	-0.18	-3.7%	2.38%
	PTCHILD	3.28	3.15	-0.13	-4.0%	2.27%
	4T FAMILY	5.10	4.90	-0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.82	1.63	-0.19	-10.4%	2.52%
	2T FAMILY	4.82	4.32	-0.50	-10.4%	2.61%
	DOUBLE	4.64	4.16	-0.48	-10.3%	2.72%
	3T FAMILY	4.91	4.40	-0.51	-10.4%	2.56%
	PTCHILD	3.28	2.93	-0.35	-10.7%	2.45%
	4T FAMILY	5.10	4.56	-0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.82	2.05	0.23	12.6%	2.50%
	2T FAMILY	4.82	5.43	0.61	12.7%	2.45%
	DOUBLE	4.64	5.23	0.59	12.7%	2.55%
	3T FAMILY	4.91	5.54	0.63	12.8%	2.59%
	PTCHILD	3.28	3.69	0.41	12.5%	2.50%
	4T FAMILY	5.10	5.74	0.64	12.5%	2.50%
	Total	2.91	3.28	0.37	12.6%	
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.14	2.10	-0.04	-1.9%	2.44%
	2T FAMILY	5.67	5.57	-0.10	-1.8%	2.58%
	DOUBLE	5.46	5.36	-0.10	-1.8%	2.49%
	3T FAMILY	5.78	5.67	-0.11	-1.9%	2.35%
	PTCHILD	3.85	3.78	-0.07	-1.8%	2.44%
	4T FAMILY	5.99	5.88	-0.11	-1.8%	2.44%
	Total	3.40	3.34	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.16	2.12	-0.04	-1.9%	2.91%
	2T FAMILY	5.72	5.62	-0.10	-1.7%	2.93%
	DOUBLE	5.51	5.41	-0.10	-1.8%	3.05%
	3T FAMILY	5.83	5.72	-0.11	-1.9%	2.88%
	PTCHILD	3.89	3.82	-0.07	-1.8%	2.96%
	4T FAMILY	6.05	5.94	-0.11	-1.8%	2.95%
	Total	3.93	3.86	-0.07	-1.8%	

Attachment D2

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.82	1.75	-0.07	-3.8%	2.34%
	2T FAMILY	4.82	4.64	-0.18	-3.7%	2.43%
	DOUBLE	4.64	4.46	-0.18	-3.9%	2.29%
	3T FAMILY	4.91	4.73	-0.18	-3.7%	2.38%
	PTCHILD	3.28	3.15	-0.13	-4.0%	2.27%
	4T FAMILY	5.10	4.90	-0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.82	1.63	-0.19	-10.4%	2.52%
	2T FAMILY	4.82	4.32	-0.50	-10.4%	2.61%
	DOUBLE	4.64	4.16	-0.48	-10.3%	2.72%
	3T FAMILY	4.91	4.40	-0.51	-10.4%	2.56%
	PTCHILD	3.28	2.93	-0.35	-10.7%	2.45%
	4T FAMILY	5.10	4.56	-0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.82	2.05	0.23	12.6%	2.50%
	2T FAMILY	4.82	5.43	0.61	12.7%	2.45%
	DOUBLE	4.64	5.23	0.59	12.7%	2.55%
	3T FAMILY	4.91	5.54	0.63	12.8%	2.59%
	PTCHILD	3.28	3.69	0.41	12.5%	2.50%
	4T FAMILY	5.10	5.74	0.64	12.5%	2.50%
	Total	2.32	2.61	0.29	12.7%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.58**	**4.60**	**0.01**	**0.3%**	
Small Group Subtotal		**692.84**	**749.90**	**57.06**	**8.2%**	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	377.02	410.52	33.50	8.9%	2.50%
	2T FAMILY	999.10	1,087.88	88.78	8.9%	2.50%
	DOUBLE	961.40	1,046.83	85.43	8.9%	2.50%
	3T FAMILY	1,017.94	1,108.40	90.46	8.9%	2.50%
	PTCHILD	678.64	738.94	60.30	8.9%	2.50%
	4T FAMILY	1,055.66	1,149.46	93.80	8.9%	2.50%
	Total	580.13	631.68	51.55	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	376.99	410.45	33.46	8.9%	2.50%
	2T FAMILY	999.03	1,087.69	88.66	8.9%	2.50%
	DOUBLE	961.33	1,046.65	85.32	8.9%	2.50%
	3T FAMILY	1,017.86	1,108.22	90.36	8.9%	2.50%
	PTCHILD	678.59	738.81	60.22	8.9%	2.50%
	4T FAMILY	1,055.58	1,149.26	93.68	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	376.72	410.01	33.29	8.8%	2.50%
	2T FAMILY	998.31	1,086.53	88.22	8.8%	2.50%
	DOUBLE	960.64	1,045.53	84.89	8.8%	2.50%
	3T FAMILY	1,017.13	1,107.03	89.90	8.8%	2.50%
	PTCHILD	678.10	738.02	59.92	8.8%	2.50%
	4T FAMILY	1,054.82	1,148.03	93.21	8.8%	2.50%
	Total	430.02	468.02	38.00	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	368.63	406.09	37.46	10.2%	2.50%
	2T FAMILY	976.87	1,076.14	99.27	10.2%	2.50%
	DOUBLE	940.01	1,035.53	95.52	10.2%	2.50%
	3T FAMILY	995.30	1,096.44	101.14	10.2%	2.50%
	PTCHILD	663.54	730.96	67.42	10.2%	2.50%
	4T FAMILY	1,032.17	1,137.05	104.88	10.2%	2.50%
	Total	622.18	685.41	63.23	10.2%	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	347.96	373.81	25.85	7.4%	2.50%
	2T FAMILY	922.09	990.60	68.51	7.4%	2.50%
	DOUBLE	887.30	953.22	65.92	7.4%	2.50%
	3T FAMILY	939.49	1,009.29	69.80	7.4%	2.50%
	PTCHILD	626.33	672.86	46.53	7.4%	2.50%
	4T FAMILY	974.29	1,046.67	72.38	7.4%	2.50%
	Total	501.99	539.29	37.30	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	356.75	384.24	27.49	7.7%	2.50%
	2T FAMILY	945.39	1,018.24	72.85	7.7%	2.50%
	DOUBLE	909.71	979.81	70.10	7.7%	2.50%
	3T FAMILY	963.23	1,037.45	74.22	7.7%	2.50%
	PTCHILD	642.15	691.63	49.48	7.7%	2.50%
	4T FAMILY	998.90	1,075.87	76.97	7.7%	2.50%
	Total	513.40	552.96	39.56	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	335.95	360.31	24.36	7.3%	2.50%
	2T FAMILY	890.27	954.82	64.55	7.3%	2.50%
	DOUBLE	856.67	918.79	62.12	7.3%	2.50%
	3T FAMILY	907.07	972.84	65.77	7.3%	2.50%
	PTCHILD	604.71	648.56	43.85	7.3%	2.50%
	4T FAMILY	940.66	1,008.87	68.21	7.3%	2.50%
	Total	379.34	406.85	27.51	7.3%	
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	363.94	392.27	28.33	7.8%	2.50%
	2T FAMILY	964.44	1,039.52	75.08	7.8%	2.50%
	DOUBLE	928.05	1,000.29	72.24	7.8%	2.50%
	3T FAMILY	982.64	1,059.13	76.49	7.8%	2.50%
	PTCHILD	655.09	706.09	51.00	7.8%	2.50%
	4T FAMILY	1,019.03	1,098.36	79.33	7.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**585.82**	**640.98**	**55.16**	**9.4%**	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	143.23	157.19	13.96	9.7%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	89.79	98.31	8.52	9.5%	2.75%
	2T FAMILY	237.94	260.52	22.58	9.5%	2.75%
	DOUBLE	228.96	250.69	21.73	9.5%	2.75%
	3T FAMILY	242.43	265.44	23.01	9.5%	2.75%
	PTCHILD	161.62	176.96	15.34	9.5%	2.75%
	4T FAMILY	251.41	275.27	23.86	9.5%	2.75%
	Total	141.28	154.69	13.41	9.5%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	79.97	82.79	2.82	3.5%	2.76%
	2T FAMILY	211.92	219.39	7.47	3.5%	2.75%
	DOUBLE	203.92	211.11	7.19	3.5%	2.75%
	3T FAMILY	215.92	223.53	7.61	3.5%	2.75%
	PTCHILD	143.95	149.02	5.07	3.5%	2.75%
	4T FAMILY	223.92	231.81	7.89	3.5%	2.75%
	Total	126.76	131.23	4.47	3.5%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	102.63	107.64	5.01	4.9%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	70.65	76.43	5.78	8.2%	2.77%
	2T FAMILY	187.22	202.54	15.32	8.2%	2.77%
	DOUBLE	180.16	194.90	14.74	8.2%	2.77%
	3T FAMILY	190.76	206.36	15.60	8.2%	2.77%
	PTCHILD	127.17	137.57	10.40	8.2%	2.76%
	4T FAMILY	197.82	214.00	16.18	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	68.13	63.83	-4.30	-6.3%	2.75%
	2T FAMILY	180.54	169.15	-11.39	-6.3%	2.75%
	DOUBLE	173.73	162.77	-10.96	-6.3%	2.75%
	3T FAMILY	183.95	172.34	-11.61	-6.3%	2.75%
	PTCHILD	122.63	114.89	-7.74	-6.3%	2.75%
	4T FAMILY	190.76	178.72	-12.04	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	130.75	143.67	12.92	9.9%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	21.45	24.55	3.10	14.5%	2.76%
	2T FAMILY	56.84	65.06	8.22	14.5%	2.76%
	DOUBLE	54.70	62.60	7.90	14.4%	2.76%
	3T FAMILY	57.92	66.29	8.37	14.5%	2.78%
	PTCHILD	38.61	44.19	5.58	14.5%	2.77%
	4T FAMILY	60.06	68.74	8.68	14.5%	2.77%
	Total	34.28	39.24	4.96	14.5%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.85	32.81	3.96	13.7%	2.76%
	2T FAMILY	76.45	86.95	10.50	13.7%	2.77%
	DOUBLE	73.57	83.67	10.10	13.7%	2.76%
	3T FAMILY	77.90	88.59	10.69	13.7%	2.76%
	PTCHILD	51.93	59.06	7.13	13.7%	2.77%
	4T FAMILY	80.78	91.87	11.09	13.7%	2.76%
	Total	54.81	62.34	7.53	13.7%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.04	80.37	7.33	10.0%	2.74%
	2T FAMILY	193.56	212.98	19.42	10.0%	2.74%
	DOUBLE	186.25	204.94	18.69	10.0%	2.73%
	3T FAMILY	197.21	217.00	19.79	10.0%	2.74%
	PTCHILD	131.47	144.67	13.20	10.0%	2.74%
	4T FAMILY	204.51	225.04	20.53	10.0%	2.74%
	Total	103.17	113.52	10.35	10.0%	
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.89	102.61	4.72	4.8%	2.74%
	2T FAMILY	259.41	271.92	12.51	4.8%	2.74%
	DOUBLE	249.62	261.66	12.04	4.8%	2.74%
	3T FAMILY	264.30	277.05	12.75	4.8%	2.74%
	PTCHILD	176.20	184.70	8.50	4.8%	2.74%
	4T FAMILY	274.09	287.31	13.22	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	2.75%
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.28	84.47	4.19	5.2%	2.76%
	2T FAMILY	212.74	223.85	11.11	5.2%	2.76%
	DOUBLE	204.71	215.40	10.69	5.2%	2.76%
	3T FAMILY	216.76	228.07	11.31	5.2%	2.76%
	PTCHILD	144.50	152.05	7.55	5.2%	2.76%
	4T FAMILY	224.78	236.52	11.74	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	-3.81	-3.27	0.54	-14.2%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.43	0.45	0.02	4.7%	2.27%
	2T FAMILY	1.14	1.19	0.05	4.4%	1.71%
	DOUBLE	1.10	1.15	0.05	4.5%	2.68%
	3T FAMILY	1.16	1.22	0.06	5.2%	2.52%
	PTCHILD	0.77	0.81	0.04	5.2%	2.53%
	4T FAMILY	1.20	1.26	0.06	5.0%	2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.67	0.71	0.04	6.0%	4.41%
	2T FAMILY	1.78	1.88	0.10	5.6%	4.44%
	DOUBLE	1.71	1.81	0.10	5.8%	4.62%
	3T FAMILY	1.81	1.92	0.11	6.1%	4.35%
	PTCHILD	1.21	1.28	0.07	5.8%	4.92%
	4T FAMILY	1.88	1.99	0.11	5.9%	4.74%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	2.33	2.46	0.13	5.6%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	3.07	3.29	0.22	7.2%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.55	1.65	0.10	6.5%	3.12%
	2T FAMILY	4.11	4.37	0.26	6.3%	3.07%
	DOUBLE	3.95	4.21	0.26	6.6%	3.19%
	3T FAMILY	4.19	4.46	0.27	6.4%	3.24%
	PTCHILD	2.79	2.97	0.18	6.5%	3.13%
	4T FAMILY	4.34	4.62	0.28	6.5%	3.13%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**126.82**	**138.53**	**11.71**	**9.2%**	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	7.08	7.23	0.15	2.1%	2.55%
	2T FAMILY	18.76	19.16	0.40	2.1%	2.57%
	DOUBLE	18.05	18.44	0.39	2.2%	2.56%
	3T FAMILY	19.12	19.52	0.40	2.1%	2.52%
	PTCHILD	12.74	13.01	0.27	2.1%	2.52%
	4T FAMILY	19.82	20.24	0.42	2.1%	2.53%
	Total	10.13	10.34	0.22	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.63	6.81	0.18	2.7%	2.41%
	2T FAMILY	17.57	18.05	0.48	2.7%	2.44%
	DOUBLE	16.91	17.37	0.46	2.7%	2.42%
	3T FAMILY	17.90	18.39	0.49	2.7%	2.39%
	PTCHILD	11.93	12.26	0.33	2.8%	2.42%
	4T FAMILY	18.56	19.07	0.51	2.7%	2.42%
	Total	7.49	7.69	0.20	2.7%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.87	4.92	0.05	1.0%	2.50%
	2T FAMILY	12.91	13.04	0.13	1.0%	2.52%
	DOUBLE	12.42	12.55	0.13	1.0%	2.53%
	3T FAMILY	13.15	13.28	0.13	1.0%	2.47%
	PTCHILD	8.77	8.86	0.09	1.0%	2.55%
	4T FAMILY	13.64	13.78	0.14	1.0%	2.53%
	Total	7.79	7.87	0.08	1.0%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.87	5.26	0.39	8.0%	2.73%
	2T FAMILY	12.91	13.94	1.03	8.0%	2.73%
	DOUBLE	12.42	13.41	0.99	8.0%	2.68%
	3T FAMILY	13.15	14.20	1.05	8.0%	2.75%
	PTCHILD	8.77	9.47	0.70	8.0%	2.71%
	4T FAMILY	13.64	14.73	1.09	8.0%	2.72%
	Total	4.87	5.26	0.39	8.0%	
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.13	1.91	-0.22	-10.3%	2.69%
	2T FAMILY	5.64	5.06	-0.58	-10.3%	2.64%
	DOUBLE	5.43	4.87	-0.56	-10.3%	2.74%
	3T FAMILY	5.75	5.16	-0.59	-10.3%	2.79%
	PTCHILD	3.83	3.44	-0.39	-10.2%	2.69%
	4T FAMILY	5.96	5.35	-0.61	-10.2%	2.69%
	Total	N/A	N/A	N/A	N/A	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.13	1.97	-0.16	-7.5%	3.14%
	2T FAMILY	5.64	5.22	-0.42	-7.4%	3.16%
	DOUBLE	5.43	5.02	-0.41	-7.6%	3.08%
	3T FAMILY	5.75	5.32	-0.43	-7.5%	3.10%
	PTCHILD	3.83	3.55	-0.28	-7.3%	3.20%
	4T FAMILY	5.96	5.52	-0.44	-7.4%	3.18%
	Total	3.03	2.80	-0.23	-7.5%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.73	2.41	1.68	230.1%	2.55%
	2T FAMILY	1.93	6.39	4.46	231.1%	2.57%
	DOUBLE	1.86	6.15	4.29	230.6%	2.67%
	3T FAMILY	1.97	6.51	4.54	230.5%	2.52%
	PTCHILD	1.31	4.34	3.03	231.3%	2.60%
	4T FAMILY	2.04	6.75	4.71	230.9%	2.58%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.67	1.40	0.73	109.0%	2.94%
	2T FAMILY	1.78	3.71	1.93	108.4%	3.06%
	DOUBLE	1.71	3.57	1.86	108.8%	2.88%
	3T FAMILY	1.81	3.78	1.97	108.8%	3.00%
	PTCHILD	1.21	2.52	1.31	108.3%	2.86%
	4T FAMILY	1.88	3.92	2.04	108.5%	2.89%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.08	2.00	-0.08	-3.8%	2.04%
	2T FAMILY	5.51	5.30	-0.21	-3.8%	2.12%
	DOUBLE	5.30	5.10	-0.20	-3.8%	2.00%
	3T FAMILY	5.62	5.40	-0.22	-3.9%	2.08%
	PTCHILD	3.74	3.60	-0.14	-3.7%	1.98%
	4T FAMILY	5.82	5.60	-0.22	-3.8%	2.00%
	Total	3.11	2.99	-0.12	-3.8%	
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.11	1.12	0.01	0.9%	2.75%
	2T FAMILY	2.94	2.97	0.03	1.0%	2.77%
	DOUBLE	2.83	2.86	0.03	1.1%	2.88%
	3T FAMILY	3.00	3.02	0.02	0.7%	2.72%
	PTCHILD	2.00	2.02	0.02	1.0%	3.06%
	4T FAMILY	3.11	3.14	0.03	1.0%	2.95%
	Total	1.87	1.89	0.02	0.9%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.16	0.04	33.3%	6.67%
	2T FAMILY	0.32	0.42	0.10	31.3%	5.00%
	DOUBLE	0.31	0.41	0.10	32.3%	7.89%
	3T FAMILY	0.32	0.43	0.11	34.4%	4.88%
	PTCHILD	0.22	0.29	0.07	31.8%	7.41%
	4T FAMILY	0.34	0.45	0.11	32.4%	7.14%
	Total	N/A	N/A	N/A	N/A	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.76	5.72	-1.05	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.75	4.48	0.73	19.5%	2.52%
	2T FAMILY	9.94	11.87	1.93	19.4%	2.50%
	DOUBLE	9.56	11.42	1.86	19.5%	2.51%
	3T FAMILY	10.13	12.10	1.97	19.4%	2.54%
	PTCHILD	6.75	8.06	1.31	19.4%	2.41%
	4T FAMILY	10.50	12.54	2.04	19.4%	2.45%
	Total	8.70	10.39	1.69	19.4%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.99	-5.02	3.97	-44.2%	2.66%
	2T FAMILY	-23.82	-13.30	10.52	-44.2%	2.62%
	DOUBLE	-22.92	-12.80	10.12	-44.2%	2.65%
	3T FAMILY	-24.27	-13.55	10.72	-44.2%	2.65%
	PTCHILD	-16.18	-9.04	7.14	-44.1%	2.73%
	4T FAMILY	-25.17	-14.06	11.11	-44.1%	2.70%
	Total	-15.66	-8.75	6.92	-44.2%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.64	-9.32	4.32	-31.7%	2.53%
	2T FAMILY	-36.15	-24.70	11.45	-31.7%	2.53%
	DOUBLE	-34.78	-23.77	11.01	-31.7%	2.55%
	3T FAMILY	-36.83	-25.16	11.67	-31.7%	2.53%
	PTCHILD	-24.55	-16.78	7.77	-31.6%	2.57%
	4T FAMILY	-38.19	-26.10	12.09	-31.7%	2.55%
	Total	-19.98	-13.65	6.33	-31.7%	
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.10	2.89	-0.21	-6.8%	2.48%
	2T FAMILY	8.22	7.66	-0.56	-6.8%	2.54%
	DOUBLE	7.91	7.37	-0.54	-6.8%	2.50%
	3T FAMILY	8.37	7.80	-0.57	-6.8%	2.50%
	PTCHILD	5.58	5.20	-0.38	-6.8%	2.36%
	4T FAMILY	8.68	8.09	-0.59	-6.8%	2.41%
	Total	5.51	5.14	-0.37	-6.8%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.02	0.86	-0.16	-15.7%	1.18%
	2T FAMILY	2.70	2.28	-0.42	-15.6%	1.33%
	DOUBLE	2.60	2.19	-0.41	-15.8%	0.92%
	3T FAMILY	2.75	2.32	-0.43	-15.6%	0.87%
	PTCHILD	1.84	1.55	-0.29	-15.8%	1.31%
	4T FAMILY	2.86	2.41	-0.45	-15.7%	1.26%
	Total	1.16	0.98	-0.18	-15.7%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.03	0.88	-0.15	-14.6%	2.33%
	2T FAMILY	2.73	2.33	-0.40	-14.7%	2.19%
	DOUBLE	2.63	2.24	-0.39	-14.8%	2.28%
	3T FAMILY	2.78	2.38	-0.40	-14.4%	2.59%
	PTCHILD	1.85	1.58	-0.27	-14.6%	1.94%
	4T FAMILY	2.88	2.46	-0.42	-14.6%	2.07%
	Total	1.24	1.06	-0.18	-14.6%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.74	0.55	-0.19	-25.7%	1.85%
	2T FAMILY	1.96	1.46	-0.50	-25.5%	2.10%
	DOUBLE	1.89	1.40	-0.49	-25.9%	1.45%
	3T FAMILY	2.00	1.49	-0.51	-25.5%	2.05%
	PTCHILD	1.33	0.99	-0.34	-25.6%	2.06%
	4T FAMILY	2.07	1.54	-0.53	-25.6%	1.99%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.74	0.44	-0.30	-40.5%	2.33%
	2T FAMILY	1.96	1.17	-0.79	-40.3%	2.63%
	DOUBLE	1.89	1.12	-0.77	-40.7%	1.82%
	3T FAMILY	2.00	1.19	-0.81	-40.5%	2.59%
	PTCHILD	1.33	0.79	-0.54	-40.6%	2.60%
	4T FAMILY	2.07	1.23	-0.84	-40.6%	2.50%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.74	0.77	0.03	4.1%	4.05%
	2T FAMILY	1.96	2.04	0.08	4.1%	4.08%
	DOUBLE	1.89	1.96	0.07	3.7%	3.70%
	3T FAMILY	2.00	2.08	0.08	4.0%	4.00%
	PTCHILD	1.33	1.39	0.06	4.5%	4.51%
	4T FAMILY	2.07	2.16	0.09	4.3%	4.35%
	Total	1.35	1.41	0.05	4.1%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essential						
IHBC-R-032	SINGLE	1.11	1.11	0.00	0.0%	2.78%
	2T FAMILY	2.94	2.94	0.00	0.0%	2.80%
	DOUBLE	2.83	2.83	0.00	0.0%	2.91%
	3T FAMILY	3.00	3.00	0.00	0.0%	2.74%
	PTCHILD	2.00	2.00	0.00	0.0%	3.09%
	4T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.88	0.65	-0.23	-26.1%	3.17%
	2T FAMILY	2.33	1.72	-0.61	-26.2%	2.99%
	DOUBLE	2.24	1.66	-0.58	-25.9%	3.11%
	3T FAMILY	2.38	1.76	-0.62	-26.1%	3.53%
	PTCHILD	1.58	1.17	-0.41	-25.9%	3.54%
	4T FAMILY	2.46	1.82	-0.64	-26.0%	3.41%
	Total	1.59	1.18	-0.41	-26.0%	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.31	1.00	-0.31	-23.7%	3.09%
	2T FAMILY	3.47	2.65	-0.82	-23.6%	3.11%
	DOUBLE	3.34	2.55	-0.79	-23.7%	3.24%
	3T FAMILY	3.54	2.70	-0.84	-23.7%	3.05%
	PTCHILD	2.36	1.80	-0.56	-23.7%	2.86%
	4T FAMILY	3.67	2.80	-0.87	-23.7%	2.94%
	Total	1.31	1.00	-0.31	-23.7%	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.11	1.11	0.00	0.0%	2.78%
	2T FAMILY	2.94	2.94	0.00	0.0%	2.80%
	DOUBLE	2.83	2.83	0.00	0.0%	2.91%
	3T FAMILY	3.00	3.00	0.00	0.0%	2.74%
	PTCHILD	2.00	2.00	0.00	0.0%	3.09%
	4T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.20	-2.16	0.04	-1.8%	2.86%
	2T FAMILY	-5.83	-5.72	0.11	-1.9%	2.69%
	DOUBLE	-5.61	-5.51	0.10	-1.8%	2.80%
	3T FAMILY	-5.94	-5.83	0.11	-1.9%	2.82%
	PTCHILD	-3.96	-3.89	0.07	-1.8%	2.91%
	4T FAMILY	-6.16	-6.05	0.11	-1.8%	2.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.21	-2.17	0.04	-1.8%	2.36%
	2T FAMILY	-5.86	-5.75	0.11	-1.9%	2.31%
	DOUBLE	-5.64	-5.53	0.11	-2.0%	2.22%
	3T FAMILY	-5.97	-5.86	0.11	-1.8%	2.45%
	PTCHILD	-3.98	-3.91	0.07	-1.8%	2.36%
	4T FAMILY	-6.19	-6.08	0.11	-1.8%	2.36%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.87	-1.79	0.08	-4.3%	2.29%
	2T FAMILY	-4.96	-4.74	0.22	-4.4%	2.16%
	DOUBLE	-4.77	-4.56	0.21	-4.4%	2.24%
	3T FAMILY	-5.05	-4.83	0.22	-4.4%	2.11%
	PTCHILD	-3.37	-3.22	0.15	-4.5%	2.22%
	4T FAMILY	-5.24	-5.01	0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.87	-1.67	0.20	-10.7%	2.45%
	2T FAMILY	-4.96	-4.43	0.53	-10.7%	2.55%
	DOUBLE	-4.77	-4.26	0.51	-10.7%	2.40%
	3T FAMILY	-5.05	-4.51	0.54	-10.7%	2.50%
	PTCHILD	-3.37	-3.01	0.36	-10.7%	2.73%
	4T FAMILY	-5.24	-4.68	0.56	-10.7%	2.63%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.87	-2.09	-0.22	11.8%	1.95%
	2T FAMILY	-4.96	-5.54	-0.58	11.7%	2.03%
	DOUBLE	-4.77	-5.33	-0.56	11.7%	1.91%
	3T FAMILY	-5.05	-5.64	-0.59	11.7%	1.81%
	PTCHILD	-3.37	-3.76	-0.39	11.6%	1.90%
	4T FAMILY	-5.24	-5.85	-0.61	11.6%	1.92%
	Total	N/A	N/A	N/A	N/A	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.20	2.16	-0.04	-1.8%	2.86%
	2T FAMILY	5.83	5.72	-0.11	-1.9%	2.69%
	DOUBLE	5.61	5.51	-0.10	-1.8%	2.80%
	3T FAMILY	5.94	5.83	-0.11	-1.9%	2.82%
	PTCHILD	3.96	3.89	-0.07	-1.8%	2.91%
	4T FAMILY	6.16	6.05	-0.11	-1.8%	2.89%
	Total	3.56	3.50	-0.07	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.21	2.17	-0.04	-1.8%	2.36%
	2T FAMILY	5.86	5.75	-0.11	-1.9%	2.31%
	DOUBLE	5.64	5.53	-0.11	-2.0%	2.22%
	3T FAMILY	5.97	5.86	-0.11	-1.8%	2.45%
	PTCHILD	3.98	3.91	-0.07	-1.8%	2.36%
	4T FAMILY	6.19	6.08	-0.11	-1.8%	2.36%
	Total	4.95	4.86	-0.09	-1.9%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.87	1.79	-0.08	-4.3%	2.29%
	2T FAMILY	4.96	4.74	-0.22	-4.4%	2.16%
	DOUBLE	4.77	4.56	-0.21	-4.4%	2.24%
	3T FAMILY	5.05	4.83	-0.22	-4.4%	2.11%
	PTCHILD	3.37	3.22	-0.15	-4.5%	2.22%
	4T FAMILY	5.24	5.01	-0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.87	1.67	-0.20	-10.7%	2.45%
	2T FAMILY	4.96	4.43	-0.53	-10.7%	2.55%
	DOUBLE	4.77	4.26	-0.51	-10.7%	2.40%
	3T FAMILY	5.05	4.51	-0.54	-10.7%	2.50%
	PTCHILD	3.37	3.01	-0.36	-10.7%	2.73%
	4T FAMILY	5.24	4.68	-0.56	-10.7%	2.63%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.87	2.09	0.22	11.8%	1.95%
	2T FAMILY	4.96	5.54	0.58	11.7%	2.03%
	DOUBLE	4.77	5.33	0.56	11.7%	1.91%
	3T FAMILY	5.05	5.64	0.59	11.7%	1.81%
	PTCHILD	3.37	3.76	0.39	11.6%	1.90%
	4T FAMILY	5.24	5.85	0.61	11.6%	1.92%
	Total	1.87	2.09	0.22	11.8%	
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.20	2.16	-0.04	-1.8%	2.86%
	2T FAMILY	5.83	5.72	-0.11	-1.9%	2.69%
	DOUBLE	5.61	5.51	-0.10	-1.8%	2.80%
	3T FAMILY	5.94	5.83	-0.11	-1.9%	2.82%
	PTCHILD	3.96	3.89	-0.07	-1.8%	2.91%
	4T FAMILY	6.16	6.05	-0.11	-1.8%	2.89%
	Total	3.34	3.28	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.21	2.17	-0.04	-1.8%	2.36%
	2T FAMILY	5.86	5.75	-0.11	-1.9%	2.31%
	DOUBLE	5.64	5.53	-0.11	-2.0%	2.22%
	3T FAMILY	5.97	5.86	-0.11	-1.8%	2.45%
	PTCHILD	3.98	3.91	-0.07	-1.8%	2.36%
	4T FAMILY	6.19	6.08	-0.11	-1.8%	2.36%
	Total	3.39	3.32	-0.06	-1.8%	

Attachment D3

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.87	1.79	-0.08	-4.3%	2.29%
	2T FAMILY	4.96	4.74	-0.22	-4.4%	2.16%
	DOUBLE	4.77	4.56	-0.21	-4.4%	2.24%
	3T FAMILY	5.05	4.83	-0.22	-4.4%	2.11%
	PTCHILD	3.37	3.22	-0.15	-4.5%	2.22%
	4T FAMILY	5.24	5.01	-0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.87	1.67	-0.20	-10.7%	2.45%
	2T FAMILY	4.96	4.43	-0.53	-10.7%	2.55%
	DOUBLE	4.77	4.26	-0.51	-10.7%	2.40%
	3T FAMILY	5.05	4.51	-0.54	-10.7%	2.50%
	PTCHILD	3.37	3.01	-0.36	-10.7%	2.73%
	4T FAMILY	5.24	4.68	-0.56	-10.7%	2.63%
	Total	2.19	1.96	-0.23	-10.7%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.87	2.09	0.22	11.8%	1.95%
	2T FAMILY	4.96	5.54	0.58	11.7%	2.03%
	DOUBLE	4.77	5.33	0.56	11.7%	1.91%
	3T FAMILY	5.05	5.64	0.59	11.7%	1.81%
	PTCHILD	3.37	3.76	0.39	11.6%	1.90%
	4T FAMILY	5.24	5.85	0.61	11.6%	1.92%
	Total	2.52	2.81	0.30	11.7%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.11**	**4.27**	**0.16**	**3.8%**	
Small Group Subtotal		**716.42**	**783.39**	**66.96**	**9.3%**	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.48	420.78	34.30	8.9%	2.50%
	2T FAMILY	1,024.16	1,115.07	90.91	8.9%	2.50%
	DOUBLE	985.52	1,072.99	87.47	8.9%	2.50%
	3T FAMILY	1,043.49	1,136.11	92.62	8.9%	2.50%
	PTCHILD	695.67	757.40	61.73	8.9%	2.50%
	4T FAMILY	1,082.15	1,178.18	96.03	8.9%	2.50%
	Total	632.86	689.03	56.17	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.45	420.71	34.26	8.9%	2.50%
	2T FAMILY	1,024.08	1,114.88	90.80	8.9%	2.50%
	DOUBLE	985.45	1,072.81	87.36	8.9%	2.50%
	3T FAMILY	1,043.41	1,135.92	92.51	8.9%	2.50%
	PTCHILD	695.62	757.28	61.66	8.9%	2.50%
	4T FAMILY	1,082.07	1,177.99	95.92	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.18	420.27	34.09	8.8%	2.50%
	2T FAMILY	1,023.37	1,113.72	90.35	8.8%	2.50%
	DOUBLE	984.76	1,071.69	86.93	8.8%	2.50%
	3T FAMILY	1,042.68	1,134.73	92.05	8.8%	2.50%
	PTCHILD	695.13	756.49	61.36	8.8%	2.50%
	4T FAMILY	1,081.31	1,176.76	95.45	8.8%	2.50%
	Total	582.24	633.64	51.40	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	377.82	416.24	38.42	10.2%	2.50%
	2T FAMILY	1,001.22	1,103.04	101.82	10.2%	2.50%
	DOUBLE	963.44	1,061.41	97.97	10.2%	2.50%
	3T FAMILY	1,020.11	1,123.85	103.74	10.2%	2.50%
	PTCHILD	680.08	749.23	69.15	10.2%	2.50%
	4T FAMILY	1,057.90	1,165.47	107.57	10.2%	2.50%
	Total	632.61	696.94	64.33	10.2%	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	356.73	383.15	26.42	7.4%	2.50%
	2T FAMILY	945.33	1,015.35	70.02	7.4%	2.50%
	DOUBLE	909.66	977.03	67.37	7.4%	2.50%
	3T FAMILY	963.17	1,034.51	71.34	7.4%	2.50%
	PTCHILD	642.11	689.67	47.56	7.4%	2.50%
	4T FAMILY	998.84	1,072.82	73.98	7.4%	2.50%
	Total	504.95	542.35	37.40	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	365.74	393.86	28.12	7.7%	2.50%
	2T FAMILY	969.21	1,043.73	74.52	7.7%	2.50%
	DOUBLE	932.64	1,004.34	71.70	7.7%	2.50%
	3T FAMILY	987.50	1,063.42	75.92	7.7%	2.50%
	PTCHILD	658.33	708.95	50.62	7.7%	2.50%
	4T FAMILY	1,024.07	1,102.81	78.74	7.7%	2.50%
	Total	598.20	644.19	45.99	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	344.40	369.32	24.92	7.2%	2.50%
	2T FAMILY	912.66	978.70	66.04	7.2%	2.50%
	DOUBLE	878.22	941.77	63.55	7.2%	2.50%
	3T FAMILY	929.88	997.16	67.28	7.2%	2.50%
	PTCHILD	619.92	664.78	44.86	7.2%	2.50%
	4T FAMILY	964.32	1,034.10	69.78	7.2%	2.50%
	Total	912.66	978.70	66.04	7.2%	
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	373.02	402.07	29.05	7.8%	2.50%
	2T FAMILY	988.50	1,065.49	76.99	7.8%	2.50%
	DOUBLE	951.20	1,025.28	74.08	7.8%	2.50%
	3T FAMILY	1,007.15	1,085.59	78.44	7.8%	2.50%
	PTCHILD	671.44	723.73	52.29	7.8%	2.50%
	4T FAMILY	1,044.46	1,125.80	81.34	7.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**617.97**	**675.92**	**57.95**	**9.4%**	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	91.39	100.04	8.65	9.5%	2.74%
	2T FAMILY	242.18	265.11	22.93	9.5%	2.74%
	DOUBLE	233.04	255.10	22.06	9.5%	2.74%
	3T FAMILY	246.75	270.11	23.36	9.5%	2.74%
	PTCHILD	164.50	180.07	15.57	9.5%	2.74%
	4T FAMILY	255.89	280.11	24.22	9.5%	2.74%
	Total	142.80	156.31	13.52	9.5%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	92.48	101.01	8.53	9.2%	2.75%
	2T FAMILY	245.07	267.68	22.61	9.2%	2.75%
	DOUBLE	235.82	257.58	21.76	9.2%	2.75%
	3T FAMILY	249.70	272.73	23.03	9.2%	2.75%
	PTCHILD	166.46	181.82	15.36	9.2%	2.75%
	4T FAMILY	258.94	282.83	23.89	9.2%	2.75%
	Total	151.34	165.30	13.96	9.2%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	82.37	85.07	2.70	3.3%	2.75%
	2T FAMILY	218.28	225.44	7.16	3.3%	2.76%
	DOUBLE	210.04	216.93	6.89	3.3%	2.76%
	3T FAMILY	222.40	229.69	7.29	3.3%	2.76%
	PTCHILD	148.27	153.13	4.86	3.3%	2.76%
	4T FAMILY	230.64	238.20	7.56	3.3%	2.76%
	Total	145.58	150.36	4.77	3.3%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	71.56	74.87	3.31	4.6%	2.74%
	2T FAMILY	189.63	198.41	8.78	4.6%	2.74%
	DOUBLE	182.48	190.92	8.44	4.6%	2.74%
	3T FAMILY	193.21	202.15	8.94	4.6%	2.74%
	PTCHILD	128.81	134.77	5.96	4.6%	2.74%
	4T FAMILY	200.37	209.64	9.27	4.6%	2.74%
	Total	121.15	126.76	5.61	4.6%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	72.77	78.52	5.75	7.9%	2.73%
	2T FAMILY	192.84	208.08	15.24	7.9%	2.74%
	DOUBLE	185.56	200.23	14.67	7.9%	2.73%
	3T FAMILY	196.48	212.00	15.52	7.9%	2.73%
	PTCHILD	130.99	141.34	10.35	7.9%	2.74%
	4T FAMILY	203.76	219.86	16.10	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	70.19	65.57	-4.62	-6.6%	2.73%
	2T FAMILY	186.00	173.76	-12.24	-6.6%	2.73%
	DOUBLE	178.98	167.20	-11.78	-6.6%	2.72%
	3T FAMILY	189.51	177.04	-12.47	-6.6%	2.73%
	PTCHILD	126.34	118.03	-8.31	-6.6%	2.73%
	4T FAMILY	196.53	183.60	-12.93	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	82.85	90.81	7.96	9.6%	2.74%
	2T FAMILY	219.55	240.65	21.10	9.6%	2.74%
	DOUBLE	211.27	231.57	20.30	9.6%	2.74%
	3T FAMILY	223.70	245.19	21.49	9.6%	2.74%
	PTCHILD	149.13	163.46	14.33	9.6%	2.74%
	4T FAMILY	231.98	254.27	22.29	9.6%	2.74%
	Total	137.60	150.82	13.22	9.6%	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	22.11	25.23	3.12	14.1%	2.77%
	2T FAMILY	58.59	66.86	8.27	14.1%	2.77%
	DOUBLE	56.38	64.34	7.96	14.1%	2.78%
	3T FAMILY	59.70	68.12	8.42	14.1%	2.76%
	PTCHILD	39.80	45.41	5.61	14.1%	2.76%
	4T FAMILY	61.91	70.64	8.73	14.1%	2.76%
	Total	31.75	36.23	4.48	14.1%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.53	93.89	8.36	9.8%	2.74%
	2T FAMILY	226.65	248.81	22.16	9.8%	2.74%
	DOUBLE	218.10	239.42	21.32	9.8%	2.74%
	3T FAMILY	230.93	253.50	22.57	9.8%	2.74%
	PTCHILD	153.95	169.00	15.05	9.8%	2.74%
	4T FAMILY	239.48	262.89	23.41	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	41.98	47.63	5.65	13.5%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	119.86	131.56	11.71	9.8%	
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	2.74%
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.27	-2.79	0.48	-14.7%	2.57%
	2T FAMILY	-8.67	-7.39	1.28	-14.8%	2.50%
	DOUBLE	-8.34	-7.11	1.23	-14.7%	2.45%
	3T FAMILY	-8.83	-7.53	1.30	-14.7%	2.59%
	PTCHILD	-5.89	-5.02	0.87	-14.8%	2.45%
	4T FAMILY	-9.16	-7.81	1.35	-14.7%	2.49%
	Total	-4.74	-4.04	0.70	-14.7%	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.27	2.79	-0.48	-14.7%	2.57%
	2T FAMILY	8.67	7.39	-1.28	-14.8%	2.50%
	DOUBLE	8.34	7.11	-1.23	-14.7%	2.45%
	3T FAMILY	8.83	7.53	-1.30	-14.7%	2.59%
	PTCHILD	5.89	5.02	-0.87	-14.8%	2.45%
	4T FAMILY	9.16	7.81	-1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.91	0.96	0.05	5.5%	3.23%
	2T FAMILY	2.41	2.54	0.13	5.4%	3.25%
	DOUBLE	2.32	2.45	0.13	5.6%	3.38%
	3T FAMILY	2.46	2.59	0.13	5.3%	3.19%
	PTCHILD	1.64	1.73	0.09	5.5%	3.59%
	4T FAMILY	2.55	2.69	0.14	5.5%	3.46%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.20	1.27	0.07	5.8%	2.42%
	2T FAMILY	3.18	3.37	0.19	6.0%	2.43%
	DOUBLE	3.06	3.24	0.18	5.9%	2.53%
	3T FAMILY	3.24	3.43	0.19	5.9%	2.39%
	PTCHILD	2.16	2.29	0.13	6.0%	2.69%
	4T FAMILY	3.36	3.56	0.20	6.0%	2.59%
	Total	2.74	2.90	0.16	6.0%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**136.81**	**149.17**	**12.35**	**9.0%**	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	7.25	7.40	0.15	2.1%	2.35%
	2T FAMILY	19.21	19.61	0.40	2.1%	2.35%
	DOUBLE	18.49	18.87	0.38	2.1%	2.33%
	3T FAMILY	19.58	19.98	0.40	2.0%	2.36%
	PTCHILD	13.05	13.32	0.27	2.1%	2.38%
	4T FAMILY	20.30	20.72	0.42	2.1%	2.37%
	Total	11.50	11.74	0.24	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.80	6.98	0.18	2.6%	2.50%
	2T FAMILY	18.02	18.50	0.48	2.7%	2.49%
	DOUBLE	17.34	17.80	0.46	2.7%	2.48%
	3T FAMILY	18.36	18.85	0.49	2.7%	2.50%
	PTCHILD	12.24	12.56	0.32	2.6%	2.45%
	4T FAMILY	19.04	19.54	0.50	2.6%	2.46%
	Total	N/A	N/A	N/A	N/A	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.99	5.04	0.05	1.0%	2.44%
	2T FAMILY	13.22	13.36	0.14	1.1%	2.45%
	DOUBLE	12.72	12.85	0.13	1.0%	2.39%
	3T FAMILY	13.47	13.61	0.14	1.0%	2.48%
	PTCHILD	8.98	9.07	0.09	1.0%	2.37%
	4T FAMILY	13.97	14.11	0.14	1.0%	2.39%
	Total	8.86	8.96	0.09	1.0%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.99	5.39	0.40	8.0%	2.47%
	2T FAMILY	13.22	14.28	1.06	8.0%	2.44%
	DOUBLE	12.72	13.74	1.02	8.0%	2.46%
	3T FAMILY	13.47	14.55	1.08	8.0%	2.46%
	PTCHILD	8.98	9.70	0.72	8.0%	2.43%
	4T FAMILY	13.97	15.09	1.12	8.0%	2.44%
	Total	6.64	7.17	0.53	8.0%	
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.18	1.96	-0.22	-10.1%	2.62%
	2T FAMILY	5.78	5.19	-0.59	-10.2%	2.57%
	DOUBLE	5.56	5.00	-0.56	-10.1%	2.67%
	3T FAMILY	5.89	5.29	-0.60	-10.2%	2.52%
	PTCHILD	3.92	3.53	-0.39	-9.9%	2.62%
	4T FAMILY	6.10	5.49	-0.61	-10.0%	2.62%
	Total	3.16	2.84	-0.32	-10.1%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.18	2.02	-0.16	-7.3%	2.54%
	2T FAMILY	5.78	5.35	-0.43	-7.4%	2.49%
	DOUBLE	5.56	5.15	-0.41	-7.4%	2.59%
	3T FAMILY	5.89	5.45	-0.44	-7.5%	2.44%
	PTCHILD	3.92	3.64	-0.28	-7.1%	2.54%
	4T FAMILY	6.10	5.66	-0.44	-7.2%	2.54%
	Total	3.44	3.19	-0.25	-7.4%	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.74	2.47	1.73	233.8%	2.49%
	2T FAMILY	1.96	6.55	4.59	234.2%	2.50%
	DOUBLE	1.89	6.30	4.41	233.3%	2.44%
	3T FAMILY	2.00	6.67	4.67	233.5%	2.46%
	PTCHILD	1.33	4.45	3.12	234.6%	2.53%
	4T FAMILY	2.07	6.92	4.85	234.3%	2.52%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.70	1.44	0.74	105.7%	2.86%
	2T FAMILY	1.86	3.82	1.96	105.4%	2.96%
	DOUBLE	1.79	3.67	1.88	105.0%	2.80%
	3T FAMILY	1.89	3.89	2.00	105.8%	2.91%
	PTCHILD	1.26	2.59	1.33	105.6%	2.78%
	4T FAMILY	1.96	4.03	2.07	105.6%	2.81%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.43	9.43	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.13	2.05	-0.08	-3.8%	2.50%
	2T FAMILY	5.64	5.43	-0.21	-3.7%	2.45%
	DOUBLE	5.43	5.23	-0.20	-3.7%	2.55%
	3T FAMILY	5.75	5.54	-0.21	-3.7%	2.59%
	PTCHILD	3.83	3.69	-0.14	-3.7%	2.50%
	4T FAMILY	5.96	5.74	-0.22	-3.7%	2.50%
	Total	3.54	3.41	-0.13	-3.7%	
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.13	1.15	0.02	1.8%	2.68%
	2T FAMILY	2.99	3.05	0.06	2.0%	2.69%
	DOUBLE	2.88	2.93	0.05	1.7%	2.45%
	3T FAMILY	3.05	3.11	0.06	2.0%	2.98%
	PTCHILD	2.03	2.07	0.04	2.0%	2.48%
	4T FAMILY	3.16	3.22	0.06	1.9%	2.55%
	Total	2.25	2.29	0.04	2.0%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.13	0.16	0.03	23.1%	0.00%
	2T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	DOUBLE	0.33	0.41	0.08	24.2%	0.00%
	3T FAMILY	0.35	0.43	0.08	22.9%	0.00%
	PTCHILD	0.23	0.29	0.06	26.1%	0.00%
	4T FAMILY	0.36	0.45	0.09	25.0%	0.00%
	Total	0.24	0.29	0.06	23.4%	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.15	6.88	-1.26	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.84	4.58	0.74	19.3%	2.23%
	2T FAMILY	10.18	12.14	1.96	19.3%	2.27%
	DOUBLE	9.79	11.68	1.89	19.3%	2.28%
	3T FAMILY	10.37	12.37	2.00	19.3%	2.23%
	PTCHILD	6.91	8.24	1.33	19.2%	2.23%
	4T FAMILY	10.75	12.82	2.07	19.3%	2.23%
	Total	6.68	7.97	1.29	19.3%	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-9.22	-5.14	4.08	-44.3%	2.39%
	2T FAMILY	-24.43	-13.62	10.81	-44.2%	2.41%
	DOUBLE	-23.51	-13.11	10.40	-44.2%	2.42%
	3T FAMILY	-24.89	-13.88	11.01	-44.2%	2.44%
	PTCHILD	-16.60	-9.25	7.35	-44.3%	2.32%
	4T FAMILY	-25.82	-14.39	11.43	-44.3%	2.35%
	Total	-14.29	-7.97	6.32	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.98	-9.56	4.42	-31.6%	2.58%
	2T FAMILY	-37.05	-25.33	11.72	-31.6%	2.55%
	DOUBLE	-35.65	-24.38	11.27	-31.6%	2.57%
	3T FAMILY	-37.75	-25.81	11.94	-31.6%	2.58%
	PTCHILD	-25.16	-17.21	7.95	-31.6%	2.56%
	4T FAMILY	-39.14	-26.77	12.37	-31.6%	2.57%
	Total	-26.88	-18.38	8.50	-31.6%	
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.18	2.97	-0.21	-6.6%	2.77%
	2T FAMILY	8.43	7.87	-0.56	-6.6%	2.74%
	DOUBLE	8.11	7.57	-0.54	-6.7%	2.71%
	3T FAMILY	8.59	8.02	-0.57	-6.6%	2.82%
	PTCHILD	5.72	5.35	-0.37	-6.5%	2.88%
	4T FAMILY	8.90	8.32	-0.58	-6.5%	2.84%
	Total	5.23	4.89	-0.35	-6.6%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.05	0.89	-0.16	-15.2%	3.49%
	2T FAMILY	2.78	2.36	-0.42	-15.1%	3.51%
	DOUBLE	2.68	2.27	-0.41	-15.3%	3.65%
	3T FAMILY	2.84	2.40	-0.44	-15.5%	3.45%
	PTCHILD	1.89	1.60	-0.29	-15.3%	3.23%
	4T FAMILY	2.94	2.49	-0.45	-15.3%	3.32%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.06	0.90	-0.16	-15.1%	2.27%
	2T FAMILY	2.81	2.39	-0.42	-14.9%	2.58%
	DOUBLE	2.70	2.30	-0.40	-14.8%	2.68%
	3T FAMILY	2.86	2.43	-0.43	-15.0%	2.10%
	PTCHILD	1.91	1.62	-0.29	-15.2%	2.53%
	4T FAMILY	2.97	2.52	-0.45	-15.2%	2.44%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.76	0.57	-0.19	-25.0%	3.64%
	2T FAMILY	2.01	1.51	-0.50	-24.9%	3.42%
	DOUBLE	1.94	1.45	-0.49	-25.3%	3.57%
	3T FAMILY	2.05	1.54	-0.51	-24.9%	3.36%
	PTCHILD	1.37	1.03	-0.34	-24.8%	4.04%
	4T FAMILY	2.13	1.60	-0.53	-24.9%	3.90%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.76	0.44	-0.32	-42.1%	0.00%
	2T FAMILY	2.01	1.17	-0.84	-41.8%	0.00%
	DOUBLE	1.94	1.12	-0.82	-42.3%	0.00%
	3T FAMILY	2.05	1.19	-0.86	-42.0%	0.00%
	PTCHILD	1.37	0.79	-0.58	-42.3%	0.00%
	4T FAMILY	2.13	1.23	-0.90	-42.3%	0.00%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.76	0.78	0.02	2.6%	1.30%
	2T FAMILY	2.01	2.07	0.06	3.0%	1.47%
	DOUBLE	1.94	1.99	0.05	2.6%	1.53%
	3T FAMILY	2.05	2.11	0.06	2.9%	1.44%
	PTCHILD	1.37	1.40	0.03	2.2%	0.72%
	4T FAMILY	2.13	2.18	0.05	2.3%	0.93%
	Total	N/A	N/A	N/A	N/A	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essential						
IHBC-R-032	SINGLE	1.13	1.13	0.00	0.0%	1.80%
	2T FAMILY	2.99	2.99	0.00	0.0%	1.70%
	DOUBLE	2.88	2.88	0.00	0.0%	1.77%
	3T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	PTCHILD	2.03	2.03	0.00	0.0%	1.50%
	4T FAMILY	3.16	3.16	0.00	0.0%	1.61%
	Total	2.38	2.38	0.00	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.90	0.67	-0.23	-25.6%	3.08%
	2T FAMILY	2.39	1.78	-0.61	-25.5%	3.49%
	DOUBLE	2.30	1.71	-0.59	-25.7%	3.01%
	3T FAMILY	2.43	1.81	-0.62	-25.5%	2.84%
	PTCHILD	1.62	1.21	-0.41	-25.3%	3.42%
	4T FAMILY	2.52	1.88	-0.64	-25.4%	3.30%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.33	1.01	-0.32	-24.1%	1.00%
	2T FAMILY	3.52	2.68	-0.84	-23.9%	1.13%
	DOUBLE	3.39	2.58	-0.81	-23.9%	1.18%
	3T FAMILY	3.59	2.73	-0.86	-24.0%	1.11%
	PTCHILD	2.39	1.82	-0.57	-23.8%	1.11%
	4T FAMILY	3.72	2.83	-0.89	-23.9%	1.07%
	Total	N/A	N/A	N/A	N/A	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.13	1.13	0.00	0.0%	1.80%
	2T FAMILY	2.99	2.99	0.00	0.0%	1.70%
	DOUBLE	2.88	2.88	0.00	0.0%	1.77%
	3T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	PTCHILD	2.03	2.03	0.00	0.0%	1.50%
	4T FAMILY	3.16	3.16	0.00	0.0%	1.61%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.25	-2.21	0.04	-1.8%	2.31%
	2T FAMILY	-5.96	-5.86	0.10	-1.7%	2.45%
	DOUBLE	-5.74	-5.64	0.10	-1.7%	2.36%
	3T FAMILY	-6.08	-5.97	0.11	-1.8%	2.40%
	PTCHILD	-4.05	-3.98	0.07	-1.7%	2.31%
	4T FAMILY	-6.30	-6.19	0.11	-1.7%	2.31%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.27	-2.22	0.05	-2.2%	2.30%
	2T FAMILY	-6.02	-5.88	0.14	-2.3%	2.26%
	DOUBLE	-5.79	-5.66	0.13	-2.2%	2.35%
	3T FAMILY	-6.13	-5.99	0.14	-2.3%	2.22%
	PTCHILD	-4.09	-4.00	0.09	-2.2%	2.30%
	4T FAMILY	-6.36	-6.22	0.14	-2.2%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.91	-1.85	0.06	-3.1%	3.35%
	2T FAMILY	-5.06	-4.90	0.16	-3.2%	3.38%
	DOUBLE	-4.87	-4.72	0.15	-3.1%	3.51%
	3T FAMILY	-5.16	-5.00	0.16	-3.1%	3.52%
	PTCHILD	-3.44	-3.33	0.11	-3.2%	3.42%
	4T FAMILY	-5.35	-5.18	0.17	-3.2%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.91	-1.71	0.20	-10.5%	2.40%
	2T FAMILY	-5.06	-4.53	0.53	-10.5%	2.26%
	DOUBLE	-4.87	-4.36	0.51	-10.5%	2.35%
	3T FAMILY	-5.16	-4.62	0.54	-10.5%	2.44%
	PTCHILD	-3.44	-3.08	0.36	-10.5%	2.33%
	4T FAMILY	-5.35	-4.79	0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.91	-2.14	-0.23	12.0%	2.39%
	2T FAMILY	-5.06	-5.67	-0.61	12.1%	2.35%
	DOUBLE	-4.87	-5.46	-0.59	12.1%	2.44%
	3T FAMILY	-5.16	-5.78	-0.62	12.0%	2.48%
	PTCHILD	-3.44	-3.85	-0.41	11.9%	2.39%
	4T FAMILY	-5.35	-5.99	-0.64	12.0%	2.39%
	Total	N/A	N/A	N/A	N/A	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.25	2.21	-0.04	-1.8%	2.31%
	2T FAMILY	5.96	5.86	-0.10	-1.7%	2.45%
	DOUBLE	5.74	5.64	-0.10	-1.7%	2.36%
	3T FAMILY	6.08	5.97	-0.11	-1.8%	2.40%
	PTCHILD	4.05	3.98	-0.07	-1.7%	2.31%
	4T FAMILY	6.30	6.19	-0.11	-1.7%	2.31%
	Total	4.95	4.87	-0.09	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.27	2.22	-0.05	-2.2%	2.30%
	2T FAMILY	6.02	5.88	-0.14	-2.3%	2.26%
	DOUBLE	5.79	5.66	-0.13	-2.2%	2.35%
	3T FAMILY	6.13	5.99	-0.14	-2.3%	2.22%
	PTCHILD	4.09	4.00	-0.09	-2.2%	2.30%
	4T FAMILY	6.36	6.22	-0.14	-2.2%	2.30%
	Total	2.90	2.83	-0.06	-2.2%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.91	1.85	-0.06	-3.1%	3.35%
	2T FAMILY	5.06	4.90	-0.16	-3.2%	3.38%
	DOUBLE	4.87	4.72	-0.15	-3.1%	3.51%
	3T FAMILY	5.16	5.00	-0.16	-3.1%	3.52%
	PTCHILD	3.44	3.33	-0.11	-3.2%	3.42%
	4T FAMILY	5.35	5.18	-0.17	-3.2%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.91	1.71	-0.20	-10.5%	2.40%
	2T FAMILY	5.06	4.53	-0.53	-10.5%	2.26%
	DOUBLE	4.87	4.36	-0.51	-10.5%	2.35%
	3T FAMILY	5.16	4.62	-0.54	-10.5%	2.44%
	PTCHILD	3.44	3.08	-0.36	-10.5%	2.33%
	4T FAMILY	5.35	4.79	-0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.91	2.14	0.23	12.0%	2.39%
	2T FAMILY	5.06	5.67	0.61	12.1%	2.35%
	DOUBLE	4.87	5.46	0.59	12.1%	2.44%
	3T FAMILY	5.16	5.78	0.62	12.0%	2.48%
	PTCHILD	3.44	3.85	0.41	11.9%	2.39%
	4T FAMILY	5.35	5.99	0.64	12.0%	2.39%
	Total	1.91	2.14	0.23	12.0%	
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.25	2.21	-0.04	-1.8%	2.31%
	2T FAMILY	5.96	5.86	-0.10	-1.7%	2.45%
	DOUBLE	5.74	5.64	-0.10	-1.7%	2.36%
	3T FAMILY	6.08	5.97	-0.11	-1.8%	2.40%
	PTCHILD	4.05	3.98	-0.07	-1.7%	2.31%
	4T FAMILY	6.30	6.19	-0.11	-1.7%	2.31%
	Total	3.89	3.82	-0.07	-1.7%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.27	2.22	-0.05	-2.2%	2.30%
	2T FAMILY	6.02	5.88	-0.14	-2.3%	2.26%
	DOUBLE	5.79	5.66	-0.13	-2.2%	2.35%
	3T FAMILY	6.13	5.99	-0.14	-2.3%	2.22%
	PTCHILD	4.09	4.00	-0.09	-2.2%	2.30%
	4T FAMILY	6.36	6.22	-0.14	-2.2%	2.30%
	Total	3.43	3.35	-0.08	-2.3%	

Attachment D4

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.91	1.85	-0.06	-3.1%	3.35%
	2T FAMILY	5.06	4.90	-0.16	-3.2%	3.38%
	DOUBLE	4.87	4.72	-0.15	-3.1%	3.51%
	3T FAMILY	5.16	5.00	-0.16	-3.1%	3.52%
	PTCHILD	3.44	3.33	-0.11	-3.2%	3.42%
	4T FAMILY	5.35	5.18	-0.17	-3.2%	3.39%
	Total	3.36	3.26	-0.11	-3.2%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.91	1.71	-0.20	-10.5%	2.40%
	2T FAMILY	5.06	4.53	-0.53	-10.5%	2.26%
	DOUBLE	4.87	4.36	-0.51	-10.5%	2.35%
	3T FAMILY	5.16	4.62	-0.54	-10.5%	2.44%
	PTCHILD	3.44	3.08	-0.36	-10.5%	2.33%
	4T FAMILY	5.35	4.79	-0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.91	2.14	0.23	12.0%	2.39%
	2T FAMILY	5.06	5.67	0.61	12.1%	2.35%
	DOUBLE	4.87	5.46	0.59	12.1%	2.44%
	3T FAMILY	5.16	5.78	0.62	12.0%	2.48%
	PTCHILD	3.44	3.85	0.41	11.9%	2.39%
	4T FAMILY	5.35	5.99	0.64	12.0%	2.39%
	Total	2.84	3.18	0.34	12.1%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.44**	**4.51**	**0.06**	**1.4%**	
Small Group Subtotal		**759.35**	**829.63**	**70.28**	**9.3%**	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	353.95	384.66	30.71	8.7%	0.60%
	2T FAMILY	937.97	1,019.35	81.38	8.7%	0.60%
	DOUBLE	902.57	980.88	78.31	8.7%	0.60%
	3T FAMILY	955.67	1,038.58	82.91	8.7%	0.60%
	PTCHILD	637.11	692.39	55.28	8.7%	0.60%
	4T FAMILY	991.06	1,077.05	85.99	8.7%	0.60%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	347.65	378.50	30.85	8.9%	0.78%
	2T FAMILY	921.27	1,003.03	81.76	8.9%	0.78%
	DOUBLE	886.51	965.18	78.67	8.9%	0.78%
	3T FAMILY	938.66	1,021.95	83.29	8.9%	0.78%
	PTCHILD	625.77	681.30	55.53	8.9%	0.78%
	4T FAMILY	973.42	1,059.80	86.38	8.9%	0.78%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	348.49	377.10	28.61	8.2%	0.16%
	2T FAMILY	923.50	999.32	75.82	8.2%	0.16%
	DOUBLE	888.65	961.61	72.96	8.2%	0.16%
	3T FAMILY	940.92	1,018.17	77.25	8.2%	0.16%
	PTCHILD	627.28	678.78	51.50	8.2%	0.16%
	4T FAMILY	975.77	1,055.88	80.11	8.2%	0.16%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	337.58	368.37	30.79	9.1%	1.00%
	2T FAMILY	894.59	976.18	81.59	9.1%	1.00%
	DOUBLE	860.83	939.34	78.51	9.1%	1.00%
	3T FAMILY	911.47	994.60	83.13	9.1%	1.00%
	PTCHILD	607.64	663.07	55.43	9.1%	1.00%
	4T FAMILY	945.22	1,031.44	86.22	9.1%	1.00%
	Total	616.09	672.28	56.19	9.1%	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	320.06	361.48	41.42	12.9%	4.72%
	2T FAMILY	848.16	957.92	109.76	12.9%	4.72%
	DOUBLE	816.15	921.77	105.62	12.9%	4.72%
	3T FAMILY	864.16	976.00	111.84	12.9%	4.72%
	PTCHILD	576.11	650.66	74.55	12.9%	4.72%
	4T FAMILY	896.17	1,012.14	115.97	12.9%	4.72%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	301.19	340.62	39.43	13.1%	4.84%
	2T FAMILY	798.15	902.64	104.49	13.1%	4.84%
	DOUBLE	768.03	868.58	100.55	13.1%	4.84%
	3T FAMILY	813.21	919.67	106.46	13.1%	4.83%
	PTCHILD	542.14	613.12	70.98	13.1%	4.84%
	4T FAMILY	843.33	953.74	110.41	13.1%	4.84%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	287.18	327.38	40.20	14.0%	5.70%
	2T FAMILY	761.03	867.56	106.53	14.0%	5.70%
	DOUBLE	732.31	834.82	102.51	14.0%	5.69%
	3T FAMILY	775.39	883.93	108.54	14.0%	5.70%
	PTCHILD	516.92	589.28	72.36	14.0%	5.69%
	4T FAMILY	804.10	916.66	112.56	14.0%	5.69%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**616.09**	**672.28**	**56.19**	**9.1%**	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**

Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	83.63	92.23	8.60	10.3%	0.93%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.93%
	DOUBLE	213.26	235.19	21.93	10.3%	0.93%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.93%
	PTCHILD	150.53	166.01	15.48	10.3%	0.93%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.93%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	84.63	93.12	8.49	10.0%	0.70%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.70%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.70%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	75.39	78.41	3.02	4.0%	-4.82%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.82%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.82%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.82%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.82%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.82%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	65.49	69.01	3.52	5.4%	-3.58%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.57%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.57%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.58%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.58%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.58%
	Total	119.52	125.95	6.42	5.4%	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	66.60	72.39	5.79	8.7%	-0.54%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.54%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.54%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.54%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	64.23	60.45	-3.78	-5.9%	-13.86%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.87%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.86%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.86%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.86%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.86%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**

Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	75.83	83.72	7.89	10.4%	1.04%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.04%
	DOUBLE	193.37	213.49	20.12	10.4%	1.04%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.04%
	PTCHILD	136.49	150.70	14.21	10.4%	1.04%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.04%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	20.23	23.25	3.02	14.9%	5.20%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.19%
	DOUBLE	51.59	59.29	7.70	14.9%	5.20%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.21%
	PTCHILD	36.41	41.85	5.44	14.9%	5.20%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.20%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.19%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.19%
	DOUBLE	199.61	220.73	21.12	10.6%	1.19%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.19%
	PTCHILD	140.90	155.81	14.91	10.6%	1.20%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.19%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-2.22%
	2T FAMILY	2.20	2.33	0.13	5.9%	-2.51%
	DOUBLE	2.12	2.24	0.12	5.7%	-2.61%
	3T FAMILY	2.24	2.38	0.14	6.2%	-2.06%
	PTCHILD	1.49	1.58	0.09	6.0%	-2.47%
	4T FAMILY	2.32	2.46	0.14	6.0%	-2.38%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-1.68%
	2T FAMILY	2.89	3.10	0.21	7.3%	-1.59%
	DOUBLE	2.78	2.98	0.20	7.2%	-1.65%
	3T FAMILY	2.94	3.16	0.22	7.5%	-1.56%
	PTCHILD	1.96	2.11	0.15	7.7%	-1.40%
	4T FAMILY	3.05	3.28	0.23	7.5%	-1.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.17%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.18%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.18%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.14%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.12%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	2.99	2.57	-0.42	-14.0%	-21.17%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.18%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.18%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.14%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.12%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**119.52**	**125.95**	**6.42**	**5.4%**	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.06	3.80	-0.26	-6.4%	-13.04%
	2T FAMILY	10.76	10.07	-0.69	-6.4%	-13.04%
	DOUBLE	10.35	9.69	-0.66	-6.4%	-13.02%
	3T FAMILY	10.96	10.26	-0.70	-6.4%	-13.05%
	PTCHILD	7.31	6.84	-0.47	-6.4%	-13.09%
	4T FAMILY	11.37	10.64	-0.73	-6.4%	-13.07%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.44	1.64	-0.80	-32.8%	-37.64%
	2T FAMILY	6.47	4.35	-2.12	-32.8%	-37.59%
	DOUBLE	6.22	4.18	-2.04	-32.8%	-37.70%
	3T FAMILY	6.59	4.43	-2.16	-32.8%	-37.61%
	PTCHILD	4.39	2.95	-1.44	-32.8%	-37.63%
	4T FAMILY	6.83	4.59	-2.24	-32.8%	-37.64%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.18	2.70	-1.48	-35.4%	-40.00%
	2T FAMILY	11.08	7.16	-3.92	-35.4%	-39.98%
	DOUBLE	10.66	6.89	-3.77	-35.4%	-39.98%
	3T FAMILY	11.29	7.29	-4.00	-35.4%	-40.00%
	PTCHILD	7.52	4.86	-2.66	-35.4%	-40.00%
	4T FAMILY	11.70	7.56	-4.14	-35.4%	-40.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.38	3.10	-2.28	-42.4%	-46.46%
	2T FAMILY	14.26	8.22	-6.04	-42.4%	-46.41%
	DOUBLE	13.72	7.91	-5.81	-42.3%	-46.41%
	3T FAMILY	14.53	8.37	-6.16	-42.4%	-46.45%
	PTCHILD	9.68	5.58	-4.10	-42.4%	-46.45%
	4T FAMILY	15.06	8.68	-6.38	-42.4%	-46.45%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.12	0.15	0.03	25.0%	15.38%
	2T FAMILY	0.32	0.40	0.08	25.0%	17.65%
	DOUBLE	0.31	0.38	0.07	22.6%	15.15%
	3T FAMILY	0.32	0.41	0.09	28.1%	17.14%
	PTCHILD	0.22	0.27	0.05	22.7%	17.39%
	4T FAMILY	0.34	0.42	0.08	23.5%	16.67%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.07	1.07	0.00	0.0%	-6.96%
	2T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	DOUBLE	2.73	2.73	0.00	0.0%	-6.83%
	3T FAMILY	2.89	2.89	0.00	0.0%	-7.07%
	PTCHILD	1.93	1.93	0.00	0.0%	-6.76%
	4T FAMILY	3.00	3.00	0.00	0.0%	-6.83%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.07	1.07	0.00	0.0%	-6.96%
	2T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	DOUBLE	2.73	2.73	0.00	0.0%	-6.83%
	3T FAMILY	2.89	2.89	0.00	0.0%	-7.07%
	PTCHILD	1.93	1.93	0.00	0.0%	-6.76%
	4T FAMILY	3.00	3.00	0.00	0.0%	-6.83%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.35	2.35	0.00	0.0%	-7.11%
	2T FAMILY	6.23	6.23	0.00	0.0%	-7.01%
	DOUBLE	5.99	5.99	0.00	0.0%	-7.13%
	3T FAMILY	6.35	6.35	0.00	0.0%	-7.03%
	PTCHILD	4.23	4.23	0.00	0.0%	-7.03%
	4T FAMILY	6.58	6.58	0.00	0.0%	-7.06%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.13	2.13	0.00	0.0%	-6.99%
	2T FAMILY	5.64	5.64	0.00	0.0%	-7.08%
	DOUBLE	5.43	5.43	0.00	0.0%	-7.02%
	3T FAMILY	5.75	5.75	0.00	0.0%	-6.96%
	PTCHILD	3.83	3.83	0.00	0.0%	-7.04%
	4T FAMILY	5.96	5.96	0.00	0.0%	-7.02%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.60	2.49	-0.11	-4.2%	-11.07%
	2T FAMILY	6.89	6.60	-0.29	-4.2%	-11.05%
	DOUBLE	6.63	6.35	-0.28	-4.2%	-11.06%
	3T FAMILY	7.02	6.72	-0.30	-4.3%	-11.11%
	PTCHILD	4.68	4.48	-0.20	-4.3%	-11.11%
	4T FAMILY	7.28	6.97	-0.31	-4.3%	-11.10%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.16	2.66	-0.50	-15.8%	-21.76%
	2T FAMILY	8.37	7.05	-1.32	-15.8%	-21.75%
	DOUBLE	8.06	6.78	-1.28	-15.9%	-21.80%
	3T FAMILY	8.53	7.18	-1.35	-15.8%	-21.79%
	PTCHILD	5.69	4.79	-0.90	-15.8%	-21.73%
	4T FAMILY	8.85	7.45	-1.40	-15.8%	-21.74%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.12	0.97	-0.15	-13.4%	-19.83%
	2T FAMILY	2.97	2.57	-0.40	-13.5%	-19.94%
	DOUBLE	2.86	2.47	-0.39	-13.6%	-20.06%
	3T FAMILY	3.02	2.62	-0.40	-13.2%	-19.88%
	PTCHILD	2.02	1.75	-0.27	-13.4%	-19.72%
	4T FAMILY	3.14	2.72	-0.42	-13.4%	-19.76%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.28	1.02	-0.26	-20.3%	-26.09%
	2T FAMILY	3.39	2.70	-0.69	-20.4%	-26.23%
	DOUBLE	3.26	2.60	-0.66	-20.2%	-26.14%
	3T FAMILY	3.46	2.75	-0.71	-20.5%	-26.27%
	PTCHILD	2.30	1.84	-0.46	-20.0%	-25.81%
	4T FAMILY	3.58	2.86	-0.72	-20.1%	-25.91%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.07	0.67	-0.40	-37.4%	-41.74%
	2T FAMILY	2.84	1.78	-1.06	-37.3%	-41.64%
	DOUBLE	2.73	1.71	-1.02	-37.4%	-41.64%
	3T FAMILY	2.89	1.81	-1.08	-37.4%	-41.80%
	PTCHILD	1.93	1.21	-0.72	-37.3%	-41.55%
	4T FAMILY	3.00	1.88	-1.12	-37.3%	-41.61%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.36	-1.86	0.50	-21.2%	-26.77%
	2T FAMILY	-6.25	-4.93	1.32	-21.1%	-26.75%
	DOUBLE	-6.02	-4.74	1.28	-21.3%	-26.85%
	3T FAMILY	-6.37	-5.02	1.35	-21.2%	-26.82%
	PTCHILD	-4.25	-3.35	0.90	-21.2%	-26.70%
	4T FAMILY	-6.61	-5.21	1.40	-21.2%	-26.72%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	1.98	1.89	-0.09	-4.5%	-11.27%
	2T FAMILY	5.25	5.01	-0.24	-4.6%	-11.17%
	DOUBLE	5.05	4.82	-0.23	-4.6%	-11.23%
	3T FAMILY	5.35	5.10	-0.25	-4.7%	-11.30%
	PTCHILD	3.56	3.40	-0.16	-4.5%	-11.23%
	4T FAMILY	5.54	5.29	-0.25	-4.5%	-11.24%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.17	0.80	-0.37	-31.6%	-36.51%
	2T FAMILY	3.10	2.12	-0.98	-31.6%	-36.53%
	DOUBLE	2.98	2.04	-0.94	-31.5%	-36.45%
	3T FAMILY	3.16	2.16	-1.00	-31.6%	-36.47%
	PTCHILD	2.11	1.44	-0.67	-31.8%	-36.56%
	4T FAMILY	3.28	2.24	-1.04	-31.7%	-36.54%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.76	1.79	-0.97	-35.1%	-39.93%
	2T FAMILY	7.31	4.74	-2.57	-35.2%	-40.00%
	DOUBLE	7.04	4.56	-2.48	-35.2%	-40.00%
	3T FAMILY	7.45	4.83	-2.62	-35.2%	-40.00%
	PTCHILD	4.97	3.22	-1.75	-35.2%	-39.93%
	4T FAMILY	7.73	5.01	-2.72	-35.2%	-39.93%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.02	2.29	-1.73	-43.0%	-47.11%
	2T FAMILY	10.65	6.07	-4.58	-43.0%	-47.08%
	DOUBLE	10.25	5.84	-4.41	-43.0%	-47.10%
	3T FAMILY	10.85	6.18	-4.67	-43.0%	-47.13%
	PTCHILD	7.24	4.12	-3.12	-43.1%	-47.11%
	4T FAMILY	11.26	6.41	-4.85	-43.1%	-47.11%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.73	0.65	-0.08	-11.0%	-16.67%
	2T FAMILY	1.93	1.72	-0.21	-10.9%	-16.91%
	DOUBLE	1.86	1.66	-0.20	-10.8%	-16.58%
	3T FAMILY	1.97	1.76	-0.21	-10.7%	-16.59%
	PTCHILD	1.31	1.17	-0.14	-10.7%	-16.43%
	4T FAMILY	2.04	1.82	-0.22	-10.8%	-16.51%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.09	0.98	-0.11	-10.1%	-16.95%
	2T FAMILY	2.89	2.60	-0.29	-10.0%	-16.93%
	DOUBLE	2.78	2.50	-0.28	-10.1%	-16.94%
	3T FAMILY	2.94	2.65	-0.29	-9.9%	-16.93%
	PTCHILD	1.96	1.76	-0.20	-10.2%	-16.98%
	4T FAMILY	3.05	2.74	-0.31	-10.2%	-16.97%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	3.73	3.65	-0.08	-2.0%	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

Attachment D5

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**3.73**	**3.65**	**-0.08**	**-2.0%**	
Small Group Subtotal		**739.33**	**801.87**	**62.54**	**8.5%**	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	363.94	394.27	30.33	8.3%	2.50%
	2T FAMILY	964.44	1,044.82	80.38	8.3%	2.50%
	DOUBLE	928.05	1,005.39	77.34	8.3%	2.50%
	3T FAMILY	982.64	1,064.53	81.89	8.3%	2.50%
	PTCHILD	655.09	709.69	54.60	8.3%	2.50%
	4T FAMILY	1,019.03	1,103.96	84.93	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	357.47	387.96	30.49	8.5%	2.50%
	2T FAMILY	947.30	1,028.09	80.79	8.5%	2.50%
	DOUBLE	911.55	989.30	77.75	8.5%	2.50%
	3T FAMILY	965.17	1,047.49	82.32	8.5%	2.50%
	PTCHILD	643.45	698.33	54.88	8.5%	2.50%
	4T FAMILY	1,000.92	1,086.29	85.37	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	358.34	386.52	28.18	7.9%	2.50%
	2T FAMILY	949.60	1,024.28	74.68	7.9%	2.50%
	DOUBLE	913.77	985.63	71.86	7.9%	2.50%
	3T FAMILY	967.52	1,043.60	76.08	7.9%	2.50%
	PTCHILD	645.01	695.74	50.73	7.9%	2.50%
	4T FAMILY	1,003.35	1,082.26	78.91	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	347.15	377.58	30.43	8.8%	2.50%
	2T FAMILY	919.95	1,000.59	80.64	8.8%	2.50%
	DOUBLE	885.23	962.83	77.60	8.8%	2.50%
	3T FAMILY	937.31	1,019.47	82.16	8.8%	2.50%
	PTCHILD	624.87	679.64	54.77	8.8%	2.50%
	4T FAMILY	972.02	1,057.22	85.20	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	328.55	370.52	41.97	12.8%	2.50%
	2T FAMILY	870.66	981.88	111.22	12.8%	2.50%
	DOUBLE	837.80	944.83	107.03	12.8%	2.50%
	3T FAMILY	887.09	1,000.40	113.31	12.8%	2.50%
	PTCHILD	591.39	666.94	75.55	12.8%	2.50%
	4T FAMILY	919.94	1,037.46	117.52	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	309.26	349.15	39.89	12.9%	2.50%
	2T FAMILY	819.54	925.25	105.71	12.9%	2.50%
	DOUBLE	788.61	890.33	101.72	12.9%	2.50%
	3T FAMILY	835.00	942.71	107.71	12.9%	2.51%
	PTCHILD	556.67	628.47	71.80	12.9%	2.50%
	4T FAMILY	865.93	977.62	111.69	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	294.81	335.57	40.76	13.8%	2.50%
	2T FAMILY	781.25	889.26	108.01	13.8%	2.50%
	DOUBLE	751.77	855.70	103.93	13.8%	2.50%
	3T FAMILY	795.99	906.04	110.05	13.8%	2.50%
	PTCHILD	530.66	604.03	73.37	13.8%	2.50%
	4T FAMILY	825.47	939.60	114.13	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	86.14	94.76	8.62	10.0%	2.74%
	2T FAMILY	228.27	251.11	22.84	10.0%	2.74%
	DOUBLE	219.66	241.64	21.98	10.0%	2.74%
	3T FAMILY	232.58	255.85	23.27	10.0%	2.74%
	PTCHILD	155.05	170.57	15.52	10.0%	2.75%
	4T FAMILY	241.19	265.33	24.14	10.0%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	87.17	95.68	8.51	9.8%	2.75%
	2T FAMILY	231.00	253.55	22.55	9.8%	2.75%
	DOUBLE	222.28	243.98	21.70	9.8%	2.75%
	3T FAMILY	235.36	258.34	22.98	9.8%	2.75%
	PTCHILD	156.91	172.22	15.31	9.8%	2.74%
	4T FAMILY	244.08	267.90	23.82	9.8%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	67.46	70.91	3.45	5.1%	2.75%
	2T FAMILY	178.77	187.91	9.14	5.1%	2.75%
	DOUBLE	172.02	180.82	8.80	5.1%	2.75%
	3T FAMILY	182.14	191.46	9.32	5.1%	2.75%
	PTCHILD	121.43	127.64	6.21	5.1%	2.75%
	4T FAMILY	188.89	198.55	9.66	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	66.15	62.12	-4.03	-6.1%	2.76%
	2T FAMILY	175.30	164.62	-10.68	-6.1%	2.77%
	DOUBLE	168.68	158.41	-10.27	-6.1%	2.76%
	3T FAMILY	178.61	167.72	-10.89	-6.1%	2.76%
	PTCHILD	119.07	111.82	-7.25	-6.1%	2.77%
	4T FAMILY	185.22	173.94	-11.28	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	78.10	86.03	7.93	10.2%	2.76%
	2T FAMILY	206.97	227.98	21.01	10.2%	2.76%
	DOUBLE	199.16	219.38	20.22	10.2%	2.76%
	3T FAMILY	210.87	232.28	21.41	10.2%	2.76%
	PTCHILD	140.58	154.85	14.27	10.2%	2.75%
	4T FAMILY	218.68	240.88	22.20	10.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	20.83	23.89	3.06	14.7%	2.75%
	2T FAMILY	55.20	63.31	8.11	14.7%	2.76%
	DOUBLE	53.12	60.92	7.80	14.7%	2.75%
	3T FAMILY	56.24	64.50	8.26	14.7%	2.74%
	PTCHILD	37.49	43.00	5.51	14.7%	2.75%
	4T FAMILY	58.32	66.89	8.57	14.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.02	31.93	3.91	14.0%	2.73%
	2T FAMILY	74.25	84.61	10.36	14.0%	2.73%
	DOUBLE	71.45	81.42	9.97	14.0%	2.74%
	3T FAMILY	75.65	86.21	10.56	14.0%	2.73%
	PTCHILD	50.44	57.47	7.03	13.9%	2.74%
	4T FAMILY	78.46	89.40	10.94	13.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.94	82.20	4.26	5.5%	2.75%
	2T FAMILY	206.54	217.83	11.29	5.5%	2.75%
	DOUBLE	198.75	209.61	10.86	5.5%	2.75%
	3T FAMILY	210.44	221.94	11.50	5.5%	2.75%
	PTCHILD	140.29	147.96	7.67	5.5%	2.75%
	4T FAMILY	218.23	230.16	11.93	5.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.54	0.56	0.02	3.7%	1.82%
	2T FAMILY	1.43	1.48	0.05	3.5%	1.37%
	DOUBLE	1.38	1.43	0.05	3.6%	2.14%
	3T FAMILY	1.46	1.51	0.05	3.4%	1.34%
	PTCHILD	0.97	1.01	0.04	4.1%	2.02%
	4T FAMILY	1.51	1.57	0.06	4.0%	1.95%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.65	0.68	0.03	4.6%	1.49%
	2T FAMILY	1.72	1.80	0.08	4.7%	1.12%
	DOUBLE	1.66	1.73	0.07	4.2%	1.17%
	3T FAMILY	1.76	1.84	0.08	4.5%	1.66%
	PTCHILD	1.17	1.22	0.05	4.3%	0.83%
	4T FAMILY	1.82	1.90	0.08	4.4%	1.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.13	1.20	0.07	6.2%	2.56%
	2T FAMILY	2.99	3.18	0.19	6.4%	2.58%
	DOUBLE	2.88	3.06	0.18	6.3%	2.68%
	3T FAMILY	3.05	3.24	0.19	6.2%	2.53%
	PTCHILD	2.03	2.16	0.13	6.4%	2.37%
	4T FAMILY	3.16	3.36	0.20	6.3%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.50	1.60	0.10	6.7%	2.56%
	2T FAMILY	3.98	4.24	0.26	6.5%	2.66%
	DOUBLE	3.83	4.08	0.25	6.5%	2.51%
	3T FAMILY	4.05	4.32	0.27	6.7%	2.61%
	PTCHILD	2.70	2.88	0.18	6.7%	2.49%
	4T FAMILY	4.20	4.48	0.28	6.7%	2.52%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.62	-7.39	1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.62	7.39	-1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.16	3.90	-0.26	-6.3%	2.63%
	2T FAMILY	11.02	10.34	-0.68	-6.2%	2.68%
	DOUBLE	10.61	9.95	-0.66	-6.2%	2.68%
	3T FAMILY	11.23	10.53	-0.70	-6.2%	2.63%
	PTCHILD	7.49	7.02	-0.47	-6.3%	2.63%
	4T FAMILY	11.65	10.92	-0.73	-6.3%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.50	1.69	-0.81	-32.4%	3.05%
	2T FAMILY	6.63	4.48	-2.15	-32.4%	2.99%
	DOUBLE	6.38	4.31	-2.07	-32.4%	3.11%
	3T FAMILY	6.75	4.56	-2.19	-32.4%	2.93%
	PTCHILD	4.50	3.04	-1.46	-32.4%	3.05%
	4T FAMILY	7.00	4.73	-2.27	-32.4%	3.05%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.28	2.76	-1.52	-35.5%	2.22%
	2T FAMILY	11.34	7.31	-4.03	-35.5%	2.09%
	DOUBLE	10.91	7.04	-3.87	-35.5%	2.18%
	3T FAMILY	11.56	7.45	-4.11	-35.6%	2.19%
	PTCHILD	7.70	4.97	-2.73	-35.5%	2.26%
	4T FAMILY	11.98	7.73	-4.25	-35.5%	2.25%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.51	3.18	-2.33	-42.3%	2.58%
	2T FAMILY	14.60	8.43	-6.17	-42.3%	2.55%
	DOUBLE	14.05	8.11	-5.94	-42.3%	2.53%
	3T FAMILY	14.88	8.59	-6.29	-42.3%	2.63%
	PTCHILD	9.92	5.72	-4.20	-42.3%	2.51%
	4T FAMILY	15.43	8.90	-6.53	-42.3%	2.53%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.12	0.15	0.03	25.0%	0.00%
	2T FAMILY	0.32	0.40	0.08	25.0%	0.00%
	DOUBLE	0.31	0.38	0.07	22.6%	0.00%
	3T FAMILY	0.32	0.41	0.09	28.1%	0.00%
	PTCHILD	0.22	0.27	0.05	22.7%	0.00%
	4T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.09	1.09	0.00	0.0%	1.87%
	2T FAMILY	2.89	2.89	0.00	0.0%	1.76%
	DOUBLE	2.78	2.78	0.00	0.0%	1.83%
	3T FAMILY	2.94	2.94	0.00	0.0%	1.73%
	PTCHILD	1.96	1.96	0.00	0.0%	1.55%
	4T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.09	1.09	0.00	0.0%	1.87%
	2T FAMILY	2.89	2.89	0.00	0.0%	1.76%
	DOUBLE	2.78	2.78	0.00	0.0%	1.83%
	3T FAMILY	2.94	2.94	0.00	0.0%	1.73%
	PTCHILD	1.96	1.96	0.00	0.0%	1.55%
	4T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.40	2.40	0.00	0.0%	2.13%
	2T FAMILY	6.36	6.36	0.00	0.0%	2.09%
	DOUBLE	6.12	6.12	0.00	0.0%	2.17%
	3T FAMILY	6.48	6.48	0.00	0.0%	2.05%
	PTCHILD	4.32	4.32	0.00	0.0%	2.13%
	4T FAMILY	6.72	6.72	0.00	0.0%	2.13%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.18	2.18	0.00	0.0%	2.35%
	2T FAMILY	5.78	5.78	0.00	0.0%	2.48%
	DOUBLE	5.56	5.56	0.00	0.0%	2.39%
	3T FAMILY	5.89	5.89	0.00	0.0%	2.43%
	PTCHILD	3.92	3.92	0.00	0.0%	2.35%
	4T FAMILY	6.10	6.10	0.00	0.0%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.67	2.56	-0.11	-4.1%	2.81%
	2T FAMILY	7.08	6.78	-0.30	-4.2%	2.73%
	DOUBLE	6.81	6.53	-0.28	-4.1%	2.83%
	3T FAMILY	7.21	6.91	-0.30	-4.2%	2.83%
	PTCHILD	4.81	4.61	-0.20	-4.2%	2.90%
	4T FAMILY	7.48	7.17	-0.31	-4.1%	2.87%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.23	2.72	-0.51	-15.8%	2.26%
	2T FAMILY	8.56	7.21	-1.35	-15.8%	2.27%
	DOUBLE	8.24	6.94	-1.30	-15.8%	2.36%
	3T FAMILY	8.72	7.34	-1.38	-15.8%	2.23%
	PTCHILD	5.81	4.90	-0.91	-15.7%	2.30%
	4T FAMILY	9.04	7.62	-1.42	-15.7%	2.28%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.15	1.00	-0.15	-13.0%	3.09%
	2T FAMILY	3.05	2.65	-0.40	-13.1%	3.11%
	DOUBLE	2.93	2.55	-0.38	-13.0%	3.24%
	3T FAMILY	3.11	2.70	-0.41	-13.2%	3.05%
	PTCHILD	2.07	1.80	-0.27	-13.0%	2.86%
	4T FAMILY	3.22	2.80	-0.42	-13.0%	2.94%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.31	1.05	-0.26	-19.8%	2.94%
	2T FAMILY	3.47	2.78	-0.69	-19.9%	2.96%
	DOUBLE	3.34	2.68	-0.66	-19.8%	3.08%
	3T FAMILY	3.54	2.84	-0.70	-19.8%	3.27%
	PTCHILD	2.36	1.89	-0.47	-19.9%	2.72%
	4T FAMILY	3.67	2.94	-0.73	-19.9%	2.80%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.09	0.69	-0.40	-36.7%	2.99%
	2T FAMILY	2.89	1.83	-1.06	-36.7%	2.81%
	DOUBLE	2.78	1.76	-1.02	-36.7%	2.92%
	3T FAMILY	2.94	1.86	-1.08	-36.7%	2.76%
	PTCHILD	1.96	1.24	-0.72	-36.7%	2.48%
	4T FAMILY	3.05	1.93	-1.12	-36.7%	2.66%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.42	-1.90	0.52	-21.5%	2.15%
	2T FAMILY	-6.41	-5.04	1.37	-21.4%	2.23%
	DOUBLE	-6.17	-4.85	1.32	-21.4%	2.32%
	3T FAMILY	-6.53	-5.13	1.40	-21.4%	2.19%
	PTCHILD	-4.36	-3.42	0.94	-21.6%	2.09%
	4T FAMILY	-6.78	-5.32	1.46	-21.5%	2.11%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.03	1.94	-0.09	-4.4%	2.65%
	2T FAMILY	5.38	5.14	-0.24	-4.5%	2.59%
	DOUBLE	5.18	4.95	-0.23	-4.4%	2.70%
	3T FAMILY	5.48	5.24	-0.24	-4.4%	2.75%
	PTCHILD	3.65	3.49	-0.16	-4.4%	2.65%
	4T FAMILY	5.68	5.43	-0.25	-4.4%	2.65%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.20	0.81	-0.39	-32.5%	1.25%
	2T FAMILY	3.18	2.15	-1.03	-32.4%	1.42%
	DOUBLE	3.06	2.07	-0.99	-32.4%	1.47%
	3T FAMILY	3.24	2.19	-1.05	-32.4%	1.39%
	PTCHILD	2.16	1.46	-0.70	-32.4%	1.39%
	4T FAMILY	3.36	2.27	-1.09	-32.4%	1.34%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.83	1.83	-1.00	-35.3%	2.23%
	2T FAMILY	7.50	4.85	-2.65	-35.3%	2.32%
	DOUBLE	7.22	4.67	-2.55	-35.3%	2.41%
	3T FAMILY	7.64	4.94	-2.70	-35.3%	2.28%
	PTCHILD	5.09	3.29	-1.80	-35.4%	2.17%
	4T FAMILY	7.92	5.12	-2.80	-35.4%	2.20%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.12	2.35	-1.77	-43.0%	2.62%
	2T FAMILY	10.92	6.23	-4.69	-42.9%	2.64%
	DOUBLE	10.51	5.99	-4.52	-43.0%	2.57%
	3T FAMILY	11.12	6.35	-4.77	-42.9%	2.75%
	PTCHILD	7.42	4.23	-3.19	-43.0%	2.67%
	4T FAMILY	11.54	6.58	-4.96	-43.0%	2.65%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.75	0.66	-0.09	-12.0%	1.54%
	2T FAMILY	1.99	1.75	-0.24	-12.1%	1.74%
	DOUBLE	1.91	1.68	-0.23	-12.0%	1.20%
	3T FAMILY	2.03	1.78	-0.25	-12.3%	1.14%
	PTCHILD	1.35	1.19	-0.16	-11.9%	1.71%
	4T FAMILY	2.10	1.85	-0.25	-11.9%	1.65%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.12	1.01	-0.11	-9.8%	3.06%
	2T FAMILY	2.97	2.68	-0.29	-9.8%	3.08%
	DOUBLE	2.86	2.58	-0.28	-9.8%	3.20%
	3T FAMILY	3.02	2.73	-0.29	-9.6%	3.02%
	PTCHILD	2.02	1.82	-0.20	-9.9%	3.41%
	4T FAMILY	3.14	2.83	-0.31	-9.9%	3.28%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D6

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	373.04	404.13	31.09	8.3%	2.50%
	2T FAMILY	988.56	1,070.94	82.38	8.3%	2.50%
	DOUBLE	951.25	1,030.53	79.28	8.3%	2.50%
	3T FAMILY	1,007.21	1,091.15	83.94	8.3%	2.50%
	PTCHILD	671.47	727.43	55.96	8.3%	2.50%
	4T FAMILY	1,044.51	1,131.56	87.05	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	366.41	397.66	31.25	8.5%	2.50%
	2T FAMILY	970.99	1,053.80	82.81	8.5%	2.50%
	DOUBLE	934.35	1,014.03	79.68	8.5%	2.50%
	3T FAMILY	989.31	1,073.68	84.37	8.5%	2.50%
	PTCHILD	659.54	715.79	56.25	8.5%	2.50%
	4T FAMILY	1,025.95	1,113.45	87.50	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	367.30	396.19	28.89	7.9%	2.50%
	2T FAMILY	973.35	1,049.90	76.55	7.9%	2.50%
	DOUBLE	936.62	1,010.28	73.66	7.9%	2.50%
	3T FAMILY	991.71	1,069.71	78.00	7.9%	2.50%
	PTCHILD	661.14	713.14	52.00	7.9%	2.50%
	4T FAMILY	1,028.44	1,109.33	80.89	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	355.83	387.02	31.19	8.8%	2.50%
	2T FAMILY	942.95	1,025.60	82.65	8.8%	2.50%
	DOUBLE	907.37	986.90	79.53	8.8%	2.50%
	3T FAMILY	960.74	1,044.95	84.21	8.8%	2.50%
	PTCHILD	640.49	696.64	56.15	8.8%	2.50%
	4T FAMILY	996.32	1,083.66	87.34	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	336.76	379.78	43.02	12.8%	2.50%
	2T FAMILY	892.41	1,006.42	114.01	12.8%	2.50%
	DOUBLE	858.74	968.44	109.70	12.8%	2.50%
	3T FAMILY	909.25	1,025.41	116.16	12.8%	2.50%
	PTCHILD	606.17	683.60	77.43	12.8%	2.50%
	4T FAMILY	942.93	1,063.38	120.45	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	316.99	357.87	40.88	12.9%	2.50%
	2T FAMILY	840.02	948.36	108.34	12.9%	2.50%
	DOUBLE	808.32	912.57	104.25	12.9%	2.50%
	3T FAMILY	855.87	966.25	110.38	12.9%	2.50%
	PTCHILD	570.58	644.17	73.59	12.9%	2.50%
	4T FAMILY	887.57	1,002.04	114.47	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	302.18	343.96	41.78	13.8%	2.50%
	2T FAMILY	800.78	911.49	110.71	13.8%	2.50%
	DOUBLE	770.56	877.10	106.54	13.8%	2.50%
	3T FAMILY	815.89	928.69	112.80	13.8%	2.50%
	PTCHILD	543.92	619.13	75.21	13.8%	2.50%
	4T FAMILY	846.10	963.09	116.99	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	89.78	98.31	8.53	9.5%	2.75%
	2T FAMILY	237.92	260.52	22.60	9.5%	2.75%
	DOUBLE	228.94	250.69	21.75	9.5%	2.75%
	3T FAMILY	242.41	265.44	23.03	9.5%	2.75%
	PTCHILD	161.60	176.96	15.36	9.5%	2.75%
	4T FAMILY	251.38	275.27	23.89	9.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	79.98	82.79	2.81	3.5%	2.76%
	2T FAMILY	211.95	219.39	7.44	3.5%	2.75%
	DOUBLE	203.95	211.11	7.16	3.5%	2.75%
	3T FAMILY	215.95	223.53	7.58	3.5%	2.75%
	PTCHILD	143.96	149.02	5.06	3.5%	2.75%
	4T FAMILY	223.94	231.81	7.87	3.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	70.66	76.43	5.77	8.2%	2.77%
	2T FAMILY	187.25	202.54	15.29	8.2%	2.77%
	DOUBLE	180.18	194.90	14.72	8.2%	2.77%
	3T FAMILY	190.78	206.36	15.58	8.2%	2.77%
	PTCHILD	127.19	137.57	10.38	8.2%	2.76%
	4T FAMILY	197.85	214.00	16.15	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	68.14	63.83	-4.31	-6.3%	2.75%
	2T FAMILY	180.57	169.15	-11.42	-6.3%	2.75%
	DOUBLE	173.76	162.77	-10.99	-6.3%	2.75%
	3T FAMILY	183.98	172.34	-11.64	-6.3%	2.75%
	PTCHILD	122.65	114.89	-7.76	-6.3%	2.75%
	4T FAMILY	190.79	178.72	-12.07	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	21.46	24.55	3.09	14.4%	2.76%
	2T FAMILY	56.87	65.06	8.19	14.4%	2.76%
	DOUBLE	54.72	62.60	7.88	14.4%	2.76%
	3T FAMILY	57.94	66.29	8.35	14.4%	2.78%
	PTCHILD	38.63	44.19	5.56	14.4%	2.77%
	4T FAMILY	60.09	68.74	8.65	14.4%	2.77%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.86	32.81	3.95	13.7%	2.76%
	2T FAMILY	76.48	86.95	10.47	13.7%	2.77%
	DOUBLE	73.59	83.67	10.08	13.7%	2.76%
	3T FAMILY	77.92	88.59	10.67	13.7%	2.76%
	PTCHILD	51.95	59.06	7.11	13.7%	2.77%
	4T FAMILY	80.81	91.87	11.06	13.7%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.05	80.37	7.32	10.0%	2.74%
	2T FAMILY	193.58	212.98	19.40	10.0%	2.74%
	DOUBLE	186.28	204.94	18.66	10.0%	2.73%
	3T FAMILY	197.24	217.00	19.76	10.0%	2.74%
	PTCHILD	131.49	144.67	13.18	10.0%	2.74%
	4T FAMILY	204.54	225.04	20.50	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.90	102.61	4.71	4.8%	2.74%
	2T FAMILY	259.44	271.92	12.48	4.8%	2.74%
	DOUBLE	249.65	261.66	12.01	4.8%	2.74%
	3T FAMILY	264.33	277.05	12.72	4.8%	2.74%
	PTCHILD	176.22	184.70	8.48	4.8%	2.74%
	4T FAMILY	274.12	287.31	13.19	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.27	84.47	4.20	5.2%	2.76%
	2T FAMILY	212.72	223.85	11.13	5.2%	2.76%
	DOUBLE	204.69	215.40	10.71	5.2%	2.76%
	3T FAMILY	216.73	228.07	11.34	5.2%	2.76%
	PTCHILD	144.49	152.05	7.56	5.2%	2.76%
	4T FAMILY	224.76	236.52	11.76	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.42	0.45	0.03	7.1%	2.27%
	2T FAMILY	1.11	1.19	0.08	7.2%	1.71%
	DOUBLE	1.07	1.15	0.08	7.5%	2.68%
	3T FAMILY	1.13	1.22	0.09	8.0%	2.52%
	PTCHILD	0.76	0.81	0.05	6.6%	2.53%
	4T FAMILY	1.18	1.26	0.08	6.8%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.66	0.71	0.05	7.6%	4.41%
	2T FAMILY	1.75	1.88	0.13	7.4%	4.44%
	DOUBLE	1.68	1.81	0.13	7.7%	4.62%
	3T FAMILY	1.78	1.92	0.14	7.9%	4.35%
	PTCHILD	1.19	1.28	0.09	7.6%	4.92%
	4T FAMILY	1.85	1.99	0.14	7.6%	4.74%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.54	1.65	0.11	7.1%	3.12%
	2T FAMILY	4.08	4.37	0.29	7.1%	3.07%
	DOUBLE	3.93	4.21	0.28	7.1%	3.19%
	3T FAMILY	4.16	4.46	0.30	7.2%	3.24%
	PTCHILD	2.77	2.97	0.20	7.2%	3.13%
	4T FAMILY	4.31	4.62	0.31	7.2%	3.13%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.26	3.99	-0.27	-6.3%	2.31%
	2T FAMILY	11.29	10.57	-0.72	-6.4%	2.22%
	DOUBLE	10.86	10.17	-0.69	-6.4%	2.21%
	3T FAMILY	11.50	10.77	-0.73	-6.3%	2.28%
	PTCHILD	7.67	7.18	-0.49	-6.4%	2.28%
	4T FAMILY	11.93	11.17	-0.76	-6.4%	2.29%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.56	1.73	-0.83	-32.4%	2.37%
	2T FAMILY	6.78	4.58	-2.20	-32.4%	2.23%
	DOUBLE	6.53	4.41	-2.12	-32.5%	2.32%
	3T FAMILY	6.91	4.67	-2.24	-32.4%	2.41%
	PTCHILD	4.61	3.11	-1.50	-32.5%	2.30%
	4T FAMILY	7.17	4.84	-2.33	-32.5%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.39	2.83	-1.56	-35.5%	2.54%
	2T FAMILY	11.63	7.50	-4.13	-35.5%	2.60%
	DOUBLE	11.19	7.22	-3.97	-35.5%	2.56%
	3T FAMILY	11.85	7.64	-4.21	-35.5%	2.55%
	PTCHILD	7.90	5.09	-2.81	-35.6%	2.41%
	4T FAMILY	12.29	7.92	-4.37	-35.6%	2.46%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.65	3.26	-2.39	-42.3%	2.52%
	2T FAMILY	14.97	8.64	-6.33	-42.3%	2.49%
	DOUBLE	14.41	8.31	-6.10	-42.3%	2.47%
	3T FAMILY	15.26	8.80	-6.46	-42.3%	2.44%
	PTCHILD	10.17	5.87	-4.30	-42.3%	2.62%
	4T FAMILY	15.82	9.13	-6.69	-42.3%	2.58%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.13	0.16	0.03	23.1%	6.67%
	2T FAMILY	0.34	0.42	0.08	23.5%	5.00%
	DOUBLE	0.33	0.41	0.08	24.2%	7.89%
	3T FAMILY	0.35	0.43	0.08	22.9%	4.88%
	PTCHILD	0.23	0.29	0.06	26.1%	7.41%
	4T FAMILY	0.36	0.45	0.09	25.0%	7.14%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.12	1.12	0.00	0.0%	2.75%
	2T FAMILY	2.97	2.97	0.00	0.0%	2.77%
	DOUBLE	2.86	2.86	0.00	0.0%	2.88%
	3T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	PTCHILD	2.02	2.02	0.00	0.0%	3.06%
	4T FAMILY	3.14	3.14	0.00	0.0%	2.95%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.12	1.12	0.00	0.0%	2.75%
	2T FAMILY	2.97	2.97	0.00	0.0%	2.77%
	DOUBLE	2.86	2.86	0.00	0.0%	2.88%
	3T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	PTCHILD	2.02	2.02	0.00	0.0%	3.06%
	4T FAMILY	3.14	3.14	0.00	0.0%	2.95%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.46	2.47	0.01	0.4%	2.92%
	2T FAMILY	6.52	6.55	0.03	0.5%	2.99%
	DOUBLE	6.27	6.30	0.03	0.5%	2.94%
	3T FAMILY	6.64	6.67	0.03	0.5%	2.93%
	PTCHILD	4.43	4.45	0.02	0.5%	3.01%
	4T FAMILY	6.89	6.92	0.03	0.4%	2.98%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.24	2.24	0.00	0.0%	2.75%
	2T FAMILY	5.94	5.94	0.00	0.0%	2.77%
	DOUBLE	5.71	5.71	0.00	0.0%	2.70%
	3T FAMILY	6.05	6.05	0.00	0.0%	2.72%
	PTCHILD	4.03	4.03	0.00	0.0%	2.81%
	4T FAMILY	6.27	6.27	0.00	0.0%	2.79%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.73	2.62	-0.11	-4.0%	2.34%
	2T FAMILY	7.23	6.94	-0.29	-4.0%	2.36%
	DOUBLE	6.96	6.68	-0.28	-4.0%	2.30%
	3T FAMILY	7.37	7.07	-0.30	-4.1%	2.32%
	PTCHILD	4.91	4.72	-0.19	-3.9%	2.39%
	4T FAMILY	7.64	7.34	-0.30	-3.9%	2.37%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.31	2.79	-0.52	-15.7%	2.57%
	2T FAMILY	8.77	7.39	-1.38	-15.7%	2.50%
	DOUBLE	8.44	7.11	-1.33	-15.8%	2.45%
	3T FAMILY	8.94	7.53	-1.41	-15.8%	2.59%
	PTCHILD	5.96	5.02	-0.94	-15.8%	2.45%
	4T FAMILY	9.27	7.81	-1.46	-15.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.18	1.02	-0.16	-13.6%	2.00%
	2T FAMILY	3.13	2.70	-0.43	-13.7%	1.89%
	DOUBLE	3.01	2.60	-0.41	-13.6%	1.96%
	3T FAMILY	3.19	2.75	-0.44	-13.8%	1.85%
	PTCHILD	2.12	1.84	-0.28	-13.2%	2.22%
	4T FAMILY	3.30	2.86	-0.44	-13.3%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.35	1.08	-0.27	-20.0%	2.86%
	2T FAMILY	3.58	2.86	-0.72	-20.1%	2.88%
	DOUBLE	3.44	2.75	-0.69	-20.1%	2.61%
	3T FAMILY	3.65	2.92	-0.73	-20.0%	2.82%
	PTCHILD	2.43	1.94	-0.49	-20.2%	2.65%
	4T FAMILY	3.78	3.02	-0.76	-20.1%	2.72%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.12	0.71	-0.41	-36.6%	2.90%
	2T FAMILY	2.97	1.88	-1.09	-36.7%	2.73%
	DOUBLE	2.86	1.81	-1.05	-36.7%	2.84%
	3T FAMILY	3.02	1.92	-1.10	-36.4%	3.23%
	PTCHILD	2.02	1.28	-0.74	-36.6%	3.23%
	4T FAMILY	3.14	1.99	-1.15	-36.6%	3.11%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.48	-1.96	0.52	-21.0%	3.16%
	2T FAMILY	-6.57	-5.19	1.38	-21.0%	2.98%
	DOUBLE	-6.32	-5.00	1.32	-20.9%	3.09%
	3T FAMILY	-6.70	-5.29	1.41	-21.0%	3.12%
	PTCHILD	-4.46	-3.53	0.93	-20.9%	3.22%
	4T FAMILY	-6.94	-5.49	1.45	-20.9%	3.20%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.08	1.98	-0.10	-4.8%	2.06%
	2T FAMILY	5.51	5.25	-0.26	-4.7%	2.14%
	DOUBLE	5.30	5.05	-0.25	-4.7%	2.02%
	3T FAMILY	5.62	5.35	-0.27	-4.8%	2.10%
	PTCHILD	3.74	3.56	-0.18	-4.8%	2.01%
	4T FAMILY	5.82	5.54	-0.28	-4.8%	2.03%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.23	0.84	-0.39	-31.7%	3.70%
	2T FAMILY	3.26	2.23	-1.03	-31.6%	3.72%
	DOUBLE	3.14	2.14	-1.00	-31.8%	3.38%
	3T FAMILY	3.32	2.27	-1.05	-31.6%	3.65%
	PTCHILD	2.21	1.51	-0.70	-31.7%	3.42%
	4T FAMILY	3.44	2.35	-1.09	-31.7%	3.52%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.90	1.89	-1.01	-34.8%	3.28%
	2T FAMILY	7.69	5.01	-2.68	-34.9%	3.30%
	DOUBLE	7.40	4.82	-2.58	-34.9%	3.21%
	3T FAMILY	7.83	5.10	-2.73	-34.9%	3.24%
	PTCHILD	5.22	3.40	-1.82	-34.9%	3.34%
	4T FAMILY	8.12	5.29	-2.83	-34.9%	3.32%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.22	2.41	-1.81	-42.9%	2.55%
	2T FAMILY	11.18	6.39	-4.79	-42.8%	2.57%
	DOUBLE	10.76	6.15	-4.61	-42.8%	2.67%
	3T FAMILY	11.39	6.51	-4.88	-42.8%	2.52%
	PTCHILD	7.60	4.34	-3.26	-42.9%	2.60%
	4T FAMILY	11.82	6.75	-5.07	-42.9%	2.58%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.76	0.67	-0.09	-11.8%	1.52%
	2T FAMILY	2.01	1.78	-0.23	-11.4%	1.71%
	DOUBLE	1.94	1.71	-0.23	-11.9%	1.79%
	3T FAMILY	2.05	1.81	-0.24	-11.7%	1.69%
	PTCHILD	1.37	1.21	-0.16	-11.7%	1.68%
	4T FAMILY	2.13	1.88	-0.25	-11.7%	1.62%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.15	1.04	-0.11	-9.6%	2.97%
	2T FAMILY	3.05	2.76	-0.29	-9.5%	2.99%
	DOUBLE	2.93	2.65	-0.28	-9.6%	2.71%
	3T FAMILY	3.11	2.81	-0.30	-9.6%	2.93%
	PTCHILD	2.07	1.87	-0.20	-9.7%	2.75%
	4T FAMILY	3.22	2.91	-0.31	-9.6%	2.83%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	

Attachment D7

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	382.37	414.24	31.87	8.3%	2.50%
	2T FAMILY	1,013.28	1,097.74	84.46	8.3%	2.50%
	DOUBLE	975.04	1,056.31	81.27	8.3%	2.50%
	3T FAMILY	1,032.40	1,118.45	86.05	8.3%	2.50%
	PTCHILD	688.27	745.63	57.36	8.3%	2.50%
	4T FAMILY	1,070.64	1,159.87	89.23	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	375.57	407.60	32.03	8.5%	2.50%
	2T FAMILY	995.26	1,080.14	84.88	8.5%	2.50%
	DOUBLE	957.70	1,039.38	81.68	8.5%	2.50%
	3T FAMILY	1,014.04	1,100.52	86.48	8.5%	2.50%
	PTCHILD	676.03	733.68	57.65	8.5%	2.50%
	4T FAMILY	1,051.60	1,141.28	89.68	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	376.49	406.09	29.60	7.9%	2.50%
	2T FAMILY	997.70	1,076.14	78.44	7.9%	2.50%
	DOUBLE	960.05	1,035.53	75.48	7.9%	2.50%
	3T FAMILY	1,016.52	1,096.44	79.92	7.9%	2.50%
	PTCHILD	677.68	730.96	53.28	7.9%	2.50%
	4T FAMILY	1,054.17	1,137.05	82.88	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	364.72	396.70	31.98	8.8%	2.50%
	2T FAMILY	966.51	1,051.26	84.75	8.8%	2.50%
	DOUBLE	930.04	1,011.59	81.55	8.8%	2.50%
	3T FAMILY	984.74	1,071.09	86.35	8.8%	2.50%
	PTCHILD	656.50	714.06	57.56	8.8%	2.50%
	4T FAMILY	1,021.22	1,110.76	89.54	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	345.18	389.27	44.09	12.8%	2.50%
	2T FAMILY	914.73	1,031.57	116.84	12.8%	2.50%
	DOUBLE	880.21	992.64	112.43	12.8%	2.50%
	3T FAMILY	931.99	1,051.03	119.04	12.8%	2.50%
	PTCHILD	621.32	700.69	79.37	12.8%	2.50%
	4T FAMILY	966.50	1,089.96	123.46	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	324.91	366.81	41.90	12.9%	2.50%
	2T FAMILY	861.01	972.05	111.04	12.9%	2.50%
	DOUBLE	828.52	935.37	106.85	12.9%	2.50%
	3T FAMILY	877.26	990.39	113.13	12.9%	2.50%
	PTCHILD	584.84	660.26	75.42	12.9%	2.50%
	4T FAMILY	909.75	1,027.07	117.32	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	309.74	352.56	42.82	13.8%	2.50%
	2T FAMILY	820.81	934.28	113.47	13.8%	2.50%
	DOUBLE	789.84	899.03	109.19	13.8%	2.50%
	3T FAMILY	836.30	951.91	115.61	13.8%	2.50%
	PTCHILD	557.53	634.61	77.08	13.8%	2.50%
	4T FAMILY	867.27	987.17	119.90	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	91.38	100.04	8.66	9.5%	2.74%
	2T FAMILY	242.16	265.11	22.95	9.5%	2.74%
	DOUBLE	233.02	255.10	22.08	9.5%	2.74%
	3T FAMILY	246.73	270.11	23.38	9.5%	2.74%
	PTCHILD	164.48	180.07	15.59	9.5%	2.74%
	4T FAMILY	255.86	280.11	24.25	9.5%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	92.47	101.01	8.54	9.2%	2.75%
	2T FAMILY	245.05	267.68	22.63	9.2%	2.75%
	DOUBLE	235.80	257.58	21.78	9.2%	2.75%
	3T FAMILY	249.67	272.73	23.06	9.2%	2.75%
	PTCHILD	166.45	181.82	15.37	9.2%	2.75%
	4T FAMILY	258.92	282.83	23.91	9.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	82.38	85.07	2.69	3.3%	2.75%
	2T FAMILY	218.31	225.44	7.13	3.3%	2.76%
	DOUBLE	210.07	216.93	6.86	3.3%	2.76%
	3T FAMILY	222.43	229.69	7.26	3.3%	2.76%
	PTCHILD	148.28	153.13	4.85	3.3%	2.76%
	4T FAMILY	230.66	238.20	7.54	3.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	71.57	74.87	3.30	4.6%	2.74%
	2T FAMILY	189.66	198.41	8.75	4.6%	2.74%
	DOUBLE	182.50	190.92	8.42	4.6%	2.74%
	3T FAMILY	193.24	202.15	8.91	4.6%	2.74%
	PTCHILD	128.83	134.77	5.94	4.6%	2.74%
	4T FAMILY	200.40	209.64	9.24	4.6%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	72.78	78.52	5.74	7.9%	2.73%
	2T FAMILY	192.87	208.08	15.21	7.9%	2.74%
	DOUBLE	185.59	200.23	14.64	7.9%	2.73%
	3T FAMILY	196.51	212.00	15.49	7.9%	2.73%
	PTCHILD	131.00	141.34	10.34	7.9%	2.74%
	4T FAMILY	203.78	219.86	16.08	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	70.18	65.57	-4.61	-6.6%	2.73%
	2T FAMILY	185.98	173.76	-12.22	-6.6%	2.73%
	DOUBLE	178.96	167.20	-11.76	-6.6%	2.72%
	3T FAMILY	189.49	177.04	-12.45	-6.6%	2.73%
	PTCHILD	126.32	118.03	-8.29	-6.6%	2.73%
	4T FAMILY	196.50	183.60	-12.90	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	82.86	90.81	7.95	9.6%	2.74%
	2T FAMILY	219.58	240.65	21.07	9.6%	2.74%
	DOUBLE	211.29	231.57	20.28	9.6%	2.74%
	3T FAMILY	223.72	245.19	21.47	9.6%	2.74%
	PTCHILD	149.15	163.46	14.31	9.6%	2.74%
	4T FAMILY	232.01	254.27	22.26	9.6%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	22.10	25.23	3.13	14.2%	2.77%
	2T FAMILY	58.57	66.86	8.29	14.2%	2.77%
	DOUBLE	56.36	64.34	7.98	14.2%	2.78%
	3T FAMILY	59.67	68.12	8.45	14.2%	2.76%
	PTCHILD	39.78	45.41	5.63	14.2%	2.76%
	4T FAMILY	61.88	70.64	8.76	14.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.54	93.89	8.35	9.8%	2.74%
	2T FAMILY	226.68	248.81	22.13	9.8%	2.74%
	DOUBLE	218.13	239.42	21.29	9.8%	2.74%
	3T FAMILY	230.96	253.50	22.54	9.8%	2.74%
	PTCHILD	153.97	169.00	15.03	9.8%	2.74%
	4T FAMILY	239.51	262.89	23.38	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.90	0.96	0.06	6.7%	3.23%
	2T FAMILY	2.39	2.54	0.15	6.3%	3.25%
	DOUBLE	2.30	2.45	0.15	6.5%	3.38%
	3T FAMILY	2.43	2.59	0.16	6.6%	3.19%
	PTCHILD	1.62	1.73	0.11	6.8%	3.59%
	4T FAMILY	2.52	2.69	0.17	6.7%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.19	1.27	0.08	6.7%	2.42%
	2T FAMILY	3.15	3.37	0.22	7.0%	2.43%
	DOUBLE	3.03	3.24	0.21	6.9%	2.53%
	3T FAMILY	3.21	3.43	0.22	6.9%	2.39%
	PTCHILD	2.14	2.29	0.15	7.0%	2.69%
	4T FAMILY	3.33	3.56	0.23	6.9%	2.59%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.26	-2.79	0.47	-14.4%	2.57%
	2T FAMILY	-8.64	-7.39	1.25	-14.5%	2.50%
	DOUBLE	-8.31	-7.11	1.20	-14.4%	2.45%
	3T FAMILY	-8.80	-7.53	1.27	-14.4%	2.59%
	PTCHILD	-5.87	-5.02	0.85	-14.5%	2.45%
	4T FAMILY	-9.13	-7.81	1.32	-14.5%	2.49%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.26	2.79	-0.47	-14.4%	2.57%
	2T FAMILY	8.64	7.39	-1.25	-14.5%	2.50%
	DOUBLE	8.31	7.11	-1.20	-14.4%	2.45%
	3T FAMILY	8.80	7.53	-1.27	-14.4%	2.59%
	PTCHILD	5.87	5.02	-0.85	-14.5%	2.45%
	4T FAMILY	9.13	7.81	-1.32	-14.5%	2.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.37	4.10	-0.27	-6.2%	2.76%
	2T FAMILY	11.58	10.87	-0.71	-6.1%	2.84%
	DOUBLE	11.14	10.46	-0.68	-6.1%	2.85%
	3T FAMILY	11.80	11.07	-0.73	-6.2%	2.79%
	PTCHILD	7.87	7.38	-0.49	-6.2%	2.79%
	4T FAMILY	12.24	11.48	-0.76	-6.2%	2.78%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.63	1.77	-0.86	-32.7%	2.31%
	2T FAMILY	6.97	4.69	-2.28	-32.7%	2.40%
	DOUBLE	6.71	4.51	-2.20	-32.8%	2.27%
	3T FAMILY	7.10	4.78	-2.32	-32.7%	2.36%
	PTCHILD	4.73	3.19	-1.54	-32.6%	2.57%
	4T FAMILY	7.36	4.96	-2.40	-32.6%	2.48%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.50	2.90	-1.60	-35.6%	2.47%
	2T FAMILY	11.93	7.69	-4.24	-35.5%	2.53%
	DOUBLE	11.48	7.40	-4.08	-35.5%	2.49%
	3T FAMILY	12.15	7.83	-4.32	-35.6%	2.49%
	PTCHILD	8.10	5.22	-2.88	-35.6%	2.55%
	4T FAMILY	12.60	8.12	-4.48	-35.6%	2.53%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.79	3.34	-2.45	-42.3%	2.45%
	2T FAMILY	15.34	8.85	-6.49	-42.3%	2.43%
	DOUBLE	14.76	8.52	-6.24	-42.3%	2.53%
	3T FAMILY	15.63	9.02	-6.61	-42.3%	2.50%
	PTCHILD	10.42	6.01	-4.41	-42.3%	2.39%
	4T FAMILY	16.21	9.35	-6.86	-42.3%	2.41%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.13	0.16	0.03	23.1%	0.00%
	2T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	DOUBLE	0.33	0.41	0.08	24.2%	0.00%
	3T FAMILY	0.35	0.43	0.08	22.9%	0.00%
	PTCHILD	0.23	0.29	0.06	26.1%	0.00%
	4T FAMILY	0.36	0.45	0.09	25.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.15	1.15	0.00	0.0%	2.68%
	2T FAMILY	3.05	3.05	0.00	0.0%	2.69%
	DOUBLE	2.93	2.93	0.00	0.0%	2.45%
	3T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	PTCHILD	2.07	2.07	0.00	0.0%	2.48%
	4T FAMILY	3.22	3.22	0.00	0.0%	2.55%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.15	1.15	0.00	0.0%	2.68%
	2T FAMILY	3.05	3.05	0.00	0.0%	2.69%
	DOUBLE	2.93	2.93	0.00	0.0%	2.45%
	3T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	PTCHILD	2.07	2.07	0.00	0.0%	2.48%
	4T FAMILY	3.22	3.22	0.00	0.0%	2.55%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.53	2.52	-0.01	-0.4%	2.02%
	2T FAMILY	6.70	6.68	-0.02	-0.3%	1.98%
	DOUBLE	6.45	6.43	-0.02	-0.3%	2.06%
	3T FAMILY	6.83	6.80	-0.03	-0.4%	1.95%
	PTCHILD	4.55	4.54	-0.01	-0.2%	2.02%
	4T FAMILY	7.08	7.06	-0.02	-0.3%	2.02%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.29	2.29	0.00	0.0%	2.23%
	2T FAMILY	6.07	6.07	0.00	0.0%	2.19%
	DOUBLE	5.84	5.84	0.00	0.0%	2.28%
	3T FAMILY	6.18	6.18	0.00	0.0%	2.15%
	PTCHILD	4.12	4.12	0.00	0.0%	2.23%
	4T FAMILY	6.41	6.41	0.00	0.0%	2.23%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.80	2.68	-0.12	-4.3%	2.29%
	2T FAMILY	7.42	7.10	-0.32	-4.3%	2.31%
	DOUBLE	7.14	6.83	-0.31	-4.3%	2.25%
	3T FAMILY	7.56	7.24	-0.32	-4.2%	2.40%
	PTCHILD	5.04	4.82	-0.22	-4.4%	2.12%
	4T FAMILY	7.84	7.50	-0.34	-4.3%	2.18%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.40	2.86	-0.54	-15.9%	2.51%
	2T FAMILY	9.01	7.58	-1.43	-15.9%	2.57%
	DOUBLE	8.67	7.29	-1.38	-15.9%	2.53%
	3T FAMILY	9.18	7.72	-1.46	-15.9%	2.52%
	PTCHILD	6.12	5.15	-0.97	-15.8%	2.59%
	4T FAMILY	9.52	8.01	-1.51	-15.9%	2.56%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.21	1.05	-0.16	-13.2%	2.94%
	2T FAMILY	3.21	2.78	-0.43	-13.4%	2.96%
	DOUBLE	3.09	2.68	-0.41	-13.3%	3.08%
	3T FAMILY	3.27	2.84	-0.43	-13.1%	3.27%
	PTCHILD	2.18	1.89	-0.29	-13.3%	2.72%
	4T FAMILY	3.39	2.94	-0.45	-13.3%	2.80%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.38	1.11	-0.27	-19.6%	2.78%
	2T FAMILY	3.66	2.94	-0.72	-19.7%	2.80%
	DOUBLE	3.52	2.83	-0.69	-19.6%	2.91%
	3T FAMILY	3.73	3.00	-0.73	-19.6%	2.74%
	PTCHILD	2.48	2.00	-0.48	-19.4%	3.09%
	4T FAMILY	3.86	3.11	-0.75	-19.4%	2.98%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.15	0.73	-0.42	-36.5%	2.82%
	2T FAMILY	3.05	1.93	-1.12	-36.7%	2.66%
	DOUBLE	2.93	1.86	-1.07	-36.5%	2.76%
	3T FAMILY	3.11	1.97	-1.14	-36.7%	2.60%
	PTCHILD	2.07	1.31	-0.76	-36.7%	2.34%
	4T FAMILY	3.22	2.04	-1.18	-36.6%	2.51%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.54	-2.01	0.53	-20.9%	2.55%
	2T FAMILY	-6.73	-5.33	1.40	-20.8%	2.70%
	DOUBLE	-6.48	-5.13	1.35	-20.8%	2.60%
	3T FAMILY	-6.86	-5.43	1.43	-20.8%	2.65%
	PTCHILD	-4.57	-3.62	0.95	-20.8%	2.55%
	4T FAMILY	-7.11	-5.63	1.48	-20.8%	2.55%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.13	2.04	-0.09	-4.2%	3.03%
	2T FAMILY	5.64	5.41	-0.23	-4.1%	3.05%
	DOUBLE	5.43	5.20	-0.23	-4.2%	2.97%
	3T FAMILY	5.75	5.51	-0.24	-4.2%	2.99%
	PTCHILD	3.83	3.67	-0.16	-4.2%	3.09%
	4T FAMILY	5.96	5.71	-0.25	-4.2%	3.07%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.26	0.86	-0.40	-31.7%	2.38%
	2T FAMILY	3.34	2.28	-1.06	-31.7%	2.24%
	DOUBLE	3.21	2.19	-1.02	-31.8%	2.34%
	3T FAMILY	3.40	2.32	-1.08	-31.8%	2.20%
	PTCHILD	2.27	1.55	-0.72	-31.7%	2.65%
	4T FAMILY	3.53	2.41	-1.12	-31.7%	2.55%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.98	1.93	-1.05	-35.2%	2.12%
	2T FAMILY	7.90	5.11	-2.79	-35.3%	2.00%
	DOUBLE	7.60	4.92	-2.68	-35.3%	2.07%
	3T FAMILY	8.05	5.21	-2.84	-35.3%	2.16%
	PTCHILD	5.36	3.47	-1.89	-35.3%	2.06%
	4T FAMILY	8.34	5.40	-2.94	-35.3%	2.08%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.33	2.47	-1.86	-43.0%	2.49%
	2T FAMILY	11.47	6.55	-4.92	-42.9%	2.50%
	DOUBLE	11.04	6.30	-4.74	-42.9%	2.44%
	3T FAMILY	11.69	6.67	-5.02	-42.9%	2.46%
	PTCHILD	7.79	4.45	-3.34	-42.9%	2.53%
	4T FAMILY	12.12	6.92	-5.20	-42.9%	2.52%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.78	0.70	-0.08	-10.3%	4.48%
	2T FAMILY	2.07	1.86	-0.21	-10.1%	4.49%
	DOUBLE	1.99	1.79	-0.20	-10.1%	4.68%
	3T FAMILY	2.11	1.89	-0.22	-10.4%	4.42%
	PTCHILD	1.40	1.26	-0.14	-10.0%	4.13%
	4T FAMILY	2.18	1.96	-0.22	-10.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.18	1.07	-0.11	-9.3%	2.88%
	2T FAMILY	3.13	2.84	-0.29	-9.3%	2.90%
	DOUBLE	3.01	2.73	-0.28	-9.3%	3.02%
	3T FAMILY	3.19	2.89	-0.30	-9.4%	2.85%
	PTCHILD	2.12	1.93	-0.19	-9.0%	3.21%
	4T FAMILY	3.30	3.00	-0.30	-9.1%	3.09%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

Attachment D8

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	304.03	334.00	29.97	9.9%	1.99%
	2T FAMILY	805.67	885.10	79.43	9.9%	1.99%
	DOUBLE	775.28	851.70	76.42	9.9%	1.99%
	3T FAMILY	820.89	901.80	80.91	9.9%	1.99%
	PTCHILD	547.26	601.20	53.94	9.9%	1.99%
	4T FAMILY	851.29	935.20	83.91	9.9%	1.99%
	Total	430.96	473.45	42.48	9.9%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	276.48	297.11	20.63	7.5%	-0.22%
	2T FAMILY	732.67	787.34	54.67	7.5%	-0.23%
	DOUBLE	705.03	757.63	52.60	7.5%	-0.23%
	3T FAMILY	746.50	802.20	55.70	7.5%	-0.23%
	PTCHILD	497.67	534.80	37.13	7.5%	-0.22%
	4T FAMILY	774.15	831.91	57.76	7.5%	-0.22%
	Total	471.99	507.21	35.22	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	299.55	330.24	30.69	10.2%	2.35%
	2T FAMILY	793.81	875.14	81.33	10.2%	2.35%
	DOUBLE	763.85	842.11	78.26	10.2%	2.35%
	3T FAMILY	808.79	891.65	82.86	10.2%	2.35%
	PTCHILD	539.20	594.43	55.23	10.2%	2.35%
	4T FAMILY	838.75	924.67	85.92	10.2%	2.35%
	Total	412.71	455.00	42.28	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	272.03	293.53	21.50	7.9%	0.19%
	2T FAMILY	720.88	777.85	56.97	7.9%	0.19%
	DOUBLE	693.69	748.50	54.81	7.9%	0.19%
	3T FAMILY	734.49	792.53	58.04	7.9%	0.19%
	PTCHILD	489.66	528.35	38.69	7.9%	0.19%
	4T FAMILY	761.69	821.88	60.19	7.9%	0.19%
	Total	720.88	777.85	56.97	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	292.26	324.00	31.74	10.9%	2.93%
	2T FAMILY	774.49	858.60	84.11	10.9%	2.93%
	DOUBLE	745.28	826.20	80.92	10.9%	2.93%
	3T FAMILY	789.11	874.80	85.69	10.9%	2.93%
	PTCHILD	526.07	583.20	57.13	10.9%	2.93%
	4T FAMILY	818.33	907.20	88.87	10.9%	2.93%
	Total	412.82	457.65	44.83	10.9%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	264.82	287.54	22.72	8.6%	0.82%
	2T FAMILY	701.78	761.98	60.20	8.6%	0.82%
	DOUBLE	675.31	733.23	57.92	8.6%	0.82%
	3T FAMILY	715.02	776.36	61.34	8.6%	0.82%
	PTCHILD	476.69	517.57	40.88	8.6%	0.82%
	4T FAMILY	741.51	805.11	63.60	8.6%	0.82%
	Total	412.06	447.41	35.35	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	313.65	345.14	31.49	10.0%	2.13%
	2T FAMILY	831.17	914.62	83.45	10.0%	2.13%
	DOUBLE	799.81	880.11	80.30	10.0%	2.13%
	3T FAMILY	846.86	931.88	85.02	10.0%	2.13%
	PTCHILD	564.58	621.25	56.67	10.0%	2.13%
	4T FAMILY	878.23	966.39	88.16	10.0%	2.13%
	Total	428.65	471.69	43.04	10.0%	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**

Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	290.07	315.29	25.22	8.7%	0.89%
	2T FAMILY	768.69	835.52	66.83	8.7%	0.89%
	DOUBLE	739.68	803.99	64.31	8.7%	0.89%
	3T FAMILY	783.20	851.28	68.08	8.7%	0.89%
	PTCHILD	522.13	567.52	45.39	8.7%	0.89%
	4T FAMILY	812.20	882.81	70.61	8.7%	0.89%
	Total	512.04	556.56	44.52	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	329.61	365.97	36.36	11.0%	3.10%
	2T FAMILY	873.47	969.82	96.35	11.0%	3.10%
	DOUBLE	840.52	933.22	92.70	11.0%	3.10%
	3T FAMILY	889.95	988.12	98.17	11.0%	3.10%
	PTCHILD	593.30	658.75	65.45	11.0%	3.10%
	4T FAMILY	922.91	1,024.72	101.81	11.0%	3.10%
	Total	539.13	598.60	59.47	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	316.51	348.46	31.95	10.1%	2.21%
	2T FAMILY	838.75	923.42	84.67	10.1%	2.21%
	DOUBLE	807.11	888.57	81.46	10.1%	2.21%
	3T FAMILY	854.57	940.84	86.27	10.1%	2.21%
	PTCHILD	569.73	627.23	57.50	10.1%	2.21%
	4T FAMILY	886.24	975.69	89.45	10.1%	2.21%
	Total	503.33	554.14	50.81	10.1%	
Small - Base Total		**500.32**	**549.67**	**49.34**	**9.9%**	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**

Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	83.63	92.23	8.60	10.3%	0.92%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.92%
	DOUBLE	213.26	235.19	21.93	10.3%	0.92%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.92%
	PTCHILD	150.53	166.01	15.48	10.3%	0.92%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.92%
	Total	145.35	160.30	14.95	10.3%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	84.63	93.12	8.49	10.0%	0.69%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.69%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.69%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	130.32	143.39	13.07	10.0%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	65.49	69.01	3.52	5.4%	-3.56%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.56%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.56%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.56%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.56%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.56%
	Total	96.18	101.35	5.17	5.4%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	66.60	72.39	5.79	8.7%	-0.52%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.52%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.52%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.52%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	20.23	23.25	3.02	14.9%	5.16%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.15%
	DOUBLE	51.59	59.29	7.70	14.9%	5.16%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.16%
	PTCHILD	36.41	41.85	5.44	14.9%	5.15%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.15%
	Total	34.22	39.33	5.11	14.9%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	64.23	60.45	-3.78	-5.9%	-13.88%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.88%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.87%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.87%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.88%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.88%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	75.39	78.41	3.02	4.0%	-4.81%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.81%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.80%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.81%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.81%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.81%
	Total	127.76	132.89	5.12	4.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	75.83	83.72	7.89	10.4%	1.05%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.05%
	DOUBLE	193.37	213.49	20.12	10.4%	1.05%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.05%
	PTCHILD	136.49	150.70	14.21	10.4%	1.05%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.05%
	Total	138.65	153.07	14.43	10.4%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.20%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.20%
	DOUBLE	199.61	220.73	21.12	10.6%	1.21%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.20%
	PTCHILD	140.90	155.81	14.91	10.6%	1.21%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.21%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	38.52	44.02	5.49	14.3%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	146.65	162.16	15.50	10.6%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	N/A	N/A	N/A	N/A	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	121.68	128.64	6.96	5.7%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.41%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.45%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.46%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.40%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.39%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	2.99	2.57	-0.42	-14.0%	-21.41%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.45%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.46%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.40%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.39%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-3.30%
	2T FAMILY	2.20	2.33	0.13	5.9%	-3.32%
	DOUBLE	2.12	2.24	0.12	5.7%	-3.45%
	3T FAMILY	2.24	2.38	0.14	6.2%	-3.25%
	PTCHILD	1.49	1.58	0.09	6.0%	-3.66%
	4T FAMILY	2.32	2.46	0.14	6.0%	-3.53%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-2.50%
	2T FAMILY	2.89	3.10	0.21	7.3%	-2.52%
	DOUBLE	2.78	2.98	0.20	7.2%	-2.61%
	3T FAMILY	2.94	3.16	0.22	7.5%	-2.47%
	PTCHILD	1.96	2.11	0.15	7.7%	-2.31%
	4T FAMILY	3.05	3.28	0.23	7.5%	-2.38%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**110.32**	**120.41**	**10.09**	**9.1%**	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.89	0.86	-0.03	-3.4%	-10.42%
	2T FAMILY	2.36	2.28	-0.08	-3.4%	-10.24%
	DOUBLE	2.27	2.19	-0.08	-3.5%	-10.61%
	3T FAMILY	2.40	2.32	-0.08	-3.3%	-10.42%
	PTCHILD	1.60	1.55	-0.05	-3.1%	-10.40%
	4T FAMILY	2.49	2.41	-0.08	-3.2%	-10.41%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.89	0.86	-0.03	-3.4%	-10.42%
	2T FAMILY	2.36	2.28	-0.08	-3.4%	-10.24%
	DOUBLE	2.27	2.19	-0.08	-3.5%	-10.61%
	3T FAMILY	2.40	2.32	-0.08	-3.3%	-10.42%
	PTCHILD	1.60	1.55	-0.05	-3.1%	-10.40%
	4T FAMILY	2.49	2.41	-0.08	-3.2%	-10.41%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.54	6.37	-1.17	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.16	0.04	33.3%	23.08%
	2T FAMILY	0.32	0.42	0.10	31.3%	23.53%
	DOUBLE	0.31	0.41	0.10	32.3%	24.24%
	3T FAMILY	0.32	0.43	0.11	34.4%	22.86%
	PTCHILD	0.22	0.29	0.07	31.8%	26.09%
	4T FAMILY	0.34	0.45	0.11	32.4%	25.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-15.17	-25.97	-10.80	71.2%	56.73%
	2T FAMILY	-40.20	-68.82	-28.62	71.2%	56.73%
	DOUBLE	-38.68	-66.22	-27.54	71.2%	56.73%
	3T FAMILY	-40.96	-70.12	-29.16	71.2%	56.73%
	PTCHILD	-27.31	-46.75	-19.44	71.2%	56.72%
	4T FAMILY	-42.48	-72.72	-30.24	71.2%	56.72%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-41.37	-55.82	-14.45	34.9%	25.30%
	2T FAMILY	-109.63	-147.92	-38.29	34.9%	25.29%
	DOUBLE	-105.49	-142.34	-36.85	34.9%	25.30%
	3T FAMILY	-111.70	-150.71	-39.01	34.9%	25.29%
	PTCHILD	-74.47	-100.48	-26.01	34.9%	25.30%
	4T FAMILY	-115.84	-156.30	-40.46	34.9%	25.30%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.94	0.88	-0.06	-6.4%	-12.87%
	2T FAMILY	2.49	2.33	-0.16	-6.4%	-13.06%
	DOUBLE	2.40	2.24	-0.16	-6.7%	-13.18%
	3T FAMILY	2.54	2.38	-0.16	-6.3%	-12.82%
	PTCHILD	1.69	1.58	-0.11	-6.5%	-13.19%
	4T FAMILY	2.63	2.46	-0.17	-6.5%	-13.07%
	Total	N/A	N/A	N/A	N/A	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.94	0.96	0.02	2.1%	-4.95%
	2T FAMILY	2.49	2.54	0.05	2.0%	-5.22%
	DOUBLE	2.40	2.45	0.05	2.1%	-5.04%
	3T FAMILY	2.54	2.59	0.05	2.0%	-5.13%
	PTCHILD	1.69	1.73	0.04	2.4%	-4.95%
	4T FAMILY	2.63	2.69	0.06	2.3%	-4.95%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.94	0.85	-0.09	-9.6%	-15.84%
	2T FAMILY	2.49	2.25	-0.24	-9.6%	-16.04%
	DOUBLE	2.40	2.17	-0.23	-9.6%	-15.89%
	3T FAMILY	2.54	2.30	-0.24	-9.4%	-15.75%
	PTCHILD	1.69	1.53	-0.16	-9.5%	-15.93%
	4T FAMILY	2.63	2.38	-0.25	-9.5%	-15.90%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.90	0.69	-0.21	-23.3%	-28.87%
	2T FAMILY	2.39	1.83	-0.56	-23.4%	-28.79%
	DOUBLE	2.30	1.76	-0.54	-23.5%	-28.74%
	3T FAMILY	2.43	1.86	-0.57	-23.5%	-29.01%
	PTCHILD	1.62	1.24	-0.38	-23.5%	-29.14%
	4T FAMILY	2.52	1.93	-0.59	-23.4%	-29.04%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.33	1.02	-0.31	-23.3%	-29.17%
	2T FAMILY	3.52	2.70	-0.82	-23.3%	-29.32%
	DOUBLE	3.39	2.60	-0.79	-23.3%	-29.16%
	3T FAMILY	3.59	2.75	-0.84	-23.4%	-29.31%
	PTCHILD	2.39	1.84	-0.55	-23.0%	-28.96%
	4T FAMILY	3.72	2.86	-0.86	-23.1%	-29.03%
	Total	N/A	N/A	N/A	N/A	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.77	-1.75	0.02	-1.1%	-7.89%
	2T FAMILY	-4.69	-4.64	0.05	-1.1%	-7.94%
	DOUBLE	-4.51	-4.46	0.05	-1.1%	-8.04%
	3T FAMILY	-4.78	-4.73	0.05	-1.0%	-7.80%
	PTCHILD	-3.19	-3.15	0.04	-1.3%	-7.89%
	4T FAMILY	-4.96	-4.90	0.06	-1.2%	-7.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-1.97	-1.94	0.03	-1.5%	-8.49%
	2T FAMILY	-5.22	-5.14	0.08	-1.5%	-8.54%
	DOUBLE	-5.02	-4.95	0.07	-1.4%	-8.50%
	3T FAMILY	-5.32	-5.24	0.08	-1.5%	-8.39%
	PTCHILD	-3.55	-3.49	0.06	-1.7%	-8.64%
	4T FAMILY	-5.52	-5.43	0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.75	-1.73	0.02	-1.1%	-8.47%
	2T FAMILY	-4.64	-4.58	0.06	-1.3%	-8.58%
	DOUBLE	-4.46	-4.41	0.05	-1.1%	-8.51%
	3T FAMILY	-4.73	-4.67	0.06	-1.3%	-8.43%
	PTCHILD	-3.15	-3.11	0.04	-1.3%	-8.53%
	4T FAMILY	-4.90	-4.84	0.06	-1.2%	-8.51%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.77	1.75	-0.02	-1.1%	-7.89%
	2T FAMILY	4.69	4.64	-0.05	-1.1%	-7.94%
	DOUBLE	4.51	4.46	-0.05	-1.1%	-8.04%
	3T FAMILY	4.78	4.73	-0.05	-1.0%	-7.80%
	PTCHILD	3.19	3.15	-0.04	-1.3%	-7.89%
	4T FAMILY	4.96	4.90	-0.06	-1.2%	-7.89%
	Total	3.23	3.20	-0.04	-1.1%	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	1.97	1.94	-0.03	-1.5%	-8.49%
	2T FAMILY	5.22	5.14	-0.08	-1.5%	-8.54%
	DOUBLE	5.02	4.95	-0.07	-1.4%	-8.50%
	3T FAMILY	5.32	5.24	-0.08	-1.5%	-8.39%
	PTCHILD	3.55	3.49	-0.06	-1.7%	-8.64%
	4T FAMILY	5.52	5.43	-0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.75	1.73	-0.02	-1.1%	-8.47%
	2T FAMILY	4.64	4.58	-0.06	-1.3%	-8.58%
	DOUBLE	4.46	4.41	-0.05	-1.1%	-8.51%
	3T FAMILY	4.73	4.67	-0.06	-1.3%	-8.43%
	PTCHILD	3.15	3.11	-0.04	-1.3%	-8.53%
	4T FAMILY	4.90	4.84	-0.06	-1.2%	-8.51%
	Total	1.75	1.73	-0.02	-1.1%	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.77	1.75	-0.02	-1.1%	-7.89%
	2T FAMILY	4.69	4.64	-0.05	-1.1%	-7.94%
	DOUBLE	4.51	4.46	-0.05	-1.1%	-8.04%
	3T FAMILY	4.78	4.73	-0.05	-1.0%	-7.80%
	PTCHILD	3.19	3.15	-0.04	-1.3%	-7.89%
	4T FAMILY	4.96	4.90	-0.06	-1.2%	-7.89%
	Total	2.21	2.18	-0.02	-1.1%	

Attachment D9

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	1.97	1.94	-0.03	-1.5%	-8.49%
	2T FAMILY	5.22	5.14	-0.08	-1.5%	-8.54%
	DOUBLE	5.02	4.95	-0.07	-1.4%	-8.50%
	3T FAMILY	5.32	5.24	-0.08	-1.5%	-8.39%
	PTCHILD	3.55	3.49	-0.06	-1.7%	-8.64%
	4T FAMILY	5.52	5.43	-0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.75	1.73	-0.02	-1.1%	-8.47%
	2T FAMILY	4.64	4.58	-0.06	-1.3%	-8.58%
	DOUBLE	4.46	4.41	-0.05	-1.1%	-8.51%
	3T FAMILY	4.73	4.67	-0.06	-1.3%	-8.43%
	PTCHILD	3.15	3.11	-0.04	-1.3%	-8.53%
	4T FAMILY	4.90	4.84	-0.06	-1.2%	-8.51%
	Total	3.56	3.51	-0.05	-1.3%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.51	-25.40	-16.89	198.5%	176.99%
	2T FAMILY	-22.55	-67.31	-44.76	198.5%	177.00%
	DOUBLE	-21.70	-64.77	-43.07	198.5%	177.03%
	3T FAMILY	-22.98	-68.58	-45.60	198.4%	176.98%
	PTCHILD	-15.32	-45.72	-30.40	198.4%	176.92%
	4T FAMILY	-23.83	-71.12	-47.29	198.4%	176.95%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-10.71	-22.65	-11.94	111.5%	96.44%
	2T FAMILY	-28.38	-60.02	-31.64	111.5%	96.46%
	DOUBLE	-27.31	-57.76	-30.45	111.5%	96.46%
	3T FAMILY	-28.92	-61.16	-32.24	111.5%	96.47%
	PTCHILD	-19.28	-40.77	-21.49	111.5%	96.48%
	4T FAMILY	-29.99	-63.42	-33.43	111.5%	96.47%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.66**	**5.72**	**-0.95**	**-14.2%**	
Small Group Subtotal		**610.03**	**668.56**	**58.53**	**9.6%**	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	311.64	342.35	30.71	9.9%	2.50%
	2T FAMILY	825.85	907.23	81.38	9.9%	2.50%
	DOUBLE	794.68	872.99	78.31	9.9%	2.50%
	3T FAMILY	841.42	924.35	82.93	9.9%	2.50%
	PTCHILD	560.97	616.23	55.26	9.9%	2.50%
	4T FAMILY	872.61	958.58	85.97	9.9%	2.50%
	Total	568.75	624.79	56.05	9.9%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	283.40	304.54	21.14	7.5%	2.50%
	2T FAMILY	751.00	807.03	56.03	7.5%	2.50%
	DOUBLE	722.66	776.58	53.92	7.5%	2.50%
	3T FAMILY	765.17	822.26	57.09	7.5%	2.50%
	PTCHILD	510.13	548.17	38.04	7.5%	2.50%
	4T FAMILY	793.53	852.71	59.18	7.5%	2.50%
	Total	427.28	459.15	31.88	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	307.07	338.49	31.42	10.2%	2.50%
	2T FAMILY	813.74	897.00	83.26	10.2%	2.50%
	DOUBLE	783.02	863.15	80.13	10.2%	2.50%
	3T FAMILY	829.08	913.92	84.84	10.2%	2.50%
	PTCHILD	552.74	609.28	56.54	10.2%	2.50%
	4T FAMILY	859.81	947.77	87.96	10.2%	2.50%
	Total	701.15	772.89	71.74	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	278.85	300.86	22.01	7.9%	2.50%
	2T FAMILY	738.95	797.28	58.33	7.9%	2.50%
	DOUBLE	711.06	767.19	56.13	7.9%	2.50%
	3T FAMILY	752.90	812.32	59.42	7.9%	2.50%
	PTCHILD	501.93	541.55	39.62	7.9%	2.50%
	4T FAMILY	780.78	842.41	61.63	7.9%	2.50%
	Total	340.59	367.48	26.88	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	299.57	332.10	32.53	10.9%	2.50%
	2T FAMILY	793.86	880.07	86.21	10.9%	2.50%
	DOUBLE	763.91	846.86	82.95	10.9%	2.50%
	3T FAMILY	808.83	896.67	87.84	10.9%	2.50%
	PTCHILD	539.23	597.78	58.55	10.9%	2.50%
	4T FAMILY	838.80	929.88	91.08	10.9%	2.50%
	Total	793.86	880.07	86.21	10.9%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	271.44	294.73	23.29	8.6%	2.50%
	2T FAMILY	719.32	781.03	61.71	8.6%	2.50%
	DOUBLE	692.18	751.56	59.38	8.6%	2.50%
	3T FAMILY	732.89	795.77	62.88	8.6%	2.50%
	PTCHILD	488.60	530.51	41.91	8.6%	2.50%
	4T FAMILY	760.04	825.24	65.20	8.6%	2.50%
	Total	271.44	294.73	23.29	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	321.52	353.77	32.25	10.0%	2.50%
	2T FAMILY	852.03	937.49	85.46	10.0%	2.50%
	DOUBLE	819.87	902.11	82.24	10.0%	2.50%
	3T FAMILY	868.10	955.18	87.08	10.0%	2.50%
	PTCHILD	578.75	636.79	58.04	10.0%	2.50%
	4T FAMILY	900.27	990.56	90.29	10.0%	2.50%
	Total	405.28	445.94	40.65	10.0%	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	297.36	323.18	25.82	8.7%	2.50%
	2T FAMILY	788.01	856.43	68.42	8.7%	2.50%
	DOUBLE	758.27	824.11	65.84	8.7%	2.50%
	3T FAMILY	802.87	872.59	69.72	8.7%	2.50%
	PTCHILD	535.26	581.72	46.46	8.7%	2.50%
	4T FAMILY	832.62	904.90	72.28	8.7%	2.50%
	Total	452.89	492.21	39.32	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	337.85	375.13	37.28	11.0%	2.50%
	2T FAMILY	895.30	994.09	98.79	11.0%	2.50%
	DOUBLE	861.51	956.58	95.07	11.0%	2.50%
	3T FAMILY	912.19	1,012.85	100.66	11.0%	2.50%
	PTCHILD	608.14	675.23	67.09	11.0%	2.50%
	4T FAMILY	945.99	1,050.36	104.37	11.0%	2.50%
	Total	481.98	535.17	53.18	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	324.45	357.17	32.72	10.1%	2.50%
	2T FAMILY	859.79	946.50	86.71	10.1%	2.50%
	DOUBLE	827.35	910.78	83.43	10.1%	2.50%
	3T FAMILY	876.01	964.36	88.35	10.1%	2.50%
	PTCHILD	584.02	642.91	58.89	10.1%	2.50%
	4T FAMILY	908.47	1,000.08	91.61	10.1%	2.50%
	Total	491.74	541.34	49.59	10.1%	
Small - Base Total		**480.16**	**527.50**	**47.34**	**9.9%**	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	86.13	94.76	8.63	10.0%	2.74%
	2T FAMILY	228.24	251.11	22.87	10.0%	2.74%
	DOUBLE	219.63	241.64	22.01	10.0%	2.74%
	3T FAMILY	232.55	255.85	23.30	10.0%	2.74%
	PTCHILD	155.03	170.57	15.54	10.0%	2.75%
	4T FAMILY	241.16	265.33	24.17	10.0%	2.75%
	Total	116.28	127.93	11.65	10.0%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	87.16	95.68	8.52	9.8%	2.75%
	2T FAMILY	230.97	253.55	22.58	9.8%	2.75%
	DOUBLE	222.26	243.98	21.72	9.8%	2.75%
	3T FAMILY	235.33	258.34	23.01	9.8%	2.75%
	PTCHILD	156.89	172.22	15.33	9.8%	2.74%
	4T FAMILY	244.05	267.90	23.85	9.8%	2.75%
	Total	98.22	107.82	9.60	9.8%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	67.45	70.91	3.46	5.1%	2.75%
	2T FAMILY	178.74	187.91	9.17	5.1%	2.75%
	DOUBLE	172.00	180.82	8.82	5.1%	2.75%
	3T FAMILY	182.12	191.46	9.34	5.1%	2.75%
	PTCHILD	121.41	127.64	6.23	5.1%	2.75%
	4T FAMILY	188.86	198.55	9.69	5.1%	2.75%
	Total	115.15	121.05	5.91	5.1%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	20.84	23.89	3.05	14.6%	2.75%
	2T FAMILY	55.23	63.31	8.08	14.6%	2.76%
	DOUBLE	53.14	60.92	7.78	14.6%	2.75%
	3T FAMILY	56.27	64.50	8.23	14.6%	2.74%
	PTCHILD	37.51	43.00	5.49	14.6%	2.75%
	4T FAMILY	58.35	66.89	8.54	14.6%	2.75%
	Total	35.19	40.34	5.15	14.6%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	66.16	62.12	-4.04	-6.1%	2.76%
	2T FAMILY	175.32	164.62	-10.70	-6.1%	2.77%
	DOUBLE	168.71	158.41	-10.30	-6.1%	2.76%
	3T FAMILY	178.63	167.72	-10.91	-6.1%	2.76%
	PTCHILD	119.09	111.82	-7.27	-6.1%	2.77%
	4T FAMILY	185.25	173.94	-11.31	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	109.68	113.81	4.12	3.8%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	78.11	86.03	7.92	10.1%	2.76%
	2T FAMILY	206.99	227.98	20.99	10.1%	2.76%
	DOUBLE	199.18	219.38	20.20	10.1%	2.76%
	3T FAMILY	210.90	232.28	21.38	10.1%	2.76%
	PTCHILD	140.60	154.85	14.25	10.1%	2.75%
	4T FAMILY	218.71	240.88	22.17	10.1%	2.76%
	Total	120.96	133.23	12.27	10.1%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.01	31.93	3.92	14.0%	2.73%
	2T FAMILY	74.23	84.61	10.38	14.0%	2.73%
	DOUBLE	71.43	81.42	9.99	14.0%	2.74%
	3T FAMILY	75.63	86.21	10.58	14.0%	2.73%
	PTCHILD	50.42	57.47	7.05	14.0%	2.74%
	4T FAMILY	78.43	89.40	10.97	14.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	70.92	78.23	7.31	10.3%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	2.75%
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.93	82.20	4.27	5.5%	2.75%
	2T FAMILY	206.51	217.83	11.32	5.5%	2.75%
	DOUBLE	198.72	209.61	10.89	5.5%	2.75%
	3T FAMILY	210.41	221.94	11.53	5.5%	2.75%
	PTCHILD	140.27	147.96	7.69	5.5%	2.75%
	4T FAMILY	218.20	230.16	11.96	5.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.26	-7.39	0.87	-10.5%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.26	7.39	-0.87	-10.5%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.53	0.56	0.03	5.7%	1.82%
	2T FAMILY	1.40	1.48	0.08	5.7%	1.37%
	DOUBLE	1.35	1.43	0.08	5.9%	2.14%
	3T FAMILY	1.43	1.51	0.08	5.6%	1.34%
	PTCHILD	0.95	1.01	0.06	6.3%	2.02%
	4T FAMILY	1.48	1.57	0.09	6.1%	1.95%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.64	0.68	0.04	6.3%	1.49%
	2T FAMILY	1.70	1.80	0.10	5.9%	1.12%
	DOUBLE	1.63	1.73	0.10	6.1%	1.17%
	3T FAMILY	1.73	1.84	0.11	6.4%	1.66%
	PTCHILD	1.15	1.22	0.07	6.1%	0.83%
	4T FAMILY	1.79	1.90	0.11	6.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.12	1.20	0.08	7.1%	2.56%
	2T FAMILY	2.97	3.18	0.21	7.1%	2.58%
	DOUBLE	2.86	3.06	0.20	7.0%	2.68%
	3T FAMILY	3.02	3.24	0.22	7.3%	2.53%
	PTCHILD	2.02	2.16	0.14	6.9%	2.37%
	4T FAMILY	3.14	3.36	0.22	7.0%	2.44%
	Total	2.97	3.18	0.21	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.49	1.60	0.11	7.4%	2.56%
	2T FAMILY	3.95	4.24	0.29	7.3%	2.66%
	DOUBLE	3.80	4.08	0.28	7.4%	2.51%
	3T FAMILY	4.02	4.32	0.30	7.5%	2.61%
	PTCHILD	2.68	2.88	0.20	7.5%	2.49%
	4T FAMILY	4.17	4.48	0.31	7.4%	2.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**99.58**	**109.10**	**9.52**	**9.6%**	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.92	0.89	-0.03	-3.3%	3.49%
	2T FAMILY	2.44	2.36	-0.08	-3.3%	3.51%
	DOUBLE	2.35	2.27	-0.08	-3.4%	3.65%
	3T FAMILY	2.48	2.40	-0.08	-3.2%	3.45%
	PTCHILD	1.66	1.60	-0.06	-3.6%	3.23%
	4T FAMILY	2.58	2.49	-0.09	-3.5%	3.32%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.92	0.89	-0.03	-3.3%	3.49%
	2T FAMILY	2.44	2.36	-0.08	-3.3%	3.51%
	DOUBLE	2.35	2.27	-0.08	-3.4%	3.65%
	3T FAMILY	2.48	2.40	-0.08	-3.2%	3.45%
	PTCHILD	1.66	1.60	-0.06	-3.6%	3.23%
	4T FAMILY	2.58	2.49	-0.09	-3.5%	3.32%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	7.18	6.06	-1.11	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.16	0.04	33.3%	0.00%
	2T FAMILY	0.32	0.42	0.10	31.3%	0.00%
	DOUBLE	0.31	0.41	0.10	32.3%	0.00%
	3T FAMILY	0.32	0.43	0.11	34.4%	0.00%
	PTCHILD	0.22	0.29	0.07	31.8%	0.00%
	4T FAMILY	0.34	0.45	0.11	32.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-15.63	-26.62	-10.99	70.3%	2.50%
	2T FAMILY	-41.42	-70.54	-29.12	70.3%	2.50%
	DOUBLE	-39.86	-67.88	-28.02	70.3%	2.51%
	3T FAMILY	-42.20	-71.87	-29.67	70.3%	2.50%
	PTCHILD	-28.13	-47.92	-19.79	70.4%	2.50%
	4T FAMILY	-43.76	-74.54	-30.78	70.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-42.40	-57.22	-14.82	35.0%	2.51%
	2T FAMILY	-112.36	-151.63	-39.27	35.0%	2.51%
	DOUBLE	-108.12	-145.91	-37.79	35.0%	2.51%
	3T FAMILY	-114.48	-154.49	-40.01	34.9%	2.51%
	PTCHILD	-76.32	-103.00	-26.68	35.0%	2.51%
	4T FAMILY	-118.72	-160.22	-41.50	35.0%	2.51%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.97	0.90	-0.07	-7.2%	2.27%
	2T FAMILY	2.57	2.39	-0.18	-7.0%	2.58%
	DOUBLE	2.47	2.30	-0.17	-6.9%	2.68%
	3T FAMILY	2.62	2.43	-0.19	-7.3%	2.10%
	PTCHILD	1.75	1.62	-0.13	-7.4%	2.53%
	4T FAMILY	2.72	2.52	-0.20	-7.4%	2.44%
	Total	N/A	N/A	N/A	N/A	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.97	0.98	0.01	1.0%	2.08%
	2T FAMILY	2.57	2.60	0.03	1.2%	2.36%
	DOUBLE	2.47	2.50	0.03	1.2%	2.04%
	3T FAMILY	2.62	2.65	0.03	1.1%	2.32%
	PTCHILD	1.75	1.76	0.01	0.6%	1.73%
	4T FAMILY	2.72	2.74	0.02	0.7%	1.86%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.97	0.88	-0.09	-9.3%	3.53%
	2T FAMILY	2.57	2.33	-0.24	-9.3%	3.56%
	DOUBLE	2.47	2.24	-0.23	-9.3%	3.23%
	3T FAMILY	2.62	2.38	-0.24	-9.2%	3.48%
	PTCHILD	1.75	1.58	-0.17	-9.7%	3.27%
	4T FAMILY	2.72	2.46	-0.26	-9.6%	3.36%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	14.26	14.26	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.93	0.70	-0.23	-24.7%	1.45%
	2T FAMILY	2.46	1.86	-0.60	-24.4%	1.64%
	DOUBLE	2.37	1.79	-0.58	-24.5%	1.70%
	3T FAMILY	2.51	1.89	-0.62	-24.7%	1.61%
	PTCHILD	1.67	1.26	-0.41	-24.6%	1.61%
	4T FAMILY	2.60	1.96	-0.64	-24.6%	1.55%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.36	1.05	-0.31	-22.8%	2.94%
	2T FAMILY	3.60	2.78	-0.82	-22.8%	2.96%
	DOUBLE	3.47	2.68	-0.79	-22.8%	3.08%
	3T FAMILY	3.67	2.84	-0.83	-22.6%	3.27%
	PTCHILD	2.45	1.89	-0.56	-22.9%	2.72%
	4T FAMILY	3.81	2.94	-0.87	-22.8%	2.80%
	Total	N/A	N/A	N/A	N/A	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.81	-1.79	0.02	-1.1%	2.29%
	2T FAMILY	-4.80	-4.74	0.06	-1.2%	2.16%
	DOUBLE	-4.62	-4.56	0.06	-1.3%	2.24%
	3T FAMILY	-4.89	-4.83	0.06	-1.2%	2.11%
	PTCHILD	-3.26	-3.22	0.04	-1.2%	2.22%
	4T FAMILY	-5.07	-5.01	0.06	-1.2%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.02	-2.00	0.02	-1.0%	3.09%
	2T FAMILY	-5.35	-5.30	0.05	-0.9%	3.11%
	DOUBLE	-5.15	-5.10	0.05	-1.0%	3.03%
	3T FAMILY	-5.45	-5.40	0.05	-0.9%	3.05%
	PTCHILD	-3.64	-3.60	0.04	-1.1%	3.15%
	4T FAMILY	-5.66	-5.60	0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.79	-1.77	0.02	-1.1%	2.31%
	2T FAMILY	-4.74	-4.69	0.05	-1.1%	2.40%
	DOUBLE	-4.56	-4.51	0.05	-1.1%	2.27%
	3T FAMILY	-4.83	-4.78	0.05	-1.0%	2.36%
	PTCHILD	-3.22	-3.19	0.03	-0.9%	2.57%
	4T FAMILY	-5.01	-4.96	0.05	-1.0%	2.48%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.81	1.79	-0.02	-1.1%	2.29%
	2T FAMILY	4.80	4.74	-0.06	-1.2%	2.16%
	DOUBLE	4.62	4.56	-0.06	-1.3%	2.24%
	3T FAMILY	4.89	4.83	-0.06	-1.2%	2.11%
	PTCHILD	3.26	3.22	-0.04	-1.2%	2.22%
	4T FAMILY	5.07	5.01	-0.06	-1.2%	2.24%
	Total	4.80	4.74	-0.06	-1.2%	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.02	2.00	-0.02	-1.0%	3.09%
	2T FAMILY	5.35	5.30	-0.05	-0.9%	3.11%
	DOUBLE	5.15	5.10	-0.05	-1.0%	3.03%
	3T FAMILY	5.45	5.40	-0.05	-0.9%	3.05%
	PTCHILD	3.64	3.60	-0.04	-1.1%	3.15%
	4T FAMILY	5.66	5.60	-0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.79	1.77	-0.02	-1.1%	2.31%
	2T FAMILY	4.74	4.69	-0.05	-1.1%	2.40%
	DOUBLE	4.56	4.51	-0.05	-1.1%	2.27%
	3T FAMILY	4.83	4.78	-0.05	-1.0%	2.36%
	PTCHILD	3.22	3.19	-0.03	-0.9%	2.57%
	4T FAMILY	5.01	4.96	-0.05	-1.0%	2.48%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.81	1.79	-0.02	-1.1%	2.29%
	2T FAMILY	4.80	4.74	-0.06	-1.2%	2.16%
	DOUBLE	4.62	4.56	-0.06	-1.3%	2.24%
	3T FAMILY	4.89	4.83	-0.06	-1.2%	2.11%
	PTCHILD	3.26	3.22	-0.04	-1.2%	2.22%
	4T FAMILY	5.07	5.01	-0.06	-1.2%	2.24%
	Total	1.81	1.79	-0.02	-1.1%	

Attachment D10

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.02	2.00	-0.02	-1.0%	3.09%
	2T FAMILY	5.35	5.30	-0.05	-0.9%	3.11%
	DOUBLE	5.15	5.10	-0.05	-1.0%	3.03%
	3T FAMILY	5.45	5.40	-0.05	-0.9%	3.05%
	PTCHILD	3.64	3.60	-0.04	-1.1%	3.15%
	4T FAMILY	5.66	5.60	-0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.79	1.77	-0.02	-1.1%	2.31%
	2T FAMILY	4.74	4.69	-0.05	-1.1%	2.40%
	DOUBLE	4.56	4.51	-0.05	-1.1%	2.27%
	3T FAMILY	4.83	4.78	-0.05	-1.0%	2.36%
	PTCHILD	3.22	3.19	-0.03	-0.9%	2.57%
	4T FAMILY	5.01	4.96	-0.05	-1.0%	2.48%
	Total	3.17	3.13	-0.03	-1.1%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.72	-26.04	-17.32	198.6%	2.52%
	2T FAMILY	-23.11	-69.01	-45.90	198.6%	2.53%
	DOUBLE	-22.24	-66.40	-44.16	198.6%	2.52%
	3T FAMILY	-23.54	-70.31	-46.77	198.7%	2.52%
	PTCHILD	-15.70	-46.87	-31.17	198.5%	2.52%
	4T FAMILY	-24.42	-72.91	-48.49	198.6%	2.52%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-10.98	-23.22	-12.24	111.5%	2.52%
	2T FAMILY	-29.10	-61.53	-32.43	111.4%	2.52%
	DOUBLE	-28.00	-59.21	-31.21	111.5%	2.51%
	3T FAMILY	-29.65	-62.69	-33.04	111.4%	2.50%
	PTCHILD	-19.76	-41.80	-22.04	111.5%	2.53%
	4T FAMILY	-30.74	-65.02	-34.28	111.5%	2.52%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.63**	**5.70**	**-0.94**	**-14.1%**	
Small Group Subtotal		**581.46**	**637.45**	**55.99**	**9.6%**	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 (NAIC Code) — NDPD-127211453 (SERFF Tracking #)

Company submitting the rate adjustment request

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	319.46	350.91	31.45	9.8%	2.50%
	2T FAMILY	846.58	929.91	83.33	9.8%	2.50%
	DOUBLE	814.63	894.82	80.19	9.8%	2.50%
	3T FAMILY	862.54	947.46	84.92	9.8%	2.50%
	PTCHILD	575.03	631.64	56.61	9.8%	2.50%
	4T FAMILY	894.49	982.55	88.06	9.8%	2.50%
	Total	530.31	582.51	52.20	9.8%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	290.51	312.16	21.65	7.5%	2.50%
	2T FAMILY	769.86	827.22	57.36	7.5%	2.50%
	DOUBLE	740.81	796.01	55.20	7.5%	2.50%
	3T FAMILY	784.38	842.83	58.45	7.5%	2.50%
	PTCHILD	522.91	561.89	38.98	7.5%	2.50%
	4T FAMILY	813.42	874.05	60.63	7.5%	2.50%
	Total	290.51	312.16	21.65	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	314.75	346.96	32.21	10.2%	2.50%
	2T FAMILY	834.09	919.44	85.35	10.2%	2.50%
	DOUBLE	802.62	884.75	82.13	10.2%	2.50%
	3T FAMILY	849.83	936.79	86.96	10.2%	2.50%
	PTCHILD	566.55	624.53	57.98	10.2%	2.50%
	4T FAMILY	881.30	971.49	90.19	10.2%	2.50%
	Total	834.09	919.44	85.35	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	285.81	308.39	22.58	7.9%	2.50%
	2T FAMILY	757.40	817.23	59.83	7.9%	2.50%
	DOUBLE	728.81	786.39	57.58	7.9%	2.50%
	3T FAMILY	771.68	832.65	60.97	7.9%	2.50%
	PTCHILD	514.45	555.10	40.65	7.9%	2.50%
	4T FAMILY	800.26	863.49	63.23	7.9%	2.50%
	Total	474.45	511.93	37.48	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	307.10	340.41	33.31	10.8%	2.50%
	2T FAMILY	813.83	902.09	88.26	10.8%	2.50%
	DOUBLE	783.11	868.05	84.94	10.8%	2.50%
	3T FAMILY	829.17	919.11	89.94	10.8%	2.50%
	PTCHILD	552.78	612.74	59.96	10.8%	2.50%
	4T FAMILY	859.88	953.15	93.27	10.8%	2.50%
	Total	528.79	586.15	57.35	10.8%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	278.25	302.10	23.85	8.6%	2.50%
	2T FAMILY	737.38	800.57	63.19	8.6%	2.50%
	DOUBLE	709.55	770.36	60.81	8.6%	2.50%
	3T FAMILY	751.27	815.67	64.40	8.6%	2.50%
	PTCHILD	500.85	543.78	42.93	8.6%	2.50%
	4T FAMILY	779.10	845.88	66.78	8.6%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	329.63	362.62	32.99	10.0%	2.50%
	2T FAMILY	873.54	960.94	87.40	10.0%	2.50%
	DOUBLE	840.57	924.68	84.11	10.0%	2.50%
	3T FAMILY	890.01	979.07	89.06	10.0%	2.50%
	PTCHILD	593.33	652.72	59.39	10.0%	2.50%
	4T FAMILY	922.96	1,015.34	92.38	10.0%	2.50%
	Total	329.63	362.62	32.99	10.0%	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	304.84	331.25	26.41	8.7%	2.50%
	2T FAMILY	807.83	877.81	69.98	8.7%	2.50%
	DOUBLE	777.35	844.69	67.34	8.7%	2.50%
	3T FAMILY	823.06	894.38	71.32	8.7%	2.50%
	PTCHILD	548.71	596.25	47.54	8.7%	2.50%
	4T FAMILY	853.55	927.50	73.95	8.7%	2.50%
	Total	445.96	484.59	38.63	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	346.31	384.50	38.19	11.0%	2.50%
	2T FAMILY	917.73	1,018.93	101.20	11.0%	2.50%
	DOUBLE	883.10	980.48	97.38	11.0%	2.50%
	3T FAMILY	935.03	1,038.15	103.12	11.0%	2.50%
	PTCHILD	623.36	692.10	68.74	11.0%	2.50%
	4T FAMILY	969.67	1,076.60	106.93	11.0%	2.50%
	Total	471.10	523.05	51.95	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	332.59	366.09	33.50	10.1%	2.50%
	2T FAMILY	881.37	970.14	88.77	10.1%	2.50%
	DOUBLE	848.11	933.53	85.42	10.1%	2.50%
	3T FAMILY	898.00	988.44	90.44	10.1%	2.50%
	PTCHILD	598.66	658.96	60.30	10.1%	2.50%
	4T FAMILY	931.25	1,025.05	93.80	10.1%	2.50%
	Total	606.98	668.12	61.14	10.1%	
Small - Base Total		**484.83**	**532.91**	**48.08**	**9.9%**	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	147.28	161.63	14.36	9.7%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	89.79	98.31	8.52	9.5%	2.75%
	2T FAMILY	237.94	260.52	22.58	9.5%	2.75%
	DOUBLE	228.96	250.69	21.73	9.5%	2.75%
	3T FAMILY	242.43	265.44	23.01	9.5%	2.75%
	PTCHILD	161.62	176.96	15.34	9.5%	2.75%
	4T FAMILY	251.41	275.27	23.86	9.5%	2.75%
	Total	119.42	130.75	11.33	9.5%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	92.41	96.92	4.51	4.9%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	70.65	76.43	5.78	8.2%	2.77%
	2T FAMILY	187.22	202.54	15.32	8.2%	2.77%
	DOUBLE	180.16	194.90	14.74	8.2%	2.77%
	3T FAMILY	190.76	206.36	15.60	8.2%	2.77%
	PTCHILD	127.17	137.57	10.40	8.2%	2.76%
	4T FAMILY	197.82	214.00	16.18	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	21.45	24.55	3.10	14.5%	2.76%
	2T FAMILY	56.84	65.06	8.22	14.5%	2.76%
	DOUBLE	54.70	62.60	7.90	14.4%	2.76%
	3T FAMILY	57.92	66.29	8.37	14.5%	2.78%
	PTCHILD	38.61	44.19	5.58	14.5%	2.77%
	4T FAMILY	60.06	68.74	8.68	14.5%	2.77%
	Total	29.19	33.41	4.22	14.5%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	68.13	63.83	-4.30	-6.3%	2.75%
	2T FAMILY	180.54	169.15	-11.39	-6.3%	2.75%
	DOUBLE	173.73	162.77	-10.96	-6.3%	2.75%
	3T FAMILY	183.95	172.34	-11.61	-6.3%	2.75%
	PTCHILD	122.63	114.89	-7.74	-6.3%	2.75%
	4T FAMILY	190.76	178.72	-12.04	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 (NAIC Code) — NDPD-127211453 (SERFF Tracking #)

Company submitting the rate adjustment request

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	79.97	82.79	2.82	3.5%	2.76%
	2T FAMILY	211.92	219.39	7.47	3.5%	2.75%
	DOUBLE	203.92	211.11	7.19	3.5%	2.75%
	3T FAMILY	215.92	223.53	7.61	3.5%	2.75%
	PTCHILD	143.95	149.02	5.07	3.5%	2.75%
	4T FAMILY	223.92	231.81	7.89	3.5%	2.75%
	Total	93.17	96.45	3.29	3.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	124.68	137.00	12.32	9.9%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.85	32.81	3.96	13.7%	2.76%
	2T FAMILY	76.45	86.95	10.50	13.7%	2.77%
	DOUBLE	73.57	83.67	10.10	13.7%	2.76%
	3T FAMILY	77.90	88.59	10.69	13.7%	2.76%
	PTCHILD	51.93	59.06	7.13	13.7%	2.77%
	4T FAMILY	80.78	91.87	11.09	13.7%	2.76%
	Total	52.29	59.47	7.18	13.7%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.04	80.37	7.33	10.0%	2.74%
	2T FAMILY	193.56	212.98	19.42	10.0%	2.74%
	DOUBLE	186.25	204.94	18.69	10.0%	2.73%
	3T FAMILY	197.21	217.00	19.79	10.0%	2.74%
	PTCHILD	131.47	144.67	13.20	10.0%	2.74%
	4T FAMILY	204.51	225.04	20.53	10.0%	2.74%
	Total	73.04	80.37	7.33	10.0%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.89	102.61	4.72	4.8%	2.74%
	2T FAMILY	259.41	271.92	12.51	4.8%	2.74%
	DOUBLE	249.62	261.66	12.04	4.8%	2.74%
	3T FAMILY	264.30	277.05	12.75	4.8%	2.74%
	PTCHILD	176.20	184.70	8.50	4.8%	2.74%
	4T FAMILY	274.09	287.31	13.22	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	2.75%
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.28	84.47	4.19	5.2%	2.76%
	2T FAMILY	212.74	223.85	11.11	5.2%	2.76%
	DOUBLE	204.71	215.40	10.69	5.2%	2.76%
	3T FAMILY	216.76	228.07	11.31	5.2%	2.76%
	PTCHILD	144.50	152.05	7.55	5.2%	2.76%
	4T FAMILY	224.78	236.52	11.74	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.43	0.45	0.02	4.7%	2.27%
	2T FAMILY	1.14	1.19	0.05	4.4%	1.71%
	DOUBLE	1.10	1.15	0.05	4.5%	2.68%
	3T FAMILY	1.16	1.22	0.06	5.2%	2.52%
	PTCHILD	0.77	0.81	0.04	5.2%	2.53%
	4T FAMILY	1.20	1.26	0.06	5.0%	2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.67	0.71	0.04	6.0%	4.41%
	2T FAMILY	1.78	1.88	0.10	5.6%	4.44%
	DOUBLE	1.71	1.81	0.10	5.8%	4.62%
	3T FAMILY	1.81	1.92	0.11	6.1%	4.35%
	PTCHILD	1.21	1.28	0.07	5.8%	4.92%
	4T FAMILY	1.88	1.99	0.11	5.9%	4.74%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.55	1.65	0.10	6.5%	3.12%
	2T FAMILY	4.11	4.37	0.26	6.3%	3.07%
	DOUBLE	3.95	4.21	0.26	6.6%	3.19%
	3T FAMILY	4.19	4.46	0.27	6.4%	3.24%
	PTCHILD	2.79	2.97	0.18	6.5%	3.13%
	4T FAMILY	4.34	4.62	0.28	6.5%	3.13%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**108.95**	**119.03**	**10.07**	**9.2%**	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 (NAIC Code) — NDPD-127211453 (SERFF Tracking #)

Company submitting the rate adjustment request

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.93	0.90	-0.03	-3.2%	1.12%
	2T FAMILY	2.46	2.39	-0.07	-2.8%	1.27%
	DOUBLE	2.37	2.30	-0.07	-3.0%	1.32%
	3T FAMILY	2.51	2.43	-0.08	-3.2%	1.25%
	PTCHILD	1.67	1.62	-0.05	-3.0%	1.25%
	4T FAMILY	2.60	2.52	-0.08	-3.1%	1.20%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.93	0.90	-0.03	-3.2%	1.12%
	2T FAMILY	2.46	2.39	-0.07	-2.8%	1.27%
	DOUBLE	2.37	2.30	-0.07	-3.0%	1.32%
	3T FAMILY	2.51	2.43	-0.08	-3.2%	1.25%
	PTCHILD	1.67	1.62	-0.05	-3.0%	1.25%
	4T FAMILY	2.60	2.52	-0.08	-3.1%	1.20%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.87	5.81	-1.06	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.18	0.06	50.0%	12.50%
	2T FAMILY	0.32	0.48	0.16	50.0%	14.29%
	DOUBLE	0.31	0.46	0.15	48.4%	12.20%
	3T FAMILY	0.32	0.49	0.17	53.1%	13.95%
	PTCHILD	0.22	0.32	0.10	45.5%	10.34%
	4T FAMILY	0.34	0.50	0.16	47.1%	11.11%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-16.10	-27.29	-11.19	69.5%	2.52%
	2T FAMILY	-42.67	-72.32	-29.65	69.5%	2.52%
	DOUBLE	-41.06	-69.59	-28.53	69.5%	2.52%
	3T FAMILY	-43.47	-73.68	-30.21	69.5%	2.52%
	PTCHILD	-28.98	-49.12	-20.14	69.5%	2.50%
	4T FAMILY	-45.08	-76.41	-31.33	69.5%	2.51%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-43.46	-58.65	-15.19	35.0%	2.50%
	2T FAMILY	-115.17	-155.42	-40.25	34.9%	2.50%
	DOUBLE	-110.82	-149.56	-38.74	35.0%	2.50%
	3T FAMILY	-117.34	-158.36	-41.02	35.0%	2.51%
	PTCHILD	-78.23	-105.57	-27.34	34.9%	2.50%
	4T FAMILY	-121.69	-164.22	-42.53	34.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.98	0.92	-0.06	-6.1%	2.22%
	2T FAMILY	2.60	2.44	-0.16	-6.2%	2.09%
	DOUBLE	2.50	2.35	-0.15	-6.0%	2.17%
	3T FAMILY	2.65	2.48	-0.17	-6.4%	2.06%
	PTCHILD	1.76	1.66	-0.10	-5.7%	2.47%
	4T FAMILY	2.74	2.58	-0.16	-5.8%	2.38%
	Total	1.79	1.68	-0.11	-6.1%	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.98	1.01	0.03	3.1%	3.06%
	2T FAMILY	2.60	2.68	0.08	3.1%	3.08%
	DOUBLE	2.50	2.58	0.08	3.2%	3.20%
	3T FAMILY	2.65	2.73	0.08	3.0%	3.02%
	PTCHILD	1.76	1.82	0.06	3.4%	3.41%
	4T FAMILY	2.74	2.83	0.09	3.3%	3.28%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.98	0.89	-0.09	-9.2%	1.14%
	2T FAMILY	2.60	2.36	-0.24	-9.2%	1.29%
	DOUBLE	2.50	2.27	-0.23	-9.2%	1.34%
	3T FAMILY	2.65	2.40	-0.25	-9.4%	0.84%
	PTCHILD	1.76	1.60	-0.16	-9.1%	1.27%
	4T FAMILY	2.74	2.49	-0.25	-9.1%	1.22%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.94	0.73	-0.21	-22.3%	4.29%
	2T FAMILY	2.49	1.93	-0.56	-22.5%	3.76%
	DOUBLE	2.40	1.86	-0.54	-22.5%	3.91%
	3T FAMILY	2.54	1.97	-0.57	-22.4%	4.23%
	PTCHILD	1.69	1.31	-0.38	-22.5%	3.97%
	4T FAMILY	2.63	2.04	-0.59	-22.4%	4.08%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.40	1.08	-0.32	-22.9%	2.86%
	2T FAMILY	3.71	2.86	-0.85	-22.9%	2.88%
	DOUBLE	3.57	2.75	-0.82	-23.0%	2.61%
	3T FAMILY	3.78	2.92	-0.86	-22.8%	2.82%
	PTCHILD	2.52	1.94	-0.58	-23.0%	2.65%
	4T FAMILY	3.92	3.02	-0.90	-23.0%	2.72%
	Total	N/A	N/A	N/A	N/A	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.86	-1.85	0.01	-0.5%	3.35%
	2T FAMILY	-4.93	-4.90	0.03	-0.6%	3.38%
	DOUBLE	-4.74	-4.72	0.02	-0.4%	3.51%
	3T FAMILY	-5.02	-5.00	0.02	-0.4%	3.52%
	PTCHILD	-3.35	-3.33	0.02	-0.6%	3.42%
	4T FAMILY	-5.21	-5.18	0.03	-0.6%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.06	-2.04	0.02	-1.0%	2.00%
	2T FAMILY	-5.46	-5.41	0.05	-0.9%	2.08%
	DOUBLE	-5.25	-5.20	0.05	-1.0%	1.96%
	3T FAMILY	-5.56	-5.51	0.05	-0.9%	2.04%
	PTCHILD	-3.71	-3.67	0.04	-1.1%	1.94%
	4T FAMILY	-5.77	-5.71	0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.85	-1.81	0.04	-2.2%	2.26%
	2T FAMILY	-4.90	-4.80	0.10	-2.0%	2.35%
	DOUBLE	-4.72	-4.62	0.10	-2.1%	2.44%
	3T FAMILY	-5.00	-4.89	0.11	-2.2%	2.30%
	PTCHILD	-3.33	-3.26	0.07	-2.1%	2.19%
	4T FAMILY	-5.18	-5.07	0.11	-2.1%	2.22%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.86	1.85	-0.01	-0.5%	3.35%
	2T FAMILY	4.93	4.90	-0.03	-0.6%	3.38%
	DOUBLE	4.74	4.72	-0.02	-0.4%	3.51%
	3T FAMILY	5.02	5.00	-0.02	-0.4%	3.52%
	PTCHILD	3.35	3.33	-0.02	-0.6%	3.42%
	4T FAMILY	5.21	5.18	-0.03	-0.6%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.06	2.04	-0.02	-1.0%	2.00%
	2T FAMILY	5.46	5.41	-0.05	-0.9%	2.08%
	DOUBLE	5.25	5.20	-0.05	-1.0%	1.96%
	3T FAMILY	5.56	5.51	-0.05	-0.9%	2.04%
	PTCHILD	3.71	3.67	-0.04	-1.1%	1.94%
	4T FAMILY	5.77	5.71	-0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.85	1.81	-0.04	-2.2%	2.26%
	2T FAMILY	4.90	4.80	-0.10	-2.0%	2.35%
	DOUBLE	4.72	4.62	-0.10	-2.1%	2.44%
	3T FAMILY	5.00	4.89	-0.11	-2.2%	2.30%
	PTCHILD	3.33	3.26	-0.07	-2.1%	2.19%
	4T FAMILY	5.18	5.07	-0.11	-2.1%	2.22%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.86	1.85	-0.01	-0.5%	3.35%
	2T FAMILY	4.93	4.90	-0.03	-0.6%	3.38%
	DOUBLE	4.74	4.72	-0.02	-0.4%	3.51%
	3T FAMILY	5.02	5.00	-0.02	-0.4%	3.52%
	PTCHILD	3.35	3.33	-0.02	-0.6%	3.42%
	4T FAMILY	5.21	5.18	-0.03	-0.6%	3.39%
	Total	2.78	2.77	-0.02	-0.6%	

Attachment D11

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.06	2.04	-0.02	-1.0%	2.00%
	2T FAMILY	5.46	5.41	-0.05	-0.9%	2.08%
	DOUBLE	5.25	5.20	-0.05	-1.0%	1.96%
	3T FAMILY	5.56	5.51	-0.05	-0.9%	2.04%
	PTCHILD	3.71	3.67	-0.04	-1.1%	1.94%
	4T FAMILY	5.77	5.71	-0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.85	1.81	-0.04	-2.2%	2.26%
	2T FAMILY	4.90	4.80	-0.10	-2.0%	2.35%
	DOUBLE	4.72	4.62	-0.10	-2.1%	2.44%
	3T FAMILY	5.00	4.89	-0.11	-2.2%	2.30%
	PTCHILD	3.33	3.26	-0.07	-2.1%	2.19%
	4T FAMILY	5.18	5.07	-0.11	-2.1%	2.22%
	Total	2.46	2.41	-0.05	-2.1%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.94	-26.68	-17.74	198.4%	2.46%
	2T FAMILY	-23.69	-70.70	-47.01	198.4%	2.45%
	DOUBLE	-22.80	-68.03	-45.23	198.4%	2.45%
	3T FAMILY	-24.14	-72.04	-47.90	198.4%	2.46%
	PTCHILD	-16.09	-48.02	-31.93	198.4%	2.45%
	4T FAMILY	-25.03	-74.70	-49.67	198.4%	2.46%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-11.24	-23.80	-12.56	111.7%	2.50%
	2T FAMILY	-29.79	-63.07	-33.28	111.7%	2.50%
	DOUBLE	-28.66	-60.69	-32.03	111.8%	2.50%
	3T FAMILY	-30.35	-64.26	-33.91	111.7%	2.50%
	PTCHILD	-20.23	-42.84	-22.61	111.8%	2.49%
	4T FAMILY	-31.47	-66.64	-35.17	111.8%	2.49%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.34**	**5.40**	**-0.94**	**-14.8%**	
Small Group Subtotal		**591.09**	**647.81**	**56.72**	**9.6%**	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	327.48	359.69	32.21	9.8%	2.50%
	2T FAMILY	867.81	953.18	85.37	9.8%	2.50%
	DOUBLE	835.07	917.21	82.14	9.8%	2.50%
	3T FAMILY	884.20	971.16	86.96	9.8%	2.50%
	PTCHILD	589.46	647.44	57.98	9.8%	2.50%
	4T FAMILY	916.94	1,007.13	90.19	9.8%	2.50%
	Total	427.25	469.27	42.03	9.8%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	297.78	319.96	22.18	7.4%	2.50%
	2T FAMILY	789.12	847.89	58.77	7.4%	2.50%
	DOUBLE	759.35	815.90	56.55	7.4%	2.50%
	3T FAMILY	804.01	863.89	59.88	7.4%	2.50%
	PTCHILD	536.00	575.93	39.93	7.4%	2.50%
	4T FAMILY	833.78	895.89	62.11	7.4%	2.50%
	Total	297.78	319.96	22.18	7.4%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	322.65	355.63	32.98	10.2%	2.50%
	2T FAMILY	855.02	942.42	87.40	10.2%	2.50%
	DOUBLE	822.76	906.86	84.10	10.2%	2.50%
	3T FAMILY	871.16	960.20	89.04	10.2%	2.50%
	PTCHILD	580.77	640.13	59.36	10.2%	2.50%
	4T FAMILY	903.42	995.76	92.34	10.2%	2.50%
	Total	322.65	355.63	32.98	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	292.97	316.10	23.13	7.9%	2.50%
	2T FAMILY	776.37	837.67	61.30	7.9%	2.50%
	DOUBLE	747.08	806.06	58.98	7.9%	2.50%
	3T FAMILY	791.01	853.47	62.46	7.9%	2.50%
	PTCHILD	527.35	568.98	41.63	7.9%	2.50%
	4T FAMILY	820.32	885.08	64.76	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	314.77	348.92	34.15	10.8%	2.50%
	2T FAMILY	834.14	924.64	90.50	10.8%	2.50%
	DOUBLE	802.67	889.75	87.08	10.8%	2.50%
	3T FAMILY	849.88	942.08	92.20	10.8%	2.50%
	PTCHILD	566.59	628.06	61.47	10.8%	2.50%
	4T FAMILY	881.36	976.98	95.62	10.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	285.21	309.65	24.44	8.6%	2.50%
	2T FAMILY	755.80	820.57	64.77	8.6%	2.50%
	DOUBLE	727.28	789.61	62.33	8.6%	2.50%
	3T FAMILY	770.07	836.06	65.99	8.6%	2.50%
	PTCHILD	513.38	557.37	43.99	8.6%	2.50%
	4T FAMILY	798.59	867.02	68.43	8.6%	2.50%
	Total	473.45	514.02	40.57	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	337.93	371.68	33.75	10.0%	2.50%
	2T FAMILY	895.51	984.95	89.44	10.0%	2.50%
	DOUBLE	861.73	947.78	86.05	10.0%	2.50%
	3T FAMILY	912.42	1,003.54	91.12	10.0%	2.50%
	PTCHILD	608.27	669.02	60.75	10.0%	2.50%
	4T FAMILY	946.20	1,040.70	94.50	10.0%	2.50%
	Total	337.93	371.68	33.75	10.0%	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	312.51	339.53	27.02	8.6%	2.50%
	2T FAMILY	828.14	899.75	71.61	8.6%	2.50%
	DOUBLE	796.90	865.80	68.90	8.6%	2.50%
	3T FAMILY	843.77	916.73	72.96	8.6%	2.50%
	PTCHILD	562.52	611.15	48.63	8.6%	2.50%
	4T FAMILY	875.03	950.68	75.65	8.6%	2.50%
	Total	471.77	512.57	40.79	8.6%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	354.98	394.11	39.13	11.0%	2.50%
	2T FAMILY	940.69	1,044.39	103.70	11.0%	2.50%
	DOUBLE	905.20	1,004.98	99.78	11.0%	2.50%
	3T FAMILY	958.45	1,064.10	105.65	11.0%	2.50%
	PTCHILD	638.96	709.40	70.44	11.0%	2.50%
	4T FAMILY	993.94	1,103.51	109.57	11.0%	2.50%
	Total	482.77	535.99	53.22	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	340.92	375.25	34.33	10.1%	2.50%
	2T FAMILY	903.43	994.41	90.98	10.1%	2.50%
	DOUBLE	869.36	956.89	87.53	10.1%	2.50%
	3T FAMILY	920.50	1,013.18	92.68	10.1%	2.50%
	PTCHILD	613.65	675.45	61.80	10.1%	2.50%
	4T FAMILY	954.57	1,050.70	96.13	10.1%	2.50%
	Total	439.90	484.19	44.30	10.1%	
Small - Base Total		**457.85**	**503.14**	**45.29**	**9.9%**	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	91.39	100.04	8.65	9.5%	2.74%
	2T FAMILY	242.18	265.11	22.93	9.5%	2.74%
	DOUBLE	233.04	255.10	22.06	9.5%	2.74%
	3T FAMILY	246.75	270.11	23.36	9.5%	2.74%
	PTCHILD	164.50	180.07	15.57	9.5%	2.74%
	4T FAMILY	255.89	280.11	24.22	9.5%	2.74%
	Total	133.28	145.89	12.62	9.5%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	92.48	101.01	8.53	9.2%	2.75%
	2T FAMILY	245.07	267.68	22.61	9.2%	2.75%
	DOUBLE	235.82	257.58	21.76	9.2%	2.75%
	3T FAMILY	249.70	272.73	23.03	9.2%	2.75%
	PTCHILD	166.46	181.82	15.36	9.2%	2.75%
	4T FAMILY	258.94	282.83	23.89	9.2%	2.75%
	Total	148.16	161.83	13.67	9.2%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	71.56	74.87	3.31	4.6%	2.74%
	2T FAMILY	189.63	198.41	8.78	4.6%	2.74%
	DOUBLE	182.48	190.92	8.44	4.6%	2.74%
	3T FAMILY	193.21	202.15	8.94	4.6%	2.74%
	PTCHILD	128.81	134.77	5.96	4.6%	2.74%
	4T FAMILY	200.37	209.64	9.27	4.6%	2.74%
	Total	90.81	95.01	4.20	4.6%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	72.77	78.52	5.75	7.9%	2.73%
	2T FAMILY	192.84	208.08	15.24	7.9%	2.74%
	DOUBLE	185.56	200.23	14.67	7.9%	2.73%
	3T FAMILY	196.48	212.00	15.52	7.9%	2.73%
	PTCHILD	130.99	141.34	10.35	7.9%	2.74%
	4T FAMILY	203.76	219.86	16.10	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	22.11	25.23	3.12	14.1%	2.77%
	2T FAMILY	58.59	66.86	8.27	14.1%	2.77%
	DOUBLE	56.38	64.34	7.96	14.1%	2.78%
	3T FAMILY	59.70	68.12	8.42	14.1%	2.76%
	PTCHILD	39.80	45.41	5.61	14.1%	2.76%
	4T FAMILY	61.91	70.64	8.73	14.1%	2.76%
	Total	30.40	34.69	4.29	14.1%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	70.19	65.57	-4.62	-6.6%	2.73%
	2T FAMILY	186.00	173.76	-12.24	-6.6%	2.73%
	DOUBLE	178.98	167.20	-11.78	-6.6%	2.72%
	3T FAMILY	189.51	177.04	-12.47	-6.6%	2.73%
	PTCHILD	126.34	118.03	-8.31	-6.6%	2.73%
	4T FAMILY	196.53	183.60	-12.93	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	82.37	85.07	2.70	3.3%	2.75%
	2T FAMILY	218.28	225.44	7.16	3.3%	2.76%
	DOUBLE	210.04	216.93	6.89	3.3%	2.76%
	3T FAMILY	222.40	229.69	7.29	3.3%	2.76%
	PTCHILD	148.27	153.13	4.86	3.3%	2.76%
	4T FAMILY	230.64	238.20	7.56	3.3%	2.76%
	Total	117.19	121.03	3.84	3.3%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	82.85	90.81	7.96	9.6%	2.74%
	2T FAMILY	219.55	240.65	21.10	9.6%	2.74%
	DOUBLE	211.27	231.57	20.30	9.6%	2.74%
	3T FAMILY	223.70	245.19	21.49	9.6%	2.74%
	PTCHILD	149.13	163.46	14.33	9.6%	2.74%
	4T FAMILY	231.98	254.27	22.29	9.6%	2.74%
	Total	117.27	128.54	11.27	9.6%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.53	93.89	8.36	9.8%	2.74%
	2T FAMILY	226.65	248.81	22.16	9.8%	2.74%
	DOUBLE	218.10	239.42	21.32	9.8%	2.74%
	3T FAMILY	230.93	253.50	22.57	9.8%	2.74%
	PTCHILD	153.95	169.00	15.05	9.8%	2.74%
	4T FAMILY	239.48	262.89	23.41	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	29.72	33.72	4.00	13.5%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	75.24	82.59	7.35	9.8%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	2.74%
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.27	-2.79	0.48	-14.7%	2.57%
	2T FAMILY	-8.67	-7.39	1.28	-14.8%	2.50%
	DOUBLE	-8.34	-7.11	1.23	-14.7%	2.45%
	3T FAMILY	-8.83	-7.53	1.30	-14.7%	2.59%
	PTCHILD	-5.89	-5.02	0.87	-14.8%	2.45%
	4T FAMILY	-9.16	-7.81	1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.27	2.79	-0.48	-14.7%	2.57%
	2T FAMILY	8.67	7.39	-1.28	-14.8%	2.50%
	DOUBLE	8.34	7.11	-1.23	-14.7%	2.45%
	3T FAMILY	8.83	7.53	-1.30	-14.7%	2.59%
	PTCHILD	5.89	5.02	-0.87	-14.8%	2.45%
	4T FAMILY	9.16	7.81	-1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.91	0.96	0.05	5.5%	3.23%
	2T FAMILY	2.41	2.54	0.13	5.4%	3.25%
	DOUBLE	2.32	2.45	0.13	5.6%	3.38%
	3T FAMILY	2.46	2.59	0.13	5.3%	3.19%
	PTCHILD	1.64	1.73	0.09	5.5%	3.59%
	4T FAMILY	2.55	2.69	0.14	5.5%	3.46%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.20	1.27	0.07	5.8%	2.42%
	2T FAMILY	3.18	3.37	0.19	6.0%	2.43%
	DOUBLE	3.06	3.24	0.18	5.9%	2.53%
	3T FAMILY	3.24	3.43	0.19	5.9%	2.39%
	PTCHILD	2.16	2.29	0.13	6.0%	2.69%
	4T FAMILY	3.36	3.56	0.20	6.0%	2.59%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**105.36**	**114.25**	**8.89**	**8.4%**	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION | **47034** | **NDPD-127211453**
Company submitting the rate adjustment request | NAIC Code | SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.96	0.93	-0.03	-3.1%	3.33%
	2T FAMILY	2.54	2.46	-0.08	-3.1%	2.93%
	DOUBLE	2.45	2.37	-0.08	-3.3%	3.04%
	3T FAMILY	2.59	2.51	-0.08	-3.1%	3.29%
	PTCHILD	1.73	1.67	-0.06	-3.5%	3.09%
	4T FAMILY	2.69	2.60	-0.09	-3.3%	3.17%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.96	0.93	-0.03	-3.1%	3.33%
	2T FAMILY	2.54	2.46	-0.08	-3.1%	2.93%
	DOUBLE	2.45	2.37	-0.08	-3.3%	3.04%
	3T FAMILY	2.59	2.51	-0.08	-3.1%	3.29%
	PTCHILD	1.73	1.67	-0.06	-3.5%	3.09%
	4T FAMILY	2.69	2.60	-0.09	-3.3%	3.17%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.24	5.27	-0.97	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.13	0.18	0.05	38.5%	0.00%
	2T FAMILY	0.34	0.48	0.14	41.2%	0.00%
	DOUBLE	0.33	0.46	0.13	39.4%	0.00%
	3T FAMILY	0.35	0.49	0.14	40.0%	0.00%
	PTCHILD	0.23	0.32	0.09	39.1%	0.00%
	4T FAMILY	0.36	0.50	0.14	38.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-16.57	-27.96	-11.39	68.7%	2.46%
	2T FAMILY	-43.91	-74.09	-30.18	68.7%	2.45%
	DOUBLE	-42.25	-71.30	-29.05	68.8%	2.46%
	3T FAMILY	-44.74	-75.49	-30.75	68.7%	2.46%
	PTCHILD	-29.83	-50.33	-20.50	68.7%	2.46%
	4T FAMILY	-46.40	-78.29	-31.89	68.7%	2.46%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-44.55	-60.11	-15.56	34.9%	2.49%
	2T FAMILY	-118.06	-159.29	-41.23	34.9%	2.49%
	DOUBLE	-113.60	-153.28	-39.68	34.9%	2.49%
	3T FAMILY	-120.29	-162.30	-42.01	34.9%	2.49%
	PTCHILD	-80.19	-108.20	-28.01	34.9%	2.49%
	4T FAMILY	-124.74	-168.31	-43.57	34.9%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	1.01	0.94	-0.07	-6.9%	2.17%
	2T FAMILY	2.68	2.49	-0.19	-7.1%	2.05%
	DOUBLE	2.58	2.40	-0.18	-7.0%	2.13%
	3T FAMILY	2.73	2.54	-0.19	-7.0%	2.42%
	PTCHILD	1.82	1.69	-0.13	-7.1%	1.81%
	4T FAMILY	2.83	2.63	-0.20	-7.1%	1.94%
	Total	N/A	N/A	N/A	N/A	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	1.01	1.02	0.01	1.0%	0.99%
	2T FAMILY	2.68	2.70	0.02	0.7%	0.75%
	DOUBLE	2.58	2.60	0.02	0.8%	0.78%
	3T FAMILY	2.73	2.75	0.02	0.7%	0.73%
	PTCHILD	1.82	1.84	0.02	1.1%	1.10%
	4T FAMILY	2.83	2.86	0.03	1.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	1.01	0.92	-0.09	-8.9%	3.37%
	2T FAMILY	2.68	2.44	-0.24	-9.0%	3.39%
	DOUBLE	2.58	2.35	-0.23	-8.9%	3.52%
	3T FAMILY	2.73	2.48	-0.25	-9.2%	3.33%
	PTCHILD	1.82	1.66	-0.16	-8.8%	3.75%
	4T FAMILY	2.83	2.58	-0.25	-8.8%	3.61%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.82	9.82	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.97	0.74	-0.23	-23.7%	1.37%
	2T FAMILY	2.57	1.96	-0.61	-23.7%	1.55%
	DOUBLE	2.47	1.89	-0.58	-23.5%	1.61%
	3T FAMILY	2.62	2.00	-0.62	-23.7%	1.52%
	PTCHILD	1.75	1.33	-0.42	-24.0%	1.53%
	4T FAMILY	2.72	2.07	-0.65	-23.9%	1.47%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.44	1.11	-0.33	-22.9%	2.78%
	2T FAMILY	3.82	2.94	-0.88	-23.0%	2.80%
	DOUBLE	3.67	2.83	-0.84	-22.9%	2.91%
	3T FAMILY	3.89	3.00	-0.89	-22.9%	2.74%
	PTCHILD	2.59	2.00	-0.59	-22.8%	3.09%
	4T FAMILY	4.03	3.11	-0.92	-22.8%	2.98%
	Total	1.44	1.11	-0.33	-22.9%	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.90	-1.89	0.01	-0.5%	2.16%
	2T FAMILY	-5.04	-5.01	0.03	-0.6%	2.24%
	DOUBLE	-4.85	-4.82	0.03	-0.6%	2.12%
	3T FAMILY	-5.13	-5.10	0.03	-0.6%	2.00%
	PTCHILD	-3.42	-3.40	0.02	-0.6%	2.10%
	4T FAMILY	-5.32	-5.29	0.03	-0.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.12	-2.09	0.03	-1.4%	2.45%
	2T FAMILY	-5.62	-5.54	0.08	-1.4%	2.40%
	DOUBLE	-5.41	-5.33	0.08	-1.5%	2.50%
	3T FAMILY	-5.72	-5.64	0.08	-1.4%	2.36%
	PTCHILD	-3.82	-3.76	0.06	-1.6%	2.45%
	4T FAMILY	-5.94	-5.85	0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.89	-1.86	0.03	-1.6%	2.76%
	2T FAMILY	-5.01	-4.93	0.08	-1.6%	2.71%
	DOUBLE	-4.82	-4.74	0.08	-1.7%	2.60%
	3T FAMILY	-5.10	-5.02	0.08	-1.6%	2.66%
	PTCHILD	-3.40	-3.35	0.05	-1.5%	2.76%
	4T FAMILY	-5.29	-5.21	0.08	-1.5%	2.76%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.90	1.89	-0.01	-0.5%	2.16%
	2T FAMILY	5.04	5.01	-0.03	-0.6%	2.24%
	DOUBLE	4.85	4.82	-0.03	-0.6%	2.12%
	3T FAMILY	5.13	5.10	-0.03	-0.6%	2.00%
	PTCHILD	3.42	3.40	-0.02	-0.6%	2.10%
	4T FAMILY	5.32	5.29	-0.03	-0.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.12	2.09	-0.03	-1.4%	2.45%
	2T FAMILY	5.62	5.54	-0.08	-1.4%	2.40%
	DOUBLE	5.41	5.33	-0.08	-1.5%	2.50%
	3T FAMILY	5.72	5.64	-0.08	-1.4%	2.36%
	PTCHILD	3.82	3.76	-0.06	-1.6%	2.45%
	4T FAMILY	5.94	5.85	-0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.89	1.86	-0.03	-1.6%	2.76%
	2T FAMILY	5.01	4.93	-0.08	-1.6%	2.71%
	DOUBLE	4.82	4.74	-0.08	-1.7%	2.60%
	3T FAMILY	5.10	5.02	-0.08	-1.6%	2.66%
	PTCHILD	3.40	3.35	-0.05	-1.5%	2.76%
	4T FAMILY	5.29	5.21	-0.08	-1.5%	2.76%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.90	1.89	-0.01	-0.5%	2.16%
	2T FAMILY	5.04	5.01	-0.03	-0.6%	2.24%
	DOUBLE	4.85	4.82	-0.03	-0.6%	2.12%
	3T FAMILY	5.13	5.10	-0.03	-0.6%	2.00%
	PTCHILD	3.42	3.40	-0.02	-0.6%	2.10%
	4T FAMILY	5.32	5.29	-0.03	-0.6%	2.12%
	Total	1.96	1.95	-0.01	-0.5%	

Attachment D12

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.12	2.09	-0.03	-1.4%	2.45%
	2T FAMILY	5.62	5.54	-0.08	-1.4%	2.40%
	DOUBLE	5.41	5.33	-0.08	-1.5%	2.50%
	3T FAMILY	5.72	5.64	-0.08	-1.4%	2.36%
	PTCHILD	3.82	3.76	-0.06	-1.6%	2.45%
	4T FAMILY	5.94	5.85	-0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.89	1.86	-0.03	-1.6%	2.76%
	2T FAMILY	5.01	4.93	-0.08	-1.6%	2.71%
	DOUBLE	4.82	4.74	-0.08	-1.7%	2.60%
	3T FAMILY	5.10	5.02	-0.08	-1.6%	2.66%
	PTCHILD	3.40	3.35	-0.05	-1.5%	2.76%
	4T FAMILY	5.29	5.21	-0.08	-1.5%	2.76%
	Total	3.14	3.09	-0.05	-1.6%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-9.17	-27.36	-18.19	198.4%	2.55%
	2T FAMILY	-24.30	-72.50	-48.20	198.4%	2.55%
	DOUBLE	-23.38	-69.77	-46.39	198.4%	2.56%
	3T FAMILY	-24.76	-73.87	-49.11	198.3%	2.54%
	PTCHILD	-16.51	-49.25	-32.74	198.3%	2.56%
	4T FAMILY	-25.68	-76.61	-50.93	198.3%	2.56%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-11.53	-24.39	-12.86	111.5%	2.48%
	2T FAMILY	-30.55	-64.63	-34.08	111.6%	2.47%
	DOUBLE	-29.40	-62.19	-32.79	111.5%	2.47%
	3T FAMILY	-31.13	-65.85	-34.72	111.5%	2.47%
	PTCHILD	-20.75	-43.90	-23.15	111.6%	2.47%
	4T FAMILY	-32.28	-68.29	-36.01	111.6%	2.48%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**5.72**	**4.89**	**-0.83**	**-14.6%**	
Small Group Subtotal		**576.20**	**619.27**	**43.07**	**7.5%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	247.88	275.45	27.57	11.1%	1.69%
	2T FAMILY	656.89	729.94	73.05	11.1%	1.69%
	DOUBLE	632.10	702.40	70.30	11.1%	1.69%
	3T FAMILY	669.28	743.72	74.44	11.1%	1.69%
	PTCHILD	446.19	495.81	49.62	11.1%	1.69%
	4T FAMILY	694.07	771.26	77.19	11.1%	1.69%
	Total	452.53	502.86	50.33	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	230.93	255.65	24.72	10.7%	1.31%
	2T FAMILY	611.96	677.47	65.51	10.7%	1.31%
	DOUBLE	588.86	651.91	63.05	10.7%	1.31%
	3T FAMILY	623.51	690.26	66.75	10.7%	1.31%
	PTCHILD	415.68	460.17	44.49	10.7%	1.31%
	4T FAMILY	646.61	715.82	69.21	10.7%	1.31%
	Total	326.19	361.11	34.92	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	215.29	238.45	23.16	10.8%	1.36%
	2T FAMILY	570.51	631.89	61.38	10.8%	1.37%
	DOUBLE	548.99	608.05	59.06	10.8%	1.37%
	3T FAMILY	581.28	643.82	62.54	10.8%	1.37%
	PTCHILD	387.52	429.21	41.69	10.8%	1.37%
	4T FAMILY	602.81	667.66	64.85	10.8%	1.37%
	Total	511.31	566.32	55.01	10.8%	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	202.00	224.43	22.43	11.1%	1.68%
	2T FAMILY	535.30	594.74	59.44	11.1%	1.68%
	DOUBLE	515.10	572.30	57.20	11.1%	1.68%
	3T FAMILY	545.40	605.96	60.56	11.1%	1.68%
	PTCHILD	363.59	403.97	40.38	11.1%	1.67%
	4T FAMILY	565.59	628.40	62.81	11.1%	1.67%
	Total	535.30	594.74	59.44	11.1%	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	178.30	202.31	24.01	13.5%	3.83%
	2T FAMILY	472.49	536.12	63.63	13.5%	3.84%
	DOUBLE	454.66	515.89	61.23	13.5%	3.83%
	3T FAMILY	481.41	546.24	64.83	13.5%	3.84%
	PTCHILD	320.95	364.16	43.21	13.5%	3.83%
	4T FAMILY	499.25	566.47	67.22	13.5%	3.83%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	160.03	186.46	26.43	16.5%	6.63%
	2T FAMILY	424.07	494.12	70.05	16.5%	6.63%
	DOUBLE	408.08	475.47	67.39	16.5%	6.63%
	3T FAMILY	432.08	503.44	71.36	16.5%	6.62%
	PTCHILD	288.05	335.63	47.58	16.5%	6.63%
	4T FAMILY	448.08	522.09	74.01	16.5%	6.63%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	244.52	272.94	28.42	11.6%	2.16%
	2T FAMILY	647.98	723.29	75.31	11.6%	2.16%
	DOUBLE	623.53	696.00	72.47	11.6%	2.16%
	3T FAMILY	660.20	736.94	76.74	11.6%	2.16%
	PTCHILD	440.14	491.29	51.15	11.6%	2.16%
	4T FAMILY	684.66	764.23	79.57	11.6%	2.16%
	Total	408.13	455.56	47.43	11.6%	
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	228.14	253.69	25.55	11.2%	1.77%
	2T FAMILY	604.58	672.28	67.70	11.2%	1.77%
	DOUBLE	581.76	646.91	65.15	11.2%	1.77%
	3T FAMILY	615.98	684.96	68.98	11.2%	1.77%
	PTCHILD	410.66	456.64	45.98	11.2%	1.76%
	4T FAMILY	638.80	710.33	71.53	11.2%	1.76%
	Total	407.93	453.61	45.68	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	213.29	236.98	23.69	11.1%	1.68%
	2T FAMILY	565.22	628.00	62.78	11.1%	1.68%
	DOUBLE	543.89	604.30	60.41	11.1%	1.68%
	3T FAMILY	575.88	639.85	63.97	11.1%	1.68%
	PTCHILD	383.93	426.56	42.63	11.1%	1.68%
	4T FAMILY	597.22	663.54	66.32	11.1%	1.68%
	Total	372.57	413.95	41.38	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	200.53	223.43	22.90	11.4%	1.97%
	2T FAMILY	531.41	592.09	60.68	11.4%	1.97%
	DOUBLE	511.34	569.75	58.41	11.4%	1.97%
	3T FAMILY	541.42	603.26	61.84	11.4%	1.97%
	PTCHILD	360.96	402.17	41.21	11.4%	1.97%
	4T FAMILY	561.49	625.60	64.11	11.4%	1.97%
	Total	531.41	592.09	60.68	11.4%	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	177.91	202.07	24.16	13.6%	3.94%
	2T FAMILY	471.46	535.49	64.03	13.6%	3.94%
	DOUBLE	453.67	515.28	61.61	13.6%	3.94%
	3T FAMILY	480.36	545.59	65.23	13.6%	3.94%
	PTCHILD	320.25	363.73	43.48	13.6%	3.94%
	4T FAMILY	498.16	565.80	67.64	13.6%	3.94%
	Total	324.69	368.78	44.10	13.6%	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	161.20	186.54	25.34	15.7%	5.90%
	2T FAMILY	427.18	494.33	67.15	15.7%	5.90%
	DOUBLE	411.05	475.68	64.63	15.7%	5.90%
	3T FAMILY	435.24	503.66	68.42	15.7%	5.90%
	PTCHILD	290.16	335.77	45.61	15.7%	5.90%
	4T FAMILY	451.36	522.31	70.95	15.7%	5.90%
	Total	338.52	391.73	53.21	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	239.48	250.11	10.63	4.4%	-4.43%
	2T FAMILY	634.63	662.79	28.16	4.4%	-4.43%
	DOUBLE	610.69	637.78	27.09	4.4%	-4.43%
	3T FAMILY	646.60	675.30	28.70	4.4%	-4.43%
	PTCHILD	431.07	450.20	19.13	4.4%	-4.43%
	4T FAMILY	670.55	700.31	29.76	4.4%	-4.43%
	Total	401.19	419.00	17.80	4.4%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	222.60	226.40	3.80	1.7%	-6.92%
	2T FAMILY	589.88	599.96	10.08	1.7%	-6.92%
	DOUBLE	567.61	577.32	9.71	1.7%	-6.92%
	3T FAMILY	601.02	611.28	10.26	1.7%	-6.92%
	PTCHILD	400.69	407.52	6.83	1.7%	-6.92%
	4T FAMILY	623.29	633.92	10.63	1.7%	-6.92%
	Total	426.64	433.93	7.29	1.7%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	204.86	206.43	1.57	0.8%	-7.78%
	2T FAMILY	542.88	547.04	4.16	0.8%	-7.78%
	DOUBLE	522.40	526.40	4.00	0.8%	-7.78%
	3T FAMILY	553.11	557.36	4.25	0.8%	-7.78%
	PTCHILD	368.75	371.57	2.82	0.8%	-7.78%
	4T FAMILY	573.61	578.00	4.39	0.8%	-7.78%
	Total	204.86	206.43	1.57	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	187.36	190.00	2.64	1.4%	-7.20%
	2T FAMILY	496.50	503.50	7.00	1.4%	-7.20%
	DOUBLE	477.77	484.50	6.73	1.4%	-7.20%
	3T FAMILY	505.88	513.00	7.12	1.4%	-7.20%
	PTCHILD	337.24	342.00	4.76	1.4%	-7.20%
	4T FAMILY	524.60	532.00	7.40	1.4%	-7.20%
	Total	341.93	346.75	4.82	1.4%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	162.17	163.97	1.80	1.1%	-7.47%
	2T FAMILY	429.73	434.52	4.79	1.1%	-7.47%
	DOUBLE	413.52	418.12	4.60	1.1%	-7.47%
	3T FAMILY	437.86	442.72	4.86	1.1%	-7.47%
	PTCHILD	291.90	295.15	3.25	1.1%	-7.47%
	4T FAMILY	454.07	459.12	5.05	1.1%	-7.47%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	143.85	143.88	0.03	0.0%	-8.47%
	2T FAMILY	381.20	381.28	0.08	0.0%	-8.47%
	DOUBLE	366.83	366.89	0.06	0.0%	-8.47%
	3T FAMILY	388.39	388.48	0.09	0.0%	-8.47%
	PTCHILD	258.93	258.98	0.05	0.0%	-8.47%
	4T FAMILY	402.78	402.86	0.08	0.0%	-8.47%
	Total	222.97	223.01	0.05	0.0%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	236.76	247.42	10.66	4.5%	-4.36%
	2T FAMILY	627.42	655.66	28.24	4.5%	-4.37%
	DOUBLE	603.74	630.92	27.18	4.5%	-4.37%
	3T FAMILY	639.25	668.03	28.78	4.5%	-4.37%
	PTCHILD	426.17	445.36	19.19	4.5%	-4.36%
	4T FAMILY	662.93	692.78	29.85	4.5%	-4.36%
	Total	401.81	419.90	18.09	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	220.65	224.37	3.72	1.7%	-6.94%
	2T FAMILY	584.73	594.58	9.85	1.7%	-6.94%
	DOUBLE	562.66	572.14	9.48	1.7%	-6.94%
	3T FAMILY	595.77	605.80	10.03	1.7%	-6.94%
	PTCHILD	397.17	403.87	6.70	1.7%	-6.94%
	4T FAMILY	617.82	628.24	10.42	1.7%	-6.94%
	Total	402.69	409.48	6.79	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	202.38	204.96	2.58	1.3%	-7.32%
	2T FAMILY	536.31	543.14	6.83	1.3%	-7.32%
	DOUBLE	516.07	522.65	6.58	1.3%	-7.32%
	3T FAMILY	546.42	553.39	6.97	1.3%	-7.32%
	PTCHILD	364.29	368.93	4.64	1.3%	-7.32%
	4T FAMILY	566.67	573.89	7.22	1.3%	-7.32%
	Total	365.77	370.43	4.66	1.3%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	185.67	189.07	3.40	1.8%	-6.80%
	2T FAMILY	492.04	501.04	9.00	1.8%	-6.80%
	DOUBLE	473.46	482.13	8.67	1.8%	-6.80%
	3T FAMILY	501.31	510.49	9.18	1.8%	-6.80%
	PTCHILD	334.21	340.33	6.12	1.8%	-6.80%
	4T FAMILY	519.88	529.40	9.52	1.8%	-6.80%
	Total	375.62	382.49	6.87	1.8%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	161.80	164.01	2.21	1.4%	-7.24%
	2T FAMILY	428.76	434.63	5.87	1.4%	-7.24%
	DOUBLE	412.59	418.23	5.64	1.4%	-7.24%
	3T FAMILY	436.86	442.83	5.97	1.4%	-7.24%
	PTCHILD	291.24	295.22	3.98	1.4%	-7.24%
	4T FAMILY	453.04	459.23	6.19	1.4%	-7.24%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	144.91	143.88	-1.03	-0.7%	-9.14%
	2T FAMILY	384.01	381.28	-2.73	-0.7%	-9.14%
	DOUBLE	369.51	366.89	-2.62	-0.7%	-9.14%
	3T FAMILY	391.25	388.48	-2.77	-0.7%	-9.14%
	PTCHILD	260.84	258.98	-1.86	-0.7%	-9.15%
	4T FAMILY	405.75	402.86	-2.89	-0.7%	-9.15%
	Total	174.80	173.56	-1.24	-0.7%	
Small - iDirect 1 Series Total		**409.34**	**445.64**	**36.30**	**8.9%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 2 Base Medical Plans						
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	230.77	258.47	27.70	12.0%	2.49%
	2T FAMILY	611.54	684.95	73.41	12.0%	2.49%
	DOUBLE	588.47	659.10	70.63	12.0%	2.49%
	3T FAMILY	623.09	697.87	74.78	12.0%	2.49%
	PTCHILD	415.39	465.25	49.86	12.0%	2.49%
	4T FAMILY	646.16	723.72	77.56	12.0%	2.49%
	Total	394.16	441.47	47.31	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	217.65	242.83	25.18	11.6%	2.09%
	2T FAMILY	576.77	643.50	66.73	11.6%	2.09%
	DOUBLE	555.01	619.22	64.21	11.6%	2.09%
	3T FAMILY	587.66	655.64	67.98	11.6%	2.09%
	PTCHILD	391.77	437.09	45.32	11.6%	2.09%
	4T FAMILY	609.42	679.92	70.50	11.6%	2.09%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	206.36	229.82	23.46	11.4%	1.91%
	2T FAMILY	546.85	609.02	62.17	11.4%	1.91%
	DOUBLE	526.23	586.04	59.81	11.4%	1.91%
	3T FAMILY	557.18	620.51	63.33	11.4%	1.91%
	PTCHILD	371.45	413.68	42.23	11.4%	1.91%
	4T FAMILY	577.81	643.50	65.69	11.4%	1.91%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.27	218.78	22.51	11.5%	2.00%
	2T FAMILY	520.12	579.77	59.65	11.5%	2.01%
	DOUBLE	500.50	557.89	57.39	11.5%	2.00%
	3T FAMILY	529.94	590.71	60.77	11.5%	2.00%
	PTCHILD	353.29	393.80	40.51	11.5%	2.00%
	4T FAMILY	549.56	612.58	63.02	11.5%	2.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	179.76	202.37	22.61	12.6%	3.01%
	2T FAMILY	476.36	536.28	59.92	12.6%	3.01%
	DOUBLE	458.39	516.04	57.65	12.6%	3.01%
	3T FAMILY	485.36	546.40	61.04	12.6%	3.01%
	PTCHILD	323.57	364.27	40.70	12.6%	3.01%
	4T FAMILY	503.33	566.64	63.31	12.6%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	165.29	187.62	22.33	13.5%	3.87%
	2T FAMILY	438.02	497.19	59.17	13.5%	3.87%
	DOUBLE	421.49	478.43	56.94	13.5%	3.87%
	3T FAMILY	446.30	506.57	60.27	13.5%	3.87%
	PTCHILD	297.53	337.72	40.19	13.5%	3.87%
	4T FAMILY	462.82	525.34	62.52	13.5%	3.87%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	229.35	257.29	27.94	12.2%	2.65%
	2T FAMILY	607.78	681.82	74.04	12.2%	2.65%
	DOUBLE	584.85	656.09	71.24	12.2%	2.65%
	3T FAMILY	619.25	694.68	75.43	12.2%	2.65%
	PTCHILD	412.84	463.12	50.28	12.2%	2.65%
	4T FAMILY	642.19	720.41	78.22	12.2%	2.65%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	216.73	242.02	25.29	11.7%	2.18%
	2T FAMILY	574.33	641.35	67.02	11.7%	2.18%
	DOUBLE	552.67	617.15	64.48	11.7%	2.18%
	3T FAMILY	585.18	653.45	68.27	11.7%	2.18%
	PTCHILD	390.11	435.64	45.53	11.7%	2.18%
	4T FAMILY	606.84	677.66	70.82	11.7%	2.18%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	205.73	229.20	23.47	11.4%	1.95%
	2T FAMILY	545.18	607.38	62.20	11.4%	1.95%
	DOUBLE	524.62	584.46	59.84	11.4%	1.95%
	3T FAMILY	555.48	618.84	63.36	11.4%	1.95%
	PTCHILD	370.32	412.56	42.24	11.4%	1.95%
	4T FAMILY	576.05	641.76	65.71	11.4%	1.95%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	195.86	218.44	22.58	11.5%	2.06%
	2T FAMILY	519.02	578.87	59.85	11.5%	2.06%
	DOUBLE	499.44	557.02	57.58	11.5%	2.06%
	3T FAMILY	528.82	589.79	60.97	11.5%	2.06%
	PTCHILD	352.55	393.19	40.64	11.5%	2.06%
	4T FAMILY	548.41	611.63	63.22	11.5%	2.06%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	179.93	202.48	22.55	12.5%	2.98%
	2T FAMILY	476.81	536.57	59.76	12.5%	2.98%
	DOUBLE	458.83	516.32	57.49	12.5%	2.98%
	3T FAMILY	485.82	546.70	60.88	12.5%	2.98%
	PTCHILD	323.88	364.46	40.58	12.5%	2.98%
	4T FAMILY	503.81	566.94	63.13	12.5%	2.98%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	165.32	187.69	22.37	13.5%	3.89%
	2T FAMILY	438.10	497.38	59.28	13.5%	3.89%
	DOUBLE	421.58	478.61	57.03	13.5%	3.89%
	3T FAMILY	446.37	506.76	60.39	13.5%	3.89%
	PTCHILD	297.58	337.84	40.26	13.5%	3.89%
	4T FAMILY	462.90	525.53	62.63	13.5%	3.89%
	Total	438.10	497.38	59.28	13.5%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	225.67	233.60	7.93	3.5%	-5.27%
	2T FAMILY	598.03	619.04	21.01	3.5%	-5.27%
	DOUBLE	575.46	595.68	20.22	3.5%	-5.27%
	3T FAMILY	609.31	630.72	21.41	3.5%	-5.27%
	PTCHILD	406.21	420.48	14.27	3.5%	-5.27%
	4T FAMILY	631.88	654.08	22.20	3.5%	-5.27%
	Total	295.63	306.02	10.39	3.5%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	210.82	214.80	3.98	1.9%	-6.76%
	2T FAMILY	558.68	569.22	10.54	1.9%	-6.76%
	DOUBLE	537.60	547.74	10.14	1.9%	-6.76%
	3T FAMILY	569.22	579.96	10.74	1.9%	-6.76%
	PTCHILD	379.48	386.64	7.16	1.9%	-6.76%
	4T FAMILY	590.30	601.44	11.14	1.9%	-6.76%
	Total	558.68	569.22	10.54	1.9%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	195.78	199.52	3.74	1.9%	-6.74%
	2T FAMILY	518.82	528.73	9.91	1.9%	-6.74%
	DOUBLE	499.25	508.78	9.53	1.9%	-6.75%
	3T FAMILY	528.62	538.70	10.08	1.9%	-6.75%
	PTCHILD	352.41	359.14	6.73	1.9%	-6.75%
	4T FAMILY	548.19	558.66	10.47	1.9%	-6.75%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	181.97	186.82	4.85	2.7%	-6.05%
	2T FAMILY	482.22	495.07	12.85	2.7%	-6.06%
	DOUBLE	464.04	476.39	12.35	2.7%	-6.06%
	3T FAMILY	491.32	504.41	13.09	2.7%	-6.05%
	PTCHILD	327.55	336.28	8.73	2.7%	-6.05%
	4T FAMILY	509.52	523.10	13.58	2.7%	-6.05%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	163.53	166.62	3.09	1.9%	-6.77%
	2T FAMILY	433.36	441.54	8.18	1.9%	-6.77%
	DOUBLE	417.01	424.88	7.87	1.9%	-6.77%
	3T FAMILY	441.54	449.87	8.33	1.9%	-6.77%
	PTCHILD	294.36	299.92	5.56	1.9%	-6.77%
	4T FAMILY	457.89	466.54	8.65	1.9%	-6.77%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	150.84	144.58	-6.26	-4.2%	-12.30%
	2T FAMILY	399.73	383.14	-16.59	-4.2%	-12.29%
	DOUBLE	384.64	368.68	-15.96	-4.1%	-12.30%
	3T FAMILY	407.28	390.37	-16.91	-4.2%	-12.29%
	PTCHILD	271.52	260.24	-11.28	-4.2%	-12.30%
	4T FAMILY	422.36	404.82	-17.54	-4.2%	-12.30%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	224.37	232.64	8.27	3.7%	-5.12%
	2T FAMILY	594.58	616.50	21.92	3.7%	-5.12%
	DOUBLE	572.16	593.23	21.07	3.7%	-5.12%
	3T FAMILY	605.81	628.13	22.32	3.7%	-5.12%
	PTCHILD	403.87	418.75	14.88	3.7%	-5.12%
	4T FAMILY	628.24	651.39	23.15	3.7%	-5.12%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	210.55	214.18	3.63	1.7%	-6.91%
	2T FAMILY	557.96	567.58	9.62	1.7%	-6.91%
	DOUBLE	536.91	546.16	9.25	1.7%	-6.92%
	3T FAMILY	568.49	578.29	9.80	1.7%	-6.91%
	PTCHILD	379.00	385.52	6.52	1.7%	-6.92%
	4T FAMILY	589.55	599.70	10.15	1.7%	-6.92%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	195.85	199.21	3.36	1.7%	-6.92%
	2T FAMILY	519.00	527.91	8.91	1.7%	-6.92%
	DOUBLE	499.43	507.99	8.56	1.7%	-6.92%
	3T FAMILY	528.80	537.87	9.07	1.7%	-6.92%
	PTCHILD	352.54	358.58	6.04	1.7%	-6.92%
	4T FAMILY	548.39	557.79	9.40	1.7%	-6.92%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	182.46	186.78	4.32	2.4%	-6.32%
	2T FAMILY	483.52	494.97	11.45	2.4%	-6.32%
	DOUBLE	465.28	476.29	11.01	2.4%	-6.33%
	3T FAMILY	492.64	504.31	11.67	2.4%	-6.32%
	PTCHILD	328.43	336.20	7.77	2.4%	-6.32%
	4T FAMILY	510.89	522.98	12.09	2.4%	-6.32%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	164.55	166.92	2.37	1.4%	-7.17%
	2T FAMILY	436.05	442.34	6.29	1.4%	-7.17%
	DOUBLE	419.61	425.65	6.04	1.4%	-7.17%
	3T FAMILY	444.29	450.68	6.39	1.4%	-7.17%
	PTCHILD	296.19	300.46	4.27	1.4%	-7.17%
	4T FAMILY	460.74	467.38	6.64	1.4%	-7.17%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	152.10	144.61	-7.49	-4.9%	-13.00%
	2T FAMILY	403.07	383.22	-19.85	-4.9%	-13.00%
	DOUBLE	387.86	368.76	-19.10	-4.9%	-13.00%
	3T FAMILY	410.68	390.45	-20.23	-4.9%	-13.00%
	PTCHILD	273.78	260.30	-13.48	-4.9%	-13.00%
	4T FAMILY	425.88	404.91	-20.97	-4.9%	-13.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	243.17	258.15	14.98	6.2%	-2.85%
	2T FAMILY	644.40	684.10	39.70	6.2%	-2.85%
	DOUBLE	620.08	658.28	38.20	6.2%	-2.85%
	3T FAMILY	656.56	697.01	40.45	6.2%	-2.85%
	PTCHILD	437.71	464.67	26.96	6.2%	-2.85%
	4T FAMILY	680.88	722.82	41.94	6.2%	-2.85%
	Total	376.91	400.13	23.22	6.2%	
Small - iDirect 2 Series Total		**391.78**	**437.09**	**45.31**	**11.6%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 3 Base Medical Plans						
iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	224.62	251.50	26.88	12.0%	2.46%
	2T FAMILY	595.24	666.48	71.24	12.0%	2.46%
	DOUBLE	572.79	641.33	68.54	12.0%	2.46%
	3T FAMILY	606.48	679.05	72.57	12.0%	2.46%
	PTCHILD	404.32	452.70	48.38	12.0%	2.46%
	4T FAMILY	628.94	704.20	75.26	12.0%	2.46%
	Total	379.99	425.46	45.47	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	209.56	235.21	25.65	12.2%	2.71%
	2T FAMILY	555.34	623.31	67.97	12.2%	2.71%
	DOUBLE	534.39	599.79	65.40	12.2%	2.71%
	3T FAMILY	565.82	635.07	69.25	12.2%	2.71%
	PTCHILD	377.21	423.38	46.17	12.2%	2.70%
	4T FAMILY	586.77	658.59	71.82	12.2%	2.71%
	Total	389.97	437.70	47.73	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	224.00	250.87	26.87	12.0%	2.48%
	2T FAMILY	593.60	664.81	71.21	12.0%	2.48%
	DOUBLE	571.20	639.72	68.52	12.0%	2.48%
	3T FAMILY	604.81	677.35	72.54	12.0%	2.48%
	PTCHILD	403.20	451.57	48.37	12.0%	2.48%
	4T FAMILY	627.20	702.44	75.24	12.0%	2.48%
	Total	519.68	582.02	62.34	12.0%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	209.05	234.69	25.64	12.3%	2.74%
	2T FAMILY	553.98	621.93	67.95	12.3%	2.74%
	DOUBLE	533.08	598.46	65.38	12.3%	2.74%
	3T FAMILY	564.44	633.66	69.22	12.3%	2.74%
	PTCHILD	376.29	422.44	46.15	12.3%	2.74%
	4T FAMILY	585.34	657.13	71.79	12.3%	2.74%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	223.48	250.30	26.82	12.0%	2.49%
	2T FAMILY	592.22	663.30	71.08	12.0%	2.49%
	DOUBLE	569.88	638.27	68.39	12.0%	2.49%
	3T FAMILY	603.40	675.81	72.41	12.0%	2.49%
	PTCHILD	402.27	450.54	48.27	12.0%	2.49%
	4T FAMILY	625.75	700.84	75.09	12.0%	2.49%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	208.62	234.22	25.60	12.3%	2.74%
	2T FAMILY	552.84	620.68	67.84	12.3%	2.74%
	DOUBLE	531.98	597.26	65.28	12.3%	2.74%
	3T FAMILY	563.28	632.39	69.11	12.3%	2.74%
	PTCHILD	375.52	421.60	46.08	12.3%	2.74%
	4T FAMILY	584.14	655.82	71.68	12.3%	2.74%
	Total	380.73	427.45	46.72	12.3%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	183.77	208.17	24.40	13.3%	3.67%
	2T FAMILY	486.99	551.65	64.66	13.3%	3.66%
	DOUBLE	468.62	530.83	62.21	13.3%	3.66%
	3T FAMILY	496.18	562.06	65.88	13.3%	3.67%
	PTCHILD	330.79	374.71	43.92	13.3%	3.66%
	4T FAMILY	514.56	582.88	68.32	13.3%	3.66%
	Total	183.77	208.17	24.40	13.3%	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	162.61	185.82	23.21	14.3%	4.57%
	2T FAMILY	430.91	492.42	61.51	14.3%	4.57%
	DOUBLE	414.66	473.84	59.18	14.3%	4.57%
	3T FAMILY	439.06	501.71	62.65	14.3%	4.57%
	PTCHILD	292.70	334.48	41.78	14.3%	4.57%
	4T FAMILY	455.31	520.30	64.99	14.3%	4.57%
	Total	430.91	492.42	61.51	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	222.56	249.34	26.78	12.0%	2.52%
	2T FAMILY	589.79	660.75	70.96	12.0%	2.52%
	DOUBLE	567.54	635.82	68.28	12.0%	2.52%
	3T FAMILY	600.92	673.22	72.30	12.0%	2.52%
	PTCHILD	400.61	448.81	48.20	12.0%	2.52%
	4T FAMILY	623.17	698.15	74.98	12.0%	2.52%
	Total	425.45	476.64	51.19	12.0%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	207.90	233.47	25.57	12.3%	2.76%
	2T FAMILY	550.93	618.70	67.77	12.3%	2.76%
	DOUBLE	530.15	595.35	65.20	12.3%	2.76%
	3T FAMILY	561.34	630.37	69.03	12.3%	2.76%
	PTCHILD	374.22	420.25	46.03	12.3%	2.76%
	4T FAMILY	582.12	653.72	71.60	12.3%	2.76%
	Total	322.24	361.88	39.64	12.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	183.00	207.73	24.73	13.5%	3.88%
	2T FAMILY	484.95	550.48	65.53	13.5%	3.87%
	DOUBLE	466.65	529.71	63.06	13.5%	3.87%
	3T FAMILY	494.11	560.87	66.76	13.5%	3.88%
	PTCHILD	329.40	373.91	44.51	13.5%	3.87%
	4T FAMILY	512.40	581.64	69.24	13.5%	3.87%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	161.53	183.59	22.06	13.7%	4.01%
	2T FAMILY	428.06	486.51	58.45	13.7%	4.00%
	DOUBLE	411.91	468.15	56.24	13.7%	4.00%
	3T FAMILY	436.14	495.69	59.55	13.7%	4.01%
	PTCHILD	290.75	330.46	39.71	13.7%	4.00%
	4T FAMILY	452.28	514.05	61.77	13.7%	4.00%
	Total	328.11	372.92	44.80	13.7%	
Small - iDirect 3 Series Total		**385.91**	**432.46**	**46.55**	**12.1%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	243.51	273.33	29.82	12.2%	2.72%
	2T FAMILY	645.30	724.32	79.02	12.2%	2.72%
	DOUBLE	620.95	696.99	76.04	12.2%	2.72%
	3T FAMILY	657.48	737.99	80.51	12.2%	2.72%
	PTCHILD	438.32	491.99	53.67	12.2%	2.72%
	4T FAMILY	681.83	765.32	83.49	12.2%	2.72%
	Total	521.60	585.47	63.87	12.2%	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	227.73	254.48	26.75	11.7%	2.25%
	2T FAMILY	603.48	674.37	70.89	11.7%	2.25%
	DOUBLE	580.71	648.92	68.21	11.7%	2.25%
	3T FAMILY	614.88	687.10	72.22	11.7%	2.26%
	PTCHILD	409.92	458.06	48.14	11.7%	2.25%
	4T FAMILY	637.65	712.54	74.89	11.7%	2.25%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.92	238.67	24.75	11.6%	2.10%
	2T FAMILY	566.89	632.48	65.59	11.6%	2.10%
	DOUBLE	545.50	608.61	63.11	11.6%	2.10%
	3T FAMILY	577.59	644.41	66.82	11.6%	2.10%
	PTCHILD	385.06	429.61	44.55	11.6%	2.10%
	4T FAMILY	598.98	668.28	69.30	11.6%	2.10%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	201.59	225.34	23.75	11.8%	2.29%
	2T FAMILY	534.22	597.15	62.93	11.8%	2.29%
	DOUBLE	514.06	574.62	60.56	11.8%	2.29%
	3T FAMILY	544.30	608.42	64.12	11.8%	2.29%
	PTCHILD	362.86	405.61	42.75	11.8%	2.28%
	4T FAMILY	564.45	630.95	66.50	11.8%	2.29%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	178.11	204.42	26.31	14.8%	5.02%
	2T FAMILY	471.99	541.71	69.72	14.8%	5.02%
	DOUBLE	454.19	521.27	67.08	14.8%	5.02%
	3T FAMILY	480.90	551.93	71.03	14.8%	5.03%
	PTCHILD	320.60	367.96	47.36	14.8%	5.02%
	4T FAMILY	498.71	572.38	73.67	14.8%	5.02%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	161.81	188.87	27.06	16.7%	6.81%
	2T FAMILY	428.79	500.51	71.72	16.7%	6.81%
	DOUBLE	412.61	481.62	69.01	16.7%	6.81%
	3T FAMILY	436.89	509.95	73.06	16.7%	6.82%
	PTCHILD	291.26	339.97	48.71	16.7%	6.81%
	4T FAMILY	453.07	528.84	75.77	16.7%	6.81%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	232.24	260.16	27.92	12.0%	2.51%
	2T FAMILY	615.44	689.42	73.98	12.0%	2.51%
	DOUBLE	592.21	663.41	71.20	12.0%	2.51%
	3T FAMILY	627.06	702.43	75.37	12.0%	2.51%
	PTCHILD	418.03	468.29	50.26	12.0%	2.50%
	4T FAMILY	650.27	728.45	78.18	12.0%	2.50%
	Total	474.26	531.27	57.01	12.0%	
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	218.95	244.42	25.47	11.6%	2.15%
	2T FAMILY	580.22	647.71	67.49	11.6%	2.15%
	DOUBLE	558.33	623.27	64.94	11.6%	2.15%
	3T FAMILY	591.17	659.93	68.76	11.6%	2.15%
	PTCHILD	394.11	439.96	45.85	11.6%	2.15%
	4T FAMILY	613.06	684.38	71.32	11.6%	2.15%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	207.73	231.25	23.52	11.3%	1.87%
	2T FAMILY	550.48	612.81	62.33	11.3%	1.87%
	DOUBLE	529.72	589.69	59.97	11.3%	1.87%
	3T FAMILY	560.88	624.38	63.50	11.3%	1.87%
	PTCHILD	373.91	416.25	42.34	11.3%	1.87%
	4T FAMILY	581.64	647.50	65.86	11.3%	1.87%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	196.76	220.09	23.33	11.9%	2.37%
	2T FAMILY	521.42	583.24	61.82	11.9%	2.37%
	DOUBLE	501.74	561.23	59.49	11.9%	2.37%
	3T FAMILY	531.26	594.24	62.98	11.9%	2.37%
	PTCHILD	354.17	396.16	41.99	11.9%	2.37%
	4T FAMILY	550.93	616.25	65.32	11.9%	2.37%
	Total	196.76	220.09	23.33	11.9%	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	177.98	203.53	25.55	14.4%	4.64%
	2T FAMILY	471.64	539.35	67.71	14.4%	4.64%
	DOUBLE	453.85	519.00	65.15	14.4%	4.64%
	3T FAMILY	480.55	549.53	68.98	14.4%	4.64%
	PTCHILD	320.36	366.35	45.99	14.4%	4.64%
	4T FAMILY	498.34	569.88	71.54	14.4%	4.64%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	164.83	188.62	23.79	14.4%	4.72%
	2T FAMILY	436.80	499.84	63.04	14.4%	4.72%
	DOUBLE	420.32	480.98	60.66	14.4%	4.72%
	3T FAMILY	445.05	509.27	64.22	14.4%	4.72%
	PTCHILD	296.69	339.52	42.83	14.4%	4.72%
	4T FAMILY	461.52	528.14	66.62	14.4%	4.72%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**481.73**	**540.24**	**58.51**	**12.1%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 5 Base Medical Plans						
iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	233.81	261.90	28.09	12.0%	2.51%
	2T FAMILY	619.59	694.04	74.45	12.0%	2.51%
	DOUBLE	596.21	667.85	71.64	12.0%	2.51%
	3T FAMILY	631.27	707.13	75.86	12.0%	2.51%
	PTCHILD	420.86	471.42	50.56	12.0%	2.51%
	4T FAMILY	654.67	733.32	78.65	12.0%	2.51%
	Total	388.12	434.76	46.63	12.0%	
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	196.01	218.97	22.96	11.7%	2.23%
	2T FAMILY	519.42	580.27	60.85	11.7%	2.23%
	DOUBLE	499.82	558.37	58.55	11.7%	2.22%
	3T FAMILY	529.23	591.22	61.99	11.7%	2.23%
	PTCHILD	352.82	394.15	41.33	11.7%	2.23%
	4T FAMILY	548.83	613.12	64.29	11.7%	2.23%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	162.25	186.59	24.34	15.0%	5.23%
	2T FAMILY	429.96	494.46	64.50	15.0%	5.23%
	DOUBLE	413.73	475.80	62.07	15.0%	5.24%
	3T FAMILY	438.08	503.79	65.71	15.0%	5.23%
	PTCHILD	292.06	335.86	43.80	15.0%	5.23%
	4T FAMILY	454.31	522.45	68.14	15.0%	5.23%
	Total	162.25	186.59	24.34	15.0%	
Small - iDirect 5 Series Total		**303.42**	**341.69**	**38.27**	**12.6%**	
Small Base Total		**406.95**	**444.94**	**38.00**	**9.3%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	47.53	52.00	4.47	9.4%	0.12%
	2T FAMILY	125.95	137.80	11.85	9.4%	0.12%
	DOUBLE	121.20	132.60	11.40	9.4%	0.11%
	3T FAMILY	128.33	140.40	12.07	9.4%	0.11%
	PTCHILD	85.55	93.60	8.05	9.4%	0.12%
	4T FAMILY	133.08	145.60	12.52	9.4%	0.12%
	Total	82.09	89.81	7.72	9.4%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	48.29	52.69	4.40	9.1%	-0.15%
	2T FAMILY	127.97	139.63	11.66	9.1%	-0.15%
	DOUBLE	123.14	134.36	11.22	9.1%	-0.15%
	3T FAMILY	130.38	142.26	11.88	9.1%	-0.15%
	PTCHILD	86.92	94.84	7.92	9.1%	-0.16%
	4T FAMILY	135.21	147.53	12.32	9.1%	-0.16%
	Total	77.16	84.19	7.03	9.1%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	42.21	42.91	0.70	1.7%	-6.98%
	2T FAMILY	111.86	113.71	1.85	1.7%	-6.98%
	DOUBLE	107.64	109.42	1.78	1.7%	-6.98%
	3T FAMILY	113.97	115.86	1.89	1.7%	-6.98%
	PTCHILD	75.98	77.24	1.26	1.7%	-6.97%
	4T FAMILY	118.19	120.15	1.96	1.7%	-6.98%
	Total	76.92	78.19	1.27	1.7%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	35.24	36.77	1.53	4.3%	-4.52%
	2T FAMILY	93.39	97.44	4.05	4.3%	-4.52%
	DOUBLE	89.86	93.76	3.90	4.3%	-4.52%
	3T FAMILY	95.15	99.28	4.13	4.3%	-4.52%
	PTCHILD	63.43	66.19	2.76	4.4%	-4.52%
	4T FAMILY	98.67	102.96	4.29	4.3%	-4.52%
	Total	59.94	62.54	2.60	4.3%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	36.69	40.95	4.26	11.6%	2.12%
	2T FAMILY	97.23	108.52	11.29	11.6%	2.12%
	DOUBLE	93.56	104.42	10.86	11.6%	2.11%
	3T FAMILY	99.06	110.57	11.51	11.6%	2.12%
	PTCHILD	66.04	73.71	7.67	11.6%	2.12%
	4T FAMILY	102.73	114.66	11.93	11.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.20	9.21	0.01	0.1%	-8.36%
	2T FAMILY	24.38	24.41	0.03	0.1%	-8.34%
	DOUBLE	23.46	23.49	0.03	0.1%	-8.35%
	3T FAMILY	24.84	24.87	0.03	0.1%	-8.36%
	PTCHILD	16.56	16.58	0.02	0.1%	-8.35%
	4T FAMILY	25.76	25.79	0.03	0.1%	-8.35%
	Total	14.81	14.83	0.02	0.1%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	42.52	46.36	3.84	9.0%	-0.22%
IHBC-RX-E-005	2T FAMILY	112.68	122.85	10.17	9.0%	-0.22%
	DOUBLE	108.43	118.22	9.79	9.0%	-0.21%
	3T FAMILY	114.80	125.17	10.37	9.0%	-0.22%
	PTCHILD	76.54	83.45	6.91	9.0%	-0.22%
	4T FAMILY	119.06	129.81	10.75	9.0%	-0.22%
	Total	74.96	81.72	6.77	9.0%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	44.19	48.75	4.56	10.3%	0.97%
IHBC-RX-OPTE-003	2T FAMILY	117.10	129.19	12.09	10.3%	0.98%
	DOUBLE	112.68	124.31	11.63	10.3%	0.97%
	3T FAMILY	119.31	131.63	12.32	10.3%	0.97%
	PTCHILD	79.54	87.75	8.21	10.3%	0.98%
	4T FAMILY	123.73	136.50	12.77	10.3%	0.98%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.51	13.27	-0.24	-1.8%	-10.09%
IHBC-RX-OPTE-004	2T FAMILY	35.80	35.17	-0.63	-1.8%	-10.07%
	DOUBLE	34.45	33.84	-0.61	-1.8%	-10.10%
	3T FAMILY	36.48	35.83	-0.65	-1.8%	-10.09%
	PTCHILD	24.32	23.89	-0.43	-1.8%	-10.09%
	4T FAMILY	37.83	37.16	-0.67	-1.8%	-10.09%
	Total	23.64	23.22	-0.42	-1.8%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	38.35	41.99	3.64	9.5%	0.21%
IHBC-RX-OPTE-005	2T FAMILY	101.63	111.27	9.64	9.5%	0.21%
	DOUBLE	97.79	107.07	9.28	9.5%	0.21%
	3T FAMILY	103.55	113.37	9.82	9.5%	0.21%
	PTCHILD	69.03	75.58	6.55	9.5%	0.21%
	4T FAMILY	107.38	117.57	10.19	9.5%	0.21%
	Total	75.74	82.93	7.19	9.5%	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	52.95	55.29	2.34	4.4%	-4.44%
IHBC-PE1000	2T FAMILY	140.32	146.52	6.20	4.4%	-4.44%
	DOUBLE	135.02	140.99	5.97	4.4%	-4.44%
	3T FAMILY	142.97	149.28	6.31	4.4%	-4.44%
	PTCHILD	95.31	99.52	4.21	4.4%	-4.45%
	4T FAMILY	148.26	154.81	6.55	4.4%	-4.44%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.33	48.57	2.24	4.8%	-4.07%
IHBC-PE1000	2T FAMILY	122.77	128.71	5.94	4.8%	-4.07%
	DOUBLE	118.14	123.85	5.71	4.8%	-4.07%
	3T FAMILY	125.09	131.14	6.05	4.8%	-4.07%
	PTCHILD	83.39	87.43	4.04	4.8%	-4.06%
	4T FAMILY	129.72	136.00	6.28	4.8%	-4.06%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.35	43.89	1.54	3.6%	-5.14%
IHBC-PE1000	2T FAMILY	112.23	116.31	4.08	3.6%	-5.15%
	DOUBLE	107.99	111.92	3.93	3.6%	-5.14%
	3T FAMILY	114.35	118.50	4.15	3.6%	-5.15%
	PTCHILD	76.23	79.00	2.77	3.6%	-5.15%
	4T FAMILY	118.58	122.89	4.31	3.6%	-5.15%
	Total	68.88	71.39	2.50	3.6%	
Small - Rx w/ $1,500 Ded Total		**69.72**	**74.91**	**5.19**	**7.4%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	43.64	48.08	4.44	10.2%	0.82%
	2T FAMILY	115.65	127.41	11.76	10.2%	0.82%
	DOUBLE	111.28	122.60	11.32	10.2%	0.81%
	3T FAMILY	117.83	129.82	11.99	10.2%	0.82%
	PTCHILD	78.55	86.54	7.99	10.2%	0.82%
	4T FAMILY	122.19	134.62	12.43	10.2%	0.82%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	44.39	48.76	4.37	9.8%	0.54%
	2T FAMILY	117.63	129.21	11.58	9.8%	0.53%
	DOUBLE	113.19	124.34	11.15	9.9%	0.53%
	3T FAMILY	119.85	131.65	11.80	9.8%	0.53%
	PTCHILD	79.90	87.77	7.87	9.8%	0.54%
	4T FAMILY	124.29	136.53	12.24	9.8%	0.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	38.29	39.52	1.23	3.2%	-5.54%
	2T FAMILY	101.47	104.73	3.26	3.2%	-5.55%
	DOUBLE	97.64	100.78	3.14	3.2%	-5.54%
	3T FAMILY	103.38	106.70	3.32	3.2%	-5.55%
	PTCHILD	68.92	71.14	2.22	3.2%	-5.54%
	4T FAMILY	107.21	110.66	3.45	3.2%	-5.54%
	Total	38.29	39.52	1.23	3.2%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	31.28	33.73	2.45	7.8%	-1.32%
	2T FAMILY	82.89	89.38	6.49	7.8%	-1.32%
	DOUBLE	79.76	86.01	6.25	7.8%	-1.32%
	3T FAMILY	84.46	91.07	6.61	7.8%	-1.32%
	PTCHILD	56.30	60.71	4.41	7.8%	-1.32%
	4T FAMILY	87.58	94.44	6.86	7.8%	-1.32%
	Total	56.21	60.61	4.40	7.8%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	33.47	37.67	4.20	12.5%	3.01%
	2T FAMILY	88.70	99.83	11.13	12.5%	3.01%
	DOUBLE	85.35	96.06	10.71	12.5%	3.01%
	3T FAMILY	90.37	101.71	11.34	12.5%	3.01%
	PTCHILD	60.25	67.81	7.56	12.5%	3.01%
	4T FAMILY	93.72	105.48	11.76	12.5%	3.01%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.12	7.87	-0.25	-3.1%	-11.27%
	2T FAMILY	21.52	20.86	-0.66	-3.1%	-11.27%
	DOUBLE	20.71	20.07	-0.64	-3.1%	-11.27%
	3T FAMILY	21.92	21.25	-0.67	-3.1%	-11.27%
	PTCHILD	14.62	14.17	-0.45	-3.1%	-11.27%
	4T FAMILY	22.74	22.04	-0.70	-3.1%	-11.27%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	38.93	42.77	3.84	9.9%	0.54%
IHBC-RX-E-005	2T FAMILY	103.16	113.34	10.18	9.9%	0.54%
	DOUBLE	99.27	109.06	9.79	9.9%	0.53%
	3T FAMILY	105.11	115.48	10.37	9.9%	0.54%
	PTCHILD	70.07	76.99	6.92	9.9%	0.55%
	4T FAMILY	109.00	119.76	10.76	9.9%	0.55%
	Total	72.57	79.74	7.16	9.9%	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	40.49	45.00	4.51	11.1%	1.69%
IHBC-RX-OPTE-003	2T FAMILY	107.30	119.25	11.95	11.1%	1.70%
	DOUBLE	103.25	114.75	11.50	11.1%	1.69%
	3T FAMILY	109.32	121.50	12.18	11.1%	1.69%
	PTCHILD	72.88	81.00	8.12	11.1%	1.69%
	4T FAMILY	113.37	126.00	12.63	11.1%	1.69%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.03	11.45	-0.58	-4.8%	-12.86%
IHBC-RX-OPTE-004	2T FAMILY	31.88	30.34	-1.54	-4.8%	-12.87%
	DOUBLE	30.68	29.20	-1.48	-4.8%	-12.86%
	3T FAMILY	32.48	30.92	-1.56	-4.8%	-12.85%
	PTCHILD	21.65	20.61	-1.04	-4.8%	-12.85%
	4T FAMILY	33.68	32.06	-1.62	-4.8%	-12.86%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	35.04	38.67	3.63	10.4%	0.99%
IHBC-RX-OPTE-005	2T FAMILY	92.86	102.48	9.62	10.4%	1.00%
	DOUBLE	89.35	98.61	9.26	10.4%	0.99%
	3T FAMILY	94.61	104.41	9.80	10.4%	1.00%
	PTCHILD	63.07	69.61	6.54	10.4%	1.00%
	4T FAMILY	98.11	108.28	10.17	10.4%	1.00%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	48.71	51.17	2.46	5.1%	-3.85%
IHBC-PE1000	2T FAMILY	129.08	135.60	6.52	5.1%	-3.85%
	DOUBLE	124.21	130.48	6.27	5.0%	-3.85%
	3T FAMILY	131.52	138.16	6.64	5.0%	-3.85%
	PTCHILD	87.68	92.11	4.43	5.1%	-3.85%
	4T FAMILY	136.39	143.28	6.89	5.1%	-3.85%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.45	44.81	2.36	5.6%	-3.41%
IHBC-PE1000	2T FAMILY	112.49	118.75	6.26	5.6%	-3.40%
	DOUBLE	108.25	114.27	6.02	5.6%	-3.40%
	3T FAMILY	114.62	120.99	6.37	5.6%	-3.40%
	PTCHILD	76.41	80.66	4.25	5.6%	-3.40%
	4T FAMILY	118.86	125.47	6.61	5.6%	-3.40%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.75	40.44	1.69	4.4%	-4.49%
IHBC-PE1000	2T FAMILY	102.69	107.17	4.48	4.4%	-4.48%
	DOUBLE	98.81	103.12	4.31	4.4%	-4.49%
	3T FAMILY	104.63	109.19	4.56	4.4%	-4.49%
	PTCHILD	69.75	72.79	3.04	4.4%	-4.49%
	4T FAMILY	108.50	113.23	4.73	4.4%	-4.49%
	Total	102.69	107.17	4.48	4.4%	
Small - Rx w/ $2,000 Ded Total		**57.78**	**62.41**	**4.63**	**8.0%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $2,500/$5,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	40.35	44.80	4.45	11.0%	1.61%
	2T FAMILY	106.93	118.72	11.79	11.0%	1.61%
	DOUBLE	102.89	114.24	11.35	11.0%	1.61%
	3T FAMILY	108.95	120.96	12.01	11.0%	1.61%
	PTCHILD	72.63	80.64	8.01	11.0%	1.61%
	4T FAMILY	112.98	125.44	12.46	11.0%	1.61%
	Total	60.12	66.75	6.63	11.0%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	41.08	45.48	4.40	10.7%	1.31%
	2T FAMILY	108.86	120.52	11.66	10.7%	1.31%
	DOUBLE	104.75	115.97	11.22	10.7%	1.31%
	3T FAMILY	110.92	122.80	11.88	10.7%	1.32%
	PTCHILD	73.94	81.86	7.92	10.7%	1.31%
	4T FAMILY	115.02	127.34	12.32	10.7%	1.31%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	34.57	36.65	2.08	6.0%	-2.99%
	2T FAMILY	91.61	97.12	5.51	6.0%	-3.00%
	DOUBLE	88.15	93.46	5.31	6.0%	-2.99%
	3T FAMILY	93.34	98.96	5.62	6.0%	-2.99%
	PTCHILD	62.23	65.97	3.74	6.0%	-2.99%
	4T FAMILY	96.80	102.62	5.82	6.0%	-2.99%
	Total	63.09	66.89	3.80	6.0%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	28.05	31.16	3.11	11.1%	1.66%
	2T FAMILY	74.33	82.57	8.24	11.1%	1.66%
	DOUBLE	71.53	79.46	7.93	11.1%	1.66%
	3T FAMILY	75.74	84.13	8.39	11.1%	1.66%
	PTCHILD	50.49	56.09	5.60	11.1%	1.67%
	4T FAMILY	78.54	87.25	8.71	11.1%	1.67%
	Total	49.62	55.12	5.50	11.1%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	30.32	34.91	4.59	15.1%	5.37%
	2T FAMILY	80.35	92.51	12.16	15.1%	5.38%
	DOUBLE	77.32	89.02	11.70	15.1%	5.37%
	3T FAMILY	81.86	94.26	12.40	15.1%	5.38%
	PTCHILD	54.58	62.84	8.26	15.1%	5.38%
	4T FAMILY	84.90	97.75	12.85	15.1%	5.38%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.33	6.89	-0.44	-6.0%	-13.98%
	2T FAMILY	19.42	18.26	-1.16	-6.0%	-13.99%
	DOUBLE	18.69	17.57	-1.12	-6.0%	-14.00%
	3T FAMILY	19.79	18.60	-1.19	-6.0%	-14.01%
	PTCHILD	13.19	12.40	-0.79	-6.0%	-14.01%
	4T FAMILY	20.52	19.29	-1.23	-6.0%	-14.00%
	Total	12.26	11.53	-0.73	-6.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	35.91	39.73	3.82	10.6%	1.25%
IHBC-RX-E-005	2T FAMILY	95.16	105.28	10.12	10.6%	1.24%
	DOUBLE	91.57	101.31	9.74	10.6%	1.25%
	3T FAMILY	96.96	107.27	10.31	10.6%	1.25%
	PTCHILD	64.64	71.51	6.87	10.6%	1.25%
	4T FAMILY	100.55	111.24	10.69	10.6%	1.25%
	Total	57.61	63.73	6.13	10.6%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	37.39	41.84	4.45	11.9%	2.42%
IHBC-RX-OPTE-003	2T FAMILY	99.08	110.88	11.80	11.9%	2.43%
	DOUBLE	95.34	106.69	11.35	11.9%	2.42%
	3T FAMILY	100.95	112.97	12.02	11.9%	2.42%
	PTCHILD	67.30	75.31	8.01	11.9%	2.42%
	4T FAMILY	104.69	117.15	12.46	11.9%	2.42%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.89	10.13	-0.76	-7.0%	-14.87%
IHBC-RX-OPTE-004	2T FAMILY	28.86	26.84	-2.02	-7.0%	-14.90%
	DOUBLE	27.77	25.83	-1.94	-7.0%	-14.89%
	3T FAMILY	29.40	27.35	-2.05	-7.0%	-14.88%
	PTCHILD	19.60	18.23	-1.37	-7.0%	-14.89%
	4T FAMILY	30.49	28.36	-2.13	-7.0%	-14.89%
	Total	25.27	23.50	-1.77	-7.0%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	32.28	35.87	3.59	11.1%	1.70%
IHBC-RX-OPTE-005	2T FAMILY	85.54	95.06	9.52	11.1%	1.70%
	DOUBLE	82.31	91.47	9.16	11.1%	1.70%
	3T FAMILY	87.16	96.85	9.69	11.1%	1.70%
	PTCHILD	58.10	64.57	6.47	11.1%	1.70%
	4T FAMILY	90.38	100.44	10.06	11.1%	1.70%
	Total	74.89	83.22	8.33	11.1%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	45.16	47.73	2.57	5.7%	-3.28%
IHBC-PE1000	2T FAMILY	119.67	126.48	6.81	5.7%	-3.29%
	DOUBLE	115.16	121.71	6.55	5.7%	-3.28%
	3T FAMILY	121.93	128.87	6.94	5.7%	-3.29%
	PTCHILD	81.29	85.91	4.62	5.7%	-3.29%
	4T FAMILY	126.45	133.64	7.19	5.7%	-3.29%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.19	41.63	2.44	6.2%	-2.78%
IHBC-PE1000	2T FAMILY	103.85	110.32	6.47	6.2%	-2.78%
	DOUBLE	99.93	106.16	6.23	6.2%	-2.77%
	3T FAMILY	105.81	112.40	6.59	6.2%	-2.78%
	PTCHILD	70.54	74.93	4.39	6.2%	-2.79%
	4T FAMILY	109.73	116.56	6.83	6.2%	-2.79%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.72	37.52	1.80	5.0%	-3.87%
IHBC-PE1000	2T FAMILY	94.66	99.43	4.77	5.0%	-3.87%
	DOUBLE	91.09	95.68	4.59	5.0%	-3.87%
	3T FAMILY	96.44	101.30	4.86	5.0%	-3.87%
	PTCHILD	64.30	67.54	3.24	5.0%	-3.86%
	4T FAMILY	100.02	105.06	5.04	5.0%	-3.86%
	Total	66.04	69.37	3.33	5.0%	
Small - Rx w/ $2,500 Ded Total		**39.15**	**42.95**	**3.80**	**9.7%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $3,000/$6,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	37.53	41.93	4.40	11.7%	2.24%
	2T FAMILY	99.45	111.11	11.66	11.7%	2.24%
	DOUBLE	95.70	106.92	11.22	11.7%	2.24%
	3T FAMILY	101.33	113.21	11.88	11.7%	2.24%
	PTCHILD	67.55	75.47	7.92	11.7%	2.24%
	4T FAMILY	105.08	117.40	12.32	11.7%	2.24%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	38.23	42.59	4.36	11.4%	1.96%
	2T FAMILY	101.31	112.86	11.55	11.4%	1.96%
	DOUBLE	97.49	108.60	11.11	11.4%	1.96%
	3T FAMILY	103.22	114.99	11.77	11.4%	1.96%
	PTCHILD	68.81	76.66	7.85	11.4%	1.96%
	4T FAMILY	107.04	119.25	12.21	11.4%	1.96%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	31.47	34.19	2.72	8.6%	-0.55%
	2T FAMILY	83.40	90.60	7.20	8.6%	-0.56%
	DOUBLE	80.25	87.18	6.93	8.6%	-0.56%
	3T FAMILY	84.97	92.31	7.34	8.6%	-0.56%
	PTCHILD	56.65	61.54	4.89	8.6%	-0.55%
	4T FAMILY	88.12	95.73	7.61	8.6%	-0.55%
	Total	38.89	42.25	3.36	8.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	25.41	28.93	3.52	13.9%	4.18%
	2T FAMILY	67.34	76.66	9.32	13.8%	4.17%
	DOUBLE	64.80	73.77	8.97	13.8%	4.18%
	3T FAMILY	68.61	78.11	9.50	13.8%	4.17%
	PTCHILD	45.74	52.07	6.33	13.8%	4.16%
	4T FAMILY	71.15	81.00	9.85	13.8%	4.17%
	Total	50.87	57.91	7.04	13.8%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	27.49	32.51	5.02	18.3%	8.22%
	2T FAMILY	72.85	86.15	13.30	18.3%	8.22%
	DOUBLE	70.10	82.90	12.80	18.3%	8.22%
	3T FAMILY	74.22	87.78	13.56	18.3%	8.22%
	PTCHILD	49.48	58.52	9.04	18.3%	8.23%
	4T FAMILY	76.97	91.03	14.06	18.3%	8.23%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.65	6.12	-0.53	-8.0%	-15.82%
	2T FAMILY	17.62	16.22	-1.40	-7.9%	-15.83%
	DOUBLE	16.96	15.61	-1.35	-8.0%	-15.80%
	3T FAMILY	17.96	16.52	-1.44	-8.0%	-15.84%
	PTCHILD	11.97	11.02	-0.95	-7.9%	-15.81%
	4T FAMILY	18.62	17.14	-1.48	-7.9%	-15.82%
	Total	11.64	10.71	-0.93	-8.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	33.36	37.12	3.76	11.3%	1.84%
IHBC-RX-E-005	2T FAMILY	88.40	98.37	9.97	11.3%	1.84%
	DOUBLE	85.07	94.66	9.59	11.3%	1.84%
	3T FAMILY	90.07	100.22	10.15	11.3%	1.83%
	PTCHILD	60.05	66.82	6.77	11.3%	1.84%
	4T FAMILY	93.41	103.94	10.53	11.3%	1.84%
	Total	63.38	70.53	7.15	11.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	34.77	39.12	4.35	12.5%	2.95%
IHBC-RX-OPTE-003	2T FAMILY	92.14	103.67	11.53	12.5%	2.95%
	DOUBLE	88.66	99.76	11.10	12.5%	2.95%
	3T FAMILY	93.88	105.62	11.74	12.5%	2.94%
	PTCHILD	62.59	70.42	7.83	12.5%	2.95%
	4T FAMILY	97.36	109.54	12.18	12.5%	2.95%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.97	9.05	-0.92	-9.2%	-16.97%
IHBC-RX-OPTE-004	2T FAMILY	26.42	23.98	-2.44	-9.2%	-17.00%
	DOUBLE	25.42	23.08	-2.34	-9.2%	-16.98%
	3T FAMILY	26.92	24.44	-2.48	-9.2%	-16.96%
	PTCHILD	17.95	16.29	-1.66	-9.2%	-16.97%
	4T FAMILY	27.92	25.34	-2.58	-9.2%	-16.97%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	29.97	33.44	3.47	11.6%	2.11%
IHBC-RX-OPTE-005	2T FAMILY	79.42	88.62	9.20	11.6%	2.11%
	DOUBLE	76.42	85.27	8.85	11.6%	2.11%
	3T FAMILY	80.92	90.29	9.37	11.6%	2.10%
	PTCHILD	53.95	60.19	6.24	11.6%	2.10%
	4T FAMILY	83.92	93.63	9.71	11.6%	2.10%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.09	44.72	2.63	6.2%	-2.78%
IHBC-PE1000	2T FAMILY	111.54	118.51	6.97	6.2%	-2.78%
	DOUBLE	107.33	114.04	6.71	6.3%	-2.78%
	3T FAMILY	113.64	120.74	7.10	6.2%	-2.79%
	PTCHILD	75.76	80.50	4.74	6.3%	-2.78%
	4T FAMILY	117.85	125.22	7.37	6.3%	-2.78%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.44	38.89	2.45	6.7%	-2.34%
IHBC-PE1000	2T FAMILY	96.57	103.06	6.49	6.7%	-2.33%
	DOUBLE	92.92	99.17	6.25	6.7%	-2.33%
	3T FAMILY	98.39	105.00	6.61	6.7%	-2.33%
	PTCHILD	65.59	70.00	4.41	6.7%	-2.34%
	4T FAMILY	102.03	108.89	6.86	6.7%	-2.34%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.19	35.00	1.81	5.5%	-3.47%
IHBC-PE1000	2T FAMILY	87.95	92.75	4.80	5.5%	-3.48%
	DOUBLE	84.63	89.25	4.62	5.5%	-3.47%
	3T FAMILY	89.61	94.50	4.89	5.5%	-3.47%
	PTCHILD	59.74	63.00	3.26	5.5%	-3.48%
	4T FAMILY	92.93	98.00	5.07	5.5%	-3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**44.24**	**49.31**	**5.07**	**11.5%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $4,000/$8,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	33.11	37.25	4.14	12.5%	2.96%
	2T FAMILY	87.74	98.71	10.97	12.5%	2.95%
	DOUBLE	84.43	94.99	10.56	12.5%	2.96%
	3T FAMILY	89.40	100.58	11.18	12.5%	2.96%
	PTCHILD	59.60	67.05	7.45	12.5%	2.96%
	4T FAMILY	92.71	104.30	11.59	12.5%	2.96%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	33.77	37.88	4.11	12.2%	2.63%
	2T FAMILY	89.49	100.38	10.89	12.2%	2.63%
	DOUBLE	86.11	96.59	10.48	12.2%	2.62%
	3T FAMILY	91.18	102.28	11.10	12.2%	2.63%
	PTCHILD	60.79	68.18	7.39	12.2%	2.62%
	4T FAMILY	94.56	106.06	11.50	12.2%	2.62%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	26.56	30.13	3.57	13.4%	3.82%
	2T FAMILY	70.38	79.84	9.46	13.4%	3.82%
	DOUBLE	67.73	76.83	9.10	13.4%	3.82%
	3T FAMILY	71.71	81.35	9.64	13.4%	3.83%
	PTCHILD	47.81	54.23	6.42	13.4%	3.81%
	4T FAMILY	74.37	84.36	9.99	13.4%	3.81%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	21.25	25.44	4.19	19.7%	9.56%
	2T FAMILY	56.31	67.42	11.11	19.7%	9.57%
	DOUBLE	54.19	64.87	10.68	19.7%	9.56%
	3T FAMILY	57.38	68.69	11.31	19.7%	9.57%
	PTCHILD	38.25	45.79	7.54	19.7%	9.55%
	4T FAMILY	59.50	71.23	11.73	19.7%	9.55%
	Total	21.25	25.44	4.19	19.7%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	23.01	28.63	5.62	24.4%	13.84%
	2T FAMILY	60.98	75.87	14.89	24.4%	13.83%
	DOUBLE	58.68	73.01	14.33	24.4%	13.85%
	3T FAMILY	62.13	77.30	15.17	24.4%	13.83%
	PTCHILD	41.42	51.53	10.11	24.4%	13.83%
	4T FAMILY	64.43	80.16	15.73	24.4%	13.83%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.67	4.97	-0.70	-12.3%	-19.71%
	2T FAMILY	15.03	13.17	-1.86	-12.4%	-19.70%
	DOUBLE	14.46	12.67	-1.79	-12.4%	-19.71%
	3T FAMILY	15.31	13.42	-1.89	-12.3%	-19.69%
	PTCHILD	10.21	8.95	-1.26	-12.3%	-19.66%
	4T FAMILY	15.88	13.92	-1.96	-12.3%	-19.68%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	29.25	32.80	3.55	12.1%	2.60%
IHBC-RX-E-005	2T FAMILY	77.51	86.92	9.41	12.1%	2.60%
	DOUBLE	74.59	83.64	9.05	12.1%	2.60%
	3T FAMILY	78.98	88.56	9.58	12.1%	2.59%
	PTCHILD	52.65	59.04	6.39	12.1%	2.59%
	4T FAMILY	81.90	91.84	9.94	12.1%	2.59%
	Total	77.51	86.92	9.41	12.1%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	30.57	34.65	4.08	13.3%	3.71%
IHBC-RX-OPTE-003	2T FAMILY	81.01	91.82	10.81	13.3%	3.70%
	DOUBLE	77.95	88.36	10.41	13.4%	3.71%
	3T FAMILY	82.54	93.56	11.02	13.4%	3.71%
	PTCHILD	55.03	62.37	7.34	13.3%	3.71%
	4T FAMILY	85.60	97.02	11.42	13.3%	3.71%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.55	7.48	-1.07	-12.5%	-19.91%
IHBC-RX-OPTE-004	2T FAMILY	22.66	19.82	-2.84	-12.5%	-19.92%
	DOUBLE	21.80	19.07	-2.73	-12.5%	-19.94%
	3T FAMILY	23.09	20.20	-2.89	-12.5%	-19.90%
	PTCHILD	15.39	13.46	-1.93	-12.5%	-19.93%
	4T FAMILY	23.94	20.94	-3.00	-12.5%	-19.92%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	26.20	29.49	3.29	12.6%	3.00%
IHBC-RX-OPTE-005	2T FAMILY	69.43	78.15	8.72	12.6%	3.01%
	DOUBLE	66.81	75.20	8.39	12.6%	3.00%
	3T FAMILY	70.74	79.62	8.88	12.6%	3.00%
	PTCHILD	47.16	53.08	5.92	12.6%	3.01%
	4T FAMILY	73.36	82.57	9.21	12.6%	3.01%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.20	39.79	2.59	7.0%	-2.12%
IHBC-PE1000	2T FAMILY	98.58	105.44	6.86	7.0%	-2.12%
	DOUBLE	94.86	101.46	6.60	7.0%	-2.12%
	3T FAMILY	100.44	107.43	6.99	7.0%	-2.12%
	PTCHILD	66.96	71.62	4.66	7.0%	-2.12%
	4T FAMILY	104.16	111.41	7.25	7.0%	-2.12%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	32.03	34.39	2.36	7.4%	-1.74%
IHBC-PE1000	2T FAMILY	84.88	91.13	6.25	7.4%	-1.75%
	DOUBLE	81.68	87.69	6.01	7.4%	-1.75%
	3T FAMILY	86.48	92.85	6.37	7.4%	-1.75%
	PTCHILD	57.65	61.90	4.25	7.4%	-1.75%
	4T FAMILY	89.68	96.29	6.61	7.4%	-1.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.08	30.87	1.79	6.2%	-2.86%
IHBC-PE1000	2T FAMILY	77.06	81.81	4.75	6.2%	-2.86%
	DOUBLE	74.15	78.72	4.57	6.2%	-2.86%
	3T FAMILY	78.52	83.35	4.83	6.2%	-2.87%
	PTCHILD	52.34	55.57	3.23	6.2%	-2.85%
	4T FAMILY	81.42	86.44	5.02	6.2%	-2.85%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**40.00**	**45.93**	**5.93**	**14.8%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $5,000/$10,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	29.19	33.57	4.38	15.0%	5.27%
	2TFAMILY	77.35	88.96	11.61	15.0%	5.27%
	DOUBLE	74.43	85.60	11.17	15.0%	5.26%
	3TFAMILY	78.81	90.64	11.83	15.0%	5.27%
	PTCHILD	52.54	60.43	7.89	15.0%	5.28%
	4TFAMILY	81.73	94.00	12.27	15.0%	5.27%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	30.13	34.19	4.06	13.5%	3.83%
	2TFAMILY	79.84	90.60	10.76	13.5%	3.83%
	DOUBLE	76.83	87.18	10.35	13.5%	3.82%
	3TFAMILY	81.35	92.31	10.96	13.5%	3.82%
	PTCHILD	54.23	61.54	7.31	13.5%	3.83%
	4TFAMILY	84.36	95.73	11.37	13.5%	3.83%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	22.95	27.07	4.12	18.0%	7.98%
	2TFAMILY	60.82	71.74	10.92	18.0%	7.98%
	DOUBLE	58.52	69.03	10.51	18.0%	7.98%
	3TFAMILY	61.97	73.09	11.12	17.9%	7.98%
	PTCHILD	41.31	48.73	7.42	18.0%	7.98%
	4TFAMILY	64.26	75.80	11.54	18.0%	7.98%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	18.27	22.71	4.44	24.3%	13.78%
	2TFAMILY	48.42	60.18	11.76	24.3%	13.78%
	DOUBLE	46.59	57.91	11.32	24.3%	13.77%
	3TFAMILY	49.33	61.32	11.99	24.3%	13.79%
	PTCHILD	32.89	40.88	7.99	24.3%	13.78%
	4TFAMILY	51.16	63.59	12.43	24.3%	13.78%
	Total	48.42	60.18	11.76	24.3%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	19.84	25.65	5.81	29.3%	18.31%
	2TFAMILY	52.58	67.97	15.39	29.3%	18.31%
	DOUBLE	50.59	65.41	14.82	29.3%	18.32%
	3TFAMILY	53.57	69.26	15.69	29.3%	18.31%
	PTCHILD	35.71	46.17	10.46	29.3%	18.32%
	4TFAMILY	55.55	71.82	16.27	29.3%	18.32%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	4.93	4.08	-0.85	-17.2%	-24.30%
	2TFAMILY	13.06	10.81	-2.25	-17.2%	-24.30%
	DOUBLE	12.57	10.40	-2.17	-17.3%	-24.31%
	3TFAMILY	13.31	11.02	-2.29	-17.2%	-24.26%
	PTCHILD	8.87	7.34	-1.53	-17.2%	-24.33%
	4TFAMILY	13.80	11.42	-2.38	-17.2%	-24.32%
	Total	7.25	6.00	-1.25	-17.2%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	25.55	29.49	3.94	15.4%	5.62%
IHBC-RX-E-005	2TFAMILY	67.71	78.15	10.44	15.4%	5.62%
	DOUBLE	65.15	75.20	10.05	15.4%	5.62%
	3TFAMILY	68.99	79.62	10.63	15.4%	5.62%
	PTCHILD	45.99	53.08	7.09	15.4%	5.61%
	4TFAMILY	71.54	82.57	11.03	15.4%	5.62%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	27.00	31.16	4.16	15.4%	5.63%
IHBC-RX-OPTE-003	2TFAMILY	71.55	82.57	11.02	15.4%	5.62%
	DOUBLE	68.85	79.46	10.61	15.4%	5.62%
	3TFAMILY	72.90	84.13	11.23	15.4%	5.62%
	PTCHILD	48.60	56.09	7.49	15.4%	5.63%
	4TFAMILY	75.60	87.25	11.65	15.4%	5.63%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.47	6.23	-1.24	-16.6%	-23.65%
IHBC-RX-OPTE-004	2T FAMILY	19.80	16.51	-3.29	-16.6%	-23.64%
	DOUBLE	19.05	15.89	-3.16	-16.6%	-23.64%
	3T FAMILY	20.17	16.82	-3.35	-16.6%	-23.65%
	PTCHILD	13.45	11.21	-2.24	-16.7%	-23.69%
	4T FAMILY	20.92	17.44	-3.48	-16.6%	-23.68%
	Total	19.80	16.51	-3.29	-16.6%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	22.81	26.48	3.67	16.1%	6.22%
IHBC-RX-OPTE-005	2T FAMILY	60.45	70.17	9.72	16.1%	6.22%
	DOUBLE	58.17	67.52	9.35	16.1%	6.21%
	3T FAMILY	61.59	71.50	9.91	16.1%	6.22%
	PTCHILD	41.06	47.66	6.60	16.1%	6.22%
	4T FAMILY	63.87	74.14	10.27	16.1%	6.22%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.39	35.92	2.53	7.6%	-1.54%
IHBC-PE1000	2T FAMILY	88.48	95.19	6.71	7.6%	-1.53%
	DOUBLE	85.14	91.60	6.46	7.6%	-1.53%
	3T FAMILY	90.15	96.98	6.83	7.6%	-1.54%
	PTCHILD	60.10	64.66	4.56	7.6%	-1.52%
	4T FAMILY	93.49	100.58	7.09	7.6%	-1.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	28.60	30.92	2.32	8.1%	-1.06%
IHBC-PE1000	2T FAMILY	75.79	81.94	6.15	8.1%	-1.05%
	DOUBLE	72.93	78.85	5.92	8.1%	-1.05%
	3T FAMILY	77.22	83.48	6.26	8.1%	-1.07%
	PTCHILD	51.48	55.66	4.18	8.1%	-1.05%
	4T FAMILY	80.08	86.58	6.50	8.1%	-1.05%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	25.96	27.72	1.76	6.8%	-2.29%
IHBC-PE1000	2T FAMILY	68.79	73.46	4.67	6.8%	-2.29%
	DOUBLE	66.20	70.69	4.49	6.8%	-2.28%
	3T FAMILY	70.09	74.84	4.75	6.8%	-2.30%
	PTCHILD	46.73	49.90	3.17	6.8%	-2.29%
	4T FAMILY	72.69	77.62	4.93	6.8%	-2.29%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**22.02**	**24.94**	**2.92**	**13.2%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - non-HSA Qualified - with Any Deductible Option						
$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	66.93	70.77	3.84	5.7%	-3.24%
	2TFAMILY	177.36	187.54	10.18	5.7%	-3.24%
	DOUBLE	170.67	180.46	9.79	5.7%	-3.24%
	3TFAMILY	180.71	191.08	10.37	5.7%	-3.24%
	PTCHILD	120.47	127.39	6.92	5.7%	-3.24%
	4TFAMILY	187.40	198.16	10.76	5.7%	-3.24%
	Total	98.74	104.40	5.67	5.7%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	67.75	71.47	3.72	5.5%	-3.46%
	2TFAMILY	179.54	189.40	9.86	5.5%	-3.46%
	DOUBLE	172.76	182.25	9.49	5.5%	-3.46%
	3TFAMILY	182.93	192.97	10.04	5.5%	-3.46%
	PTCHILD	121.95	128.65	6.70	5.5%	-3.45%
	4TFAMILY	189.70	200.12	10.42	5.5%	-3.45%
	Total	127.73	134.74	7.01	5.5%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	60.35	59.61	-0.74	-1.2%	-9.60%
	2TFAMILY	159.93	157.97	-1.96	-1.2%	-9.60%
	DOUBLE	153.89	152.01	-1.88	-1.2%	-9.60%
	3TFAMILY	162.95	160.95	-2.00	-1.2%	-9.60%
	PTCHILD	108.63	107.30	-1.33	-1.2%	-9.60%
	4TFAMILY	168.98	166.91	-2.07	-1.2%	-9.60%
	Total	99.36	98.15	-1.22	-1.2%	
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	52.43	52.00	-0.43	-0.8%	-9.23%
	2TFAMILY	138.94	137.80	-1.14	-0.8%	-9.23%
	DOUBLE	133.70	132.60	-1.10	-0.8%	-9.23%
	3TFAMILY	141.56	140.40	-1.16	-0.8%	-9.23%
	PTCHILD	94.37	93.60	-0.77	-0.8%	-9.23%
	4TFAMILY	146.80	145.60	-1.20	-0.8%	-9.23%
	Total	92.71	91.95	-0.76	-0.8%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	53.31	57.24	3.93	7.4%	-1.73%
	2TFAMILY	141.27	151.69	10.42	7.4%	-1.73%
	DOUBLE	135.94	145.96	10.02	7.4%	-1.74%
	3TFAMILY	143.94	154.55	10.61	7.4%	-1.74%
	PTCHILD	95.96	103.03	7.07	7.4%	-1.74%
	4TFAMILY	149.27	160.27	11.00	7.4%	-1.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	17.49	19.29	1.80	10.3%	0.94%
	2TFAMILY	46.35	51.12	4.77	10.3%	0.95%
	DOUBLE	44.60	49.19	4.59	10.3%	0.94%
	3TFAMILY	47.22	52.08	4.86	10.3%	0.93%
	PTCHILD	31.48	34.72	3.24	10.3%	0.93%
	4TFAMILY	48.97	54.01	5.04	10.3%	0.93%
	Total	31.92	35.21	3.29	10.3%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	60.69	63.89	3.20	5.3%	-3.66%
IHBC-RX-E-005	2TFAMILY	160.83	169.31	8.48	5.3%	-3.66%
	DOUBLE	154.76	162.92	8.16	5.3%	-3.67%
	3TFAMILY	163.86	172.50	8.64	5.3%	-3.66%
	PTCHILD	109.24	115.00	5.76	5.3%	-3.67%
	4TFAMILY	169.93	178.89	8.96	5.3%	-3.67%
	Total	100.67	105.98	5.31	5.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	62.67	66.85	4.18	6.7%	-2.38%
IHBC-RX-OPTE-003	2TFAMILY	166.08	177.15	11.07	6.7%	-2.38%
	DOUBLE	159.81	170.47	10.66	6.7%	-2.38%
	3TFAMILY	169.21	180.50	11.29	6.7%	-2.38%
	PTCHILD	112.81	120.33	7.52	6.7%	-2.38%
	4TFAMILY	175.48	187.18	11.70	6.7%	-2.38%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	24.03	26.33	2.30	9.6%	0.30%
IHBC-RX-OPTE-004	2TFAMILY	63.68	69.77	6.09	9.6%	0.30%
	DOUBLE	61.28	67.14	5.86	9.6%	0.30%
	3TFAMILY	64.88	71.09	6.21	9.6%	0.30%
	PTCHILD	43.25	47.39	4.14	9.6%	0.30%
	4TFAMILY	67.28	73.72	6.44	9.6%	0.30%
	Total	24.03	26.33	2.30	9.6%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	55.12	58.32	3.20	5.8%	-3.17%
IHBC-RX-OPTE-005	2TFAMILY	146.07	154.55	8.48	5.8%	-3.17%
	DOUBLE	140.56	148.72	8.16	5.8%	-3.17%
	3TFAMILY	148.82	157.46	8.64	5.8%	-3.17%
	PTCHILD	99.22	104.98	5.76	5.8%	-3.16%
	4TFAMILY	154.34	163.30	8.96	5.8%	-3.17%
	Total	118.03	124.88	6.85	5.8%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	73.87	74.89	1.02	1.4%	-7.22%
IHBC-PE1000	2TFAMILY	195.76	198.46	2.70	1.4%	-7.22%
	DOUBLE	188.37	190.97	2.60	1.4%	-7.22%
	3TFAMILY	199.45	202.20	2.75	1.4%	-7.22%
	PTCHILD	132.97	134.80	1.83	1.4%	-7.23%
	4TFAMILY	206.84	209.69	2.85	1.4%	-7.23%
	Total	73.87	74.89	1.02	1.4%	
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	65.79	66.91	1.12	1.7%	-6.93%
IHBC-PE1000	2TFAMILY	174.34	177.31	2.97	1.7%	-6.93%
	DOUBLE	167.76	170.62	2.86	1.7%	-6.93%
	3TFAMILY	177.63	180.66	3.03	1.7%	-6.92%
	PTCHILD	118.42	120.44	2.02	1.7%	-6.92%
	4TFAMILY	184.21	187.35	3.14	1.7%	-6.93%
	Total	174.34	177.31	2.97	1.7%	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	60.57	60.91	0.34	0.6%	-7.98%
IHBC-PE1000	2TFAMILY	160.51	161.41	0.90	0.6%	-7.98%
	DOUBLE	154.45	155.32	0.87	0.6%	-7.97%
	3TFAMILY	163.54	164.46	0.92	0.6%	-7.97%
	PTCHILD	109.03	109.64	0.61	0.6%	-7.97%
	4TFAMILY	169.60	170.55	0.95	0.6%	-7.97%
	Total	121.66	122.34	0.68	0.6%	
Small - Rx w/ Non-HSA qualified		**101.88**	**106.14**	**4.26**	**4.2%**	
Additional Rx Riders - With Any Deductible Option - HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.20	0.20	0.00	0.0%	-4.76%
	2TFAMILY	0.53	0.53	0.00	0.0%	-5.36%
	DOUBLE	0.51	0.51	0.00	0.0%	-5.56%
	3TFAMILY	0.54	0.54	0.00	0.0%	-5.26%
	PTCHILD	0.36	0.36	0.00	0.0%	-5.26%
	4TFAMILY	0.56	0.56	0.00	0.0%	-5.08%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
HSAQR-661E	SINGLE	0.25	0.27	0.02	8.0%	-3.57%
	2T FAMILY	0.66	0.72	0.06	9.1%	-2.70%
	DOUBLE	0.64	0.69	0.05	7.8%	-2.82%
	3T FAMILY	0.68	0.73	0.05	7.4%	-3.95%
	PTCHILD	0.45	0.49	0.04	8.9%	-2.00%
	4T FAMILY	0.70	0.76	0.06	8.6%	-2.56%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.31	0.32	0.01	3.2%	-5.88%
	2T FAMILY	0.82	0.85	0.03	3.7%	-5.56%
	DOUBLE	0.79	0.82	0.03	3.8%	-5.75%
	3T FAMILY	0.84	0.86	0.02	2.4%	-6.52%
	PTCHILD	0.56	0.58	0.02	3.6%	-4.92%
	4T FAMILY	0.87	0.90	0.03	3.4%	-5.26%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.49	0.55	0.06	12.2%	3.77%
	2T FAMILY	1.30	1.46	0.16	12.3%	4.29%
	DOUBLE	1.25	1.40	0.15	12.0%	3.70%
	3T FAMILY	1.32	1.49	0.17	12.9%	4.20%
	PTCHILD	0.88	0.99	0.11	12.5%	4.21%
	4T FAMILY	1.37	1.54	0.17	12.4%	4.05%
	Total	0.90	1.01	0.11	12.3%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.61	0.69	0.08	13.1%	4.55%
	2T FAMILY	1.62	1.83	0.21	13.0%	4.57%
	DOUBLE	1.56	1.76	0.20	12.8%	4.76%
	3T FAMILY	1.65	1.86	0.21	12.7%	4.49%
	PTCHILD	1.10	1.24	0.14	12.7%	4.20%
	4T FAMILY	1.71	1.93	0.22	12.9%	4.32%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
HHBC-HSAQR-663E	SINGLE	-1.79	-1.55	0.24	-13.4%	-20.51%
	2T FAMILY	-4.74	-4.11	0.63	-13.3%	-20.50%
	DOUBLE	-4.56	-3.95	0.61	-13.4%	-20.52%
	3T FAMILY	-4.83	-4.19	0.64	-13.3%	-20.49%
	PTCHILD	-3.22	-2.79	0.43	-13.4%	-20.51%
	4T FAMILY	-5.01	-4.34	0.67	-13.4%	-20.51%
	Total	-2.23	-1.93	0.30	-13.4%	
Contraceptive Coverage - Employees of Religious Groups						
HHBC-HSAQR-664E	SINGLE	1.79	1.55	-0.24	-13.4%	-20.51%
	2T FAMILY	4.74	4.11	-0.63	-13.3%	-20.50%
	DOUBLE	4.56	3.95	-0.61	-13.4%	-20.52%
	3T FAMILY	4.83	4.19	-0.64	-13.3%	-20.49%
	PTCHILD	3.22	2.79	-0.43	-13.4%	-20.51%
	4T FAMILY	5.01	4.34	-0.67	-13.4%	-20.51%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**-1.34**	**-1.09**	**0.25**	**-18.3%**	

Additional Rx Riders - With Any Deductible Option - Non HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.29	0.32	0.03	10.3%	0.00%
	2T FAMILY	0.77	0.85	0.08	10.4%	0.00%
	DOUBLE	0.74	0.82	0.08	10.8%	0.00%
	3T FAMILY	0.78	0.86	0.08	10.3%	0.00%
	PTCHILD	0.52	0.58	0.06	11.5%	0.00%
	4T FAMILY	0.81	0.90	0.09	11.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.39	0.40	0.01	2.6%	-4.76%
	2T FAMILY	1.03	1.06	0.03	2.9%	-4.50%
	DOUBLE	0.99	1.02	0.03	3.0%	-4.67%
	3T FAMILY	1.05	1.08	0.03	2.9%	-4.42%
	PTCHILD	0.70	0.72	0.02	2.9%	-5.26%
	4T FAMILY	1.09	1.12	0.03	2.8%	-5.08%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.47	0.49	0.02	4.3%	-3.92%
	2T FAMILY	1.25	1.30	0.05	4.0%	-3.70%
	DOUBLE	1.20	1.25	0.05	4.2%	-3.85%
	3T FAMILY	1.27	1.32	0.05	3.9%	-4.35%
	PTCHILD	0.85	0.88	0.03	3.5%	-4.35%
	4T FAMILY	1.32	1.37	0.05	3.8%	-4.20%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.63	0.65	0.02	3.2%	-4.41%
	2T FAMILY	1.67	1.72	0.05	3.0%	-4.44%
	DOUBLE	1.61	1.66	0.05	3.1%	-4.05%
	3T FAMILY	1.70	1.76	0.06	3.5%	-4.35%
	PTCHILD	1.13	1.17	0.04	3.5%	-4.10%
	4T FAMILY	1.76	1.82	0.06	3.4%	-4.21%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.83	0.87	0.04	4.8%	-3.33%
	2T FAMILY	2.20	2.31	0.11	5.0%	-3.35%
	DOUBLE	2.12	2.22	0.10	4.7%	-3.48%
	3T FAMILY	2.24	2.35	0.11	4.9%	-3.29%
	PTCHILD	1.49	1.57	0.08	5.4%	-3.09%
	4T FAMILY	2.32	2.44	0.12	5.2%	-3.17%
	Total	1.12	1.18	0.05	4.9%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.09	1.11	0.02	1.8%	-6.72%
	2T FAMILY	2.89	2.94	0.05	1.7%	-6.67%
	DOUBLE	2.78	2.83	0.05	1.8%	-6.60%
	3T FAMILY	2.94	3.00	0.06	2.0%	-6.54%
	PTCHILD	1.96	2.00	0.04	2.0%	-6.54%
	4T FAMILY	3.05	3.11	0.06	2.0%	-6.61%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
HHBC-HSAQR-663E	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.17%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.18%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.18%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.14%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.12%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.14%
	Total	-2.99	-2.57	0.42	-14.0%	
Contraceptive Coverage - Employees of Religious Groups						
HHBC-HSAQR-664E	SINGLE	2.99	2.57	-0.42	-14.0%	-21.17%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.18%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.18%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.14%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.12%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**0.09**	**0.24**	**0.15**	**157.2%**	
Small - Rx Grand Total		**75.15**	**79.89**	**4.74**	**6.3%**	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.16	1.13	-0.03	-2.6%	-11.02%
	2T FAMILY	3.07	2.99	-0.08	-2.6%	-11.28%
	DOUBLE	2.96	2.88	-0.08	-2.7%	-11.11%
	3T FAMILY	3.13	3.05	-0.08	-2.6%	-11.08%
	PTCHILD	2.09	2.03	-0.06	-2.9%	-11.35%
	4T FAMILY	3.25	3.16	-0.09	-2.8%	-11.24%
	Total	2.17	2.11	-0.06	-2.6%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.89	0.88	-0.01	-1.1%	-9.28%
	2T FAMILY	2.36	2.33	-0.03	-1.3%	-9.34%
	DOUBLE	2.27	2.24	-0.03	-1.3%	-9.31%
	3T FAMILY	2.40	2.38	-0.02	-0.8%	-9.16%
	PTCHILD	1.60	1.58	-0.02	-1.3%	-9.71%
	4T FAMILY	2.49	2.46	-0.03	-1.2%	-9.56%
	Total	1.26	1.24	-0.01	-1.2%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.66	0.66	0.00	0.0%	-8.33%
	2T FAMILY	1.75	1.75	0.00	0.0%	-8.38%
	DOUBLE	1.68	1.68	0.00	0.0%	-8.70%
	3T FAMILY	1.78	1.78	0.00	0.0%	-8.25%
	PTCHILD	1.19	1.19	0.00	0.0%	-8.46%
	4T FAMILY	1.85	1.85	0.00	0.0%	-8.42%
	Total	1.75	1.75	0.00	0.0%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.44	0.44	0.00	0.0%	-10.20%
	2T FAMILY	1.17	1.17	0.00	0.0%	-10.00%
	DOUBLE	1.12	1.12	0.00	0.0%	-10.40%
	3T FAMILY	1.19	1.19	0.00	0.0%	-9.85%
	PTCHILD	0.79	0.79	0.00	0.0%	-10.23%
	4T FAMILY	1.23	1.23	0.00	0.0%	-10.22%
	Total	1.17	1.17	0.00	0.0%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.07	1.05	-0.02	-1.9%	-9.48%
	2T FAMILY	2.84	2.78	-0.06	-2.1%	-9.45%
	DOUBLE	2.73	2.68	-0.05	-1.8%	-9.46%
	3T FAMILY	2.89	2.84	-0.05	-1.7%	-9.27%
	PTCHILD	1.93	1.89	-0.04	-2.1%	-9.57%
	4T FAMILY	3.00	2.94	-0.06	-2.0%	-9.54%
	Total	1.80	1.76	-0.04	-2.0%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.81	0.84	0.03	3.7%	-4.55%
	2T FAMILY	2.15	2.23	0.08	3.7%	-4.29%
	DOUBLE	2.07	2.14	0.07	3.4%	-4.46%
	3T FAMILY	2.19	2.27	0.08	3.7%	-4.62%
	PTCHILD	1.46	1.51	0.05	3.4%	-4.43%
	4T FAMILY	2.27	2.35	0.08	3.5%	-4.47%
	Total	1.55	1.61	0.06	3.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.61	0.65	0.04	6.6%	-1.52%
	2T FAMILY	1.62	1.72	0.10	6.2%	-1.71%
	DOUBLE	1.56	1.66	0.10	6.4%	-1.19%
	3T FAMILY	1.65	1.76	0.11	6.7%	-1.12%
	PTCHILD	1.10	1.17	0.07	6.4%	-1.68%
	4T FAMILY	1.71	1.82	0.11	6.4%	-1.62%
	Total	1.04	1.11	0.07	6.3%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	1.06	1.14	0.08	7.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	0.03	0.03	0.00	0.0%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	0.70	1.37	0.66	94.4%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	0.62	1.21	0.59	94.4%	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.23	-1.04	0.19	-15.4%	-22.39%
	2T FAMILY	-3.26	-2.76	0.50	-15.3%	-22.25%
	DOUBLE	-3.14	-2.65	0.49	-15.6%	-22.51%
	3T FAMILY	-3.32	-2.81	0.51	-15.4%	-22.38%
	PTCHILD	-2.21	-1.87	0.34	-15.4%	-22.41%
	4T FAMILY	-3.44	-2.91	0.53	-15.4%	-22.40%
	Total	-2.03	-1.71	0.31	-15.4%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.00	-0.77	0.23	-23.0%	-29.36%
	2T FAMILY	-2.65	-2.04	0.61	-23.0%	-29.41%
	DOUBLE	-2.55	-1.96	0.59	-23.1%	-29.50%
	3T FAMILY	-2.70	-2.08	0.62	-23.0%	-29.25%
	PTCHILD	-1.80	-1.39	0.41	-22.8%	-29.08%
	4T FAMILY	-2.80	-2.16	0.64	-22.9%	-29.18%
	Total	-1.91	-1.47	0.44	-23.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.77	-0.63	0.14	-18.2%	-25.00%
	2T FAMILY	-2.04	-1.67	0.37	-18.1%	-25.11%
	DOUBLE	-1.96	-1.61	0.35	-17.9%	-24.77%
	3T FAMILY	-2.08	-1.70	0.38	-18.3%	-25.11%
	PTCHILD	-1.39	-1.13	0.26	-18.7%	-25.17%
	4T FAMILY	-2.16	-1.76	0.40	-18.5%	-25.11%
	Total	-1.40	-1.15	0.25	-18.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.39	-0.51	-0.12	30.8%	18.60%
	2T FAMILY	-1.03	-1.35	-0.32	31.1%	18.42%
	DOUBLE	-0.99	-1.30	-0.31	31.3%	18.18%
	3T FAMILY	-1.05	-1.38	-0.33	31.4%	18.97%
	PTCHILD	-0.70	-0.92	-0.22	31.4%	19.48%
	4T FAMILY	-1.09	-1.43	-0.34	31.2%	19.17%
	Total	-1.03	-1.35	-0.32	31.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.26	-0.10	62.5%	52.94%
	2T FAMILY	-0.42	-0.69	-0.27	64.3%	53.33%
	DOUBLE	-0.41	-0.66	-0.25	61.0%	53.49%
	3T FAMILY	-0.43	-0.70	-0.27	62.8%	52.17%
	PTCHILD	-0.29	-0.47	-0.18	62.1%	51.61%
	4T FAMILY	-0.45	-0.73	-0.28	62.2%	52.08%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.70	6.50	-1.19	-15.5%	
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	266.67%
	2T FAMILY	0.08	0.29	0.21	262.5%	262.50%
	DOUBLE	0.08	0.28	0.20	250.0%	250.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	275.00%
	PTCHILD	0.05	0.20	0.15	300.0%	300.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	287.50%
	Total	0.03	0.11	0.08	266.7%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.61	0.47	-0.14	-23.0%	-28.79%
	2T FAMILY	1.62	1.25	-0.37	-22.8%	-28.57%
	DOUBLE	1.56	1.20	-0.36	-23.1%	-28.57%
	3T FAMILY	1.65	1.27	-0.38	-23.0%	-28.65%
	PTCHILD	1.10	0.85	-0.25	-22.7%	-28.57%
	4T FAMILY	1.71	1.32	-0.39	-22.8%	-28.65%
	Total	1.13	0.87	-0.26	-22.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.51	0.36	-0.15	-29.4%	-35.71%
	2T FAMILY	1.35	0.95	-0.40	-29.6%	-35.81%
	DOUBLE	1.30	0.92	-0.38	-29.2%	-35.66%
	3T FAMILY	1.38	0.97	-0.41	-29.7%	-35.76%
	PTCHILD	0.92	0.65	-0.27	-29.3%	-35.64%
	4T FAMILY	1.43	1.01	-0.42	-29.4%	-35.67%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.40	0.26	-0.14	-35.0%	-40.91%
	2T FAMILY	1.06	0.69	-0.37	-34.9%	-41.03%
	DOUBLE	1.02	0.66	-0.36	-35.3%	-41.07%
	3T FAMILY	1.08	0.70	-0.38	-35.2%	-41.18%
	PTCHILD	0.72	0.47	-0.25	-34.7%	-40.51%
	4T FAMILY	1.12	0.73	-0.39	-34.8%	-40.65%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.26	0.19	-0.07	-26.9%	-32.14%
	2T FAMILY	0.69	0.50	-0.19	-27.5%	-32.43%
	DOUBLE	0.66	0.48	-0.18	-27.3%	-32.39%
	3T FAMILY	0.70	0.51	-0.19	-27.1%	-32.89%
	PTCHILD	0.47	0.34	-0.13	-27.7%	-32.00%
	4T FAMILY	0.73	0.53	-0.20	-27.4%	-32.05%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.05	0.11	0.06	120.0%	83.33%
	2T FAMILY	0.13	0.29	0.16	123.1%	81.25%
	DOUBLE	0.13	0.28	0.15	115.4%	86.67%
	3T FAMILY	0.14	0.30	0.16	114.3%	87.50%
	PTCHILD	0.09	0.20	0.11	122.2%	81.82%
	4T FAMILY	0.14	0.31	0.17	121.4%	82.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.82	0.71	-0.11	-13.4%	-21.11%
	2T FAMILY	2.17	1.88	-0.29	-13.4%	-21.34%
	DOUBLE	2.09	1.81	-0.28	-13.4%	-21.30%
	3T FAMILY	2.21	1.92	-0.29	-13.1%	-20.99%
	PTCHILD	1.48	1.28	-0.20	-13.5%	-20.99%
	4T FAMILY	2.30	1.99	-0.31	-13.5%	-21.03%
	Total	1.95	1.69	-0.26	-13.3%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.67	0.57	-0.10	-14.9%	-22.97%
	2T FAMILY	1.78	1.51	-0.27	-15.2%	-22.96%
	DOUBLE	1.71	1.45	-0.26	-15.2%	-23.28%
	3T FAMILY	1.81	1.54	-0.27	-14.9%	-23.00%
	PTCHILD	1.21	1.03	-0.18	-14.9%	-22.56%
	4T FAMILY	1.88	1.60	-0.28	-14.9%	-22.71%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.53	0.46	-0.07	-13.2%	-19.30%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	-19.21%
	DOUBLE	1.35	1.17	-0.18	-13.3%	-19.31%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	-19.48%
	PTCHILD	0.95	0.83	-0.12	-12.6%	-19.42%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	-19.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.28	0.31	0.03	10.7%	0.00%
	2T FAMILY	0.74	0.82	0.08	10.8%	0.00%
	DOUBLE	0.71	0.79	0.08	11.3%	0.00%
	3T FAMILY	0.76	0.84	0.08	10.5%	0.00%
	PTCHILD	0.50	0.56	0.06	12.0%	0.00%
	4T FAMILY	0.78	0.87	0.09	11.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.19	0.11	137.5%	137.50%
	2T FAMILY	0.21	0.50	0.29	138.1%	138.10%
	DOUBLE	0.20	0.48	0.28	140.0%	140.00%
	3T FAMILY	0.22	0.51	0.29	131.8%	131.82%
	PTCHILD	0.14	0.34	0.20	142.9%	142.86%
	4T FAMILY	0.22	0.53	0.31	140.9%	140.91%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.98	0.88	-0.10	-10.2%	-18.52%
	2T FAMILY	2.60	2.33	-0.27	-10.4%	-18.53%
	DOUBLE	2.50	2.24	-0.26	-10.4%	-18.55%
	3T FAMILY	2.65	2.38	-0.27	-10.2%	-18.49%
	PTCHILD	1.76	1.58	-0.18	-10.2%	-18.56%
	4T FAMILY	2.74	2.46	-0.28	-10.2%	-18.54%
	Total	2.06	1.85	-0.21	-10.4%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.81	0.69	-0.12	-14.8%	-21.59%
	2T FAMILY	2.15	1.83	-0.32	-14.9%	-21.46%
	DOUBLE	2.07	1.76	-0.31	-15.0%	-21.43%
	3T FAMILY	2.19	1.86	-0.33	-15.1%	-21.85%
	PTCHILD	1.46	1.24	-0.22	-15.1%	-21.52%
	4T FAMILY	2.27	1.93	-0.34	-15.0%	-21.54%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.62	0.57	-0.05	-8.1%	-16.18%
	2T FAMILY	1.64	1.51	-0.13	-7.9%	-16.11%
	DOUBLE	1.58	1.45	-0.13	-8.2%	-16.18%
	3T FAMILY	1.67	1.54	-0.13	-7.8%	-16.30%
	PTCHILD	1.12	1.03	-0.09	-8.0%	-15.57%
	4T FAMILY	1.74	1.60	-0.14	-8.0%	-15.79%
	Total	1.64	1.51	-0.13	-7.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.31	0.46	0.15	48.4%	39.39%
	2T FAMILY	0.82	1.22	0.40	48.8%	40.23%
	DOUBLE	0.79	1.17	0.38	48.1%	39.29%
	3T FAMILY	0.84	1.24	0.40	47.6%	39.33%
	PTCHILD	0.56	0.83	0.27	48.2%	40.68%
	4T FAMILY	0.87	1.29	0.42	48.3%	40.22%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.09	0.23	0.14	155.6%	130.00%
	2T FAMILY	0.24	0.61	0.37	154.2%	125.93%
	DOUBLE	0.23	0.59	0.36	156.5%	126.92%
	3T FAMILY	0.24	0.62	0.38	158.3%	129.63%
	PTCHILD	0.16	0.41	0.25	156.3%	127.78%
	4T FAMILY	0.25	0.64	0.39	156.0%	128.57%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.02	0.98	-0.04	-3.9%	-12.50%
	2T FAMILY	2.70	2.60	-0.10	-3.7%	-12.46%
	DOUBLE	2.60	2.50	-0.10	-3.8%	-12.59%
	3T FAMILY	2.75	2.65	-0.10	-3.6%	-12.25%
	PTCHILD	1.84	1.76	-0.08	-4.3%	-12.87%
	4T FAMILY	2.86	2.74	-0.12	-4.2%	-12.74%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.36	0.39	0.03	8.3%	-2.50%
	2T FAMILY	0.95	1.03	0.08	8.4%	-2.83%
	DOUBLE	0.92	0.99	0.07	7.6%	-2.94%
	3T FAMILY	0.97	1.05	0.08	8.2%	-2.78%
	PTCHILD	0.65	0.70	0.05	7.7%	-2.78%
	4T FAMILY	1.01	1.09	0.08	7.9%	-2.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.84	0.71	-0.13	-15.5%	-21.98%
	2T FAMILY	2.23	1.88	-0.35	-15.7%	-21.99%
	DOUBLE	2.14	1.81	-0.33	-15.4%	-21.98%
	3T FAMILY	2.27	1.92	-0.35	-15.4%	-21.95%
	PTCHILD	1.51	1.28	-0.23	-15.2%	-21.95%
	4T FAMILY	2.35	1.99	-0.36	-15.3%	-21.96%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.35	0.31	-0.04	-11.4%	-18.42%
	2T FAMILY	0.93	0.82	-0.11	-11.8%	-18.81%
	DOUBLE	0.89	0.79	-0.10	-11.2%	-18.56%
	3T FAMILY	0.95	0.84	-0.11	-11.6%	-18.45%
	PTCHILD	0.63	0.56	-0.07	-11.1%	-17.65%
	4T FAMILY	0.98	0.87	-0.11	-11.2%	-17.92%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.86	0.47	-0.39	-45.3%	-50.00%
	2T FAMILY	2.28	1.25	-1.03	-45.2%	-49.80%
	DOUBLE	2.19	1.20	-0.99	-45.2%	-50.00%
	3T FAMILY	2.32	1.27	-1.05	-45.3%	-50.00%
	PTCHILD	1.55	0.85	-0.70	-45.2%	-49.70%
	4T FAMILY	2.41	1.32	-1.09	-45.2%	-49.81%
	Total	1.57	0.86	-0.71	-45.2%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.77	0.44	-0.33	-42.9%	-47.62%
	2T FAMILY	2.04	1.17	-0.87	-42.6%	-47.53%
	DOUBLE	1.96	1.12	-0.84	-42.9%	-47.66%
	3T FAMILY	2.08	1.19	-0.89	-42.8%	-47.58%
	PTCHILD	1.39	0.79	-0.60	-43.2%	-47.68%
	4T FAMILY	2.16	1.23	-0.93	-43.1%	-47.66%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.82	0.55	-0.27	-32.9%	-38.89%
	2T FAMILY	2.17	1.46	-0.71	-32.7%	-38.91%
	DOUBLE	2.09	1.40	-0.69	-33.0%	-39.13%
	3T FAMILY	2.21	1.49	-0.72	-32.6%	-38.68%
	PTCHILD	1.48	0.99	-0.49	-33.1%	-38.89%
	4T FAMILY	2.30	1.54	-0.76	-33.0%	-38.89%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.81	0.51	-0.30	-37.0%	-42.05%
	2T FAMILY	2.15	1.35	-0.80	-37.2%	-42.06%
	DOUBLE	2.07	1.30	-0.77	-37.2%	-41.96%
	3T FAMILY	2.19	1.38	-0.81	-37.0%	-42.02%
	PTCHILD	1.46	0.92	-0.54	-37.0%	-41.77%
	4T FAMILY	2.27	1.43	-0.84	-37.0%	-41.87%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.81	0.51	-0.30	-37.0%	-42.05%
	2T FAMILY	2.15	1.35	-0.80	-37.2%	-42.06%
	DOUBLE	2.07	1.30	-0.77	-37.2%	-41.96%
	3T FAMILY	2.19	1.38	-0.81	-37.0%	-42.02%
	PTCHILD	1.46	0.92	-0.54	-37.0%	-41.77%
	4T FAMILY	2.27	1.43	-0.84	-37.0%	-41.87%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.80	0.47	-0.33	-41.3%	-45.98%
	2T FAMILY	2.12	1.25	-0.87	-41.0%	-45.89%
	DOUBLE	2.04	1.20	-0.84	-41.2%	-45.95%
	3T FAMILY	2.16	1.27	-0.89	-41.2%	-45.96%
	PTCHILD	1.44	0.85	-0.59	-41.0%	-45.86%
	4T FAMILY	2.24	1.32	-0.92	-41.1%	-45.90%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.49	0.42	-0.07	-14.3%	-20.75%
	2T FAMILY	1.30	1.11	-0.19	-14.6%	-20.71%
	DOUBLE	1.25	1.07	-0.18	-14.4%	-20.74%
	3T FAMILY	1.32	1.13	-0.19	-14.4%	-20.98%
	PTCHILD	0.88	0.76	-0.12	-13.6%	-20.00%
	4T FAMILY	1.37	1.18	-0.19	-13.9%	-20.27%
	Total	0.86	0.74	-0.13	-14.5%	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.74	0.63	-0.11	-14.9%	-22.22%
	2T FAMILY	1.96	1.67	-0.29	-14.8%	-22.33%
	DOUBLE	1.89	1.61	-0.28	-14.8%	-22.22%
	3T FAMILY	2.00	1.70	-0.30	-15.0%	-22.37%
	PTCHILD	1.33	1.13	-0.20	-15.0%	-22.60%
	4T FAMILY	2.07	1.76	-0.31	-15.0%	-22.47%
	Total	0.74	0.63	-0.11	-14.9%	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.49	0.42	-0.07	-14.3%	-20.75%
	2T FAMILY	1.30	1.11	-0.19	-14.6%	-20.71%
	DOUBLE	1.25	1.07	-0.18	-14.4%	-20.74%
	3T FAMILY	1.32	1.13	-0.19	-14.4%	-20.98%
	PTCHILD	0.88	0.76	-0.12	-13.6%	-20.00%
	4T FAMILY	1.37	1.18	-0.19	-13.9%	-20.27%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series IHBC-R-036	SINGLE	0.74	0.62	-0.12	-16.2%	-23.46%
	2T FAMILY	1.96	1.64	-0.32	-16.3%	-23.72%
	DOUBLE	1.89	1.58	-0.31	-16.4%	-23.67%
	3T FAMILY	2.00	1.67	-0.33	-16.5%	-23.74%
	PTCHILD	1.33	1.12	-0.21	-15.8%	-23.29%
	4T FAMILY	2.07	1.74	-0.33	-15.9%	-23.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10% IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20% IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 5 Series IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.14	1.83	-0.31	-14.4%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	3.68	3.15	-0.53	-14.4%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.31	1.97	-0.33	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.45	2.09	-0.35	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.20	1.88	-0.32	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.56	2.19	-0.37	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.98	2.55	-0.43	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.32	1.98	-0.34	-14.7%	-21.74%
	2T FAMILY	6.15	5.25	-0.90	-14.6%	-21.64%
	DOUBLE	5.92	5.05	-0.87	-14.7%	-21.71%
	3T FAMILY	6.26	5.35	-0.91	-14.5%	-21.67%
	PTCHILD	4.18	3.56	-0.62	-14.8%	-21.76%
	4T FAMILY	6.50	5.54	-0.96	-14.8%	-21.75%
	Total	3.85	3.29	-0.56	-14.6%	
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.85	0.74	-0.11	-12.9%	-19.57%
	2T FAMILY	2.25	1.96	-0.29	-12.9%	-19.67%
	DOUBLE	2.17	1.89	-0.28	-12.9%	-19.57%
	3T FAMILY	2.30	2.00	-0.30	-13.0%	-19.35%
	PTCHILD	1.53	1.33	-0.20	-13.1%	-19.88%
	4T FAMILY	2.38	2.07	-0.31	-13.0%	-19.77%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.29	1.23	-0.06	-4.7%	-12.77%
	2T FAMILY	3.42	3.26	-0.16	-4.7%	-12.83%
	DOUBLE	3.29	3.14	-0.15	-4.6%	-12.78%
	3T FAMILY	3.48	3.32	-0.16	-4.6%	-12.86%
	PTCHILD	2.32	2.21	-0.11	-4.7%	-12.99%
	4T FAMILY	3.61	3.44	-0.17	-4.7%	-12.91%
	Total	2.17	2.07	-0.10	-4.7%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.04	0.96	-0.08	-7.7%	-15.04%
	2T FAMILY	2.76	2.54	-0.22	-8.0%	-15.05%
	DOUBLE	2.65	2.45	-0.20	-7.5%	-14.93%
	3T FAMILY	2.81	2.59	-0.22	-7.8%	-15.08%
	PTCHILD	1.87	1.73	-0.14	-7.5%	-14.78%
	4T FAMILY	2.91	2.69	-0.22	-7.6%	-14.87%
	Total	2.27	2.09	-0.18	-7.9%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.81	0.71	-0.10	-12.3%	-19.32%
	2T FAMILY	2.15	1.88	-0.27	-12.6%	-19.31%
	DOUBLE	2.07	1.81	-0.26	-12.6%	-19.20%
	3T FAMILY	2.19	1.92	-0.27	-12.3%	-19.33%
	PTCHILD	1.46	1.28	-0.18	-12.3%	-18.99%
	4T FAMILY	2.27	1.99	-0.28	-12.3%	-19.11%
	Total	0.81	0.71	-0.10	-12.3%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.59	0.49	-0.10	-16.9%	-24.62%
	2T FAMILY	1.56	1.30	-0.26	-16.7%	-24.42%
	DOUBLE	1.50	1.25	-0.25	-16.7%	-24.70%
	3T FAMILY	1.59	1.32	-0.27	-17.0%	-25.00%
	PTCHILD	1.06	0.88	-0.18	-17.0%	-24.79%
	4T FAMILY	1.65	1.37	-0.28	-17.0%	-24.73%
	Total	1.08	0.90	-0.18	-16.7%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.09	0.08	-0.01	-11.1%	-20.00%
	2T FAMILY	0.24	0.21	-0.03	-12.5%	-22.22%
	DOUBLE	0.23	0.20	-0.03	-13.0%	-23.08%
	3T FAMILY	0.24	0.22	-0.02	-8.3%	-18.52%
	PTCHILD	0.16	0.14	-0.02	-12.5%	-22.22%
	4T FAMILY	0.25	0.22	-0.03	-12.0%	-21.43%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.16	1.12	-0.04	-3.4%	-11.81%
	2T FAMILY	3.07	2.97	-0.10	-3.3%	-11.87%
	DOUBLE	2.96	2.86	-0.10	-3.4%	-11.73%
	3T FAMILY	3.13	3.02	-0.11	-3.5%	-11.95%
	PTCHILD	2.09	2.02	-0.07	-3.3%	-11.79%
	4T FAMILY	3.25	3.14	-0.11	-3.4%	-11.80%
	Total	1.99	1.92	-0.07	-3.4%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.90	0.84	-0.06	-6.7%	-15.15%
	2T FAMILY	2.39	2.23	-0.16	-6.7%	-14.89%
	DOUBLE	2.30	2.14	-0.16	-7.0%	-15.08%
	3T FAMILY	2.43	2.27	-0.16	-6.6%	-14.98%
	PTCHILD	1.62	1.51	-0.11	-6.8%	-15.17%
	4T FAMILY	2.52	2.35	-0.17	-6.7%	-15.16%
	Total	1.65	1.54	-0.11	-6.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.69	0.61	-0.08	-11.6%	-18.67%
	2T FAMILY	1.83	1.62	-0.21	-11.5%	-18.59%
	DOUBLE	1.76	1.56	-0.20	-11.4%	-18.32%
	3T FAMILY	1.86	1.65	-0.21	-11.3%	-18.72%
	PTCHILD	1.24	1.10	-0.14	-11.3%	-18.52%
	4T FAMILY	1.93	1.71	-0.22	-11.4%	-18.57%
	Total	1.15	1.02	-0.13	-11.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.47	0.38	-0.09	-19.1%	-26.92%
	2T FAMILY	1.25	1.01	-0.24	-19.2%	-26.81%
	DOUBLE	1.20	0.97	-0.23	-19.2%	-27.07%
	3T FAMILY	1.27	1.03	-0.24	-18.9%	-26.43%
	PTCHILD	0.85	0.68	-0.17	-20.0%	-27.66%
	4T FAMILY	1.32	1.06	-0.26	-19.7%	-27.40%
	Total	0.47	0.38	-0.09	-19.1%	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.11	-1.04	0.07	-6.3%	-14.05%
	2T FAMILY	-2.94	-2.76	0.18	-6.1%	-14.02%
	DOUBLE	-2.83	-2.65	0.18	-6.4%	-14.24%
	3T FAMILY	-3.00	-2.81	0.19	-6.3%	-14.07%
	PTCHILD	-2.00	-1.87	0.13	-6.5%	-14.22%
	4T FAMILY	-3.11	-2.91	0.20	-6.4%	-14.16%
	Total	-1.84	-1.73	0.11	-6.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.84	-0.78	0.06	-7.1%	-14.29%
	2T FAMILY	-2.23	-2.07	0.16	-7.2%	-14.11%
	DOUBLE	-2.14	-1.99	0.15	-7.0%	-14.22%
	3T FAMILY	-2.27	-2.11	0.16	-7.0%	-14.23%
	PTCHILD	-1.51	-1.40	0.11	-7.3%	-14.63%
	4T FAMILY	-2.35	-2.18	0.17	-7.2%	-14.51%
	Total	-1.54	-1.43	0.11	-7.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.61	-0.54	0.07	-11.5%	-18.18%
	2T FAMILY	-1.62	-1.43	0.19	-11.7%	-18.29%
	DOUBLE	-1.56	-1.38	0.18	-11.5%	-17.86%
	3T FAMILY	-1.65	-1.46	0.19	-11.5%	-17.98%
	PTCHILD	-1.10	-0.97	0.13	-11.8%	-18.49%
	4T FAMILY	-1.71	-1.51	0.20	-11.7%	-18.38%
	Total	-0.91	-0.81	0.11	-11.6%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.43	-0.38	0.05	-11.6%	-19.15%
	2T FAMILY	-1.14	-1.01	0.13	-11.4%	-19.20%
	DOUBLE	-1.10	-0.97	0.13	-11.8%	-19.17%
	3T FAMILY	-1.16	-1.03	0.13	-11.2%	-18.90%
	PTCHILD	-0.77	-0.68	0.09	-11.7%	-20.00%
	4T FAMILY	-1.20	-1.06	0.14	-11.7%	-19.70%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.08	-0.07	0.01	-12.5%	-22.22%
	2T FAMILY	-0.21	-0.19	0.02	-9.5%	-20.83%
	DOUBLE	-0.20	-0.18	0.02	-10.0%	-21.74%
	3T FAMILY	-0.22	-0.19	0.03	-13.6%	-20.83%
	PTCHILD	-0.14	-0.13	0.01	-7.1%	-18.75%
	4T FAMILY	-0.22	-0.20	0.02	-9.1%	-20.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.66	0.51	-0.15	-22.7%	-29.17%
	2T FAMILY	1.75	1.35	-0.40	-22.9%	-29.32%
	DOUBLE	1.68	1.30	-0.38	-22.6%	-29.35%
	3T FAMILY	1.78	1.38	-0.40	-22.5%	-28.87%
	PTCHILD	1.19	0.92	-0.27	-22.7%	-29.23%
	4T FAMILY	1.85	1.43	-0.42	-22.7%	-29.21%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.43	0.38	-0.05	-11.6%	-19.15%
	2T FAMILY	1.14	1.01	-0.13	-11.4%	-19.20%
	DOUBLE	1.10	0.97	-0.13	-11.8%	-19.17%
	3T FAMILY	1.16	1.03	-0.13	-11.2%	-18.90%
	PTCHILD	0.77	0.68	-0.09	-11.7%	-20.00%
	4T FAMILY	1.20	1.06	-0.14	-11.7%	-19.70%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.34	0.26	-0.08	-23.5%	-29.73%
	2T FAMILY	0.90	0.69	-0.21	-23.3%	-29.59%
	DOUBLE	0.87	0.66	-0.21	-24.1%	-29.79%
	3T FAMILY	0.92	0.70	-0.22	-23.9%	-30.00%
	PTCHILD	0.61	0.47	-0.14	-23.0%	-29.85%
	4T FAMILY	0.95	0.73	-0.22	-23.2%	-29.81%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.27	0.20	-0.07	-25.9%	-31.03%
	2T FAMILY	0.72	0.53	-0.19	-26.4%	-31.17%
	DOUBLE	0.69	0.51	-0.18	-26.1%	-31.08%
	3T FAMILY	0.73	0.54	-0.19	-26.0%	-30.77%
	PTCHILD	0.49	0.36	-0.13	-26.5%	-30.77%
	4T FAMILY	0.76	0.56	-0.20	-26.3%	-30.86%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.09	0.07	-0.02	-22.2%	-30.00%
	2T FAMILY	0.24	0.19	-0.05	-20.8%	-29.63%
	DOUBLE	0.23	0.18	-0.05	-21.7%	-30.77%
	3T FAMILY	0.24	0.19	-0.05	-20.8%	-29.63%
	PTCHILD	0.16	0.13	-0.03	-18.8%	-27.78%
	4T FAMILY	0.25	0.20	-0.05	-20.0%	-28.57%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.71	0.76	0.05	7.0%	-2.56%
	2T FAMILY	1.88	2.01	0.13	6.9%	-2.90%
	DOUBLE	1.81	1.94	0.13	7.2%	-2.51%
	3T FAMILY	1.92	2.05	0.13	6.8%	-2.84%
	PTCHILD	1.28	1.37	0.09	7.0%	-2.14%
	4T FAMILY	1.99	2.13	0.14	7.0%	-2.29%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.59	0.55	-0.04	-6.8%	-15.38%
	2T FAMILY	1.56	1.46	-0.10	-6.4%	-15.12%
	DOUBLE	1.50	1.40	-0.10	-6.7%	-15.66%
	3T FAMILY	1.59	1.49	-0.10	-6.3%	-15.34%
	PTCHILD	1.06	0.99	-0.07	-6.6%	-15.38%
	4T FAMILY	1.65	1.54	-0.11	-6.7%	-15.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.47	0.42	-0.05	-10.6%	-19.23%
	2T FAMILY	1.25	1.11	-0.14	-11.2%	-19.57%
	DOUBLE	1.20	1.07	-0.13	-10.8%	-19.55%
	3T FAMILY	1.27	1.13	-0.14	-11.0%	-19.29%
	PTCHILD	0.85	0.76	-0.09	-10.6%	-19.15%
	4T FAMILY	1.32	1.18	-0.14	-10.6%	-19.18%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.28	0.26	-0.02	-7.1%	-16.13%
	2T FAMILY	0.74	0.69	-0.05	-6.8%	-15.85%
	DOUBLE	0.71	0.66	-0.05	-7.0%	-16.46%
	3T FAMILY	0.76	0.70	-0.06	-7.9%	-16.67%
	PTCHILD	0.50	0.47	-0.03	-6.0%	-16.07%
	4T FAMILY	0.78	0.73	-0.05	-6.4%	-16.09%
	Total	N/A	N/A	N/A	N/A	

Attachment D13

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	-28.57%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	-31.58%
	DOUBLE	0.18	0.13	-0.05	-27.8%	-27.78%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	-26.32%
	PTCHILD	0.13	0.09	-0.04	-30.8%	-30.77%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	-30.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.90	0.90	0.00	0.0%	-9.09%
	2T FAMILY	2.39	2.39	0.00	0.0%	-8.78%
	DOUBLE	2.30	2.30	0.00	0.0%	-8.73%
	3T FAMILY	2.43	2.43	0.00	0.0%	-8.99%
	PTCHILD	1.62	1.62	0.00	0.0%	-8.99%
	4T FAMILY	2.52	2.52	0.00	0.0%	-9.03%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.69	0.69	0.00	0.0%	-8.00%
	2T FAMILY	1.83	1.83	0.00	0.0%	-8.04%
	DOUBLE	1.76	1.76	0.00	0.0%	-7.85%
	3T FAMILY	1.86	1.86	0.00	0.0%	-8.37%
	PTCHILD	1.24	1.24	0.00	0.0%	-8.15%
	4T FAMILY	1.93	1.93	0.00	0.0%	-8.10%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.53	0.49	-0.04	-7.5%	-14.04%
	2T FAMILY	1.40	1.30	-0.10	-7.1%	-13.91%
	DOUBLE	1.35	1.25	-0.10	-7.4%	-13.79%
	3T FAMILY	1.43	1.32	-0.11	-7.7%	-14.29%
	PTCHILD	0.95	0.88	-0.07	-7.4%	-14.56%
	4T FAMILY	1.48	1.37	-0.11	-7.4%	-14.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.31	0.34	0.03	9.7%	3.03%
	2T FAMILY	0.82	0.90	0.08	9.8%	3.45%
	DOUBLE	0.79	0.87	0.08	10.1%	3.57%
	3T FAMILY	0.84	0.92	0.08	9.5%	3.37%
	PTCHILD	0.56	0.61	0.05	8.9%	3.39%
	4T FAMILY	0.87	0.95	0.08	9.2%	3.26%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.49**	**1.39**	**-0.11**	**-7.0%**	
Small Group Subtotal		**481.69**	**524.18**	**42.50**	**8.8%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	255.32	283.71	28.39	11.1%	3.00%
	2T FAMILY	676.59	751.83	75.24	11.1%	3.00%
	DOUBLE	651.06	723.46	72.40	11.1%	3.00%
	3T FAMILY	689.37	766.02	76.65	11.1%	3.00%
	PTCHILD	459.57	510.68	51.11	11.1%	3.00%
	4T FAMILY	714.89	794.39	79.50	11.1%	3.00%
	Total	469.76	522.00	52.24	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	237.87	263.33	25.46	10.7%	3.00%
	2T FAMILY	630.35	697.82	67.47	10.7%	3.00%
	DOUBLE	606.57	671.49	64.92	10.7%	3.00%
	3T FAMILY	642.26	710.99	68.73	10.7%	3.00%
	PTCHILD	428.15	473.99	45.84	10.7%	3.00%
	4T FAMILY	666.02	737.32	71.30	10.7%	3.00%
	Total	509.59	564.13	54.54	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	221.74	245.61	23.87	10.8%	3.00%
	2T FAMILY	587.61	650.87	63.26	10.8%	3.00%
	DOUBLE	565.43	626.31	60.88	10.8%	3.00%
	3T FAMILY	598.69	663.15	64.46	10.8%	3.00%
	PTCHILD	399.13	442.10	42.97	10.8%	3.00%
	4T FAMILY	620.87	687.71	66.84	10.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	208.05	231.16	23.11	11.1%	3.00%
	2T FAMILY	551.32	612.57	61.25	11.1%	3.00%
	DOUBLE	530.52	589.46	58.94	11.1%	3.00%
	3T FAMILY	561.74	624.13	62.39	11.1%	3.00%
	PTCHILD	374.48	416.09	41.61	11.1%	3.00%
	4T FAMILY	582.53	647.25	64.72	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	183.66	208.38	24.72	13.5%	3.00%
	2T FAMILY	486.69	552.21	65.52	13.5%	3.00%
	DOUBLE	468.32	531.37	63.05	13.5%	3.00%
	3T FAMILY	495.88	562.63	66.75	13.5%	3.00%
	PTCHILD	330.59	375.08	44.49	13.5%	3.00%
	4T FAMILY	514.25	583.46	69.21	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	164.82	192.05	27.23	16.5%	3.00%
	2T FAMILY	436.77	508.93	72.16	16.5%	3.00%
	DOUBLE	420.29	489.73	69.44	16.5%	3.00%
	3T FAMILY	445.01	518.54	73.53	16.5%	3.00%
	PTCHILD	296.68	345.69	49.01	16.5%	3.00%
	4T FAMILY	461.50	537.74	76.24	16.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	251.85	281.12	29.27	11.6%	3.00%
	2T FAMILY	667.40	744.97	77.57	11.6%	3.00%
	DOUBLE	642.22	716.86	74.64	11.6%	3.00%
	3T FAMILY	679.99	759.02	79.03	11.6%	3.00%
	PTCHILD	453.32	506.02	52.70	11.6%	3.00%
	4T FAMILY	705.17	787.14	81.97	11.6%	3.00%
	Total	463.19	517.03	53.83	11.6%	
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	234.97	261.29	26.32	11.2%	3.00%
	2T FAMILY	622.67	692.42	69.75	11.2%	3.00%
	DOUBLE	599.18	666.29	67.11	11.2%	3.00%
	3T FAMILY	634.41	705.48	71.07	11.2%	3.00%
	PTCHILD	422.95	470.32	47.37	11.2%	3.00%
	4T FAMILY	657.92	731.61	73.69	11.2%	3.00%
	Total	406.67	452.22	45.55	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	219.69	244.09	24.40	11.1%	3.00%
	2T FAMILY	582.18	646.84	64.66	11.1%	3.00%
	DOUBLE	560.22	622.43	62.21	11.1%	3.00%
	3T FAMILY	593.16	659.04	65.88	11.1%	3.00%
	PTCHILD	395.45	439.36	43.91	11.1%	3.00%
	4T FAMILY	615.14	683.45	68.31	11.1%	3.00%
	Total	432.92	481.00	48.08	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	206.57	230.13	23.56	11.4%	3.00%
	2T FAMILY	547.42	609.84	62.42	11.4%	3.00%
	DOUBLE	526.75	586.83	60.08	11.4%	3.00%
	3T FAMILY	557.74	621.35	63.61	11.4%	3.00%
	PTCHILD	371.82	414.23	42.41	11.4%	3.00%
	4T FAMILY	578.39	644.36	65.97	11.4%	3.00%
	Total	206.57	230.13	23.56	11.4%	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	183.25	208.14	24.89	13.6%	3.00%
	2T FAMILY	485.61	551.57	65.96	13.6%	3.00%
	DOUBLE	467.29	530.76	63.47	13.6%	3.00%
	3T FAMILY	494.77	561.98	67.21	13.6%	3.00%
	PTCHILD	329.86	374.65	44.79	13.6%	3.00%
	4T FAMILY	513.11	582.79	69.68	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	166.04	192.13	26.09	15.7%	3.00%
	2T FAMILY	440.01	509.14	69.13	15.7%	3.00%
	DOUBLE	423.40	489.93	66.53	15.7%	3.00%
	3T FAMILY	448.31	518.75	70.44	15.7%	3.00%
	PTCHILD	298.86	345.83	46.97	15.7%	3.00%
	4T FAMILY	464.90	537.96	73.06	15.7%	3.00%
	Total	303.03	350.64	47.61	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	246.69	257.62	10.93	4.4%	3.00%
	2T FAMILY	653.72	682.69	28.97	4.4%	3.00%
	DOUBLE	629.05	656.93	27.88	4.4%	3.00%
	3T FAMILY	666.06	695.57	29.51	4.4%	3.00%
	PTCHILD	444.04	463.72	19.68	4.4%	3.00%
	4T FAMILY	690.73	721.34	30.61	4.4%	3.00%
	Total	407.23	425.28	18.05	4.4%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	229.28	233.19	3.91	1.7%	3.00%
	2T FAMILY	607.60	617.95	10.35	1.7%	3.00%
	DOUBLE	584.66	594.63	9.97	1.7%	3.00%
	3T FAMILY	619.06	629.61	10.55	1.7%	3.00%
	PTCHILD	412.70	419.74	7.04	1.7%	3.00%
	4T FAMILY	641.98	652.93	10.95	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	211.02	212.62	1.60	0.8%	3.00%
	2T FAMILY	559.20	563.44	4.24	0.8%	3.00%
	DOUBLE	538.10	542.18	4.08	0.8%	3.00%
	3T FAMILY	569.75	574.07	4.32	0.8%	3.00%
	PTCHILD	379.84	382.72	2.88	0.8%	3.00%
	4T FAMILY	590.86	595.34	4.48	0.8%	3.00%
	Total	419.93	423.11	3.18	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	192.99	195.71	2.72	1.4%	3.01%
	2T FAMILY	511.41	518.63	7.22	1.4%	3.00%
	DOUBLE	492.11	499.06	6.95	1.4%	3.01%
	3T FAMILY	521.07	528.42	7.35	1.4%	3.01%
	PTCHILD	347.37	352.28	4.91	1.4%	3.01%
	4T FAMILY	540.36	547.99	7.63	1.4%	3.01%
	Total	352.20	357.17	4.97	1.4%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	167.03	168.89	1.86	1.1%	3.00%
	2T FAMILY	442.61	447.56	4.95	1.1%	3.00%
	DOUBLE	425.91	430.67	4.76	1.1%	3.00%
	3T FAMILY	450.98	456.00	5.02	1.1%	3.00%
	PTCHILD	300.66	304.00	3.34	1.1%	3.00%
	4T FAMILY	467.69	472.89	5.20	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	148.18	148.19	0.01	0.0%	3.00%
	2T FAMILY	392.67	392.70	0.03	0.0%	3.00%
	DOUBLE	377.87	377.88	0.01	0.0%	3.00%
	3T FAMILY	400.08	400.11	0.03	0.0%	2.99%
	PTCHILD	266.72	266.74	0.02	0.0%	3.00%
	4T FAMILY	414.90	414.93	0.03	0.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	243.85	254.84	10.99	4.5%	3.00%
	2T FAMILY	646.20	675.33	29.13	4.5%	3.00%
	DOUBLE	621.82	649.84	28.02	4.5%	3.00%
	3T FAMILY	658.39	688.07	29.68	4.5%	3.00%
	PTCHILD	438.93	458.71	19.78	4.5%	3.00%
	4T FAMILY	682.78	713.55	30.77	4.5%	3.00%
	Total	421.20	440.19	18.98	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	227.27	231.10	3.83	1.7%	3.00%
	2T FAMILY	602.27	612.42	10.15	1.7%	3.00%
	DOUBLE	579.54	589.31	9.77	1.7%	3.00%
	3T FAMILY	613.63	623.97	10.34	1.7%	3.00%
	PTCHILD	409.09	415.98	6.89	1.7%	3.00%
	4T FAMILY	636.36	647.08	10.72	1.7%	3.00%
	Total	476.71	484.75	8.03	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	208.47	211.11	2.64	1.3%	3.00%
	2T FAMILY	552.45	559.44	6.99	1.3%	3.00%
	DOUBLE	531.60	538.33	6.73	1.3%	3.00%
	3T FAMILY	562.86	570.00	7.14	1.3%	3.00%
	PTCHILD	375.26	380.00	4.74	1.3%	3.00%
	4T FAMILY	583.73	591.11	7.38	1.3%	3.00%
	Total	398.99	404.04	5.05	1.3%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	191.21	194.75	3.54	1.9%	3.00%
	2T FAMILY	506.71	516.09	9.38	1.9%	3.00%
	DOUBLE	487.59	496.61	9.02	1.8%	3.00%
	3T FAMILY	516.27	525.83	9.56	1.9%	3.00%
	PTCHILD	344.17	350.55	6.38	1.9%	3.00%
	4T FAMILY	535.38	545.30	9.92	1.9%	3.00%
	Total	296.38	301.86	5.49	1.9%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	166.67	168.93	2.26	1.4%	3.00%
	2T FAMILY	441.68	447.66	5.98	1.4%	3.00%
	DOUBLE	425.02	430.77	5.75	1.4%	3.00%
	3T FAMILY	450.00	456.11	6.11	1.4%	3.00%
	PTCHILD	300.02	304.07	4.05	1.3%	3.00%
	4T FAMILY	466.69	473.00	6.31	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	149.26	148.19	-1.07	-0.7%	3.00%
	2T FAMILY	395.54	392.70	-2.84	-0.7%	3.00%
	DOUBLE	380.61	377.88	-2.73	-0.7%	3.00%
	3T FAMILY	403.00	400.11	-2.89	-0.7%	2.99%
	PTCHILD	268.67	266.74	-1.93	-0.7%	3.00%
	4T FAMILY	417.93	414.93	-3.00	-0.7%	3.00%
	Total	395.54	392.70	-2.84	-0.7%	
Small - iDirect 1 Series Total		**447.11**	**486.16**	**39.06**	**8.7%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 2 Base Medical Plans						
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	237.70	266.22	28.52	12.0%	3.00%
	2T FAMILY	629.91	705.48	75.57	12.0%	3.00%
	DOUBLE	606.14	678.86	72.72	12.0%	3.00%
	3T FAMILY	641.78	718.79	77.01	12.0%	3.00%
	PTCHILD	427.87	479.20	51.33	12.0%	3.00%
	4T FAMILY	665.57	745.42	79.85	12.0%	3.00%
	Total	414.19	463.89	49.69	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	224.17	250.11	25.94	11.6%	3.00%
	2T FAMILY	594.05	662.79	68.74	11.6%	3.00%
	DOUBLE	571.63	637.78	66.15	11.6%	3.00%
	3T FAMILY	605.25	675.30	70.05	11.6%	3.00%
	PTCHILD	403.51	450.20	46.69	11.6%	3.00%
	4T FAMILY	627.68	700.31	72.63	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	212.55	236.71	24.16	11.4%	3.00%
	2T FAMILY	563.25	627.28	64.03	11.4%	3.00%
	DOUBLE	542.00	603.61	61.61	11.4%	3.00%
	3T FAMILY	573.88	639.12	65.24	11.4%	3.00%
	PTCHILD	382.60	426.08	43.48	11.4%	3.00%
	4T FAMILY	595.15	662.79	67.64	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	202.17	225.34	23.17	11.5%	3.00%
	2T FAMILY	535.75	597.15	61.40	11.5%	3.00%
	DOUBLE	515.53	574.62	59.09	11.5%	3.00%
	3T FAMILY	545.86	608.42	62.56	11.5%	3.00%
	PTCHILD	363.91	405.61	41.70	11.5%	3.00%
	4T FAMILY	566.08	630.95	64.87	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	185.15	208.44	23.29	12.6%	3.00%
	2T FAMILY	490.65	552.37	61.72	12.6%	3.00%
	DOUBLE	472.13	531.52	59.39	12.6%	3.00%
	3T FAMILY	499.91	562.79	62.88	12.6%	3.00%
	PTCHILD	333.28	375.19	41.91	12.6%	3.00%
	4T FAMILY	518.43	583.63	65.20	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	170.25	193.24	22.99	13.5%	3.00%
	2T FAMILY	451.17	512.09	60.92	13.5%	3.00%
	DOUBLE	434.14	492.76	58.62	13.5%	3.00%
	3T FAMILY	459.67	521.75	62.08	13.5%	3.00%
	PTCHILD	306.47	347.83	41.36	13.5%	2.99%
	4T FAMILY	476.72	541.07	64.35	13.5%	2.99%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	236.23	265.00	28.77	12.2%	3.00%
	2T FAMILY	626.01	702.25	76.24	12.2%	3.00%
	DOUBLE	602.39	675.75	73.36	12.2%	3.00%
	3T FAMILY	637.82	715.50	77.68	12.2%	3.00%
	PTCHILD	425.23	477.00	51.77	12.2%	3.00%
	4T FAMILY	661.46	742.00	80.54	12.2%	3.00%
	Total	548.05	614.80	66.75	12.2%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	223.23	249.29	26.06	11.7%	3.00%
	2T FAMILY	591.55	660.62	69.07	11.7%	3.00%
	DOUBLE	569.24	635.69	66.45	11.7%	3.00%
	3T FAMILY	602.71	673.08	70.37	11.7%	3.00%
	PTCHILD	401.83	448.72	46.89	11.7%	3.00%
	4T FAMILY	625.06	698.01	72.95	11.7%	3.00%
	Total	591.55	660.62	69.07	11.7%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	211.90	236.08	24.18	11.4%	3.00%
	2T FAMILY	561.54	625.61	64.07	11.4%	3.00%
	DOUBLE	540.35	602.00	61.65	11.4%	3.00%
	3T FAMILY	572.13	637.42	65.29	11.4%	3.00%
	PTCHILD	381.43	424.94	43.51	11.4%	3.00%
	4T FAMILY	593.33	661.02	67.69	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	201.73	224.99	23.26	11.5%	3.00%
	2T FAMILY	534.58	596.22	61.64	11.5%	3.00%
	DOUBLE	514.41	573.72	59.31	11.5%	3.00%
	3T FAMILY	544.67	607.47	62.80	11.5%	3.00%
	PTCHILD	363.12	404.98	41.86	11.5%	3.00%
	4T FAMILY	564.85	629.97	65.12	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	185.33	208.56	23.23	12.5%	3.00%
	2T FAMILY	491.13	552.68	61.55	12.5%	3.00%
	DOUBLE	472.59	531.83	59.24	12.5%	3.00%
	3T FAMILY	500.39	563.11	62.72	12.5%	3.00%
	PTCHILD	333.60	375.41	41.81	12.5%	3.00%
	4T FAMILY	518.93	583.97	65.04	12.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	170.28	193.32	23.04	13.5%	3.00%
	2T FAMILY	451.25	512.30	61.05	13.5%	3.00%
	DOUBLE	434.21	492.97	58.76	13.5%	3.00%
	3T FAMILY	459.76	521.96	62.20	13.5%	3.00%
	PTCHILD	306.51	347.98	41.47	13.5%	3.00%
	4T FAMILY	476.79	541.30	64.51	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	232.43	240.61	8.18	3.5%	3.00%
	2T FAMILY	615.94	637.62	21.68	3.5%	3.00%
	DOUBLE	592.70	613.56	20.86	3.5%	3.00%
	3T FAMILY	627.56	649.65	22.09	3.5%	3.00%
	PTCHILD	418.38	433.10	14.72	3.5%	3.00%
	4T FAMILY	650.81	673.71	22.90	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	217.13	221.24	4.11	1.9%	3.00%
	2T FAMILY	575.40	586.29	10.89	1.9%	3.00%
	DOUBLE	553.69	564.16	10.47	1.9%	3.00%
	3T FAMILY	586.25	597.35	11.10	1.9%	3.00%
	PTCHILD	390.84	398.23	7.39	1.9%	3.00%
	4T FAMILY	607.97	619.47	11.50	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	201.65	205.51	3.86	1.9%	3.00%
	2T FAMILY	534.37	544.60	10.23	1.9%	3.00%
	DOUBLE	514.21	524.05	9.84	1.9%	3.00%
	3T FAMILY	544.45	554.88	10.43	1.9%	3.00%
	PTCHILD	362.98	369.92	6.94	1.9%	3.00%
	4T FAMILY	564.63	575.43	10.80	1.9%	3.00%
	Total	249.18	253.95	4.77	1.9%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	187.43	192.43	5.00	2.7%	3.00%
	2T FAMILY	496.69	509.94	13.25	2.7%	3.00%
	DOUBLE	477.95	490.70	12.75	2.7%	3.00%
	3T FAMILY	506.05	519.56	13.51	2.7%	3.00%
	PTCHILD	337.38	346.37	8.99	2.7%	3.00%
	4T FAMILY	524.81	538.80	13.99	2.7%	3.00%
	Total	235.01	241.28	6.27	2.7%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	168.43	171.63	3.20	1.9%	3.01%
	2T FAMILY	446.34	454.82	8.48	1.9%	3.01%
	DOUBLE	429.50	437.66	8.16	1.9%	3.01%
	3T FAMILY	454.76	463.40	8.64	1.9%	3.01%
	PTCHILD	303.19	308.93	5.74	1.9%	3.00%
	4T FAMILY	471.62	480.56	8.94	1.9%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	155.37	148.92	-6.45	-4.2%	3.00%
	2T FAMILY	411.73	394.64	-17.09	-4.2%	3.00%
	DOUBLE	396.19	379.75	-16.44	-4.1%	3.00%
	3T FAMILY	419.49	402.08	-17.41	-4.2%	3.00%
	PTCHILD	279.68	268.06	-11.62	-4.2%	3.00%
	4T FAMILY	435.05	416.98	-18.07	-4.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	231.10	239.62	8.52	3.7%	3.00%
	2T FAMILY	612.41	634.99	22.58	3.7%	3.00%
	DOUBLE	589.31	611.03	21.72	3.7%	3.00%
	3T FAMILY	623.96	646.97	23.01	3.7%	3.00%
	PTCHILD	415.99	431.32	15.33	3.7%	3.00%
	4T FAMILY	647.09	670.94	23.85	3.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	216.86	220.61	3.75	1.7%	3.00%
	2T FAMILY	574.67	584.62	9.95	1.7%	3.00%
	DOUBLE	553.00	562.56	9.56	1.7%	3.00%
	3T FAMILY	585.52	595.65	10.13	1.7%	3.00%
	PTCHILD	390.36	397.10	6.74	1.7%	3.00%
	4T FAMILY	607.22	617.71	10.49	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	201.73	205.19	3.46	1.7%	3.00%
	2T FAMILY	534.58	543.75	9.17	1.7%	3.00%
	DOUBLE	514.41	523.23	8.82	1.7%	3.00%
	3T FAMILY	544.67	554.01	9.34	1.7%	3.00%
	PTCHILD	363.12	369.34	6.22	1.7%	3.00%
	4T FAMILY	564.85	574.53	9.68	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	187.93	192.39	4.46	2.4%	3.00%
	2T FAMILY	498.01	509.83	11.82	2.4%	3.00%
	DOUBLE	479.22	490.59	11.37	2.4%	3.00%
	3T FAMILY	507.40	519.45	12.05	2.4%	3.00%
	PTCHILD	338.28	346.30	8.02	2.4%	3.00%
	4T FAMILY	526.21	538.69	12.48	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	169.48	171.92	2.44	1.4%	3.00%
	2T FAMILY	449.12	455.59	6.47	1.4%	3.00%
	DOUBLE	432.17	438.40	6.23	1.4%	3.00%
	3T FAMILY	457.60	464.18	6.58	1.4%	3.00%
	PTCHILD	305.07	309.46	4.39	1.4%	3.00%
	4T FAMILY	474.55	481.38	6.83	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	156.66	148.95	-7.71	-4.9%	3.00%
	2T FAMILY	415.15	394.72	-20.43	-4.9%	3.00%
	DOUBLE	399.49	379.82	-19.67	-4.9%	3.00%
	3T FAMILY	422.98	402.17	-20.81	-4.9%	3.00%
	PTCHILD	281.99	268.11	-13.88	-4.9%	3.00%
	4T FAMILY	438.65	417.06	-21.59	-4.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	250.46	265.89	15.43	6.2%	3.00%
	2T FAMILY	663.72	704.61	40.89	6.2%	3.00%
	DOUBLE	638.67	678.02	39.35	6.2%	3.00%
	3T FAMILY	676.24	717.90	41.66	6.2%	3.00%
	PTCHILD	450.83	478.60	27.77	6.2%	3.00%
	4T FAMILY	701.29	744.49	43.20	6.2%	3.00%
	Total	663.72	704.61	40.89	6.2%	
Small - iDirect 2 Series Total		**363.38**	**396.41**	**33.03**	**9.1%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 3 Base Medical Plans						
iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	231.37	259.05	27.68	12.0%	3.00%
	2T FAMILY	613.14	686.48	73.34	12.0%	3.00%
	DOUBLE	590.00	660.58	70.58	12.0%	3.00%
	3T FAMILY	624.70	699.44	74.74	12.0%	3.00%
	PTCHILD	416.47	466.29	49.82	12.0%	3.00%
	4T FAMILY	647.84	725.34	77.50	12.0%	3.00%
	Total	420.22	470.48	50.27	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	215.86	242.27	26.41	12.2%	3.00%
	2T FAMILY	572.03	642.02	69.99	12.2%	3.00%
	DOUBLE	550.45	617.79	67.34	12.2%	3.00%
	3T FAMILY	582.83	654.13	71.30	12.2%	3.00%
	PTCHILD	388.55	436.09	47.54	12.2%	3.00%
	4T FAMILY	604.41	678.36	73.95	12.2%	3.00%
	Total	572.03	642.02	69.99	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	230.74	258.39	27.65	12.0%	3.00%
	2T FAMILY	611.46	684.73	73.27	12.0%	3.00%
	DOUBLE	588.38	658.89	70.51	12.0%	3.00%
	3T FAMILY	623.00	697.65	74.65	12.0%	3.00%
	PTCHILD	415.33	465.10	49.77	12.0%	3.00%
	4T FAMILY	646.07	723.49	77.42	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	215.33	241.73	26.40	12.3%	3.00%
	2T FAMILY	570.63	640.58	69.95	12.3%	3.00%
	DOUBLE	549.09	616.41	67.32	12.3%	3.00%
	3T FAMILY	581.40	652.67	71.27	12.3%	3.00%
	PTCHILD	387.60	435.11	47.51	12.3%	3.00%
	4T FAMILY	602.93	676.84	73.91	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	230.18	257.81	27.63	12.0%	3.00%
	2T FAMILY	609.98	683.20	73.22	12.0%	3.00%
	DOUBLE	586.96	657.42	70.46	12.0%	3.00%
	3T FAMILY	621.49	696.09	74.60	12.0%	3.00%
	PTCHILD	414.33	464.06	49.73	12.0%	3.00%
	4T FAMILY	644.51	721.87	77.36	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	214.88	241.24	26.36	12.3%	3.00%
	2T FAMILY	569.44	639.29	69.85	12.3%	3.00%
	DOUBLE	547.95	615.16	67.21	12.3%	3.00%
	3T FAMILY	580.17	651.35	71.18	12.3%	3.00%
	PTCHILD	386.79	434.23	47.44	12.3%	3.00%
	4T FAMILY	601.67	675.47	73.80	12.3%	3.00%
	Total	569.44	639.29	69.85	12.3%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	189.27	214.41	25.14	13.3%	3.00%
	2T FAMILY	501.57	568.19	66.62	13.3%	3.00%
	DOUBLE	482.64	546.75	64.11	13.3%	3.00%
	3T FAMILY	511.03	578.91	67.88	13.3%	3.00%
	PTCHILD	340.69	385.94	45.25	13.3%	3.00%
	4T FAMILY	529.96	600.35	70.39	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	167.48	191.39	23.91	14.3%	3.00%
	2T FAMILY	443.82	507.18	63.36	14.3%	3.00%
	DOUBLE	427.08	488.04	60.96	14.3%	3.00%
	3T FAMILY	452.20	516.75	64.55	14.3%	3.00%
	PTCHILD	301.47	344.50	43.03	14.3%	3.00%
	4T FAMILY	468.95	535.89	66.94	14.3%	3.00%
	Total	346.24	395.66	49.42	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	229.24	256.83	27.59	12.0%	3.00%
	2T FAMILY	607.49	680.60	73.11	12.0%	3.00%
	DOUBLE	584.57	654.92	70.35	12.0%	3.00%
	3T FAMILY	618.95	693.44	74.49	12.0%	3.00%
	PTCHILD	412.64	462.29	49.65	12.0%	3.00%
	4T FAMILY	641.88	719.12	77.24	12.0%	3.00%
	Total	425.93	477.19	51.26	12.0%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	214.14	240.47	26.33	12.3%	3.00%
	2T FAMILY	567.47	637.25	69.78	12.3%	3.00%
	DOUBLE	546.05	613.20	67.15	12.3%	3.00%
	3T FAMILY	578.18	649.27	71.09	12.3%	3.00%
	PTCHILD	385.45	432.85	47.40	12.3%	3.00%
	4T FAMILY	599.59	673.32	73.73	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	188.49	213.96	25.47	13.5%	3.00%
	2T FAMILY	499.51	566.99	67.48	13.5%	3.00%
	DOUBLE	480.66	545.60	64.94	13.5%	3.00%
	3T FAMILY	508.92	577.69	68.77	13.5%	3.00%
	PTCHILD	339.29	385.13	45.84	13.5%	3.00%
	4T FAMILY	527.78	599.09	71.31	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	166.37	189.09	22.72	13.7%	3.00%
	2T FAMILY	440.89	501.09	60.20	13.7%	3.00%
	DOUBLE	424.25	482.18	57.93	13.7%	3.00%
	3T FAMILY	449.20	510.54	61.34	13.7%	3.00%
	PTCHILD	299.47	340.36	40.89	13.7%	3.00%
	4T FAMILY	465.84	529.45	63.61	13.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 3 Series Total		**411.87**	**462.52**	**50.66**	**12.3%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	250.81	281.53	30.72	12.2%	3.00%
	2T FAMILY	664.65	746.05	81.40	12.2%	3.00%
	DOUBLE	639.56	717.90	78.34	12.2%	3.00%
	3T FAMILY	677.19	760.13	82.94	12.2%	3.00%
	PTCHILD	451.46	506.75	55.29	12.2%	3.00%
	4T FAMILY	702.27	788.28	86.01	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	234.56	262.11	27.55	11.7%	3.00%
	2T FAMILY	621.59	694.59	73.00	11.7%	3.00%
	DOUBLE	598.13	668.38	70.25	11.7%	3.00%
	3T FAMILY	633.32	707.70	74.38	11.7%	3.00%
	PTCHILD	422.21	471.80	49.59	11.7%	3.00%
	4T FAMILY	656.77	733.91	77.14	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.34	245.82	25.48	11.6%	3.00%
	2T FAMILY	583.90	651.42	67.52	11.6%	2.99%
	DOUBLE	561.87	626.84	64.97	11.6%	3.00%
	3T FAMILY	594.92	663.71	68.79	11.6%	2.99%
	PTCHILD	396.62	442.48	45.86	11.6%	3.00%
	4T FAMILY	616.96	688.30	71.34	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	207.65	232.10	24.45	11.8%	3.00%
	2T FAMILY	550.28	615.07	64.79	11.8%	3.00%
	DOUBLE	529.51	591.86	62.35	11.8%	3.00%
	3T FAMILY	560.66	626.67	66.01	11.8%	3.00%
	PTCHILD	373.77	417.78	44.01	11.8%	3.00%
	4T FAMILY	581.42	649.88	68.46	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	183.46	210.55	27.09	14.8%	3.00%
	2T FAMILY	486.17	557.96	71.79	14.8%	3.00%
	DOUBLE	467.83	536.90	69.07	14.8%	3.00%
	3T FAMILY	495.35	568.49	73.14	14.8%	3.00%
	PTCHILD	330.23	378.99	48.76	14.8%	3.00%
	4T FAMILY	513.69	589.54	75.85	14.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	166.67	194.53	27.86	16.7%	3.00%
	2T FAMILY	441.68	515.50	73.82	16.7%	2.99%
	DOUBLE	425.01	496.05	71.04	16.7%	3.00%
	3T FAMILY	450.01	525.23	75.22	16.7%	3.00%
	PTCHILD	300.01	350.15	50.14	16.7%	2.99%
	4T FAMILY	466.68	544.68	78.00	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	239.21	267.96	28.75	12.0%	3.00%
	2T FAMILY	633.91	710.09	76.18	12.0%	3.00%
	DOUBLE	609.99	683.30	73.31	12.0%	3.00%
	3T FAMILY	645.87	723.49	77.62	12.0%	3.00%
	PTCHILD	430.58	482.33	51.75	12.0%	3.00%
	4T FAMILY	669.79	750.29	80.50	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	225.52	251.76	26.24	11.6%	3.00%
	2T FAMILY	597.63	667.16	69.53	11.6%	3.00%
	DOUBLE	575.08	641.99	66.91	11.6%	3.00%
	3T FAMILY	608.91	679.75	70.84	11.6%	3.00%
	PTCHILD	405.94	453.17	47.23	11.6%	3.00%
	4T FAMILY	631.46	704.93	73.47	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.96	238.19	24.23	11.3%	3.00%
	2T FAMILY	567.00	631.20	64.20	11.3%	3.00%
	DOUBLE	545.60	607.38	61.78	11.3%	3.00%
	3T FAMILY	577.69	643.11	65.42	11.3%	3.00%
	PTCHILD	385.13	428.74	43.61	11.3%	3.00%
	4T FAMILY	599.09	666.93	67.84	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	202.66	226.69	24.03	11.9%	3.00%
	2T FAMILY	537.06	600.73	63.67	11.9%	3.00%
	DOUBLE	516.79	578.06	61.27	11.9%	3.00%
	3T FAMILY	547.18	612.06	64.88	11.9%	3.00%
	PTCHILD	364.80	408.04	43.24	11.9%	3.00%
	4T FAMILY	567.46	634.73	67.27	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	183.32	209.64	26.32	14.4%	3.00%
	2T FAMILY	485.80	555.55	69.75	14.4%	3.00%
	DOUBLE	467.47	534.58	67.11	14.4%	3.00%
	3T FAMILY	494.96	566.03	71.07	14.4%	3.00%
	PTCHILD	329.98	377.35	47.37	14.4%	3.00%
	4T FAMILY	513.30	586.99	73.69	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	169.78	194.28	24.50	14.4%	3.00%
	2T FAMILY	449.92	514.84	64.92	14.4%	3.00%
	DOUBLE	432.94	495.41	62.47	14.4%	3.00%
	3T FAMILY	458.41	524.56	66.15	14.4%	3.00%
	PTCHILD	305.61	349.70	44.09	14.4%	3.00%
	4T FAMILY	475.39	543.98	68.59	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 5 Base Medical Plans						
iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	240.82	269.76	28.94	12.0%	3.00%
	2T FAMILY	638.18	714.86	76.68	12.0%	3.00%
	DOUBLE	614.09	687.89	73.80	12.0%	3.00%
	3T FAMILY	650.21	728.35	78.14	12.0%	3.00%
	PTCHILD	433.48	485.57	52.09	12.0%	3.00%
	4T FAMILY	674.30	755.33	81.03	12.0%	3.00%
	Total	638.18	714.86	76.68	12.0%	
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	201.91	225.53	23.62	11.7%	3.00%
	2T FAMILY	535.05	597.65	62.60	11.7%	3.00%
	DOUBLE	514.86	575.10	60.24	11.7%	3.00%
	3T FAMILY	545.16	608.93	63.77	11.7%	3.00%
	PTCHILD	363.43	405.95	42.52	11.7%	2.99%
	4T FAMILY	565.34	631.48	66.14	11.7%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	167.12	192.19	25.07	15.0%	3.00%
	2T FAMILY	442.87	509.30	66.43	15.0%	3.00%
	DOUBLE	426.14	490.08	63.94	15.0%	3.00%
	3T FAMILY	451.23	518.91	67.68	15.0%	3.00%
	PTCHILD	300.82	345.94	45.12	15.0%	3.00%
	4T FAMILY	467.94	538.13	70.19	15.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**638.18**	**714.86**	**76.68**	**12.0%**	
Small Base Total		**441.50**	**481.65**	**40.15**	**9.1%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	48.96	53.83	4.87	9.9%	3.52%
	2T FAMILY	129.74	142.65	12.91	10.0%	3.52%
	DOUBLE	124.85	137.27	12.42	9.9%	3.52%
	3T FAMILY	132.19	145.34	13.15	9.9%	3.52%
	PTCHILD	88.13	96.89	8.76	9.9%	3.51%
	4T FAMILY	137.09	150.72	13.63	9.9%	3.52%
	Total	88.20	96.97	8.78	9.9%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	49.74	54.53	4.79	9.6%	3.49%
	2T FAMILY	131.81	144.50	12.69	9.6%	3.49%
	DOUBLE	126.84	139.05	12.21	9.6%	3.49%
	3T FAMILY	134.30	147.23	12.93	9.6%	3.49%
	PTCHILD	89.53	98.15	8.62	9.6%	3.49%
	4T FAMILY	139.27	152.68	13.41	9.6%	3.49%
	Total	103.23	113.17	9.94	9.6%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	43.48	44.41	0.93	2.1%	3.50%
	2T FAMILY	115.22	117.69	2.47	2.1%	3.50%
	DOUBLE	110.87	113.25	2.38	2.1%	3.50%
	3T FAMILY	117.40	119.91	2.51	2.1%	3.50%
	PTCHILD	78.26	79.94	1.68	2.1%	3.50%
	4T FAMILY	121.74	124.35	2.61	2.1%	3.50%
	Total	76.69	78.34	1.64	2.1%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	36.30	38.07	1.77	4.9%	3.54%
	2T FAMILY	96.20	100.89	4.69	4.9%	3.54%
	DOUBLE	92.57	97.08	4.51	4.9%	3.54%
	3T FAMILY	98.01	102.79	4.78	4.9%	3.54%
	PTCHILD	65.34	68.53	3.19	4.9%	3.54%
	4T FAMILY	101.64	106.60	4.96	4.9%	3.54%
	Total	62.99	66.07	3.07	4.9%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	37.79	42.37	4.58	12.1%	3.47%
	2T FAMILY	100.14	112.28	12.14	12.1%	3.46%
	DOUBLE	96.36	108.04	11.68	12.1%	3.47%
	3T FAMILY	102.03	114.40	12.37	12.1%	3.46%
	PTCHILD	68.02	76.27	8.25	12.1%	3.47%
	4T FAMILY	105.81	118.64	12.83	12.1%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.48	9.53	0.05	0.5%	3.47%
	2T FAMILY	25.12	25.25	0.13	0.5%	3.44%
	DOUBLE	24.17	24.30	0.13	0.5%	3.45%
	3T FAMILY	25.60	25.73	0.13	0.5%	3.46%
	PTCHILD	17.06	17.15	0.09	0.5%	3.44%
	4T FAMILY	26.54	26.68	0.14	0.5%	3.45%
	Total	13.72	13.79	0.07	0.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	43.80	47.99	4.19	9.6%	3.52%
IHBC-RX-E-005	2T FAMILY	116.07	127.17	11.10	9.6%	3.52%
	DOUBLE	111.69	122.37	10.68	9.6%	3.51%
	3T FAMILY	118.26	129.57	11.31	9.6%	3.52%
	PTCHILD	78.84	86.38	7.54	9.6%	3.51%
	4T FAMILY	122.64	134.37	11.73	9.6%	3.51%
	Total	81.43	89.22	7.79	9.6%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	45.51	50.45	4.94	10.9%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	120.60	133.69	13.09	10.9%	3.48%
	DOUBLE	116.05	128.65	12.60	10.9%	3.49%
	3T FAMILY	122.88	136.22	13.34	10.9%	3.49%
	PTCHILD	81.92	90.81	8.89	10.9%	3.49%
	4T FAMILY	127.43	141.26	13.83	10.9%	3.49%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.91	13.73	-0.18	-1.3%	3.47%
IHBC-RX-OPTE-004	2T FAMILY	36.86	36.38	-0.48	-1.3%	3.44%
	DOUBLE	35.47	35.01	-0.46	-1.3%	3.46%
	3T FAMILY	37.56	37.07	-0.49	-1.3%	3.46%
	PTCHILD	25.04	24.71	-0.33	-1.3%	3.43%
	4T FAMILY	38.95	38.44	-0.51	-1.3%	3.44%
	Total	23.47	23.17	-0.31	-1.3%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	39.50	43.45	3.95	10.0%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	104.68	115.14	10.46	10.0%	3.48%
	DOUBLE	100.73	110.80	10.07	10.0%	3.48%
	3T FAMILY	106.65	117.32	10.67	10.0%	3.48%
	PTCHILD	71.10	78.21	7.11	10.0%	3.48%
	4T FAMILY	110.60	121.66	11.06	10.0%	3.48%
	Total	71.76	78.93	7.17	10.0%	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	54.54	57.23	2.69	4.9%	3.51%
IHBC-PE1000	2T FAMILY	144.53	151.66	7.13	4.9%	3.51%
	DOUBLE	139.08	145.94	6.86	4.9%	3.51%
	3T FAMILY	147.26	154.52	7.26	4.9%	3.51%
	PTCHILD	98.17	103.01	4.84	4.9%	3.51%
	4T FAMILY	152.71	160.24	7.53	4.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	47.72	50.28	2.56	5.4%	3.52%
IHBC-PE1000	2T FAMILY	126.46	133.24	6.78	5.4%	3.52%
	DOUBLE	121.69	128.21	6.52	5.4%	3.52%
	3T FAMILY	128.84	135.76	6.92	5.4%	3.52%
	PTCHILD	85.90	90.50	4.60	5.4%	3.51%
	4T FAMILY	133.62	140.78	7.16	5.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.62	45.43	1.81	4.1%	3.51%
IHBC-PE1000	2T FAMILY	115.59	120.39	4.80	4.2%	3.51%
	DOUBLE	111.23	115.85	4.62	4.2%	3.51%
	3T FAMILY	117.77	122.66	4.89	4.2%	3.51%
	PTCHILD	78.52	81.77	3.25	4.1%	3.51%
	4T FAMILY	122.14	127.20	5.06	4.1%	3.51%
	Total	67.61	70.42	2.81	4.2%	
Small - Rx w/ $1,500 Ded Total		**79.71**	**86.51**	**6.80**	**8.5%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	44.95	49.76	4.81	10.7%	3.49%
	2T FAMILY	119.12	131.86	12.74	10.7%	3.49%
	DOUBLE	114.62	126.89	12.27	10.7%	3.50%
	3T FAMILY	121.37	134.35	12.98	10.7%	3.49%
	PTCHILD	80.91	89.57	8.66	10.7%	3.50%
	4T FAMILY	125.86	139.33	13.47	10.7%	3.50%
	Total	119.12	131.86	12.74	10.7%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	45.72	50.47	4.75	10.4%	3.51%
	2T FAMILY	121.16	133.75	12.59	10.4%	3.51%
	DOUBLE	116.59	128.70	12.11	10.4%	3.51%
	3T FAMILY	123.44	136.27	12.83	10.4%	3.51%
	PTCHILD	82.30	90.85	8.55	10.4%	3.51%
	4T FAMILY	128.02	141.32	13.30	10.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	39.44	40.91	1.47	3.7%	3.52%
	2T FAMILY	104.52	108.41	3.89	3.7%	3.51%
	DOUBLE	100.57	104.32	3.75	3.7%	3.51%
	3T FAMILY	106.49	110.46	3.97	3.7%	3.52%
	PTCHILD	70.99	73.64	2.65	3.7%	3.51%
	4T FAMILY	110.43	114.55	4.12	3.7%	3.52%
	Total	92.69	96.14	3.45	3.7%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	32.22	34.92	2.70	8.4%	3.53%
	2T FAMILY	85.38	92.54	7.16	8.4%	3.54%
	DOUBLE	82.16	89.05	6.89	8.4%	3.53%
	3T FAMILY	86.99	94.28	7.29	8.4%	3.52%
	PTCHILD	58.00	62.86	4.86	8.4%	3.54%
	4T FAMILY	90.22	97.78	7.56	8.4%	3.54%
	Total	54.86	59.46	4.60	8.4%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	34.47	38.99	4.52	13.1%	3.50%
	2T FAMILY	91.35	103.32	11.97	13.1%	3.50%
	DOUBLE	87.90	99.42	11.52	13.1%	3.50%
	3T FAMILY	93.07	105.27	12.20	13.1%	3.50%
	PTCHILD	62.05	70.18	8.13	13.1%	3.50%
	4T FAMILY	96.52	109.17	12.65	13.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.36	8.15	-0.21	-2.5%	3.56%
	2T FAMILY	22.15	21.60	-0.55	-2.5%	3.55%
	DOUBLE	21.32	20.78	-0.54	-2.5%	3.54%
	3T FAMILY	22.57	22.01	-0.56	-2.5%	3.58%
	PTCHILD	15.05	14.67	-0.38	-2.5%	3.53%
	4T FAMILY	23.41	22.82	-0.59	-2.5%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	40.10	44.27	4.17	10.4%	3.51%
IHBC-RX-E-005	2T FAMILY	106.27	117.32	11.05	10.4%	3.51%
	DOUBLE	102.26	112.89	10.63	10.4%	3.51%
	3T FAMILY	108.27	119.53	11.26	10.4%	3.51%
	PTCHILD	72.18	79.69	7.51	10.4%	3.51%
	4T FAMILY	112.28	123.96	11.68	10.4%	3.51%
	Total	69.05	76.23	7.18	10.4%	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	41.71	46.57	4.86	11.7%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	110.53	123.41	12.88	11.7%	3.49%
	DOUBLE	106.36	118.75	12.39	11.6%	3.49%
	3T FAMILY	112.62	125.74	13.12	11.6%	3.49%
	PTCHILD	75.08	83.83	8.75	11.7%	3.49%
	4T FAMILY	116.79	130.40	13.61	11.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.39	11.85	-0.54	-4.4%	3.49%
IHBC-RX-OPTE-004	2T FAMILY	32.83	31.40	-1.43	-4.4%	3.49%
	DOUBLE	31.59	30.22	-1.37	-4.3%	3.49%
	3T FAMILY	33.45	32.00	-1.45	-4.3%	3.49%
	PTCHILD	22.30	21.33	-0.97	-4.3%	3.49%
	4T FAMILY	34.69	33.18	-1.51	-4.4%	3.49%
	Total	22.61	21.63	-0.98	-4.4%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	36.09	40.03	3.94	10.9%	3.52%
IHBC-RX-OPTE-005	2T FAMILY	95.64	106.08	10.44	10.9%	3.51%
	DOUBLE	92.03	102.08	10.05	10.9%	3.52%
	3T FAMILY	97.44	108.08	10.64	10.9%	3.51%
	PTCHILD	64.96	72.05	7.09	10.9%	3.51%
	4T FAMILY	101.05	112.08	11.03	10.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	50.17	52.96	2.79	5.6%	3.50%
IHBC-PE1000	2T FAMILY	132.95	140.34	7.39	5.6%	3.50%
	DOUBLE	127.93	135.05	7.12	5.6%	3.50%
	3T FAMILY	135.46	142.99	7.53	5.6%	3.50%
	PTCHILD	90.31	95.33	5.02	5.6%	3.50%
	4T FAMILY	140.48	148.29	7.81	5.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.73	46.39	2.66	6.1%	3.53%
IHBC-PE1000	2T FAMILY	115.88	122.93	7.05	6.1%	3.52%
	DOUBLE	111.51	118.29	6.78	6.1%	3.52%
	3T FAMILY	118.07	125.25	7.18	6.1%	3.52%
	PTCHILD	78.71	83.50	4.79	6.1%	3.52%
	4T FAMILY	122.44	129.89	7.45	6.1%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.91	41.85	1.94	4.9%	3.49%
IHBC-PE1000	2T FAMILY	105.76	110.90	5.14	4.9%	3.48%
	DOUBLE	101.77	106.72	4.95	4.9%	3.49%
	3T FAMILY	107.76	113.00	5.24	4.9%	3.49%
	PTCHILD	71.84	75.33	3.49	4.9%	3.49%
	4T FAMILY	111.75	117.18	5.43	4.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**62.51**	**67.42**	**4.90**	**7.8%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $2,500/$5,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	41.56	46.37	4.81	11.6%	3.50%
	2T FAMILY	110.13	122.88	12.75	11.6%	3.50%
	DOUBLE	105.98	118.24	12.26	11.6%	3.50%
	3T FAMILY	112.21	125.20	12.99	11.6%	3.51%
	PTCHILD	74.81	83.47	8.66	11.6%	3.51%
	4T FAMILY	116.37	129.84	13.47	11.6%	3.51%
	Total	85.35	95.22	9.88	11.6%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	42.31	47.07	4.76	11.3%	3.50%
	2T FAMILY	112.12	124.74	12.62	11.3%	3.50%
	DOUBLE	107.89	120.03	12.14	11.3%	3.50%
	3T FAMILY	114.24	127.09	12.85	11.2%	3.49%
	PTCHILD	76.16	84.73	8.57	11.3%	3.51%
	4T FAMILY	118.47	131.80	13.33	11.3%	3.50%
	Total	93.50	104.03	10.52	11.3%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	35.61	37.93	2.32	6.5%	3.49%
	2T FAMILY	94.37	100.51	6.14	6.5%	3.49%
	DOUBLE	90.81	96.72	5.91	6.5%	3.49%
	3T FAMILY	96.15	102.41	6.26	6.5%	3.49%
	PTCHILD	64.10	68.27	4.17	6.5%	3.49%
	4T FAMILY	99.71	106.20	6.49	6.5%	3.49%
	Total	68.25	72.70	4.44	6.5%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	28.89	32.25	3.36	11.6%	3.50%
	2T FAMILY	76.56	85.46	8.90	11.6%	3.50%
	DOUBLE	73.67	82.24	8.57	11.6%	3.50%
	3T FAMILY	78.00	87.08	9.08	11.6%	3.51%
	PTCHILD	52.00	58.05	6.05	11.6%	3.49%
	4T FAMILY	80.89	90.30	9.41	11.6%	3.50%
	Total	50.79	56.70	5.91	11.6%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	31.23	36.13	4.90	15.7%	3.49%
	2T FAMILY	82.76	95.74	12.98	15.7%	3.49%
	DOUBLE	79.64	92.13	12.49	15.7%	3.49%
	3T FAMILY	84.32	97.55	13.23	15.7%	3.49%
	PTCHILD	56.21	65.03	8.82	15.7%	3.49%
	4T FAMILY	87.44	101.16	13.72	15.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.54	7.13	-0.41	-5.4%	3.48%
	2T FAMILY	19.98	18.89	-1.09	-5.5%	3.45%
	DOUBLE	19.23	18.18	-1.05	-5.5%	3.47%
	3T FAMILY	20.36	19.25	-1.11	-5.5%	3.49%
	PTCHILD	13.57	12.83	-0.74	-5.5%	3.47%
	4T FAMILY	21.11	19.96	-1.15	-5.4%	3.47%
	Total	19.98	18.89	-1.09	-5.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	36.98	41.12	4.14	11.2%	3.50%
IHBC-RX-E-005	2T FAMILY	98.00	108.97	10.97	11.2%	3.50%
	DOUBLE	94.30	104.86	10.56	11.2%	3.50%
	3T FAMILY	99.85	111.02	11.17	11.2%	3.50%
	PTCHILD	66.56	74.02	7.46	11.2%	3.51%
	4T FAMILY	103.54	115.14	11.60	11.2%	3.51%
	Total	65.58	72.92	7.34	11.2%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	38.51	43.31	4.80	12.5%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	102.05	114.77	12.72	12.5%	3.51%
	DOUBLE	98.20	110.44	12.24	12.5%	3.51%
	3T FAMILY	103.98	116.94	12.96	12.5%	3.51%
	PTCHILD	69.32	77.96	8.64	12.5%	3.52%
	4T FAMILY	107.83	121.27	13.44	12.5%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.22	10.49	-0.73	-6.5%	3.55%
IHBC-RX-OPTE-004	2T FAMILY	29.73	27.80	-1.93	-6.5%	3.58%
	DOUBLE	28.61	26.75	-1.86	-6.5%	3.56%
	3T FAMILY	30.29	28.32	-1.97	-6.5%	3.55%
	PTCHILD	20.20	18.88	-1.32	-6.5%	3.57%
	4T FAMILY	31.42	29.37	-2.05	-6.5%	3.56%
	Total	11.22	10.49	-0.73	-6.5%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	33.25	37.12	3.87	11.6%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	88.11	98.37	10.26	11.6%	3.48%
	DOUBLE	84.79	94.66	9.87	11.6%	3.49%
	3T FAMILY	89.78	100.22	10.44	11.6%	3.48%
	PTCHILD	59.85	66.82	6.97	11.6%	3.48%
	4T FAMILY	93.10	103.94	10.84	11.6%	3.48%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.51	49.40	2.89	6.2%	3.50%
IHBC-PE1000	2T FAMILY	123.25	130.91	7.66	6.2%	3.50%
	DOUBLE	118.60	125.97	7.37	6.2%	3.50%
	3T FAMILY	125.58	133.38	7.80	6.2%	3.50%
	PTCHILD	83.72	88.92	5.20	6.2%	3.50%
	4T FAMILY	130.23	138.32	8.09	6.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	40.36	43.08	2.72	6.7%	3.48%
IHBC-PE1000	2T FAMILY	106.95	114.16	7.21	6.7%	3.48%
	DOUBLE	102.92	109.85	6.93	6.7%	3.48%
	3T FAMILY	108.97	116.32	7.35	6.7%	3.49%
	PTCHILD	72.65	77.54	4.89	6.7%	3.48%
	4T FAMILY	113.01	120.62	7.61	6.7%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.79	38.83	2.04	5.5%	3.49%
IHBC-PE1000	2T FAMILY	97.49	102.90	5.41	5.5%	3.49%
	DOUBLE	93.81	99.02	5.21	5.6%	3.49%
	3T FAMILY	99.33	104.84	5.51	5.5%	3.49%
	PTCHILD	66.22	69.89	3.67	5.5%	3.48%
	4T FAMILY	103.01	108.72	5.71	5.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**62.67**	**69.42**	**6.75**	**10.8%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $3,000/$6,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	38.66	43.40	4.74	12.3%	3.51%
	2T FAMILY	102.45	115.01	12.56	12.3%	3.51%
	DOUBLE	98.58	110.67	12.09	12.3%	3.51%
	3T FAMILY	104.38	117.18	12.80	12.3%	3.51%
	PTCHILD	69.59	78.12	8.53	12.3%	3.51%
	4T FAMILY	108.25	121.52	13.27	12.3%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	39.37	44.08	4.71	12.0%	3.50%
	2T FAMILY	104.33	116.81	12.48	12.0%	3.50%
	DOUBLE	100.39	112.40	12.01	12.0%	3.50%
	3T FAMILY	106.30	119.02	12.72	12.0%	3.50%
	PTCHILD	70.87	79.34	8.47	12.0%	3.50%
	4T FAMILY	110.24	123.42	13.18	12.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	32.41	35.39	2.98	9.2%	3.51%
	2T FAMILY	85.89	93.78	7.89	9.2%	3.51%
	DOUBLE	82.65	90.24	7.59	9.2%	3.51%
	3T FAMILY	87.51	95.55	8.04	9.2%	3.51%
	PTCHILD	58.34	63.70	5.36	9.2%	3.51%
	4T FAMILY	90.75	99.09	8.34	9.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	26.18	29.95	3.77	14.4%	3.53%
	2T FAMILY	69.38	79.37	9.99	14.4%	3.54%
	DOUBLE	66.76	76.37	9.61	14.4%	3.52%
	3T FAMILY	70.69	80.87	10.18	14.4%	3.53%
	PTCHILD	47.12	53.91	6.79	14.4%	3.53%
	4T FAMILY	73.30	83.86	10.56	14.4%	3.53%
	Total	47.78	54.66	6.88	14.4%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	28.32	33.64	5.32	18.8%	3.48%
	2T FAMILY	75.05	89.15	14.10	18.8%	3.48%
	DOUBLE	72.22	85.78	13.56	18.8%	3.47%
	3T FAMILY	76.46	90.83	14.37	18.8%	3.47%
	PTCHILD	50.98	60.55	9.57	18.8%	3.47%
	4T FAMILY	79.30	94.19	14.89	18.8%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.85	6.33	-0.52	-7.6%	3.43%
	2T FAMILY	18.15	16.77	-1.38	-7.6%	3.39%
	DOUBLE	17.47	16.14	-1.33	-7.6%	3.40%
	3T FAMILY	18.50	17.09	-1.41	-7.6%	3.45%
	PTCHILD	12.33	11.39	-0.94	-7.6%	3.36%
	4T FAMILY	19.18	17.72	-1.46	-7.6%	3.38%
	Total	18.15	16.77	-1.38	-7.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	34.36	38.41	4.05	11.8%	3.48%
IHBC-RX-E-005	2T FAMILY	91.05	101.79	10.74	11.8%	3.48%
	DOUBLE	87.62	97.95	10.33	11.8%	3.48%
	3T FAMILY	92.77	103.71	10.94	11.8%	3.48%
	PTCHILD	61.85	69.14	7.29	11.8%	3.47%
	4T FAMILY	96.21	107.55	11.34	11.8%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	35.82	40.49	4.67	13.0%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	94.92	107.30	12.38	13.0%	3.50%
	DOUBLE	91.34	103.25	11.91	13.0%	3.50%
	3T FAMILY	96.71	109.32	12.61	13.0%	3.50%
	PTCHILD	64.48	72.88	8.40	13.0%	3.49%
	4T FAMILY	100.30	113.37	13.07	13.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.27	9.37	-0.90	-8.8%	3.54%
IHBC-RX-OPTE-004	2T FAMILY	27.22	24.83	-2.39	-8.8%	3.54%
	DOUBLE	26.19	23.89	-2.30	-8.8%	3.51%
	3T FAMILY	27.73	25.30	-2.43	-8.8%	3.52%
	PTCHILD	18.49	16.87	-1.62	-8.8%	3.56%
	4T FAMILY	28.76	26.24	-2.52	-8.8%	3.55%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	30.87	34.61	3.74	12.1%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	81.81	91.72	9.91	12.1%	3.50%
	DOUBLE	78.72	88.26	9.54	12.1%	3.51%
	3T FAMILY	83.35	93.45	10.10	12.1%	3.50%
	PTCHILD	55.57	62.30	6.73	12.1%	3.51%
	4T FAMILY	86.44	96.91	10.47	12.1%	3.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.36	46.28	2.92	6.7%	3.49%
IHBC-PE1000	2T FAMILY	114.90	122.64	7.74	6.7%	3.48%
	DOUBLE	110.57	118.01	7.44	6.7%	3.48%
	3T FAMILY	117.07	124.96	7.89	6.7%	3.50%
	PTCHILD	78.05	83.30	5.25	6.7%	3.48%
	4T FAMILY	121.41	129.58	8.17	6.7%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.53	40.25	2.72	7.2%	3.50%
IHBC-PE1000	2T FAMILY	99.45	106.66	7.21	7.2%	3.49%
	DOUBLE	95.70	102.64	6.94	7.3%	3.50%
	3T FAMILY	101.33	108.68	7.35	7.3%	3.50%
	PTCHILD	67.55	72.45	4.90	7.3%	3.50%
	4T FAMILY	105.08	112.70	7.62	7.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	34.18	36.23	2.05	6.0%	3.51%
IHBC-PE1000	2T FAMILY	90.58	96.01	5.43	6.0%	3.51%
	DOUBLE	87.16	92.39	5.23	6.0%	3.52%
	3T FAMILY	92.29	97.82	5.53	6.0%	3.51%
	PTCHILD	61.52	65.21	3.69	6.0%	3.51%
	4T FAMILY	95.70	101.44	5.74	6.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**37.90**	**42.03**	**4.13**	**10.9%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $4,000/$8,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	34.10	38.56	4.46	13.1%	3.52%
	2T FAMILY	90.37	102.18	11.81	13.1%	3.52%
	DOUBLE	86.96	98.33	11.37	13.1%	3.52%
	3T FAMILY	92.07	104.11	12.04	13.1%	3.51%
	PTCHILD	61.38	69.41	8.03	13.1%	3.52%
	4T FAMILY	95.48	107.97	12.49	13.1%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	34.79	39.20	4.41	12.7%	3.48%
	2T FAMILY	92.19	103.88	11.69	12.7%	3.49%
	DOUBLE	88.71	99.96	11.25	12.7%	3.49%
	3T FAMILY	93.93	105.84	11.91	12.7%	3.48%
	PTCHILD	62.62	70.56	7.94	12.7%	3.49%
	4T FAMILY	97.41	109.76	12.35	12.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	27.36	31.19	3.83	14.0%	3.52%
	2T FAMILY	72.50	82.65	10.15	14.0%	3.52%
	DOUBLE	69.77	79.53	9.76	14.0%	3.51%
	3T FAMILY	73.87	84.21	10.34	14.0%	3.52%
	PTCHILD	49.25	56.14	6.89	14.0%	3.52%
	4T FAMILY	76.61	87.33	10.72	14.0%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	21.89	26.33	4.44	20.3%	3.50%
	2T FAMILY	58.01	69.77	11.76	20.3%	3.49%
	DOUBLE	55.82	67.14	11.32	20.3%	3.50%
	3T FAMILY	59.10	71.09	11.99	20.3%	3.49%
	PTCHILD	39.40	47.39	7.99	20.3%	3.49%
	4T FAMILY	61.29	73.72	12.43	20.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	23.70	29.63	5.93	25.0%	3.49%
	2T FAMILY	62.81	78.52	15.71	25.0%	3.49%
	DOUBLE	60.44	75.56	15.12	25.0%	3.49%
	3T FAMILY	63.99	80.00	16.01	25.0%	3.49%
	PTCHILD	42.66	53.33	10.67	25.0%	3.49%
	4T FAMILY	66.36	82.96	16.60	25.0%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.84	5.15	-0.69	-11.8%	3.62%
	2T FAMILY	15.48	13.65	-1.83	-11.8%	3.64%
	DOUBLE	14.89	13.13	-1.76	-11.8%	3.63%
	3T FAMILY	15.77	13.91	-1.86	-11.8%	3.65%
	PTCHILD	10.51	9.27	-1.24	-11.8%	3.58%
	4T FAMILY	16.35	14.42	-1.93	-11.8%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	30.13	33.95	3.82	12.7%	3.51%
IHBC-RX-E-005	2T FAMILY	79.84	89.97	10.13	12.7%	3.51%
	DOUBLE	76.83	86.57	9.74	12.7%	3.50%
	3T FAMILY	81.35	91.67	10.32	12.7%	3.51%
	PTCHILD	54.23	61.11	6.88	12.7%	3.51%
	4T FAMILY	84.36	95.06	10.70	12.7%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	31.49	35.87	4.38	13.9%	3.52%
IHBC-RX-OPTE-003	2T FAMILY	83.45	95.06	11.61	13.9%	3.53%
	DOUBLE	80.30	91.47	11.17	13.9%	3.52%
	3T FAMILY	85.02	96.85	11.83	13.9%	3.52%
	PTCHILD	56.68	64.57	7.89	13.9%	3.53%
	4T FAMILY	88.17	100.44	12.27	13.9%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.80	7.75	-1.05	-11.9%	3.61%
IHBC-RX-OPTE-004	2T FAMILY	23.32	20.54	-2.78	-11.9%	3.63%
	DOUBLE	22.44	19.76	-2.68	-11.9%	3.62%
	3T FAMILY	23.76	20.93	-2.83	-11.9%	3.61%
	PTCHILD	15.84	13.95	-1.89	-11.9%	3.64%
	4T FAMILY	24.64	21.70	-2.94	-11.9%	3.63%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	26.99	30.52	3.53	13.1%	3.49%
IHBC-RX-OPTE-005	2T FAMILY	71.52	80.88	9.36	13.1%	3.49%
	DOUBLE	68.82	77.83	9.01	13.1%	3.50%
	3T FAMILY	72.87	82.40	9.53	13.1%	3.49%
	PTCHILD	48.58	54.94	6.36	13.1%	3.50%
	4T FAMILY	75.57	85.46	9.89	13.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.32	41.17	2.85	7.4%	3.47%
IHBC-PE1000	2T FAMILY	101.55	109.10	7.55	7.4%	3.47%
	DOUBLE	97.72	104.98	7.26	7.4%	3.47%
	3T FAMILY	103.46	111.16	7.70	7.4%	3.47%
	PTCHILD	68.98	74.11	5.13	7.4%	3.48%
	4T FAMILY	107.30	115.28	7.98	7.4%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	32.99	35.59	2.60	7.9%	3.49%
IHBC-PE1000	2T FAMILY	87.42	94.31	6.89	7.9%	3.49%
	DOUBLE	84.12	90.75	6.63	7.9%	3.49%
	3T FAMILY	89.07	96.09	7.02	7.9%	3.49%
	PTCHILD	59.38	64.06	4.68	7.9%	3.49%
	4T FAMILY	92.37	99.65	7.28	7.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.95	31.95	2.00	6.7%	3.50%
IHBC-PE1000	2T FAMILY	79.37	84.67	5.30	6.7%	3.50%
	DOUBLE	76.37	81.47	5.10	6.7%	3.49%
	3T FAMILY	80.87	86.27	5.40	6.7%	3.50%
	PTCHILD	53.91	57.51	3.60	6.7%	3.49%
	4T FAMILY	83.86	89.46	5.60	6.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $5,000/$10,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	30.06	34.75	4.69	15.6%	3.52%
	2T FAMILY	79.66	92.09	12.43	15.6%	3.52%
	DOUBLE	76.65	88.61	11.96	15.6%	3.52%
	3T FAMILY	81.16	93.83	12.67	15.6%	3.52%
	PTCHILD	54.11	62.55	8.44	15.6%	3.51%
	4T FAMILY	84.17	97.30	13.13	15.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	31.04	35.39	4.35	14.0%	3.51%
	2T FAMILY	82.26	93.78	11.52	14.0%	3.51%
	DOUBLE	79.15	90.24	11.09	14.0%	3.51%
	3T FAMILY	83.81	95.55	11.74	14.0%	3.51%
	PTCHILD	55.87	63.70	7.83	14.0%	3.51%
	4T FAMILY	86.91	99.09	12.18	14.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	23.64	28.01	4.37	18.5%	3.47%
	2T FAMILY	62.65	74.23	11.58	18.5%	3.47%
	DOUBLE	60.28	71.43	11.15	18.5%	3.48%
	3T FAMILY	63.83	75.63	11.80	18.5%	3.48%
	PTCHILD	42.55	50.42	7.87	18.5%	3.47%
	4T FAMILY	66.19	78.43	12.24	18.5%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	18.81	23.51	4.70	25.0%	3.52%
	2T FAMILY	49.85	62.30	12.45	25.0%	3.52%
	DOUBLE	47.97	59.95	11.98	25.0%	3.52%
	3T FAMILY	50.79	63.48	12.69	25.0%	3.52%
	PTCHILD	33.86	42.32	8.46	25.0%	3.52%
	4T FAMILY	52.67	65.83	13.16	25.0%	3.52%
	Total	38.89	48.60	9.72	25.0%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	20.44	26.55	6.11	29.9%	3.51%
	2T FAMILY	54.17	70.36	16.19	29.9%	3.52%
	DOUBLE	52.12	67.70	15.58	29.9%	3.50%
	3T FAMILY	55.19	71.69	16.50	29.9%	3.51%
	PTCHILD	36.79	47.79	11.00	29.9%	3.51%
	4T FAMILY	57.23	74.34	17.11	29.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.08	4.23	-0.85	-16.7%	3.68%
	2T FAMILY	13.46	11.21	-2.25	-16.7%	3.70%
	DOUBLE	12.95	10.79	-2.16	-16.7%	3.75%
	3T FAMILY	13.72	11.42	-2.30	-16.8%	3.63%
	PTCHILD	9.14	7.61	-1.53	-16.7%	3.68%
	4T FAMILY	14.22	11.84	-2.38	-16.7%	3.68%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	26.31	30.52	4.21	16.0%	3.49%
IHBC-RX-E-005	2T FAMILY	69.72	80.88	11.16	16.0%	3.49%
	DOUBLE	67.09	77.83	10.74	16.0%	3.50%
	3T FAMILY	71.04	82.40	11.36	16.0%	3.49%
	PTCHILD	47.36	54.94	7.58	16.0%	3.50%
	4T FAMILY	73.67	85.46	11.79	16.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	27.81	32.25	4.44	16.0%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	73.70	85.46	11.76	16.0%	3.50%
	DOUBLE	70.92	82.24	11.32	16.0%	3.50%
	3T FAMILY	75.09	87.08	11.99	16.0%	3.51%
	PTCHILD	50.06	58.05	7.99	16.0%	3.49%
	4T FAMILY	77.87	90.30	12.43	16.0%	3.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.69	6.44	-1.25	-16.3%	3.37%
IHBC-RX-OPTE-004	2T FAMILY	20.38	17.07	-3.31	-16.2%	3.39%
	DOUBLE	19.61	16.42	-3.19	-16.3%	3.34%
	3T FAMILY	20.76	17.39	-3.37	-16.2%	3.39%
	PTCHILD	13.84	11.59	-2.25	-16.3%	3.39%
	4T FAMILY	21.53	18.03	-3.50	-16.3%	3.38%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	23.50	27.41	3.91	16.6%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	62.28	72.64	10.36	16.6%	3.52%
	DOUBLE	59.93	69.90	9.97	16.6%	3.52%
	3T FAMILY	63.45	74.01	10.56	16.6%	3.51%
	PTCHILD	42.30	49.34	7.04	16.6%	3.52%
	4T FAMILY	65.80	76.75	10.95	16.6%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	34.39	37.17	2.78	8.1%	3.48%
IHBC-PE1000	2T FAMILY	91.13	98.50	7.37	8.1%	3.48%
	DOUBLE	87.69	94.78	7.09	8.1%	3.47%
	3T FAMILY	92.85	100.36	7.51	8.1%	3.49%
	PTCHILD	61.90	66.91	5.01	8.1%	3.48%
	4T FAMILY	96.29	104.08	7.79	8.1%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.46	32.00	2.54	8.6%	3.49%
IHBC-PE1000	2T FAMILY	78.07	84.80	6.73	8.6%	3.49%
	DOUBLE	75.12	81.60	6.48	8.6%	3.49%
	3T FAMILY	79.54	86.40	6.86	8.6%	3.50%
	PTCHILD	53.03	57.60	4.57	8.6%	3.49%
	4T FAMILY	82.49	89.60	7.11	8.6%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	26.74	28.69	1.95	7.3%	3.50%
IHBC-PE1000	2T FAMILY	70.86	76.03	5.17	7.3%	3.50%
	DOUBLE	68.19	73.16	4.97	7.3%	3.49%
	3T FAMILY	72.20	77.46	5.26	7.3%	3.50%
	PTCHILD	48.13	51.64	3.51	7.3%	3.49%
	4T FAMILY	74.87	80.33	5.46	7.3%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**38.89**	**48.60**	**9.72**	**25.0%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - non-HSA Qualified - with Any Deductible Option						
$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	68.94	73.25	4.31	6.3%	3.50%
	2T FAMILY	182.69	194.11	11.42	6.3%	3.50%
	DOUBLE	175.80	186.79	10.99	6.3%	3.51%
	3T FAMILY	186.14	197.78	11.64	6.3%	3.51%
	PTCHILD	124.09	131.85	7.76	6.3%	3.50%
	4T FAMILY	193.03	205.10	12.07	6.3%	3.50%
	Total	119.96	127.45	7.50	6.3%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	69.78	73.97	4.19	6.0%	3.50%
	2T FAMILY	184.92	196.02	11.10	6.0%	3.50%
	DOUBLE	177.94	188.62	10.68	6.0%	3.50%
	3T FAMILY	188.41	199.72	11.31	6.0%	3.50%
	PTCHILD	125.60	133.15	7.55	6.0%	3.50%
	4T FAMILY	195.38	207.12	11.74	6.0%	3.50%
	Total	116.69	123.69	7.01	6.0%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	62.16	61.69	-0.47	-0.8%	3.49%
	2T FAMILY	164.72	163.48	-1.24	-0.8%	3.49%
	DOUBLE	158.51	157.31	-1.20	-0.8%	3.49%
	3T FAMILY	167.83	166.56	-1.27	-0.8%	3.49%
	PTCHILD	111.89	111.04	-0.85	-0.8%	3.49%
	4T FAMILY	174.05	172.73	-1.32	-0.8%	3.49%
	Total	102.04	101.28	-0.77	-0.8%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453
Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	54.00	53.83	-0.17	-0.3%	3.52%
	2T FAMILY	143.10	142.65	-0.45	-0.3%	3.52%
	DOUBLE	137.70	137.27	-0.43	-0.3%	3.52%
	3T FAMILY	145.80	145.34	-0.46	-0.3%	3.52%
	PTCHILD	97.20	96.89	-0.31	-0.3%	3.51%
	4T FAMILY	151.20	150.72	-0.48	-0.3%	3.52%
	Total	107.84	107.50	-0.34	-0.3%	
30% (S1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	54.91	59.24	4.33	7.9%	3.49%
	2T FAMILY	145.51	156.99	11.48	7.9%	3.49%
	DOUBLE	140.02	151.06	11.04	7.9%	3.49%
	3T FAMILY	148.26	159.95	11.69	7.9%	3.49%
	PTCHILD	98.84	106.63	7.79	7.9%	3.49%
	4T FAMILY	153.75	165.87	12.12	7.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	18.02	19.97	1.95	10.8%	3.53%
	2T FAMILY	47.75	52.92	5.17	10.8%	3.52%
	DOUBLE	45.95	50.92	4.97	10.8%	3.52%
	3T FAMILY	48.65	53.92	5.27	10.8%	3.53%
	PTCHILD	32.44	35.95	3.51	10.8%	3.54%
	4T FAMILY	50.46	55.92	5.46	10.8%	3.54%
	Total	25.61	28.38	2.77	10.8%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	62.51	66.13	3.62	5.8%	3.51%
IHBC-RX-E-005	2T FAMILY	165.65	175.24	9.59	5.8%	3.50%
	DOUBLE	159.40	168.63	9.23	5.8%	3.50%
	3T FAMILY	168.78	178.55	9.77	5.8%	3.51%
	PTCHILD	112.52	119.03	6.51	5.8%	3.50%
	4T FAMILY	175.03	185.16	10.13	5.8%	3.50%
	Total	114.91	121.56	6.65	5.8%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	64.55	69.19	4.64	7.2%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	171.06	183.35	12.29	7.2%	3.50%
	DOUBLE	164.60	176.43	11.83	7.2%	3.50%
	3T FAMILY	174.29	186.81	12.52	7.2%	3.50%
	PTCHILD	116.19	124.54	8.35	7.2%	3.50%
	4T FAMILY	180.74	193.73	12.99	7.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	24.75	27.25	2.50	10.1%	3.49%
IHBC-RX-OPTE-004	2T FAMILY	65.59	72.21	6.62	10.1%	3.50%
	DOUBLE	63.11	69.49	6.38	10.1%	3.50%
	3T FAMILY	66.83	73.58	6.75	10.1%	3.50%
	PTCHILD	44.55	49.05	4.50	10.1%	3.50%
	4T FAMILY	69.30	76.30	7.00	10.1%	3.50%
	Total	42.34	46.62	4.27	10.1%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	56.77	60.36	3.59	6.3%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	150.44	159.95	9.51	6.3%	3.49%
	DOUBLE	144.76	153.92	9.16	6.3%	3.50%
	3T FAMILY	153.28	162.97	9.69	6.3%	3.50%
	PTCHILD	102.19	108.65	6.46	6.3%	3.50%
	4T FAMILY	158.96	169.01	10.05	6.3%	3.50%
	Total	75.50	80.28	4.77	6.3%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	76.08	77.52	1.44	1.9%	3.51%
IHBC-PE1000	2T FAMILY	201.61	205.43	3.82	1.9%	3.51%
	DOUBLE	194.00	197.68	3.68	1.9%	3.51%
	3T FAMILY	205.42	209.30	3.88	1.9%	3.51%
	PTCHILD	136.94	139.54	2.60	1.9%	3.52%
	4T FAMILY	213.02	217.06	4.04	1.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	67.76	69.25	1.49	2.2%	3.50%
IHBC-PE1000	2T FAMILY	179.56	183.51	3.95	2.2%	3.50%
	DOUBLE	172.79	176.59	3.80	2.2%	3.50%
	3T FAMILY	182.95	186.98	4.03	2.2%	3.50%
	PTCHILD	121.97	124.65	2.68	2.2%	3.50%
	4T FAMILY	189.73	193.90	4.17	2.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	62.39	63.04	0.65	1.0%	3.50%
IHBC-PE1000	2T FAMILY	165.33	167.06	1.73	1.0%	3.50%
	DOUBLE	159.09	160.75	1.66	1.0%	3.50%
	3T FAMILY	168.45	170.21	1.76	1.0%	3.50%
	PTCHILD	112.30	113.47	1.17	1.0%	3.49%
	4T FAMILY	174.69	176.51	1.82	1.0%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**103.36**	**108.88**	**5.52**	**5.3%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Additional Rx Riders - With Any Deductible Option - HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.20	0.21	0.01	5.0%	5.00%
	2T FAMILY	0.53	0.56	0.03	5.7%	5.66%
	DOUBLE	0.51	0.54	0.03	5.9%	5.88%
	3T FAMILY	0.54	0.57	0.03	5.6%	5.56%
	PTCHILD	0.36	0.38	0.02	5.6%	5.56%
	4T FAMILY	0.56	0.59	0.03	5.4%	5.36%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.26	0.28	0.02	7.7%	3.70%
	2T FAMILY	0.69	0.74	0.05	7.2%	2.78%
	DOUBLE	0.66	0.71	0.05	7.6%	2.90%
	3T FAMILY	0.70	0.76	0.06	8.6%	4.11%
	PTCHILD	0.47	0.50	0.03	6.4%	2.04%
	4T FAMILY	0.73	0.78	0.05	6.8%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.32	0.33	0.01	3.1%	3.13%
	2T FAMILY	0.85	0.87	0.02	2.4%	2.35%
	DOUBLE	0.82	0.84	0.02	2.4%	2.44%
	3T FAMILY	0.86	0.89	0.03	3.5%	3.49%
	PTCHILD	0.58	0.59	0.01	1.7%	1.72%
	4T FAMILY	0.90	0.92	0.02	2.2%	2.22%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.51	0.56	0.05	9.8%	1.82%
	2T FAMILY	1.35	1.48	0.13	9.6%	1.37%
	DOUBLE	1.30	1.43	0.13	10.0%	2.14%
	3T FAMILY	1.38	1.51	0.13	9.4%	1.34%
	PTCHILD	0.92	1.01	0.09	9.8%	2.02%
	4T FAMILY	1.43	1.57	0.14	9.8%	1.95%
	Total	0.79	0.87	0.08	9.7%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.63	0.72	0.09	14.3%	4.35%
	2T FAMILY	1.67	1.91	0.24	14.4%	4.37%
	DOUBLE	1.61	1.84	0.23	14.3%	4.55%
	3T FAMILY	1.70	1.94	0.24	14.1%	4.30%
	PTCHILD	1.13	1.30	0.17	15.0%	4.84%
	4T FAMILY	1.76	2.02	0.26	14.8%	4.66%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.84	-1.60	0.24	-13.0%	3.23%
	2T FAMILY	-4.88	-4.24	0.64	-13.1%	3.16%
	DOUBLE	-4.69	-4.08	0.61	-13.0%	3.29%
	3T FAMILY	-4.97	-4.32	0.65	-13.1%	3.10%
	PTCHILD	-3.31	-2.88	0.43	-13.0%	3.23%
	4T FAMILY	-5.15	-4.48	0.67	-13.0%	3.23%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.84	1.60	-0.24	-13.0%	3.23%
	2T FAMILY	4.88	4.24	-0.64	-13.1%	3.16%
	DOUBLE	4.69	4.08	-0.61	-13.0%	3.29%
	3T FAMILY	4.97	4.32	-0.65	-13.1%	3.10%
	PTCHILD	3.31	2.88	-0.43	-13.0%	3.23%
	4T FAMILY	5.15	4.48	-0.67	-13.0%	3.23%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**0.79**	**0.87**	**0.08**	**9.7%**	
Additional Rx Riders - With Any Deductible Option - Non HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.30	0.33	0.03	10.0%	3.13%
	2T FAMILY	0.80	0.87	0.07	8.7%	2.35%
	DOUBLE	0.77	0.84	0.07	9.1%	2.44%
	3T FAMILY	0.81	0.89	0.08	9.9%	3.49%
	PTCHILD	0.54	0.59	0.05	9.3%	1.72%
	4T FAMILY	0.84	0.92	0.08	9.5%	2.22%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.40	0.41	0.01	2.5%	2.50%
	2T FAMILY	1.06	1.09	0.03	2.8%	2.83%
	DOUBLE	1.02	1.05	0.03	2.9%	2.94%
	3T FAMILY	1.08	1.11	0.03	2.8%	2.78%
	PTCHILD	0.72	0.74	0.02	2.8%	2.78%
	4T FAMILY	1.12	1.15	0.03	2.7%	2.68%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.48	0.51	0.03	6.3%	4.08%
	2T FAMILY	1.27	1.35	0.08	6.3%	3.85%
	DOUBLE	1.22	1.30	0.08	6.6%	4.00%
	3T FAMILY	1.30	1.38	0.08	6.2%	4.55%
	PTCHILD	0.86	0.92	0.06	7.0%	4.55%
	4T FAMILY	1.34	1.43	0.09	6.7%	4.38%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.65	0.68	0.03	4.6%	4.62%
	2T FAMILY	1.72	1.80	0.08	4.7%	4.65%
	DOUBLE	1.66	1.73	0.07	4.2%	4.22%
	3T FAMILY	1.76	1.84	0.08	4.5%	4.55%
	PTCHILD	1.17	1.22	0.05	4.3%	4.27%
	4T FAMILY	1.82	1.90	0.08	4.4%	4.40%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.85	0.89	0.04	4.7%	2.30%
	2T FAMILY	2.25	2.36	0.11	4.9%	2.16%
	DOUBLE	2.17	2.27	0.10	4.6%	2.25%
	3T FAMILY	2.30	2.40	0.10	4.3%	2.13%
	PTCHILD	1.53	1.60	0.07	4.6%	1.91%
	4T FAMILY	2.38	2.49	0.11	4.6%	2.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.13	1.15	0.02	1.8%	3.60%
	2T FAMILY	2.99	3.05	0.06	2.0%	3.74%
	DOUBLE	2.88	2.93	0.05	1.7%	3.53%
	3T FAMILY	3.05	3.11	0.06	2.0%	3.67%
	PTCHILD	2.03	2.07	0.04	2.0%	3.50%
	4T FAMILY	3.16	3.22	0.06	1.9%	3.54%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.08	-2.67	0.41	-13.3%	3.89%
	2T FAMILY	-8.16	-7.08	1.08	-13.2%	3.96%
	DOUBLE	-7.85	-6.81	1.04	-13.2%	3.97%
	3T FAMILY	-8.32	-7.21	1.11	-13.3%	3.89%
	PTCHILD	-5.54	-4.81	0.73	-13.2%	3.89%
	4T FAMILY	-8.62	-7.48	1.14	-13.2%	3.89%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.08	2.67	-0.41	-13.3%	3.89%
	2T FAMILY	8.16	7.08	-1.08	-13.2%	3.96%
	DOUBLE	7.85	6.81	-1.04	-13.2%	3.97%
	3T FAMILY	8.32	7.21	-1.11	-13.3%	3.89%
	PTCHILD	5.54	4.81	-0.73	-13.2%	3.89%
	4T FAMILY	8.62	7.48	-1.14	-13.2%	3.89%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	
Small - Rx Grand Total		**83.93**	**90.25**	**6.32**	**7.5%**	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.19	1.17	-0.02	-1.7%	3.54%
	2T FAMILY	3.15	3.10	-0.05	-1.6%	3.68%
	DOUBLE	3.03	2.98	-0.05	-1.7%	3.47%
	3T FAMILY	3.21	3.16	-0.05	-1.6%	3.61%
	PTCHILD	2.14	2.11	-0.03	-1.4%	3.94%
	4T FAMILY	3.33	3.28	-0.05	-1.5%	3.80%
	Total	2.11	2.07	-0.03	-1.6%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.92	0.90	-0.02	-2.2%	2.27%
	2T FAMILY	2.44	2.39	-0.05	-2.0%	2.58%
	DOUBLE	2.35	2.30	-0.05	-2.1%	2.68%
	3T FAMILY	2.48	2.43	-0.05	-2.0%	2.10%
	PTCHILD	1.66	1.62	-0.04	-2.4%	2.53%
	4T FAMILY	2.58	2.52	-0.06	-2.3%	2.44%
	Total	1.97	1.93	-0.04	-2.1%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.68	0.67	-0.01	-1.5%	1.52%
	2T FAMILY	1.80	1.78	-0.02	-1.1%	1.71%
	DOUBLE	1.73	1.71	-0.02	-1.2%	1.79%
	3T FAMILY	1.84	1.81	-0.03	-1.6%	1.69%
	PTCHILD	1.22	1.21	-0.01	-0.8%	1.68%
	4T FAMILY	1.90	1.88	-0.02	-1.1%	1.62%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.46	0.46	0.00	0.0%	4.55%
	2T FAMILY	1.22	1.22	0.00	0.0%	4.27%
	DOUBLE	1.17	1.17	0.00	0.0%	4.46%
	3T FAMILY	1.24	1.24	0.00	0.0%	4.20%
	PTCHILD	0.83	0.83	0.00	0.0%	5.06%
	4T FAMILY	1.29	1.29	0.00	0.0%	4.88%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.10	1.08	-0.02	-1.8%	2.86%
	2T FAMILY	2.92	2.86	-0.06	-2.1%	2.88%
	DOUBLE	2.81	2.75	-0.06	-2.1%	2.61%
	3T FAMILY	2.97	2.92	-0.05	-1.7%	2.82%
	PTCHILD	1.98	1.94	-0.04	-2.0%	2.65%
	4T FAMILY	3.08	3.02	-0.06	-1.9%	2.72%
	Total	2.07	2.03	-0.04	-2.0%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.83	0.86	0.03	3.6%	2.38%
	2T FAMILY	2.20	2.28	0.08	3.6%	2.24%
	DOUBLE	2.12	2.19	0.07	3.3%	2.34%
	3T FAMILY	2.24	2.32	0.08	3.6%	2.20%
	PTCHILD	1.49	1.55	0.06	4.0%	2.65%
	4T FAMILY	2.32	2.41	0.09	3.9%	2.55%
	Total	1.28	1.32	0.05	3.6%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.62	0.66	0.04	6.5%	1.54%
	2T FAMILY	1.64	1.75	0.11	6.7%	1.74%
	DOUBLE	1.58	1.68	0.10	6.3%	1.20%
	3T FAMILY	1.67	1.78	0.11	6.6%	1.14%
	PTCHILD	1.12	1.19	0.07	6.2%	1.71%
	4T FAMILY	1.74	1.85	0.11	6.3%	1.65%
	Total	1.21	1.29	0.08	6.6%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.42	0.44	0.02	4.8%	2.33%
	2T FAMILY	1.11	1.17	0.06	5.4%	2.63%
	DOUBLE	1.07	1.12	0.05	4.7%	1.82%
	3T FAMILY	1.13	1.19	0.06	5.3%	2.59%
	PTCHILD	0.76	0.79	0.03	3.9%	2.60%
	4T FAMILY	1.18	1.23	0.05	4.2%	2.50%
	Total	0.42	0.44	0.02	4.8%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	0.35	0.67	0.32	91.4%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.26	-1.07	0.19	-15.1%	2.88%
	2T FAMILY	-3.34	-2.84	0.50	-15.0%	2.90%
	DOUBLE	-3.21	-2.73	0.48	-15.0%	3.02%
	3T FAMILY	-3.40	-2.89	0.51	-15.0%	2.85%
	PTCHILD	-2.27	-1.93	0.34	-15.0%	3.21%
	4T FAMILY	-3.53	-3.00	0.53	-15.0%	3.09%
	Total	-2.41	-2.05	0.36	-15.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.03	-0.80	0.23	-22.3%	3.90%
	2T FAMILY	-2.73	-2.12	0.61	-22.3%	3.92%
	DOUBLE	-2.63	-2.04	0.59	-22.4%	4.08%
	3T FAMILY	-2.78	-2.16	0.62	-22.3%	3.85%
	PTCHILD	-1.85	-1.44	0.41	-22.2%	3.60%
	4T FAMILY	-2.88	-2.24	0.64	-22.2%	3.70%
	Total	-1.62	-1.26	0.36	-22.3%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.79	-0.65	0.14	-17.7%	3.17%
	2T FAMILY	-2.09	-1.72	0.37	-17.7%	2.99%
	DOUBLE	-2.01	-1.66	0.35	-17.4%	3.11%
	3T FAMILY	-2.13	-1.76	0.37	-17.4%	3.53%
	PTCHILD	-1.42	-1.17	0.25	-17.6%	3.54%
	4T FAMILY	-2.21	-1.82	0.39	-17.6%	3.41%
	Total	-1.51	-1.24	0.27	-17.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.40	-0.53	-0.13	32.5%	3.92%
	2T FAMILY	-1.06	-1.40	-0.34	32.1%	3.70%
	DOUBLE	-1.02	-1.35	-0.33	32.4%	3.85%
	3T FAMILY	-1.08	-1.43	-0.35	32.4%	3.62%
	PTCHILD	-0.72	-0.95	-0.23	31.9%	3.26%
	4T FAMILY	-1.12	-1.48	-0.36	32.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.27	-0.11	68.8%	3.85%
	2T FAMILY	-0.42	-0.72	-0.30	71.4%	4.35%
	DOUBLE	-0.41	-0.69	-0.28	68.3%	4.55%
	3T FAMILY	-0.43	-0.73	-0.30	69.8%	4.29%
	PTCHILD	-0.29	-0.49	-0.20	69.0%	4.26%
	4T FAMILY	-0.45	-0.76	-0.31	68.9%	4.11%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	9.51	8.03	-1.47	-15.5%	
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	0.00%
	2T FAMILY	0.08	0.29	0.21	262.5%	0.00%
	DOUBLE	0.08	0.28	0.20	250.0%	0.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	0.00%
	PTCHILD	0.05	0.20	0.15	300.0%	0.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.62	0.49	-0.13	-21.0%	4.26%
	2T FAMILY	1.64	1.30	-0.34	-20.7%	4.00%
	DOUBLE	1.58	1.25	-0.33	-20.9%	4.17%
	3T FAMILY	1.67	1.32	-0.35	-21.0%	3.94%
	PTCHILD	1.12	0.88	-0.24	-21.4%	3.53%
	4T FAMILY	1.74	1.37	-0.37	-21.3%	3.79%
	Total	0.96	0.76	-0.20	-20.8%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.53	0.38	-0.15	-28.3%	5.56%
	2T FAMILY	1.40	1.01	-0.39	-27.9%	6.32%
	DOUBLE	1.35	0.97	-0.38	-28.1%	5.43%
	3T FAMILY	1.43	1.03	-0.40	-28.0%	6.19%
	PTCHILD	0.95	0.68	-0.27	-28.4%	4.62%
	4T FAMILY	1.48	1.06	-0.42	-28.4%	4.95%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.42	0.27	-0.15	-35.7%	3.85%
	2T FAMILY	1.11	0.72	-0.39	-35.1%	4.35%
	DOUBLE	1.07	0.69	-0.38	-35.5%	4.55%
	3T FAMILY	1.13	0.73	-0.40	-35.4%	4.29%
	PTCHILD	0.76	0.49	-0.27	-35.5%	4.26%
	4T FAMILY	1.18	0.76	-0.42	-35.6%	4.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.26	0.19	-0.07	-26.9%	0.00%
	2T FAMILY	0.69	0.50	-0.19	-27.5%	0.00%
	DOUBLE	0.66	0.48	-0.18	-27.3%	0.00%
	3T FAMILY	0.70	0.51	-0.19	-27.1%	0.00%
	PTCHILD	0.47	0.34	-0.13	-27.7%	0.00%
	4T FAMILY	0.73	0.53	-0.20	-27.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.11	0.05	83.3%	0.00%
	2T FAMILY	0.16	0.29	0.13	81.3%	0.00%
	DOUBLE	0.15	0.28	0.13	86.7%	0.00%
	3T FAMILY	0.16	0.30	0.14	87.5%	0.00%
	PTCHILD	0.11	0.20	0.09	81.8%	0.00%
	4T FAMILY	0.17	0.31	0.14	82.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.85	0.74	-0.11	-12.9%	4.23%
	2T FAMILY	2.25	1.96	-0.29	-12.9%	4.26%
	DOUBLE	2.17	1.89	-0.28	-12.9%	4.42%
	3T FAMILY	2.30	2.00	-0.30	-13.0%	4.17%
	PTCHILD	1.53	1.33	-0.20	-13.1%	3.91%
	4T FAMILY	2.38	2.07	-0.31	-13.0%	4.02%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.69	0.58	-0.11	-15.9%	1.75%
	2T FAMILY	1.83	1.54	-0.29	-15.8%	1.99%
	DOUBLE	1.76	1.48	-0.28	-15.9%	2.07%
	3T FAMILY	1.86	1.57	-0.29	-15.6%	1.95%
	PTCHILD	1.24	1.04	-0.20	-16.1%	0.97%
	4T FAMILY	1.93	1.62	-0.31	-16.1%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.54	0.47	-0.07	-13.0%	2.17%
	2T FAMILY	1.43	1.25	-0.18	-12.6%	2.46%
	DOUBLE	1.38	1.20	-0.18	-13.0%	2.56%
	3T FAMILY	1.46	1.27	-0.19	-13.0%	2.42%
	PTCHILD	0.97	0.85	-0.12	-12.4%	2.41%
	4T FAMILY	1.51	1.32	-0.19	-12.6%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.29	0.32	0.03	10.3%	3.23%
	2T FAMILY	0.77	0.85	0.08	10.4%	3.66%
	DOUBLE	0.74	0.82	0.08	10.8%	3.80%
	3T FAMILY	0.78	0.86	0.08	10.3%	2.38%
	PTCHILD	0.52	0.58	0.06	11.5%	3.57%
	4T FAMILY	0.81	0.90	0.09	11.1%	3.45%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.19	0.11	137.5%	0.00%
	2T FAMILY	0.21	0.50	0.29	138.1%	0.00%
	DOUBLE	0.20	0.48	0.28	140.0%	0.00%
	3T FAMILY	0.22	0.51	0.29	131.8%	0.00%
	PTCHILD	0.14	0.34	0.20	142.9%	0.00%
	4T FAMILY	0.22	0.53	0.31	140.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.01	0.90	-0.11	-10.9%	2.27%
	2T FAMILY	2.68	2.39	-0.29	-10.8%	2.58%
	DOUBLE	2.58	2.30	-0.28	-10.9%	2.68%
	3T FAMILY	2.73	2.43	-0.30	-11.0%	2.10%
	PTCHILD	1.82	1.62	-0.20	-11.0%	2.53%
	4T FAMILY	2.83	2.52	-0.31	-11.0%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.83	0.71	-0.12	-14.5%	2.90%
	2T FAMILY	2.20	1.88	-0.32	-14.5%	2.73%
	DOUBLE	2.12	1.81	-0.31	-14.6%	2.84%
	3T FAMILY	2.24	1.92	-0.32	-14.3%	3.23%
	PTCHILD	1.49	1.28	-0.21	-14.1%	3.23%
	4T FAMILY	2.32	1.99	-0.33	-14.2%	3.11%
	Total	2.20	1.88	-0.32	-14.5%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.64	0.58	-0.06	-9.4%	1.75%
	2T FAMILY	1.70	1.54	-0.16	-9.4%	1.99%
	DOUBLE	1.63	1.48	-0.15	-9.2%	2.07%
	3T FAMILY	1.73	1.57	-0.16	-9.2%	1.95%
	PTCHILD	1.15	1.04	-0.11	-9.6%	0.97%
	4T FAMILY	1.79	1.62	-0.17	-9.5%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.32	0.47	0.15	46.9%	2.17%
	2T FAMILY	0.85	1.25	0.40	47.1%	2.46%
	DOUBLE	0.82	1.20	0.38	46.3%	2.56%
	3T FAMILY	0.86	1.27	0.41	47.7%	2.42%
	PTCHILD	0.58	0.85	0.27	46.6%	2.41%
	4T FAMILY	0.90	1.32	0.42	46.7%	2.33%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.24	0.14	140.0%	4.35%
	2T FAMILY	0.27	0.64	0.37	137.0%	4.92%
	DOUBLE	0.26	0.61	0.35	134.6%	3.39%
	3T FAMILY	0.27	0.65	0.38	140.7%	4.84%
	PTCHILD	0.18	0.43	0.25	138.9%	4.88%
	4T FAMILY	0.28	0.67	0.39	139.3%	4.69%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.06	1.01	-0.05	-4.7%	3.06%
	2T FAMILY	2.81	2.68	-0.13	-4.6%	3.08%
	DOUBLE	2.70	2.58	-0.12	-4.4%	3.20%
	3T FAMILY	2.86	2.73	-0.13	-4.5%	3.02%
	PTCHILD	1.91	1.82	-0.09	-4.7%	3.41%
	4T FAMILY	2.97	2.83	-0.14	-4.7%	3.28%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.37	0.40	0.03	8.1%	2.56%
	2T FAMILY	0.98	1.06	0.08	8.2%	2.91%
	DOUBLE	0.94	1.02	0.08	8.5%	3.03%
	3T FAMILY	1.00	1.08	0.08	8.0%	2.86%
	PTCHILD	0.67	0.72	0.05	7.5%	2.86%
	4T FAMILY	1.04	1.12	0.08	7.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.86	0.74	-0.12	-14.0%	4.23%
	2T FAMILY	2.28	1.96	-0.32	-14.0%	4.26%
	DOUBLE	2.19	1.89	-0.30	-13.7%	4.42%
	3T FAMILY	2.32	2.00	-0.32	-13.8%	4.17%
	PTCHILD	1.55	1.33	-0.22	-14.2%	3.91%
	4T FAMILY	2.41	2.07	-0.34	-14.1%	4.02%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.36	0.32	-0.04	-11.1%	3.23%
	2T FAMILY	0.95	0.85	-0.10	-10.5%	3.66%
	DOUBLE	0.92	0.82	-0.10	-10.9%	3.80%
	3T FAMILY	0.97	0.86	-0.11	-11.3%	2.38%
	PTCHILD	0.65	0.58	-0.07	-10.8%	3.57%
	4T FAMILY	1.01	0.90	-0.11	-10.9%	3.45%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.89	0.49	-0.40	-44.9%	4.26%
	2T FAMILY	2.36	1.30	-1.06	-44.9%	4.00%
	DOUBLE	2.27	1.25	-1.02	-44.9%	4.17%
	3T FAMILY	2.40	1.32	-1.08	-45.0%	3.94%
	PTCHILD	1.60	0.88	-0.72	-45.0%	3.53%
	4T FAMILY	2.49	1.37	-1.12	-45.0%	3.79%
	Total	1.16	0.64	-0.52	-44.9%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.79	0.46	-0.33	-41.8%	4.55%
	2T FAMILY	2.09	1.22	-0.87	-41.6%	4.27%
	DOUBLE	2.01	1.17	-0.84	-41.8%	4.46%
	3T FAMILY	2.13	1.24	-0.89	-41.8%	4.20%
	PTCHILD	1.42	0.83	-0.59	-41.5%	5.06%
	4T FAMILY	2.21	1.29	-0.92	-41.6%	4.88%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.85	0.57	-0.28	-32.9%	3.64%
	2T FAMILY	2.25	1.51	-0.74	-32.9%	3.42%
	DOUBLE	2.17	1.45	-0.72	-33.2%	3.57%
	3T FAMILY	2.30	1.54	-0.76	-33.0%	3.36%
	PTCHILD	1.53	1.03	-0.50	-32.7%	4.04%
	4T FAMILY	2.38	1.60	-0.78	-32.8%	3.90%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.83	0.53	-0.30	-36.1%	3.92%
	2T FAMILY	2.20	1.40	-0.80	-36.4%	3.70%
	DOUBLE	2.12	1.35	-0.77	-36.3%	3.85%
	3T FAMILY	2.24	1.43	-0.81	-36.2%	3.62%
	PTCHILD	1.49	0.95	-0.54	-36.2%	3.26%
	4T FAMILY	2.32	1.48	-0.84	-36.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.83	0.53	-0.30	-36.1%	3.92%
	2T FAMILY	2.20	1.40	-0.80	-36.4%	3.70%
	DOUBLE	2.12	1.35	-0.77	-36.3%	3.85%
	3T FAMILY	2.24	1.43	-0.81	-36.2%	3.62%
	PTCHILD	1.49	0.95	-0.54	-36.2%	3.26%
	4T FAMILY	2.32	1.48	-0.84	-36.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.82	0.49	-0.33	-40.2%	4.26%
	2T FAMILY	2.17	1.30	-0.87	-40.1%	4.00%
	DOUBLE	2.09	1.25	-0.84	-40.2%	4.17%
	3T FAMILY	2.21	1.32	-0.89	-40.3%	3.94%
	PTCHILD	1.48	0.88	-0.60	-40.5%	3.53%
	4T FAMILY	2.30	1.37	-0.93	-40.4%	3.79%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	10.93	10.93	0.00	0.0%	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.50	0.43	-0.07	-14.0%	2.38%
	2T FAMILY	1.33	1.14	-0.19	-14.3%	2.70%
	DOUBLE	1.28	1.10	-0.18	-14.1%	2.80%
	3T FAMILY	1.35	1.16	-0.19	-14.1%	2.65%
	PTCHILD	0.90	0.77	-0.13	-14.4%	1.32%
	4T FAMILY	1.40	1.20	-0.20	-14.3%	1.69%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.76	0.65	-0.11	-14.5%	3.17%
	2T FAMILY	2.01	1.72	-0.29	-14.4%	2.99%
	DOUBLE	1.94	1.66	-0.28	-14.4%	3.11%
	3T FAMILY	2.05	1.76	-0.29	-14.1%	3.53%
	PTCHILD	1.37	1.17	-0.20	-14.6%	3.54%
	4T FAMILY	2.13	1.82	-0.31	-14.6%	3.41%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.50	0.43	-0.07	-14.0%	2.38%
	2T FAMILY	1.33	1.14	-0.19	-14.3%	2.70%
	DOUBLE	1.28	1.10	-0.18	-14.1%	2.80%
	3T FAMILY	1.35	1.16	-0.19	-14.1%	2.65%
	PTCHILD	0.90	0.77	-0.13	-14.4%	1.32%
	4T FAMILY	1.40	1.20	-0.20	-14.3%	1.69%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.76	0.63	-0.13	-17.1%	1.61%
	2T FAMILY	2.01	1.67	-0.34	-16.9%	1.83%
	DOUBLE	1.94	1.61	-0.33	-17.0%	1.90%
	3T FAMILY	2.05	1.70	-0.35	-17.1%	1.80%
	PTCHILD	1.37	1.13	-0.24	-17.5%	0.89%
	4T FAMILY	2.13	1.76	-0.37	-17.4%	1.15%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.21	1.91	-0.29	-13.3%	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	3.76	3.26	-0.50	-13.3%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.88	2.50	-0.38	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.30	1.99	-0.31	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.53	2.19	-0.34	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.39	2.04	-0.35	-14.6%	3.03%
	2T FAMILY	6.33	5.41	-0.92	-14.5%	3.05%
	DOUBLE	6.09	5.20	-0.89	-14.6%	2.97%
	3T FAMILY	6.45	5.51	-0.94	-14.6%	2.99%
	PTCHILD	4.30	3.67	-0.63	-14.7%	3.09%
	4T FAMILY	6.69	5.71	-0.98	-14.6%	3.07%
	Total	6.33	5.41	-0.92	-14.5%	
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.87	0.77	-0.10	-11.5%	4.05%
	2T FAMILY	2.31	2.04	-0.27	-11.7%	4.08%
	DOUBLE	2.22	1.96	-0.26	-11.7%	3.70%
	3T FAMILY	2.35	2.08	-0.27	-11.5%	4.00%
	PTCHILD	1.57	1.39	-0.18	-11.5%	4.51%
	4T FAMILY	2.44	2.16	-0.28	-11.5%	4.35%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.33	1.27	-0.06	-4.5%	3.25%
	2T FAMILY	3.52	3.37	-0.15	-4.3%	3.37%
	DOUBLE	3.39	3.24	-0.15	-4.4%	3.18%
	3T FAMILY	3.59	3.43	-0.16	-4.5%	3.31%
	PTCHILD	2.39	2.29	-0.10	-4.2%	3.62%
	4T FAMILY	3.72	3.56	-0.16	-4.3%	3.49%
	Total	2.29	2.19	-0.10	-4.3%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.07	0.98	-0.09	-8.4%	2.08%
	2T FAMILY	2.84	2.60	-0.24	-8.5%	2.36%
	DOUBLE	2.73	2.50	-0.23	-8.4%	2.04%
	3T FAMILY	2.89	2.65	-0.24	-8.3%	2.32%
	PTCHILD	1.93	1.76	-0.17	-8.8%	1.73%
	4T FAMILY	3.00	2.74	-0.26	-8.7%	1.86%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.83	0.74	-0.09	-10.8%	4.23%
	2T FAMILY	2.20	1.96	-0.24	-10.9%	4.26%
	DOUBLE	2.12	1.89	-0.23	-10.8%	4.42%
	3T FAMILY	2.24	2.00	-0.24	-10.7%	4.17%
	PTCHILD	1.49	1.33	-0.16	-10.7%	3.91%
	4T FAMILY	2.32	2.07	-0.25	-10.8%	4.02%
	Total	2.20	1.96	-0.24	-10.9%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.61	0.50	-0.11	-18.0%	2.04%
	2T FAMILY	1.62	1.33	-0.29	-17.9%	2.31%
	DOUBLE	1.56	1.28	-0.28	-17.9%	2.40%
	3T FAMILY	1.65	1.35	-0.30	-18.2%	2.27%
	PTCHILD	1.10	0.90	-0.20	-18.2%	2.27%
	4T FAMILY	1.71	1.40	-0.31	-18.1%	2.19%
	Total	1.12	0.92	-0.20	-17.9%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.08	-0.02	-20.0%	0.00%
	2T FAMILY	0.27	0.21	-0.06	-22.2%	0.00%
	DOUBLE	0.26	0.20	-0.06	-23.1%	0.00%
	3T FAMILY	0.27	0.22	-0.05	-18.5%	0.00%
	PTCHILD	0.18	0.14	-0.04	-22.2%	0.00%
	4T FAMILY	0.28	0.22	-0.06	-21.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.19	1.15	-0.04	-3.4%	2.68%
	2T FAMILY	3.15	3.05	-0.10	-3.2%	2.69%
	DOUBLE	3.03	2.93	-0.10	-3.3%	2.45%
	3T FAMILY	3.21	3.11	-0.10	-3.1%	2.98%
	PTCHILD	2.14	2.07	-0.07	-3.3%	2.48%
	4T FAMILY	3.33	3.22	-0.11	-3.3%	2.55%
	Total	1.98	1.92	-0.06	-3.2%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.93	0.86	-0.07	-7.5%	2.38%
	2T FAMILY	2.46	2.28	-0.18	-7.3%	2.24%
	DOUBLE	2.37	2.19	-0.18	-7.6%	2.34%
	3T FAMILY	2.51	2.32	-0.19	-7.6%	2.20%
	PTCHILD	1.67	1.55	-0.12	-7.2%	2.65%
	4T FAMILY	2.60	2.41	-0.19	-7.3%	2.55%
	Total	2.06	1.91	-0.15	-7.3%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.71	0.62	-0.09	-12.7%	1.64%
	2T FAMILY	1.88	1.64	-0.24	-12.8%	1.23%
	DOUBLE	1.81	1.58	-0.23	-12.7%	1.28%
	3T FAMILY	1.92	1.67	-0.25	-13.0%	1.21%
	PTCHILD	1.28	1.12	-0.16	-12.5%	1.82%
	4T FAMILY	1.99	1.74	-0.25	-12.6%	1.75%
	Total	0.94	0.82	-0.12	-12.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.49	0.39	-0.10	-20.4%	2.63%
	2T FAMILY	1.30	1.03	-0.27	-20.8%	1.98%
	DOUBLE	1.25	0.99	-0.26	-20.8%	2.06%
	3T FAMILY	1.32	1.05	-0.27	-20.5%	1.94%
	PTCHILD	0.88	0.70	-0.18	-20.5%	2.94%
	4T FAMILY	1.37	1.09	-0.28	-20.4%	2.83%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.14	-1.07	0.07	-6.1%	2.88%
	2T FAMILY	-3.02	-2.84	0.18	-6.0%	2.90%
	DOUBLE	-2.91	-2.73	0.18	-6.2%	3.02%
	3T FAMILY	-3.08	-2.89	0.19	-6.2%	2.85%
	PTCHILD	-2.05	-1.93	0.12	-5.9%	3.21%
	4T FAMILY	-3.19	-3.00	0.19	-6.0%	3.09%
	Total	-1.98	-1.86	0.12	-6.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.86	-0.81	0.05	-5.8%	3.85%
	2T FAMILY	-2.28	-2.15	0.13	-5.7%	3.86%
	DOUBLE	-2.19	-2.07	0.12	-5.5%	4.02%
	3T FAMILY	-2.32	-2.19	0.13	-5.6%	3.79%
	PTCHILD	-1.55	-1.46	0.09	-5.8%	4.29%
	4T FAMILY	-2.41	-2.27	0.14	-5.8%	4.13%
	Total	-1.83	-1.73	0.10	-5.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.62	-0.55	0.07	-11.3%	1.85%
	2T FAMILY	-1.64	-1.46	0.18	-11.0%	2.10%
	DOUBLE	-1.58	-1.40	0.18	-11.4%	1.45%
	3T FAMILY	-1.67	-1.49	0.18	-10.8%	2.05%
	PTCHILD	-1.12	-0.99	0.13	-11.6%	2.06%
	4T FAMILY	-1.74	-1.54	0.20	-11.5%	1.99%
	Total	-0.79	-0.70	0.09	-11.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.44	-0.39	0.05	-11.4%	2.63%
	2T FAMILY	-1.17	-1.03	0.14	-12.0%	1.98%
	DOUBLE	-1.12	-0.99	0.13	-11.6%	2.06%
	3T FAMILY	-1.19	-1.05	0.14	-11.8%	1.94%
	PTCHILD	-0.79	-0.70	0.09	-11.4%	2.94%
	4T FAMILY	-1.23	-1.09	0.14	-11.4%	2.83%
	Total	-0.68	-0.60	0.08	-11.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.08	-0.07	0.01	-12.5%	0.00%
	2T FAMILY	-0.21	-0.19	0.02	-9.5%	0.00%
	DOUBLE	-0.20	-0.18	0.02	-10.0%	0.00%
	3T FAMILY	-0.22	-0.19	0.03	-13.6%	0.00%
	PTCHILD	-0.14	-0.13	0.01	-7.1%	0.00%
	4T FAMILY	-0.22	-0.20	0.02	-9.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.68	0.53	-0.15	-22.1%	3.92%
	2T FAMILY	1.80	1.40	-0.40	-22.2%	3.70%
	DOUBLE	1.73	1.35	-0.38	-22.0%	3.85%
	3T FAMILY	1.84	1.43	-0.41	-22.3%	3.62%
	PTCHILD	1.22	0.95	-0.27	-22.1%	3.26%
	4T FAMILY	1.90	1.48	-0.42	-22.1%	3.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.44	0.39	-0.05	-11.4%	2.63%
	2T FAMILY	1.17	1.03	-0.14	-12.0%	1.98%
	DOUBLE	1.12	0.99	-0.13	-11.6%	2.06%
	3T FAMILY	1.19	1.05	-0.14	-11.8%	1.94%
	PTCHILD	0.79	0.70	-0.09	-11.4%	2.94%
	4T FAMILY	1.23	1.09	-0.14	-11.4%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.35	0.27	-0.08	-22.9%	3.85%
	2T FAMILY	0.93	0.72	-0.21	-22.6%	4.35%
	DOUBLE	0.89	0.69	-0.20	-22.5%	4.55%
	3T FAMILY	0.95	0.73	-0.22	-23.2%	4.29%
	PTCHILD	0.63	0.49	-0.14	-22.2%	4.26%
	4T FAMILY	0.98	0.76	-0.22	-22.4%	4.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.28	0.20	-0.08	-28.6%	0.00%
	2T FAMILY	0.74	0.53	-0.21	-28.4%	0.00%
	DOUBLE	0.71	0.51	-0.20	-28.2%	0.00%
	3T FAMILY	0.76	0.54	-0.22	-28.9%	0.00%
	PTCHILD	0.50	0.36	-0.14	-28.0%	0.00%
	4T FAMILY	0.78	0.56	-0.22	-28.2%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.74	0.78	0.04	5.4%	2.63%
	2T FAMILY	1.96	2.07	0.11	5.6%	2.99%
	DOUBLE	1.89	1.99	0.10	5.3%	2.58%
	3T FAMILY	2.00	2.11	0.11	5.5%	2.93%
	PTCHILD	1.33	1.40	0.07	5.3%	2.19%
	4T FAMILY	2.07	2.18	0.11	5.3%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.61	0.57	-0.04	-6.6%	3.64%
	2T FAMILY	1.62	1.51	-0.11	-6.8%	3.42%
	DOUBLE	1.56	1.45	-0.11	-7.1%	3.57%
	3T FAMILY	1.65	1.54	-0.11	-6.7%	3.36%
	PTCHILD	1.10	1.03	-0.07	-6.4%	4.04%
	4T FAMILY	1.71	1.60	-0.11	-6.4%	3.90%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.49	0.43	-0.06	-12.2%	2.38%
	2T FAMILY	1.30	1.14	-0.16	-12.3%	2.70%
	DOUBLE	1.25	1.10	-0.15	-12.0%	2.80%
	3T FAMILY	1.32	1.16	-0.16	-12.1%	2.65%
	PTCHILD	0.88	0.77	-0.11	-12.5%	1.32%
	4T FAMILY	1.37	1.20	-0.17	-12.4%	1.69%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.27	-0.02	-6.9%	3.85%
	2T FAMILY	0.77	0.72	-0.05	-6.5%	4.35%
	DOUBLE	0.74	0.69	-0.05	-6.8%	4.55%
	3T FAMILY	0.78	0.73	-0.05	-6.4%	4.29%
	PTCHILD	0.52	0.49	-0.03	-5.8%	4.26%
	4T FAMILY	0.81	0.76	-0.05	-6.2%	4.11%
	Total	N/A	N/A	N/A	N/A	

Attachment D14

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.93	0.93	0.00	0.0%	3.33%
	2T FAMILY	2.46	2.46	0.00	0.0%	2.93%
	DOUBLE	2.37	2.37	0.00	0.0%	3.04%
	3T FAMILY	2.51	2.51	0.00	0.0%	3.29%
	PTCHILD	1.67	1.67	0.00	0.0%	3.09%
	4T FAMILY	2.60	2.60	0.00	0.0%	3.17%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.71	0.71	0.00	0.0%	2.90%
	2T FAMILY	1.88	1.88	0.00	0.0%	2.73%
	DOUBLE	1.81	1.81	0.00	0.0%	2.84%
	3T FAMILY	1.92	1.92	0.00	0.0%	3.23%
	PTCHILD	1.28	1.28	0.00	0.0%	3.23%
	4T FAMILY	1.99	1.99	0.00	0.0%	3.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.54	0.50	-0.04	-7.4%	2.04%
	2T FAMILY	1.43	1.33	-0.10	-7.0%	2.31%
	DOUBLE	1.38	1.28	-0.10	-7.2%	2.40%
	3T FAMILY	1.46	1.35	-0.11	-7.5%	2.27%
	PTCHILD	0.97	0.90	-0.07	-7.2%	2.27%
	4T FAMILY	1.51	1.40	-0.11	-7.3%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.32	0.35	0.03	9.4%	2.94%
	2T FAMILY	0.85	0.93	0.08	9.4%	3.33%
	DOUBLE	0.82	0.89	0.07	8.5%	2.30%
	3T FAMILY	0.86	0.95	0.09	10.5%	3.26%
	PTCHILD	0.58	0.63	0.05	8.6%	3.28%
	4T FAMILY	0.90	0.98	0.08	8.9%	3.16%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.64**	**1.53**	**-0.11**	**-6.8%**	
Small Group Subtotal		**525.48**	**571.68**	**46.20**	**8.8%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	262.97	292.22	29.25	11.1%	3.00%
	2T FAMILY	696.87	774.38	77.51	11.1%	3.00%
	DOUBLE	670.57	745.16	74.59	11.1%	3.00%
	3T FAMILY	710.02	788.99	78.97	11.1%	3.00%
	PTCHILD	473.35	526.00	52.65	11.1%	3.00%
	4T FAMILY	736.32	818.22	81.90	11.1%	3.00%
	Total	450.35	500.44	50.09	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	244.97	271.23	26.26	10.7%	3.00%
	2T FAMILY	649.17	718.76	69.59	10.7%	3.00%
	DOUBLE	624.67	691.64	66.97	10.7%	3.00%
	3T FAMILY	661.42	732.32	70.90	10.7%	3.00%
	PTCHILD	440.94	488.21	47.27	10.7%	3.00%
	4T FAMILY	685.91	759.44	73.53	10.7%	3.00%
	Total	379.70	420.41	40.70	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	228.41	252.97	24.56	10.8%	3.00%
	2T FAMILY	605.29	670.37	65.08	10.8%	3.00%
	DOUBLE	582.45	645.07	62.62	10.8%	3.00%
	3T FAMILY	616.70	683.02	66.32	10.8%	3.00%
	PTCHILD	411.13	455.35	44.22	10.8%	3.00%
	4T FAMILY	639.54	708.32	68.78	10.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	214.32	238.10	23.78	11.1%	3.00%
	2T FAMILY	567.94	630.97	63.03	11.1%	3.00%
	DOUBLE	546.51	607.16	60.65	11.1%	3.00%
	3T FAMILY	578.66	642.87	64.21	11.1%	3.00%
	PTCHILD	385.78	428.58	42.80	11.1%	3.00%
	4T FAMILY	600.10	666.68	66.58	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	189.16	214.64	25.48	13.5%	3.00%
	2T FAMILY	501.27	568.80	67.53	13.5%	3.00%
	DOUBLE	482.35	547.33	64.98	13.5%	3.00%
	3T FAMILY	510.74	579.53	68.79	13.5%	3.00%
	PTCHILD	340.50	386.35	45.85	13.5%	3.00%
	4T FAMILY	529.66	600.99	71.33	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	169.78	197.81	28.03	16.5%	3.00%
	2T FAMILY	449.91	524.20	74.29	16.5%	3.00%
	DOUBLE	432.95	504.42	71.47	16.5%	3.00%
	3T FAMILY	458.41	534.09	75.68	16.5%	3.00%
	PTCHILD	305.61	356.06	50.45	16.5%	3.00%
	4T FAMILY	475.39	553.87	78.48	16.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	259.39	289.56	30.17	11.6%	3.00%
	2T FAMILY	687.39	767.33	79.94	11.6%	3.00%
	DOUBLE	661.44	738.38	76.94	11.6%	3.00%
	3T FAMILY	700.34	781.81	81.47	11.6%	3.00%
	PTCHILD	466.90	521.21	54.31	11.6%	3.00%
	4T FAMILY	726.29	810.77	84.48	11.6%	3.00%
	Total	422.82	471.99	49.18	11.6%	
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	242.06	269.14	27.08	11.2%	3.00%
	2T FAMILY	641.46	713.22	71.76	11.2%	3.00%
	DOUBLE	617.25	686.31	69.06	11.2%	3.00%
	3T FAMILY	653.55	726.68	73.13	11.2%	3.01%
	PTCHILD	435.71	484.45	48.74	11.2%	3.00%
	4T FAMILY	677.77	753.59	75.82	11.2%	3.00%
	Total	508.33	565.19	56.87	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	226.28	251.41	25.13	11.1%	3.00%
	2T FAMILY	599.64	666.24	66.60	11.1%	3.00%
	DOUBLE	577.01	641.10	64.09	11.1%	3.00%
	3T FAMILY	610.96	678.81	67.85	11.1%	3.00%
	PTCHILD	407.30	452.54	45.24	11.1%	3.00%
	4T FAMILY	633.58	703.95	70.37	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	212.73	237.03	24.30	11.4%	3.00%
	2T FAMILY	563.74	628.13	64.39	11.4%	3.00%
	DOUBLE	542.46	604.43	61.97	11.4%	3.00%
	3T FAMILY	574.36	639.98	65.62	11.4%	3.00%
	PTCHILD	382.91	426.65	43.74	11.4%	3.00%
	4T FAMILY	595.64	663.68	68.04	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	188.75	214.38	25.63	13.6%	3.00%
	2T FAMILY	500.18	568.11	67.93	13.6%	3.00%
	DOUBLE	481.31	546.67	65.36	13.6%	3.00%
	3T FAMILY	509.62	578.83	69.21	13.6%	3.00%
	PTCHILD	339.76	385.88	46.12	13.6%	3.00%
	4T FAMILY	528.51	600.26	71.75	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	171.01	197.91	26.90	15.7%	3.01%
	2T FAMILY	453.17	524.46	71.29	15.7%	3.01%
	DOUBLE	436.07	504.67	68.60	15.7%	3.01%
	3T FAMILY	461.72	534.36	72.64	15.7%	3.01%
	PTCHILD	307.82	356.24	48.42	15.7%	3.01%
	4T FAMILY	478.83	554.15	75.32	15.7%	3.01%
	Total	453.17	524.46	71.29	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	254.08	265.35	11.27	4.4%	3.00%
	2T FAMILY	673.32	703.18	29.86	4.4%	3.00%
	DOUBLE	647.91	676.64	28.73	4.4%	3.00%
	3T FAMILY	686.01	716.45	30.44	4.4%	3.00%
	PTCHILD	457.35	477.63	20.28	4.4%	3.00%
	4T FAMILY	711.43	742.98	31.55	4.4%	3.00%
	Total	399.46	417.18	17.72	4.4%	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	236.15	240.19	4.04	1.7%	3.00%
	2T FAMILY	625.80	636.50	10.70	1.7%	3.00%
	DOUBLE	602.18	612.48	10.30	1.7%	3.00%
	3T FAMILY	637.61	648.51	10.90	1.7%	3.00%
	PTCHILD	425.07	432.34	7.27	1.7%	3.00%
	4T FAMILY	661.22	672.53	11.31	1.7%	3.00%
	Total	236.15	240.19	4.04	1.7%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	217.34	218.99	1.65	0.8%	3.00%
	2T FAMILY	575.96	580.32	4.36	0.8%	3.00%
	DOUBLE	554.22	558.42	4.20	0.8%	3.00%
	3T FAMILY	586.83	591.27	4.44	0.8%	3.00%
	PTCHILD	391.20	394.18	2.98	0.8%	2.99%
	4T FAMILY	608.54	613.17	4.63	0.8%	2.99%
	Total	431.97	435.24	3.27	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	198.79	201.57	2.78	1.4%	2.99%
	2T FAMILY	526.79	534.16	7.37	1.4%	2.99%
	DOUBLE	506.91	514.00	7.09	1.4%	2.99%
	3T FAMILY	536.73	544.24	7.51	1.4%	2.99%
	PTCHILD	357.83	362.83	5.00	1.4%	2.99%
	4T FAMILY	556.62	564.40	7.78	1.4%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	172.04	173.96	1.92	1.1%	3.00%
	2T FAMILY	455.91	460.99	5.08	1.1%	3.00%
	DOUBLE	438.70	443.60	4.90	1.1%	3.00%
	3T FAMILY	464.51	469.69	5.18	1.1%	3.00%
	PTCHILD	309.68	313.13	3.45	1.1%	3.00%
	4T FAMILY	481.72	487.09	5.37	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	152.62	152.64	0.02	0.0%	3.00%
	2T FAMILY	404.44	404.50	0.06	0.0%	3.00%
	DOUBLE	389.18	389.23	0.05	0.0%	3.00%
	3T FAMILY	412.08	412.13	0.05	0.0%	3.00%
	PTCHILD	274.72	274.75	0.03	0.0%	3.00%
	4T FAMILY	427.34	427.39	0.05	0.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	251.16	262.49	11.33	4.5%	3.00%
	2T FAMILY	665.57	695.60	30.03	4.5%	3.00%
	DOUBLE	640.44	669.35	28.91	4.5%	3.00%
	3T FAMILY	678.12	708.72	30.60	4.5%	3.00%
	PTCHILD	452.08	472.48	20.40	4.5%	3.00%
	4T FAMILY	703.24	734.97	31.73	4.5%	3.00%
	Total	393.99	411.77	17.78	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	234.09	238.03	3.94	1.7%	3.00%
	2T FAMILY	620.33	630.78	10.45	1.7%	3.00%
	DOUBLE	596.92	606.98	10.06	1.7%	3.00%
	3T FAMILY	632.04	642.68	10.64	1.7%	3.00%
	PTCHILD	421.36	428.45	7.09	1.7%	3.00%
	4T FAMILY	655.45	666.48	11.03	1.7%	3.00%
	Total	442.07	449.51	7.45	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	214.71	217.44	2.73	1.3%	3.00%
	2T FAMILY	568.97	576.22	7.25	1.3%	3.00%
	DOUBLE	547.50	554.47	6.97	1.3%	3.00%
	3T FAMILY	579.73	587.09	7.36	1.3%	3.00%
	PTCHILD	386.47	391.39	4.92	1.3%	3.00%
	4T FAMILY	601.18	608.83	7.65	1.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	196.96	200.59	3.63	1.8%	3.00%
	2T FAMILY	521.94	531.56	9.62	1.8%	3.00%
	DOUBLE	502.25	511.50	9.25	1.8%	3.00%
	3T FAMILY	531.79	541.59	9.80	1.8%	3.00%
	PTCHILD	354.52	361.06	6.54	1.8%	3.00%
	4T FAMILY	551.48	561.65	10.17	1.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	171.66	174.00	2.34	1.4%	3.00%
	2T FAMILY	454.89	461.10	6.21	1.4%	3.00%
	DOUBLE	437.73	443.70	5.97	1.4%	3.00%
	3T FAMILY	463.48	469.80	6.32	1.4%	3.00%
	PTCHILD	308.99	313.20	4.21	1.4%	3.00%
	4T FAMILY	480.65	487.20	6.55	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	153.74	152.64	-1.10	-0.7%	3.00%
	2T FAMILY	407.41	404.50	-2.91	-0.7%	3.00%
	DOUBLE	392.03	389.23	-2.80	-0.7%	3.00%
	3T FAMILY	415.09	412.13	-2.96	-0.7%	3.00%
	PTCHILD	276.74	274.75	-1.99	-0.7%	3.00%
	4T FAMILY	430.48	427.39	-3.09	-0.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 1 Series Total		**422.56**	**459.70**	**37.14**	**8.8%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 2 Base Medical Plans						
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	244.83	274.21	29.38	12.0%	3.00%
	2T FAMILY	648.81	726.66	77.85	12.0%	3.00%
	DOUBLE	624.32	699.24	74.92	12.0%	3.00%
	3T FAMILY	661.04	740.37	79.33	12.0%	3.00%
	PTCHILD	440.69	493.58	52.89	12.0%	3.00%
	4T FAMILY	685.52	767.79	82.27	12.0%	3.00%
	Total	244.83	274.21	29.38	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	230.91	257.62	26.71	11.6%	3.00%
	2T FAMILY	611.91	682.69	70.78	11.6%	3.00%
	DOUBLE	588.82	656.93	68.11	11.6%	3.00%
	3T FAMILY	623.45	695.57	72.12	11.6%	3.00%
	PTCHILD	415.63	463.72	48.09	11.6%	3.00%
	4T FAMILY	646.54	721.34	74.80	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	218.92	243.82	24.90	11.4%	3.00%
	2T FAMILY	580.14	646.12	65.98	11.4%	3.00%
	DOUBLE	558.26	621.74	63.48	11.4%	3.00%
	3T FAMILY	591.08	658.31	67.23	11.4%	3.00%
	PTCHILD	394.05	438.88	44.83	11.4%	3.00%
	4T FAMILY	612.97	682.70	69.73	11.4%	3.00%
	Total	580.14	646.12	65.98	11.4%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	208.23	232.10	23.87	11.5%	3.00%
	2T FAMILY	551.81	615.07	63.26	11.5%	3.00%
	DOUBLE	530.99	591.86	60.87	11.5%	3.00%
	3T FAMILY	562.22	626.67	64.45	11.5%	3.00%
	PTCHILD	374.81	417.78	42.97	11.5%	3.00%
	4T FAMILY	583.04	649.88	66.84	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	190.71	214.69	23.98	12.6%	3.00%
	2T FAMILY	505.39	568.93	63.54	12.6%	3.00%
	DOUBLE	486.31	547.46	61.15	12.6%	3.00%
	3T FAMILY	514.92	579.66	64.74	12.6%	3.00%
	PTCHILD	343.27	386.44	43.17	12.6%	3.00%
	4T FAMILY	533.98	601.13	67.15	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	175.35	199.04	23.69	13.5%	3.00%
	2T FAMILY	464.67	527.46	62.79	13.5%	3.00%
	DOUBLE	447.14	507.55	60.41	13.5%	3.00%
	3T FAMILY	473.44	537.41	63.97	13.5%	3.00%
	PTCHILD	315.62	358.27	42.65	13.5%	3.00%
	4T FAMILY	490.97	557.31	66.34	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	243.32	272.95	29.63	12.2%	3.00%
	2T FAMILY	644.79	723.32	78.53	12.2%	3.00%
	DOUBLE	620.47	696.02	75.55	12.2%	3.00%
	3T FAMILY	656.96	736.97	80.01	12.2%	3.00%
	PTCHILD	437.97	491.31	53.34	12.2%	3.00%
	4T FAMILY	681.29	764.26	82.97	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	229.92	256.76	26.84	11.7%	3.00%
	2T FAMILY	609.29	680.41	71.12	11.7%	3.00%
	DOUBLE	586.30	654.74	68.44	11.7%	3.00%
	3T FAMILY	620.78	693.25	72.47	11.7%	3.00%
	PTCHILD	413.85	462.17	48.32	11.7%	3.00%
	4T FAMILY	643.77	718.93	75.16	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	218.26	243.16	24.90	11.4%	3.00%
	2T FAMILY	578.38	644.37	65.99	11.4%	3.00%
	DOUBLE	556.57	620.06	63.49	11.4%	3.00%
	3T FAMILY	589.29	656.53	67.24	11.4%	3.00%
	PTCHILD	392.87	437.69	44.82	11.4%	3.00%
	4T FAMILY	611.13	680.85	69.72	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	207.78	231.75	23.97	11.5%	3.00%
	2T FAMILY	550.62	614.14	63.52	11.5%	3.01%
	DOUBLE	529.84	590.96	61.12	11.5%	3.00%
	3T FAMILY	561.00	625.73	64.73	11.5%	3.01%
	PTCHILD	373.99	417.15	43.16	11.5%	3.01%
	4T FAMILY	581.77	648.90	67.13	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	190.89	214.81	23.92	12.5%	3.00%
	2T FAMILY	505.86	569.25	63.39	12.5%	3.00%
	DOUBLE	486.78	547.77	60.99	12.5%	3.00%
	3T FAMILY	515.40	579.99	64.59	12.5%	3.00%
	PTCHILD	343.60	386.66	43.06	12.5%	3.00%
	4T FAMILY	534.49	601.47	66.98	12.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	175.39	199.12	23.73	13.5%	3.00%
	2T FAMILY	464.78	527.67	62.89	13.5%	3.00%
	DOUBLE	447.25	507.76	60.51	13.5%	3.00%
	3T FAMILY	473.55	537.62	64.07	13.5%	3.00%
	PTCHILD	315.70	358.42	42.72	13.5%	3.00%
	4T FAMILY	491.09	557.54	66.45	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	239.40	247.82	8.42	3.5%	3.00%
	2T FAMILY	634.41	656.72	22.31	3.5%	3.00%
	DOUBLE	610.48	631.94	21.46	3.5%	3.00%
	3T FAMILY	646.38	669.11	22.73	3.5%	3.00%
	PTCHILD	430.91	446.08	15.17	3.5%	3.00%
	4T FAMILY	670.31	693.90	23.59	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	223.65	227.88	4.23	1.9%	3.00%
	2T FAMILY	592.67	603.88	11.21	1.9%	3.00%
	DOUBLE	570.31	581.09	10.78	1.9%	3.00%
	3T FAMILY	603.86	615.28	11.42	1.9%	3.00%
	PTCHILD	402.56	410.18	7.62	1.9%	3.00%
	4T FAMILY	626.21	638.06	11.85	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	207.70	211.67	3.97	1.9%	3.00%
	2T FAMILY	550.40	560.93	10.53	1.9%	3.00%
	DOUBLE	529.64	539.76	10.12	1.9%	3.00%
	3T FAMILY	560.78	571.51	10.73	1.9%	3.00%
	PTCHILD	373.86	381.01	7.15	1.9%	3.00%
	4T FAMILY	581.56	592.68	11.12	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	193.05	198.20	5.15	2.7%	3.00%
	2T FAMILY	511.58	525.23	13.65	2.7%	3.00%
	DOUBLE	492.28	505.41	13.13	2.7%	3.00%
	3T FAMILY	521.23	535.14	13.91	2.7%	3.00%
	PTCHILD	347.49	356.76	9.27	2.7%	3.00%
	4T FAMILY	540.54	554.96	14.42	2.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	173.49	176.78	3.29	1.9%	3.00%
	2T FAMILY	459.75	468.47	8.72	1.9%	3.00%
	DOUBLE	442.40	450.79	8.39	1.9%	3.00%
	3T FAMILY	468.42	477.31	8.89	1.9%	3.00%
	PTCHILD	312.28	318.20	5.92	1.9%	3.00%
	4T FAMILY	485.77	494.98	9.21	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	160.02	153.38	-6.64	-4.1%	2.99%
	2T FAMILY	424.06	406.46	-17.60	-4.2%	3.00%
	DOUBLE	408.05	391.12	-16.93	-4.1%	2.99%
	3T FAMILY	432.05	414.13	-17.92	-4.1%	3.00%
	PTCHILD	288.04	276.08	-11.96	-4.2%	2.99%
	4T FAMILY	448.06	429.46	-18.60	-4.2%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	238.04	246.81	8.77	3.7%	3.00%
	2T FAMILY	630.80	654.05	23.25	3.7%	3.00%
	DOUBLE	607.01	629.37	22.36	3.7%	3.00%
	3T FAMILY	642.70	666.39	23.69	3.7%	3.00%
	PTCHILD	428.46	444.26	15.80	3.7%	3.00%
	4T FAMILY	666.50	691.07	24.57	3.7%	3.00%
	Total	238.04	246.81	8.77	3.7%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	223.37	227.22	3.85	1.7%	3.00%
	2T FAMILY	591.93	602.13	10.20	1.7%	3.00%
	DOUBLE	569.60	579.41	9.81	1.7%	3.00%
	3T FAMILY	603.10	613.49	10.39	1.7%	3.00%
	PTCHILD	402.06	409.00	6.94	1.7%	3.00%
	4T FAMILY	625.43	636.22	10.79	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	207.78	211.35	3.57	1.7%	3.00%
	2T FAMILY	550.62	560.08	9.46	1.7%	3.00%
	DOUBLE	529.85	538.94	9.09	1.7%	3.00%
	3T FAMILY	561.00	570.65	9.65	1.7%	3.00%
	PTCHILD	374.00	380.43	6.43	1.7%	3.00%
	4T FAMILY	581.78	591.78	10.00	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	193.57	198.16	4.59	2.4%	3.00%
	2T FAMILY	512.96	525.12	12.16	2.4%	3.00%
	DOUBLE	493.60	505.31	11.71	2.4%	3.00%
	3T FAMILY	522.63	535.03	12.40	2.4%	3.00%
	PTCHILD	348.42	356.69	8.27	2.4%	3.00%
	4T FAMILY	541.99	554.85	12.86	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	174.56	177.09	2.53	1.4%	3.01%
	2T FAMILY	462.59	469.29	6.70	1.4%	3.01%
	DOUBLE	445.13	451.58	6.45	1.4%	3.01%
	3T FAMILY	471.31	478.14	6.83	1.4%	3.01%
	PTCHILD	314.20	318.76	4.56	1.5%	3.01%
	4T FAMILY	488.76	495.85	7.09	1.5%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	161.35	153.41	-7.94	-4.9%	2.99%
	2T FAMILY	427.58	406.54	-21.04	-4.9%	2.99%
	DOUBLE	411.45	391.20	-20.25	-4.9%	3.00%
	3T FAMILY	435.64	414.21	-21.43	-4.9%	2.99%
	PTCHILD	290.42	276.14	-14.28	-4.9%	3.00%
	4T FAMILY	451.77	429.55	-22.22	-4.9%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	257.98	273.87	15.89	6.2%	3.00%
	2T FAMILY	683.65	725.76	42.11	6.2%	3.00%
	DOUBLE	657.85	698.37	40.52	6.2%	3.00%
	3T FAMILY	696.55	739.45	42.90	6.2%	3.00%
	PTCHILD	464.36	492.97	28.61	6.2%	3.00%
	4T FAMILY	722.34	766.84	44.50	6.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 2 Series Total		**298.45**	**327.06**	**28.61**	**9.6%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 3 Base Medical Plans						
iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	238.30	266.82	28.52	12.0%	3.00%
	2T FAMILY	631.49	707.07	75.58	12.0%	3.00%
	DOUBLE	607.66	680.39	72.73	12.0%	3.00%
	3T FAMILY	643.41	720.41	77.00	12.0%	3.00%
	PTCHILD	428.93	480.28	51.35	12.0%	3.00%
	4T FAMILY	667.23	747.10	79.87	12.0%	3.00%
	Total	456.13	510.72	54.59	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	222.33	249.53	27.20	12.2%	3.00%
	2T FAMILY	589.18	661.25	72.07	12.2%	3.00%
	DOUBLE	566.94	636.30	69.36	12.2%	3.00%
	3T FAMILY	600.29	673.73	73.44	12.2%	3.00%
	PTCHILD	400.20	449.15	48.95	12.2%	2.99%
	4T FAMILY	622.53	698.68	76.15	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	237.64	266.14	28.50	12.0%	3.00%
	2T FAMILY	629.75	705.27	75.52	12.0%	3.00%
	DOUBLE	605.99	678.66	72.67	12.0%	3.00%
	3T FAMILY	641.62	718.58	76.96	12.0%	3.00%
	PTCHILD	427.75	479.05	51.30	12.0%	3.00%
	4T FAMILY	665.39	745.19	79.80	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	221.78	248.98	27.20	12.3%	3.00%
	2T FAMILY	587.72	659.80	72.08	12.3%	3.00%
	DOUBLE	565.54	634.90	69.36	12.3%	3.00%
	3T FAMILY	598.81	672.25	73.44	12.3%	3.00%
	PTCHILD	399.20	448.16	48.96	12.3%	3.00%
	4T FAMILY	620.98	697.14	76.16	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	237.09	265.55	28.46	12.0%	3.00%
	2T FAMILY	628.29	703.71	75.42	12.0%	3.00%
	DOUBLE	604.58	677.15	72.57	12.0%	3.00%
	3T FAMILY	640.14	716.99	76.85	12.0%	3.00%
	PTCHILD	426.76	477.99	51.23	12.0%	3.00%
	4T FAMILY	663.85	743.54	79.69	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	221.33	248.48	27.15	12.3%	3.00%
	2T FAMILY	586.52	658.47	71.95	12.3%	3.00%
	DOUBLE	564.39	633.62	69.23	12.3%	3.00%
	3T FAMILY	597.59	670.90	73.31	12.3%	3.00%
	PTCHILD	398.39	447.26	48.87	12.3%	3.00%
	4T FAMILY	619.72	695.74	76.02	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	194.96	220.84	25.88	13.3%	3.00%
	2T FAMILY	516.64	585.23	68.59	13.3%	3.00%
	DOUBLE	497.15	563.14	65.99	13.3%	3.00%
	3T FAMILY	526.39	596.27	69.88	13.3%	3.00%
	PTCHILD	350.92	397.51	46.59	13.3%	3.00%
	4T FAMILY	545.88	618.35	72.47	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	172.52	197.14	24.62	14.3%	3.00%
	2T FAMILY	457.18	522.42	65.24	14.3%	3.00%
	DOUBLE	439.93	502.71	62.78	14.3%	3.01%
	3T FAMILY	465.80	532.28	66.48	14.3%	3.01%
	PTCHILD	310.54	354.85	44.31	14.3%	3.00%
	4T FAMILY	483.06	551.99	68.93	14.3%	3.00%
	Total	457.18	522.42	65.24	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	236.12	264.53	28.41	12.0%	3.00%
	2T FAMILY	625.72	701.00	75.28	12.0%	3.00%
	DOUBLE	602.11	674.55	72.44	12.0%	3.00%
	3T FAMILY	637.52	714.23	76.71	12.0%	3.00%
	PTCHILD	425.01	476.15	51.14	12.0%	3.00%
	4T FAMILY	661.13	740.68	79.55	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	220.58	247.70	27.12	12.3%	3.01%
	2T FAMILY	584.54	656.41	71.87	12.3%	3.01%
	DOUBLE	562.48	631.64	69.16	12.3%	3.01%
	3T FAMILY	595.56	668.79	73.23	12.3%	3.01%
	PTCHILD	397.05	445.86	48.81	12.3%	3.01%
	4T FAMILY	617.63	693.56	75.93	12.3%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	194.15	220.38	26.23	13.5%	3.00%
	2T FAMILY	514.49	584.01	69.52	13.5%	3.00%
	DOUBLE	495.08	561.97	66.89	13.5%	3.00%
	3T FAMILY	524.20	595.03	70.83	13.5%	3.00%
	PTCHILD	349.46	396.68	47.22	13.5%	3.00%
	4T FAMILY	543.61	617.06	73.45	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	171.36	194.76	23.40	13.7%	3.00%
	2T FAMILY	454.10	516.11	62.01	13.7%	3.00%
	DOUBLE	436.96	496.64	59.68	13.7%	3.00%
	3T FAMILY	462.67	525.85	63.18	13.7%	3.00%
	PTCHILD	308.44	350.57	42.13	13.7%	3.00%
	4T FAMILY	479.80	545.33	65.53	13.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 3 Series Total		**456.15**	**511.03**	**54.87**	**12.0%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	258.34	289.98	31.64	12.2%	3.00%
	2T FAMILY	684.60	768.45	83.85	12.2%	3.00%
	DOUBLE	658.77	739.45	80.68	12.2%	3.00%
	3T FAMILY	697.52	782.95	85.43	12.2%	3.00%
	PTCHILD	465.01	521.96	56.95	12.2%	3.00%
	4T FAMILY	723.35	811.94	88.59	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	241.61	269.97	28.36	11.7%	3.00%
	2T FAMILY	640.27	715.42	75.15	11.7%	3.00%
	DOUBLE	616.11	688.42	72.31	11.7%	3.00%
	3T FAMILY	652.35	728.92	76.57	11.7%	3.00%
	PTCHILD	434.90	485.95	51.05	11.7%	3.00%
	4T FAMILY	676.51	755.92	79.41	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	226.95	253.20	26.25	11.6%	3.00%
	2T FAMILY	601.42	670.98	69.56	11.6%	3.00%
	DOUBLE	578.72	645.66	66.94	11.6%	3.00%
	3T FAMILY	612.76	683.64	70.88	11.6%	3.00%
	PTCHILD	408.51	455.76	47.25	11.6%	3.00%
	4T FAMILY	635.46	708.96	73.50	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.87	239.07	25.20	11.8%	3.00%
	2T FAMILY	566.76	633.54	66.78	11.8%	3.00%
	DOUBLE	545.37	609.63	64.26	11.8%	3.00%
	3T FAMILY	577.45	645.49	68.04	11.8%	3.00%
	PTCHILD	384.97	430.33	45.36	11.8%	3.00%
	4T FAMILY	598.84	669.40	70.56	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	188.96	216.86	27.90	14.8%	3.00%
	2T FAMILY	500.75	574.68	73.93	14.8%	3.00%
	DOUBLE	481.85	552.99	71.14	14.8%	3.00%
	3T FAMILY	510.19	585.52	75.33	14.8%	3.00%
	PTCHILD	340.13	390.35	50.22	14.8%	3.00%
	4T FAMILY	529.09	607.21	78.12	14.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	171.66	200.37	28.71	16.7%	3.00%
	2T FAMILY	454.90	530.98	76.08	16.7%	3.00%
	DOUBLE	437.73	510.94	73.21	16.7%	3.00%
	3T FAMILY	463.48	541.00	77.52	16.7%	3.00%
	PTCHILD	308.98	360.67	51.69	16.7%	3.00%
	4T FAMILY	480.64	561.04	80.40	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	246.39	276.00	29.61	12.0%	3.00%
	2T FAMILY	652.93	731.40	78.47	12.0%	3.00%
	DOUBLE	628.30	703.80	75.50	12.0%	3.00%
	3T FAMILY	665.26	745.20	79.94	12.0%	3.00%
	PTCHILD	443.50	496.80	53.30	12.0%	3.00%
	4T FAMILY	689.89	772.80	82.91	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	232.29	259.31	27.02	11.6%	3.00%
	2T FAMILY	615.57	687.17	71.60	11.6%	3.00%
	DOUBLE	592.34	661.24	68.90	11.6%	3.00%
	3T FAMILY	627.18	700.14	72.96	11.6%	3.00%
	PTCHILD	418.12	466.76	48.64	11.6%	3.00%
	4T FAMILY	650.41	726.07	75.66	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.38	245.33	24.95	11.3%	3.00%
	2T FAMILY	584.00	650.12	66.12	11.3%	3.00%
	DOUBLE	561.97	625.59	63.62	11.3%	3.00%
	3T FAMILY	595.02	662.39	67.37	11.3%	3.00%
	PTCHILD	396.68	441.59	44.91	11.3%	3.00%
	4T FAMILY	617.06	686.92	69.86	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	208.73	233.49	24.76	11.9%	3.00%
	2T FAMILY	553.14	618.75	65.61	11.9%	3.00%
	DOUBLE	532.27	595.40	63.13	11.9%	3.00%
	3T FAMILY	563.57	630.42	66.85	11.9%	3.00%
	PTCHILD	375.71	420.28	44.57	11.9%	3.00%
	4T FAMILY	584.44	653.77	69.33	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	188.83	215.92	27.09	14.3%	3.00%
	2T FAMILY	500.40	572.19	71.79	14.3%	3.00%
	DOUBLE	481.51	550.60	69.09	14.3%	3.00%
	3T FAMILY	509.84	582.98	73.14	14.3%	2.99%
	PTCHILD	339.89	388.66	48.77	14.3%	3.00%
	4T FAMILY	528.72	604.58	75.86	14.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	174.87	200.10	25.23	14.4%	3.00%
	2T FAMILY	463.41	530.27	66.86	14.4%	3.00%
	DOUBLE	445.92	510.26	64.34	14.4%	3.00%
	3T FAMILY	472.15	540.27	68.12	14.4%	2.99%
	PTCHILD	314.76	360.18	45.42	14.4%	3.00%
	4T FAMILY	489.63	560.28	70.65	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 5 Base Medical Plans						
iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	248.04	277.85	29.81	12.0%	3.00%
	2T FAMILY	657.31	736.30	78.99	12.0%	3.00%
	DOUBLE	632.51	708.52	76.01	12.0%	3.00%
	3T FAMILY	669.70	750.20	80.50	12.0%	3.00%
	PTCHILD	446.49	500.13	53.64	12.0%	3.00%
	4T FAMILY	694.53	777.98	83.45	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	207.93	232.30	24.37	11.7%	3.00%
	2T FAMILY	551.02	615.60	64.58	11.7%	3.00%
	DOUBLE	530.23	592.37	62.14	11.7%	3.00%
	3T FAMILY	561.41	627.21	65.80	11.7%	3.00%
	PTCHILD	374.28	418.14	43.86	11.7%	3.00%
	4T FAMILY	582.21	650.44	68.23	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	172.13	197.96	25.83	15.0%	3.00%
	2T FAMILY	456.14	524.59	68.45	15.0%	3.00%
	DOUBLE	438.93	504.80	65.87	15.0%	3.00%
	3T FAMILY	464.75	534.49	69.74	15.0%	3.00%
	PTCHILD	309.85	356.33	46.48	15.0%	3.00%
	4T FAMILY	481.98	554.29	72.31	15.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Base Total		**425.38**	**464.31**	**38.94**	**9.2%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	50.43	55.71	5.28	10.5%	3.49%
	2T FAMILY	133.64	147.63	13.99	10.5%	3.49%
	DOUBLE	128.60	142.06	13.46	10.5%	3.49%
	3T FAMILY	136.16	150.42	14.26	10.5%	3.50%
	PTCHILD	90.77	100.28	9.51	10.5%	3.50%
	4T FAMILY	141.20	155.99	14.79	10.5%	3.50%
	Total	74.20	81.97	7.77	10.5%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	51.23	56.44	5.21	10.2%	3.50%
	2T FAMILY	135.76	149.57	13.81	10.2%	3.51%
	DOUBLE	130.64	143.92	13.28	10.2%	3.50%
	3T FAMILY	138.32	152.39	14.07	10.2%	3.50%
	PTCHILD	92.21	101.59	9.38	10.2%	3.50%
	4T FAMILY	143.44	158.03	14.59	10.2%	3.50%
	Total	89.35	98.43	9.09	10.2%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	44.78	45.96	1.18	2.6%	3.49%
	2T FAMILY	118.67	121.79	3.12	2.6%	3.48%
	DOUBLE	114.19	117.20	3.01	2.6%	3.49%
	3T FAMILY	120.91	124.09	3.18	2.6%	3.49%
	PTCHILD	80.60	82.73	2.13	2.6%	3.49%
	4T FAMILY	125.38	128.69	3.31	2.6%	3.49%
	Total	74.34	76.29	1.96	2.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	37.39	39.39	2.00	5.3%	3.47%
	2T FAMILY	99.08	104.38	5.30	5.3%	3.46%
	DOUBLE	95.34	100.44	5.10	5.3%	3.46%
	3T FAMILY	100.95	106.35	5.40	5.3%	3.46%
	PTCHILD	67.30	70.90	3.60	5.3%	3.46%
	4T FAMILY	104.69	110.29	5.60	5.3%	3.46%
	Total	66.13	69.66	3.54	5.3%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	38.93	43.87	4.94	12.7%	3.54%
	2T FAMILY	103.16	116.26	13.10	12.7%	3.54%
	DOUBLE	99.27	111.87	12.60	12.7%	3.54%
	3T FAMILY	105.11	118.45	13.34	12.7%	3.54%
	PTCHILD	70.07	78.97	8.90	12.7%	3.54%
	4T FAMILY	109.00	122.84	13.84	12.7%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.76	9.87	0.11	1.1%	3.57%
	2T FAMILY	25.86	26.16	0.30	1.2%	3.60%
	DOUBLE	24.89	25.17	0.28	1.1%	3.58%
	3T FAMILY	26.35	26.65	0.30	1.1%	3.58%
	PTCHILD	17.57	17.77	0.20	1.1%	3.62%
	4T FAMILY	27.33	27.64	0.31	1.1%	3.60%
	Total	19.67	19.89	0.23	1.2%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	45.11	49.67	4.56	10.1%	3.50%
IHBC-RX-E-005	2T FAMILY	119.54	131.63	12.09	10.1%	3.51%
	DOUBLE	115.03	126.66	11.63	10.1%	3.51%
	3T FAMILY	121.80	134.11	12.31	10.1%	3.50%
	PTCHILD	81.20	89.41	8.21	10.1%	3.51%
	4T FAMILY	126.31	139.08	12.77	10.1%	3.51%
	Total	74.43	81.95	7.53	10.1%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	46.88	52.21	5.33	11.4%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	124.23	138.36	14.13	11.4%	3.49%
	DOUBLE	119.54	133.14	13.60	11.4%	3.49%
	3T FAMILY	126.58	140.97	14.39	11.4%	3.49%
	PTCHILD	84.38	93.98	9.60	11.4%	3.49%
	4T FAMILY	131.26	146.19	14.93	11.4%	3.49%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	14.33	14.21	-0.12	-0.8%	3.50%
IHBC-RX-OPTE-004	2T FAMILY	37.97	37.66	-0.31	-0.8%	3.52%
	DOUBLE	36.54	36.24	-0.30	-0.8%	3.51%
	3T FAMILY	38.69	38.37	-0.32	-0.8%	3.51%
	PTCHILD	25.79	25.58	-0.21	-0.8%	3.52%
	4T FAMILY	40.12	39.79	-0.33	-0.8%	3.51%
	Total	14.33	14.21	-0.12	-0.8%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	40.68	44.97	4.29	10.5%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	107.80	119.17	11.37	10.5%	3.50%
	DOUBLE	103.73	114.67	10.94	10.5%	3.49%
	3T FAMILY	109.84	121.42	11.58	10.5%	3.49%
	PTCHILD	73.22	80.95	7.73	10.6%	3.50%
	4T FAMILY	113.90	125.92	12.02	10.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	56.17	59.23	3.06	5.4%	3.49%
IHBC-PE1000	2T FAMILY	148.85	156.96	8.11	5.4%	3.49%
	DOUBLE	143.23	151.04	7.81	5.5%	3.49%
	3T FAMILY	151.66	159.92	8.26	5.4%	3.49%
	PTCHILD	101.11	106.61	5.50	5.4%	3.49%
	4T FAMILY	157.28	165.84	8.56	5.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	49.16	52.03	2.87	5.8%	3.48%
IHBC-PE1000	2T FAMILY	130.27	137.88	7.61	5.8%	3.48%
	DOUBLE	125.36	132.68	7.32	5.8%	3.49%
	3T FAMILY	132.73	140.48	7.75	5.8%	3.48%
	PTCHILD	88.49	93.65	5.16	5.8%	3.48%
	4T FAMILY	137.65	145.68	8.03	5.8%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	44.93	47.01	2.08	4.6%	3.48%
IHBC-PE1000	2T FAMILY	119.06	124.58	5.52	4.6%	3.48%
	DOUBLE	114.57	119.88	5.31	4.6%	3.48%
	3T FAMILY	121.31	126.93	5.62	4.6%	3.48%
	PTCHILD	80.87	84.62	3.75	4.6%	3.49%
	4T FAMILY	125.80	131.63	5.83	4.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $1,500 Ded Total		**72.84**	**79.57**	**6.73**	**9.2%**	
Rx Riders - with $2,000/$4,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	46.30	51.51	5.21	11.3%	3.52%
	2T FAMILY	122.70	136.50	13.80	11.2%	3.52%
	DOUBLE	118.07	131.35	13.28	11.2%	3.51%
	3T FAMILY	125.01	139.08	14.07	11.3%	3.52%
	PTCHILD	83.34	92.72	9.38	11.3%	3.52%
	4T FAMILY	129.64	144.23	14.59	11.3%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	47.09	52.23	5.14	10.9%	3.49%
	2T FAMILY	124.79	138.41	13.62	10.9%	3.48%
	DOUBLE	120.08	133.19	13.11	10.9%	3.49%
	3T FAMILY	127.14	141.02	13.88	10.9%	3.49%
	PTCHILD	84.76	94.01	9.25	10.9%	3.48%
	4T FAMILY	131.85	146.24	14.39	10.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	40.63	42.33	1.70	4.2%	3.47%
	2T FAMILY	107.67	112.17	4.50	4.2%	3.47%
	DOUBLE	103.61	107.94	4.33	4.2%	3.47%
	3T FAMILY	109.70	114.29	4.59	4.2%	3.47%
	PTCHILD	73.13	76.19	3.06	4.2%	3.46%
	4T FAMILY	113.76	118.52	4.76	4.2%	3.47%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	33.18	36.13	2.95	8.9%	3.47%
	2T FAMILY	87.93	95.74	7.81	8.9%	3.46%
	DOUBLE	84.61	92.13	7.52	8.9%	3.46%
	3T FAMILY	89.59	97.55	7.96	8.9%	3.47%
	PTCHILD	59.72	65.03	5.31	8.9%	3.45%
	4T FAMILY	92.90	101.16	8.26	8.9%	3.46%
	Total	87.93	95.74	7.81	8.9%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	35.50	40.35	4.85	13.7%	3.49%
	2T FAMILY	94.08	106.93	12.85	13.7%	3.49%
	DOUBLE	90.53	102.89	12.36	13.7%	3.49%
	3T FAMILY	95.85	108.95	13.10	13.7%	3.50%
	PTCHILD	63.90	72.63	8.73	13.7%	3.49%
	4T FAMILY	99.40	112.98	13.58	13.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.61	8.43	-0.18	-2.1%	3.44%
	2T FAMILY	22.82	22.34	-0.48	-2.1%	3.43%
	DOUBLE	21.96	21.50	-0.46	-2.1%	3.46%
	3T FAMILY	23.25	22.76	-0.49	-2.1%	3.41%
	PTCHILD	15.50	15.17	-0.33	-2.1%	3.41%
	4T FAMILY	24.11	23.60	-0.51	-2.1%	3.42%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	41.30	45.81	4.51	10.9%	3.48%
IHBC-RX-E-005	2T FAMILY	109.45	121.40	11.95	10.9%	3.48%
	DOUBLE	105.32	116.82	11.50	10.9%	3.48%
	3T FAMILY	111.51	123.69	12.18	10.9%	3.48%
	PTCHILD	74.34	82.46	8.12	10.9%	3.48%
	4T FAMILY	115.64	128.27	12.63	10.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	42.96	48.20	5.24	12.2%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	113.84	127.73	13.89	12.2%	3.50%
	DOUBLE	109.55	122.91	13.36	12.2%	3.50%
	3T FAMILY	115.99	130.14	14.15	12.2%	3.50%
	PTCHILD	77.33	86.76	9.43	12.2%	3.50%
	4T FAMILY	120.29	134.96	14.67	12.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.76	12.27	-0.49	-3.8%	3.54%
IHBC-RX-OPTE-004	2T FAMILY	33.81	32.52	-1.29	-3.8%	3.57%
	DOUBLE	32.54	31.29	-1.25	-3.8%	3.54%
	3T FAMILY	34.45	33.13	-1.32	-3.8%	3.53%
	PTCHILD	22.97	22.09	-0.88	-3.8%	3.56%
	4T FAMILY	35.73	34.36	-1.37	-3.8%	3.56%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	37.17	41.43	4.26	11.5%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	98.50	109.79	11.29	11.5%	3.50%
	DOUBLE	94.78	105.65	10.87	11.5%	3.50%
	3T FAMILY	100.36	111.86	11.50	11.5%	3.50%
	PTCHILD	66.91	74.57	7.66	11.4%	3.50%
	4T FAMILY	104.08	116.00	11.92	11.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	51.67	54.81	3.14	6.1%	3.49%
IHBC-PE1000	2T FAMILY	136.93	145.25	8.32	6.1%	3.50%
	DOUBLE	131.76	139.77	8.01	6.1%	3.50%
	3T FAMILY	139.51	147.99	8.48	6.1%	3.50%
	PTCHILD	93.01	98.66	5.65	6.1%	3.49%
	4T FAMILY	144.68	153.47	8.79	6.1%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	45.04	48.00	2.96	6.6%	3.47%
IHBC-PE1000	2T FAMILY	119.36	127.20	7.84	6.6%	3.47%
	DOUBLE	114.85	122.40	7.55	6.6%	3.47%
	3T FAMILY	121.61	129.60	7.99	6.6%	3.47%
	PTCHILD	81.07	86.40	5.33	6.6%	3.47%
	4T FAMILY	126.11	134.40	8.29	6.6%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	41.11	43.32	2.21	5.4%	3.51%
IHBC-PE1000	2T FAMILY	108.94	114.80	5.86	5.4%	3.52%
	DOUBLE	104.83	110.47	5.64	5.4%	3.51%
	3T FAMILY	111.00	116.96	5.96	5.4%	3.50%
	PTCHILD	74.00	77.98	3.98	5.4%	3.52%
	4T FAMILY	115.11	121.30	6.19	5.4%	3.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**87.93**	**95.74**	**7.81**	**8.9%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $2,500/$5,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	42.80	47.99	5.19	12.1%	3.49%
	2T FAMILY	113.42	127.17	13.75	12.1%	3.49%
	DOUBLE	109.14	122.37	13.23	12.1%	3.49%
	3T FAMILY	115.56	129.57	14.01	12.1%	3.49%
	PTCHILD	77.04	86.38	9.34	12.1%	3.49%
	4T FAMILY	119.84	134.37	14.53	12.1%	3.49%
	Total	89.88	100.78	10.90	12.1%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	43.58	48.72	5.14	11.8%	3.51%
	2T FAMILY	115.49	129.11	13.62	11.8%	3.50%
	DOUBLE	111.13	124.24	13.11	11.8%	3.51%
	3T FAMILY	117.67	131.54	13.87	11.8%	3.50%
	PTCHILD	78.44	87.70	9.26	11.8%	3.51%
	4T FAMILY	122.02	136.42	14.40	11.8%	3.51%
	Total	43.58	48.72	5.14	11.8%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	36.68	39.27	2.59	7.1%	3.53%
	2T FAMILY	97.20	104.07	6.87	7.1%	3.54%
	DOUBLE	93.53	100.14	6.61	7.1%	3.54%
	3T FAMILY	99.04	106.03	6.99	7.1%	3.53%
	PTCHILD	66.02	70.69	4.67	7.1%	3.54%
	4T FAMILY	102.70	109.96	7.26	7.1%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	29.76	33.37	3.61	12.1%	3.47%
	2T FAMILY	78.86	88.43	9.57	12.1%	3.48%
	DOUBLE	75.89	85.09	9.20	12.1%	3.47%
	3T FAMILY	80.35	90.10	9.75	12.1%	3.47%
	PTCHILD	53.57	60.07	6.50	12.1%	3.48%
	4T FAMILY	83.33	93.44	10.11	12.1%	3.48%
	Total	54.31	60.90	6.59	12.1%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	32.17	37.39	5.22	16.2%	3.49%
	2T FAMILY	85.25	99.08	13.83	16.2%	3.49%
	DOUBLE	82.03	95.34	13.31	16.2%	3.48%
	3T FAMILY	86.86	100.95	14.09	16.2%	3.49%
	PTCHILD	57.91	67.30	9.39	16.2%	3.49%
	4T FAMILY	90.08	104.69	14.61	16.2%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.77	7.39	-0.38	-4.9%	3.65%
	2T FAMILY	20.59	19.58	-1.01	-4.9%	3.65%
	DOUBLE	19.81	18.84	-0.97	-4.9%	3.63%
	3T FAMILY	20.98	19.95	-1.03	-4.9%	3.64%
	PTCHILD	13.99	13.30	-0.69	-4.9%	3.66%
	4T FAMILY	21.76	20.69	-1.07	-4.9%	3.66%
	Total	10.98	10.44	-0.54	-4.9%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	38.09	42.56	4.47	11.7%	3.50%
IHBC-RX-E-005	2T FAMILY	100.94	112.78	11.84	11.7%	3.50%
	DOUBLE	97.13	108.53	11.40	11.7%	3.50%
	3T FAMILY	102.84	114.91	12.07	11.7%	3.50%
	PTCHILD	68.56	76.61	8.05	11.7%	3.50%
	4T FAMILY	106.65	119.17	12.52	11.7%	3.50%
	Total	75.37	84.21	8.84	11.7%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	39.66	44.83	5.17	13.0%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	105.10	118.80	13.70	13.0%	3.51%
	DOUBLE	101.13	114.32	13.19	13.0%	3.51%
	3T FAMILY	107.08	121.04	13.96	13.0%	3.51%
	PTCHILD	71.39	80.69	9.30	13.0%	3.50%
	4T FAMILY	111.05	125.52	14.47	13.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.55	10.85	-0.70	-6.1%	3.43%
IHBC-RX-OPTE-004	2T FAMILY	30.61	28.75	-1.86	-6.1%	3.42%
	DOUBLE	29.45	27.67	-1.78	-6.0%	3.44%
	3T FAMILY	31.19	29.30	-1.89	-6.1%	3.46%
	PTCHILD	20.79	19.53	-1.26	-6.1%	3.44%
	4T FAMILY	32.34	30.38	-1.96	-6.1%	3.44%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	34.25	38.43	4.18	12.2%	3.53%
IHBC-RX-OPTE-005	2T FAMILY	90.76	101.84	11.08	12.2%	3.53%
	DOUBLE	87.34	98.00	10.66	12.2%	3.53%
	3T FAMILY	92.48	103.76	11.28	12.2%	3.53%
	PTCHILD	61.65	69.17	7.52	12.2%	3.52%
	4T FAMILY	95.90	107.60	11.70	12.2%	3.52%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	47.91	51.13	3.22	6.7%	3.50%
IHBC-PE1000	2T FAMILY	126.96	135.49	8.53	6.7%	3.50%
	DOUBLE	122.17	130.38	8.21	6.7%	3.50%
	3T FAMILY	129.36	138.05	8.69	6.7%	3.50%
	PTCHILD	86.24	92.03	5.79	6.7%	3.50%
	4T FAMILY	134.15	143.16	9.01	6.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	41.57	44.59	3.02	7.3%	3.51%
IHBC-PE1000	2T FAMILY	110.16	118.16	8.00	7.3%	3.50%
	DOUBLE	106.00	113.70	7.70	7.3%	3.50%
	3T FAMILY	112.24	120.39	8.15	7.3%	3.50%
	PTCHILD	74.83	80.26	5.43	7.3%	3.51%
	4T FAMILY	116.40	124.85	8.45	7.3%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.90	40.19	2.29	6.0%	3.50%
IHBC-PE1000	2T FAMILY	100.44	106.50	6.06	6.0%	3.50%
	DOUBLE	96.65	102.48	5.83	6.0%	3.49%
	3T FAMILY	102.33	108.51	6.18	6.0%	3.50%
	PTCHILD	68.22	72.34	4.12	6.0%	3.51%
	4T FAMILY	106.12	112.53	6.41	6.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**72.05**	**80.45**	**8.40**	**11.7%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $3,000/$6,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	39.82	44.92	5.10	12.8%	3.50%
	2T FAMILY	105.52	119.04	13.52	12.8%	3.50%
	DOUBLE	101.54	114.55	13.01	12.8%	3.51%
	3T FAMILY	107.51	121.28	13.77	12.8%	3.50%
	PTCHILD	71.68	80.86	9.18	12.8%	3.51%
	4T FAMILY	111.50	125.78	14.28	12.8%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	40.55	45.61	5.06	12.5%	3.47%
	2T FAMILY	107.46	120.87	13.41	12.5%	3.48%
	DOUBLE	103.40	116.31	12.91	12.5%	3.48%
	3T FAMILY	109.49	123.15	13.66	12.5%	3.47%
	PTCHILD	72.99	82.10	9.11	12.5%	3.48%
	4T FAMILY	113.54	127.71	14.17	12.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	33.38	36.63	3.25	9.7%	3.50%
	2T FAMILY	88.46	97.07	8.61	9.7%	3.51%
	DOUBLE	85.12	93.41	8.29	9.7%	3.51%
	3T FAMILY	90.13	98.90	8.77	9.7%	3.51%
	PTCHILD	60.08	65.93	5.85	9.7%	3.50%
	4T FAMILY	93.46	102.56	9.10	9.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	26.96	31.00	4.04	15.0%	3.51%
	2T FAMILY	71.44	82.15	10.71	15.0%	3.50%
	DOUBLE	68.75	79.05	10.30	15.0%	3.51%
	3T FAMILY	72.79	83.70	10.91	15.0%	3.50%
	PTCHILD	48.53	55.80	7.27	15.0%	3.51%
	4T FAMILY	75.49	86.80	11.31	15.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	29.17	34.83	5.66	19.4%	3.54%
	2T FAMILY	77.30	92.30	15.00	19.4%	3.53%
	DOUBLE	74.38	88.82	14.44	19.4%	3.54%
	3T FAMILY	78.76	94.04	15.28	19.4%	3.53%
	PTCHILD	52.51	62.69	10.18	19.4%	3.53%
	4T FAMILY	81.68	97.52	15.84	19.4%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.06	6.56	-0.50	-7.1%	3.63%
	2T FAMILY	18.71	17.38	-1.33	-7.1%	3.64%
	DOUBLE	18.00	16.73	-1.27	-7.1%	3.66%
	3T FAMILY	19.06	17.71	-1.35	-7.1%	3.63%
	PTCHILD	12.71	11.81	-0.90	-7.1%	3.69%
	4T FAMILY	19.77	18.37	-1.40	-7.1%	3.67%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	35.39	39.76	4.37	12.3%	3.51%
IHBC-RX-E-005	2T FAMILY	93.78	105.36	11.58	12.3%	3.51%
	DOUBLE	90.24	101.39	11.15	12.4%	3.51%
	3T FAMILY	95.55	107.35	11.80	12.3%	3.51%
	PTCHILD	63.70	71.57	7.87	12.4%	3.51%
	4T FAMILY	99.09	111.33	12.24	12.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	36.89	41.91	5.02	13.6%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	97.76	111.06	13.30	13.6%	3.50%
	DOUBLE	94.07	106.87	12.80	13.6%	3.51%
	3T FAMILY	99.60	113.16	13.56	13.6%	3.51%
	PTCHILD	66.40	75.44	9.04	13.6%	3.51%
	4T FAMILY	103.29	117.35	14.06	13.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.58	9.69	-0.89	-8.4%	3.42%
IHBC-RX-OPTE-004	2T FAMILY	28.04	25.68	-2.36	-8.4%	3.42%
	DOUBLE	26.98	24.71	-2.27	-8.4%	3.43%
	3T FAMILY	28.57	26.16	-2.41	-8.4%	3.40%
	PTCHILD	19.04	17.44	-1.60	-8.4%	3.38%
	4T FAMILY	29.62	27.13	-2.49	-8.4%	3.39%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	31.80	35.83	4.03	12.7%	3.52%
IHBC-RX-OPTE-005	2T FAMILY	84.27	94.95	10.68	12.7%	3.52%
	DOUBLE	81.09	91.37	10.28	12.7%	3.52%
	3T FAMILY	85.86	96.74	10.88	12.7%	3.52%
	PTCHILD	57.24	64.49	7.25	12.7%	3.52%
	4T FAMILY	89.04	100.32	11.28	12.7%	3.52%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	44.66	47.91	3.25	7.3%	3.52%
IHBC-PE1000	2T FAMILY	118.35	126.96	8.61	7.3%	3.52%
	DOUBLE	113.88	122.17	8.29	7.3%	3.53%
	3T FAMILY	120.58	129.36	8.78	7.3%	3.52%
	PTCHILD	80.39	86.24	5.85	7.3%	3.53%
	4T FAMILY	125.05	134.15	9.10	7.3%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.66	41.67	3.01	7.8%	3.53%
IHBC-PE1000	2T FAMILY	102.45	110.43	7.98	7.8%	3.53%
	DOUBLE	98.58	106.26	7.68	7.8%	3.53%
	3T FAMILY	104.38	112.51	8.13	7.8%	3.52%
	PTCHILD	69.59	75.01	5.42	7.8%	3.53%
	4T FAMILY	108.25	116.68	8.43	7.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.21	37.49	2.28	6.5%	3.48%
IHBC-PE1000	2T FAMILY	93.31	99.35	6.04	6.5%	3.48%
	DOUBLE	89.79	95.60	5.81	6.5%	3.47%
	3T FAMILY	95.07	101.22	6.15	6.5%	3.48%
	PTCHILD	63.38	67.48	4.10	6.5%	3.48%
	4T FAMILY	98.59	104.97	6.38	6.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $4,000/$8,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	35.12	39.91	4.79	13.6%	3.50%
	2T FAMILY	93.07	105.76	12.69	13.6%	3.50%
	DOUBLE	89.56	101.77	12.21	13.6%	3.50%
	3T FAMILY	94.82	107.76	12.94	13.6%	3.51%
	PTCHILD	63.22	71.84	8.62	13.6%	3.50%
	4T FAMILY	98.34	111.75	13.41	13.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	35.83	40.57	4.74	13.2%	3.49%
	2T FAMILY	94.95	107.51	12.56	13.2%	3.49%
	DOUBLE	91.37	103.45	12.08	13.2%	3.49%
	3T FAMILY	96.74	109.54	12.80	13.2%	3.50%
	PTCHILD	64.49	73.03	8.54	13.2%	3.50%
	4T FAMILY	100.32	113.60	13.28	13.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	28.18	32.28	4.10	14.5%	3.49%
	2T FAMILY	74.68	85.54	10.86	14.5%	3.50%
	DOUBLE	71.86	82.31	10.45	14.5%	3.50%
	3T FAMILY	76.09	87.16	11.07	14.5%	3.50%
	PTCHILD	50.72	58.10	7.38	14.6%	3.49%
	4T FAMILY	78.90	90.38	11.48	14.6%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	22.55	27.25	4.70	20.8%	3.49%
	2T FAMILY	59.76	72.21	12.45	20.8%	3.50%
	DOUBLE	57.50	69.49	11.99	20.9%	3.50%
	3T FAMILY	60.89	73.58	12.69	20.8%	3.50%
	PTCHILD	40.59	49.05	8.46	20.8%	3.50%
	4T FAMILY	63.14	76.30	13.16	20.8%	3.50%
	Total	N/A	N/A	N/A	N/A	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	24.41	30.67	6.26	25.6%	3.51%
	2T FAMILY	64.69	81.28	16.59	25.6%	3.52%
	DOUBLE	62.25	78.21	15.96	25.6%	3.51%
	3T FAMILY	65.91	82.81	16.90	25.6%	3.51%
	PTCHILD	43.94	55.21	11.27	25.6%	3.53%
	4T FAMILY	68.35	85.88	17.53	25.6%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.01	5.33	-0.68	-11.3%	3.50%
	2T FAMILY	15.93	14.12	-1.81	-11.4%	3.44%
	DOUBLE	15.33	13.59	-1.74	-11.4%	3.50%
	3T FAMILY	16.23	14.39	-1.84	-11.3%	3.45%
	PTCHILD	10.82	9.59	-1.23	-11.4%	3.45%
	4T FAMILY	16.83	14.92	-1.91	-11.3%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	31.03	35.13	4.10	13.2%	3.48%
IHBC-RX-E-005	2T FAMILY	82.23	93.09	10.86	13.2%	3.47%
	DOUBLE	79.13	89.58	10.45	13.2%	3.48%
	3T FAMILY	83.78	94.85	11.07	13.2%	3.47%
	PTCHILD	55.85	63.23	7.38	13.2%	3.47%
	4T FAMILY	86.88	98.36	11.48	13.2%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	32.44	37.12	4.68	14.4%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	85.97	98.37	12.40	14.4%	3.48%
	DOUBLE	82.72	94.66	11.94	14.4%	3.49%
	3T FAMILY	87.59	100.22	12.63	14.4%	3.48%
	PTCHILD	58.39	66.82	8.43	14.4%	3.48%
	4T FAMILY	90.83	103.94	13.11	14.4%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.07	8.01	-1.06	-11.7%	3.35%
IHBC-RX-OPTE-004	2T FAMILY	24.04	21.23	-2.81	-11.7%	3.36%
	DOUBLE	23.13	20.43	-2.70	-11.7%	3.39%
	3T FAMILY	24.49	21.63	-2.86	-11.7%	3.34%
	PTCHILD	16.33	14.42	-1.91	-11.7%	3.37%
	4T FAMILY	25.40	22.43	-2.97	-11.7%	3.36%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	27.80	31.60	3.80	13.7%	3.54%
IHBC-RX-OPTE-005	2T FAMILY	73.67	83.74	10.07	13.7%	3.54%
	DOUBLE	70.89	80.58	9.69	13.7%	3.53%
	3T FAMILY	75.06	85.32	10.26	13.7%	3.54%
	PTCHILD	50.04	56.88	6.84	13.7%	3.53%
	4T FAMILY	77.84	88.48	10.64	13.7%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.47	42.63	3.16	8.0%	3.55%
IHBC-PE1000	2T FAMILY	104.60	112.97	8.37	8.0%	3.55%
	DOUBLE	100.65	108.71	8.06	8.0%	3.55%
	3T FAMILY	106.57	115.10	8.53	8.0%	3.54%
	PTCHILD	71.05	76.73	5.68	8.0%	3.54%
	4T FAMILY	110.52	119.36	8.84	8.0%	3.54%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.98	36.84	2.86	8.4%	3.51%
IHBC-PE1000	2T FAMILY	90.05	97.63	7.58	8.4%	3.52%
	DOUBLE	86.65	93.94	7.29	8.4%	3.52%
	3T FAMILY	91.75	99.47	7.72	8.4%	3.52%
	PTCHILD	61.16	66.31	5.15	8.4%	3.51%
	4T FAMILY	95.14	103.15	8.01	8.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	30.85	33.07	2.22	7.2%	3.51%
IHBC-PE1000	2T FAMILY	81.75	87.64	5.89	7.2%	3.51%
	DOUBLE	78.67	84.33	5.66	7.2%	3.51%
	3T FAMILY	83.30	89.29	5.99	7.2%	3.50%
	PTCHILD	55.53	59.53	4.00	7.2%	3.51%
	4T FAMILY	86.38	92.60	6.22	7.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $5,000/$10,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	30.96	35.96	5.00	16.1%	3.48%
	2T FAMILY	82.04	95.29	13.25	16.2%	3.47%
	DOUBLE	78.95	91.70	12.75	16.1%	3.49%
	3T FAMILY	83.59	97.09	13.50	16.2%	3.47%
	PTCHILD	55.73	64.73	9.00	16.1%	3.49%
	4T FAMILY	86.69	100.69	14.00	16.1%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	31.97	36.63	4.66	14.6%	3.50%
	2T FAMILY	84.72	97.07	12.35	14.6%	3.51%
	DOUBLE	81.52	93.41	11.89	14.6%	3.51%
	3T FAMILY	86.32	98.90	12.58	14.6%	3.51%
	PTCHILD	57.55	65.93	8.38	14.6%	3.50%
	4T FAMILY	89.52	102.56	13.04	14.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	24.34	29.00	4.66	19.1%	3.53%
	2T FAMILY	64.50	76.85	12.35	19.1%	3.53%
	DOUBLE	62.07	73.95	11.88	19.1%	3.53%
	3T FAMILY	65.72	78.30	12.58	19.1%	3.53%
	PTCHILD	43.81	52.20	8.39	19.2%	3.53%
	4T FAMILY	68.15	81.20	13.05	19.1%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	19.38	24.32	4.94	25.5%	3.45%
	2T FAMILY	51.36	64.45	13.09	25.5%	3.45%
	DOUBLE	49.42	62.02	12.60	25.5%	3.45%
	3T FAMILY	52.33	65.66	13.33	25.5%	3.43%
	PTCHILD	34.88	43.78	8.90	25.5%	3.45%
	4T FAMILY	54.26	68.10	13.84	25.5%	3.45%
	Total	N/A	N/A	N/A	N/A	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	21.05	27.48	6.43	30.5%	3.50%
	2T FAMILY	55.78	72.82	17.04	30.5%	3.50%
	DOUBLE	53.68	70.07	16.39	30.5%	3.50%
	3T FAMILY	56.84	74.20	17.36	30.5%	3.50%
	PTCHILD	37.89	49.46	11.57	30.5%	3.49%
	4T FAMILY	58.94	76.94	18.00	30.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.23	4.37	-0.86	-16.4%	3.31%
	2T FAMILY	13.86	11.58	-2.28	-16.5%	3.30%
	DOUBLE	13.34	11.14	-2.20	-16.5%	3.24%
	3T FAMILY	14.12	11.80	-2.32	-16.4%	3.33%
	PTCHILD	9.41	7.87	-1.54	-16.4%	3.42%
	4T FAMILY	14.64	12.24	-2.40	-16.4%	3.38%
	Total	13.86	11.58	-2.28	-16.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	27.10	31.60	4.50	16.6%	3.54%
IHBC-RX-E-005	2T FAMILY	71.82	83.74	11.92	16.6%	3.54%
	DOUBLE	69.11	80.58	11.47	16.6%	3.53%
	3T FAMILY	73.17	85.32	12.15	16.6%	3.54%
	PTCHILD	48.78	56.88	8.10	16.6%	3.53%
	4T FAMILY	75.88	88.48	12.60	16.6%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	28.64	33.37	4.73	16.5%	3.47%
IHBC-RX-OPTE-003	2T FAMILY	75.90	88.43	12.53	16.5%	3.48%
	DOUBLE	73.03	85.09	12.06	16.5%	3.47%
	3T FAMILY	77.33	90.10	12.77	16.5%	3.47%
	PTCHILD	51.55	60.07	8.52	16.5%	3.48%
	4T FAMILY	80.19	93.44	13.25	16.5%	3.48%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.92	6.67	-1.25	-15.8%	3.57%
IHBC-RX-OPTE-004	2T FAMILY	20.99	17.68	-3.31	-15.8%	3.57%
	DOUBLE	20.20	17.01	-3.19	-15.8%	3.59%
	3T FAMILY	21.38	18.01	-3.37	-15.8%	3.57%
	PTCHILD	14.26	12.01	-2.25	-15.8%	3.62%
	4T FAMILY	22.18	18.68	-3.50	-15.8%	3.61%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	24.20	28.36	4.16	17.2%	3.47%
IHBC-RX-OPTE-005	2T FAMILY	64.13	75.15	11.02	17.2%	3.46%
	DOUBLE	61.71	72.32	10.61	17.2%	3.46%
	3T FAMILY	65.34	76.57	11.23	17.2%	3.46%
	PTCHILD	43.56	51.05	7.49	17.2%	3.47%
	4T FAMILY	67.76	79.41	11.65	17.2%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.42	38.48	3.06	8.6%	3.52%
IHBC-PE1000	2T FAMILY	93.86	101.97	8.11	8.6%	3.52%
	DOUBLE	90.32	98.12	7.80	8.6%	3.52%
	3T FAMILY	95.63	103.90	8.27	8.6%	3.53%
	PTCHILD	63.76	69.26	5.50	8.6%	3.51%
	4T FAMILY	99.18	107.74	8.56	8.6%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	30.34	33.12	2.78	9.2%	3.50%
IHBC-PE1000	2T FAMILY	80.40	87.77	7.37	9.2%	3.50%
	DOUBLE	77.37	84.46	7.09	9.2%	3.50%
	3T FAMILY	81.92	89.42	7.50	9.2%	3.50%
	PTCHILD	54.61	59.62	5.01	9.2%	3.51%
	4T FAMILY	84.95	92.74	7.79	9.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	27.54	29.69	2.15	7.8%	3.49%
IHBC-PE1000	2T FAMILY	72.98	78.68	5.70	7.8%	3.49%
	DOUBLE	70.23	75.71	5.48	7.8%	3.49%
	3T FAMILY	74.36	80.16	5.80	7.8%	3.49%
	PTCHILD	49.57	53.44	3.87	7.8%	3.49%
	4T FAMILY	77.11	83.13	6.02	7.8%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**13.86**	**11.58**	**-2.28**	**-16.5%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - non-HSA Qualified - with Any Deductible Option						
$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	71.01	75.81	4.80	6.8%	3.49%
	2T FAMILY	188.18	200.90	12.72	6.8%	3.50%
	DOUBLE	181.08	193.32	12.24	6.8%	3.50%
	3T FAMILY	191.73	204.69	12.96	6.8%	3.49%
	PTCHILD	127.82	136.46	8.64	6.8%	3.50%
	4T FAMILY	198.83	212.27	13.44	6.8%	3.50%
	Total	99.79	106.53	6.75	6.8%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	71.87	76.56	4.69	6.5%	3.50%
	2T FAMILY	190.46	202.88	12.42	6.5%	3.50%
	DOUBLE	183.27	195.23	11.96	6.5%	3.50%
	3T FAMILY	194.05	206.71	12.66	6.5%	3.50%
	PTCHILD	129.37	137.81	8.44	6.5%	3.50%
	4T FAMILY	201.24	214.37	13.13	6.5%	3.50%
	Total	125.77	133.98	8.20	6.5%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	64.02	63.85	-0.17	-0.3%	3.50%
	2T FAMILY	169.65	169.20	-0.45	-0.3%	3.50%
	DOUBLE	163.25	162.82	-0.43	-0.3%	3.50%
	3T FAMILY	172.85	172.40	-0.45	-0.3%	3.51%
	PTCHILD	115.24	114.93	-0.31	-0.3%	3.50%
	4T FAMILY	179.26	178.78	-0.48	-0.3%	3.50%
	Total	96.85	96.59	-0.26	-0.3%	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	55.62	55.71	0.09	0.2%	3.49%
	2T FAMILY	147.39	147.63	0.24	0.2%	3.49%
	DOUBLE	141.83	142.06	0.23	0.2%	3.49%
	3T FAMILY	150.17	150.42	0.25	0.2%	3.50%
	PTCHILD	100.12	100.28	0.16	0.2%	3.50%
	4T FAMILY	155.74	155.99	0.25	0.2%	3.50%
	Total	80.26	80.40	0.13	0.2%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	56.55	61.32	4.77	8.4%	3.51%
	2T FAMILY	149.86	162.50	12.64	8.4%	3.51%
	DOUBLE	144.20	156.37	12.17	8.4%	3.52%
	3T FAMILY	152.69	165.56	12.87	8.4%	3.51%
	PTCHILD	101.79	110.38	8.59	8.4%	3.52%
	4T FAMILY	158.34	171.70	13.36	8.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	18.56	20.67	2.11	11.4%	3.51%
	2T FAMILY	49.18	54.78	5.60	11.4%	3.51%
	DOUBLE	47.33	52.71	5.38	11.4%	3.52%
	3T FAMILY	50.11	55.81	5.70	11.4%	3.51%
	PTCHILD	33.41	37.21	3.80	11.4%	3.50%
	4T FAMILY	51.97	57.88	5.91	11.4%	3.51%
	Total	33.87	37.73	3.86	11.4%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	64.39	68.44	4.05	6.3%	3.49%
IHBC-RX-E-005	2T FAMILY	170.63	181.37	10.74	6.3%	3.50%
	DOUBLE	164.19	174.52	10.33	6.3%	3.49%
	3T FAMILY	173.85	184.79	10.94	6.3%	3.49%
	PTCHILD	115.90	123.19	7.29	6.3%	3.49%
	4T FAMILY	180.29	191.63	11.34	6.3%	3.49%
	Total	111.14	118.13	6.99	6.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	66.48	71.61	5.13	7.7%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	176.17	189.77	13.60	7.7%	3.50%
	DOUBLE	169.52	182.61	13.09	7.7%	3.50%
	3T FAMILY	179.50	193.35	13.85	7.7%	3.50%
	PTCHILD	119.66	128.90	9.24	7.7%	3.50%
	4T FAMILY	186.14	200.51	14.37	7.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	25.49	28.21	2.72	10.7%	3.52%
IHBC-RX-OPTE-004	2T FAMILY	67.55	74.76	7.21	10.7%	3.53%
	DOUBLE	65.00	71.94	6.94	10.7%	3.53%
	3T FAMILY	68.82	76.17	7.35	10.7%	3.52%
	PTCHILD	45.88	50.78	4.90	10.7%	3.53%
	4T FAMILY	71.37	78.99	7.62	10.7%	3.53%
	Total	46.52	51.49	4.97	10.7%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	58.48	62.48	4.00	6.8%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	154.97	165.57	10.60	6.8%	3.51%
	DOUBLE	149.12	159.32	10.20	6.8%	3.51%
	3T FAMILY	157.90	168.70	10.80	6.8%	3.52%
	PTCHILD	105.26	112.46	7.20	6.8%	3.51%
	4T FAMILY	163.74	174.94	11.20	6.8%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	78.37	80.23	1.86	2.4%	3.50%
IHBC-PE1000	2T FAMILY	207.68	212.61	4.93	2.4%	3.50%
	DOUBLE	199.84	204.59	4.75	2.4%	3.50%
	3T FAMILY	211.60	216.62	5.02	2.4%	3.50%
	PTCHILD	141.07	144.41	3.34	2.4%	3.49%
	4T FAMILY	219.44	224.64	5.20	2.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	69.79	71.67	1.88	2.7%	3.49%
IHBC-PE1000	2T FAMILY	184.94	189.93	4.99	2.7%	3.50%
	DOUBLE	177.96	182.76	4.80	2.7%	3.49%
	3T FAMILY	188.43	193.51	5.08	2.7%	3.49%
	PTCHILD	125.62	129.01	3.39	2.7%	3.50%
	4T FAMILY	195.41	200.68	5.27	2.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	64.26	65.24	0.98	1.5%	3.49%
IHBC-PE1000	2T FAMILY	170.29	172.89	2.60	1.5%	3.49%
	DOUBLE	163.86	166.36	2.50	1.5%	3.49%
	3T FAMILY	173.50	176.15	2.65	1.5%	3.49%
	PTCHILD	115.67	117.43	1.76	1.5%	3.49%
	4T FAMILY	179.93	182.67	2.74	1.5%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**105.10**	**110.07**	**4.98**	**4.7%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request
47034 — NAIC Code
NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Additional Rx Riders - With Any Deductible Option - HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.21	0.21	0.00	0.0%	0.00%
	2T FAMILY	0.56	0.56	0.00	0.0%	0.00%
	DOUBLE	0.54	0.54	0.00	0.0%	0.00%
	3T FAMILY	0.57	0.57	0.00	0.0%	0.00%
	PTCHILD	0.38	0.38	0.00	0.0%	0.00%
	4T FAMILY	0.59	0.59	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.27	0.28	0.01	3.7%	0.00%
	2T FAMILY	0.72	0.74	0.02	2.8%	0.00%
	DOUBLE	0.69	0.71	0.02	2.9%	0.00%
	3T FAMILY	0.73	0.76	0.03	4.1%	0.00%
	PTCHILD	0.49	0.50	0.01	2.0%	0.00%
	4T FAMILY	0.76	0.78	0.02	2.6%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.33	0.35	0.02	6.1%	6.06%
	2T FAMILY	0.87	0.93	0.06	6.9%	6.90%
	DOUBLE	0.84	0.89	0.05	6.0%	5.95%
	3T FAMILY	0.89	0.95	0.06	6.7%	6.74%
	PTCHILD	0.59	0.63	0.04	6.8%	6.78%
	4T FAMILY	0.92	0.98	0.06	6.5%	6.52%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.42	0.45	0.03	7.1%	2.27%
	2T FAMILY	1.11	1.19	0.08	7.2%	1.71%
	DOUBLE	1.07	1.15	0.08	7.5%	2.68%
	3T FAMILY	1.13	1.22	0.09	8.0%	2.52%
	PTCHILD	0.76	0.81	0.05	6.6%	2.53%
	4T FAMILY	1.18	1.26	0.08	6.8%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.52	0.59	0.07	13.5%	5.36%
	2T FAMILY	1.38	1.56	0.18	13.0%	5.41%
	DOUBLE	1.33	1.50	0.17	12.8%	4.90%
	3T FAMILY	1.40	1.59	0.19	13.6%	5.30%
	PTCHILD	0.94	1.06	0.12	12.8%	4.95%
	4T FAMILY	1.46	1.65	0.19	13.0%	5.10%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.64	0.75	0.11	17.2%	4.17%
	2T FAMILY	1.70	1.99	0.29	17.1%	4.19%
	DOUBLE	1.63	1.91	0.28	17.2%	3.80%
	3T FAMILY	1.73	2.03	0.30	17.3%	4.64%
	PTCHILD	1.15	1.35	0.20	17.4%	3.85%
	4T FAMILY	1.79	2.10	0.31	17.3%	3.96%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.90	-1.65	0.25	-13.2%	3.12%
	2T FAMILY	-5.04	-4.37	0.67	-13.3%	3.07%
	DOUBLE	-4.85	-4.21	0.64	-13.2%	3.19%
	3T FAMILY	-5.13	-4.46	0.67	-13.1%	3.24%
	PTCHILD	-3.42	-2.97	0.45	-13.2%	3.13%
	4T FAMILY	-5.32	-4.62	0.70	-13.2%	3.13%
	Total	-3.42	-2.97	0.45	-13.1%	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.90	1.65	-0.25	-13.2%	3.12%
	2T FAMILY	5.04	4.37	-0.67	-13.3%	3.07%
	DOUBLE	4.85	4.21	-0.64	-13.2%	3.19%
	3T FAMILY	5.13	4.46	-0.67	-13.1%	3.24%
	PTCHILD	3.42	2.97	-0.45	-13.2%	3.13%
	4T FAMILY	5.32	4.62	-0.70	-13.2%	3.13%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**-3.42**	**-2.97**	**0.45**	**-13.1%**	
Additional Rx Riders - With Any Deductible Option - Non HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.31	0.35	0.04	12.9%	6.06%
	2T FAMILY	0.82	0.93	0.11	13.4%	6.90%
	DOUBLE	0.79	0.89	0.10	12.7%	5.95%
	3T FAMILY	0.84	0.95	0.11	13.1%	6.74%
	PTCHILD	0.56	0.63	0.07	12.5%	6.78%
	4T FAMILY	0.87	0.98	0.11	12.6%	6.52%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.41	0.43	0.02	4.9%	4.88%
	2T FAMILY	1.09	1.14	0.05	4.6%	4.59%
	DOUBLE	1.05	1.10	0.05	4.8%	4.76%
	3T FAMILY	1.11	1.16	0.05	4.5%	4.50%
	PTCHILD	0.74	0.77	0.03	4.1%	4.05%
	4T FAMILY	1.15	1.20	0.05	4.3%	4.35%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.50	0.53	0.03	6.0%	3.92%
	2T FAMILY	1.33	1.40	0.07	5.3%	3.70%
	DOUBLE	1.28	1.35	0.07	5.5%	3.85%
	3T FAMILY	1.35	1.43	0.08	5.9%	3.62%
	PTCHILD	0.90	0.95	0.05	5.6%	3.26%
	4T FAMILY	1.40	1.48	0.08	5.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.66	0.69	0.03	4.5%	1.47%
	2T FAMILY	1.75	1.83	0.08	4.6%	1.67%
	DOUBLE	1.68	1.76	0.08	4.8%	1.73%
	3T FAMILY	1.78	1.86	0.08	4.5%	1.09%
	PTCHILD	1.19	1.24	0.05	4.2%	1.64%
	4T FAMILY	1.85	1.93	0.08	4.3%	1.58%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.88	0.93	0.05	5.7%	4.49%
	2T FAMILY	2.33	2.46	0.13	5.6%	4.24%
	DOUBLE	2.24	2.37	0.13	5.8%	4.41%
	3T FAMILY	2.38	2.51	0.13	5.5%	4.58%
	PTCHILD	1.58	1.67	0.09	5.7%	4.38%
	4T FAMILY	2.46	2.60	0.14	5.7%	4.42%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.16	1.19	0.03	2.6%	3.48%
	2T FAMILY	3.07	3.15	0.08	2.6%	3.28%
	DOUBLE	2.96	3.03	0.07	2.4%	3.41%
	3T FAMILY	3.13	3.21	0.08	2.6%	3.22%
	PTCHILD	2.09	2.14	0.05	2.4%	3.38%
	4T FAMILY	3.25	3.33	0.08	2.5%	3.42%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.17	-2.76	0.41	-12.9%	3.37%
	2T FAMILY	-8.40	-7.31	1.09	-13.0%	3.25%
	DOUBLE	-8.08	-7.04	1.04	-12.9%	3.38%
	3T FAMILY	-8.56	-7.45	1.11	-13.0%	3.33%
	PTCHILD	-5.71	-4.97	0.74	-13.0%	3.33%
	4T FAMILY	-8.88	-7.73	1.15	-13.0%	3.34%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.17	2.76	-0.41	-12.9%	3.37%
	2T FAMILY	8.40	7.31	-1.09	-13.0%	3.25%
	DOUBLE	8.08	7.04	-1.04	-12.9%	3.38%
	3T FAMILY	8.56	7.45	-1.11	-13.0%	3.33%
	PTCHILD	5.71	4.97	-0.74	-13.0%	3.33%
	4T FAMILY	8.88	7.73	-1.15	-13.0%	3.34%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	
Small - Rx Grand Total		**83.13**	**89.45**	**6.32**	**7.6%**	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.23	1.20	-0.03	-2.4%	2.56%
	2T FAMILY	3.26	3.18	-0.08	-2.5%	2.58%
	DOUBLE	3.14	3.06	-0.08	-2.5%	2.68%
	3T FAMILY	3.32	3.24	-0.08	-2.4%	2.53%
	PTCHILD	2.21	2.16	-0.05	-2.3%	2.37%
	4T FAMILY	3.44	3.36	-0.08	-2.3%	2.44%
	Total	2.11	2.06	-0.05	-2.5%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.94	0.93	-0.01	-1.1%	3.33%
	2T FAMILY	2.49	2.46	-0.03	-1.2%	2.93%
	DOUBLE	2.40	2.37	-0.03	-1.2%	3.04%
	3T FAMILY	2.54	2.51	-0.03	-1.2%	3.29%
	PTCHILD	1.69	1.67	-0.02	-1.2%	3.09%
	4T FAMILY	2.63	2.60	-0.03	-1.1%	3.17%
	Total	1.46	1.44	-0.02	-1.1%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.70	0.70	0.00	0.0%	4.48%
	2T FAMILY	1.86	1.86	0.00	0.0%	4.49%
	DOUBLE	1.79	1.79	0.00	0.0%	4.68%
	3T FAMILY	1.89	1.89	0.00	0.0%	4.42%
	PTCHILD	1.26	1.26	0.00	0.0%	4.13%
	4T FAMILY	1.96	1.96	0.00	0.0%	4.26%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.47	0.47	0.00	0.0%	2.17%
	2T FAMILY	1.25	1.25	0.00	0.0%	2.46%
	DOUBLE	1.20	1.20	0.00	0.0%	2.56%
	3T FAMILY	1.27	1.27	0.00	0.0%	2.42%
	PTCHILD	0.85	0.85	0.00	0.0%	2.41%
	4T FAMILY	1.32	1.32	0.00	0.0%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.13	1.12	-0.01	-0.9%	3.70%
	2T FAMILY	2.99	2.97	-0.02	-0.7%	3.85%
	DOUBLE	2.88	2.86	-0.02	-0.7%	4.00%
	3T FAMILY	3.05	3.02	-0.03	-1.0%	3.42%
	PTCHILD	2.03	2.02	-0.01	-0.5%	4.12%
	4T FAMILY	3.16	3.14	-0.02	-0.6%	3.97%
	Total	2.00	1.99	-0.01	-0.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.86	0.89	0.03	3.5%	3.49%
	2T FAMILY	2.28	2.36	0.08	3.5%	3.51%
	DOUBLE	2.19	2.27	0.08	3.7%	3.65%
	3T FAMILY	2.32	2.40	0.08	3.4%	3.45%
	PTCHILD	1.55	1.60	0.05	3.2%	3.23%
	4T FAMILY	2.41	2.49	0.08	3.3%	3.32%
	Total	1.81	1.87	0.06	3.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.64	0.69	0.05	7.8%	4.55%
	2T FAMILY	1.70	1.83	0.13	7.6%	4.57%
	DOUBLE	1.63	1.76	0.13	8.0%	4.76%
	3T FAMILY	1.73	1.86	0.13	7.5%	4.49%
	PTCHILD	1.15	1.24	0.09	7.8%	4.20%
	4T FAMILY	1.79	1.93	0.14	7.8%	4.32%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.43	0.46	0.03	7.0%	4.55%
	2T FAMILY	1.14	1.22	0.08	7.0%	4.27%
	DOUBLE	1.10	1.17	0.07	6.4%	4.46%
	3T FAMILY	1.16	1.24	0.08	6.9%	4.20%
	PTCHILD	0.77	0.83	0.06	7.8%	5.06%
	4T FAMILY	1.20	1.29	0.09	7.5%	4.88%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.30	-1.11	0.19	-14.6%	3.74%
	2T FAMILY	-3.45	-2.94	0.51	-14.8%	3.52%
	DOUBLE	-3.32	-2.83	0.49	-14.8%	3.66%
	3T FAMILY	-3.51	-3.00	0.51	-14.5%	3.81%
	PTCHILD	-2.34	-2.00	0.34	-14.5%	3.63%
	4T FAMILY	-3.64	-3.11	0.53	-14.6%	3.67%
	Total	-2.24	-1.91	0.33	-14.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.06	-0.81	0.25	-23.6%	1.25%
	2T FAMILY	-2.81	-2.15	0.66	-23.5%	1.42%
	DOUBLE	-2.70	-2.07	0.63	-23.3%	1.47%
	3T FAMILY	-2.86	-2.19	0.67	-23.4%	1.39%
	PTCHILD	-1.91	-1.46	0.45	-23.6%	1.39%
	4T FAMILY	-2.97	-2.27	0.70	-23.6%	1.34%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.82	-0.67	0.15	-18.3%	3.08%
	2T FAMILY	-2.17	-1.78	0.39	-18.0%	3.49%
	DOUBLE	-2.09	-1.71	0.38	-18.2%	3.01%
	3T FAMILY	-2.21	-1.81	0.40	-18.1%	2.84%
	PTCHILD	-1.48	-1.21	0.27	-18.2%	3.42%
	4T FAMILY	-2.30	-1.88	0.42	-18.3%	3.30%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.41	-0.54	-0.13	31.7%	1.89%
	2T FAMILY	-1.09	-1.43	-0.34	31.2%	2.14%
	DOUBLE	-1.05	-1.38	-0.33	31.4%	2.22%
	3T FAMILY	-1.11	-1.46	-0.35	31.5%	2.10%
	PTCHILD	-0.74	-0.97	-0.23	31.1%	2.11%
	4T FAMILY	-1.15	-1.51	-0.36	31.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.27	-0.11	68.8%	0.00%
	2T FAMILY	-0.42	-0.72	-0.30	71.4%	0.00%
	DOUBLE	-0.41	-0.69	-0.28	68.3%	0.00%
	3T FAMILY	-0.43	-0.73	-0.30	69.8%	0.00%
	PTCHILD	-0.29	-0.49	-0.20	69.0%	0.00%
	4T FAMILY	-0.45	-0.76	-0.31	68.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.14	6.88	-1.26	-15.5%	
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	0.00%
	2T FAMILY	0.08	0.29	0.21	262.5%	0.00%
	DOUBLE	0.08	0.28	0.20	250.0%	0.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	0.00%
	PTCHILD	0.05	0.20	0.15	300.0%	0.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	0.00%
	Total	0.06	0.20	0.15	263.6%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.64	0.50	-0.14	-21.9%	2.04%
	2T FAMILY	1.70	1.33	-0.37	-21.8%	2.31%
	DOUBLE	1.63	1.28	-0.35	-21.5%	2.40%
	3T FAMILY	1.73	1.35	-0.38	-22.0%	2.27%
	PTCHILD	1.15	0.90	-0.25	-21.7%	2.27%
	4T FAMILY	1.79	1.40	-0.39	-21.8%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.54	0.39	-0.15	-27.8%	2.63%
	2T FAMILY	1.43	1.03	-0.40	-28.0%	1.98%
	DOUBLE	1.38	0.99	-0.39	-28.3%	2.06%
	3T FAMILY	1.46	1.05	-0.41	-28.1%	1.94%
	PTCHILD	0.97	0.70	-0.27	-27.8%	2.94%
	4T FAMILY	1.51	1.09	-0.42	-27.8%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.43	0.27	-0.16	-37.2%	0.00%
	2T FAMILY	1.14	0.72	-0.42	-36.8%	0.00%
	DOUBLE	1.10	0.69	-0.41	-37.3%	0.00%
	3T FAMILY	1.16	0.73	-0.43	-37.1%	0.00%
	PTCHILD	0.77	0.49	-0.28	-36.4%	0.00%
	4T FAMILY	1.20	0.76	-0.44	-36.7%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.27	0.20	-0.07	-25.9%	5.26%
	2T FAMILY	0.72	0.53	-0.19	-26.4%	6.00%
	DOUBLE	0.69	0.51	-0.18	-26.1%	6.25%
	3T FAMILY	0.73	0.54	-0.19	-26.0%	5.88%
	PTCHILD	0.49	0.36	-0.13	-26.5%	5.88%
	4T FAMILY	0.76	0.56	-0.20	-26.3%	5.66%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.11	0.05	83.3%	0.00%
	2T FAMILY	0.16	0.29	0.13	81.3%	0.00%
	DOUBLE	0.15	0.28	0.13	86.7%	0.00%
	3T FAMILY	0.16	0.30	0.14	87.5%	0.00%
	PTCHILD	0.11	0.20	0.09	81.8%	0.00%
	4T FAMILY	0.17	0.31	0.14	82.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.87	0.76	-0.11	-12.6%	2.70%
	2T FAMILY	2.31	2.01	-0.30	-13.0%	2.55%
	DOUBLE	2.22	1.94	-0.28	-12.6%	2.65%
	3T FAMILY	2.35	2.05	-0.30	-12.8%	2.50%
	PTCHILD	1.57	1.37	-0.20	-12.7%	3.01%
	4T FAMILY	2.44	2.13	-0.31	-12.7%	2.90%
	Total	1.73	1.51	-0.22	-12.9%	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.72	0.61	-0.11	-15.3%	5.17%
	2T FAMILY	1.91	1.62	-0.29	-15.2%	5.19%
	DOUBLE	1.84	1.56	-0.28	-15.2%	5.41%
	3T FAMILY	1.94	1.65	-0.29	-14.9%	5.10%
	PTCHILD	1.30	1.10	-0.20	-15.4%	5.77%
	4T FAMILY	2.02	1.71	-0.31	-15.3%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.56	0.49	-0.07	-12.5%	4.26%
	2T FAMILY	1.48	1.30	-0.18	-12.2%	4.00%
	DOUBLE	1.43	1.25	-0.18	-12.6%	4.17%
	3T FAMILY	1.51	1.32	-0.19	-12.6%	3.94%
	PTCHILD	1.01	0.88	-0.13	-12.9%	3.53%
	4T FAMILY	1.57	1.37	-0.20	-12.7%	3.79%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.30	0.32	0.02	6.7%	0.00%
	2T FAMILY	0.80	0.85	0.05	6.2%	0.00%
	DOUBLE	0.77	0.82	0.05	6.5%	0.00%
	3T FAMILY	0.81	0.86	0.05	6.2%	0.00%
	PTCHILD	0.54	0.58	0.04	7.4%	0.00%
	4T FAMILY	0.84	0.90	0.06	7.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.20	0.12	150.0%	5.26%
	2T FAMILY	0.21	0.53	0.32	152.4%	6.00%
	DOUBLE	0.20	0.51	0.31	155.0%	6.25%
	3T FAMILY	0.22	0.54	0.32	145.5%	5.88%
	PTCHILD	0.14	0.36	0.22	157.1%	5.88%
	4T FAMILY	0.22	0.56	0.34	154.5%	5.66%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.04	0.93	-0.11	-10.6%	3.33%
	2T FAMILY	2.76	2.46	-0.30	-10.9%	2.93%
	DOUBLE	2.65	2.37	-0.28	-10.6%	3.04%
	3T FAMILY	2.81	2.51	-0.30	-10.7%	3.29%
	PTCHILD	1.87	1.67	-0.20	-10.7%	3.09%
	4T FAMILY	2.91	2.60	-0.31	-10.7%	3.17%
	Total	2.76	2.46	-0.30	-10.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.86	0.73	-0.13	-15.1%	2.82%
	2T FAMILY	2.28	1.93	-0.35	-15.4%	2.66%
	DOUBLE	2.19	1.86	-0.33	-15.1%	2.76%
	3T FAMILY	2.32	1.97	-0.35	-15.1%	2.60%
	PTCHILD	1.55	1.31	-0.24	-15.5%	2.34%
	4T FAMILY	2.41	2.04	-0.37	-15.4%	2.51%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.65	0.61	-0.04	-6.2%	5.17%
	2T FAMILY	1.72	1.62	-0.10	-5.8%	5.19%
	DOUBLE	1.66	1.56	-0.10	-6.0%	5.41%
	3T FAMILY	1.76	1.65	-0.11	-6.3%	5.10%
	PTCHILD	1.17	1.10	-0.07	-6.0%	5.77%
	4T FAMILY	1.82	1.71	-0.11	-6.0%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.32	0.49	0.17	53.1%	4.26%
	2T FAMILY	0.85	1.30	0.45	52.9%	4.00%
	DOUBLE	0.82	1.25	0.43	52.4%	4.17%
	3T FAMILY	0.86	1.32	0.46	53.5%	3.94%
	PTCHILD	0.58	0.88	0.30	51.7%	3.53%
	4T FAMILY	0.90	1.37	0.47	52.2%	3.79%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.24	0.14	140.0%	0.00%
	2T FAMILY	0.27	0.64	0.37	137.0%	0.00%
	DOUBLE	0.26	0.61	0.35	134.6%	0.00%
	3T FAMILY	0.27	0.65	0.38	140.7%	0.00%
	PTCHILD	0.18	0.43	0.25	138.9%	0.00%
	4T FAMILY	0.28	0.67	0.39	139.3%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.09	1.04	-0.05	-4.6%	2.97%
	2T FAMILY	2.89	2.76	-0.13	-4.5%	2.99%
	DOUBLE	2.78	2.65	-0.13	-4.7%	2.71%
	3T FAMILY	2.94	2.81	-0.13	-4.4%	2.93%
	PTCHILD	1.96	1.87	-0.09	-4.6%	2.75%
	4T FAMILY	3.05	2.91	-0.14	-4.6%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.39	0.42	0.03	7.7%	5.00%
	2T FAMILY	1.03	1.11	0.08	7.8%	4.72%
	DOUBLE	0.99	1.07	0.08	8.1%	4.90%
	3T FAMILY	1.05	1.13	0.08	7.6%	4.63%
	PTCHILD	0.70	0.76	0.06	8.6%	5.56%
	4T FAMILY	1.09	1.18	0.09	8.3%	5.36%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.89	0.76	-0.13	-14.6%	2.70%
	2T FAMILY	2.36	2.01	-0.35	-14.8%	2.55%
	DOUBLE	2.27	1.94	-0.33	-14.5%	2.65%
	3T FAMILY	2.40	2.05	-0.35	-14.6%	2.50%
	PTCHILD	1.60	1.37	-0.23	-14.4%	3.01%
	4T FAMILY	2.49	2.13	-0.36	-14.5%	2.90%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.37	0.32	-0.05	-13.5%	0.00%
	2T FAMILY	0.98	0.85	-0.13	-13.3%	0.00%
	DOUBLE	0.94	0.82	-0.12	-12.8%	0.00%
	3T FAMILY	1.00	0.86	-0.14	-14.0%	0.00%
	PTCHILD	0.67	0.58	-0.09	-13.4%	0.00%
	4T FAMILY	1.04	0.90	-0.14	-13.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.92	0.50	-0.42	-45.7%	2.04%
	2T FAMILY	2.44	1.33	-1.11	-45.5%	2.31%
	DOUBLE	2.35	1.28	-1.07	-45.5%	2.40%
	3T FAMILY	2.48	1.35	-1.13	-45.6%	2.27%
	PTCHILD	1.66	0.90	-0.76	-45.8%	2.27%
	4T FAMILY	2.58	1.40	-1.18	-45.7%	2.19%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.82	0.47	-0.35	-42.7%	2.17%
	2T FAMILY	2.17	1.25	-0.92	-42.4%	2.46%
	DOUBLE	2.09	1.20	-0.89	-42.6%	2.56%
	3T FAMILY	2.21	1.27	-0.94	-42.5%	2.42%
	PTCHILD	1.48	0.85	-0.63	-42.6%	2.41%
	4T FAMILY	2.30	1.32	-0.98	-42.6%	2.33%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.87	0.58	-0.29	-33.3%	1.75%
	2T FAMILY	2.31	1.54	-0.77	-33.3%	1.99%
	DOUBLE	2.22	1.48	-0.74	-33.3%	2.07%
	3T FAMILY	2.35	1.57	-0.78	-33.2%	1.95%
	PTCHILD	1.57	1.04	-0.53	-33.8%	0.97%
	4T FAMILY	2.44	1.62	-0.82	-33.6%	1.25%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.86	0.54	-0.32	-37.2%	1.89%
	2T FAMILY	2.28	1.43	-0.85	-37.3%	2.14%
	DOUBLE	2.19	1.38	-0.81	-37.0%	2.22%
	3T FAMILY	2.32	1.46	-0.86	-37.1%	2.10%
	PTCHILD	1.55	0.97	-0.58	-37.4%	2.11%
	4T FAMILY	2.41	1.51	-0.90	-37.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.86	0.54	-0.32	-37.2%	1.89%
	2T FAMILY	2.28	1.43	-0.85	-37.3%	2.14%
	DOUBLE	2.19	1.38	-0.81	-37.0%	2.22%
	3T FAMILY	2.32	1.46	-0.86	-37.1%	2.10%
	PTCHILD	1.55	0.97	-0.58	-37.4%	2.11%
	4T FAMILY	2.41	1.51	-0.90	-37.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.84	0.50	-0.34	-40.5%	2.04%
	2T FAMILY	2.23	1.33	-0.90	-40.4%	2.31%
	DOUBLE	2.14	1.28	-0.86	-40.2%	2.40%
	3T FAMILY	2.27	1.35	-0.92	-40.5%	2.27%
	PTCHILD	1.51	0.90	-0.61	-40.4%	2.27%
	4T FAMILY	2.35	1.40	-0.95	-40.4%	2.19%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.51	0.44	-0.07	-13.7%	2.33%
	2T FAMILY	1.35	1.17	-0.18	-13.3%	2.63%
	DOUBLE	1.30	1.12	-0.18	-13.8%	1.82%
	3T FAMILY	1.38	1.19	-0.19	-13.8%	2.59%
	PTCHILD	0.92	0.79	-0.13	-14.1%	2.60%
	4T FAMILY	1.43	1.23	-0.20	-14.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.79	0.67	-0.12	-15.2%	3.08%
	2T FAMILY	2.09	1.78	-0.31	-14.8%	3.49%
	DOUBLE	2.01	1.71	-0.30	-14.9%	3.01%
	3T FAMILY	2.13	1.81	-0.32	-15.0%	2.84%
	PTCHILD	1.42	1.21	-0.21	-14.8%	3.42%
	4T FAMILY	2.21	1.88	-0.33	-14.9%	3.30%
	Total	1.51	1.28	-0.22	-14.9%	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.51	0.44	-0.07	-13.7%	2.33%
	2T FAMILY	1.35	1.17	-0.18	-13.3%	2.63%
	DOUBLE	1.30	1.12	-0.18	-13.8%	1.82%
	3T FAMILY	1.38	1.19	-0.19	-13.8%	2.59%
	PTCHILD	0.92	0.79	-0.13	-14.1%	2.60%
	4T FAMILY	1.43	1.23	-0.20	-14.0%	2.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.79	0.66	-0.13	-16.5%	4.76%
	2T FAMILY	2.09	1.75	-0.34	-16.3%	4.79%
	DOUBLE	2.01	1.68	-0.33	-16.4%	4.35%
	3T FAMILY	2.13	1.78	-0.35	-16.4%	4.71%
	PTCHILD	1.42	1.19	-0.23	-16.2%	5.31%
	4T FAMILY	2.21	1.85	-0.36	-16.3%	5.11%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	2.74	2.33	-0.41	-15.1%	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	2.42	2.05	-0.36	-15.0%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	3.41	2.90	-0.52	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.46	2.10	-0.36	-14.6%	2.94%
	2T FAMILY	6.52	5.57	-0.95	-14.6%	2.96%
	DOUBLE	6.27	5.36	-0.91	-14.5%	3.08%
	3T FAMILY	6.64	5.67	-0.97	-14.6%	2.90%
	PTCHILD	4.43	3.78	-0.65	-14.7%	3.00%
	4T FAMILY	6.89	5.88	-1.01	-14.7%	2.98%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.89	0.78	-0.11	-12.4%	1.30%
	2T FAMILY	2.36	2.07	-0.29	-12.3%	1.47%
	DOUBLE	2.27	1.99	-0.28	-12.3%	1.53%
	3T FAMILY	2.40	2.11	-0.29	-12.1%	1.44%
	PTCHILD	1.60	1.40	-0.20	-12.5%	0.72%
	4T FAMILY	2.49	2.18	-0.31	-12.4%	0.93%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.37	1.31	-0.06	-4.4%	3.15%
	2T FAMILY	3.63	3.47	-0.16	-4.4%	2.97%
	DOUBLE	3.49	3.34	-0.15	-4.3%	3.09%
	3T FAMILY	3.70	3.54	-0.16	-4.3%	3.21%
	PTCHILD	2.47	2.36	-0.11	-4.5%	3.06%
	4T FAMILY	3.84	3.67	-0.17	-4.4%	3.09%
	Total	2.14	2.05	-0.09	-4.4%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.10	1.01	-0.09	-8.2%	3.06%
	2T FAMILY	2.92	2.68	-0.24	-8.2%	3.08%
	DOUBLE	2.81	2.58	-0.23	-8.2%	3.20%
	3T FAMILY	2.97	2.73	-0.24	-8.1%	3.02%
	PTCHILD	1.98	1.82	-0.16	-8.1%	3.41%
	4T FAMILY	3.08	2.83	-0.25	-8.1%	3.28%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.86	0.76	-0.10	-11.6%	2.70%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	2.55%
	DOUBLE	2.19	1.94	-0.25	-11.4%	2.65%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	2.50%
	PTCHILD	1.55	1.37	-0.18	-11.6%	3.01%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	2.90%
	Total	1.71	1.51	-0.20	-11.5%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.63	0.51	-0.12	-19.0%	2.00%
	2T FAMILY	1.67	1.35	-0.32	-19.2%	1.50%
	DOUBLE	1.61	1.30	-0.31	-19.3%	1.56%
	3T FAMILY	1.70	1.38	-0.32	-18.8%	2.22%
	PTCHILD	1.13	0.92	-0.21	-18.6%	2.22%
	4T FAMILY	1.76	1.43	-0.33	-18.8%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.08	-0.02	-20.0%	0.00%
	2T FAMILY	0.27	0.21	-0.06	-22.2%	0.00%
	DOUBLE	0.26	0.20	-0.06	-23.1%	0.00%
	3T FAMILY	0.27	0.22	-0.05	-18.5%	0.00%
	PTCHILD	0.18	0.14	-0.04	-22.2%	0.00%
	4T FAMILY	0.28	0.22	-0.06	-21.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.23	1.19	-0.04	-3.3%	3.48%
	2T FAMILY	3.26	3.15	-0.11	-3.4%	3.28%
	DOUBLE	3.14	3.03	-0.11	-3.5%	3.41%
	3T FAMILY	3.32	3.21	-0.11	-3.3%	3.22%
	PTCHILD	2.21	2.14	-0.07	-3.2%	3.38%
	4T FAMILY	3.44	3.33	-0.11	-3.2%	3.42%
	Total	2.10	2.03	-0.07	-3.3%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.96	0.89	-0.07	-7.3%	3.49%
	2T FAMILY	2.54	2.36	-0.18	-7.1%	3.51%
	DOUBLE	2.45	2.27	-0.18	-7.3%	3.65%
	3T FAMILY	2.59	2.40	-0.19	-7.3%	3.45%
	PTCHILD	1.73	1.60	-0.13	-7.5%	3.23%
	4T FAMILY	2.69	2.49	-0.20	-7.4%	3.32%
	Total	1.84	1.71	-0.13	-7.1%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.73	0.65	-0.08	-11.0%	4.84%
	2T FAMILY	1.93	1.72	-0.21	-10.9%	4.88%
	DOUBLE	1.86	1.66	-0.20	-10.8%	5.06%
	3T FAMILY	1.97	1.76	-0.21	-10.7%	5.39%
	PTCHILD	1.31	1.17	-0.14	-10.7%	4.46%
	4T FAMILY	2.04	1.82	-0.22	-10.8%	4.60%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.50	0.40	-0.10	-20.0%	2.56%
	2T FAMILY	1.33	1.06	-0.27	-20.3%	2.91%
	DOUBLE	1.28	1.02	-0.26	-20.3%	3.03%
	3T FAMILY	1.35	1.08	-0.27	-20.0%	2.86%
	PTCHILD	0.90	0.72	-0.18	-20.0%	2.86%
	4T FAMILY	1.40	1.12	-0.28	-20.0%	2.75%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.17	-1.11	0.06	-5.1%	3.74%
	2T FAMILY	-3.10	-2.94	0.16	-5.2%	3.52%
	DOUBLE	-2.98	-2.83	0.15	-5.0%	3.66%
	3T FAMILY	-3.16	-3.00	0.16	-5.1%	3.81%
	PTCHILD	-2.11	-2.00	0.11	-5.2%	3.63%
	4T FAMILY	-3.28	-3.11	0.17	-5.2%	3.67%
	Total	-1.84	-1.74	0.09	-5.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.89	-0.84	0.05	-5.6%	3.70%
	2T FAMILY	-2.36	-2.23	0.13	-5.5%	3.72%
	DOUBLE	-2.27	-2.14	0.13	-5.7%	3.38%
	3T FAMILY	-2.40	-2.27	0.13	-5.4%	3.65%
	PTCHILD	-1.60	-1.51	0.09	-5.6%	3.42%
	4T FAMILY	-2.49	-2.35	0.14	-5.6%	3.52%
	Total	-1.70	-1.60	0.09	-5.5%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.64	-0.57	0.07	-10.9%	3.64%
	2T FAMILY	-1.70	-1.51	0.19	-11.2%	3.42%
	DOUBLE	-1.63	-1.45	0.18	-11.0%	3.57%
	3T FAMILY	-1.73	-1.54	0.19	-11.0%	3.36%
	PTCHILD	-1.15	-1.03	0.12	-10.4%	4.04%
	4T FAMILY	-1.79	-1.60	0.19	-10.6%	3.90%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.46	-0.40	0.06	-13.0%	2.56%
	2T FAMILY	-1.22	-1.06	0.16	-13.1%	2.91%
	DOUBLE	-1.17	-1.02	0.15	-12.8%	3.03%
	3T FAMILY	-1.24	-1.08	0.16	-12.9%	2.86%
	PTCHILD	-0.83	-0.72	0.11	-13.3%	2.86%
	4T FAMILY	-1.29	-1.12	0.17	-13.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.09	-0.07	0.02	-22.2%	0.00%
	2T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	DOUBLE	-0.23	-0.18	0.05	-21.7%	0.00%
	3T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	PTCHILD	-0.16	-0.13	0.03	-18.8%	0.00%
	4T FAMILY	-0.25	-0.20	0.05	-20.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.70	0.54	-0.16	-22.9%	1.89%
	2T FAMILY	1.86	1.43	-0.43	-23.1%	2.14%
	DOUBLE	1.79	1.38	-0.41	-22.9%	2.22%
	3T FAMILY	1.89	1.46	-0.43	-22.8%	2.10%
	PTCHILD	1.26	0.97	-0.29	-23.0%	2.11%
	4T FAMILY	1.96	1.51	-0.45	-23.0%	2.03%
	Total	0.70	0.54	-0.16	-22.9%	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.46	0.40	-0.06	-13.0%	2.56%
	2T FAMILY	1.22	1.06	-0.16	-13.1%	2.91%
	DOUBLE	1.17	1.02	-0.15	-12.8%	3.03%
	3T FAMILY	1.24	1.08	-0.16	-12.9%	2.86%
	PTCHILD	0.83	0.72	-0.11	-13.3%	2.86%
	4T FAMILY	1.29	1.12	-0.17	-13.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.36	0.27	-0.09	-25.0%	0.00%
	2T FAMILY	0.95	0.72	-0.23	-24.2%	0.00%
	DOUBLE	0.92	0.69	-0.23	-25.0%	0.00%
	3T FAMILY	0.97	0.73	-0.24	-24.7%	0.00%
	PTCHILD	0.65	0.49	-0.16	-24.6%	0.00%
	4T FAMILY	1.01	0.76	-0.25	-24.8%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.22	-0.07	-24.1%	10.00%
	2T FAMILY	0.77	0.58	-0.19	-24.7%	9.43%
	DOUBLE	0.74	0.56	-0.18	-24.3%	9.80%
	3T FAMILY	0.78	0.59	-0.19	-24.4%	9.26%
	PTCHILD	0.52	0.40	-0.12	-23.1%	11.11%
	4T FAMILY	0.81	0.62	-0.19	-23.5%	10.71%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.76	0.80	0.04	5.3%	2.56%
	2T FAMILY	2.01	2.12	0.11	5.5%	2.42%
	DOUBLE	1.94	2.04	0.10	5.2%	2.51%
	3T FAMILY	2.05	2.16	0.11	5.4%	2.37%
	PTCHILD	1.37	1.44	0.07	5.1%	2.86%
	4T FAMILY	2.13	2.24	0.11	5.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.63	0.58	-0.05	-7.9%	1.75%
	2T FAMILY	1.67	1.54	-0.13	-7.8%	1.99%
	DOUBLE	1.61	1.48	-0.13	-8.1%	2.07%
	3T FAMILY	1.70	1.57	-0.13	-7.6%	1.95%
	PTCHILD	1.13	1.04	-0.09	-8.0%	0.97%
	4T FAMILY	1.76	1.62	-0.14	-8.0%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.50	0.44	-0.06	-12.0%	2.33%
	2T FAMILY	1.33	1.17	-0.16	-12.0%	2.63%
	DOUBLE	1.28	1.12	-0.16	-12.5%	1.82%
	3T FAMILY	1.35	1.19	-0.16	-11.9%	2.59%
	PTCHILD	0.90	0.79	-0.11	-12.2%	2.60%
	4T FAMILY	1.40	1.23	-0.17	-12.1%	2.50%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.30	0.27	-0.03	-10.0%	0.00%
	2T FAMILY	0.80	0.72	-0.08	-10.0%	0.00%
	DOUBLE	0.77	0.69	-0.08	-10.4%	0.00%
	3T FAMILY	0.81	0.73	-0.08	-9.9%	0.00%
	PTCHILD	0.54	0.49	-0.05	-9.3%	0.00%
	4T FAMILY	0.84	0.76	-0.08	-9.5%	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D15

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.96	0.96	0.00	0.0%	3.23%
	2T FAMILY	2.54	2.54	0.00	0.0%	3.25%
	DOUBLE	2.45	2.45	0.00	0.0%	3.38%
	3T FAMILY	2.59	2.59	0.00	0.0%	3.19%
	PTCHILD	1.73	1.73	0.00	0.0%	3.59%
	4T FAMILY	2.69	2.69	0.00	0.0%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.73	0.73	0.00	0.0%	2.82%
	2T FAMILY	1.93	1.93	0.00	0.0%	2.66%
	DOUBLE	1.86	1.86	0.00	0.0%	2.76%
	3T FAMILY	1.97	1.97	0.00	0.0%	2.60%
	PTCHILD	1.31	1.31	0.00	0.0%	2.34%
	4T FAMILY	2.04	2.04	0.00	0.0%	2.51%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.56	0.51	-0.05	-8.9%	2.00%
	2T FAMILY	1.48	1.35	-0.13	-8.8%	1.50%
	DOUBLE	1.43	1.30	-0.13	-9.1%	1.56%
	3T FAMILY	1.51	1.38	-0.13	-8.6%	2.22%
	PTCHILD	1.01	0.92	-0.09	-8.9%	2.22%
	4T FAMILY	1.57	1.43	-0.14	-8.9%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.32	0.36	0.04	12.5%	2.86%
	2T FAMILY	0.85	0.95	0.10	11.8%	2.15%
	DOUBLE	0.82	0.92	0.10	12.2%	3.37%
	3T FAMILY	0.86	0.97	0.11	12.8%	2.11%
	PTCHILD	0.58	0.65	0.07	12.1%	3.17%
	4T FAMILY	0.90	1.01	0.11	12.2%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.09**	**0.99**	**-0.10**	**-8.8%**	
Small Group Subtotal		**506.72**	**551.59**	**44.87**	**8.9%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	270.87	300.98	30.11	11.1%	3.00%
	2T FAMILY	717.80	797.60	79.80	11.1%	3.00%
	DOUBLE	690.72	767.50	76.78	11.1%	3.00%
	3T FAMILY	731.35	812.65	81.30	11.1%	3.00%
	PTCHILD	487.56	541.76	54.20	11.1%	3.00%
	4T FAMILY	758.43	842.74	84.31	11.1%	3.00%
	Total	489.43	543.84	54.41	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	252.34	279.36	27.02	10.7%	3.00%
	2T FAMILY	668.70	740.30	71.60	10.7%	3.00%
	DOUBLE	643.47	712.37	68.90	10.7%	3.00%
	3T FAMILY	681.31	754.27	72.96	10.7%	3.00%
	PTCHILD	454.22	502.85	48.63	10.7%	3.00%
	4T FAMILY	706.56	782.21	75.65	10.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	235.24	260.56	25.32	10.8%	3.00%
	2T FAMILY	623.38	690.48	67.10	10.8%	3.00%
	DOUBLE	599.84	664.43	64.59	10.8%	3.00%
	3T FAMILY	635.15	703.51	68.36	10.8%	3.00%
	PTCHILD	423.42	469.01	45.59	10.8%	3.00%
	4T FAMILY	658.66	729.57	70.91	10.8%	3.00%
	Total	235.24	260.56	25.32	10.8%	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	220.73	245.23	24.50	11.1%	2.99%
	2T FAMILY	584.93	649.86	64.93	11.1%	2.99%
	DOUBLE	562.86	625.34	62.48	11.1%	2.99%
	3T FAMILY	595.97	662.12	66.15	11.1%	2.99%
	PTCHILD	397.32	441.41	44.09	11.1%	2.99%
	4T FAMILY	618.05	686.64	68.59	11.1%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	194.84	221.07	26.23	13.5%	3.00%
	2T FAMILY	516.31	585.84	69.53	13.5%	3.00%
	DOUBLE	496.84	563.73	66.89	13.5%	3.00%
	3T FAMILY	526.06	596.89	70.83	13.5%	3.00%
	PTCHILD	350.72	397.93	47.21	13.5%	3.00%
	4T FAMILY	545.56	619.00	73.44	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	174.87	203.74	28.87	16.5%	3.00%
	2T FAMILY	463.41	539.91	76.50	16.5%	3.00%
	DOUBLE	445.92	519.54	73.62	16.5%	3.00%
	3T FAMILY	472.16	550.10	77.94	16.5%	3.00%
	PTCHILD	314.76	366.73	51.97	16.5%	3.00%
	4T FAMILY	489.63	570.47	80.84	16.5%	3.00%
	Total	271.05	315.80	44.75	16.5%	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	267.17	298.25	31.08	11.6%	3.00%
	2T FAMILY	708.00	790.36	82.36	11.6%	3.00%
	DOUBLE	681.29	760.54	79.25	11.6%	3.00%
	3T FAMILY	721.37	805.28	83.91	11.6%	3.00%
	PTCHILD	480.90	536.85	55.95	11.6%	3.00%
	4T FAMILY	748.07	835.10	87.03	11.6%	3.00%
	Total	434.35	484.88	50.53	11.6%	
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	249.29	277.21	27.92	11.2%	3.00%
	2T FAMILY	660.61	734.61	74.00	11.2%	3.00%
	DOUBLE	635.69	706.89	71.20	11.2%	3.00%
	3T FAMILY	673.07	748.47	75.40	11.2%	3.00%
	PTCHILD	448.73	498.98	50.25	11.2%	3.00%
	4T FAMILY	698.02	776.19	78.17	11.2%	3.00%
	Total	386.40	429.68	43.28	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	233.07	258.96	25.89	11.1%	3.00%
	2T FAMILY	617.62	686.24	68.62	11.1%	3.00%
	DOUBLE	594.32	660.35	66.03	11.1%	3.00%
	3T FAMILY	629.28	699.19	69.91	11.1%	3.00%
	PTCHILD	419.52	466.13	46.61	11.1%	3.00%
	4T FAMILY	652.59	725.09	72.50	11.1%	3.00%
	Total	489.44	543.81	54.38	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	219.12	244.15	25.03	11.4%	3.00%
	2T FAMILY	580.66	647.00	66.34	11.4%	3.00%
	DOUBLE	558.76	622.58	63.82	11.4%	3.00%
	3T FAMILY	591.61	659.21	67.60	11.4%	3.00%
	PTCHILD	394.41	439.47	45.06	11.4%	3.00%
	4T FAMILY	613.53	683.62	70.09	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	194.41	220.81	26.40	13.6%	3.00%
	2T FAMILY	515.18	585.15	69.97	13.6%	3.00%
	DOUBLE	495.74	563.07	67.33	13.6%	3.00%
	3T FAMILY	524.91	596.19	71.28	13.6%	3.00%
	PTCHILD	349.94	397.46	47.52	13.6%	3.00%
	4T FAMILY	544.35	618.27	73.92	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	176.15	203.84	27.69	15.7%	3.00%
	2T FAMILY	466.80	540.18	73.38	15.7%	3.00%
	DOUBLE	449.18	519.79	70.61	15.7%	3.00%
	3T FAMILY	475.61	550.37	74.76	15.7%	3.00%
	PTCHILD	317.07	366.91	49.84	15.7%	3.00%
	4T FAMILY	493.22	570.75	77.53	15.7%	3.00%
	Total	466.80	540.18	73.38	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	261.71	273.30	11.59	4.4%	3.00%
	2T FAMILY	693.53	724.25	30.72	4.4%	3.00%
	DOUBLE	667.37	696.92	29.55	4.4%	3.00%
	3T FAMILY	706.62	737.91	31.29	4.4%	3.00%
	PTCHILD	471.07	491.94	20.87	4.4%	3.00%
	4T FAMILY	732.78	765.24	32.46	4.4%	3.00%
	Total	417.07	435.54	18.47	4.4%	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	243.24	247.39	4.15	1.7%	3.00%
	2T FAMILY	644.58	655.58	11.00	1.7%	3.00%
	DOUBLE	620.26	630.84	10.58	1.7%	3.00%
	3T FAMILY	656.74	667.95	11.21	1.7%	3.00%
	PTCHILD	437.84	445.30	7.46	1.7%	3.00%
	4T FAMILY	681.08	692.69	11.61	1.7%	3.00%
	Total	501.24	509.80	8.55	1.7%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	223.85	225.57	1.72	0.8%	3.00%
	2T FAMILY	593.21	597.76	4.55	0.8%	3.01%
	DOUBLE	570.81	575.20	4.39	0.8%	3.00%
	3T FAMILY	604.40	609.04	4.64	0.8%	3.01%
	PTCHILD	402.92	406.03	3.11	0.8%	3.01%
	4T FAMILY	626.77	631.60	4.83	0.8%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	204.74	207.63	2.89	1.4%	3.01%
	2T FAMILY	542.56	550.22	7.66	1.4%	3.01%
	DOUBLE	522.09	529.46	7.37	1.4%	3.01%
	3T FAMILY	552.79	560.60	7.81	1.4%	3.01%
	PTCHILD	368.54	373.73	5.19	1.4%	3.00%
	4T FAMILY	573.28	581.36	8.08	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	177.21	179.18	1.97	1.1%	3.00%
	2T FAMILY	469.59	474.83	5.24	1.1%	3.00%
	DOUBLE	451.88	456.91	5.03	1.1%	3.00%
	3T FAMILY	478.46	483.79	5.33	1.1%	3.00%
	PTCHILD	318.98	322.52	3.54	1.1%	3.00%
	4T FAMILY	496.19	501.70	5.51	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	157.20	157.21	0.01	0.0%	2.99%
	2T FAMILY	416.58	416.61	0.03	0.0%	2.99%
	DOUBLE	400.86	400.89	0.03	0.0%	3.00%
	3T FAMILY	424.44	424.47	0.03	0.0%	2.99%
	PTCHILD	282.96	282.98	0.02	0.0%	3.00%
	4T FAMILY	440.16	440.19	0.03	0.0%	2.99%
	Total	416.58	416.61	0.03	0.0%	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	258.71	270.36	11.65	4.5%	3.00%
	2T FAMILY	685.59	716.45	30.86	4.5%	3.00%
	DOUBLE	659.72	689.42	29.70	4.5%	3.00%
	3T FAMILY	698.53	729.97	31.44	4.5%	3.00%
	PTCHILD	465.68	486.65	20.97	4.5%	3.00%
	4T FAMILY	724.39	757.01	32.62	4.5%	3.00%
	Total	449.20	469.43	20.22	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	241.11	245.18	4.07	1.7%	3.00%
	2T FAMILY	638.94	649.73	10.79	1.7%	3.00%
	DOUBLE	614.84	625.21	10.37	1.7%	3.00%
	3T FAMILY	651.00	661.99	10.99	1.7%	3.00%
	PTCHILD	434.00	441.32	7.32	1.7%	3.00%
	4T FAMILY	675.11	686.50	11.39	1.7%	3.00%
	Total	401.15	407.92	6.77	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	221.15	223.97	2.82	1.3%	3.00%
	2T FAMILY	586.04	593.52	7.48	1.3%	3.00%
	DOUBLE	563.93	571.12	7.19	1.3%	3.00%
	3T FAMILY	597.11	604.72	7.61	1.3%	3.00%
	PTCHILD	398.06	403.15	5.09	1.3%	3.00%
	4T FAMILY	619.21	627.12	7.91	1.3%	3.00%
	Total	403.60	408.75	5.14	1.3%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	202.87	206.60	3.73	1.8%	3.00%
	2T FAMILY	537.60	547.49	9.89	1.8%	3.00%
	DOUBLE	517.32	526.83	9.51	1.8%	3.00%
	3T FAMILY	547.75	557.82	10.07	1.8%	3.00%
	PTCHILD	365.17	371.88	6.71	1.8%	3.00%
	4T FAMILY	568.04	578.48	10.44	1.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	176.81	179.22	2.41	1.4%	3.00%
	2T FAMILY	468.54	474.93	6.39	1.4%	3.00%
	DOUBLE	450.86	457.01	6.15	1.4%	3.00%
	3T FAMILY	477.38	483.89	6.51	1.4%	3.00%
	PTCHILD	318.27	322.60	4.33	1.4%	3.00%
	4T FAMILY	495.08	501.82	6.74	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	158.36	157.21	-1.15	-0.7%	2.99%
	2T FAMILY	419.65	416.61	-3.04	-0.7%	2.99%
	DOUBLE	403.81	400.89	-2.92	-0.7%	3.00%
	3T FAMILY	427.57	424.47	-3.10	-0.7%	2.99%
	PTCHILD	285.05	282.98	-2.07	-0.7%	3.00%
	4T FAMILY	443.41	440.19	-3.22	-0.7%	2.99%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 1 Series Total		**439.30**	**473.83**	**34.54**	**7.9%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 2 Base Medical Plans						
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	252.19	282.44	30.25	12.0%	3.00%
	2T FAMILY	668.31	748.47	80.16	12.0%	3.00%
	DOUBLE	643.09	720.22	77.13	12.0%	3.00%
	3T FAMILY	680.91	762.59	81.68	12.0%	3.00%
	PTCHILD	453.95	508.39	54.44	12.0%	3.00%
	4T FAMILY	706.14	790.83	84.69	12.0%	3.00%
	Total	375.76	420.84	45.07	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	237.85	265.35	27.50	11.6%	3.00%
	2T FAMILY	630.31	703.18	72.87	11.6%	3.00%
	DOUBLE	606.53	676.64	70.11	11.6%	3.00%
	3T FAMILY	642.19	716.45	74.26	11.6%	3.00%
	PTCHILD	428.13	477.63	49.50	11.6%	3.00%
	4T FAMILY	665.98	742.98	77.00	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	225.52	251.14	25.62	11.4%	3.00%
	2T FAMILY	597.62	665.52	67.90	11.4%	3.00%
	DOUBLE	575.08	640.41	65.33	11.4%	3.00%
	3T FAMILY	608.91	678.08	69.17	11.4%	3.00%
	PTCHILD	405.94	452.05	46.11	11.4%	3.00%
	4T FAMILY	631.46	703.19	71.73	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	214.48	239.07	24.59	11.5%	3.00%
	2T FAMILY	568.37	633.54	65.17	11.5%	3.00%
	DOUBLE	546.93	609.63	62.70	11.5%	3.00%
	3T FAMILY	579.10	645.49	66.39	11.5%	3.00%
	PTCHILD	386.07	430.33	44.26	11.5%	3.00%
	4T FAMILY	600.55	669.40	68.85	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.45	221.14	24.69	12.6%	3.00%
	2T FAMILY	520.59	586.02	65.43	12.6%	3.00%
	DOUBLE	500.95	563.91	62.96	12.6%	3.00%
	3T FAMILY	530.42	597.08	66.66	12.6%	3.01%
	PTCHILD	353.61	398.05	44.44	12.6%	3.00%
	4T FAMILY	550.06	619.19	69.13	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	180.63	205.01	24.38	13.5%	3.00%
	2T FAMILY	478.67	543.28	64.61	13.5%	3.00%
	DOUBLE	460.61	522.78	62.17	13.5%	3.00%
	3T FAMILY	487.71	553.53	65.82	13.5%	3.00%
	PTCHILD	325.14	369.02	43.88	13.5%	3.00%
	4T FAMILY	505.77	574.03	68.26	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	250.64	281.14	30.50	12.2%	3.00%
	2T FAMILY	664.19	745.02	80.83	12.2%	3.00%
	DOUBLE	639.14	716.91	77.77	12.2%	3.00%
	3T FAMILY	676.72	759.08	82.36	12.2%	3.00%
	PTCHILD	451.16	506.05	54.89	12.2%	3.00%
	4T FAMILY	701.80	787.19	85.39	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	236.85	264.46	27.61	11.7%	3.00%
	2T FAMILY	627.65	700.82	73.17	11.7%	3.00%
	DOUBLE	603.98	674.37	70.39	11.7%	3.00%
	3T FAMILY	639.49	714.04	74.55	11.7%	3.00%
	PTCHILD	426.34	476.03	49.69	11.7%	3.00%
	4T FAMILY	663.19	740.49	77.30	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	224.82	250.45	25.63	11.4%	3.00%
	2T FAMILY	595.77	663.69	67.92	11.4%	3.00%
	DOUBLE	573.30	638.65	65.35	11.4%	3.00%
	3T FAMILY	607.01	676.22	69.21	11.4%	3.00%
	PTCHILD	404.68	450.81	46.13	11.4%	3.00%
	4T FAMILY	629.50	701.26	71.76	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	214.03	238.69	24.66	11.5%	2.99%
	2T FAMILY	567.17	632.53	65.36	11.5%	2.99%
	DOUBLE	545.78	608.66	62.88	11.5%	3.00%
	3T FAMILY	577.88	644.46	66.58	11.5%	2.99%
	PTCHILD	385.25	429.64	44.39	11.5%	2.99%
	4T FAMILY	599.28	668.33	69.05	11.5%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.62	221.24	24.62	12.5%	2.99%
	2T FAMILY	521.04	586.29	65.25	12.5%	2.99%
	DOUBLE	501.39	564.16	62.77	12.5%	2.99%
	3T FAMILY	530.88	597.35	66.47	12.5%	2.99%
	PTCHILD	353.92	398.23	44.31	12.5%	2.99%
	4T FAMILY	550.54	619.47	68.93	12.5%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	180.66	205.09	24.43	13.5%	3.00%
	2T FAMILY	478.75	543.49	64.74	13.5%	3.00%
	DOUBLE	460.69	522.98	62.29	13.5%	3.00%
	3T FAMILY	487.79	553.74	65.95	13.5%	3.00%
	PTCHILD	325.19	369.16	43.97	13.5%	3.00%
	4T FAMILY	505.85	574.25	68.40	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	246.60	255.25	8.65	3.5%	3.00%
	2T FAMILY	653.49	676.41	22.92	3.5%	3.00%
	DOUBLE	628.84	650.89	22.05	3.5%	3.00%
	3T FAMILY	665.82	689.18	23.36	3.5%	3.00%
	PTCHILD	443.88	459.45	15.57	3.5%	3.00%
	4T FAMILY	690.48	714.70	24.22	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	230.38	234.71	4.33	1.9%	3.00%
	2T FAMILY	610.50	621.98	11.48	1.9%	3.00%
	DOUBLE	587.47	598.51	11.04	1.9%	3.00%
	3T FAMILY	622.03	633.72	11.69	1.9%	3.00%
	PTCHILD	414.68	422.48	7.80	1.9%	3.00%
	4T FAMILY	645.06	657.19	12.13	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	213.95	218.02	4.07	1.9%	3.00%
	2T FAMILY	566.97	577.75	10.78	1.9%	3.00%
	DOUBLE	545.58	555.95	10.37	1.9%	3.00%
	3T FAMILY	577.67	588.65	10.98	1.9%	3.00%
	PTCHILD	385.12	392.44	7.32	1.9%	3.00%
	4T FAMILY	599.07	610.46	11.39	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	198.86	204.15	5.29	2.7%	3.00%
	2T FAMILY	526.98	541.00	14.02	2.7%	3.00%
	DOUBLE	507.11	520.58	13.47	2.7%	3.00%
	3T FAMILY	536.92	551.21	14.29	2.7%	3.00%
	PTCHILD	357.95	367.47	9.52	2.7%	3.00%
	4T FAMILY	556.81	571.62	14.81	2.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	178.71	182.08	3.37	1.9%	3.00%
	2T FAMILY	473.58	482.51	8.93	1.9%	3.00%
	DOUBLE	455.71	464.30	8.59	1.9%	3.00%
	3T FAMILY	482.52	491.62	9.10	1.9%	3.00%
	PTCHILD	321.69	327.74	6.05	1.9%	3.00%
	4T FAMILY	500.40	509.82	9.42	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	164.85	157.98	-6.87	-4.2%	3.00%
	2T FAMILY	436.85	418.65	-18.20	-4.2%	3.00%
	DOUBLE	420.37	402.85	-17.52	-4.2%	3.00%
	3T FAMILY	445.09	426.55	-18.54	-4.2%	3.00%
	PTCHILD	296.74	284.36	-12.38	-4.2%	3.00%
	4T FAMILY	461.59	442.34	-19.25	-4.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	245.19	254.21	9.02	3.7%	3.00%
	2T FAMILY	649.74	673.66	23.92	3.7%	3.00%
	DOUBLE	625.24	648.24	23.00	3.7%	3.00%
	3T FAMILY	662.01	686.37	24.36	3.7%	3.00%
	PTCHILD	441.34	457.58	16.24	3.7%	3.00%
	4T FAMILY	686.53	711.79	25.26	3.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	230.09	234.04	3.95	1.7%	3.00%
	2T FAMILY	609.73	620.21	10.48	1.7%	3.00%
	DOUBLE	586.74	596.80	10.06	1.7%	3.00%
	3T FAMILY	621.24	631.91	10.67	1.7%	3.00%
	PTCHILD	414.16	421.27	7.11	1.7%	3.00%
	4T FAMILY	644.25	655.31	11.06	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	214.02	217.69	3.67	1.7%	3.00%
	2T FAMILY	567.14	576.88	9.74	1.7%	3.00%
	DOUBLE	545.76	555.11	9.35	1.7%	3.00%
	3T FAMILY	577.85	587.76	9.91	1.7%	3.00%
	PTCHILD	385.24	391.84	6.60	1.7%	3.00%
	4T FAMILY	599.26	609.53	10.27	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	199.39	204.11	4.72	2.4%	3.00%
	2T FAMILY	528.38	540.89	12.51	2.4%	3.00%
	DOUBLE	508.45	520.48	12.03	2.4%	3.00%
	3T FAMILY	538.35	551.10	12.75	2.4%	3.00%
	PTCHILD	358.90	367.40	8.50	2.4%	3.00%
	4T FAMILY	558.29	571.51	13.22	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	179.81	182.40	2.59	1.4%	3.00%
	2T FAMILY	476.50	483.36	6.86	1.4%	3.00%
	DOUBLE	458.52	465.12	6.60	1.4%	3.00%
	3T FAMILY	485.49	492.48	6.99	1.4%	3.00%
	PTCHILD	323.66	328.32	4.66	1.4%	3.00%
	4T FAMILY	503.47	510.72	7.25	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	166.22	158.01	-8.21	-4.9%	3.00%
	2T FAMILY	440.48	418.73	-21.75	-4.9%	3.00%
	DOUBLE	423.87	402.93	-20.94	-4.9%	3.00%
	3T FAMILY	448.80	426.63	-22.17	-4.9%	3.00%
	PTCHILD	299.20	284.42	-14.78	-4.9%	3.00%
	4T FAMILY	465.42	442.43	-22.99	-4.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	265.72	282.08	16.36	6.2%	3.00%
	2T FAMILY	704.16	747.51	43.35	6.2%	3.00%
	DOUBLE	677.59	719.30	41.71	6.2%	3.00%
	3T FAMILY	717.44	761.62	44.18	6.2%	3.00%
	PTCHILD	478.30	507.74	29.44	6.2%	3.00%
	4T FAMILY	744.02	789.82	45.80	6.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 2 Series Total		**375.76**	**420.84**	**45.07**	**12.0%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 3 Base Medical Plans						
iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	245.46	274.83	29.37	12.0%	3.00%
	2T FAMILY	650.47	728.30	77.83	12.0%	3.00%
	DOUBLE	625.93	700.82	74.89	12.0%	3.00%
	3T FAMILY	662.74	742.04	79.30	12.0%	3.00%
	PTCHILD	441.83	494.69	52.86	12.0%	3.00%
	4T FAMILY	687.29	769.52	82.23	12.0%	3.00%
	Total	416.25	466.05	49.80	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	229.01	257.03	28.02	12.2%	3.01%
	2T FAMILY	606.88	681.13	74.25	12.2%	3.01%
	DOUBLE	583.98	655.43	71.45	12.2%	3.01%
	3T FAMILY	618.32	693.98	75.66	12.2%	3.01%
	PTCHILD	412.23	462.65	50.42	12.2%	3.01%
	4T FAMILY	641.24	719.68	78.44	12.2%	3.01%
	Total	435.12	488.36	53.24	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	244.79	274.13	29.34	12.0%	3.00%
	2T FAMILY	648.70	726.44	77.74	12.0%	3.00%
	DOUBLE	624.22	699.03	74.81	12.0%	3.00%
	3T FAMILY	660.93	740.15	79.22	12.0%	3.00%
	PTCHILD	440.63	493.43	52.80	12.0%	3.00%
	4T FAMILY	685.42	767.56	82.14	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	228.44	256.45	28.01	12.3%	3.00%
	2T FAMILY	605.36	679.59	74.23	12.3%	3.00%
	DOUBLE	582.52	653.95	71.43	12.3%	3.00%
	3T FAMILY	616.78	692.42	75.64	12.3%	3.00%
	PTCHILD	411.19	461.61	50.42	12.3%	3.00%
	4T FAMILY	639.63	718.06	78.43	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	244.22	273.51	29.29	12.0%	3.00%
	2T FAMILY	647.18	724.80	77.62	12.0%	3.00%
	DOUBLE	622.77	697.45	74.68	12.0%	3.00%
	3T FAMILY	659.39	738.48	79.09	12.0%	3.00%
	PTCHILD	439.60	492.32	52.72	12.0%	3.00%
	4T FAMILY	683.82	765.83	82.01	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	227.98	255.94	27.96	12.3%	3.00%
	2T FAMILY	604.15	678.24	74.09	12.3%	3.00%
	DOUBLE	581.35	652.65	71.30	12.3%	3.00%
	3T FAMILY	615.54	691.04	75.50	12.3%	3.00%
	PTCHILD	410.37	460.69	50.32	12.3%	3.00%
	4T FAMILY	638.35	716.63	78.28	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	200.81	227.47	26.66	13.3%	3.00%
	2T FAMILY	532.15	602.80	70.65	13.3%	3.00%
	DOUBLE	512.07	580.05	67.98	13.3%	3.00%
	3T FAMILY	542.18	614.17	71.99	13.3%	3.00%
	PTCHILD	361.47	409.45	47.98	13.3%	3.00%
	4T FAMILY	562.28	636.92	74.64	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	177.70	203.06	25.36	14.3%	3.00%
	2T FAMILY	470.91	538.11	67.20	14.3%	3.00%
	DOUBLE	453.14	517.80	64.66	14.3%	3.00%
	3T FAMILY	479.79	548.26	68.47	14.3%	3.00%
	PTCHILD	319.86	365.51	45.65	14.3%	3.00%
	4T FAMILY	497.56	568.57	71.01	14.3%	3.00%
	Total	470.91	538.11	67.20	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	243.21	272.47	29.26	12.0%	3.00%
	2T FAMILY	644.51	722.05	77.54	12.0%	3.00%
	DOUBLE	620.19	694.80	74.61	12.0%	3.00%
	3T FAMILY	656.67	735.67	79.00	12.0%	3.00%
	PTCHILD	437.78	490.45	52.67	12.0%	3.00%
	4T FAMILY	680.99	762.92	81.93	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	227.20	255.13	27.93	12.3%	3.00%
	2T FAMILY	602.08	676.09	74.01	12.3%	3.00%
	DOUBLE	579.37	650.58	71.21	12.3%	3.00%
	3T FAMILY	613.43	688.85	75.42	12.3%	3.00%
	PTCHILD	408.97	459.23	50.26	12.3%	3.00%
	4T FAMILY	636.17	714.36	78.19	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	199.98	227.00	27.02	13.5%	3.00%
	2T FAMILY	529.95	601.55	71.60	13.5%	3.00%
	DOUBLE	509.96	578.85	68.89	13.5%	3.00%
	3T FAMILY	539.94	612.90	72.96	13.5%	3.00%
	PTCHILD	359.97	408.60	48.63	13.5%	3.00%
	4T FAMILY	559.95	635.60	75.65	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	176.52	200.62	24.10	13.7%	3.01%
	2T FAMILY	467.78	531.64	63.86	13.7%	3.01%
	DOUBLE	450.13	511.58	61.45	13.7%	3.01%
	3T FAMILY	476.60	541.67	65.07	13.7%	3.01%
	PTCHILD	317.74	361.12	43.38	13.7%	3.01%
	4T FAMILY	494.26	561.74	67.48	13.7%	3.01%
	Total	467.78	531.64	63.86	13.7%	
Small - iDirect 3 Series Total		**420.05**	**470.74**	**50.70**	**12.1%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	266.10	298.68	32.58	12.2%	3.00%
	2T FAMILY	705.17	791.50	86.33	12.2%	3.00%
	DOUBLE	678.56	761.63	83.07	12.2%	3.00%
	3T FAMILY	718.47	806.44	87.97	12.2%	3.00%
	PTCHILD	478.98	537.62	58.64	12.2%	3.00%
	4T FAMILY	745.08	836.30	91.22	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	248.87	278.08	29.21	11.7%	3.00%
	2T FAMILY	659.50	736.91	77.41	11.7%	3.00%
	DOUBLE	634.62	709.10	74.48	11.7%	3.00%
	3T FAMILY	671.94	750.82	78.88	11.7%	3.00%
	PTCHILD	447.97	500.54	52.57	11.7%	3.00%
	4T FAMILY	696.84	778.62	81.78	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	233.77	260.79	27.02	11.6%	3.00%
	2T FAMILY	619.49	691.09	71.60	11.6%	3.00%
	DOUBLE	596.12	665.01	68.89	11.6%	3.00%
	3T FAMILY	631.18	704.13	72.95	11.6%	3.00%
	PTCHILD	420.79	469.42	48.63	11.6%	3.00%
	4T FAMILY	654.56	730.21	75.65	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.30	246.24	25.94	11.8%	3.00%
	2T FAMILY	583.79	652.54	68.75	11.8%	3.00%
	DOUBLE	561.77	627.91	66.14	11.8%	3.00%
	3T FAMILY	594.80	664.85	70.05	11.8%	3.00%
	PTCHILD	396.55	443.23	46.68	11.8%	3.00%
	4T FAMILY	616.85	689.47	72.62	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	194.64	223.38	28.74	14.8%	3.01%
	2T FAMILY	515.80	591.96	76.16	14.8%	3.01%
	DOUBLE	496.34	569.62	73.28	14.8%	3.01%
	3T FAMILY	525.52	603.13	77.61	14.8%	3.01%
	PTCHILD	350.36	402.08	51.72	14.8%	3.00%
	4T FAMILY	545.00	625.46	80.46	14.8%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	176.82	206.39	29.57	16.7%	3.00%
	2T FAMILY	468.58	546.93	78.35	16.7%	3.00%
	DOUBLE	450.90	526.29	75.39	16.7%	3.00%
	3T FAMILY	477.41	557.25	79.84	16.7%	3.00%
	PTCHILD	318.28	371.50	53.22	16.7%	3.00%
	4T FAMILY	495.10	577.89	82.79	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	253.80	284.28	30.48	12.0%	3.00%
	2T FAMILY	672.57	753.34	80.77	12.0%	3.00%
	DOUBLE	647.19	724.91	77.72	12.0%	3.00%
	3T FAMILY	685.26	767.56	82.30	12.0%	3.00%
	PTCHILD	456.85	511.70	54.85	12.0%	3.00%
	4T FAMILY	710.65	795.98	85.33	12.0%	3.00%
	Total	672.57	753.34	80.77	12.0%	
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	239.27	267.09	27.82	11.6%	3.00%
	2T FAMILY	634.06	707.79	73.73	11.6%	3.00%
	DOUBLE	610.14	681.08	70.94	11.6%	3.00%
	3T FAMILY	646.02	721.14	75.12	11.6%	3.00%
	PTCHILD	430.69	480.76	50.07	11.6%	3.00%
	4T FAMILY	669.96	747.85	77.89	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	227.00	252.69	25.69	11.3%	3.00%
	2T FAMILY	601.56	669.63	68.07	11.3%	3.00%
	DOUBLE	578.86	644.36	65.50	11.3%	3.00%
	3T FAMILY	612.90	682.26	69.36	11.3%	3.00%
	PTCHILD	408.60	454.84	46.24	11.3%	3.00%
	4T FAMILY	635.60	707.53	71.93	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	215.00	240.50	25.50	11.9%	3.00%
	2T FAMILY	569.75	637.33	67.58	11.9%	3.00%
	DOUBLE	548.26	613.28	65.02	11.9%	3.00%
	3T FAMILY	580.50	649.35	68.85	11.9%	3.00%
	PTCHILD	387.00	432.90	45.90	11.9%	3.00%
	4T FAMILY	602.00	673.40	71.40	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	194.50	222.40	27.90	14.3%	3.00%
	2T FAMILY	515.43	589.36	73.93	14.3%	3.00%
	DOUBLE	495.98	567.12	71.14	14.3%	3.00%
	3T FAMILY	525.14	600.48	75.34	14.3%	3.00%
	PTCHILD	350.10	400.32	50.22	14.3%	3.00%
	4T FAMILY	544.60	622.72	78.12	14.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	180.12	206.10	25.98	14.4%	3.00%
	2T FAMILY	477.32	546.17	68.85	14.4%	3.00%
	DOUBLE	459.31	525.56	66.25	14.4%	3.00%
	3T FAMILY	486.32	556.47	70.15	14.4%	3.00%
	PTCHILD	324.22	370.98	46.76	14.4%	3.00%
	4T FAMILY	504.34	577.08	72.74	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**672.57**	**753.34**	**80.77**	**12.0%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 5 Base Medical Plans						
iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	255.49	286.18	30.69	12.0%	3.00%
	2T FAMILY	677.04	758.38	81.34	12.0%	3.00%
	DOUBLE	651.49	729.76	78.27	12.0%	3.00%
	3T FAMILY	689.81	772.69	82.88	12.0%	3.00%
	PTCHILD	459.89	515.12	55.23	12.0%	3.00%
	4T FAMILY	715.38	801.30	85.92	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	214.20	239.27	25.07	11.7%	3.00%
	2T FAMILY	567.63	634.07	66.44	11.7%	3.00%
	DOUBLE	546.22	610.14	63.92	11.7%	3.00%
	3T FAMILY	578.34	646.03	67.69	11.7%	3.00%
	PTCHILD	385.57	430.69	45.12	11.7%	3.00%
	4T FAMILY	599.77	669.96	70.19	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	177.31	203.89	26.58	15.0%	3.00%
	2T FAMILY	469.88	540.31	70.43	15.0%	3.00%
	DOUBLE	452.13	519.92	67.79	15.0%	3.00%
	3T FAMILY	478.74	550.50	71.76	15.0%	3.00%
	PTCHILD	319.16	367.00	47.84	15.0%	2.99%
	4T FAMILY	496.47	570.89	74.42	15.0%	2.99%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Base Total		**437.86**	**473.49**	**35.62**	**8.1%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	51.94	57.65	5.71	11.0%	3.48%
	2T FAMILY	137.64	152.77	15.13	11.0%	3.48%
	DOUBLE	132.45	147.01	14.56	11.0%	3.48%
	3T FAMILY	140.24	155.66	15.42	11.0%	3.48%
	PTCHILD	93.49	103.77	10.28	11.0%	3.48%
	4T FAMILY	145.43	161.42	15.99	11.0%	3.48%
	Total	80.51	89.36	8.85	11.0%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	52.77	58.43	5.66	10.7%	3.53%
	2T FAMILY	139.84	154.84	15.00	10.7%	3.52%
	DOUBLE	134.56	149.00	14.44	10.7%	3.53%
	3T FAMILY	142.48	157.76	15.28	10.7%	3.52%
	PTCHILD	94.99	105.17	10.18	10.7%	3.52%
	4T FAMILY	147.76	163.60	15.84	10.7%	3.52%
	Total	118.07	130.74	12.67	10.7%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	46.13	47.57	1.44	3.1%	3.50%
	2T FAMILY	122.24	126.06	3.82	3.1%	3.51%
	DOUBLE	117.63	121.30	3.67	3.1%	3.50%
	3T FAMILY	124.55	128.44	3.89	3.1%	3.51%
	PTCHILD	83.03	85.63	2.60	3.1%	3.51%
	4T FAMILY	129.16	133.20	4.04	3.1%	3.50%
	Total	73.81	76.11	2.31	3.1%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	38.51	40.77	2.26	5.9%	3.50%
	2T FAMILY	102.05	108.04	5.99	5.9%	3.51%
	DOUBLE	98.20	103.96	5.76	5.9%	3.50%
	3T FAMILY	103.98	110.08	6.10	5.9%	3.51%
	PTCHILD	69.32	73.39	4.07	5.9%	3.51%
	4T FAMILY	107.83	114.16	6.33	5.9%	3.51%
	Total	63.65	67.39	3.74	5.9%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	40.10	45.40	5.30	13.2%	3.49%
	2T FAMILY	106.27	120.31	14.04	13.2%	3.48%
	DOUBLE	102.26	115.77	13.51	13.2%	3.49%
	3T FAMILY	108.27	122.58	14.31	13.2%	3.49%
	PTCHILD	72.18	81.72	9.54	13.2%	3.48%
	4T FAMILY	112.28	127.12	14.84	13.2%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	10.05	10.21	0.16	1.6%	3.44%
	2T FAMILY	26.63	27.06	0.43	1.6%	3.44%
	DOUBLE	25.63	26.04	0.41	1.6%	3.46%
	3T FAMILY	27.14	27.57	0.43	1.6%	3.45%
	PTCHILD	18.09	18.38	0.29	1.6%	3.43%
	4T FAMILY	28.14	28.59	0.45	1.6%	3.44%
	Total	15.15	15.39	0.24	1.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	46.46	51.40	4.94	10.6%	3.48%
IHBC-RX-E-005	2T FAMILY	123.12	136.21	13.09	10.6%	3.48%
	DOUBLE	118.47	131.07	12.60	10.6%	3.48%
	3T FAMILY	125.44	138.78	13.34	10.6%	3.48%
	PTCHILD	83.63	92.52	8.89	10.6%	3.48%
	4T FAMILY	130.09	143.92	13.83	10.6%	3.48%
	Total	78.59	86.95	8.36	10.6%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	48.28	54.04	5.76	11.9%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	127.94	143.21	15.27	11.9%	3.51%
	DOUBLE	123.11	137.80	14.69	11.9%	3.50%
	3T FAMILY	130.36	145.91	15.55	11.9%	3.50%
	PTCHILD	86.90	97.27	10.37	11.9%	3.50%
	4T FAMILY	135.18	151.31	16.13	11.9%	3.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	14.76	14.71	-0.05	-0.3%	3.52%
IHBC-RX-OPTE-004	2T FAMILY	39.11	38.98	-0.13	-0.3%	3.51%
	DOUBLE	37.64	37.51	-0.13	-0.3%	3.50%
	3T FAMILY	39.85	39.72	-0.13	-0.3%	3.52%
	PTCHILD	26.57	26.48	-0.09	-0.3%	3.52%
	4T FAMILY	41.33	41.19	-0.14	-0.3%	3.52%
	Total	20.85	20.78	-0.07	-0.3%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	41.90	46.55	4.65	11.1%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	111.04	123.36	12.32	11.1%	3.52%
	DOUBLE	106.85	118.70	11.85	11.1%	3.51%
	3T FAMILY	113.13	125.69	12.56	11.1%	3.52%
	PTCHILD	75.42	83.79	8.37	11.1%	3.51%
	4T FAMILY	117.32	130.34	13.02	11.1%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	57.86	61.31	3.45	6.0%	3.51%
IHBC-PE1000	2T FAMILY	153.33	162.47	9.14	6.0%	3.51%
	DOUBLE	147.54	156.34	8.80	6.0%	3.51%
	3T FAMILY	156.22	165.54	9.32	6.0%	3.51%
	PTCHILD	104.15	110.36	6.21	6.0%	3.52%
	4T FAMILY	162.01	171.67	9.66	6.0%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	50.63	53.85	3.22	6.4%	3.50%
IHBC-PE1000	2T FAMILY	134.17	142.70	8.53	6.4%	3.50%
	DOUBLE	129.11	137.32	8.21	6.4%	3.50%
	3T FAMILY	136.70	145.40	8.70	6.4%	3.50%
	PTCHILD	91.13	96.93	5.80	6.4%	3.50%
	4T FAMILY	141.76	150.78	9.02	6.4%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.27	48.67	2.40	5.2%	3.53%
IHBC-PE1000	2T FAMILY	122.62	128.98	6.36	5.2%	3.53%
	DOUBLE	117.99	124.11	6.12	5.2%	3.53%
	3T FAMILY	124.93	131.41	6.48	5.2%	3.53%
	PTCHILD	83.29	87.61	4.32	5.2%	3.53%
	4T FAMILY	129.56	136.28	6.72	5.2%	3.53%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $1,500 Ded Total		**72.88**	**79.56**	**6.67**	**9.2%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	47.69	53.31	5.62	11.8%	3.49%
	2T FAMILY	126.38	141.27	14.89	11.8%	3.49%
	DOUBLE	121.61	135.94	14.33	11.8%	3.49%
	3T FAMILY	128.76	143.94	15.18	11.8%	3.49%
	PTCHILD	85.84	95.96	10.12	11.8%	3.49%
	4T FAMILY	133.53	149.27	15.74	11.8%	3.49%
	Total	59.80	66.84	7.05	11.8%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	48.50	54.07	5.57	11.5%	3.52%
	2T FAMILY	128.53	143.29	14.76	11.5%	3.53%
	DOUBLE	123.68	137.88	14.20	11.5%	3.52%
	3T FAMILY	130.95	145.99	15.04	11.5%	3.52%
	PTCHILD	87.30	97.33	10.03	11.5%	3.53%
	4T FAMILY	135.80	151.40	15.60	11.5%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	41.84	43.81	1.97	4.7%	3.50%
	2T FAMILY	110.88	116.10	5.22	4.7%	3.50%
	DOUBLE	106.69	111.72	5.03	4.7%	3.50%
	3T FAMILY	112.97	118.29	5.32	4.7%	3.50%
	PTCHILD	75.31	78.86	3.55	4.7%	3.50%
	4T FAMILY	117.15	122.67	5.52	4.7%	3.50%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	34.18	37.40	3.22	9.4%	3.52%
	2T FAMILY	90.58	99.11	8.53	9.4%	3.52%
	DOUBLE	87.16	95.37	8.21	9.4%	3.52%
	3T FAMILY	92.29	100.98	8.69	9.4%	3.52%
	PTCHILD	61.52	67.32	5.80	9.4%	3.52%
	4T FAMILY	95.70	104.72	9.02	9.4%	3.52%
	Total	59.10	64.67	5.57	9.4%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	36.57	41.76	5.19	14.2%	3.49%
	2T FAMILY	96.91	110.66	13.75	14.2%	3.49%
	DOUBLE	93.25	106.49	13.24	14.2%	3.50%
	3T FAMILY	98.74	112.75	14.01	14.2%	3.49%
	PTCHILD	65.83	75.17	9.34	14.2%	3.50%
	4T FAMILY	102.40	116.93	14.53	14.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.87	8.72	-0.15	-1.7%	3.44%
	2T FAMILY	23.51	23.11	-0.40	-1.7%	3.45%
	DOUBLE	22.62	22.24	-0.38	-1.7%	3.44%
	3T FAMILY	23.95	23.54	-0.41	-1.7%	3.43%
	PTCHILD	15.97	15.70	-0.27	-1.7%	3.49%
	4T FAMILY	24.84	24.42	-0.42	-1.7%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	42.54	47.43	4.89	11.5%	3.54%
IHBC-RX-E-005	2T FAMILY	112.73	125.69	12.96	11.5%	3.53%
	DOUBLE	108.48	120.95	12.47	11.5%	3.54%
	3T FAMILY	114.86	128.06	13.20	11.5%	3.53%
	PTCHILD	76.57	85.37	8.80	11.5%	3.53%
	4T FAMILY	119.11	132.80	13.69	11.5%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	44.25	49.89	5.64	12.7%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	117.26	132.21	14.95	12.7%	3.51%
	DOUBLE	112.84	127.22	14.38	12.7%	3.51%
	3T FAMILY	119.48	134.70	15.22	12.7%	3.50%
	PTCHILD	79.65	89.80	10.15	12.7%	3.50%
	4T FAMILY	123.90	139.69	15.79	12.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.14	12.69	-0.45	-3.4%	3.42%
IHBC-RX-OPTE-004	2T FAMILY	34.82	33.63	-1.19	-3.4%	3.41%
	DOUBLE	33.51	32.36	-1.15	-3.4%	3.42%
	3T FAMILY	35.48	34.26	-1.22	-3.4%	3.41%
	PTCHILD	23.65	22.84	-0.81	-3.4%	3.40%
	4T FAMILY	36.79	35.53	-1.26	-3.4%	3.41%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	38.29	42.87	4.58	12.0%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	101.47	113.61	12.14	12.0%	3.48%
	DOUBLE	97.64	109.32	11.68	12.0%	3.47%
	3T FAMILY	103.38	115.75	12.37	12.0%	3.48%
	PTCHILD	68.92	77.17	8.25	12.0%	3.49%
	4T FAMILY	107.21	120.04	12.83	12.0%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	53.22	56.73	3.51	6.6%	3.50%
IHBC-PE1000	2T FAMILY	141.03	150.33	9.30	6.6%	3.50%
	DOUBLE	135.71	144.66	8.95	6.6%	3.50%
	3T FAMILY	143.69	153.17	9.48	6.6%	3.50%
	PTCHILD	95.80	102.11	6.31	6.6%	3.50%
	4T FAMILY	149.02	158.84	9.82	6.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.39	49.68	3.29	7.1%	3.50%
IHBC-PE1000	2T FAMILY	122.93	131.65	8.72	7.1%	3.50%
	DOUBLE	118.29	126.68	8.39	7.1%	3.50%
	3T FAMILY	125.25	134.14	8.89	7.1%	3.50%
	PTCHILD	83.50	89.42	5.92	7.1%	3.50%
	4T FAMILY	129.89	139.10	9.21	7.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.34	44.84	2.50	5.9%	3.51%
IHBC-PE1000	2T FAMILY	112.20	118.83	6.63	5.9%	3.51%
	DOUBLE	107.97	114.34	6.37	5.9%	3.50%
	3T FAMILY	114.32	121.07	6.75	5.9%	3.51%
	PTCHILD	76.21	80.71	4.50	5.9%	3.50%
	4T FAMILY	118.55	125.55	7.00	5.9%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**59.36**	**65.49**	**6.12**	**10.3%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $2,500/$5,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	44.09	49.67	5.58	12.7%	3.50%
	2T FAMILY	116.84	131.63	14.79	12.7%	3.51%
	DOUBLE	112.43	126.66	14.23	12.7%	3.51%
	3T FAMILY	119.04	134.11	15.07	12.7%	3.50%
	PTCHILD	79.36	89.41	10.05	12.7%	3.51%
	4T FAMILY	123.45	139.08	15.63	12.7%	3.51%
	Total	44.09	49.67	5.58	12.7%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	44.89	50.43	5.54	12.3%	3.51%
	2T FAMILY	118.96	133.64	14.68	12.3%	3.51%
	DOUBLE	114.47	128.60	14.13	12.3%	3.51%
	3T FAMILY	121.20	136.16	14.96	12.3%	3.51%
	PTCHILD	80.80	90.77	9.97	12.3%	3.50%
	4T FAMILY	125.69	141.20	15.51	12.3%	3.50%
	Total	88.10	98.97	10.87	12.3%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	37.78	40.64	2.86	7.6%	3.49%
	2T FAMILY	100.12	107.70	7.58	7.6%	3.49%
	DOUBLE	96.34	103.63	7.29	7.6%	3.49%
	3T FAMILY	102.01	109.73	7.72	7.6%	3.49%
	PTCHILD	68.00	73.15	5.15	7.6%	3.48%
	4T FAMILY	105.78	113.79	8.01	7.6%	3.48%
	Total	79.34	85.35	6.01	7.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	30.65	34.55	3.90	12.7%	3.54%
	2T FAMILY	81.22	91.56	10.34	12.7%	3.54%
	DOUBLE	78.16	88.10	9.94	12.7%	3.54%
	3T FAMILY	82.76	93.29	10.53	12.7%	3.54%
	PTCHILD	55.17	62.19	7.02	12.7%	3.53%
	4T FAMILY	85.82	96.74	10.92	12.7%	3.53%
	Total	50.88	57.35	6.48	12.7%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	33.13	38.71	5.58	16.8%	3.53%
	2T FAMILY	87.79	102.58	14.79	16.8%	3.53%
	DOUBLE	84.48	98.71	14.23	16.8%	3.53%
	3T FAMILY	89.45	104.52	15.07	16.8%	3.54%
	PTCHILD	59.63	69.68	10.05	16.9%	3.54%
	4T FAMILY	92.76	108.39	15.63	16.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.01	7.64	-0.37	-4.6%	3.38%
	2T FAMILY	21.23	20.25	-0.98	-4.6%	3.42%
	DOUBLE	20.43	19.48	-0.95	-4.7%	3.40%
	3T FAMILY	21.63	20.63	-1.00	-4.6%	3.41%
	PTCHILD	14.42	13.75	-0.67	-4.6%	3.38%
	4T FAMILY	22.43	21.39	-1.04	-4.6%	3.38%
	Total	11.79	11.24	-0.54	-4.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	39.24	44.05	4.81	12.3%	3.50%
IHBC-RX-E-005	2T FAMILY	103.99	116.73	12.74	12.3%	3.50%
	DOUBLE	100.06	112.33	12.27	12.3%	3.50%
	3T FAMILY	105.95	118.94	12.99	12.3%	3.51%
	PTCHILD	70.63	79.29	8.66	12.3%	3.50%
	4T FAMILY	109.87	123.34	13.47	12.3%	3.50%
	Total	78.27	87.86	9.59	12.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	40.85	46.39	5.54	13.6%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	108.25	122.93	14.68	13.6%	3.48%
	DOUBLE	104.17	118.29	14.12	13.6%	3.47%
	3T FAMILY	110.30	125.25	14.95	13.6%	3.48%
	PTCHILD	73.53	83.50	9.97	13.6%	3.48%
	4T FAMILY	114.38	129.89	15.51	13.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.90	11.24	-0.66	-5.5%	3.59%
IHBC-RX-OPTE-004	2T FAMILY	31.54	29.79	-1.75	-5.5%	3.62%
	DOUBLE	30.35	28.66	-1.69	-5.6%	3.58%
	3T FAMILY	32.13	30.35	-1.78	-5.5%	3.58%
	PTCHILD	21.42	20.23	-1.19	-5.6%	3.58%
	4T FAMILY	33.32	31.47	-1.85	-5.6%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	35.27	39.76	4.49	12.7%	3.46%
IHBC-RX-OPTE-005	2T FAMILY	93.47	105.36	11.89	12.7%	3.46%
	DOUBLE	89.94	101.39	11.45	12.7%	3.46%
	3T FAMILY	95.23	107.35	12.12	12.7%	3.46%
	PTCHILD	63.49	71.57	8.08	12.7%	3.47%
	4T FAMILY	98.76	111.33	12.57	12.7%	3.47%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	49.35	52.92	3.57	7.2%	3.50%
IHBC-PE1000	2T FAMILY	130.78	140.24	9.46	7.2%	3.51%
	DOUBLE	125.84	134.95	9.11	7.2%	3.51%
	3T FAMILY	133.25	142.88	9.63	7.2%	3.50%
	PTCHILD	88.83	95.26	6.43	7.2%	3.51%
	4T FAMILY	138.18	148.18	10.00	7.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.82	46.15	3.33	7.8%	3.50%
IHBC-PE1000	2T FAMILY	113.47	122.30	8.83	7.8%	3.50%
	DOUBLE	109.19	117.68	8.49	7.8%	3.50%
	3T FAMILY	115.61	124.61	9.00	7.8%	3.51%
	PTCHILD	77.08	83.07	5.99	7.8%	3.50%
	4T FAMILY	119.90	129.22	9.32	7.8%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.03	41.60	2.57	6.6%	3.51%
IHBC-PE1000	2T FAMILY	103.43	110.24	6.81	6.6%	3.51%
	DOUBLE	99.53	106.08	6.55	6.6%	3.51%
	3T FAMILY	105.38	112.32	6.94	6.6%	3.51%
	PTCHILD	70.25	74.88	4.63	6.6%	3.51%
	4T FAMILY	109.28	116.48	7.20	6.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**66.93**	**75.03**	**8.10**	**12.1%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $3,000/$6,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	41.01	46.49	5.48	13.4%	3.50%
	2T FAMILY	108.68	123.20	14.52	13.4%	3.49%
	DOUBLE	104.58	118.55	13.97	13.4%	3.49%
	3T FAMILY	110.73	125.52	14.79	13.4%	3.50%
	PTCHILD	73.82	83.68	9.86	13.4%	3.49%
	4T FAMILY	114.83	130.17	15.34	13.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	41.77	47.21	5.44	13.0%	3.51%
	2T FAMILY	110.69	125.11	14.42	13.0%	3.51%
	DOUBLE	106.51	120.39	13.88	13.0%	3.51%
	3T FAMILY	112.78	127.47	14.69	13.0%	3.51%
	PTCHILD	75.19	84.98	9.79	13.0%	3.51%
	4T FAMILY	116.96	132.19	15.23	13.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	34.38	37.91	3.53	10.3%	3.49%
	2T FAMILY	91.11	100.46	9.35	10.3%	3.49%
	DOUBLE	87.67	96.67	9.00	10.3%	3.49%
	3T FAMILY	92.83	102.36	9.53	10.3%	3.50%
	PTCHILD	61.88	68.24	6.36	10.3%	3.50%
	4T FAMILY	96.26	106.15	9.89	10.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	27.77	32.08	4.31	15.5%	3.48%
	2T FAMILY	73.59	85.01	11.42	15.5%	3.48%
	DOUBLE	70.81	81.80	10.99	15.5%	3.48%
	3T FAMILY	74.98	86.62	11.64	15.5%	3.49%
	PTCHILD	49.99	57.74	7.75	15.5%	3.48%
	4T FAMILY	77.76	89.82	12.06	15.5%	3.48%
	Total	52.76	60.95	8.19	15.5%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	30.04	36.04	6.00	20.0%	3.47%
	2T FAMILY	79.61	95.51	15.90	20.0%	3.48%
	DOUBLE	76.60	91.90	15.30	20.0%	3.47%
	3T FAMILY	81.11	97.31	16.20	20.0%	3.48%
	PTCHILD	54.07	64.87	10.80	20.0%	3.48%
	4T FAMILY	84.11	100.91	16.80	20.0%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.27	6.79	-0.48	-6.6%	3.51%
	2T FAMILY	19.27	17.99	-1.28	-6.6%	3.51%
	DOUBLE	18.54	17.31	-1.23	-6.6%	3.47%
	3T FAMILY	19.63	18.33	-1.30	-6.6%	3.50%
	PTCHILD	13.09	12.22	-0.87	-6.6%	3.47%
	4T FAMILY	20.36	19.01	-1.35	-6.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	36.45	41.16	4.71	12.9%	3.52%
IHBC-RX-E-005	2T FAMILY	96.59	109.07	12.48	12.9%	3.52%
	DOUBLE	92.95	104.96	12.01	12.9%	3.52%
	3T FAMILY	98.42	111.13	12.71	12.9%	3.52%
	PTCHILD	65.61	74.09	8.48	12.9%	3.52%
	4T FAMILY	102.06	115.25	13.19	12.9%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	38.00	43.37	5.37	14.1%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	100.70	114.93	14.23	14.1%	3.48%
	DOUBLE	96.90	110.59	13.69	14.1%	3.48%
	3T FAMILY	102.60	117.10	14.50	14.1%	3.48%
	PTCHILD	68.40	78.07	9.67	14.1%	3.49%
	4T FAMILY	106.40	121.44	15.04	14.1%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.90	10.04	-0.86	-7.9%	3.61%
IHBC-RX-OPTE-004	2T FAMILY	28.89	26.61	-2.28	-7.9%	3.62%
	DOUBLE	27.80	25.60	-2.20	-7.9%	3.60%
	3T FAMILY	29.43	27.11	-2.32	-7.9%	3.63%
	PTCHILD	19.62	18.07	-1.55	-7.9%	3.61%
	4T FAMILY	30.52	28.11	-2.41	-7.9%	3.61%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	32.75	37.08	4.33	13.2%	3.49%
IHBC-RX-OPTE-005	2T FAMILY	86.79	98.26	11.47	13.2%	3.49%
	DOUBLE	83.51	94.55	11.04	13.2%	3.48%
	3T FAMILY	88.43	100.12	11.69	13.2%	3.49%
	PTCHILD	58.95	66.74	7.79	13.2%	3.49%
	4T FAMILY	91.70	103.82	12.12	13.2%	3.49%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.00	49.59	3.59	7.8%	3.51%
IHBC-PE1000	2T FAMILY	121.90	131.41	9.51	7.8%	3.51%
	DOUBLE	117.30	126.45	9.15	7.8%	3.50%
	3T FAMILY	124.20	133.89	9.69	7.8%	3.50%
	PTCHILD	82.80	89.26	6.46	7.8%	3.50%
	4T FAMILY	128.80	138.85	10.05	7.8%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.82	43.12	3.30	8.3%	3.48%
IHBC-PE1000	2T FAMILY	105.52	114.27	8.75	8.3%	3.48%
	DOUBLE	101.54	109.96	8.42	8.3%	3.48%
	3T FAMILY	107.51	116.42	8.91	8.3%	3.48%
	PTCHILD	71.68	77.62	5.94	8.3%	3.48%
	4T FAMILY	111.50	120.74	9.24	8.3%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.26	38.80	2.54	7.0%	3.49%
IHBC-PE1000	2T FAMILY	96.09	102.82	6.73	7.0%	3.49%
	DOUBLE	92.46	98.94	6.48	7.0%	3.49%
	3T FAMILY	97.90	104.76	6.86	7.0%	3.50%
	PTCHILD	65.27	69.84	4.57	7.0%	3.50%
	4T FAMILY	101.53	108.64	7.11	7.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**52.76**	**60.95**	**8.19**	**15.5%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $4,000/$8,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	36.18	41.31	5.13	14.2%	3.51%
	2T FAMILY	95.88	109.47	13.59	14.2%	3.51%
	DOUBLE	92.26	105.34	13.08	14.2%	3.51%
	3T FAMILY	97.69	111.54	13.85	14.2%	3.51%
	PTCHILD	65.12	74.36	9.24	14.2%	3.51%
	4T FAMILY	101.30	115.67	14.37	14.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	36.91	42.00	5.09	13.8%	3.52%
	2T FAMILY	97.81	111.30	13.49	13.8%	3.53%
	DOUBLE	94.12	107.10	12.98	13.8%	3.53%
	3T FAMILY	99.66	113.40	13.74	13.8%	3.52%
	PTCHILD	66.44	75.60	9.16	13.8%	3.52%
	4T FAMILY	103.35	117.60	14.25	13.8%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	29.02	33.41	4.39	15.1%	3.50%
	2T FAMILY	76.90	88.54	11.64	15.1%	3.51%
	DOUBLE	74.00	85.20	11.20	15.1%	3.51%
	3T FAMILY	78.35	90.21	11.86	15.1%	3.50%
	PTCHILD	52.24	60.14	7.90	15.1%	3.51%
	4T FAMILY	81.26	93.55	12.29	15.1%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	23.22	28.20	4.98	21.4%	3.49%
	2T FAMILY	61.53	74.73	13.20	21.5%	3.49%
	DOUBLE	59.21	71.91	12.70	21.4%	3.48%
	3T FAMILY	62.69	76.14	13.45	21.5%	3.48%
	PTCHILD	41.80	50.76	8.96	21.4%	3.49%
	4T FAMILY	65.02	78.96	13.94	21.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	25.15	31.73	6.58	26.2%	3.46%
	2T FAMILY	66.65	84.08	17.43	26.2%	3.44%
	DOUBLE	64.13	80.91	16.78	26.2%	3.45%
	3T FAMILY	67.91	85.67	17.76	26.2%	3.45%
	PTCHILD	45.27	57.11	11.84	26.2%	3.44%
	4T FAMILY	70.42	88.84	18.42	26.2%	3.45%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.19	5.52	-0.67	-10.8%	3.56%
	2T FAMILY	16.40	14.63	-1.77	-10.8%	3.61%
	DOUBLE	15.78	14.08	-1.70	-10.8%	3.61%
	3T FAMILY	16.71	14.90	-1.81	-10.8%	3.54%
	PTCHILD	11.14	9.94	-1.20	-10.8%	3.65%
	4T FAMILY	17.33	15.46	-1.87	-10.8%	3.62%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	31.97	36.36	4.39	13.7%	3.50%
IHBC-RX-E-005	2T FAMILY	84.72	96.35	11.63	13.7%	3.50%
	DOUBLE	81.52	92.72	11.20	13.7%	3.51%
	3T FAMILY	86.32	98.17	11.85	13.7%	3.50%
	PTCHILD	57.55	65.45	7.90	13.7%	3.51%
	4T FAMILY	89.52	101.81	12.29	13.7%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	33.41	38.43	5.02	15.0%	3.53%
IHBC-RX-OPTE-003	2T FAMILY	88.54	101.84	13.30	15.0%	3.53%
	DOUBLE	85.20	98.00	12.80	15.0%	3.53%
	3T FAMILY	90.21	103.76	13.55	15.0%	3.53%
	PTCHILD	60.14	69.17	9.03	15.0%	3.52%
	4T FAMILY	93.55	107.60	14.05	15.0%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.34	8.29	-1.05	-11.2%	3.50%
IHBC-RX-OPTE-004	2T FAMILY	24.75	21.97	-2.78	-11.2%	3.49%
	DOUBLE	23.82	21.14	-2.68	-11.3%	3.48%
	3T FAMILY	25.22	22.38	-2.84	-11.3%	3.47%
	PTCHILD	16.81	14.92	-1.89	-11.2%	3.47%
	4T FAMILY	26.15	23.21	-2.94	-11.2%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	28.63	32.69	4.06	14.2%	3.45%
IHBC-RX-OPTE-005	2T FAMILY	75.87	86.63	10.76	14.2%	3.45%
	DOUBLE	73.01	83.36	10.35	14.2%	3.45%
	3T FAMILY	77.30	88.26	10.96	14.2%	3.45%
	PTCHILD	51.53	58.84	7.31	14.2%	3.45%
	4T FAMILY	80.16	91.53	11.37	14.2%	3.45%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	40.65	44.11	3.46	8.5%	3.47%
IHBC-PE1000	2T FAMILY	107.72	116.89	9.17	8.5%	3.47%
	DOUBLE	103.66	112.48	8.82	8.5%	3.47%
	3T FAMILY	109.76	119.10	9.34	8.5%	3.48%
	PTCHILD	73.17	79.40	6.23	8.5%	3.48%
	4T FAMILY	113.82	123.51	9.69	8.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.00	38.12	3.12	8.9%	3.47%
IHBC-PE1000	2T FAMILY	92.75	101.02	8.27	8.9%	3.47%
	DOUBLE	89.25	97.21	7.96	8.9%	3.48%
	3T FAMILY	94.50	102.92	8.42	8.9%	3.47%
	PTCHILD	63.00	68.62	5.62	8.9%	3.48%
	4T FAMILY	98.00	106.74	8.74	8.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	31.78	34.23	2.45	7.7%	3.51%
IHBC-PE1000	2T FAMILY	84.22	90.71	6.49	7.7%	3.50%
	DOUBLE	81.04	87.29	6.25	7.7%	3.51%
	3T FAMILY	85.81	92.42	6.61	7.7%	3.51%
	PTCHILD	57.20	61.61	4.41	7.7%	3.49%
	4T FAMILY	88.98	95.84	6.86	7.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - with $5,000/$10,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	31.89	37.23	5.34	16.7%	3.53%
	2T FAMILY	84.51	98.66	14.15	16.7%	3.54%
	DOUBLE	81.32	94.94	13.62	16.7%	3.53%
	3T FAMILY	86.10	100.52	14.42	16.7%	3.53%
	PTCHILD	57.40	67.01	9.61	16.7%	3.52%
	4T FAMILY	89.29	104.24	14.95	16.7%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	32.93	37.91	4.98	15.1%	3.49%
	2T FAMILY	87.26	100.46	13.20	15.1%	3.49%
	DOUBLE	83.97	96.67	12.70	15.1%	3.49%
	3T FAMILY	88.91	102.36	13.45	15.1%	3.50%
	PTCHILD	59.27	68.24	8.97	15.1%	3.50%
	4T FAMILY	92.20	106.15	13.95	15.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	25.07	30.01	4.94	19.7%	3.48%
	2T FAMILY	66.44	79.53	13.09	19.7%	3.49%
	DOUBLE	63.93	76.53	12.60	19.7%	3.49%
	3T FAMILY	67.69	81.03	13.34	19.7%	3.49%
	PTCHILD	45.13	54.02	8.89	19.7%	3.49%
	4T FAMILY	70.20	84.03	13.83	19.7%	3.49%
	Total	66.44	79.53	13.09	19.7%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	19.96	25.17	5.21	26.1%	3.50%
	2T FAMILY	52.89	66.70	13.81	26.1%	3.49%
	DOUBLE	50.90	64.18	13.28	26.1%	3.48%
	3T FAMILY	53.89	67.96	14.07	26.1%	3.50%
	PTCHILD	35.93	45.31	9.38	26.1%	3.49%
	4T FAMILY	55.89	70.48	14.59	26.1%	3.49%
	Total	52.89	66.70	13.81	26.1%	
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	21.68	28.44	6.76	31.2%	3.49%
	2T FAMILY	57.45	75.37	17.92	31.2%	3.50%
	DOUBLE	55.28	72.52	17.24	31.2%	3.50%
	3T FAMILY	58.54	76.79	18.25	31.2%	3.49%
	PTCHILD	39.02	51.19	12.17	31.2%	3.50%
	4T FAMILY	60.70	79.63	18.93	31.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.39	4.52	-0.87	-16.1%	3.43%
	2T FAMILY	14.28	11.98	-2.30	-16.1%	3.45%
	DOUBLE	13.74	11.53	-2.21	-16.1%	3.50%
	3T FAMILY	14.55	12.20	-2.35	-16.2%	3.39%
	PTCHILD	9.70	8.14	-1.56	-16.1%	3.43%
	4T FAMILY	15.09	12.66	-2.43	-16.1%	3.43%
	Total	14.28	11.98	-2.30	-16.1%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	27.92	32.69	4.77	17.1%	3.45%
IHBC-RX-E-005	2T FAMILY	73.99	86.63	12.64	17.1%	3.45%
	DOUBLE	71.20	83.36	12.16	17.1%	3.45%
	3T FAMILY	75.38	88.26	12.88	17.1%	3.45%
	PTCHILD	50.26	58.84	8.58	17.1%	3.45%
	4T FAMILY	78.18	91.53	13.35	17.1%	3.45%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	29.50	34.55	5.05	17.1%	3.54%
IHBC-RX-OPTE-003	2T FAMILY	78.18	91.56	13.38	17.1%	3.54%
	DOUBLE	75.23	88.10	12.87	17.1%	3.54%
	3T FAMILY	79.65	93.29	13.64	17.1%	3.54%
	PTCHILD	53.10	62.19	9.09	17.1%	3.53%
	4T FAMILY	82.60	96.74	14.14	17.1%	3.53%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.16	6.91	-1.25	-15.3%	3.60%
IHBC-RX-OPTE-004	2T FAMILY	21.62	18.31	-3.31	-15.3%	3.56%
	DOUBLE	20.81	17.62	-3.19	-15.3%	3.59%
	3T FAMILY	22.03	18.66	-3.37	-15.3%	3.61%
	PTCHILD	14.69	12.44	-2.25	-15.3%	3.58%
	4T FAMILY	22.85	19.35	-3.50	-15.3%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	24.93	29.36	4.43	17.8%	3.53%
IHBC-RX-OPTE-005	2T FAMILY	66.06	77.80	11.74	17.8%	3.53%
	DOUBLE	63.57	74.87	11.30	17.8%	3.53%
	3T FAMILY	67.31	79.27	11.96	17.8%	3.53%
	PTCHILD	44.87	52.85	7.98	17.8%	3.53%
	4T FAMILY	69.80	82.21	12.41	17.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.48	39.83	3.35	9.2%	3.51%
IHBC-PE1000	2T FAMILY	96.67	105.55	8.88	9.2%	3.51%
	DOUBLE	93.02	101.57	8.55	9.2%	3.52%
	3T FAMILY	98.50	107.54	9.04	9.2%	3.50%
	PTCHILD	65.66	71.69	6.03	9.2%	3.51%
	4T FAMILY	102.14	111.52	9.38	9.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	31.25	34.28	3.03	9.7%	3.50%
IHBC-PE1000	2T FAMILY	82.81	90.84	8.03	9.7%	3.50%
	DOUBLE	79.69	87.41	7.72	9.7%	3.49%
	3T FAMILY	84.38	92.56	8.18	9.7%	3.51%
	PTCHILD	56.25	61.70	5.45	9.7%	3.49%
	4T FAMILY	87.50	95.98	8.48	9.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	28.37	30.73	2.36	8.3%	3.50%
IHBC-PE1000	2T FAMILY	75.18	81.43	6.25	8.3%	3.50%
	DOUBLE	72.34	78.36	6.02	8.3%	3.50%
	3T FAMILY	76.60	82.97	6.37	8.3%	3.51%
	PTCHILD	51.07	55.31	4.24	8.3%	3.50%
	4T FAMILY	79.44	86.04	6.60	8.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**46.63**	**56.23**	**9.60**	**20.6%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — **47034** — **NDPD-127211453**

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders - non-HSA Qualified - with Any Deductible Option						
$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	73.14	78.47	5.33	7.3%	3.51%
	2T FAMILY	193.82	207.95	14.13	7.3%	3.51%
	DOUBLE	186.51	200.10	13.59	7.3%	3.51%
	3T FAMILY	197.48	211.87	14.39	7.3%	3.51%
	PTCHILD	131.65	141.25	9.60	7.3%	3.51%
	4T FAMILY	204.79	219.72	14.93	7.3%	3.51%
	Total	114.32	122.65	8.33	7.3%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	74.03	79.24	5.21	7.0%	3.50%
	2T FAMILY	196.18	209.99	13.81	7.0%	3.50%
	DOUBLE	188.78	202.06	13.28	7.0%	3.50%
	3T FAMILY	199.88	213.95	14.07	7.0%	3.50%
	PTCHILD	133.25	142.63	9.38	7.0%	3.50%
	4T FAMILY	207.28	221.87	14.59	7.0%	3.50%
	Total	140.24	150.11	9.87	7.0%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	65.94	66.09	0.15	0.2%	3.51%
	2T FAMILY	174.74	175.14	0.40	0.2%	3.51%
	DOUBLE	168.15	168.53	0.38	0.2%	3.51%
	3T FAMILY	178.04	178.44	0.40	0.2%	3.50%
	PTCHILD	118.69	118.96	0.27	0.2%	3.51%
	4T FAMILY	184.63	185.05	0.42	0.2%	3.51%
	Total	145.07	145.40	0.33	0.2%	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	57.29	57.65	0.36	0.6%	3.48%
	2T FAMILY	151.82	152.77	0.95	0.6%	3.48%
	DOUBLE	146.09	147.01	0.92	0.6%	3.48%
	3T FAMILY	154.68	155.66	0.98	0.6%	3.48%
	PTCHILD	103.12	103.77	0.65	0.6%	3.48%
	4T FAMILY	160.41	161.42	1.01	0.6%	3.48%
	Total	102.35	102.99	0.64	0.6%	
30% (S1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	58.25	63.47	5.22	9.0%	3.51%
	2T FAMILY	154.36	168.20	13.84	9.0%	3.51%
	DOUBLE	148.54	161.85	13.31	9.0%	3.50%
	3T FAMILY	157.28	171.37	14.09	9.0%	3.51%
	PTCHILD	104.85	114.25	9.40	9.0%	3.51%
	4T FAMILY	163.10	177.72	14.62	9.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	19.11	21.39	2.28	11.9%	3.48%
	2T FAMILY	50.64	56.68	6.04	11.9%	3.47%
	DOUBLE	48.73	54.54	5.81	11.9%	3.47%
	3T FAMILY	51.60	57.75	6.15	11.9%	3.48%
	PTCHILD	34.40	38.50	4.10	11.9%	3.47%
	4T FAMILY	53.51	59.89	6.38	11.9%	3.47%
	Total	30.93	34.62	3.69	11.9%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	66.32	70.84	4.52	6.8%	3.51%
IHBC-RX-E-005	2T FAMILY	175.75	187.73	11.98	6.8%	3.51%
	DOUBLE	169.12	180.64	11.52	6.8%	3.51%
	3T FAMILY	179.06	191.27	12.21	6.8%	3.51%
	PTCHILD	119.38	127.51	8.13	6.8%	3.51%
	4T FAMILY	185.70	198.35	12.65	6.8%	3.51%
	Total	109.68	117.16	7.48	6.8%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	68.48	74.12	5.64	8.2%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	181.47	196.42	14.95	8.2%	3.50%
	DOUBLE	174.62	189.01	14.39	8.2%	3.50%
	3T FAMILY	184.90	200.12	15.22	8.2%	3.50%
	PTCHILD	123.26	133.42	10.16	8.2%	3.51%
	4T FAMILY	191.74	207.54	15.80	8.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	26.25	29.20	2.95	11.2%	3.51%
IHBC-RX-OPTE-004	2T FAMILY	69.56	77.38	7.82	11.2%	3.50%
	DOUBLE	66.94	74.46	7.52	11.2%	3.50%
	3T FAMILY	70.88	78.84	7.96	11.2%	3.51%
	PTCHILD	47.25	52.56	5.31	11.2%	3.51%
	4T FAMILY	73.50	81.76	8.26	11.2%	3.51%
	Total	39.24	43.65	4.41	11.2%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	60.23	64.67	4.44	7.4%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	159.61	171.38	11.77	7.4%	3.51%
	DOUBLE	153.59	164.91	11.32	7.4%	3.51%
	3T FAMILY	162.62	174.61	11.99	7.4%	3.50%
	PTCHILD	108.41	116.41	8.00	7.4%	3.51%
	4T FAMILY	168.64	181.08	12.44	7.4%	3.51%
	Total	159.61	171.38	11.77	7.4%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	80.72	83.04	2.32	2.9%	3.50%
IHBC-PE1000	2T FAMILY	213.91	220.06	6.15	2.9%	3.50%
	DOUBLE	205.84	211.75	5.91	2.9%	3.50%
	3T FAMILY	217.94	224.21	6.27	2.9%	3.50%
	PTCHILD	145.30	149.47	4.17	2.9%	3.50%
	4T FAMILY	226.02	232.51	6.49	2.9%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	71.89	74.19	2.30	3.2%	3.52%
IHBC-PE1000	2T FAMILY	190.51	196.60	6.09	3.2%	3.51%
	DOUBLE	183.32	189.18	5.86	3.2%	3.51%
	3T FAMILY	194.10	200.31	6.21	3.2%	3.51%
	PTCHILD	129.40	133.54	4.14	3.2%	3.51%
	4T FAMILY	201.29	207.73	6.44	3.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	66.19	67.53	1.34	2.0%	3.51%
IHBC-PE1000	2T FAMILY	175.40	178.95	3.55	2.0%	3.51%
	DOUBLE	168.78	172.20	3.42	2.0%	3.51%
	3T FAMILY	178.71	182.33	3.62	2.0%	3.51%
	PTCHILD	119.14	121.55	2.41	2.0%	3.51%
	4T FAMILY	185.33	189.08	3.75	2.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**110.47**	**117.15**	**6.68**	**6.0%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Additional Rx Riders - With Any Deductible Option - HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.21	0.23	0.02	9.5%	9.52%
	2T FAMILY	0.56	0.61	0.05	8.9%	8.93%
	DOUBLE	0.54	0.59	0.05	9.3%	9.26%
	3T FAMILY	0.57	0.62	0.05	8.8%	8.77%
	PTCHILD	0.38	0.41	0.03	7.9%	7.89%
	4T FAMILY	0.59	0.64	0.05	8.5%	8.47%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.28	0.29	0.01	3.6%	3.57%
	2T FAMILY	0.74	0.77	0.03	4.1%	4.05%
	DOUBLE	0.71	0.74	0.03	4.2%	4.23%
	3T FAMILY	0.76	0.78	0.02	2.6%	2.63%
	PTCHILD	0.50	0.52	0.02	4.0%	4.00%
	4T FAMILY	0.78	0.81	0.03	3.8%	3.85%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.34	0.36	0.02	5.9%	2.86%
	2T FAMILY	0.90	0.95	0.05	5.6%	2.15%
	DOUBLE	0.87	0.92	0.05	5.7%	3.37%
	3T FAMILY	0.92	0.97	0.05	5.4%	2.11%
	PTCHILD	0.61	0.65	0.04	6.6%	3.17%
	4T FAMILY	0.95	1.01	0.06	6.3%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.53	0.60	0.07	13.2%	1.69%
	2T FAMILY	1.40	1.59	0.19	13.6%	1.92%
	DOUBLE	1.35	1.53	0.18	13.3%	2.00%
	3T FAMILY	1.43	1.62	0.19	13.3%	1.89%
	PTCHILD	0.95	1.08	0.13	13.7%	1.89%
	4T FAMILY	1.48	1.68	0.20	13.5%	1.82%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.66	0.77	0.11	16.7%	2.67%
	2T FAMILY	1.75	2.04	0.29	16.6%	2.51%
	DOUBLE	1.68	1.96	0.28	16.7%	2.62%
	3T FAMILY	1.78	2.08	0.30	16.9%	2.46%
	PTCHILD	1.19	1.39	0.20	16.8%	2.96%
	4T FAMILY	1.85	2.16	0.31	16.8%	2.86%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.95	-1.72	0.23	-11.8%	4.24%
	2T FAMILY	-5.17	-4.56	0.61	-11.8%	4.35%
	DOUBLE	-4.97	-4.39	0.58	-11.7%	4.28%
	3T FAMILY	-5.27	-4.64	0.63	-12.0%	4.04%
	PTCHILD	-3.51	-3.10	0.41	-11.7%	4.38%
	4T FAMILY	-5.46	-4.82	0.64	-11.7%	4.33%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.95	1.72	-0.23	-11.8%	4.24%
	2T FAMILY	5.17	4.56	-0.61	-11.8%	4.35%
	DOUBLE	4.97	4.39	-0.58	-11.7%	4.28%
	3T FAMILY	5.27	4.64	-0.63	-12.0%	4.04%
	PTCHILD	3.51	3.10	-0.41	-11.7%	4.38%
	4T FAMILY	5.46	4.82	-0.64	-11.7%	4.33%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	
Additional Rx Riders - With Any Deductible Option - Non HSA Qualified						
$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.32	0.36	0.04	12.5%	2.86%
	2T FAMILY	0.85	0.95	0.10	11.8%	2.15%
	DOUBLE	0.82	0.92	0.10	12.2%	3.37%
	3T FAMILY	0.86	0.97	0.11	12.8%	2.11%
	PTCHILD	0.58	0.65	0.07	12.1%	3.17%
	4T FAMILY	0.90	1.01	0.11	12.2%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.42	0.44	0.02	4.8%	2.33%
	2T FAMILY	1.11	1.17	0.06	5.4%	2.63%
	DOUBLE	1.07	1.12	0.05	4.7%	1.82%
	3T FAMILY	1.13	1.19	0.06	5.3%	2.59%
	PTCHILD	0.76	0.79	0.03	3.9%	2.60%
	4T FAMILY	1.18	1.23	0.05	4.2%	2.50%
	Total	0.67	0.71	0.03	5.1%	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.51	0.55	0.04	7.8%	3.77%
	2T FAMILY	1.35	1.46	0.11	8.1%	4.29%
	DOUBLE	1.30	1.40	0.10	7.7%	3.70%
	3T FAMILY	1.38	1.49	0.11	8.0%	4.20%
	PTCHILD	0.92	0.99	0.07	7.6%	4.21%
	4T FAMILY	1.43	1.54	0.11	7.7%	4.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.68	0.72	0.04	5.9%	4.35%
	2T FAMILY	1.80	1.91	0.11	6.1%	4.37%
	DOUBLE	1.73	1.84	0.11	6.4%	4.55%
	3T FAMILY	1.84	1.94	0.10	5.4%	4.30%
	PTCHILD	1.22	1.30	0.08	6.6%	4.84%
	4T FAMILY	1.90	2.02	0.12	6.3%	4.66%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.90	0.96	0.06	6.7%	3.23%
	2T FAMILY	2.39	2.54	0.15	6.3%	3.25%
	DOUBLE	2.30	2.45	0.15	6.5%	3.38%
	3T FAMILY	2.43	2.59	0.16	6.6%	3.19%
	PTCHILD	1.62	1.73	0.11	6.8%	3.59%
	4T FAMILY	2.52	2.69	0.17	6.7%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.19	1.23	0.04	3.4%	3.36%
	2T FAMILY	3.15	3.26	0.11	3.5%	3.49%
	DOUBLE	3.03	3.14	0.11	3.6%	3.63%
	3T FAMILY	3.21	3.32	0.11	3.4%	3.43%
	PTCHILD	2.14	2.21	0.07	3.3%	3.27%
	4T FAMILY	3.33	3.44	0.11	3.3%	3.30%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.26	-2.85	0.41	-12.6%	3.26%
	2T FAMILY	-8.64	-7.55	1.09	-12.6%	3.28%
	DOUBLE	-8.31	-7.27	1.04	-12.5%	3.27%
	3T FAMILY	-8.80	-7.70	1.10	-12.5%	3.36%
	PTCHILD	-5.87	-5.13	0.74	-12.6%	3.22%
	4T FAMILY	-9.13	-7.98	1.15	-12.6%	3.23%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.26	2.85	-0.41	-12.6%	3.26%
	2T FAMILY	8.64	7.55	-1.09	-12.6%	3.28%
	DOUBLE	8.31	7.27	-1.04	-12.5%	3.27%
	3T FAMILY	8.80	7.70	-1.10	-12.5%	3.36%
	PTCHILD	5.87	5.13	-0.74	-12.6%	3.22%
	4T FAMILY	9.13	7.98	-1.15	-12.6%	3.23%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**0.67**	**0.71**	**0.03**	**5.1%**	
Small - Rx Grand Total		**89.04**	**95.83**	**6.80**	**7.6%**	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.27	1.24	-0.03	-2.4%	3.33%
	2T FAMILY	3.37	3.29	-0.08	-2.4%	3.46%
	DOUBLE	3.24	3.16	-0.08	-2.5%	3.27%
	3T FAMILY	3.43	3.35	-0.08	-2.3%	3.40%
	PTCHILD	2.29	2.23	-0.06	-2.6%	3.24%
	4T FAMILY	3.56	3.47	-0.09	-2.5%	3.27%
	Total	2.25	2.20	-0.05	-2.4%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.97	0.96	-0.01	-1.0%	3.23%
	2T FAMILY	2.57	2.54	-0.03	-1.2%	3.25%
	DOUBLE	2.47	2.45	-0.02	-0.8%	3.38%
	3T FAMILY	2.62	2.59	-0.03	-1.1%	3.19%
	PTCHILD	1.75	1.73	-0.02	-1.1%	3.59%
	4T FAMILY	2.72	2.69	-0.03	-1.1%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.72	0.73	0.01	1.4%	4.29%
	2T FAMILY	1.91	1.93	0.02	1.0%	3.76%
	DOUBLE	1.84	1.86	0.02	1.1%	3.91%
	3T FAMILY	1.94	1.97	0.03	1.5%	4.23%
	PTCHILD	1.30	1.31	0.01	0.8%	3.97%
	4T FAMILY	2.02	2.04	0.02	1.0%	4.08%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.49	0.49	0.00	0.0%	4.26%
	2T FAMILY	1.30	1.30	0.00	0.0%	4.00%
	DOUBLE	1.25	1.25	0.00	0.0%	4.17%
	3T FAMILY	1.32	1.32	0.00	0.0%	3.94%
	PTCHILD	0.88	0.88	0.00	0.0%	3.53%
	4T FAMILY	1.37	1.37	0.00	0.0%	3.79%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.16	1.15	-0.01	-0.9%	2.68%
	2T FAMILY	3.07	3.05	-0.02	-0.7%	2.69%
	DOUBLE	2.96	2.93	-0.03	-1.0%	2.45%
	3T FAMILY	3.13	3.11	-0.02	-0.6%	2.98%
	PTCHILD	2.09	2.07	-0.02	-1.0%	2.48%
	4T FAMILY	3.25	3.22	-0.03	-0.9%	2.55%
	Total	1.88	1.86	-0.01	-0.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.88	0.92	0.04	4.5%	3.37%
	2T FAMILY	2.33	2.44	0.11	4.7%	3.39%
	DOUBLE	2.24	2.35	0.11	4.9%	3.52%
	3T FAMILY	2.38	2.48	0.10	4.2%	3.33%
	PTCHILD	1.58	1.66	0.08	5.1%	3.75%
	4T FAMILY	2.46	2.58	0.12	4.9%	3.61%
	Total	0.88	0.92	0.04	4.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.66	0.70	0.04	6.1%	1.45%
	2T FAMILY	1.75	1.86	0.11	6.3%	1.64%
	DOUBLE	1.68	1.79	0.11	6.5%	1.70%
	3T FAMILY	1.78	1.89	0.11	6.2%	1.61%
	PTCHILD	1.19	1.26	0.07	5.9%	1.61%
	4T FAMILY	1.85	1.96	0.11	5.9%	1.55%
	Total	1.18	1.26	0.07	6.2%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.44	0.47	0.03	6.8%	2.17%
	2T FAMILY	1.17	1.25	0.08	6.8%	2.46%
	DOUBLE	1.12	1.20	0.08	7.1%	2.56%
	3T FAMILY	1.19	1.27	0.08	6.7%	2.42%
	PTCHILD	0.79	0.85	0.06	7.6%	2.41%
	4T FAMILY	1.23	1.32	0.09	7.3%	2.33%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.34	-1.13	0.21	-15.7%	1.80%
	2T FAMILY	-3.55	-2.99	0.56	-15.8%	1.70%
	DOUBLE	-3.42	-2.88	0.54	-15.8%	1.77%
	3T FAMILY	-3.62	-3.05	0.57	-15.7%	1.67%
	PTCHILD	-2.41	-2.03	0.38	-15.8%	1.50%
	4T FAMILY	-3.75	-3.16	0.59	-15.7%	1.61%
	Total	-2.14	-1.81	0.34	-15.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.09	-0.84	0.25	-22.9%	3.70%
	2T FAMILY	-2.89	-2.23	0.66	-22.8%	3.72%
	DOUBLE	-2.78	-2.14	0.64	-23.0%	3.38%
	3T FAMILY	-2.94	-2.27	0.67	-22.8%	3.65%
	PTCHILD	-1.96	-1.51	0.45	-23.0%	3.42%
	4T FAMILY	-3.05	-2.35	0.70	-23.0%	3.52%
	Total	-1.63	-1.25	0.37	-22.9%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.84	-0.69	0.15	-17.9%	2.99%
	2T FAMILY	-2.23	-1.83	0.40	-17.9%	2.81%
	DOUBLE	-2.14	-1.76	0.38	-17.8%	2.92%
	3T FAMILY	-2.27	-1.86	0.41	-18.1%	2.76%
	PTCHILD	-1.51	-1.24	0.27	-17.9%	2.48%
	4T FAMILY	-2.35	-1.93	0.42	-17.9%	2.66%
	Total	-1.51	-1.24	0.27	-17.9%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.43	-0.57	-0.14	32.6%	5.56%
	2T FAMILY	-1.14	-1.51	-0.37	32.5%	5.59%
	DOUBLE	-1.10	-1.45	-0.35	31.8%	5.07%
	3T FAMILY	-1.16	-1.54	-0.38	32.8%	5.48%
	PTCHILD	-0.77	-1.03	-0.26	33.8%	6.19%
	4T FAMILY	-1.20	-1.60	-0.40	33.3%	5.96%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.17	-0.28	-0.11	64.7%	3.70%
	2T FAMILY	-0.45	-0.74	-0.29	64.4%	2.78%
	DOUBLE	-0.43	-0.71	-0.28	65.1%	2.90%
	3T FAMILY	-0.46	-0.76	-0.30	65.2%	4.11%
	PTCHILD	-0.31	-0.50	-0.19	61.3%	2.04%
	4T FAMILY	-0.48	-0.78	-0.30	62.5%	2.63%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.36	7.07	-1.30	-15.5%	
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.12	0.09	300.0%	9.09%
	2T FAMILY	0.08	0.32	0.24	300.0%	10.34%
	DOUBLE	0.08	0.31	0.23	287.5%	10.71%
	3T FAMILY	0.08	0.32	0.24	300.0%	6.67%
	PTCHILD	0.05	0.22	0.17	340.0%	10.00%
	4T FAMILY	0.08	0.34	0.26	325.0%	9.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.66	0.51	-0.15	-22.7%	2.00%
	2T FAMILY	1.75	1.35	-0.40	-22.9%	1.50%
	DOUBLE	1.68	1.30	-0.38	-22.6%	1.56%
	3T FAMILY	1.78	1.38	-0.40	-22.5%	2.22%
	PTCHILD	1.19	0.92	-0.27	-22.7%	2.22%
	4T FAMILY	1.85	1.43	-0.42	-22.7%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.56	0.40	-0.16	-28.6%	2.56%
	2T FAMILY	1.48	1.06	-0.42	-28.4%	2.91%
	DOUBLE	1.43	1.02	-0.41	-28.7%	3.03%
	3T FAMILY	1.51	1.08	-0.43	-28.5%	2.86%
	PTCHILD	1.01	0.72	-0.29	-28.7%	2.86%
	4T FAMILY	1.57	1.12	-0.45	-28.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.44	0.28	-0.16	-36.4%	3.70%
	2T FAMILY	1.17	0.74	-0.43	-36.8%	2.78%
	DOUBLE	1.12	0.71	-0.41	-36.6%	2.90%
	3T FAMILY	1.19	0.76	-0.43	-36.1%	4.11%
	PTCHILD	0.79	0.50	-0.29	-36.7%	2.04%
	4T FAMILY	1.23	0.78	-0.45	-36.6%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.28	0.20	-0.08	-28.6%	0.00%
	2T FAMILY	0.74	0.53	-0.21	-28.4%	0.00%
	DOUBLE	0.71	0.51	-0.20	-28.2%	0.00%
	3T FAMILY	0.76	0.54	-0.22	-28.9%	0.00%
	PTCHILD	0.50	0.36	-0.14	-28.0%	0.00%
	4T FAMILY	0.78	0.56	-0.22	-28.2%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.12	0.06	100.0%	9.09%
	2T FAMILY	0.16	0.32	0.16	100.0%	10.34%
	DOUBLE	0.15	0.31	0.16	106.7%	10.71%
	3T FAMILY	0.16	0.32	0.16	100.0%	6.67%
	PTCHILD	0.11	0.22	0.11	100.0%	10.00%
	4T FAMILY	0.17	0.34	0.17	100.0%	9.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.90	0.78	-0.12	-13.3%	2.63%
	2T FAMILY	2.39	2.07	-0.32	-13.4%	2.99%
	DOUBLE	2.30	1.99	-0.31	-13.5%	2.58%
	3T FAMILY	2.43	2.11	-0.32	-13.2%	2.93%
	PTCHILD	1.62	1.40	-0.22	-13.6%	2.19%
	4T FAMILY	2.52	2.18	-0.34	-13.5%	2.35%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.74	0.62	-0.12	-16.2%	1.64%
	2T FAMILY	1.96	1.64	-0.32	-16.3%	1.23%
	DOUBLE	1.89	1.58	-0.31	-16.4%	1.28%
	3T FAMILY	2.00	1.67	-0.33	-16.5%	1.21%
	PTCHILD	1.33	1.12	-0.21	-15.8%	1.82%
	4T FAMILY	2.07	1.74	-0.33	-15.9%	1.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.57	0.50	-0.07	-12.3%	2.04%
	2T FAMILY	1.51	1.33	-0.18	-11.9%	2.31%
	DOUBLE	1.45	1.28	-0.17	-11.7%	2.40%
	3T FAMILY	1.54	1.35	-0.19	-12.3%	2.27%
	PTCHILD	1.03	0.90	-0.13	-12.6%	2.27%
	4T FAMILY	1.60	1.40	-0.20	-12.5%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.31	0.34	0.03	9.7%	6.25%
	2T FAMILY	0.82	0.90	0.08	9.8%	5.88%
	DOUBLE	0.79	0.87	0.08	10.1%	6.10%
	3T FAMILY	0.84	0.92	0.08	9.5%	6.98%
	PTCHILD	0.56	0.61	0.05	8.9%	5.17%
	4T FAMILY	0.87	0.95	0.08	9.2%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.20	0.12	150.0%	0.00%
	2T FAMILY	0.21	0.53	0.32	152.4%	0.00%
	DOUBLE	0.20	0.51	0.31	155.0%	0.00%
	3T FAMILY	0.22	0.54	0.32	145.5%	0.00%
	PTCHILD	0.14	0.36	0.22	157.1%	0.00%
	4T FAMILY	0.22	0.56	0.34	154.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.08	0.96	-0.12	-11.1%	3.23%
	2T FAMILY	2.86	2.54	-0.32	-11.2%	3.25%
	DOUBLE	2.75	2.45	-0.30	-10.9%	3.38%
	3T FAMILY	2.92	2.59	-0.33	-11.3%	3.19%
	PTCHILD	1.94	1.73	-0.21	-10.8%	3.59%
	4T FAMILY	3.02	2.69	-0.33	-10.9%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.88	0.76	-0.12	-13.6%	4.11%
	2T FAMILY	2.33	2.01	-0.32	-13.7%	4.15%
	DOUBLE	2.24	1.94	-0.30	-13.4%	4.30%
	3T FAMILY	2.38	2.05	-0.33	-13.9%	4.06%
	PTCHILD	1.58	1.37	-0.21	-13.3%	4.58%
	4T FAMILY	2.46	2.13	-0.33	-13.4%	4.41%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.68	0.62	-0.06	-8.8%	1.64%
	2T FAMILY	1.80	1.64	-0.16	-8.9%	1.23%
	DOUBLE	1.73	1.58	-0.15	-8.7%	1.28%
	3T FAMILY	1.84	1.67	-0.17	-9.2%	1.21%
	PTCHILD	1.22	1.12	-0.10	-8.2%	1.82%
	4T FAMILY	1.90	1.74	-0.16	-8.4%	1.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.33	0.50	0.17	51.5%	2.04%
	2T FAMILY	0.87	1.33	0.46	52.9%	2.31%
	DOUBLE	0.84	1.28	0.44	52.4%	2.40%
	3T FAMILY	0.89	1.35	0.46	51.7%	2.27%
	PTCHILD	0.59	0.90	0.31	52.5%	2.27%
	4T FAMILY	0.92	1.40	0.48	52.2%	2.19%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.26	0.16	160.0%	8.33%
	2T FAMILY	0.27	0.69	0.42	155.6%	7.81%
	DOUBLE	0.26	0.66	0.40	153.8%	8.20%
	3T FAMILY	0.27	0.70	0.43	159.3%	7.69%
	PTCHILD	0.18	0.47	0.29	161.1%	9.30%
	4T FAMILY	0.28	0.73	0.45	160.7%	8.96%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.12	1.08	-0.04	-3.6%	3.85%
	2T FAMILY	2.97	2.86	-0.11	-3.7%	3.62%
	DOUBLE	2.86	2.75	-0.11	-3.8%	3.77%
	3T FAMILY	3.02	2.92	-0.10	-3.3%	3.91%
	PTCHILD	2.02	1.94	-0.08	-4.0%	3.74%
	4T FAMILY	3.14	3.02	-0.12	-3.8%	3.78%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.40	0.43	0.03	7.5%	2.38%
	2T FAMILY	1.06	1.14	0.08	7.5%	2.70%
	DOUBLE	1.02	1.10	0.08	7.8%	2.80%
	3T FAMILY	1.08	1.16	0.08	7.4%	2.65%
	PTCHILD	0.72	0.77	0.05	6.9%	1.32%
	4T FAMILY	1.12	1.20	0.08	7.1%	1.69%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.91	0.78	-0.13	-14.3%	2.63%
	2T FAMILY	2.41	2.07	-0.34	-14.1%	2.99%
	DOUBLE	2.32	1.99	-0.33	-14.2%	2.58%
	3T FAMILY	2.46	2.11	-0.35	-14.2%	2.93%
	PTCHILD	1.64	1.40	-0.24	-14.6%	2.19%
	4T FAMILY	2.55	2.18	-0.37	-14.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.38	0.34	-0.04	-10.5%	6.25%
	2T FAMILY	1.01	0.90	-0.11	-10.9%	5.88%
	DOUBLE	0.97	0.87	-0.10	-10.3%	6.10%
	3T FAMILY	1.03	0.92	-0.11	-10.7%	6.98%
	PTCHILD	0.68	0.61	-0.07	-10.3%	5.17%
	4T FAMILY	1.06	0.95	-0.11	-10.4%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.94	0.51	-0.43	-45.7%	2.00%
	2T FAMILY	2.49	1.35	-1.14	-45.8%	1.50%
	DOUBLE	2.40	1.30	-1.10	-45.8%	1.56%
	3T FAMILY	2.54	1.38	-1.16	-45.7%	2.22%
	PTCHILD	1.69	0.92	-0.77	-45.6%	2.22%
	4T FAMILY	2.63	1.43	-1.20	-45.6%	2.14%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.84	0.49	-0.35	-41.7%	4.26%
	2T FAMILY	2.23	1.30	-0.93	-41.7%	4.00%
	DOUBLE	2.14	1.25	-0.89	-41.6%	4.17%
	3T FAMILY	2.27	1.32	-0.95	-41.9%	3.94%
	PTCHILD	1.51	0.88	-0.63	-41.7%	3.53%
	4T FAMILY	2.35	1.37	-0.98	-41.7%	3.79%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.90	0.61	-0.29	-32.2%	5.17%
	2T FAMILY	2.39	1.62	-0.77	-32.2%	5.19%
	DOUBLE	2.30	1.56	-0.74	-32.2%	5.41%
	3T FAMILY	2.43	1.65	-0.78	-32.1%	5.10%
	PTCHILD	1.62	1.10	-0.52	-32.1%	5.77%
	4T FAMILY	2.52	1.71	-0.81	-32.1%	5.56%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.88	0.57	-0.31	-35.2%	5.56%
	2T FAMILY	2.33	1.51	-0.82	-35.2%	5.59%
	DOUBLE	2.24	1.45	-0.79	-35.3%	5.07%
	3T FAMILY	2.38	1.54	-0.84	-35.3%	5.48%
	PTCHILD	1.58	1.03	-0.55	-34.8%	6.19%
	4T FAMILY	2.46	1.60	-0.86	-35.0%	5.96%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.88	0.57	-0.31	-35.2%	5.56%
	2T FAMILY	2.33	1.51	-0.82	-35.2%	5.59%
	DOUBLE	2.24	1.45	-0.79	-35.3%	5.07%
	3T FAMILY	2.38	1.54	-0.84	-35.3%	5.48%
	PTCHILD	1.58	1.03	-0.55	-34.8%	6.19%
	4T FAMILY	2.46	1.60	-0.86	-35.0%	5.96%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.87	0.51	-0.36	-41.4%	2.00%
	2T FAMILY	2.31	1.35	-0.96	-41.6%	1.50%
	DOUBLE	2.22	1.30	-0.92	-41.4%	1.56%
	3T FAMILY	2.35	1.38	-0.97	-41.3%	2.22%
	PTCHILD	1.57	0.92	-0.65	-41.4%	2.22%
	4T FAMILY	2.44	1.43	-1.01	-41.4%	2.14%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	0.0%	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.53	0.46	-0.07	-13.2%	4.55%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	4.27%
	DOUBLE	1.35	1.17	-0.18	-13.3%	4.46%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	4.20%
	PTCHILD	0.95	0.83	-0.12	-12.6%	5.06%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	4.88%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.81	0.69	-0.12	-14.8%	2.99%
	2T FAMILY	2.15	1.83	-0.32	-14.9%	2.81%
	DOUBLE	2.07	1.76	-0.31	-15.0%	2.92%
	3T FAMILY	2.19	1.86	-0.33	-15.1%	2.76%
	PTCHILD	1.46	1.24	-0.22	-15.1%	2.48%
	4T FAMILY	2.27	1.93	-0.34	-15.0%	2.66%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.53	0.46	-0.07	-13.2%	4.55%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	4.27%
	DOUBLE	1.35	1.17	-0.18	-13.3%	4.46%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	4.20%
	PTCHILD	0.95	0.83	-0.12	-12.6%	5.06%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	4.88%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.81	0.67	-0.14	-17.3%	1.52%
	2T FAMILY	2.15	1.78	-0.37	-17.2%	1.71%
	DOUBLE	2.07	1.71	-0.36	-17.4%	1.79%
	3T FAMILY	2.19	1.81	-0.38	-17.4%	1.69%
	PTCHILD	1.46	1.21	-0.25	-17.1%	1.68%
	4T FAMILY	2.27	1.88	-0.39	-17.2%	1.62%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	2.21	1.88	-0.33	-15.1%	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	2.38	2.02	-0.36	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	3.50	2.97	-0.53	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.53	2.17	-0.36	-14.2%	3.33%
	2T FAMILY	6.70	5.75	-0.95	-14.2%	3.23%
	DOUBLE	6.45	5.53	-0.92	-14.3%	3.17%
	3T FAMILY	6.83	5.86	-0.97	-14.2%	3.35%
	PTCHILD	4.55	3.91	-0.64	-14.1%	3.44%
	4T FAMILY	7.08	6.08	-1.00	-14.1%	3.40%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.92	0.81	-0.11	-12.0%	3.85%
	2T FAMILY	2.44	2.15	-0.29	-11.9%	3.86%
	DOUBLE	2.35	2.07	-0.28	-11.9%	4.02%
	3T FAMILY	2.48	2.19	-0.29	-11.7%	3.79%
	PTCHILD	1.66	1.46	-0.20	-12.0%	4.29%
	4T FAMILY	2.58	2.27	-0.31	-12.0%	4.13%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.41	1.33	-0.08	-5.7%	1.53%
	2T FAMILY	3.74	3.52	-0.22	-5.9%	1.44%
	DOUBLE	3.60	3.39	-0.21	-5.8%	1.50%
	3T FAMILY	3.81	3.59	-0.22	-5.8%	1.41%
	PTCHILD	2.54	2.39	-0.15	-5.9%	1.27%
	4T FAMILY	3.95	3.72	-0.23	-5.8%	1.36%
	Total	2.24	2.11	-0.13	-5.8%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.13	1.05	-0.08	-7.1%	3.96%
	2T FAMILY	2.99	2.78	-0.21	-7.0%	3.73%
	DOUBLE	2.88	2.68	-0.20	-6.9%	3.88%
	3T FAMILY	3.05	2.84	-0.21	-6.9%	4.03%
	PTCHILD	2.03	1.89	-0.14	-6.9%	3.85%
	4T FAMILY	3.16	2.94	-0.22	-7.0%	3.89%
	Total	2.33	2.16	-0.16	-7.0%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.88	0.78	-0.10	-11.4%	2.63%
	2T FAMILY	2.33	2.07	-0.26	-11.2%	2.99%
	DOUBLE	2.24	1.99	-0.25	-11.2%	2.58%
	3T FAMILY	2.38	2.11	-0.27	-11.3%	2.93%
	PTCHILD	1.58	1.40	-0.18	-11.4%	2.19%
	4T FAMILY	2.46	2.18	-0.28	-11.4%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.65	0.53	-0.12	-18.5%	3.92%
	2T FAMILY	1.72	1.40	-0.32	-18.6%	3.70%
	DOUBLE	1.66	1.35	-0.31	-18.7%	3.85%
	3T FAMILY	1.76	1.43	-0.33	-18.8%	3.62%
	PTCHILD	1.17	0.95	-0.22	-18.8%	3.26%
	4T FAMILY	1.82	1.48	-0.34	-18.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.09	-0.01	-10.0%	12.50%
	2T FAMILY	0.27	0.24	-0.03	-11.1%	14.29%
	DOUBLE	0.26	0.23	-0.03	-11.5%	15.00%
	3T FAMILY	0.27	0.24	-0.03	-11.1%	9.09%
	PTCHILD	0.18	0.16	-0.02	-11.1%	14.29%
	4T FAMILY	0.28	0.25	-0.03	-10.7%	13.64%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.27	1.23	-0.04	-3.1%	3.36%
	2T FAMILY	3.37	3.26	-0.11	-3.3%	3.49%
	DOUBLE	3.24	3.14	-0.10	-3.1%	3.63%
	3T FAMILY	3.43	3.32	-0.11	-3.2%	3.43%
	PTCHILD	2.29	2.21	-0.08	-3.5%	3.27%
	4T FAMILY	3.56	3.44	-0.12	-3.4%	3.30%
	Total	2.28	2.20	-0.07	-3.2%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.99	0.92	-0.07	-7.1%	3.37%
	2T FAMILY	2.62	2.44	-0.18	-6.9%	3.39%
	DOUBLE	2.52	2.35	-0.17	-6.7%	3.52%
	3T FAMILY	2.67	2.48	-0.19	-7.1%	3.33%
	PTCHILD	1.78	1.66	-0.12	-6.7%	3.75%
	4T FAMILY	2.77	2.58	-0.19	-6.9%	3.61%
	Total	0.99	0.92	-0.07	-7.1%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.75	0.66	-0.09	-12.0%	1.54%
	2T FAMILY	1.99	1.75	-0.24	-12.1%	1.74%
	DOUBLE	1.91	1.68	-0.23	-12.0%	1.20%
	3T FAMILY	2.03	1.78	-0.25	-12.3%	1.14%
	PTCHILD	1.35	1.19	-0.16	-11.9%	1.71%
	4T FAMILY	2.10	1.85	-0.25	-11.9%	1.65%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.52	0.42	-0.10	-19.2%	5.00%
	2T FAMILY	1.38	1.11	-0.27	-19.6%	4.72%
	DOUBLE	1.33	1.07	-0.26	-19.5%	4.90%
	3T FAMILY	1.40	1.13	-0.27	-19.3%	4.63%
	PTCHILD	0.94	0.76	-0.18	-19.1%	5.56%
	4T FAMILY	1.46	1.18	-0.28	-19.2%	5.36%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — Company submitting the rate adjustment request

47034 — NAIC Code

NDPD-127211453 — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.21	-1.13	0.08	-6.6%	1.80%
	2T FAMILY	-3.21	-2.99	0.22	-6.9%	1.70%
	DOUBLE	-3.09	-2.88	0.21	-6.8%	1.77%
	3T FAMILY	-3.27	-3.05	0.22	-6.7%	1.67%
	PTCHILD	-2.18	-2.03	0.15	-6.9%	1.50%
	4T FAMILY	-3.39	-3.16	0.23	-6.8%	1.61%
	Total	-1.98	-1.85	0.13	-6.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.91	-0.85	0.06	-6.6%	1.19%
	2T FAMILY	-2.41	-2.25	0.16	-6.6%	0.90%
	DOUBLE	-2.32	-2.17	0.15	-6.5%	1.40%
	3T FAMILY	-2.46	-2.30	0.16	-6.5%	1.32%
	PTCHILD	-1.64	-1.53	0.11	-6.7%	1.32%
	4T FAMILY	-2.55	-2.38	0.17	-6.7%	1.28%
	Total	-1.60	-1.50	0.11	-6.6%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.66	-0.59	0.07	-10.6%	3.51%
	2T FAMILY	-1.75	-1.56	0.19	-10.9%	3.31%
	DOUBLE	-1.68	-1.50	0.18	-10.7%	3.45%
	3T FAMILY	-1.78	-1.59	0.19	-10.7%	3.25%
	PTCHILD	-1.19	-1.06	0.13	-10.9%	2.91%
	4T FAMILY	-1.85	-1.65	0.20	-10.8%	3.12%
	Total	-1.20	-1.08	0.13	-10.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.47	-0.42	0.05	-10.6%	5.00%
	2T FAMILY	-1.25	-1.11	0.14	-11.2%	4.72%
	DOUBLE	-1.20	-1.07	0.13	-10.8%	4.90%
	3T FAMILY	-1.27	-1.13	0.14	-11.0%	4.63%
	PTCHILD	-0.85	-0.76	0.09	-10.6%	5.56%
	4T FAMILY	-1.32	-1.18	0.14	-10.6%	5.36%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.09	-0.07	0.02	-22.2%	0.00%
	2T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	DOUBLE	-0.23	-0.18	0.05	-21.7%	0.00%
	3T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	PTCHILD	-0.16	-0.13	0.03	-18.8%	0.00%
	4T FAMILY	-0.25	-0.20	0.05	-20.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.72	0.57	-0.15	-20.8%	5.56%
	2T FAMILY	1.91	1.51	-0.40	-20.9%	5.59%
	DOUBLE	1.84	1.45	-0.39	-21.2%	5.07%
	3T FAMILY	1.94	1.54	-0.40	-20.6%	5.48%
	PTCHILD	1.30	1.03	-0.27	-20.8%	6.19%
	4T FAMILY	2.02	1.60	-0.42	-20.8%	5.96%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.47	0.42	-0.05	-10.6%	5.00%
	2T FAMILY	1.25	1.11	-0.14	-11.2%	4.72%
	DOUBLE	1.20	1.07	-0.13	-10.8%	4.90%
	3T FAMILY	1.27	1.13	-0.14	-11.0%	4.63%
	PTCHILD	0.85	0.76	-0.09	-10.6%	5.56%
	4T FAMILY	1.32	1.18	-0.14	-10.6%	5.36%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.37	0.28	-0.09	-24.3%	3.70%
	2T FAMILY	0.98	0.74	-0.24	-24.5%	2.78%
	DOUBLE	0.94	0.71	-0.23	-24.5%	2.90%
	3T FAMILY	1.00	0.76	-0.24	-24.0%	4.11%
	PTCHILD	0.67	0.50	-0.17	-25.4%	2.04%
	4T FAMILY	1.04	0.78	-0.26	-25.0%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.22	-0.07	-24.1%	0.00%
	2T FAMILY	0.77	0.58	-0.19	-24.7%	0.00%
	DOUBLE	0.74	0.56	-0.18	-24.3%	0.00%
	3T FAMILY	0.78	0.59	-0.19	-24.4%	0.00%
	PTCHILD	0.52	0.40	-0.12	-23.1%	0.00%
	4T FAMILY	0.81	0.62	-0.19	-23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.78	0.82	0.04	5.1%	2.50%
	2T FAMILY	2.07	2.17	0.10	4.8%	2.36%
	DOUBLE	1.99	2.09	0.10	5.0%	2.45%
	3T FAMILY	2.11	2.21	0.10	4.7%	2.31%
	PTCHILD	1.40	1.48	0.08	5.7%	2.78%
	4T FAMILY	2.18	2.30	0.12	5.5%	2.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.65	0.61	-0.04	-6.2%	5.17%
	2T FAMILY	1.72	1.62	-0.10	-5.8%	5.19%
	DOUBLE	1.66	1.56	-0.10	-6.0%	5.41%
	3T FAMILY	1.76	1.65	-0.11	-6.3%	5.10%
	PTCHILD	1.17	1.10	-0.07	-6.0%	5.77%
	4T FAMILY	1.82	1.71	-0.11	-6.0%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.52	0.46	-0.06	-11.5%	4.55%
	2T FAMILY	1.38	1.22	-0.16	-11.6%	4.27%
	DOUBLE	1.33	1.17	-0.16	-12.0%	4.46%
	3T FAMILY	1.40	1.24	-0.16	-11.4%	4.20%
	PTCHILD	0.94	0.83	-0.11	-11.7%	5.06%
	4T FAMILY	1.46	1.29	-0.17	-11.6%	4.88%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.31	0.28	-0.03	-9.7%	3.70%
	2T FAMILY	0.82	0.74	-0.08	-9.8%	2.78%
	DOUBLE	0.79	0.71	-0.08	-10.1%	2.90%
	3T FAMILY	0.84	0.76	-0.08	-9.5%	4.11%
	PTCHILD	0.56	0.50	-0.06	-10.7%	2.04%
	4T FAMILY	0.87	0.78	-0.09	-10.3%	2.63%
	Total	N/A	N/A	N/A	N/A	

Attachment D16

INDEPENDENT HEALTH BENEFITS CORPORATION — 47034 — NDPD-127211453

Company submitting the rate adjustment request — NAIC Code — SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.99	0.98	-0.01	-1.0%	2.08%
	2T FAMILY	2.62	2.60	-0.02	-0.8%	2.36%
	DOUBLE	2.52	2.50	-0.02	-0.8%	2.04%
	3T FAMILY	2.67	2.65	-0.02	-0.7%	2.32%
	PTCHILD	1.78	1.76	-0.02	-1.1%	1.73%
	4T FAMILY	2.77	2.74	-0.03	-1.1%	1.86%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.75	0.76	0.01	1.3%	4.11%
	2T FAMILY	1.99	2.01	0.02	1.0%	4.15%
	DOUBLE	1.91	1.94	0.03	1.6%	4.30%
	3T FAMILY	2.03	2.05	0.02	1.0%	4.06%
	PTCHILD	1.35	1.37	0.02	1.5%	4.58%
	4T FAMILY	2.10	2.13	0.03	1.4%	4.41%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.57	0.53	-0.04	-7.0%	3.92%
	2T FAMILY	1.51	1.40	-0.11	-7.3%	3.70%
	DOUBLE	1.45	1.35	-0.10	-6.9%	3.85%
	3T FAMILY	1.54	1.43	-0.11	-7.1%	3.62%
	PTCHILD	1.03	0.95	-0.08	-7.8%	3.26%
	4T FAMILY	1.60	1.48	-0.12	-7.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.33	0.36	0.03	9.1%	0.00%
	2T FAMILY	0.87	0.95	0.08	9.2%	0.00%
	DOUBLE	0.84	0.92	0.08	9.5%	0.00%
	3T FAMILY	0.89	0.97	0.08	9.0%	0.00%
	PTCHILD	0.59	0.65	0.06	10.2%	0.00%
	4T FAMILY	0.92	1.01	0.09	9.8%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**0.84**	**0.79**	**-0.05**	**-5.6%**	
Small Group Subtotal		**527.25**	**569.59**	**42.34**	**8.0%**	

Attachment E1
Standardized Earned Premium Calculation Example
IHBC Small Group - POS & PPO Products
2009

Form Number: IHBC-POSC-001
Product Index: 4U

A1	2008 1Q single rate file & use rate	$	274.87
A2	2008 2Q single rate file & use rate	$	283.09
A3	2008 3Q single rate file & use rate	$	291.58
A4	2008 4Q single rate file & use rate	$	300.31

B1	Premium change (before benefit & conversion factor chg) (2008-2009)	6.34%
B2	Premium change (after benefit & conversion factor chg) (2008-2009)	5.79%

C1	2009 1Q single rate file & use rate	$	290.78
C2	2009 2Q single rate file & use rate	$	300.96
C3	2009 3Q single rate file & use rate	$	311.49
C4	2009 4Q single rate file & use rate	$	322.39

D1	Premium change (before benefit & conversion factor chg) (2009-2010)	12.55%
D2	Premium change (after benefit & conversion factor chg) (2009-2010)	8.13%

E1	2010 1Q single rate file & use rate	$	314.43
E2	2010 2Q single rate file & use rate	$	323.86
E3	2010 3Q single rate file & use rate	$	333.57
E4	2010 4Q single rate file & use rate	$	352.40

F1	Premium change (before benefit & conversion factor chg) (2010-2011)	13.38%
F2	Premium change (after benefit & conversion factor chg) (2010-2011)	14.11%

G1	2011 1Q single rate file & use rate	$	358.80
G2	2011 4Q single rate file & use rate	$	386.48

H1	2008 Quarterly Premium Trend	3.00%
H2	2009 Quarterly Premium Trend	3.50%
H3	2010 Quarterly Premium Trend	3.00%
H4	2011 Quarterly Premium Trend	2.50%

	Group	Single Contracts	Renewal Month		2009 Annualized Actual Earned Premiums
I1	A- 1Q renewal group renew January	1	January	$	3,489.36
I2	B- 2Q renewal group renew April	1	April	$	3,557.91
I3	C- 3Q renewal group renew July	1	July	$	3,618.42
I4	D- 4Q renewal group renew October	1	October	$	3,669.96

Attachment E1
Standardized Earned Premium Calculation Example
IHBC Small Group - POS & PPO Products
2009

Form Number: IHBC-POSC-001
Product Index: 4U

Step 1: Calculate 2008 and 2009 January Single Premium Rate

		2008 Contract Premium	2008 Premium Rate Paid in 2009	2008 Premium Rate Paid in 2009 Adjusted to 1Q08 Level
J1	Group A	=N/A	N/A	N/A
J2	Group B	=A2/(1+H1)	$ 283.09	$ 274.84
J3	Group C	=A3/((1+H1)^2)	$ 291.58	$ 274.84
J4	Group D	=A4/((1+H1)^3)	$ 300.31	$ 274.83

		2009 Contract Premium	2009 Premium Rate Paid in 2009	2009 Premium Rate Paid in 2009 Adjusted to 1Q09 Level
K1	Group A	=C1	$ 290.78	$ 290.78
K2	Group B	=C2/(1+H2)	$ 300.96	$ 290.78
K3	Group C	=C3/((1+H2)^2)	$ 311.49	$ 290.78
K4	Group D	=C4/((1+H2)^3)	$ 322.39	$ 290.78

Step 2: Calculate the total of 2008/2009 contract premiums from Step1

		2008 Contract Total Premium	# of months in 2009 at 2008 premium rate	Total Premium Paid prior to 2009 renewal adjusted to 1Q 2008 Level
L1	Group A	=N/A	0	N/A
L2	Group B	=J2 * 3	3	$ 824.53
L3	Group C	=J3 * 6	6	$ 1,649.05
L4	Group D	=J4 * 9	9	$ 2,473.44

		2009 Contract Total Premium	# of months in 2009 at 2009 premium rate	Total Premium Paid after 2009 renewal adjusted to 1Q 2009 Level
M1	Group A	=K1 * 12	12	$ 3,489.36
M2	Group B	=K2 * 9	9	$ 2,617.04
M3	Group C	=K3 * 6	6	$ 1,744.68
M4	Group D	=K4 * 3	3	$ 872.33

Step 3: Calculate the Standardized Premium (2011 1Q) Single Premium

		2009 Premium Adjusted to 1Q2011 Level	Annual Premium adjusted to 1Q 2011 level
N1	Group A	=(L1*(1+B1) +M1)*(1+D1)*(1+F1)	$ 4,452.66
N2	Group B	=(L2*(1+B1) +M2)*(1+D1)*(1+F1)	$ 4,458.44
N3	Group C	=(L3*(1+B1) +M3)*(1+D1)*(1+F1)	$ 4,464.14
N4	Group D	=(L4*(1+B1) +M4)*(1+D1)*(1+F1)	$ 4,469.68

Step 4: % change from 2009 Calculate the Standardized Premium (2011 4Q)

		Adjusts 1Q 2011 to 4Q 2011 Level	Annual Premium adjusted to 4Q 2011 level	% Change from Earned Premium
O1	Group A	=N1*((1+H4)^3)	$ 4,795.03	37.42%
O2	Group B	=N2*((1+H4)^3)	$ 4,801.26	34.95%
O3	Group C	=N3*((1+H4)^3)	$ 4,807.39	32.86%
O4	Group D	=N4*((1+H4)^3)	$ 4,813.36	31.16%

Attachment E2
Standardized Earned Premium Calculation Example
IHBC Small Group - POS & PPO Products
2010

Form Number: IHBC-POSC-001
Product Index: 4U

A1	2008 1Q single rate file & use rate	$	274.87
A2	2008 2Q single rate file & use rate	$	283.09
A3	2008 3Q single rate file & use rate	$	291.58
A4	2008 4Q single rate file & use rate	$	300.31

B1	Premium change (before benefit & conversion factor chg) (2008-2009)	6.34%
B2	Premium change (after benefit & conversion factor chg) (2008-2009)	5.79%

C1	2009 1Q single rate file & use rate	$	290.78
C2	2009 2Q single rate file & use rate	$	300.96
C3	2009 3Q single rate file & use rate	$	311.49
C4	2009 4Q single rate file & use rate	$	322.39

D1	Premium change (before benefit & conversion factor chg) (2009-2010)	12.55%
D2	Premium change (after benefit & conversion factor chg) (2009-2010)	8.13%

E1	2010 1Q single rate file & use rate	$	314.43
E2	2010 2Q single rate file & use rate	$	323.86
E3	2010 3Q single rate file & use rate	$	333.57
E4	2010 4Q single rate file & use rate	$	352.40

F1	Premium change (before benefit & conversion factor chg) (2010-2011)	13.38%
F2	Premium change (after benefit & conversion factor chg) (2010-2011)	14.11%

G1	2011 1Q single rate file & use rate	$	358.80
G2	2011 4Q single rate file & use rate	$	386.48

H1	2008 Quarterly Premium Trend	3.00%
H2	2009 Quarterly Premium Trend	3.50%
H3	2010 Quarterly Premium Trend	3.00%
H4	2011 Quarterly Premium Trend	2.50%

	Group	Single Contracts	Renewal Month	2010 Annualized Actual Earned Premiums	
I1	A- 1Q renewal group renew January	1	January	$	3,773.16
I2	B- 2Q renewal group renew April	1	April	$	3,817.62
I3	C- 3Q renewal group renew July	1	July	$	3,870.36
I4	D- 4Q renewal group renew October	1	October	$	3,958.71

Attachment E2
Standardized Earned Premium Calculation Example
IHBC Small Group - POS & PPO Products
2010

Form Number: IHBC-POSC-001
Product Index: 4U

Step 1: Calculate 2009 and 2010 January Single Premium Rate

		2009 Contract Premium	2009 Premium Rate Paid in 2010	2009 Premium Rate Paid in 2010 Adjusted to 1Q09 Level
J1	Group A	=N/A	N/A	N/A
J2	Group B	=C2/(1+H2)	$ 300.96	$ 290.78
J3	Group C	=C3/((1+H2)^2)	$ 311.49	$ 290.78
J4	Group D	=C4/((1+H2)^3)	$ 322.39	$ 290.78

		2010 Contract Premium	2010 Premium Rate Paid in 2010	2010 Premium Rate Paid in 2010 Adjusted to 1Q10 Level
K1	Group A	=E1	$ 314.43	$ 314.43
K2	Group B	=E2/(1+H3)	$ 323.86	$ 314.43
K3	Group C	=E3/((1+H3)^2)	$ 333.57	$ 314.42
K4	Group D	=E4/((1+H3)^3)	$ 352.40	$ 322.50*

*This rate difference is due to PPACA changes taking effect

Step 2: Calculate the total of 2009/2010 contract premiums from Step1

		2009 Contract Total Premium	# of months in 2010 at 2009 premium rate	Total Premium Paid prior to 2010 renewal adjusted to 1Q 2009 Level
L1	Group A	=N/A	0	N/A
L2	Group B	=J2 * 3	3	$ 872.35
L3	Group C	=J3 * 6	6	$ 1,744.68
L4	Group D	=J4 * 9	9	$ 2,617.00

		2010 Contract Total Premium	# of months in 2010 at 2010 premium rate	Total Premium Paid after 2010 renewal adjusted to 1Q 2010 Level
M1	Group A	=K1 * 12	12	$ 3,773.16
M2	Group B	=K2 * 9	9	$ 2,829.84
M3	Group C	=K3 * 6	6	$ 1,886.53
M4	Group D	=K4 * 3	3	$ 967.50

Step 3: Calculate the Standardized Premium (2011 1Q) Single Premium

		2010 Premium Adjusted to 1Q2011 Level	Annual Premium adjusted to 1Q 2011 level
N1	Group A	=(L1*(1+D1) +M1)*(1+F1)	$ 4,278.00
N2	Group B	=(L2*(1+D1) +M2)*(1+F1)	$ 4,321.65
N3	Group C	=(L3*(1+D1) +M3)*(1+F1)	$ 4,365.27
N4	Group D	=(L4*(1+D1) +M4)*(1+F1)	$ 4,436.41

Step 4: % change from 2010 Calculate the Standardized Premium (2011 4Q)

		Adjusts 1Q 2011 to 4Q 2011 Level	Annual Premium adjusted to 4Q 2011 level	% Change from Earned Premium
O1	Group A	=N1*((1+H4)^3)	$ 4,606.94	22.10%
O2	Group B	=N2*((1+H4)^3)	$ 4,653.94	21.91%
O3	Group C	=N3*((1+H4)^3)	$ 4,700.92	21.46%
O4	Group D	=N4*((1+H4)^3)	$ 4,777.53	20.68%

Attachment E3
Standardized Earned Premium Calculation Example
IHBC Small Group - iDirect High Deductible Health Plans
2009

Form Number: IHBC-HSAQE-C-001
Product Index: 3E (aka Q98)

A1	2008 1Q single rate file & use rate	$	157.69
A2	2008 2Q single rate file & use rate	$	162.40
A3	2008 3Q single rate file & use rate	$	167.25
A4	2008 4Q single rate file & use rate	$	172.24

B1	Premium change (before benefit & conversion factor chg) (2008-2009)	26.35%
B2	Premium change (after benefit & conversion factor chg) (2008-2009)	27.24%

C1	2009 1Q single rate file & use rate	$	200.64
C2	2009 2Q single rate file & use rate	$	207.66
C3	2009 3Q single rate file & use rate	$	214.92
C4	2009 4Q single rate file & use rate	$	222.45

D1	Premium change (before benefit & conversion factor chg) (2009-2010)	10.21%
D2	Premium change (after benefit & conversion factor chg) (2009-2010)	7.54%

E1	2010 1Q single rate file & use rate	$	215.77
E2	2010 2Q single rate file & use rate	$	222.25
E3	2010 3Q single rate file & use rate	$	228.91
E4	2010 4Q single rate file & use rate	$	243.79

F1	Premium change (before benefit & conversion factor chg) (2010-2011)	12.73%
F2	Premium change (after benefit & conversion factor chg) (2010-2011)	14.88%

G1	2011 1Q single rate file & use rate	$	247.88
G2	2011 4Q single rate file & use rate	$	270.87

H1	2008 Quarterly Premium Trend	3.00%
H2	2009 Quarterly Premium Trend	3.50%
H3	2010 Quarterly Premium Trend	3.00%
H4	2011 Quarterly Premium Trend	3.00%

	Group	Single Contracts	Renewal Month		2009 Annualized Actual Earned Premiums
I1	A- 1Q renewal group renew January	1	January	$	2,407.68
I2	B- 2Q renewal group renew April	1	April	$	2,356.14
I3	C- 3Q renewal group renew July	1	July	$	2,293.02
I4	D- 4Q renewal group renew October	1	October	$	2,217.51

Attachment E3
Standardized Earned Premium Calculation Example
IHBC Small Group - iDirect High Deductible Health Plans
2009

Form Number: IHBC-HSAQE-C-001
Product Index: 3E (aka Q98)

Step 1: Calculate 2008 and 2009 January Single Premium Rate

		2008 Contract Premium	2008 Premium Rate Paid in 2009	2008 Premium Rate Paid in 2009 Adjusted to 1Q08 Level
J1	Group A	=N/A	N/A	N/A
J2	Group B	=A2/(1+H1)	$ 162.40	$ 157.67
J3	Group C	=A3/((1+H1)^2)	$ 167.25	$ 157.65
J4	Group D	=A4/((1+H1)^3)	$ 172.24	$ 157.62

		2009 Contract Premium	2009 Premium Rate Paid in 2009	2009 Premium Rate Paid in 2009 Adjusted to 1Q09 Level
K1	Group A	=C1	$ 200.64	$ 200.64
K2	Group B	=C2/(1+H2)	$ 207.66	$ 200.64
K3	Group C	=C3/((1+H2)^2)	$ 214.92	$ 200.63
K4	Group D	=C4/((1+H2)^3)	$ 222.45	$ 200.64

Step 2: Calculate the total of 2008/2009 contract premiums from Step1

		2008 Contract Total Premium	# of months in 2009 at 2008 premium rate	Total Premium Paid prior to 2009 renewal adjusted to 1Q 2008 Level
L1	Group A	=N/A	0	N/A
L2	Group B	=J2 * 3	3	$ 473.01
L3	Group C	=J3 * 6	6	$ 945.89
L4	Group D	=J4 * 9	9	$ 1,418.62

		2009 Contract Total Premium	# of months in 2009 at 2009 premium rate	Total Premium Paid after 2009 renewal adjusted to 1Q 2009 Level
M1	Group A	=K1 * 12	12	$ 2,407.68
M2	Group B	=K2 * 9	9	$ 1,805.74
M3	Group C	=K3 * 6	6	$ 1,203.78
M4	Group D	=K4 * 3	3	$ 601.91

Step 3: Calculate the Standardized Premium (2011 1Q) Single Premium

		2009 Premium Adjusted to 1Q2011 Level	Annual Premium adjusted to 1Q 2011 level
N1	Group A	=(L1*(1+B1) +M1)*(1+D1)*(1+F1)	$ 2,991.38
N2	Group B	=(L2*(1+B1) +M2)*(1+D1)*(1+F1)	$ 2,986.04
N3	Group C	=(L3*(1+B1) +M3)*(1+D1)*(1+F1)	$ 2,980.48
N4	Group D	=(L4*(1+B1) +M4)*(1+D1)*(1+F1)	$ 2,974.77

Step 4: % change from 2009 Calculate the Standardized Premium (2011 4Q)

		Adjusts 1Q 2011 to 4Q 2011 Level	Annual Premium adjusted to 4Q 2011 level	% Change from Earned Premium
O1	Group A	=N1*((1+H4)^3)	$ 3,268.77	35.76%
O2	Group B	=N2*((1+H4)^3)	$ 3,262.93	38.49%
O3	Group C	=N3*((1+H4)^3)	$ 3,256.85	42.03%
O4	Group D	=N4*((1+H4)^3)	$ 3,250.61	46.59%

Attachment E4
Standardized Earned Premium Calculation Example
IHBC Small Group - iDirect High Deductible Health Plans
2010

Form Number: IHBC-HSAQE-C-001
Product Index: 3E (aka Q98)

A1	2008 1Q single rate file & use rate	$	157.69
A2	2008 2Q single rate file & use rate	$	162.40
A3	2008 3Q single rate file & use rate	$	167.25
A4	2008 4Q single rate file & use rate	$	172.24

B1	Premium change (before benefit & conversion factor chg) (2008-2009)	26.35%
B2	Premium change (after benefit & conversion factor chg) (2008-2009)	27.24%

C1	2009 1Q single rate file & use rate	$	200.64
C2	2009 2Q single rate file & use rate	$	207.66
C3	2009 3Q single rate file & use rate	$	214.92
C4	2009 4Q single rate file & use rate	$	222.45

D1	Premium change (before benefit & conversion factor chg) (2009-2010)	10.21%
D2	Premium change (after benefit & conversion factor chg) (2009-2010)	7.54%

E1	2010 1Q single rate file & use rate	$	215.77
E2	2010 2Q single rate file & use rate	$	222.25
E3	2010 3Q single rate file & use rate	$	228.91
E4	2010 4Q single rate file & use rate	$	243.79

F1	Premium change (before benefit & conversion factor chg) (2010-2011)	12.73%
F2	Premium change (after benefit & conversion factor chg) (2010-2011)	14.88%

G1	2011 1Q single rate file & use rate	$	247.88
G2	2011 4Q single rate file & use rate	$	270.87

H1	2008 Quarterly Premium Trend	3.00%
H2	2009 Quarterly Premium Trend	3.50%
H3	2010 Quarterly Premium Trend	3.00%
H4	2011 Quarterly Premium Trend	3.00%

	Group	Single Contracts	Renewal Month		2010 Annualized Actual Earned Premiums
I1	A- 1Q renewal group renew January	1	January	$	2,589.24
I2	B- 2Q renewal group renew April	1	April	$	2,623.23
I3	C- 3Q renewal group renew July	1	July	$	2,662.98
I4	D- 4Q renewal group renew October	1	October	$	2,733.42

Attachment E4
Standardized Earned Premium Calculation Example
IHBC Small Group - iDirect High Deductible Health Plans
2010

Form Number: IHBC-HSAQE-C-001
Product Index: 3E (aka Q98)

Step 1: Calculate 2009 and 2010 January Single Premium Rate

		2009 Contract Premium	2009 Premium Rate Paid in 2010	2009 Premium Rate Paid in 2010 Adjusted to 1Q09 Level
J1	Group A	=N/A	N/A	N/A
J2	Group B	=C2/(1+H2)	$ 207.66	$ 200.64
J3	Group C	=C3/((1+H2)^2)	$ 214.92	$ 200.63
J4	Group D	=C4/((1+H2)^3)	$ 222.45	$ 200.64

		2010 Contract Premium	2010 Premium Rate Paid in 2010	2010 Premium Rate Paid in 2010 Adjusted to 1Q10 Level
K1	Group A	=E1	$ 215.77	$ 215.77
K2	Group B	=E2/(1+H3)	$ 222.25	$ 215.78
K3	Group C	=E3/((1+H3)^2)	$ 228.91	$ 215.77
K4	Group D	=E4/((1+H3)^3)	$ 243.79	$ 223.10*

*This rate difference is due to PPACA changes taking effect

Step 2: Calculate the total of 2009/2010 contract premiums from Step1

		2009 Contract Total Premium	# of months in 2010 at 2009 premium rate	Total Premium Paid prior to 2010 renewal adjusted to 1Q 2009 Level
L1	Group A	=N/A	0	N/A
L2	Group B	=J2 * 3	3	$ 601.91
L3	Group C	=J3 * 6	6	$ 1,203.78
L4	Group D	=J4 * 9	9	$ 1,805.73

		2010 Contract Total Premium	# of months in 2010 at 2010 premium rate	Total Premium Paid after 2010 renewal adjusted to 1Q 2010 Level
M1	Group A	=K1 * 12	12	$ 2,589.24
M2	Group B	=K2 * 9	9	$ 1,941.99
M3	Group C	=K3 * 6	6	$ 1,294.62
M4	Group D	=K4 * 3	3	$ 669.30

Step 3: Calculate the Standardized Premium (2011 1Q) Single Premium

		2010 Premium Adjusted to 1Q2011 Level	Annual Premium adjusted to 1Q 2011 level
N1	Group A	=(L1*(1+D1) +M1)*(1+F1)	$ 2,918.88
N2	Group B	=(L2*(1+D1) +M2)*(1+F1)	$ 2,937.07
N3	Group C	=(L3*(1+D1) +M3)*(1+F1)	$ 2,955.06
N4	Group D	=(L4*(1+D1) +M4)*(1+F1)	$ 2,998.02

Step 4: % change from 2010 Calculate the Standardized Premium (2011 4Q)

		Adjusts 1Q 2011 to 4Q 2011 Level	Annual Premium adjusted to 4Q 2011 level	% Change from Earned Premium
O1	Group A	=N1*((1+H4)^3)	$ 3,189.54	23.18%
O2	Group B	=N2*((1+H4)^3)	$ 3,209.41	22.35%
O3	Group C	=N3*((1+H4)^3)	$ 3,229.07	21.26%
O4	Group D	=N4*((1+H4)^3)	$ 3,276.01	19.85%

Attachment F
Independent Health Benefit Corporation
Source Data 2010 to Projected Experience 2012
IHBC Small Group

		2010 Experience - Source Data			Trends (Annualized)			2012 Projected Experience		
		Util/1000 After COB	ALLOWED CHARGE	ALW After COB PMPM	Utilization	Alw Charge Trend	Total Trend	Util/1000 After COB	ALLOWED CHARGE	ALW After COB PMPM
HOSPITAL										
Inpatient										
01	Medical	19.99			1.5%	8.0%	9.7%	20.59		
02	Surgical	18.58			0.0%	7.8%	7.9%	18.58		
03	Psychiatric	2.33			2.8%	7.2%	10.1%	2.46		
04	Alcohol/Drug	0.72			2.8%	6.0%	8.9%	0.76		
05	SNF	3.02			9.2%	4.0%	13.5%	3.60		
07	Maternity - Mother	7.95			5.4%	7.0%	12.9%	8.83		
08	Maternity - Well Newborn	6.20			3.8%	7.0%	11.1%	6.67		
09	Maternity - Nondelivery	0.84			7.8%	7.0%	15.4%	0.98		
10	Maternity - Neonates	0.86			9.4%	-11.5%	-3.1%	1.03		
11	Other	-						-		
	TOTAL	**60.48**	**$12,389.91**	**$62.44**	2.5%	6.0%	8.6%	**63.50**	**$13,913.59**	**$73.63**
Outpatient										
13	Emergency Hospital	153.95			5.8%	6.8%	13.0%	172.43		
14	Outpatient Surgery	150.15			3.8%	8.1%	12.2%	161.77		
15	Radiology	485.01			4.8%	8.1%	13.3%	532.42		
16	Pathology	2,317.27			5.3%	2.8%	8.3%	2,568.25		
18	Maternity Nondelivery	18.38			-1.3%	4.3%	3.0%	17.92		
19	Pharmacy and Blood	20.15			10.3%	4.3%	15.1%	24.53		
20	Cardiovascular									
21	PT/OT/ST	200.51			10.5%	4.3%	15.2%	244.68		
22	Other	238.04			5.2%	3.8%	9.2%	263.52		
	TOTAL	**3,583.46**	**$151.37**	**$45.20**	5.5%	6.0%	11.8%	**3,985.50**	**$170.01**	**$56.46**
PHYSICIAN										
Professional										
23	Inpatient Surgery	63.40	$824.73	$4.36	4.9%	0.7%	5.7%	69.82	$837.15	$4.87
24	Inpatient Surgery - Asst	3.54	$305.93	$0.09	-3.7%	0.7%	-2.9%	3.29	$310.53	$0.09
25	Inpatient Anesthesia	27.44	$971.31	$2.22	5.8%	3.0%	8.9%	30.69	$1,030.75	$2.64
27	Oupatient Surgery	223.29	$409.05	$7.61	2.7%	1.8%	4.6%	235.39	$424.28	$8.32
28	Office Surgery	380.88	$146.35	$4.65	6.8%	1.2%	8.1%	434.80	$149.77	$5.43
29	Outpatient Anesthesia	72.64	$566.64	$3.43	2.8%	2.3%	5.2%	76.76	$593.49	$3.80
30	Hospital Visits	233.36	$83.01	$1.61	3.3%	0.7%	4.1%	249.15	$84.26	$1.75
33	Office/Home Visits	2,668.78	$65.69	$14.61	3.8%	4.8%	8.8%	2,873.91	$72.16	$17.28
35	Therapeutic Injections	203.01	$274.71	$4.65	7.2%	0.5%	7.8%	233.45	$277.45	$5.40
36	Allergy Testing	351.96	$5.77	$0.17	6.5%	-2.9%	3.4%	399.06	$5.43	$0.18
37	Allergy Immunotherapy	142.23	$23.35	$0.28	3.6%	4.9%	8.7%	152.74	$25.71	$0.33
39	Emergency Room Visits	159.73	$200.11	$2.66	5.6%	2.3%	7.9%	177.99	$209.25	$3.10
40	Consults	275.47	$148.84	$3.42	7.5%	1.6%	9.3%	318.30	$153.75	$4.08
41	Physical Therapy	361.73	$44.44	$1.34	6.4%	1.3%	7.8%	409.17	$45.61	$1.56
42	Cardiovascular	313.31	$58.01	$1.51	7.9%	4.9%	13.1%	364.50	$63.82	$1.94
44	Chiropractor	491.69	$30.06	$1.23	4.6%	0.9%	5.6%	538.46	$30.59	$1.37
45	Radiology	1,503.80	$92.04	$11.53	5.6%	1.4%	7.1%	1,678.49	$94.67	$13.24
46	Pathology	4,513.97	$15.80	$5.94	6.3%	-0.9%	5.3%	5,097.80	$15.51	$6.59
47	Immunizations	1,033.14	$30.46	$2.62	3.3%	14.4%	18.2%	1,103.35	$39.85	$3.66
48	Well Baby Exams	91.10	$90.78	$0.69	2.1%	0.8%	2.9%	94.98	$92.15	$0.73
49	Vision Exams	99.20	$83.62	$0.69	8.2%	1.5%	9.9%	116.20	$86.21	$0.83
50	Hearing/Speech Exams	74.24	$35.75	$0.22	3.6%	1.0%	4.6%	79.62	$36.47	$0.24
52	Physical Exams	1,061.00	$69.83	$6.17	10.6%	0.0%	10.6%	1,298.65	$69.81	$7.55
53	Podiatrist	137.12	$72.86	$0.83	5.1%	3.7%	9.0%	151.39	$78.42	$0.99
54	Outpatient Psychiatric	367.06	$84.50	$2.58	3.4%	1.7%	5.2%	392.76	$87.48	$2.86
55	Outpatient Alcohol/Drug	8.09	$81.55	$0.05	6.9%	1.1%	8.1%	9.24	$83.44	$0.06
58	Maternity - Normal Deliveries	11.06	$1,643.58	$1.51	5.5%	2.1%	7.8%	12.32	$1,714.93	$1.76
59	Maternity - Cesarean Deliveries	6.18	$1,169.35	$0.60	9.4%	3.4%	13.0%	7.39	$1,249.07	$0.77
60	Maternity - Non Del. Services	14.30	$125.80	$0.15	7.2%	0.7%	8.0%	16.43	$127.70	$0.17
62	Miscellaneous Medical	573.72	$136.11	$6.51	7.9%	7.8%	16.3%	668.13	$158.02	$8.80
	TOTAL	**15,466.46**	**$72.90**	**$93.96**	5.7%	2.5%	8.4%	**17,294.22**	**$76.60**	**$110.40**
Other										
64	Base Rx									
66	Home Health Care	62.45	$228.37	$1.19	5.7%	2.2%	8.1%	69.82	$238.72	$1.39
67	Ambulance	55.83	$464.04	$2.16	0.3%	4.2%	4.5%	56.18	$503.48	$2.36
68	Durable Medical Equipment	232.16	$117.62	$2.28	4.7%	2.4%	7.3%	254.62	$123.44	$2.62
69	Prosthetics	4.79	$472.54	$0.19	4.6%	2.4%	7.2%	5.24	$495.93	$0.22
71	Glasses/Contacts	-		$0.00				-		$0.00
72	Hearing Aids	-		$0.00				-		$0.00
90	Dental	17.34	$134.17	$0.19	-1.1%	2.2%	1.1%	16.94	$140.25	$0.20
99	Unknown	325.43	$136.81	$3.71	14.3%	1.7%	16.3%	425.03	$141.59	$5.02
	TOTAL	**698.00**	**$167.03**	**$9.72**	8.9%	1.2%	10.2%	**827.83**	**$170.98**	**$11.80**
	GRAND TOTAL	**19,808.40**	**$128.02**	**$211.32**	5.8%	3.3%	9.3%	**22,171.06**	**$136.55**	**$252.28**
	Non-Claims			$20.87			8.5%			$24.56
	Base Rx			$7.35			12.7%			$9.33
	Medical Management Savings			$0.00						($1.60)
	TOTAL BASE MEDICAL EXPENSE			$239.54			9.0%			$284.57

Attachment G
Independent Health Benefit Corporation
Projected Experience 2012 Before and After Smoothing
IHBC Small Group

		2012 Projected Experience Before Smoothing			2012 Projected Experience After Smoothing		
		Util/1000 After COB	ALLOWED CHARGE	ALW After COB PMPM	Utilization	Alw Charge Trend	Total Trend
HOSPITAL							
Inpatient							
01	Medical	20.59			17.97		
02	Surgical	18.58			15.91		
03	Psychiatric	2.46			3.88		
04	Alcohol/Drug	0.76			0.61		
05	SNF	3.60			2.75		
07	Maternity - Mother	8.83			11.30		
08	Maternity - Well Newborn	6.67			9.14		
09	Maternity - Nondelivery	0.98			0.91		
10	Maternity - Neonates	1.03			1.19		
11	Other	-			-		
	TOTAL	**63.50**	**$13,913.59**	**$73.63**	**63.65**	**$13,880.91**	**$73.63**
Outpatient							
13	Emergency Hospital	172.43			187.48		
14	Outpatient Surgery	161.77			154.55		
15	Radiology	532.42			532.67		
16	Pathology	2,568.25			2,623.75		
18	Maternity Nondelivery	17.92			29.65		
19	Pharmacy and Blood	24.53			22.90		
20	Cardiovascular				-		
21	PT/OT/ST	244.68			226.11		
22	Other	263.52			237.07		
	TOTAL	**3,985.50**	**$170.01**	**$56.46**	**4,014.18**	**$168.79**	**$56.46**
PHYSICIAN							
Professional							
23	Inpatient Surgery	69.82	$837.15	$4.87	61.80	$831.20	$4.28
24	Inpatient Surgery - Asst	3.29	$310.53	$0.09	3.65	$348.83	$0.11
25	Inpatient Anesthesia	30.69	$1,030.75	$2.64	26.60	$1,069.19	$2.37
27	Oupatient Surgery	235.39	$424.28	$8.32	233.58	$440.38	$8.57
28	Office Surgery	434.80	$149.77	$5.43	397.95	$152.35	$5.05
29	Outpatient Anesthesia	76.76	$593.49	$3.80	77.31	$593.12	$3.82
30	Hospital Visits	249.15	$84.26	$1.75	263.20	$88.15	$1.93
33	Office/Home Visits	2,873.91	$72.16	$17.28	2,961.87	$73.39	$18.11
35	Therapeutic Injections	233.45	$277.45	$5.40	206.16	$260.58	$4.48
36	Allergy Testing	399.06	$5.43	$0.18	398.96	$5.70	$0.19
37	Allergy Immunotherapy	152.74	$25.71	$0.33	155.94	$24.39	$0.32
39	Emergency Room Visits	177.99	$209.25	$3.10	192.92	$217.38	$3.49
40	Consults	318.30	$153.75	$4.08	298.99	$158.09	$3.94
41	Physical Therapy	409.17	$45.61	$1.56	381.32	$48.59	$1.54
42	Cardiovascular	364.50	$63.82	$1.94	314.61	$68.38	$1.79
44	Chiropractor	538.46	$30.59	$1.37	543.43	$30.63	$1.39
45	Radiology	1,678.49	$94.67	$13.24	1,607.05	$98.20	$13.15
46	Pathology	5,097.80	$15.51	$6.59	5,106.73	$14.68	$6.25
47	Immunizations	1,103.35	$39.85	$3.66	1,192.82	$30.88	$3.07
48	Well Baby Exams	94.98	$92.15	$0.73	126.84	$94.26	$1.00
49	Vision Exams	116.20	$86.21	$0.83	120.49	$88.29	$0.89
50	Hearing/Speech Exams	79.62	$36.47	$0.24	96.80	$36.42	$0.29
52	Physical Exams	1,298.65	$69.81	$7.55	1,280.04	$72.73	$7.76
53	Podiatrist	151.39	$78.42	$0.99	145.85	$74.34	$0.90
54	Outpatient Psychiatric	392.76	$87.48	$2.86	453.83	$87.45	$3.31
55	Outpatient Alcohol/Drug	9.24	$83.44	$0.06	9.28	$84.30	$0.07
58	Maternity - Normal Deliveries	12.32	$1,714.93	$1.76	16.56	$1,699.58	$2.35
59	Maternity - Cesarean Deliveries	7.39	$1,249.07	$0.77	9.42	$1,223.31	$0.96
60	Maternity - Non Del. Services	16.43	$127.70	$0.17	19.29	$137.63	$0.22
62	Miscellaneous Medical	668.13	$158.02	$8.80	632.71	$166.95	$8.80
	TOTAL	**17,294.22**	**$76.60**	**$110.40**	**17,336.00**	**$76.42**	**$110.40**
Other							
64	Base Rx						
66	Home Health Care	69.82	$238.72	$1.39	75.61	$178.73	$1.13
67	Ambulance	56.18	$503.48	$2.36	55.44	$514.68	$2.38
68	Durable Medical Equipment	254.62	$123.44	$2.62	235.60	$125.28	$2.46
69	Prosthetics	5.24	$495.93	$0.22	4.10	$528.11	$0.18
71	Glasses/Contacts	-		$0.00	-	$0.00	$0.00
72	Hearing Aids	-		$0.00	-	$0.00	$0.00
90	Dental	16.94	$140.25	$0.20	31.35	$120.33	$0.31
99	Unknown	425.03	$141.59	$5.02	426.68	$150.08	$5.34
	TOTAL	**827.83**	**$170.98**	**$11.80**	**828.78**	**$170.78**	**$11.79**
	GRAND TOTAL	**22,171.06**	**$136.55**	**$252.28**	**22,242.60**	**$136.11**	**$252.28**
	Non-Claims			$24.56			$24.56
	Base Rx			$9.33			$9.33
	Medical Management Savings			($1.60)			($1.60)
	TOTAL BASE MEDICAL EXPENSE			$284.57			$284.57

Attachment H
Independent Health Benefit Corporation
Summary of Adjustments to Source Data
Prescription Drug Riders

Table 1 - Raw Data
Incurred Claims Data for 12 Months Ending March 31, 2011, Paid Through April 11, 2011
IHBC Small and Large Group Data

	Prescription Count				Allowed Charges			
	Tier I	Tier II	Tier III	Total	Tier I	Tier II	Tier III	Total
	Article 43 - IHBC							
Lipitor Retail	0	3	10,398	10,401	[redacted]			
Lipitor Maintenance	0	2	106	108				
Lipitor Total	0	5	10,504	10,509				
Advair Retail	0	7,078	3	7,081				
Advair Maintenance	0	21	0	21				
Advair Total	0	7,099	3	7,102				
Femara Retail	0	789	0	789				
Femara Maintenance	0	19	0	19				
Femara Total	0	808	0	808				
Levaquin Retail	0	1,233	442	1,675				
Levaquin Maintenance	0	1		1				
Levaquin Total	0	1,234	442	1,676				
Crestor Retail	0	10,742	7	10,749				
Crestor Maintenance	0	70	0	70				
Crestor Total	0	10,812	7	10,819				
Other Off-patent Retail	0	3,727	1,072	4,799				
Other Off-patent Maintena	0	76	20	96				
Other Off-patent Total	0	3,803	1,092	4,895				
All Else Retail	752,913	170,465	63,789	987,167	$			
All Else Maintenance	57,628	11,377	3,981	72,986				
All Else Total	810,541	181,842	67,770	1,060,153	$			
All Rx Retail	752,913	194,037	75,711	1,022,661	$			
All Rx Maintenance	57,628	11,566	4,107	73,301				
All Rx Total	810,541	205,603	79,818	1,095,962	$			

Attachment H
Independent Health Benefit Corporation
Summary of Adjustments to Source Data
Prescription Drug Riders

Table 2 - Raw Data - Statistics
Incurred Claims Data Statistics for 12 Months Ending March 31, 2011, Paid Through April 11, 2011
IHBC Small and Large Group Data

	Utilization / 1,000 Members / Year				Allowed Charge / Script			
	Tier I	Tier II	Tier III	Total	Tier I	Tier II	Tier III	Total
Member Months	Article 43 - IHBC							[redacted]
Lipitor Retail	0.0	0.0	98.7	98.7	[redacted]			
Lipitor Maintenance	0.0	0.0	1.0	1.0				
Lipitor Total	0.0	0.0	99.7	99.7				
Advair Retail	0.0	67.2	0.0	67.2				
Advair Maintenance	0.0	0.2	0.0	0.2				
Advair Total	0.0	67.4	0.0	67.4				
Femara Retail	0.0	7.5	0.0	7.5				
Femara Maintenance	0.0	0.2	0.0	0.2				
Femara Total	0.0	7.7	0.0	7.7				
Levaquin Retail	0.0	11.7	4.2	15.9				
Levaquin Maintenance	0.0	0.0	0.0	0.0				
Levaquin Total	0.0	11.7	4.2	15.9				
Crestor Retail	0.0	101.9	0.1	102.0				
Crestor Maintenance	0.0	0.7	0.0	0.7				
Crestor Total	0.0	102.6	0.1	102.7				
Other Off-patent Retail	0.0	35.4	10.2	45.5				
Other Off-patent Maintena	0.0	0.7	0.2	0.9				
Other Off-patent Total	0.0	36.1	10.4	46.4				
All Else Retail	7,143.9	1,617.4	605.3	9,366.6				
All Else Maintenance	546.8	107.9	37.8	692.5				
All Else Total	7,690.7	1,725.4	643.0	10,059.1				
All Rx Retail	7,143.9	1,841.1	718.4	9,703.3				
All Rx Maintenance	546.8	109.7	39.0	695.5				
All Rx Total*	7,690.7	1,950.8	757.3	10,398.8				

Attachment H
Independent Health Benefit Corporation
Summary of Adjustments to Source Data
Prescription Drug Riders

Table 3 - Off-Patent Migration Modeling and Addition of New Market Drugs
Final Adjusted Starting Claims Data
IHBC Small and Large Group Data

	Utilization / 1,000 Members / Year				Allowed Charge / Script			
	Tier I	Tier II	Tier III	Total	Tier I	Tier II	Tier III	Total
Member Months	Article 43 - IHBC							[redacted]
Lipitor Retail	19.7	0.0	78.9	98.7	[redacted]		[redacted]	[redacted]
Lipitor Maintenance	0.2	0.0	0.8	1.0	[redacted]			
Lipitor Total	20.0	0.0	79.8	99.7	[redacted]			
Advair Retail	33.6	0.0	33.6	67.2	[redacted]			
Advair Maintenance	0.1	0.0	0.1	0.2	[redacted]			
Advair Total	33.7	0.0	33.7	67.4	[redacted]			
Femara Retail	3.7	0.0	3.7	7.5	[redacted]			
Femara Maintenance	0.1	0.0	0.1	0.2	[redacted]			
Femara Total	3.8	0.0	3.8	7.7	[redacted]			
Levaquin Retail	6.7	0.0	9.2	15.9	[redacted]			
Levaquin Maintenance	0.0	0.0	0.0	0.0	[redacted]			
Levaquin Total	6.7	0.0	9.2	15.9	[redacted]			
Crestor Retail	30.6	71.3	0.0	102.0	[redacted]			
Crestor Maintenance	0.2	0.5	0.0	0.7	[redacted]			
Crestor Total	30.8	71.8	0.0	102.7	[redacted]			
Other Off-patent Retail	19.7	0.0	25.8	45.5	[redacted]			
Other Off-patent Maintena	0.4	0.0	0.5	0.9	[redacted]			
Other Off-patent Total	20.1	0.0	26.3	46.4	[redacted]			
New Brand Drugs Retail	0.0	15.3	2.9	18.2	[redacted]			
New Brand Drugs Mainter	0.0	0.0	0.0	0.0	[redacted]			
New Brand Drugs Total	0.0	15.3	2.9	18.2	[redacted]			
All Else Retail	7143.9	1617.4	605.3	9366.6	[redacted]			
All Else Maintenance	546.8	107.9	37.8	692.5	[redacted]			
All Else Total	7690.7	1725.4	643.0	10059.1	[redacted]			
All Rx Retail	7258.0	1704.1	759.5	9721.6	[redacted]			
All Rx Maintenance	547.8	108.4	39.3	695.5	[redacted]			
All Rx Total*	7805.8	1812.5	798.8	10417.1	[redacted]			

Attachment I
Independent Health Benefit Corporation
Development of 2012 Starting Average Charge and Utilization Assumptions
Prescription Drug Riders

POS/PPO Pool	Utilization / 1,000 Members / Year				Average Charge per Script			
	Tier I	Tier II	Tier III	Total	Tier I	Tier II	Tier III	Total
Starting Data (Adjusted) 12 Months Ending March 31, 2011								
Retail	7,258.0	1,704.1	759.5	9,721.6	$25.92	$224.38	$194.82	$73.91
90-Day	547.8	108.4	39.3	695.5	$43.89	$297.41	$290.18	$97.33
Total	7,805.8	1,812.5	798.8	10,417.1	$27.19	$228.75	$199.51	$75.47
Adjustments								
Community Pool Adjustment	1.060	1.060	1.060		1.010	1.010	1.010	
Completion Factor	99.5%	99.5%	99.5%		N/A	N/A	N/A	
Annualized Trend Assumptions	7.5%	-2.5%	3.5%		5.0%	10.5%	7.5%	
2012 Data for Pricing - Adjusted and Trended 22.5 Months								
Retail	8,855.0	1,731.2	863.1	11,449.3	$28.69	$273.29	$225.35	$80.50
90-Day	668.3	110.1	44.7	823.1	$48.58	$362.23	$335.65	$106.12
Total	9,523.3	1,841.4	907.7	12,272.4	$30.09	$278.61	$230.77	$82.22

HDHP Pool	Utilization / 1,000 Members / Year				Average Charge per Script			
	Tier I	Tier II	Tier III	Total	Tier I	Tier II	Tier III	Total
Starting Data (Adjusted) 12 Months Ending March 31, 2011								
Retail	7,258.0	1,704.1	759.5	9,721.6	$25.92	$224.38	$194.82	$73.91
90-Day	547.8	108.4	39.3	695.5	$43.89	$297.41	$290.18	$97.33
Total	7,805.8	1,812.5	798.8	10,417.1	$27.19	$228.75	$199.51	$75.47
Adjustments								
Community Pool Adjustment	0.890	0.890	0.890		0.900	0.900	0.900	
Completion Factor	99.5%	99.5%	99.5%		N/A	N/A	N/A	
Annualized Trend Assumptions	7.5%	-2.5%	3.5%		5.0%	10.5%	7.5%	
2012 Data for Pricing - Adjusted and Trended 22.5 Months								
Retail	7,434.9	1,453.6	724.7	9,613.1	$25.57	$243.52	$200.80	$71.73
90-Day	561.1	92.5	37.5	691.1	$43.29	$322.78	$299.09	$94.56
Total	7,996.0	1,546.0	762.1	10,304.2	$26.81	$248.26	$205.64	$73.26

Final 2012 Data = Starting x Community Pool Adjustment / Completion Factors x $(1 + \text{Trend})^{(22.5/12)}$

Attachment J
Independent Health Benefit Corporation
Illustration of High-Level Rate Increase Calculation for 2012 Rates
Medical - Base Plans and Riders

	A	B	C	D	E	F	G	H	I	J
Group Medical Plans	**2011 Members Months**	**2010 Premium PMPM**	**2010 Net Claims PMPM**	**2010 Medical Loss Ratio**	**Target Loss Ratio**	**Annualized Expected Trend (Paid)**	**Fed Dependent Age 26 Adj**	**Actual Rate Incr 2010 to 2011**	**High Level Rate Increase[1]**	**Actual Rate Increase[2]**
Encompass D	16,475	$278.70	$280.40	100.6%	89.0%	10.0%	1.010	14.9%	20.3%	8.9%
FlexFit Select	48,877	$258.11	$226.32	87.7%	89.0%	10.0%	1.010	11.2%	8.3%	8.1%
Enc. Essential	14,139	$269.18	$218.94	81.3%	89.0%	10.0%	1.010	14.6%	-2.5%	8.0%
Easy Access[3,4]	66	*$236.76*	*$771.50*	325.9%	89.0%	10.0%	1.000		302.6%	9.1%
Passport Plan Select	8,131	$262.53	$218.57	83.3%	89.0%	10.0%	1.010	10.1%	3.8%	9.9%
Total Enc Pool	87,688	$264.15	$234.98	89.0%	89.0%	10.0%	1.010	12.4%	8.7%	8.4%
Total iDirect[5]	48,015	$174.61	$164.51	94.2%	89.0%	12.0%	1.010	17.0%	14.6%	9.3%
Grand Total	135,703	$232.47	$210.05	90.4%	89.0%	10.6%	1.010	13.6%	10.3%	8.7%

1. High Level Rate Increase I = D / E x $(1+F)^2$ x G / (1+H) - 1
2. Actual rate increase shown is based on member-premium weighted averages
3. Easy Access Loss ratio is based on 2011 experience through March. This product was not available to small groups in 2010.
4. High Level Rate Increase for Easy Access I = D / E x (1+F) x G - 1
5. The iDirect annualized trend has been adjusted to reflect deductible leveraging on a *paid pmpm basis*

Attachment K1
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - Encompass Plus D3
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.019	1.00	94.4	[redacted]	[redacted]	21.3	$500.00	$0.89	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.019	1.00	2.6	[redacted]	[redacted]	1.0	$500.00	0.04	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.019	1.00	75.4	[redacted]	[redacted]	17.7	$500.00	0.74	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.019	1.00	22.3	[redacted]	[redacted]	4.4	$500.00	0.18	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.019	1.00	7.2	[redacted]	[redacted]	0.7	$500.00	0.03	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.019	1.00	63.1	[redacted]	[redacted]	23.0	$500.00	0.96	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.019	1.00	33.3	[redacted]	[redacted]	2.9	$250.00	0.06	[redacted]
	266.2 Days		$73.60				298.2		$82.39			$2.90	$79.50
Outpatient Facility													
Emergency Room	187.5 Cases	[redacted]	[redacted]	1.099	1.029	1.00	211.9	[redacted]	[redacted]	212.3	$150.00	$2.65	[redacted]
Surgery	154.5 Cases	[redacted]	[redacted]	1.099	1.019	1.00	172.5	[redacted]	[redacted]	172.7	$150.00	2.16	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.019	1.00	477.2	[redacted]	[redacted]	478.2	$20.00	0.80	[redacted]
Radiology - CT / MRI / PET	106.5 Cases	[redacted]	[redacted]	1.099	1.019	1.00	119.0	[redacted]	[redacted]	119.4	$75.00	0.75	[redacted]
Pathology	2,624.0 Cases	[redacted]	[redacted]	1.099	1.019	1.00	2,939.7	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	22.9 Cases	[redacted]	[redacted]	1.099	1.019	1.00	25.2	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0.0 Cases	[redacted]	[redacted]	1.099	1.019	1.00	0.0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226.1 Cases	[redacted]	[redacted]	1.099	1.019	1.00	253.2	[redacted]	[redacted]	254.2	$20.00	0.42	[redacted]
Other	237.1 Cases	[redacted]	[redacted]	1.099	1.019	1.00	265.3	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.019	1.00	33.4	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$63.22			$6.78	$56.44
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	1.019	1.00	69.6	$831.30	$4.82			$0.00	$4.82
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	1.019	1.00	4.0	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	1.019	1.00	29.3	1,071.72	2.61			0.00	2.61
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.019	1.00	18.7	1,401.08	2.18			0.00	2.18
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.019	1.00	12.3	452.46	0.46			0.00	0.46
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.019	1.00	10.6	948.57	0.84			0.00	0.84
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.019	1.00	7.4	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.019	1.00	10.6	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.019	1.00	21.7	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	1.019	1.00	254.2	453.33	9.60			0.00	9.60
Office	398.0 Proced.	152.26	5.05	1.099	1.019	1.00	444.9	152.38	5.65	381.3	$20.00	0.64	5.01
Anesthesia	57.0 Proced.	806.32	3.83	1.099	1.019	1.00	63.6	805.71	4.27			0.00	4.27
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	1.019	1.00	211.9	88.00	1.55			0.00	1.55
Facility - Psych	44.9 Visits	88.20	0.33	1.099	1.019	1.00	50.4	88.80	0.37			0.00	0.37
Facility - A & D	28.9 Visits	87.20	0.21	1.099	1.019	1.00	32.3	90.00	0.24			0.00	0.24
Office/Home Visits	2,961.9 Visits	73.37	18.11	1.099	1.029	1.00	3,351.3	73.40	20.50	3,353.3	$20.00	5.59	14.91
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.754	1.00	32.3	225.00	0.61	32.3	$75.00	0.20	0.40
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.937	1.00	211.9	260.57	4.60	66.6	$20.00	0.11	4.49
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.907	1.00	397.5	5.79	0.19	18.2	$20.00	0.03	0.16
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.988	1.00	169.5	24.29	0.34			0.00	0.34
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.988	1.00	686.0	167.12	9.55			0.00	9.55
Immunizations	1,192.8 Services	30.89	3.07	1.099	1.019	1.00	1,337.7	30.77	3.43	538.6	$4.72	0.21	3.22
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	1.019	1.00	142.2	94.47	1.12			0.00	1.12
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.886	1.00	556.9	117.83	5.47	293.9	$15.24	0.37	5.09
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.886	1.00	10.1	96.00	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.886	1.00	681.0	35.56	2.02			0.00	2.02
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.049	1.00	139.2	88.70	1.03	139.2	$20.00	0.23	0.80
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.968	1.00	102.9	36.47	0.31	102.9	$20.00	0.17	0.14
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	1.029	1.00	218.9	217.33	3.96			0.00	3.96
Consults	299.0 Consults	158.13	3.94	1.099	1.019	1.00	334.9	158.31	4.42	266.3	$20.00	0.44	3.97
Physical Therapy	381.3 Services	48.47	1.54	1.099	1.039	1.00	435.8	48.61	1.77	145.3	$20.00	0.24	1.52
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.968	1.00	333.9	68.52	1.91			0.00	1.91
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	1.019	1.00	130.1	48.37	0.52			0.00	0.52
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.937	1.00	540.7	38.06	1.72			0.00	1.72
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.937	1.00	165.4	110.49	1.52			0.00	1.52
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.937	1.00	739.5	91.35	5.63	575.0	$20.00	0.96	4.67
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.937	1.00	89.8	563.60	4.22	69.4	$75.00	0.43	3.78
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	1.019	1.00	75.7	35.20	0.22			0.00	0.22
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.937	1.00	145.3	36.67	0.44			0.00	0.44
Office (Combined)	4,897.7 Proced.	13.77	5.62	1.099	0.937	1.00	5,048.2	13.76	5.79			0.00	5.79
Chiropractor	543.4 Visits	30.70	1.39	1.099	1.039	1.00	621.4	30.58	1.58	623.5	$20.00	1.04	0.54
Podiatrist	145.9 Visits	74.02	0.90	1.099	1.039	1.00	166.5	74.18	1.03	169.5	$20.00	0.28	0.75
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	0.999	1.00	499.4	87.52	3.64	502.4	$20.00	0.84	2.80
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	0.999	1.00	10.1	84.00	0.07	12.1	$20.00	0.02	0.05
			$111.12						$120.92			$11.81	$109.10
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	1.019	1.00	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	1.019	1.00	84.7	178.57	1.26	84.7	$20.00	0.14	1.12
Ambulance	55.4 Runs	515.52	2.38	1.099	1.019	1.00	62.5	514.84	2.68	63.0	$100.00	0.52	2.16
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	1.019	1.00	263.3	125.52	2.75	262.8	$62.65	1.37	1.38
Prosthetics	4.1 Units	526.83	0.18	1.099	1.019	1.00	5.0	528.00	0.22	5.0	$264.25	0.11	0.11
Unknown	389.0 Units	142.83	4.63	1.099	1.062	1.00	454.0	142.73	5.40			0.00	5.40
Non-Claims Med, EyeMed & MM Savings			22.93	1.000	1.000	1.00			22.93			0.00	22.93
Base Rx			9.33	1.000	1.000	1.00			9.33			0.00	9.33
			$43.04						$44.58			$2.15	$42.44
Total Medical Cost			$284.23						$311.12			$23.64	$287.48

Difference in Non-Claims	$0.03
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of OON Claims	$0.00
Value of Additional Benefits	$0.00
Value of EncompassPlus OON Rider	$2.32
Total Medical Cost After Deductible and Coinsurance	$289.80
Final Single Premium = PMPM ÷ 89% x 1.20 =	$390.74

Attachment K2
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - FlexFit Select
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	FlexFit Select	
Benefit Option	**PMPM**	
Active Lifestyles	$287.80	
Family	$288.15	
Independent	$284.07	
Final NCC PMPM	**$286.67**	
Final Single Premium PMPM	**$386.52**	= *Final NCC PMPM ÷ 89% x 1.20*

Benefit Option	**PMPM**	
Active Lifestyles (New)	$275.31	
Family (New)	$278.50	
Final NCC PMPM	**$276.91**	
Final Single Premium PMPM	**$373.36**	= *Final NCC PMPM ÷ 89% x 1.20*

Attachment K2-a
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - FlexFit Select - Active Lifestyles
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.013	0.98	92.0	[redacted]	[redacted]	20.8	$500.00	$0.87	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.013	0.98	2.6	[redacted]	[redacted]	0.9	$500.00	0.04	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.013	0.98	73.4	[redacted]	[redacted]	17.2	$500.00	0.72	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.013	0.98	21.7	[redacted]	[redacted]	4.2	$500.00	0.18	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.013	0.98	7.0	[redacted]	[redacted]	0.7	$500.00	0.03	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.013	0.98	61.4	[redacted]	8.88	22.4	$500.00	0.93	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.013	0.98	32.4	[redacted]	[redacted]	2.8	$250.00	0.06	[redacted]
	266.2 Days		$73.60				290.6		$80.30			$2.82	$77.47
Outpatient Facility													
Emergency Room	188 Cases	[redacted]	[redacted]	1.099	1.023	0.98	206	[redacted]	[redacted]	207	$150.00	$2.59	[redacted]
Surgery	155 Cases	[redacted]	[redacted]	1.099	1.013	0.98	168	[redacted]	[redacted]	168	$75.00	1.05	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.013	0.98	465	[redacted]	[redacted]	466	$40.00	1.55	[redacted]
Radiology - CT / MRI / PET	107 Cases	[redacted]	[redacted]	1.099	1.013	0.98	116	[redacted]	[redacted]	116	$100.00	0.96	[redacted]
Pathology	2,624 Cases	[redacted]	[redacted]	1.099	1.013	0.98	2,865	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	23 Cases	[redacted]	[redacted]	1.099	1.013	0.98	25	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0 Cases	[redacted]	[redacted]	1.099	1.013	0.98	0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226 Cases	[redacted]	[redacted]	1.099	1.013	0.98	247	[redacted]	[redacted]	245	$25.00	0.51	[redacted]
Other	237 Cases	[redacted]	[redacted]	1.099	1.013	0.98	259	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.013	0.98	32.5	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$61.62			$6.67	$54.95
Professional													
Inpatient Surgery													
Primary Surgeon	62 Proced.	$831.07	$4.28	1.099	1.013	0.98	68	$831.30	$4.70			$0.00	$4.70
Assistant Surgeon	4 Proced.	356.76	0.11	1.099	1.013	0.98	4	360.00	0.12			0.00	0.12
Anesthesia	27 Proced.	1,069.17	2.37	1.099	1.013	0.98	29	1,071.72	2.55			0.00	2.55
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.013	0.98	18.2	1,401.08	2.12			0.00	2.12
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.013	0.98	12.0	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.013	0.98	10.3	948.57	0.82			0.00	0.82
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.013	0.98	7.2	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.013	0.98	10.3	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.013	0.98	21.1	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227 Proced.	453.04	8.57	1.099	1.013	0.98	248	453.33	9.36			0.00	9.36
Office	398 Proced.	152.26	5.05	1.099	1.013	0.98	434	152.38	5.51	372	$35.21	1.09	4.41
Anesthesia	57 Proced.	806.32	3.83	1.099	1.013	0.98	62	805.71	4.16			0.00	4.16
Inpatient Visits													
Facility - Medical	189 Visits	88.07	1.39	1.099	1.013	0.98	206	88.00	1.51			0.00	1.51
Facility - Psych	45 Visits	88.20	0.33	1.099	1.013	0.98	49	88.80	0.36			0.00	0.36
Facility - A & D	29 Visits	87.20	0.21	1.099	1.013	0.98	31	90.00	0.24			0.00	0.24
Office/Home Visits	2,962 Visits	73.37	18.11	1.099	1.023	0.98	3,266	73.40	19.98	3,265	$25.51	6.94	13.04
Urgent Care Visits	38 Visits	223.62	0.71	1.099	0.770	0.98	32	225.45	0.61	31	$45.00	0.12	0.49
Therapeutic Injections	206 Services	260.72	4.48	1.099	0.932	0.98	206	260.57	4.48	61	$25.11	0.13	4.36
Allergy Tests & Injections													
Allergy Testing	399 Tests	5.71	0.19	1.099	0.892	0.98	383	5.85	0.19	21	$40.00	0.07	0.12
Allergy Immunotherapy	156 Services	24.63	0.32	1.099	0.983	0.98	165	24.29	0.33			0.00	0.33
Misc. Medical	633 Proced.	166.90	8.80	1.099	0.973	0.98	662	167.07	9.21			0.00	9.21
Immunizations	1,193 Services	30.89	3.07	1.099	1.013	0.98	1,304	30.77	3.34	526	$3.81	0.17	3.18
Well Baby Exams	127 Exams	94.64	1.00	1.099	1.013	0.98	139	94.47	1.09			0.00	1.09
Physical Exams													
Professional	571 Exams	117.71	5.60	1.099	0.882	0.98	543	117.83	5.33	287	$18.92	0.45	4.88
X-Ray	10 Proced.	105.88	0.09	1.099	0.882	0.98	10	96.00	0.08			0.00	0.08
Lab	699 Proced.	35.54	2.07	1.099	0.882	0.98	664	35.56	1.97			0.00	1.97
Vision, Hearing, and Speech Exams													
Vision Exams	121 Exams	88.63	0.89	1.099	1.246	0.98	162	88.00	1.19			0.00	1.19
Hearing/Speech Exams	97 Exams	35.95	0.29	1.099	0.932	0.98	97	36.36	0.29	97	$40.00	0.32	0.00
Emergency Room Visits	193 Visits	217.11	3.49	1.099	1.023	0.98	213	217.33	3.86			0.00	3.86
Consults	299 Consults	158.13	3.94	1.099	1.003	0.98	322	158.05	4.25	258	$37.02	0.80	3.45
Physical Therapy	381 Services	48.47	1.54	1.099	1.013	0.98	416	48.51	1.68	137	$25.00	0.29	1.40
Cardiovascular	315 Proced.	68.28	1.79	1.099	0.963	0.98	325	68.52	1.86			0.00	1.86
Radiology													
IP (Professional)	117 Proced.	48.41	0.47	1.099	1.013	0.98	127	48.37	0.51			0.00	0.51
OP (Professional)													
Outpatient - General	525 Proced.	38.15	1.67	1.099	0.932	0.98	527	38.06	1.67			0.00	1.67
Outpatient - CT / MRI / PET	160 Proced.	110.72	1.48	1.099	0.932	0.98	161	110.49	1.48			0.00	1.48
Office (Combined)													
Office - General	718 Proced.	91.24	5.46	1.099	0.932	0.98	721	91.35	5.49	563	$40.00	1.88	3.61
Office - CT / MRI / PET	87 Proced.	563.32	4.07	1.099	0.932	0.98	88	563.60	4.11	68	$100.00	0.57	3.54
Pathology													
IP (Professional)	68 Proced.	35.29	0.20	1.099	1.013	0.98	74	35.20	0.22			0.00	0.22
OP (Professional)	141 Proced.	36.57	0.43	1.099	0.932	0.98	142	36.67	0.43			0.00	0.43
Office (Combined)	4,898 Proced.	13.77	5.62	1.099	0.932	0.98	4,920	13.76	5.64			0.00	5.64
Chiropractor	543 Visits	30.70	1.39	1.099	1.013	0.98	594	30.60	1.51	595	$25.00	1.24	0.28
Podiatrist	146 Visits	74.02	0.90	1.099	1.003	0.98	157	74.25	0.97	156	$40.00	0.52	0.45
Outpatient Psychiatric	454 Visits	87.53	3.31	1.099	1.013	0.98	497	87.45	3.62	498	$17.31	0.72	2.90
Outpatient Alcohol & Drug Abuse	9 Visits	90.32	0.07	1.099	1.013	0.98	10	84.00	0.07	7	$16.89	0.01	0.06
			$111.12						$117.85			$15.31	$102.58
Other													
Prescription Drugs	0 Scripts	$0.00	$0.00	1.000	1.013	0.98	0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	76 Units	179.37	1.13	1.099	1.013	0.98	83	178.57	1.23	83	$40.00	0.28	0.95
Ambulance	55 Runs	515.52	2.38	1.099	1.013	0.98	61	514.84	2.62	61	$100.00	0.51	2.10
DME/Prosthetics													
Durable Medical Equipment	236 Units	125.30	2.46	1.099	1.013	1.00	262	125.52	2.74	261	$62.65	1.36	1.37
Prosthetics	4 Units	526.83	0.18	1.099	1.013	0.98	5	528.00	0.22	5	$264.25	0.11	0.11
Unknown	389 Units	142.83	4.63	1.099	1.021	1.00	436	142.73	5.19			0.00	5.19
Non-Claims Med, EyeMed & MM Savings			22.93	1.000	1.000	1.00	0	0.00	22.93			0.00	22.93
Base Rx			9.33	1.000	1.000	1.00	0	0.00	9.33			0.00	9.33
			$43.04						$44.25			$2.26	$42.00
Total Medical Cost			$284.23						$304.02			$27.05	$277.00

Difference in Non-Claims	$0.03	Value of OON Claims	$7.01
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$3.80
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$287.80
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$388.04

Attachment K2-b
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - FlexFit Select- Family Focus
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.014	0.98	92.1	[redacted]	[redacted]	20.9	$383.61	$0.67	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.014	0.98	2.6	[redacted]	[redacted]			0.00	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.014	0.98	73.5	[redacted]	[redacted]	17.2	$383.61	0.55	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.014	0.98	21.8	[redacted]	[redacted]	4.3	$383.61	0.14	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.014	0.98	7.0	[redacted]	[redacted]	0.6	$383.61	0.02	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.014	0.98	61.5	[redacted]	[redacted]			0.00	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.014	0.98	32.5	[redacted]	[redacted]	2.9	$242.83	0.06	[redacted]
	266.2 Days		$73.60				290.9		$80.38			$1.44	$78.94
Outpatient Facility													
Emergency Room	188 Cases	[redacted]	[redacted]	1.099	1.024	0.98	207	[redacted]	[redacted]	207	$150.00	$2.59	[redacted]
Surgery	155 Cases	[redacted]	[redacted]	1.099	1.014	0.98	168	[redacted]	[redacted]	168	$75.00	1.05	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.014	0.98	466	[redacted]	[redacted]	467	$40.00	1.56	[redacted]
Radiology - CT / MRI / PET	107 Cases	[redacted]	[redacted]	1.099	1.014	0.98	116	[redacted]	[redacted]	116	$100.00	0.96	[redacted]
Pathology	2,624 Cases	[redacted]	[redacted]	1.099	1.014	0.98	2,868	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	23 Cases	[redacted]	[redacted]	1.099	1.014	0.98	25	[redacted]	0.57			0.00	[redacted]
Cardiovascular	0 Cases	[redacted]	[redacted]	1.099	1.014	0.98	0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226 Cases	[redacted]	[redacted]	1.099	1.014	0.98	247	[redacted]	[redacted]	246	$25.00	0.51	[redacted]
Other	237 Cases	[redacted]	[redacted]	1.099	1.014	0.98	259	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.014	0.98	32.6	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$61.68			$6.67	$55.01
Professional													
Inpatient Surgery													
Primary Surgeon	62 Proced.	$831.07	$4.28	1.099	1.014	0.98	68	$831.30	$4.70			$0.00	$4.70
Assistant Surgeon	4 Proced.	356.76	0.11	1.099	1.014	0.98	4	360.00	0.12			0.00	0.12
Anesthesia	27 Proced.	1,069.17	2.37	1.099	1.014	0.98	29	1,071.72	2.55			0.00	2.55
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.014	0.98	18.2	1,401.08	2.13			0.00	2.13
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.014	0.98	12.0	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.014	0.98	10.3	948.57	0.82			0.00	0.82
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.014	0.98	7.2	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.014	0.98	10.3	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.014	0.98	21.2	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227 Proced.	453.04	8.57	1.099	1.014	0.98	248	453.33	9.37			0.00	9.37
Office	398 Proced.	152.26	5.05	1.099	1.014	0.98	434	152.38	5.51	372	$36.17	1.12	4.39
Anesthesia	57 Proced.	806.32	3.83	1.099	1.014	0.98	62	805.71	4.16			0.00	4.16
Inpatient Visits													
Facility - Medical	189 Visits	88.07	1.39	1.099	1.014	0.98	207	88.00	1.52			0.00	1.52
Facility - Psych	45 Visits	88.20	0.33	1.099	1.014	0.98	49	88.80	0.36			0.00	0.36
Facility - A & D	29 Visits	87.20	0.21	1.099	1.014	0.98	31	90.00	0.24			0.00	0.24
Office/Home Visits	2,962 Visits	73.37	18.11	1.099	1.014	0.98	3,237	73.41	19.80	3,236	$26.75	7.21	12.59
Urgent Care Visits	38 Visits	223.62	0.71	1.099	0.771	0.98	32	225.45	0.61	31	$45.00	0.12	0.49
Therapeutic Injections	206 Services	260.72	4.48	1.099	0.923	0.98	205	260.19	4.44	61	$31.07	0.16	4.28
Allergy Tests & Injections													
Allergy Testing	399 Tests	5.71	0.19	1.099	0.893	0.98	384	5.85	0.19	21	$40.00	0.07	0.12
Allergy Immunotherapy	156 Services	24.63	0.32	1.099	0.984	0.98	165	24.29	0.33			0.00	0.33
Misc. Medical	633 Proced.	166.90	8.80	1.099	0.974	0.98	662	167.07	9.22			0.00	9.22
Immunizations	1,193 Services	30.89	3.07	1.099	1.014	0.98	1,305	30.77	3.35	526	$6.06	0.27	3.08
Well Baby Exams	127 Exams	94.64	1.00	1.099	1.014	0.98	139	94.47	1.09			0.00	1.09
Physical Exams													
Professional	571 Exams	117.71	5.60	1.099	0.852	0.98	525	117.75	5.15	276	$23.54	0.54	4.61
X-Ray	10 Proced.	105.88	0.09	1.099	0.852	0.98	9	106.67	0.08			0.00	0.08
Lab	699 Proced.	35.54	2.07	1.099	0.852	0.98	642	35.52	1.90			0.00	1.90
Vision, Hearing, and Speech Exams													
Vision Exams	121 Exams	88.63	0.89	1.099	1.248	0.98	162	88.00	1.19			0.00	1.19
Hearing/Speech Exams	97 Exams	35.95	0.29	1.099	0.933	0.98	97	36.36	0.30	97	$40.00	0.32	0.00
Emergency Room Visits	193 Visits	217.11	3.49	1.099	1.024	0.98	214	217.33	3.87			0.00	3.87
Consults	299 Consults	158.13	3.94	1.099	1.004	0.98	323	158.05	4.25	258	$37.57	0.81	3.44
Physical Therapy	381 Services	48.47	1.54	1.099	1.014	0.98	416	48.51	1.68	137	$25.00	0.29	1.40
Cardiovascular	315 Proced.	68.28	1.79	1.099	0.964	0.98	326	68.52	1.86			0.00	1.86
Radiology													
IP (Professional)	117 Proced.	48.41	0.47	1.099	1.014	0.98	127	48.37	0.51			0.00	0.51
OP (Professional)													
Outpatient - General	525 Proced.	38.15	1.67	1.099	0.923	0.98	522	38.04	1.65			0.00	1.65
Outpatient - CT / MRI / PET	160 Proced.	110.72	1.48	1.099	0.923	0.98	159	110.37	1.47			0.00	1.47
Office (Combined)													
Office - General	718 Proced.	91.24	5.46	1.099	0.923	0.98	714	91.37	5.43	558	$40.00	1.86	3.57
Office - CT / MRI / PET	87 Proced.	563.32	4.07	1.099	0.923	0.98	87	563.18	4.06	67	$100.00	0.56	3.50
Pathology													
IP (Professional)	68 Proced.	35.29	0.20	1.099	1.014	0.98	74	35.20	0.22			0.00	0.22
OP (Professional)	141 Proced.	36.57	0.43	1.099	0.923	0.98	141	36.08	0.42			0.00	0.42
Office (Combined)	4,898 Proced.	13.77	5.62	1.099	0.923	0.98	4,871	13.75	5.58			0.00	5.58
Chiropractor	543 Visits	30.70	1.39	1.099	1.014	0.98	594	30.60	1.52	595	$25.00	1.24	0.28
Podiatrist	146 Visits	74.02	0.90	1.099	1.004	0.98	157	74.25	0.97	156	$40.00	0.52	0.45
Outpatient Psychiatric	454 Visits	87.53	3.31	1.099	1.004	0.98	492	87.36	3.58	491	$19.23	0.79	2.80
Outpatient Alcohol & Drug Abuse	9 Visits	90.32	0.07	1.099	0.994	0.98	10	84.00	0.07	12	$20.27	0.02	0.05
			$111.12						$117.21			$15.90	$101.34
Other													
Prescription Drugs	0 Scripts	$0.00	$0.00	1.000	1.014	0.98	0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	76 Units	179.37	1.13	1.099	1.014	0.98	83	178.57	1.23	83	$40.00	0.28	0.95
Ambulance	55 Runs	515.52	2.38	1.099	1.014	0.98	61	514.84	2.62	61	$100.00	0.51	2.11
DME/Prosthetics													
Durable Medical Equipment	236 Units	125.30	2.46	1.099	1.014	1.00	262	125.52	2.74	262	$62.65	1.37	1.38
Prosthetics	4 Units	526.83	0.18	1.099	1.014	0.98	5	528.00	0.22	5	$264.25	0.11	0.11
Unknown	389 Units	142.83	4.63	1.099	1.029	1.00	440	142.73	5.23			0.00	5.23
Non-Claims Med, EyeMed & MM Savings			22.93	1.000	1.000	1.00	0	0.00	22.93			0.00	22.93
Base Rx			9.33	1.000	1.000	1.00	0	0.00	9.33			0.00	9.33
			$43.04						$44.30			$2.26	$42.04
Total Medical Cost			$284.23						$303.57			$26.27	$277.34

Difference in Non-Claims	$0.03	Value of OON Claims	$7.02
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$3.80
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$288.15
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$388.52

Attachment K2-c
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - FlexFit Select- Independent
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.011	0.98	91.8	[redacted]	[redacted]	20.7	$500.00	$0.86	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.011	0.98	2.5	[redacted]	[redacted]	0.9	$500.00	0.04	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.011	0.98	73.3	[redacted]	[redacted]	17.2	$500.00	0.72	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.011	0.98	21.7	[redacted]	[redacted]	4.2	$500.00	0.18	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.011	0.98	7.0	[redacted]	[redacted]	0.7	$500.00	0.03	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.011	0.98	61.3	[redacted]	[redacted]	22.4	$500.00	0.93	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.011	0.98	32.4	[redacted]	[redacted]	2.8	$250.00	0.06	[redacted]
	266.2 Days		$73.60				289.9		$80.10			$2.81	$77.28
Outpatient Facility													
Emergency Room	188 Cases	[redacted]	[redacted]	1.099	1.021	0.98	206	[redacted]	[redacted]	206	$150.00	$2.58	[redacted]
Surgery	155 Cases	[redacted]	[redacted]	1.099	1.011	0.98	168	[redacted]	[redacted]	168	$75.00	1.05	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.011	0.98	464	[redacted]	[redacted]	465	$40.00	1.55	[redacted]
Radiology - CT / MRI / PET	107 Cases	[redacted]	[redacted]	1.099	1.011	0.98	116	[redacted]	[redacted]	115	$100.00	0.96	[redacted]
Pathology	2,624 Cases	[redacted]	[redacted]	1.099	1.011	0.98	2,858	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	23 Cases	[redacted]	[redacted]	1.099	1.011	0.98	25	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0 Cases	[redacted]	[redacted]	1.099	1.011	0.98	0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226 Cases	[redacted]	[redacted]	1.099	1.011	0.98	246	[redacted]	[redacted]	245	$25.00	0.51	[redacted]
Other	237 Cases	[redacted]	[redacted]	1.099	1.011	0.98	258	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.011	0.98	32.5	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$61.46			$6.65	$54.81
Professional													
Inpatient Surgery													
Primary Surgeon	62 Proced.	$831.07	$4.28	1.099	1.011	0.98	68	$831.30	$4.69			$0.00	$4.69
Assistant Surgeon	4 Proced.	356.76	0.11	1.099	1.011	0.98	4	360.00	0.12			0.00	0.12
Anesthesia	27 Proced.	1,069.17	2.37	1.099	1.011	0.98	28	1,071.72	2.54			0.00	2.54
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.011	0.98	18.1	1,401.08	2.12			0.00	2.12
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.011	0.98	12.0	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.011	0.98	10.3	948.57	0.81			0.00	0.81
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.011	0.98	7.2	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.011	0.98	10.3	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.011	0.98	21.1	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227 Proced.	453.04	8.57	1.099	1.011	0.98	247	453.33	9.34			0.00	9.34
Office	398 Proced.	152.26	5.05	1.099	1.011	0.98	433	152.38	5.49	373	$36.94	1.15	4.34
Anesthesia	57 Proced.	806.32	3.83	1.099	1.011	0.98	62	805.71	4.15			0.00	4.15
Inpatient Visits													
Facility - Medical	189 Visits	88.07	1.39	1.099	1.011	0.98	206	88.00	1.51			0.00	1.51
Facility - Psych	45 Visits	88.20	0.33	1.099	1.011	0.98	49	88.80	0.36			0.00	0.36
Facility - A & D	29 Visits	87.20	0.21	1.099	1.011	0.98	31	90.00	0.24			0.00	0.24
Office/Home Visits	2,962 Visits	73.37	18.11	1.099	0.991	0.98	3,162	73.40	19.34	3,161	$30.42	8.01	11.33
Urgent Care Visits	38 Visits	223.62	0.71	1.099	0.768	0.98	32	225.45	0.61	31	$45.00	0.12	0.49
Therapeutic Injections	206 Services	260.72	4.48	1.099	0.920	0.98	204	260.19	4.42	61	$31.07	0.16	4.27
Allergy Tests & Injections													
Allergy Testing	399 Tests	5.71	0.19	1.099	0.889	0.98	382	5.85	0.19	21	$40.00	0.07	0.12
Allergy Immunotherapy	156 Services	24.63	0.32	1.099	0.970	0.98	163	24.58	0.33			0.00	0.33
Misc. Medical	633 Proced.	166.90	8.80	1.099	0.960	0.98	653	167.03	9.09			0.00	9.09
Immunizations	1,193 Services	30.89	3.07	1.099	1.011	0.98	1,300	30.77	3.33	524	$6.06	0.26	3.07
Well Baby Exams	127 Exams	94.64	1.00	1.099	1.011	0.98	138	94.47	1.09			0.00	1.09
Physical Exams													
Professional	571 Exams	117.71	5.60	1.099	0.849	0.98	523	117.75	5.13	275	$23.54	0.54	4.59
X-Ray	10 Proced.	105.88	0.09	1.099	0.849	0.98	9	106.67	0.08			0.00	0.08
Lab	699 Proced.	35.54	2.07	1.099	0.849	0.98	639	35.52	1.89			0.00	1.89
Vision, Hearing, and Speech Exams													
Vision Exams	121 Exams	88.63	0.89	1.099	1.243	0.98	162	88.00	1.19			0.00	1.19
Hearing/Speech Exams	97 Exams	35.95	0.29	1.099	0.930	0.98	97	36.36	0.29	97	$35.25	0.28	0.01
Emergency Room Visits	193 Visits	217.11	3.49	1.099	1.021	0.98	213	217.33	3.85			0.00	3.85
Consults	299 Consults	158.13	3.94	1.099	1.001	0.98	322	158.05	4.24	256	$38.09	0.81	3.42
Physical Therapy	381 Services	48.47	1.54	1.099	1.011	0.98	415	48.51	1.68	137	$25.00	0.28	1.39
Cardiovascular	315 Proced.	68.28	1.79	1.099	0.950	0.98	322	68.41	1.83			0.00	1.83
Radiology													
IP (Professional)	117 Proced.	48.41	0.47	1.099	1.011	0.98	127	48.37	0.51			0.00	0.51
OP (Professional)													
Outpatient - General	525 Proced.	38.15	1.67	1.099	0.920	0.98	520	38.04	1.65			0.00	1.65
Outpatient - CT / MRI / PET	160 Proced.	110.72	1.48	1.099	0.920	0.98	159	110.37	1.46			0.00	1.46
Office (Combined)													
Office - General	718 Proced.	91.24	5.46	1.099	0.920	0.98	711	91.37	5.41	556	$40.00	1.85	3.56
Office - CT / MRI / PET	87 Proced.	563.32	4.07	1.099	0.920	0.98	86	563.18	4.05	67	$100.00	0.56	3.49
Pathology													
IP (Professional)	68 Proced.	35.29	0.20	1.099	1.011	0.98	74	35.20	0.22			0.00	0.22
OP (Professional)	141 Proced.	36.57	0.43	1.099	0.920	0.98	140	36.08	0.42			0.00	0.42
Office (Combined)	4,898 Proced.	13.77	5.62	1.099	0.920	0.98	4,854	13.75	5.56			0.00	5.56
Chiropractor	543 Visits	30.70	1.39	1.099	1.011	0.98	592	30.60	1.51	593	$25.00	1.24	0.27
Podiatrist	146 Visits	74.02	0.90	1.099	1.001	0.98	157	74.25	0.97	156	$40.00	0.52	0.45
Outpatient Psychiatric	454 Visits	87.53	3.31	1.099	0.960	0.98	471	87.50	3.43	471	$25.00	0.98	2.45
Outpatient Alcohol & Drug Abuse	9 Visits	90.32	0.07	1.099	0.950	0.98	10	84.00	0.07	9	$25.00	0.02	0.05
			$111.12						$116.15			$16.86	$99.29
Other													
Prescription Drugs	0 Scripts	$0.00	$0.00	1.000	1.011	0.98	0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	76 Units	179.37	1.13	1.099	1.011	0.98	82	178.57	1.23	82	$40.00	0.27	0.95
Ambulance	55 Runs	515.52	2.38	1.099	1.011	0.98	61	514.84	2.61	61	$100.00	0.51	2.10
DME/Prosthetics													
Durable Medical Equipment	236 Units	125.30	2.46	1.099	1.011	1.00	261	125.52	2.73	261	$62.65	1.36	1.37
Prosthetics	4 Units	526.83	0.18	1.099	1.011	0.98	5	528.00	0.22	5	$264.25	0.11	0.11
Unknown	389 Units	142.83	4.63	1.099	1.003	1.00	429	142.73	5.10			0.00	5.10
Non-Claims Med, EyeMed & MM Savings			22.93	1.000	1.000	1.00	0	0.00	22.93			0.00	22.93
Base Rx			9.33	1.000	1.000	1.00	0	0.00	9.33			0.00	9.33
			$43.04						$44.15			$2.25	$41.89
Total Medical Cost			$284.23						$301.86			$28.58	$273.28

Difference in Non-Claims	$0.03	Value of OON Claims	$6.99
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$3.80
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$284.07
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$383.02

Attachment K2-d
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - FlexFit Select - Active Lifestyles (New)
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.002	0.98	91.0	[redacted]	[redacted]	20.7	$750.00	$1.29	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.002	0.98	2.5	[redacted]	[redacted]	0.9	$750.00	0.06	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.002	0.98	72.6	[redacted]	[redacted]	17.1	$750.00	1.07	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.002	0.98	21.5	[redacted]	[redacted]	4.2	$750.00	0.26	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.002	0.98	6.9	[redacted]	[redacted]	0.6	$750.00	0.04	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.002	0.98	60.8	[redacted]	[redacted]	22.2	$750.00	1.39	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.002	0.98	32.1	[redacted]	[redacted]	3.0	$500.00	0.13	[redacted]
	266.2 Days		$73.60				287.4		$79.39			$4.24	$75.16
Outpatient Facility													
Emergency Room	187.5 Cases	[redacted]	[redacted]	1.099	0.986	0.98	199.3	[redacted]	[redacted]	199.5	$200.00	$3.32	[redacted]
Surgery	154.5 Cases	[redacted]	[redacted]	1.099	1.002	0.98	166.2	[redacted]	[redacted]	166.2	$200.00	2.77	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.002	0.98	459.8	[redacted]	[redacted]	458.9	$45.00	1.72	[redacted]
Radiology - CT / MRI / PET	106.5 Cases	[redacted]	[redacted]	1.099	1.002	0.98	114.7	[redacted]	[redacted]	114.3	$100.00	0.95	[redacted]
Pathology	##### Cases	[redacted]	[redacted]	1.099	1.002	0.98	2,832.8	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	22.9 Cases	[redacted]	[redacted]	1.099	1.002	0.98	24.3	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0.0 Cases	[redacted]	[redacted]	1.099	1.002	0.98	0.0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226.1 Cases	[redacted]	[redacted]	1.099	1.002	0.98	244.0	[redacted]	[redacted]	243.7	$45.00	0.91	[redacted]
Other	237.1 Cases	[redacted]	[redacted]	1.099	1.002	0.98	255.7	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.002	0.98	32.2	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$60.66			$9.68	$50.98
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	1.002	0.98	67.1	$831.30	$4.65			$0.00	$4.65
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	1.002	0.98	3.9	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	1.002	0.98	28.2	1,071.72	2.52			0.00	2.52
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.002	0.98	18.0	1,401.08	2.10			0.00	2.10
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.002	0.98	11.9	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.002	0.98	10.2	948.57	0.81			0.00	0.81
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.002	0.98	7.1	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.002	0.98	10.2	217.14	0.18			0.00	0.18
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.002	0.98	20.9	139.53	0.24			0.00	0.24
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	1.002	0.98	245.0	453.33	9.25			0.00	9.25
Office	398.0 Proced.	152.26	5.05	1.099	1.002	0.98	428.7	152.38	5.44	369.3	$39.80	1.22	4.22
Anesthesia	57.0 Proced.	806.32	3.83	1.099	1.002	0.98	61.2	805.71	4.11			0.00	4.11
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	1.002	0.98	204.1	88.00	1.50			0.00	1.50
Facility - Psych	44.9 Visits	88.20	0.33	1.099	1.002	0.98	48.6	88.80	0.36			0.00	0.36
Facility - A & D	28.9 Visits	87.20	0.21	1.099	1.002	0.98	31.1	90.00	0.23			0.00	0.23
Office/Home Visits	##### Visits	73.37	18.11	1.099	0.992	0.98	3,166.3	73.39	19.37	3,165.1	$30.26	7.98	11.38
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.741	0.98	31.1	225.00	0.58	31.1	$75.00	0.19	0.39
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.912	0.98	202.2	260.19	4.38	59.7	$31.25	0.16	4.23
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.882	0.98	379.1	5.85	0.18	19.3	$42.40	0.07	0.12
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.962	0.98	161.4	24.58	0.33			0.00	0.33
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.962	0.98	654.3	167.07	9.11			0.00	9.11
Immunizations	##### Services	30.89	3.07	1.099	1.002	0.98	1,289.1	30.77	3.31	512.4	$3.87	0.17	3.14
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	1.002	0.98	137.1	94.47	1.08			0.00	1.08
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.872	0.98	536.6	117.83	5.27	285.8	$20.41	0.49	4.78
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.872	0.98	9.7	96.00	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.872	0.98	656.2	35.56	1.94			0.00	1.94
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.002	0.98	130.3	88.66	0.96	129.6	$45.00	0.49	0.48
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.922	0.98	96.2	36.36	0.29	95.9	$41.38	0.33	0.00
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	0.986	0.98	205.1	217.25	3.71			0.00	3.71
Consults	299.0 Consults	158.13	3.94	1.099	0.992	0.98	318.9	158.05	4.20	254.0	$41.79	0.88	3.32
Physical Therapy	381.3 Services	48.47	1.54	1.099	0.962	0.98	394.7	48.47	1.59	132.2	$45.00	0.50	1.10
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.952	0.98	321.8	68.52	1.84			0.00	1.84
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	1.002	0.98	125.4	48.37	0.51			0.00	0.51
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.912	0.98	515.2	38.04	1.63			0.00	1.63
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.912	0.98	157.5	110.37	1.45			0.00	1.45
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.912	0.98	704.8	91.37	5.37	549.6	$45.00	2.06	3.31
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.912	0.98	85.5	563.18	4.01	66.5	$100.00	0.55	3.46
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	1.002	0.98	72.9	35.20	0.21			0.00	0.21
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.912	0.98	139.0	36.08	0.42			0.00	0.42
Office (Combined)	##### Proced.	13.77	5.62	1.099	0.912	0.98	4,811.1	13.75	5.51			0.00	5.51
Chiropractor	543.4 Visits	30.70	1.39	1.099	0.962	0.98	562.9	30.67	1.44	562.5	$45.00	2.11	0.00
Podiatrist	145.9 Visits	74.02	0.90	1.099	0.992	0.98	155.5	74.25	0.96	155.5	$45.00	0.58	0.38
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	1.002	0.98	490.9	87.45	3.58	492.0	$17.31	0.71	2.87
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	1.002	0.98	9.7	84.00	0.07	6.9	$16.89	0.01	0.06
			$111.12						$115.40			$18.50	$97.61
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	1.002	0.98	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	1.002	0.98	81.7	178.57	1.22	83.0	$45.00	0.31	0.90
Ambulance	55.4 Runs	515.52	2.38	1.099	1.002	0.98	60.3	514.84	2.59	60.1	$200.00	1.00	1.58
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	1.002	0.98	253.7	125.52	2.65	253.2	$62.65	1.32	1.33
Prosthetics	4.1 Units	526.83	0.18	1.099	1.002	0.98	4.9	528.00	0.21	4.9	$264.25	0.11	0.11
Unknown	389.0 Units	142.83	4.63	1.099	0.938	1.00	401.0	142.73	4.77			0.00	4.77
Non-Claims Med, EyeMed & MM Savings			23.06	1.000	1.000	1.00			23.06			0.00	23.06
Base Rx			9.33	1.000	1.000	1.00			9.33			0.00	9.33
			$43.17						$43.83			$2.74	$41.09
Total Medical Cost			$284.36						$299.29			$35.16	$264.84

Difference in Non-Claims	($0.10)	Value of OON Claims	$6.67
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$3.80
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$275.31
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$371.20

Attachment K2-e
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - New FlexFit Select- Family Focus (New)
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.005	0.98	91.3	[redacted]	[redacted]	20.7	$575.41	$0.99	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.005	0.98	2.5	[redacted]	[redacted]			0.00	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.005	0.98	72.8	[redacted]	[redacted]	17.1	$575.41	0.82	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.005	0.98	21.6	[redacted]	[redacted]	4.3	$575.41	0.20	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.005	0.98	6.9	[redacted]	[redacted]	0.6	$575.41	0.03	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.005	0.98	60.9	[redacted]	[redacted]			0.00	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	1.005	0.98	32.2	[redacted]	[redacted]	2.9	$485.67	0.12	[redacted]
	266.2 Days		$73.60				288.3		$79.64			$2.16	$77.48
Outpatient Facility													
Emergency Room	187.5 Cases	[redacted]	[redacted]	1.099	0.989	0.98	199.9	[redacted]	[redacted]	200.1	$200.00	$3.34	[redacted]
Surgery	154.5 Cases	[redacted]	[redacted]	1.099	1.005	0.98	166.8	[redacted]	[redacted]	166.8	$200.00	2.78	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.005	0.98	461.3	[redacted]	[redacted]	460.3	$45.00	1.73	[redacted]
Radiology - CT / MRI / PET	106.5 Cases	[redacted]	[redacted]	1.099	1.005	0.98	115.1	[redacted]	[redacted]	114.7	$100.00	0.96	[redacted]
Pathology	2,624.0 Cases	[redacted]	[redacted]	1.099	1.005	0.98	2,841.7	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	22.9 Cases	[redacted]	[redacted]	1.099	1.005	0.98	24.4	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0.0 Cases	[redacted]	[redacted]	1.099	1.005	0.98	0.0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226.1 Cases	[redacted]	[redacted]	1.099	1.005	0.98	244.8	[redacted]	[redacted]	244.4	$45.00	0.92	[redacted]
Other	237.1 Cases	[redacted]	[redacted]	1.099	1.005	0.98	256.5	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.005	0.98	32.3	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$60.85			$9.71	$51.14
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	1.005	0.98	67.3	$831.30	$4.66			$0.00	$4.66
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	1.005	0.98	3.9	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	1.005	0.98	28.3	1,071.72	2.53			0.00	2.53
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.005	0.98	18.0	1,401.08	2.11			0.00	2.11
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.005	0.98	11.9	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.005	0.98	10.2	948.57	0.81			0.00	0.81
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.005	0.98	7.1	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.005	0.98	10.2	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.005	0.98	21.0	139.53	0.24			0.00	0.24
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	1.005	0.98	245.7	453.33	9.28			0.00	9.28
Office	398.0 Proced.	152.26	5.05	1.099	1.005	0.98	430.1	152.38	5.46	370.2	$40.15	1.24	4.22
Anesthesia	57.0 Proced.	806.32	3.83	1.099	1.005	0.98	61.4	805.71	4.13			0.00	4.13
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	1.005	0.98	204.8	88.00	1.50			0.00	1.50
Facility - Psych	44.9 Visits	88.20	0.33	1.099	1.005	0.98	48.8	88.80	0.36			0.00	0.36
Facility - A & D	28.9 Visits	87.20	0.21	1.099	1.005	0.98	31.2	90.00	0.23			0.00	0.23
Office/Home Visits	2,961.9 Visits	73.37	18.11	1.099	1.005	0.98	3,207.4	73.41	19.62	3,209.4	$28.55	7.64	11.98
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.744	0.98	31.2	225.00	0.59	31.2	$75.00	0.20	0.39
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.925	0.98	204.8	260.57	4.45	63.1	$29.66	0.16	4.29
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.884	0.98	380.3	5.85	0.19	19.5	$42.09	0.07	0.12
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.975	0.98	163.8	24.29	0.33			0.00	0.33
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.965	0.98	656.3	167.07	9.14			0.00	9.14
Immunizations	1,192.8 Services	30.89	3.07	1.099	1.005	0.98	1,293.1	30.77	3.32	516.3	$6.12	0.26	3.05
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	1.005	0.98	137.5	94.47	1.08			0.00	1.08
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.844	0.98	519.8	117.75	5.10	275.7	$25.04	0.58	4.52
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.844	0.98	8.8	106.67	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.844	0.98	635.8	35.52	1.88			0.00	1.88
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.005	0.98	130.7	88.66	0.97	130.0	$45.00	0.49	0.48
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.955	0.98	99.5	36.47	0.30	100.5	$33.77	0.28	0.02
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	0.989	0.98	205.8	217.25	3.73			0.00	3.73
Consults	299.0 Consults	158.13	3.94	1.099	0.995	0.98	319.9	158.05	4.21	256.8	$41.93	0.90	3.32
Physical Therapy	381.3 Services	48.47	1.54	1.099	0.965	0.98	395.9	48.47	1.60	132.6	$45.00	0.50	1.10
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.955	0.98	322.8	68.52	1.84			0.00	1.84
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	1.005	0.98	125.8	48.37	0.51			0.00	0.51
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.925	0.98	522.7	38.06	1.66			0.00	1.66
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.925	0.98	159.9	110.49	1.47			0.00	1.47
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.925	0.98	714.8	91.35	5.44	556.5	$45.00	2.09	3.35
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.925	0.98	86.8	563.60	4.08	67.9	$100.00	0.57	3.51
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	1.005	0.98	73.1	35.20	0.21			0.00	0.21
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.925	0.98	140.4	36.67	0.43			0.00	0.43
Office (Combined)	4,897.7 Proced.	13.77	5.62	1.099	0.925	0.98	4,879.8	13.76	5.60			0.00	5.60
Chiropractor	543.4 Visits	30.70	1.39	1.099	0.965	0.98	564.6	30.67	1.44	564.3	$45.00	2.12	0.00
Podiatrist	145.9 Visits	74.02	0.90	1.099	0.995	0.98	156.0	74.25	0.97	156.0	$45.00	0.59	0.38
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	0.995	0.98	487.6	87.36	3.55	486.8	$19.23	0.78	2.77
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	0.985	0.98	9.8	84.00	0.07	11.5	$20.27	0.02	0.05
			$111.12						$115.95			$18.45	$98.17
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	1.005	0.98	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	1.005	0.98	81.9	178.57	1.22	83.2	$45.00	0.31	0.91
Ambulance	55.4 Runs	515.52	2.38	1.099	1.005	0.98	60.5	514.84	2.59	60.3	$200.00	1.00	1.59
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	1.005	0.98	254.5	125.52	2.66	254.0	$62.65	1.33	1.34
Prosthetics	4.1 Units	526.83	0.18	1.099	1.005	0.98	4.9	528.00	0.21	4.9	$264.25	0.11	0.11
Unknown	389.0 Units	142.83	4.63	1.099	0.961	1.00	410.8	142.73	4.89			0.00	4.89
Non-Claims Med, EyeMed & MM Savings			23.06	1.000	1.000	1.00			23.06			0.00	23.06
Base Rx			9.33	1.000	1.000	1.00			9.33			0.00	9.33
			$43.17						$43.97			$2.75	$41.22
Total Medical Cost			$284.36						$300.41			$33.08	$268.00

Difference in Non-Claims	($0.10)	Value of OON Claims	$6.69
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$3.80
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$278.50
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$375.51

Attachment K3
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - Essential E
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	1.011	1.00	93.7	[redacted]	[redacted]	21.1	$500.00	$0.88	[redacted]
Maternity Non-Deliveries	2.4 Days	[redacted]	[redacted]	1.099	1.011	1.00	2.6	[redacted]	[redacted]	1.0	$500.00	0.04	[redacted]
Surgical	67.4 Days	[redacted]	[redacted]	1.099	1.011	1.00	74.8	[redacted]	[redacted]	17.5	$500.00	0.73	[redacted]
Psychiatric	19.9 Days	[redacted]	[redacted]	1.099	1.011	1.00	22.1	[redacted]	[redacted]	4.3	$500.00	0.18	[redacted]
Alcohol & Drug Abuse	6.3 Days	[redacted]	[redacted]	1.099	1.011	1.00	7.1	[redacted]	[redacted]	0.7	$500.00	0.03	[redacted]
Maternity	56.1 Days	[redacted]	[redacted]	1.099	1.011	1.00	62.6	[redacted]	[redacted]	22.8	$500.00	0.95	[redacted]
Skilled Nursing Care	29.7 Days	[redacted]	[redacted]	1.099	0.000	1.00	0.0	[redacted]	[redacted]			0.00	[redacted]
	266.2 Days		$73.60				262.9		$80.17			$2.81	$77.36
Outpatient Facility													
Emergency Room	187.5 Cases	[redacted]	[redacted]	1.099	1.021	1.00	210.3	[redacted]	[redacted]	210.7	$150.00	$2.63	[redacted]
Surgery	154.5 Cases	[redacted]	[redacted]	1.099	1.011	1.00	171.2	[redacted]	[redacted]	171.4	$150.00	2.14	[redacted]
Radiology													
Radiology - General	426.1 Cases	[redacted]	[redacted]	1.099	1.011	1.00	473.6	[redacted]	[redacted]	474.6	$40.00	1.58	[redacted]
Radiology - CT / MRI / PET	106.5 Cases	[redacted]	[redacted]	1.099	1.011	1.00	118.1	[redacted]	[redacted]	117.7	$100.00	0.98	[redacted]
Pathology	##### Cases	[redacted]	[redacted]	1.099	1.011	1.00	2,917.7	[redacted]	[redacted]			0.00	[redacted]
Pharmacy and Blood	22.9 Cases	[redacted]	[redacted]	1.099	1.011	1.00	25.0	[redacted]	[redacted]			0.00	[redacted]
Cardiovascular	0.0 Cases	[redacted]	[redacted]	1.099	1.011	1.00	0.0	[redacted]	[redacted]			0.00	[redacted]
PT/OT/ST	226.1 Cases	[redacted]	[redacted]	1.099	0.000	1.00	0.0	[redacted]	[redacted]			0.00	[redacted]
Other	237.1 Cases	[redacted]	[redacted]	1.099	1.011	1.00	263.3	[redacted]	[redacted]			0.00	[redacted]
Maternity Non-Deliveries	29.7 Cases	[redacted]	[redacted]	1.099	1.011	1.00	33.1	[redacted]	[redacted]			0.00	[redacted]
			$56.47						$61.19			$7.34	$53.85
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	1.011	1.00	69.1	$831.30	$4.79			$0.00	$4.79
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	1.011	1.00	4.0	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	1.011	1.00	29.0	1,071.72	2.59			0.00	2.59
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.011	1.00	18.5	1,401.08	2.16			0.00	2.16
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.011	1.00	12.2	452.46	0.46			0.00	0.46
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.011	1.00	10.5	948.57	0.83			0.00	0.83
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.011	1.00	7.3	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.011	1.00	10.5	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.011	1.00	21.5	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	1.011	1.00	252.3	453.33	9.53			0.00	9.53
Office	398.0 Proced.	152.26	5.05	1.099	1.011	1.00	441.6	152.38	5.61	380.6	$36.94	1.17	4.44
Anesthesia	57.0 Proced.	806.32	3.83	1.099	1.011	1.00	63.1	805.71	4.24			0.00	4.24
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	1.011	1.00	210.3	88.00	1.54			0.00	1.54
Facility - Psych	44.9 Visits	88.20	0.33	1.099	1.011	1.00	50.1	88.80	0.37			0.00	0.37
Facility - A & D	28.9 Visits	87.20	0.21	1.099	1.011	1.00	32.0	90.00	0.24			0.00	0.24
Office/Home Visits	##### Visits	73.37	18.11	1.099	0.991	1.00	3,228.1	73.40	19.74	3,226.9	$30.42	8.18	11.56
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.748	1.00	32.0	225.00	0.60	32.0	$75.00	0.20	0.40
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.920	1.00	208.3	260.19	4.52	61.9	$31.07	0.16	4.36
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.890	1.00	390.5	5.85	0.19	18.8	$38.31	0.06	0.13
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.971	1.00	166.2	24.58	0.34			0.00	0.34
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.961	1.00	666.8	167.03	9.28			0.00	9.28
Immunizations	##### Services	30.89	3.07	1.099	1.011	1.00	1,327.7	30.77	3.40	535.3	$6.06	0.27	3.13
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	1.011	1.00	141.2	94.47	1.11			0.00	1.11
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.849	1.00	533.7	117.75	5.24	280.7	$23.54	0.55	4.69
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.849	1.00	9.0	106.67	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.849	1.00	652.8	35.52	1.93			0.00	1.93
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.011	1.00	134.2	88.66	0.99	135.2	$40.00	0.45	0.54
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.930	1.00	99.1	36.36	0.30	98.8	$35.25	0.29	0.01
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	1.021	1.00	217.3	217.33	3.93			0.00	3.93
Consults	299.0 Consults	158.13	3.94	1.099	1.001	1.00	328.4	158.05	4.33	261.8	$38.09	0.83	3.49
Physical Therapy	381.3 Services	48.47	1.54	1.099	0.000	1.00	0.0	48.62	0.00			0.00	0.00
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.951	1.00	328.4	68.41	1.87			0.00	1.87
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	1.011	1.00	129.2	48.37	0.52			0.00	0.52
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.920	1.00	530.7	38.04	1.68			0.00	1.68
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.920	1.00	162.2	110.37	1.49			0.00	1.49
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.920	1.00	725.9	91.37	5.53	567.7	$40.00	1.89	3.63
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.920	1.00	88.1	563.18	4.14	68.5	$100.00	0.57	3.56
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	1.011	1.00	75.1	35.20	0.22			0.00	0.22
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.920	1.00	143.2	36.08	0.43			0.00	0.43
Office (Combined)	##### Proced.	13.77	5.62	1.099	0.920	1.00	4,955.3	13.75	5.68			0.00	5.68
Chiropractor	543.4 Visits	30.70	1.39	1.099	1.011	1.00	604.8	30.60	1.54	605.6	$25.00	1.26	0.28
Podiatrist	145.9 Visits	74.02	0.90	1.099	1.001	1.00	160.2	74.25	0.99	159.2	$40.00	0.53	0.46
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	0.961	1.00	480.6	87.50	3.50	480.6	$25.00	1.00	2.50
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	0.951	1.00	10.0	84.00	0.07	9.6	$25.00	0.02	0.05
			$111.12						$116.63			$17.44	$99.19
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	1.011	1.00	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	1.011	1.00	84.1	178.57	1.25	86.5	$25.00	0.18	1.07
Ambulance	55.4 Runs	515.52	2.38	1.099	1.011	1.00	62.1	514.84	2.66	62.5	$50.00	0.26	2.40
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	0.000	1.00	0.0	125.30	0.00			0.00	0.00
Prosthetics	4.1 Units	526.83	0.18	1.099	0.000	1.00	0.0	528.50	0.00			0.00	0.00
Unknown	389.0 Units	142.83	4.63	1.099	1.007	1.00	430.2	142.73	5.12			0.00	5.12
Non-Claims Med, EyeMed & MM Savings			22.93	1.000	1.000	1.00			22.93			0.00	22.93
Base Rx			9.33	1.000	1.000	1.00			9.33			0.00	9.33
			$43.04						$41.30			$0.44	$40.86
Total Medical Cost			$284.23						$299.28			$28.04	$271.25

Difference in Non-Claims	$0.03	Value of OON Claims	$0.00
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$0.00
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$271.25
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$365.73

Attachment K4
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - Easy Access Option 7
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days			1.099	1.006	1.00	93.3			21.0	$500.00	$0.88	
Maternity Non-Deliveries	2.4 Days			1.099	1.006	1.00	2.6			1.0	$500.00	0.04	
Surgical	67.4 Days			1.099	1.006	1.00	74.4			17.5	$500.00	0.73	
Psychiatric	19.9 Days			1.099	1.006	1.00	22.0			4.3	$500.00	0.18	
Alcohol & Drug Abuse	6.3 Days			1.099	1.006	1.00	7.1			0.7	$500.00	0.03	
Maternity	56.1 Days			1.099	1.006	1.00	62.3			22.7	$500.00	0.95	
Skilled Nursing Care	29.7 Days			1.099	1.006	1.00	32.9			2.9	$250.00	0.06	
	266.2 Days		$73.60				294.5		$81.37			$2.86	$78.52
Outpatient Facility													
Emergency Room	187.5 Cases			1.099	1.037	1.00	214.2			214.3	$125.00	$2.23	
Surgery	154.5 Cases			1.099	1.006	1.00	170.4			170.6	$150.00	2.13	
Radiology													
Radiology - General	426.1 Cases			1.099	1.006	1.00	471.3			472.3	$40.00	1.57	
Radiology - CT / MRI / PET	106.5 Cases			1.099	1.006	1.00	117.6			117.2	$100.00	0.98	
Pathology	##### Cases			1.099	1.006	1.00	2,903.5					0.00	
Pharmacy and Blood	22.9 Cases			1.099	1.006	1.00	24.9					0.00	
Cardiovascular	0.0 Cases			1.099	1.006	1.00	0.0					0.00	
PT/OT/ST	226.1 Cases			1.099	1.006	1.00	250.1			249.4	$35.00	0.73	
Other	237.1 Cases			1.099	1.006	1.00	262.0					0.00	
Maternity Non-Deliveries	29.7 Cases			1.099	1.006	1.00	33.0					0.00	
			$56.47						$62.72			$7.64	$55.08
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	1.006	1.00	68.8	$831.30	$4.76			$0.00	$4.76
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	1.006	1.00	4.0	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	1.006	1.00	28.9	1,071.72	2.58			0.00	2.58
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	1.006	1.00	18.4	1,401.08	2.15			0.00	2.15
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	1.006	1.00	12.2	452.46	0.46			0.00	0.46
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	1.006	1.00	10.5	948.57	0.83			0.00	0.83
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	1.006	1.00	7.3	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	1.006	1.00	10.5	217.14	0.19			0.00	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	1.006	1.00	21.4	139.53	0.25			0.00	0.25
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	1.006	1.00	251.1	453.33	9.49			0.00	9.49
Office	398.0 Proced.	152.26	5.05	1.099	1.006	1.00	439.4	152.38	5.58	379.2	$35.00	1.11	4.47
Anesthesia	57.0 Proced.	806.32	3.83	1.099	1.006	1.00	62.8	805.71	4.21			0.00	4.21
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	1.006	1.00	209.2	88.00	1.53			0.00	1.53
Facility - Psych	44.9 Visits	88.20	0.33	1.099	1.006	1.00	49.8	88.80	0.37			0.00	0.37
Facility - A & D	28.9 Visits	87.20	0.21	1.099	1.006	1.00	31.9	90.00	0.24			0.00	0.24
Office/Home Visits	##### Visits	73.37	18.11	1.099	0.986	1.00	3,212.4	73.40	19.65	3,211.2	$35.00	9.37	10.28
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.745	1.00	31.9	225.00	0.60	31.9	$75.00	0.20	0.40
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.916	1.00	207.2	260.19	4.49	61.5	$35.00	0.18	4.31
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.886	1.00	388.6	5.85	0.19	20.5	$35.00	0.06	0.13
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.966	1.00	165.4	24.58	0.34			0.00	0.34
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.956	1.00	663.6	167.03	9.24			0.00	9.24
Immunizations	##### Services	30.89	3.07	1.099	1.006	1.00	1,321.2	30.77	3.39	535.6	$8.26	0.37	3.02
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	1.006	1.00	140.5	94.47	1.11			0.00	1.11
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.835	1.00	524.1	117.72	5.14	278.1	$26.66	0.62	4.52
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.835	1.00	9.0	106.67	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.835	1.00	641.7	35.59	1.90			0.00	1.90
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.006	1.00	133.5	88.66	0.99	133.2	$35.00	0.39	0.60
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.926	1.00	98.6	36.36	0.30	99.1	$35.00	0.29	0.01
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	1.037	1.00	220.2	217.74	4.00			0.00	4.00
Consults	299.0 Consults	158.13	3.94	1.099	1.006	1.00	330.8	158.31	4.36	266.5	$35.00	0.78	3.59
Physical Therapy	381.3 Services	48.47	1.54	1.099	0.976	1.00	408.5	48.59	1.65	136.6	$35.00	0.40	1.26
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.946	1.00	326.8	68.41	1.86			0.00	1.86
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	1.006	1.00	128.5	48.37	0.52			0.00	0.52
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.916	1.00	528.1	38.04	1.67			0.00	1.67
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.916	1.00	161.4	110.37	1.48			0.00	1.48
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.916	1.00	722.4	91.37	5.50	565.0	$40.00	1.88	3.62
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.916	1.00	87.7	563.18	4.12	68.2	$100.00	0.57	3.55
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	1.006	1.00	74.7	35.20	0.22			0.00	0.22
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.916	1.00	142.5	36.08	0.43			0.00	0.43
Office (Combined)	##### Proced.	13.77	5.62	1.099	0.916	1.00	4,931.1	13.75	5.65			0.00	5.65
Chiropractor	543.4 Visits	30.70	1.39	1.099	0.976	1.00	582.9	30.56	1.48	584.2	$35.00	1.70	0.00
Podiatrist	145.9 Visits	74.02	0.90	1.099	0.996	1.00	159.4	74.25	0.99	160.6	$35.00	0.47	0.52
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	0.886	1.00	442.4	87.57	3.23	444.1	$35.00	1.30	1.93
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	0.876	1.00	9.0	80.00	0.06	10.2	$35.00	0.03	0.03
			$111.12						$117.44			$19.70	$97.96
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	1.006	1.00	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	1.006	1.00	83.7	178.57	1.25	85.4	$35.00	0.25	1.00
Ambulance	55.4 Runs	515.52	2.38	1.099	1.006	1.00	61.8	514.84	2.65	62.2	$75.00	0.39	2.26
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	1.006	1.00	260.1	125.52	2.72	259.6	$62.65	1.36	1.37
Prosthetics	4.1 Units	526.83	0.18	1.099	1.006	1.00	5.0	528.00	0.22	5.0	$264.25	0.11	0.11
Unknown	389.0 Units	142.83	4.63	1.099	0.971	1.00	415.0	142.73	4.94			0.00	4.94
Non-Claims Med, EyeMed & MM Savings			22.65	1.000	1.000	1.00			22.65			0.00	22.65
Base Rx			9.33	1.000	1.000	1.00			9.33			0.00	9.33
			$42.76						$43.76			$2.10	$41.65
Total Medical Cost			$283.95						$305.30			$32.30	$273.21

Difference in Non-Claims	$0.31	Value of OON Claims	$0.00
Add Back in Dental (Rider)	$0.31	Value of Additional Benefits	$0.00
Ties to Attachment G of Actuarial Memorandum	$284.57	**Total Medical Cost After Deductible and Coinsurance**	$273.21
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$368.37

Attachment K5
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - Easy Access Option 9
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			1.099	0.998	1.00	92.5		
Maternity Non-Deliveries	2.4 Days			1.099	0.998	1.00	2.6		
Surgical	67.4 Days			1.099	0.998	1.00	73.8		
Psychiatric	19.9 Days			1.099	0.998	1.00	21.8		
Alcohol & Drug Abuse	6.3 Days			1.099	0.998	1.00	7.0		
Maternity	56.1 Days			1.099	0.998	1.00	61.8		
Skilled Nursing Care	29.7 Days			1.099	0.998	1.00	32.6		
	266.2 Days		$73.60				292.1		$80.71
Outpatient Facility									
Emergency Room	187.5 Cases			1.099	1.013	1.00	208.5		
Surgery	154.5 Cases			1.099	0.998	1.00	169.0		
Radiology									
Radiology - General	426.1 Cases			1.099	0.998	1.00	467.4		
Radiology - CT / MRI / PET	106.5 Cases			1.099	0.998	1.00	116.6		
Pathology	2,624.0 Cases			1.099	0.998	1.00	2,879.7		
Pharmacy and Blood	22.9 Cases			1.099	0.998	1.00	24.7		
Cardiovascular	0.0 Cases			1.099	0.998	1.00	0.0		
PT/OT/ST	226.1 Cases			1.099	0.998	1.00	248.0		
Other	237.1 Cases			1.099	0.998	1.00	259.9		
Maternity Non-Deliveries	29.7 Cases			1.099	0.998	1.00	32.7		
			$56.47						$61.99
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	0.998	1.00	68.2	$831.30	$4.72
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	0.998	1.00	4.0	360.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	0.998	1.00	28.7	1,071.72	2.56
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	0.998	1.00	18.3	1,401.08	2.13
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	0.998	1.00	12.1	452.46	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	0.998	1.00	10.4	948.57	0.82
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	0.998	1.00	7.2	82.19	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	0.998	1.00	10.4	217.14	0.19
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	0.998	1.00	21.2	139.53	0.25
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	0.998	1.00	249.0	453.33	9.41
Office	398.0 Proced.	152.26	5.05	1.099	0.998	1.00	435.8	152.38	5.53
Anesthesia	57.0 Proced.	806.32	3.83	1.099	0.998	1.00	62.3	805.71	4.18
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	1.099	0.998	1.00	207.5	88.00	1.52
Facility - Psych	44.9 Visits	88.20	0.33	1.099	0.998	1.00	49.4	88.80	0.37
Facility - A & D	28.9 Visits	87.20	0.21	1.099	0.998	1.00	31.6	90.00	0.24
Office/Home Visits	2,961.9 Visits	73.37	18.11	1.099	0.993	1.00	3,234.4	73.40	19.78
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.859	1.00	36.6	223.78	0.68
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.952	1.00	215.4	260.37	4.67
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.936	1.00	411.1	5.77	0.20
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.978	1.00	168.0	24.71	0.35
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.978	1.00	678.9	166.99	9.45
Immunizations	1,192.8 Services	30.89	3.07	1.099	0.998	1.00	1,310.4	30.77	3.36
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	0.998	1.00	139.3	94.47	1.10
Physical Exams									
Professional	570.9 Exams	117.71	5.60	1.099	1.008	1.00	632.5	117.75	6.21
X-Ray	10.2 Proced.	105.88	0.09	1.099	1.008	1.00	10.9	98.18	0.09
Lab	698.9 Proced.	35.54	2.07	1.099	1.008	1.00	774.8	35.66	2.30
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.003	1.00	132.4	88.66	0.98
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	0.963	1.00	102.8	36.92	0.32
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	1.013	1.00	215.4	217.43	3.90
Consults	299.0 Consults	158.13	3.94	1.099	0.998	1.00	328.1	158.31	4.33
Physical Therapy	381.3 Services	48.47	1.54	1.099	0.998	1.00	418.0	48.51	1.69
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.973	1.00	336.0	68.47	1.92
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	0.998	1.00	127.5	48.37	0.51
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.952	1.00	549.4	38.20	1.75
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.952	1.00	168.0	110.82	1.55
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	1.099	0.952	1.00	751.0	91.26	5.71
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.952	1.00	90.9	563.48	4.27
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	0.998	1.00	74.1	35.20	0.22
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.908	1.00	141.3	36.08	0.42
Office (Combined)	4,897.7 Proced.	13.77	5.62	1.099	0.908	1.00	4,890.7	13.75	5.60
Chiropractor	543.4 Visits	30.70	1.39	1.099	0.998	1.00	596.9	30.60	1.52
Podiatrist	145.9 Visits	74.02	0.90	1.099	0.998	1.00	160.1	74.07	0.99
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	0.973	1.00	486.2	87.56	3.55
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	0.968	1.00	9.9	84.00	0.07
			$111.12						$120.03
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.998	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	0.998	1.00	83.0	178.57	1.24
Ambulance	55.4 Runs	515.52	2.38	1.099	0.998	1.00	61.3	514.84	2.63
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	0.998	1.00	257.9	125.52	2.70
Prosthetics	4.1 Units	526.83	0.18	1.099	0.998	1.00	4.9	528.00	0.22
Unknown	389.0 Units	142.83	4.63	1.099	0.911	1.00	389.5	142.73	4.63
Non-Claims Med, EyeMed & MM Savings			22.65	1.000	1.000	1.00			22.65
Base Rx			9.33	1.000	1.000	1.00			9.33
			$42.76						$43.40
Total Medical Cost			$283.95						$306.12

Difference in Non-Claims	$0.31
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($23.19)
Value of Effective Coinsurance	($24.40)
Value of Out-of-Pocket Maximum	$9.57
Value of OON Claims	$0.00
Total Medical Cost After Deductible and Coinsurance	$268.10
Final Single Premium = PMPM ÷ 89% x 1.20 =	$361.48

Attachment K6
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
Independent Health - Passport Plan Select Option 11
Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM	(10) Copay Utilization	(11) Copay	(12) Per Member Per Month Cost Sharing Value	(13) Net Per Member Per Month Claim Cost
Inpatient Facility													
Medical													
IP Facility Medical	84.4 Days	[redacted]	[redacted]	1.099	0.999	0.98	90.7	[redacted]	[redacted]			$0.00	[redacted]
Maternity Non-Deliveries	2.4 Days			1.099	0.999	0.98	2.5					0.00	
Surgical	67.4 Days			1.099	0.999	0.98	72.4					0.00	
Psychiatric	19.9 Days			1.099	0.999	0.98	21.4					0.00	
Alcohol & Drug Abuse	6.3 Days			1.099	0.999	0.98	6.9					0.00	
Maternity	56.1 Days			1.099	0.999	0.98	60.6					0.00	
Skilled Nursing Care	29.7 Days			1.099	0.999	0.98	32.0					0.00	
	266.2 Days		$73.60				286.5		$79.17			$0.00	$79.17
Outpatient Facility													
Emergency Room	187.5 Cases	[redacted]	[redacted]	1.099	1.279	0.98	258.8	[redacted]	[redacted]			$0.00	[redacted]
Surgery	154.5 Cases			1.099	0.999	0.98	165.8					0.00	
Radiology													
Radiology - General	426.1 Cases			1.099	0.999	0.98	458.5					0.00	
Radiology - CT / MRI / PET	106.5 Cases			1.099	0.999	0.98	114.4					0.00	
Pathology	##### Cases			1.099	0.999	0.98	2,824.7					0.00	
Pharmacy and Blood	22.9 Cases			1.099	0.999	0.98	24.2					0.00	
Cardiovascular	0.0 Cases			1.099	0.999	0.98	0.0					0.00	
PT/OT/ST	226.1 Cases			1.099	0.999	0.98	243.3					0.00	
Other	237.1 Cases			1.099	0.999	0.98	254.9					0.00	
Maternity Non-Deliveries	29.7 Cases			1.099	0.999	0.98	32.1					0.00	
			$56.47						$63.78			$0.00	$63.78
Professional													
Inpatient Surgery													
Primary Surgeon	61.8 Proced.	$831.07	$4.28	1.099	0.999	0.98	66.9	$831.30	$4.63			$0.00	$4.63
Assistant Surgeon	3.7 Proced.	356.76	0.11	1.099	0.999	0.98	3.9	360.00	0.12			0.00	0.12
Anesthesia	26.6 Proced.	1,069.17	2.37	1.099	0.999	0.98	28.1	1,071.72	2.51			0.00	2.51
Maternity Deliveries													
Normal Deliveries	16.6 Cases	1,395.18	1.93	1.099	0.999	0.98	17.9	1,401.08	2.09			0.00	2.09
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	1.099	0.999	0.98	11.8	452.46	0.45			0.00	0.45
Cesarean Deliveries	9.4 Cases	957.45	0.75	1.099	0.999	0.98	10.2	948.57	0.80			0.00	0.80
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	1.099	0.999	0.98	7.1	82.19	0.05			0.00	0.05
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	1.099	0.999	0.98	10.2	217.14	0.18			0.00	0.18
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	1.099	0.999	0.98	20.8	139.53	0.24			0.00	0.24
Outpatient Surgery													
Outpatient Facility	227.0 Proced.	453.04	8.57	1.099	0.999	0.98	244.3	453.33	9.23			0.00	9.23
Office	398.0 Proced.	152.26	5.05	1.099	0.999	0.98	427.5	152.38	5.43			0.00	5.43
Anesthesia	57.0 Proced.	806.32	3.83	1.099	0.999	0.98	61.1	805.71	4.10			0.00	4.10
Inpatient Visits													
Facility - Medical	189.4 Visits	88.07	1.39	1.099	0.999	0.98	203.6	88.00	1.49			0.00	1.49
Facility - Psych	44.9 Visits	88.20	0.33	1.099	0.999	0.98	48.5	88.80	0.36			0.00	0.36
Facility - A & D	28.9 Visits	87.20	0.21	1.099	0.999	0.98	31.0	90.00	0.23			0.00	0.23
Office/Home Visits	##### Visits	73.37	18.11	1.099	1.009	0.98	3,220.2	73.40	19.70	3,222	$20.00	5.37	14.33
Urgent Care Visits	38.1 Visits	223.62	0.71	1.099	0.739	0.98	31.0	225.00	0.58	31	$75.00	0.19	0.39
Therapeutic Injections	206.2 Services	260.72	4.48	1.099	0.958	0.98	212.3	260.27	4.60			0.00	4.60
Allergy Tests & Injections													
Allergy Testing	399.0 Tests	5.71	0.19	1.099	0.889	0.98	381.9	5.79	0.18	17	$20.00	0.03	0.16
Allergy Immunotherapy	155.9 Services	24.63	0.32	1.099	0.984	0.98	165.8	24.56	0.34			0.00	0.34
Misc. Medical	632.7 Proced.	166.90	8.80	1.099	0.984	0.98	668.8	167.13	9.32			0.00	9.32
Immunizations	##### Services	30.89	3.07	1.099	0.999	0.98	1,285.3	30.77	3.30	518	$4.72	0.20	3.09
Well Baby Exams	126.8 Exams	94.64	1.00	1.099	0.999	0.98	136.7	94.47	1.08			0.00	1.08
Physical Exams													
Professional	570.9 Exams	117.71	5.60	1.099	0.869	0.98	535.1	117.83	5.25	282	$15.24	0.36	4.90
X-Ray	10.2 Proced.	105.88	0.09	1.099	0.869	0.98	9.7	96.00	0.08			0.00	0.08
Lab	698.9 Proced.	35.54	2.07	1.099	0.869	0.98	654.3	35.56	1.94			0.00	1.94
Vision, Hearing, and Speech Exams													
Vision Exams	120.5 Exams	88.63	0.89	1.099	1.108	0.98	143.5	88.38	1.06			0.00	1.06
Hearing/Speech Exams	96.8 Exams	35.95	0.29	1.099	1.067	0.98	111.5	36.52	0.34			0.00	0.34
Emergency Room Visits	192.9 Visits	217.11	3.49	1.099	1.279	0.98	266.6	217.31	4.83			0.00	4.83
Consults	299.0 Consults	158.13	3.94	1.099	0.999	0.98	321.8	158.31	4.25			0.00	4.25
Physical Therapy	381.3 Services	48.47	1.54	1.099	1.009	0.98	413.9	48.62	1.68			0.00	1.68
Cardiovascular	314.6 Proced.	68.28	1.79	1.099	0.974	0.98	329.6	68.47	1.88			0.00	1.88
Radiology													
IP (Professional)	116.5 Proced.	48.41	0.47	1.099	0.999	0.98	125.0	48.37	0.50			0.00	0.50
OP (Professional)													
Outpatient - General	525.3 Proced.	38.15	1.67	1.099	0.958	0.98	541.9	38.21	1.73			0.00	1.73
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	1.099	0.958	0.98	165.8	110.88	1.53			0.00	1.53
Office (Combined)													
Office - General	718.1 Proced.	91.24	5.46	1.099	0.958	0.98	740.6	91.26	5.63			0.00	5.63
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	1.099	0.958	0.98	89.2	563.48	4.19			0.00	4.19
Pathology													
IP (Professional)	68.0 Proced.	35.29	0.20	1.099	0.999	0.98	72.7	35.20	0.21			0.00	0.21
OP (Professional)	141.1 Proced.	36.57	0.43	1.099	0.919	0.98	139.6	36.67	0.43			0.00	0.43
Office (Combined)	##### Proced.	13.77	5.62	1.099	0.919	0.98	4,850.6	13.76	5.56			0.00	5.56
Chiropractor	543.4 Visits	30.70	1.39	1.099	1.135	0.98	665.0	30.61	1.70			0.00	1.70
Podiatrist	145.9 Visits	74.02	0.90	1.099	1.019	0.98	159.9	74.18	0.99	163	$20.00	0.27	0.72
Outpatient Psychiatric	453.8 Visits	87.53	3.31	1.099	1.057	0.98	517.6	87.42	3.77			0.00	3.77
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	1.099	1.057	0.98	10.7	87.27	0.08			0.00	0.08
			$111.12						$118.63			$6.43	$112.20
Other													
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.999	0.98	0.0	$0.00	$0.00			$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	1.099	0.999	0.98	81.4	178.57	1.21			0.00	1.21
Ambulance	55.4 Runs	515.52	2.38	1.099	0.999	0.98	60.1	514.84	2.58			0.00	2.58
DME/Prosthetics													
Durable Medical Equipment	235.6 Units	125.30	2.46	1.099	0.999	0.98	253.0	125.52	2.65	252	$46.99	0.99	1.66
Prosthetics	4.1 Units	526.83	0.18	1.099	0.999	0.98	4.8	528.00	0.21	5	$198.19	0.08	0.14
Unknown	389.0 Units	142.83	4.63	1.099	0.919	1.00	393.0	142.73	4.67			0.00	4.67
Non-Claims Med, EyeMed & MM Savings			22.02	1.000	1.000	1.00	0.0	0.00	22.02			0.00	22.02
Base Rx			9.33	1.000	1.000	1.00	0.0	0.00	9.33			0.00	9.33
			$42.13						$42.67			$1.07	$41.61
Total Medical Cost			$283.32						$304.25			$7.49	$296.76

Difference in Non-Claims	$0.94
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($9.77)
Value of Effective Coinsurance	($41.35)
Value of Out-of-Pocket Maximum	$21.54
Value of OON Claims	$4.25
Total Medical Cost After Deductible and Coinsurance	$271.43
Final Single Premium = PMPM ÷ 89% x 1.20 =	$365.97

Attachment K7
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 1 Series - $15 (Enc C) / Ded = $1,500 / OOP Max = $5,000
HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.989	0.88	65.9		
Maternity Non-Deliveries	2.4 Days			0.897	0.989	0.88	1.8		
Surgical	67.4 Days			0.897	0.989	0.88	52.5		
Psychiatric	19.9 Days			0.897	0.989	0.88	15.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.989	0.88	5.0		
Maternity	56.1 Days			0.897	0.989	0.88	44.0		
Skilled Nursing Care	29.7 Days			0.897	0.989	0.88	23.2		
	266.2 Days		$73.60				208.0		$57.47
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	1.003	0.88	148.9		
Surgery	154.5 Cases			0.897	0.989	0.88	120.8		
Radiology									
Radiology - General	426.1 Cases			0.897	0.989	0.88	333.2		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.989	0.88	83.3		
Pathology	2,624.0 Cases			0.897	0.989	0.88	2,052.0		
Pharmacy and Blood	22.9 Cases			0.897	0.989	0.88	17.9		
Cardiovascular	0.0 Cases			0.897	0.989	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.989	0.88	176.7		
Other	237.1 Cases			0.897	0.989	0.88	185.2		
Maternity Non-Deliveries	29.7 Cases			0.897	0.989	0.88	23.3		
			$56.47						$44.28
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.989	0.88	48.2	$831.43	$3.34
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.989	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.989	0.88	20.8	1,070.54	1.85
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.989	0.88	13.0	1,398.68	1.52
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.989	0.88	8.6	456.00	0.33
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.989	0.88	7.4	948.84	0.59
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.989	0.88	5.2	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.989	0.88	7.4	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.989	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.989	0.88	177.5	453.20	6.70
Office	398.0 Proced.	152.26	5.05	0.897	0.989	0.88	310.7	152.37	3.95
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.989	0.88	44.4	806.98	2.99
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.989	0.88	147.8	88.11	1.09
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.989	0.88	35.1	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.989	0.88	22.6	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	1.003	0.88	2,351.2	73.42	14.39
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.920	0.88	28.2	223.85	0.53
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.984	0.88	160.1	260.28	3.47
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.938	0.88	296.1	5.59	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.037	0.88	127.9	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.032	0.88	515.5	167.05	7.18
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.989	1.00	1,061.0	30.78	2.72
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.989	1.00	113.1	94.55	0.89
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.989	1.00	507.3	117.64	4.97
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.989	1.00	9.0	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.989	1.00	621.0	35.56	1.84
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.092	1.00	118.3	88.41	0.87
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.974	1.00	84.9	35.99	0.25
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	1.003	0.88	153.2	217.20	2.77
Consults	299.0 Consults	158.13	3.94	0.897	0.994	0.88	234.8	158.03	3.09
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.013	0.88	305.3	48.76	1.24
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.969	0.88	240.6	68.31	1.37
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.989	0.88	91.0	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.979	0.88	406.4	38.15	1.29
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.979	0.88	124.1	110.76	1.15
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.979	0.88	555.5	91.36	4.23
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.979	0.88	67.1	563.80	3.15
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.989	0.88	53.2	35.01	0.16
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.037	0.88	115.7	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.037	0.88	4,018.0	13.76	4.61
Chiropractor	543.4 Visits	30.70	1.39	0.897	0.999	0.88	429.2	30.58	1.09
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.013	0.88	116.8	74.34	0.72
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	1.009	0.88	362.7	87.49	2.64
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.970	0.88	7.1	86.75	0.05
			$111.12						$88.91
Other									
Prescription Drugs	11,825.5 Scripts	$61.98	$61.08	1.000	0.989	1.00	11,691.6	$61.98	$60.39
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.989	0.88	59.2	178.17	0.88
Ambulance	55.4 Runs	515.52	2.38	0.897	0.989	0.88	43.3	515.31	1.86
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.989	0.88	184.0	125.28	1.92
Prosthetics	4.1 Units	526.83	0.18	0.897	0.989	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.979	1.00	369.6	142.69	4.40
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$102.44						$100.16
Total Medical Cost			$343.63						$290.82

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Remove Prescription Drugs (Allowed PMPM)	($61.08)
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($61.16)
Value of Effective Coinsurance	($21.77)
Value of Out-of-Pocket Maximum	$5.64
Value of OON Claims	$22.94
Value of Prescription Drug Deductible	($34.04)
Total Medical Cost After Deductible and Coinsurance	$202.43
Final Single Premium = PMPM ÷ 89% x 1.20 =	$272.94

Attachment K8
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 2 Series - $25 (PPS) / Ded = $1,500 / OOP Max = $5,000
HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.976	0.88	65.1		
Maternity Non-Deliveries	2.4 Days			0.897	0.976	0.88	1.8		
Surgical	67.4 Days			0.897	0.976	0.88	51.9		
Psychiatric	19.9 Days			0.897	0.976	0.88	15.4		
Alcohol & Drug Abuse	6.3 Days			0.897	0.976	0.88	4.9		
Maternity	56.1 Days			0.897	0.976	0.88	43.5		
Skilled Nursing Care	29.7 Days			0.897	0.976	0.88	22.9		
	266.2 Days		$73.60				205.4		$56.75
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	0.991	0.88	147.1		
Surgery	154.5 Cases			0.897	0.976	0.88	119.2		
Radiology									
Radiology - General	426.1 Cases			0.897	0.976	0.88	329.0		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.976	0.88	82.2		
Pathology	2,624.0 Cases			0.897	0.976	0.88	2,026.0		
Pharmacy and Blood	22.9 Cases			0.897	0.976	0.88	17.7		
Cardiovascular	0.0 Cases			0.897	0.976	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.976	0.88	174.4		
Other	237.1 Cases			0.897	0.976	0.88	182.9		
Maternity Non-Deliveries	29.7 Cases			0.897	0.976	0.88	23.0		
			$56.47						$43.72
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.976	0.88	47.6	$831.43	$3.30
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.976	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.976	0.88	20.5	1,070.54	1.83
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.976	0.88	12.8	1,398.68	1.50
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.976	0.88	8.5	456.00	0.32
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.976	0.88	7.3	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.976	0.88	5.1	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.976	0.88	7.3	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.976	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.976	0.88	175.2	453.20	6.62
Office	398.0 Proced.	152.26	5.05	0.897	0.976	0.88	306.8	152.37	3.90
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.976	0.88	43.9	806.98	2.95
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.976	0.88	145.9	88.11	1.07
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.976	0.88	34.6	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.976	0.88	22.3	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.966	0.88	2,264.3	73.43	13.85
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.908	0.88	27.8	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.961	0.88	156.4	260.36	3.39
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.916	0.88	289.0	5.65	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.024	0.88	126.3	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.019	0.88	508.9	167.05	7.08
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.976	1.00	1,047.6	30.78	2.69
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.976	1.00	111.6	94.55	0.88
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.976	1.00	500.8	117.64	4.91
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.976	1.00	8.9	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.976	1.00	613.1	35.56	1.82
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.078	1.00	116.8	88.41	0.86
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	1.038	1.00	90.5	35.90	0.27
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.991	0.88	151.3	217.20	2.74
Consults	299.0 Consults	158.13	3.94	0.897	0.976	0.88	230.7	157.96	3.04
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.078	0.88	324.9	48.69	1.32
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	1.010	0.88	250.8	68.36	1.43
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.976	0.88	89.8	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	1.024	0.88	425.1	38.18	1.35
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	1.024	0.88	129.9	110.81	1.20
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	1.024	0.88	581.2	91.32	4.42
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	1.024	0.88	70.2	564.36	3.30
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.976	0.88	52.5	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.024	0.88	114.2	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.024	0.88	3,967.1	13.76	4.55
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.091	0.88	469.1	30.67	1.20
Podiatrist	145.9 Visits	74.02	0.90	0.897	0.976	0.88	112.6	74.32	0.70
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.988	0.88	355.2	87.36	2.59
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.951	0.88	7.0	87.80	0.05
			$111.12						$88.23
Other									
Prescription Drugs	11,825.5 Scripts	$61.98	$61.08	1.000	0.976	1.00	11,543.4	$61.98	$59.62
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.976	0.88	58.4	178.17	0.87
Ambulance	55.4 Runs	515.52	2.38	0.897	0.976	0.88	42.8	515.31	1.84
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.976	0.88	181.7	125.28	1.90
Prosthetics	4.1 Units	526.83	0.18	0.897	0.976	0.88	3.1	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.966	1.00	364.9	142.69	4.34
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$102.44						$99.28
Total Medical Cost			$343.63						$287.97

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Remove Prescription Drugs (Allowed PMPM)	($61.08)
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($60.54)
Value of Effective Coinsurance	($37.50)
Value of Out-of-Pocket Maximum	$14.47
Value of OON Claims	$20.91
Value of Prescription Drug Deductible	($33.61)
Total Medical Cost After Deductible and Coinsurance	$191.70
Final Single Premium = PMPM ÷ 89% x 1.20 =	$258.47

Attachment K9
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 3 Series - CIF - 20% OON Coins / Ded = $2,500 / OOP Max = $5,000
HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.961	0.88	64.1		
Maternity Non-Deliveries	2.4 Days			0.897	0.961	0.88	1.8		
Surgical	67.4 Days			0.897	0.961	0.88	51.1		
Psychiatric	19.9 Days			0.897	0.961	0.88	15.2		
Alcohol & Drug Abuse	6.3 Days			0.897	0.961	0.88	4.9		
Maternity	56.1 Days			0.897	0.961	0.88	42.8		
Skilled Nursing Care	29.7 Days			0.897	0.961	0.88	22.5		
	266.2 Days		$73.60				202.2		$55.87
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	1.234	0.88	183.2		
Surgery	154.5 Cases			0.897	0.961	0.88	117.4		
Radiology									
Radiology - General	426.1 Cases			0.897	0.961	0.88	323.9		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.961	0.88	81.0		
Pathology	2,624.0 Cases			0.897	0.961	0.88	1,994.6		
Pharmacy and Blood	22.9 Cases			0.897	0.961	0.88	17.4		
Cardiovascular	0.0 Cases			0.897	0.961	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.961	0.88	171.7		
Other	237.1 Cases			0.897	0.961	0.88	180.0		
Maternity Non-Deliveries	29.7 Cases			0.897	0.961	0.88	22.6		
			$56.47						$45.15
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.961	0.88	46.9	$831.43	$3.25
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.961	0.88	2.8	363.64	0.08
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.961	0.88	20.2	1,070.54	1.80
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.961	0.88	12.6	1,398.68	1.47
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.961	0.88	8.4	456.00	0.32
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.961	0.88	7.2	948.84	0.57
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.961	0.88	5.0	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.961	0.88	7.2	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.961	0.88	0.8	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.961	0.88	172.5	453.20	6.51
Office	398.0 Proced.	152.26	5.05	0.897	0.961	0.88	302.0	152.37	3.83
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.961	0.88	43.2	806.98	2.91
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.961	0.88	143.7	88.11	1.06
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.961	0.88	34.1	88.45	0.25
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.961	0.88	21.9	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	1.053	0.88	2,466.8	73.40	15.09
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	1.039	0.88	31.8	224.21	0.59
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	1.008	0.88	163.9	260.47	3.56
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.961	0.88	303.3	5.63	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.008	0.88	124.3	24.24	0.25
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.003	0.88	501.1	167.05	6.97
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.961	1.00	1,031.3	30.78	2.65
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.961	1.00	109.9	94.55	0.87
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.961	1.00	493.1	117.64	4.83
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.961	1.00	8.8	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.961	1.00	603.6	35.56	1.79
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.061	1.00	114.9	88.41	0.85
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	1.022	1.00	89.1	35.90	0.27
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	1.234	0.88	188.6	217.41	3.42
Consults	299.0 Consults	158.13	3.94	0.897	0.985	0.88	232.7	158.04	3.06
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.061	0.88	319.9	48.69	1.30
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.994	0.88	246.9	68.36	1.41
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.961	0.88	88.4	48.86	0.36
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	1.008	0.88	418.5	38.18	1.33
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	1.008	0.88	127.9	110.81	1.18
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	1.008	0.88	572.1	91.32	4.35
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	1.008	0.88	69.1	564.36	3.25
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.961	0.88	51.7	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.008	0.88	112.5	36.63	0.34
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.008	0.88	3,905.6	13.76	4.48
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.074	0.88	461.9	30.67	1.18
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.061	0.88	122.4	73.87	0.75
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	1.029	0.88	370.0	87.44	2.70
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.991	0.88	7.3	82.76	0.05
			$111.12						$89.63
Other									
Prescription Drugs	11,825.5 Scripts	$61.98	$61.08	1.000	0.961	1.00	11,364.4	$61.98	$58.70
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.961	0.88	57.5	178.17	0.85
Ambulance	55.4 Runs	515.52	2.38	0.897	0.961	0.88	42.1	515.31	1.81
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.961	0.88	178.9	125.28	1.87
Prosthetics	4.1 Units	526.83	0.18	0.897	0.961	0.88	3.1	518.92	0.13
Unknown	389.0 Units	142.83	4.63	1.000	0.952	1.00	359.3	142.69	4.27
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$102.44						$98.21
Total Medical Cost			$343.63						$288.86

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Remove Prescription Drugs (Allowed PMPM)	($61.08)
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($86.84)
Value of Effective Coinsurance	($8.95)
Value of Out-of-Pocket Maximum	$1.62
Value of OON Claims	$20.19
Value of Prescription Drug Deductible	($28.35)
Total Medical Cost After Deductible and Coinsurance	$186.53
Final Single Premium = PMPM ÷ 89% x 1.20 =	$251.50

Attachment K10
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 4 Series - 10% IN Coins / Ded = $1,500 / OOP Max = $5,000
HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.986	0.88	65.7		
Maternity Non-Deliveries	2.4 Days			0.897	0.986	0.88	1.8		
Surgical	67.4 Days			0.897	0.986	0.88	52.4		
Psychiatric	19.9 Days			0.897	0.986	0.88	15.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.986	0.88	5.0		
Maternity	56.1 Days			0.897	0.986	0.88	43.9		
Skilled Nursing Care	29.7 Days			0.897	0.986	0.88	23.1		
	266.2 Days		$73.60				207.5		$57.34
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	1.071	0.88	159.0		
Surgery	154.5 Cases			0.897	0.986	0.88	120.5		
Radiology									
Radiology - General	426.1 Cases			0.897	0.986	0.88	332.4		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.986	0.88	83.1		
Pathology	2,624.0 Cases			0.897	0.986	0.88	2,047.2		
Pharmacy and Blood	22.9 Cases			0.897	0.986	0.88	17.9		
Cardiovascular	0.0 Cases			0.897	0.986	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.986	0.88	176.3		
Other	237.1 Cases			0.897	0.986	0.88	184.8		
Maternity Non-Deliveries	29.7 Cases			0.897	0.986	0.88	23.2		
			$56.47						$44.75
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.986	0.88	48.1	$831.43	$3.33
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.986	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.986	0.88	20.7	1,070.54	1.85
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.986	0.88	13.0	1,398.68	1.51
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.986	0.88	8.6	456.00	0.33
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.986	0.88	7.4	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.986	0.88	5.2	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.986	0.88	7.4	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.986	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.986	0.88	177.0	453.20	6.69
Office	398.0 Proced.	152.26	5.05	0.897	0.986	0.88	310.0	152.37	3.94
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.986	0.88	44.3	806.98	2.98
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.986	0.88	147.5	88.11	1.08
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.986	0.88	35.0	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.986	0.88	22.5	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	1.081	0.88	2,531.9	73.40	15.49
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.981	0.88	30.1	226.29	0.57
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	1.035	0.88	168.3	260.47	3.65
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.986	0.88	311.3	5.63	0.15
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.035	0.88	127.6	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.030	0.88	514.3	167.05	7.16
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.986	1.00	1,058.5	30.78	2.71
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.986	1.00	112.8	94.55	0.89
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.986	1.00	506.1	117.64	4.96
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.986	1.00	9.0	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.986	1.00	619.6	35.56	1.84
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.089	1.00	118.0	88.41	0.87
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	1.049	1.00	91.4	35.90	0.27
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	1.071	0.88	163.6	217.44	2.96
Consults	299.0 Consults	158.13	3.94	0.897	1.011	0.88	238.8	158.04	3.15
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.089	0.88	328.3	48.69	1.33
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	1.020	0.88	253.4	68.36	1.44
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.986	0.88	90.8	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	1.035	0.88	429.5	38.18	1.37
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	1.035	0.88	131.2	110.81	1.21
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	1.035	0.88	587.2	91.32	4.47
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	1.035	0.88	70.9	564.36	3.33
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.986	0.88	53.0	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.035	0.88	115.4	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.035	0.88	4,008.6	13.76	4.60
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.103	0.88	474.0	30.67	1.21
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.089	0.88	125.6	73.87	0.77
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	1.028	0.88	369.5	87.37	2.69
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.990	0.88	7.2	85.71	0.05
			$111.12						$91.33
Other									
Prescription Drugs	11,825.5 Scripts	$61.98	$61.08	1.000	0.986	1.00	11,664.1	$61.98	$60.25
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.986	0.88	59.0	178.17	0.88
Ambulance	55.4 Runs	515.52	2.38	0.897	0.986	0.88	43.2	515.31	1.86
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.986	0.88	183.6	125.28	1.92
Prosthetics	4.1 Units	526.83	0.18	0.897	0.986	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.977	1.00	368.8	142.69	4.38
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$102.44						$100.00
Total Medical Cost			$343.63						$293.42

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Remove Prescription Drugs (Allowed PMPM)	($61.08)
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($61.87)
Value of Effective Coinsurance	($24.43)
Value of Out-of-Pocket Maximum	$6.96
Value of OON Claims	$22.59
Value of Prescription Drug Deductible	($33.96)
Total Medical Cost After Deductible and Coinsurance	$202.72
Final Single Premium = PMPM ÷ 89% x 1.20 =	$273.33

Attachment K11
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 5 Series / Ded = $1,500 / OOP Max = $5,000
HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.986	0.88	65.7		
Maternity Non-Deliveries	2.4 Days			0.897	0.986	0.88	1.8		
Surgical	67.4 Days			0.897	0.986	0.88	52.4		
Psychiatric	19.9 Days			0.897	0.986	0.88	15.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.986	0.88	5.0		
Maternity	56.1 Days			0.897	0.986	0.88	43.9		
Skilled Nursing Care	29.7 Days			0.897	0.986	0.88	23.1		
	266.2 Days		$73.60				207.5		$57.33
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	1.001	0.88	148.6		
Surgery	154.5 Cases			0.897	0.986	0.88	120.5		
Radiology									
Radiology - General	426.1 Cases			0.897	0.986	0.88	332.4		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.986	0.88	83.1		
Pathology	2,624.0 Cases			0.897	0.986	0.88	2,046.8		
Pharmacy and Blood	22.9 Cases			0.897	0.986	0.88	17.9		
Cardiovascular	0.0 Cases			0.897	0.986	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.986	0.88	176.2		
Other	237.1 Cases			0.897	0.986	0.88	184.7		
Maternity Non-Deliveries	29.7 Cases			0.897	0.986	0.88	23.2		
			$56.47						$44.17
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.986	0.88	48.1	$831.43	$3.33
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.986	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.986	0.88	20.7	1,070.54	1.85
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.986	0.88	13.0	1,398.68	1.51
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.986	0.88	8.6	456.00	0.33
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.986	0.88	7.4	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.986	0.88	5.2	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.986	0.88	7.4	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.986	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.986	0.88	177.0	453.20	6.68
Office	398.0 Proced.	152.26	5.05	0.897	0.986	0.88	309.9	152.37	3.94
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.986	0.88	44.3	806.98	2.98
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.986	0.88	147.4	88.11	1.08
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.986	0.88	35.0	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.986	0.88	22.5	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.976	0.88	2,287.6	73.43	14.00
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.917	0.88	28.1	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.971	0.88	158.0	260.36	3.43
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.925	0.88	292.0	5.65	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.034	0.88	127.6	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.030	0.88	514.2	167.05	7.16
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.986	1.00	1,058.3	30.78	2.71
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.986	1.00	112.8	94.55	0.89
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.986	1.00	506.0	117.64	4.96
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.986	1.00	9.0	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.986	1.00	619.4	35.56	1.84
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.089	1.00	118.0	88.41	0.87
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.951	1.00	82.9	36.75	0.25
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	1.001	0.88	152.9	217.20	2.77
Consults	299.0 Consults	158.13	3.94	0.897	0.986	0.88	233.0	157.96	3.07
Physical Therapy	381.3 Services	48.47	1.54	0.897	0.986	0.88	297.2	48.57	1.20
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.956	0.88	237.5	68.60	1.36
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.986	0.88	90.7	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.971	0.88	403.3	38.09	1.28
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.971	0.88	123.2	110.46	1.13
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.971	0.88	551.3	91.27	4.19
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.971	0.88	66.6	563.61	3.13
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.986	0.88	53.0	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.034	0.88	115.4	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.034	0.88	4,007.9	13.76	4.60
Chiropractor	543.4 Visits	30.70	1.39	0.897	0.966	0.88	415.4	30.53	1.06
Podiatrist	145.9 Visits	74.02	0.90	0.897	0.986	0.88	113.8	74.32	0.70
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.972	0.88	349.5	87.34	2.54
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.933	0.88	6.9	90.00	0.05
			$111.12						$88.03
Other									
Prescription Drugs	11,825.5 Scripts	$61.98	$61.08	1.000	0.986	1.00	11,662.1	$61.98	$60.24
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.986	0.88	59.0	178.17	0.88
Ambulance	55.4 Runs	515.52	2.38	0.897	0.986	0.88	43.2	515.31	1.86
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.986	0.88	183.5	125.28	1.92
Prosthetics	4.1 Units	526.83	0.18	0.897	0.986	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.976	1.00	368.7	142.69	4.38
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$102.44						$99.99
Total Medical Cost			$343.63						$289.51

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Remove Prescription Drugs (Allowed PMPM)	($61.08)
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($60.67)
Value of Effective Coinsurance	($24.85)
Value of Out-of-Pocket Maximum	$7.15
Value of OON Claims	$17.05
Value of Prescription Drug Deductible	($33.95)
Total Medical Cost After Deductible and Coinsurance	$194.24
Final Single Premium = PMPM ÷ 89% x 1.20 =	$261.90

Attachment K12
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 1 Series - $10 (Enc B) / Ded = $1,500 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.979	0.88	65.2		
Maternity Non-Deliveries	2.4 Days			0.897	0.979	0.88	1.8		
Surgical	67.4 Days			0.897	0.979	0.88	52.0		
Psychiatric	19.9 Days			0.897	0.979	0.88	15.4		
Alcohol & Drug Abuse	6.3 Days			0.897	0.979	0.88	4.9		
Maternity	56.1 Days			0.897	0.979	0.88	43.6		
Skilled Nursing Care	29.7 Days			0.897	0.979	0.88	22.9		
	266.2 Days		$73.60				205.9		$56.88
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	0.993	0.88	147.4		
Surgery	154.5 Cases			0.897	0.979	0.88	119.5		
Radiology									
Radiology - General	426.1 Cases			0.897	0.979	0.88	329.8		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.979	0.88	82.4		
Pathology	2,624.0 Cases			0.897	0.979	0.88	2,030.9		
Pharmacy and Blood	22.9 Cases			0.897	0.979	0.88	17.7		
Cardiovascular	0.0 Cases			0.897	0.979	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.979	0.88	174.9		
Other	237.1 Cases			0.897	0.979	0.88	183.3		
Maternity Non-Deliveries	29.7 Cases			0.897	0.979	0.88	23.0		
			$56.47						$43.82
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.979	0.88	47.7	$831.43	$3.31
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.979	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.979	0.88	20.5	1,070.54	1.83
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.979	0.88	12.9	1,398.68	1.50
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.979	0.88	8.5	456.00	0.32
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.979	0.88	7.3	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.979	0.88	5.1	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.979	0.88	7.3	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.979	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.979	0.88	175.6	453.20	6.63
Office	398.0 Proced.	152.26	5.05	0.897	0.979	0.88	307.5	152.37	3.90
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.979	0.88	44.0	806.98	2.96
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.979	0.88	146.3	88.11	1.07
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.979	0.88	34.7	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.979	0.88	22.3	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	1.012	0.88	2,371.8	73.42	14.51
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.910	0.88	27.9	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.983	0.88	159.9	260.34	3.47
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.939	0.88	296.3	5.87	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.026	0.88	126.6	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.022	0.88	510.2	167.05	7.10
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.979	1.00	1,050.1	30.78	2.69
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.979	1.00	111.9	94.55	0.88
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.979	1.00	502.0	117.64	4.92
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.979	1.00	8.9	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.979	1.00	614.6	35.56	1.82
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.081	1.00	117.0	88.41	0.86
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.983	1.00	85.7	36.61	0.26
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.993	0.88	151.7	217.20	2.75
Consults	299.0 Consults	158.13	3.94	0.897	0.988	0.88	233.5	158.16	3.08
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.003	0.88	302.2	48.76	1.23
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.969	0.88	240.6	68.46	1.37
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.979	0.88	90.0	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.974	0.88	404.3	38.21	1.29
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.974	0.88	123.5	111.05	1.14
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.974	0.88	552.6	91.27	4.20
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.974	0.88	66.8	563.98	3.14
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.979	0.88	52.6	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.026	0.88	114.5	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.026	0.88	3,976.7	13.76	4.56
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.007	0.88	433.1	30.71	1.11
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.022	0.88	117.8	74.67	0.73
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	1.015	0.88	365.0	87.46	2.66
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.977	0.88	7.2	85.71	0.05
			$111.12						$88.49
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.979	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.979	0.88	58.6	178.17	0.87
Ambulance	55.4 Runs	515.52	2.38	0.897	0.979	0.88	42.9	515.31	1.84
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.979	0.88	182.1	125.28	1.90
Prosthetics	4.1 Units	526.83	0.18	0.897	0.979	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.969	1.00	365.8	142.69	4.35
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$39.68
Total Medical Cost			$282.55						$228.87

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($58.14)
Value of Effective Coinsurance	($8.25)
Value of Out-of-Pocket Maximum	$1.44
Value of OON Claims	$21.58
Total Medical Cost After Deductible and Coinsurance	$185.50
Final Single Premium = PMPM ÷ 89% x 1.20 =	$250.11

Attachment K13
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 1 Series - $15 (Enc C) / Ded = $1,500 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

Benefit	(1) Utilization Per 1,000	(2) Allowed Average Charge	(3) Allowed PMPM	(4) Community Pool Factor	(5) Utilization Adjustment Factor	(6) In-Network Utilization Factor	(7) Final Utilization	(8) Final Avg Charge	(9) Final Allowed PMPM
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days	[redacted]	[redacted]	0.897	0.976	0.88	65.1	[redacted]	[redacted]
Maternity Non-Deliveries	2.4 Days			0.897	0.976	0.88	1.8		
Surgical	67.4 Days			0.897	0.976	0.88	51.9		
Psychiatric	19.9 Days			0.897	0.976	0.88	15.4		
Alcohol & Drug Abuse	6.3 Days			0.897	0.976	0.88	4.9		
Maternity	56.1 Days			0.897	0.976	0.88	43.5		
Skilled Nursing Care	29.7 Days			0.897	0.976	0.88	22.9		
	266.2 Days		$73.60				205.4		$56.74
Outpatient Facility									
Emergency Room	187.5 Cases	[redacted]	[redacted]	0.897	0.991	0.88	147.0	[redacted]	[redacted]
Surgery	154.5 Cases			0.897	0.976	0.88	119.2		
Radiology									
Radiology - General	426.1 Cases			0.897	0.976	0.88	328.9		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.976	0.88	82.2		
Pathology	2,624.0 Cases			0.897	0.976	0.88	2,025.8		
Pharmacy and Blood	22.9 Cases			0.897	0.976	0.88	17.7		
Cardiovascular	0.0 Cases			0.897	0.976	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.976	0.88	174.4		
Other	237.1 Cases			0.897	0.976	0.88	182.8		
Maternity Non-Deliveries	29.7 Cases			0.897	0.976	0.88	23.0		
			$56.47						$43.71
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.976	0.88	47.6	$831.43	$3.30
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.976	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.976	0.88	20.5	1,070.54	1.83
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.976	0.88	12.8	1,398.68	1.50
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.976	0.88	8.5	456.00	0.32
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.976	0.88	7.3	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.976	0.88	5.1	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.976	0.88	7.3	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.976	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.976	0.88	175.2	453.20	6.62
Office	398.0 Proced.	152.26	5.05	0.897	0.976	0.88	306.7	152.37	3.89
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.976	0.88	43.9	806.98	2.95
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.976	0.88	145.9	88.11	1.07
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.976	0.88	34.6	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.976	0.88	22.3	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.991	0.88	2,321.2	73.42	14.20
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.908	0.88	27.8	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.971	0.88	158.0	260.28	3.43
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.926	0.88	292.3	5.59	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.024	0.88	126.3	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.019	0.88	508.9	167.05	7.08
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.976	1.00	1,047.5	30.78	2.69
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.976	1.00	111.6	94.55	0.88
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.976	1.00	500.8	117.64	4.91
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.976	1.00	8.9	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.976	1.00	613.1	35.56	1.82
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.078	1.00	116.7	88.41	0.86
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.961	1.00	83.8	35.99	0.25
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.991	0.88	151.3	217.20	2.74
Consults	299.0 Consults	158.13	3.94	0.897	0.981	0.88	231.8	158.03	3.05
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.000	0.88	301.4	48.76	1.22
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.956	0.88	237.5	68.31	1.35
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.976	0.88	89.8	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.966	0.88	401.2	38.15	1.28
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.966	0.88	122.5	110.76	1.13
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.966	0.88	548.4	91.36	4.18
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.966	0.88	66.2	563.80	3.11
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.976	0.88	52.5	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.024	0.88	114.2	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.024	0.88	3,966.7	13.76	4.55
Chiropractor	543.4 Visits	30.70	1.39	0.897	0.986	0.88	423.8	30.58	1.08
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.000	0.88	115.3	74.34	0.71
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.996	0.88	358.1	87.49	2.61
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.957	0.88	7.1	86.75	0.05
			$111.12						$87.77
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.976	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.976	0.88	58.4	178.17	0.87
Ambulance	55.4 Runs	515.52	2.38	0.897	0.976	0.88	42.8	515.31	1.84
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.976	0.88	181.7	125.28	1.90
Prosthetics	4.1 Units	526.83	0.18	0.897	0.976	0.88	3.1	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.966	1.00	364.9	142.69	4.34
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$39.66
Total Medical Cost			$282.55						$227.88

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($57.74)
Value of Effective Coinsurance	($10.30)
Value of Out-of-Pocket Maximum	$2.20
Value of OON Claims	$21.45
Total Medical Cost After Deductible and Coinsurance	$183.50
Final Single Premium = PMPM ÷ 89% x 1.20 =	$247.42

Attachment K14
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 2 Series - $25 (PPS) / Ded = $2,500 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.925	0.88	61.7		
Maternity Non-Deliveries	2.4 Days			0.897	0.925	0.88	1.7		
Surgical	67.4 Days			0.897	0.925	0.88	49.2		
Psychiatric	19.9 Days			0.897	0.925	0.88	14.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.925	0.88	4.7		
Maternity	56.1 Days			0.897	0.925	0.88	41.2		
Skilled Nursing Care	29.7 Days			0.897	0.925	0.88	21.7		
	266.2 Days		$73.60				194.7		$53.80
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	0.939	0.88	139.4		
Surgery	154.5 Cases			0.897	0.925	0.88	113.0		
Radiology									
Radiology - General	426.1 Cases			0.897	0.925	0.88	311.9		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.925	0.88	78.0		
Pathology	2,624.0 Cases			0.897	0.925	0.88	1,920.8		
Pharmacy and Blood	22.9 Cases			0.897	0.925	0.88	16.8		
Cardiovascular	0.0 Cases			0.897	0.925	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.925	0.88	165.4		
Other	237.1 Cases			0.897	0.925	0.88	173.4		
Maternity Non-Deliveries	29.7 Cases			0.897	0.925	0.88	21.8		
			$56.47						$41.45
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.925	0.88	45.2	$831.43	$3.13
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.925	0.88	2.7	363.64	0.08
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.925	0.88	19.4	1,070.54	1.73
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.925	0.88	12.2	1,398.68	1.42
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.925	0.88	8.1	456.00	0.31
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.925	0.88	6.9	948.84	0.55
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.925	0.88	4.8	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.925	0.88	6.9	209.30	0.12
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.925	0.88	0.8	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.925	0.88	166.1	453.20	6.27
Office	398.0 Proced.	152.26	5.05	0.897	0.925	0.88	290.8	152.37	3.69
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.925	0.88	41.6	806.98	2.80
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.925	0.88	138.4	88.11	1.02
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.925	0.88	32.8	88.45	0.24
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.925	0.88	21.1	87.02	0.15
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.916	0.88	2,146.7	73.43	13.14
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.861	0.88	26.4	223.85	0.49
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.911	0.88	148.3	260.36	3.22
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.868	0.88	274.0	5.65	0.13
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	0.971	0.88	119.7	24.24	0.24
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	0.966	0.88	482.5	167.05	6.72
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.925	1.00	993.2	30.78	2.55
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.925	1.00	105.8	94.55	0.83
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.925	1.00	474.8	117.64	4.65
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.925	1.00	8.4	104.35	0.07
Lab	698.9 Proced.	35.54	2.07	0.897	0.925	1.00	581.3	35.56	1.72
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.022	1.00	110.7	88.41	0.82
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.984	1.00	85.8	35.90	0.26
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.939	0.88	143.4	217.20	2.60
Consults	299.0 Consults	158.13	3.94	0.897	0.925	0.88	218.7	157.96	2.88
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.022	0.88	308.0	48.69	1.25
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.957	0.88	237.8	68.36	1.35
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.925	0.88	85.1	48.86	0.35
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.971	0.88	403.0	38.18	1.28
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.971	0.88	123.1	110.81	1.14
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.971	0.88	551.0	91.32	4.19
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.971	0.88	66.5	564.36	3.13
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.925	0.88	49.8	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	0.971	0.88	108.3	36.63	0.33
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	0.971	0.88	3,761.0	13.76	4.31
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.035	0.88	444.8	30.67	1.14
Podiatrist	145.9 Visits	74.02	0.90	0.897	0.925	0.88	106.8	74.32	0.66
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.936	0.88	336.7	87.36	2.45
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.902	0.88	6.6	87.80	0.05
			$111.12						$83.64
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.925	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.925	0.88	55.4	178.17	0.82
Ambulance	55.4 Runs	515.52	2.38	0.897	0.925	0.88	40.6	515.31	1.74
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.925	0.88	172.2	125.28	1.80
Prosthetics	4.1 Units	526.83	0.18	0.897	0.925	0.88	3.0	518.92	0.13
Unknown	389.0 Units	142.83	4.63	1.000	0.916	1.00	346.0	142.69	4.11
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$39.19
Total Medical Cost			$282.55						$218.07

Difference in Non-Claims	$1.71	Value of Deductible	($77.83)
Add Back in Dental (Rider)	$0.31	Value of Effective Coinsurance	($19.35)
Ties to Attachment G of Actuarial Memorandum	$284.57	Value of Out-of-Pocket Maximum	$11.24
		Value of OON Claims	$15.83
		Total Medical Cost After Deductible and Coinsurance	$147.98
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$199.52

Attachment K15
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 2 Series - $15/$40 / Ded = $1,000 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.987	0.88	65.8		
Maternity Non-Deliveries	2.4 Days			0.897	0.987	0.88	1.8		
Surgical	67.4 Days			0.897	0.987	0.88	52.5		
Psychiatric	19.9 Days			0.897	0.987	0.88	15.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.987	0.88	5.0		
Maternity	56.1 Days			0.897	0.987	0.88	43.9		
Skilled Nursing Care	29.7 Days			0.897	0.987	0.88	23.1		
	266.2 Days		$73.60				207.7		$57.37
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	1.002	0.88	148.7		
Surgery	154.5 Cases			0.897	0.987	0.88	120.6		
Radiology									
Radiology - General	426.1 Cases			0.897	0.987	0.88	332.6		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.987	0.88	83.2		
Pathology	2,624.0 Cases			0.897	0.987	0.88	2,048.5		
Pharmacy and Blood	22.9 Cases			0.897	0.987	0.88	17.9		
Cardiovascular	0.0 Cases			0.897	0.987	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.987	0.88	176.4		
Other	237.1 Cases			0.897	0.987	0.88	184.9		
Maternity Non-Deliveries	29.7 Cases			0.897	0.987	0.88	23.2		
			$56.47						$44.20
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.987	0.88	48.2	$831.43	$3.34
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.987	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.987	0.88	20.7	1,070.54	1.85
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.987	0.88	13.0	1,398.68	1.51
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.987	0.88	8.6	456.00	0.33
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.987	0.88	7.4	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.987	0.88	5.2	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.987	0.88	7.4	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.987	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.987	0.88	177.1	453.20	6.69
Office	398.0 Proced.	152.26	5.05	0.897	0.987	0.88	310.2	152.37	3.94
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.987	0.88	44.4	806.98	2.98
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.987	0.88	147.6	88.11	1.08
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.987	0.88	35.0	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.987	0.88	22.5	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.987	0.88	2,312.7	73.40	14.15
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.918	0.88	28.1	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.968	0.88	157.5	260.19	3.41
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.924	0.88	291.6	5.66	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.035	0.88	127.7	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.030	0.88	514.6	167.05	7.16
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.987	1.00	1,059.2	30.78	2.72
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.987	1.00	112.9	94.55	0.89
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.987	1.00	506.4	117.64	4.96
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.987	1.00	9.0	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.987	1.00	619.9	35.56	1.84
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.090	1.00	118.0	88.41	0.87
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	1.049	1.00	91.5	35.90	0.27
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	1.002	0.88	153.0	217.20	2.77
Consults	299.0 Consults	158.13	3.94	0.897	0.982	0.88	232.1	158.28	3.06
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.090	0.88	328.5	48.69	1.33
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	1.021	0.88	253.6	68.36	1.44
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.987	0.88	90.8	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	1.035	0.88	429.8	38.18	1.37
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	1.035	0.88	131.3	110.81	1.21
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	1.035	0.88	587.6	91.32	4.47
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	1.035	0.88	70.9	564.36	3.34
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.987	0.88	53.1	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.035	0.88	115.5	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.035	0.88	4,011.1	13.76	4.60
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.103	0.88	474.3	30.67	1.21
Podiatrist	145.9 Visits	74.02	0.90	0.897	0.982	0.88	113.3	74.72	0.71
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.999	0.88	359.1	87.36	2.61
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.962	0.88	7.1	87.80	0.05
			$111.12						$89.32
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.987	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.987	0.88	59.1	178.17	0.88
Ambulance	55.4 Runs	515.52	2.38	0.897	0.987	0.88	43.3	515.31	1.86
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.987	0.88	183.7	125.28	1.92
Prosthetics	4.1 Units	526.83	0.18	0.897	0.987	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.977	1.00	369.0	142.69	4.39
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$39.76
Total Medical Cost			$282.55						$230.65

Difference in Non-Claims	$1.71	Value of Deductible	($42.96)
Add Back in Dental (Rider)	$0.31	Value of Effective Coinsurance	($27.27)
Ties to Attachment G of Actuarial Memorandum	$284.57	Value of Out-of-Pocket Maximum	$9.09
		Value of OON Claims	$21.96
		Total Medical Cost After Deductible and Coinsurance	$191.46
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$258.15

Attachment L
Independent Health Benefits Corporation
Summary of Regulation 146 History
Small Group

Invoice Year	Year of Premium Adjustment 2010	2011	2012
2007			
2008	($1,664,508)		
2009		($1,736,066)	
2010			($1,024,506)
Total	($1,664,508)	($1,736,066)	($1,024,506)
Member Months	508,509	597,037	528,424
PMPM	($3.27)	($2.91)	($1.94)

Exhibit M1
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
POS / PPO Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$4 / $15 / $75								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.0543	1.0543	1.1131	1.1131	0.8432	0.8432			
Final Utilization	9,336.1	704.6	1,927.1	122.6	727.8	37.7	11,991.0	864.9	12,855.9
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$79.94	$105.54	$81.66
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.66	$4.28	$3.71
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$76.27	$101.25	$77.95
Average Copays	$3.75	$8.99	$14.97	$37.14	$64.93	$141.06	$9.26	$18.73	$9.90
Final Net Claims Cost PMPM	$19.41	$2.32	$37.82	$3.01	$9.73	$0.61	$66.96	$5.95	$72.90

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$97.20

	$4 / $25 / 50% with Minimum Tier 3 Copay = $40								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.0543	1.0543	1.0589	1.0589	0.7267	0.7267			
Utilization	9,336.1	704.6	1,833.2	116.6	627.2	32.4	11,796.6	853.7	12,650.3
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$77.16	$102.34	$78.86
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.54	$4.13	$3.58
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$73.62	$98.21	$75.28
Average Copays	$3.75	$8.99	$24.87	$61.37	$116.69	$182.57	$13.04	$22.75	$13.69
Final Net Claims Cost PMPM	$19.41	$2.32	$34.47	$2.63	$5.68	$0.41	$59.55	$5.37	$64.92

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$86.56

	$4 / $30 / $75								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.0543	1.0543	0.9769	0.9769	0.8432	0.8432			
Utilization	9,336.1	704.6	1,691.2	107.6	727.8	37.7	11,755.2	849.9	12,605.1
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$76.06	$101.00	$77.74
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.28	$3.83	$3.32
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$72.78	$97.18	$74.42
Average Copays	$3.75	$8.99	$29.79	$73.26	$64.93	$141.06	$11.28	$22.98	$12.07
Final Net Claims Cost PMPM	$19.41	$2.32	$31.10	$2.32	$9.73	$0.61	$60.24	$5.26	$65.50

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$87.33

	$4 / 100% / 100%								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.1308	1.1308	-	-	-	-			
Utilization	10,013.1	755.7	-	-	-	-	10,013.1	755.7	10,768.8
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$28.69	$48.58	$30.09
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$0.00	$0.00	$0.00
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$28.69	$48.58	$30.09
Average Copays	$3.75	$8.99	$273.29	$362.23	$225.35	$335.65	$3.75	$8.99	$4.12
Final Net Claims Cost PMPM	$20.81	$2.49	$0.00	$0.00	$0.00	$0.00	$20.81	$2.49	$23.31

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$31.08

Exhibit M1
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
POS / PPO Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$7 / $25 / $40								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.0103	1.0103	1.0187	1.0187	1.0241	1.0241			
Utilization	8,946.4	675.2	1,763.6	112.2	883.9	45.7	11,593.9	833.2	12,427.0
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$80.89	$106.57	$82.61
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.47	$4.07	$3.51
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$77.42	$102.50	$79.10
Average Copays	$6.10	$14.54	$24.87	$61.37	$38.27	$88.58	$11.41	$24.91	$12.31
Final Net Claims Cost PMPM	$16.85	$1.92	$33.16	$2.53	$13.78	$0.94	$63.78	$5.39	$69.17
								Loss Ratio	90%
								Conversion Factor	1.20
								Single Tier Factor	1.00
								Single Gross Premium	$92.23

	$10 / $20 / $35								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	1.0605	1.0605	1.0587	1.0587			
Utilization	8,556.7	645.8	1,835.9	116.8	913.7	47.3	11,306.3	809.9	12,116.2
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$84.30	$110.57	$86.06
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.70	$4.36	$3.75
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$80.60	$106.21	$82.31
Average Copays	$8.11	$19.45	$19.93	$49.30	$34.04	$80.08	$12.13	$27.29	$13.14
Final Net Claims Cost PMPM	$14.67	$1.57	$35.27	$2.75	$14.57	$1.01	$64.51	$5.33	$69.84
								Loss Ratio	90%
								Conversion Factor	1.20
								Single Tier Factor	1.00
								Single Gross Premium	$93.12

	$10 / $30 / $50								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.9769	0.9769	0.9550	0.9550			
Utilization	8,556.7	645.8	1,691.2	107.6	824.3	42.6	11,072.2	796.1	11,868.2
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$80.69	$106.35	$82.41
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.48	$4.08	$3.52
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$77.21	$102.27	$78.89
Average Copays	$8.11	$19.45	$29.79	$73.26	$46.22	$104.78	$14.26	$31.29	$15.40
Final Net Claims Cost PMPM	$14.67	$1.57	$31.10	$2.32	$12.30	$0.82	$58.08	$4.71	$62.79
								Loss Ratio	90%
								Conversion Factor	1.20
								Single Tier Factor	1.00
								Single Gross Premium	$83.72

	$10 / $30 / $75								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.9769	0.9769	0.8432	0.8432			
Utilization	8,556.7	645.8	1,691.2	107.6	727.8	37.7	10,975.7	791.1	11,766.8
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$79.42	$104.90	$81.13
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.51	$4.11	$3.55
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$75.91	$100.79	$77.58
Average Copays	$8.11	$19.45	$29.79	$73.26	$64.93	$141.06	$15.22	$32.56	$16.39
Final Net Claims Cost PMPM	$14.67	$1.57	$31.10	$2.32	$9.73	$0.61	$55.51	$4.50	$60.00
								Loss Ratio	90%
								Conversion Factor	1.20
								Single Tier Factor	1.00
								Single Gross Premium	$80.00

Exhibit M1
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
POS / PPO Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$10 / $30 / $100								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.9972	0.9972	0.7753	0.7753			
Utilization	8,556.7	645.8	1,726.5	109.8	669.2	34.6	10,952.3	790.3	11,742.6
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$79.26	$104.75	$80.98
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.59	$4.20	$3.63
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$75.67	$100.55	$77.34
Average Copays	$8.11	$19.45	$29.79	$73.26	$82.18	$172.85	$16.06	$33.65	$17.24
Final Net Claims Cost PMPM	$14.67	$1.57	$31.75	$2.37	$7.98	$0.47	$54.41	$4.41	$58.81

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$78.41

	$10 / $30 / 50% with Minimum Tier 3 Copay = $45								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	1.0172	1.0172	0.7267	0.7267			
Utilization	8,556.7	645.8	1,760.9	112.0	627.2	32.4	10,944.8	790.3	11,735.1
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$79.31	$104.83	$81.03
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.67	$4.28	$3.71
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$75.65	$100.54	$77.32
Average Copays	$8.11	$19.45	$29.79	$73.26	$117.18	$184.45	$17.85	$33.85	$18.93
Final Net Claims Cost PMPM	$14.67	$1.57	$32.39	$2.42	$5.65	$0.41	$52.71	$4.39	$57.10

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$76.13

	$10 / $30 / $100 w/ $200 Ded Tier 2 & 3								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.7978	0.7978	0.7727	0.7727			
Utilization	8,556.7	645.8	1,381.1	87.9	666.9	34.5	10,604.6	768.2	11,372.8
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$72.91	$97.35	$74.56
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$2.97	$3.46	$3.00
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$69.94	$93.89	$71.56
Average Copays	$8.11	$19.45	$69.00	$169.67	$105.00	$220.86	$22.14	$45.68	$23.73
Final Net Claims Cost PMPM	$14.67	$1.57	$20.89	$1.19	$6.69	$0.33	$42.25	$3.09	$45.34

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$60.45

	$10 / $50 / $100								
	Tier I		*Tier II*		*Tier III*		*Total*		
	Retail	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Retail*	*Mainten.*	*Total*
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.8737	0.8737	0.7753	0.7753			
Utilization	8,556.7	645.8	1,512.6	96.2	669.2	34.6	10,738.5	776.7	11,515.2
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$75.40	$100.24	$77.08
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$3.21	$3.74	$3.25
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$72.19	$96.49	$73.83
Average Copays	$8.11	$19.45	$49.34	$118.28	$82.18	$172.85	$18.54	$38.53	$19.88
Final Net Claims Cost PMPM	$14.67	$1.57	$25.36	$1.71	$7.98	$0.47	$48.01	$3.75	$51.76

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$69.01

Exhibit M1
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
POS / PPO Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$10 / $50 / $100 w/ $200 Ded Tier 2 & 3								
	Tier I		***Tier II***		***Tier III***		***Total***		
	Retail	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Total***
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9663	0.9663	0.7583	0.7583	0.7721	0.7721			
Utilization	8,556.7	645.8	1,312.7	83.5	666.4	34.5	10,535.9	763.8	11,299.7
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$71.61	$95.83	$73.24
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$2.84	$3.30	$2.87
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$68.77	$92.53	$70.37
Average Copays	$8.11	$19.45	$86.00	$206.18	$106.00	$222.96	$24.01	$49.05	$25.70
Final Net Claims Cost PMPM	$14.67	$1.57	$17.99	$0.88	$6.63	$0.32	$39.30	$2.77	$42.06

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$56.08

	$10 / 100% / 100%								
	Tier I		***Tier II***		***Tier III***		***Total***		
	Retail	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Total***
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	1.0375	1.0375	-	-	-	-			
Utilization	9,186.8	693.4	-	-	-	-	9,186.8	693.4	9,880.2
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$28.69	$48.58	$30.09
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$0.00	$0.00	$0.00
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$28.69	$48.58	$30.09
Average Copays	$8.11	$19.45	$273.29	$362.23	$225.35	$335.65	$8.11	$19.45	$8.91
Final Net Claims Cost PMPM	$15.75	$1.68	$0.00	$0.00	$0.00	$0.00	$15.75	$1.68	$17.44

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$23.25

	30% Tier 1 & 2 ($1 min / $100 max)								
	Tier I		***Tier II***		***Tier III***		***Total***		
	Retail	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Retail***	***Mainten.***	***Total***
Starting Utilization	8,855.0	668.3	1,731.2	110.1	863.1	44.7	11,449.3	823.1	12,272.4
Copay Utilization Adj	0.9957	0.9957	0.8154	0.8154	0.9723	0.9723			
Utilization	8,816.5	665.4	1,411.7	89.8	839.2	43.4	11,067.4	798.7	11,866.0
Average Charge	$28.69	$48.58	$273.29	$362.23	$225.35	$335.65	$74.80	$99.46	$76.46
Rebates	$0.00	$0.00	$22.80	$30.22	$0.00	$0.00	$2.91	$3.40	$2.94
Avg Charge after Rebates	$28.69	$48.58	$250.49	$332.01	$225.35	$335.65	$71.89	$96.06	$73.52
Average Copays	$8.48	$14.74	$59.61	$94.65	$47.82	$83.83	$17.98	$27.48	$18.62
Final Net Claims Cost PMPM	$14.85	$1.88	$22.46	$1.78	$12.41	$0.91	$49.72	$4.56	$54.29

Loss Ratio	90%
Conversion Factor	1.20
Single Tier Factor	1.00
Single Gross Premium	$72.39

Exhibit M2
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
HDHP Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$4 / $15 / $75				*$4 / $25 / 50% with Minimum Tier 3 Copay = $40*			
	Tier I	***Tier II***	***Tier III***	***Total***	***Tier I***	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.1031	1.1646	0.8823		1.1031	1.1083	0.7664	
Utilization	10,058.7	2,016.0	738.6	12,813.2	10,058.7	1,918.4	641.6	12,618.7
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$61.22	$23.51	$203.24	$187.22	$59.16
Value of Deductible	$6.15	$53.20	$49.01	$16.03	$6.37	$55.04	$50.71	$16.02
Value of Copays	$2.63	$10.74	$45.22	$6.36	$2.60	$17.59	$71.26	$8.37
Total Cost Sharing	$8.79	$63.94	$94.23	$22.39	$8.97	$72.64	$121.97	$24.39
Final Net Claims Cost PMPM	$12.34	$23.40	$5.72	$41.47	$12.19	$20.88	$3.49	$36.56
			Loss Ratio	90%			Loss Ratio	90%
			Conversion Factor	1.20			Conversion Factor	1.20
			Single Tier Factor	1.00			Single Tier Factor	1.00
			Single Gross Premium	$55.29			Single Gross Premium	$48.75

	$4 / $30 / $75				*$4 / 100% / 100%*			
	Tier I	***Tier II***	***Tier III***	***Total***	***Tier I***	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.1031	1.0221	0.8823		1.3031	-	-	
Utilization	10,058.7	1,769.3	738.6	12,566.5	11,882.0	-	-	11,882.0
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$58.44	$23.51	$0.00	$0.00	$23.51
Value of Deductible	$6.44	$55.68	$51.29	$16.01	$11.66	$0.00	$0.00	$11.66
Value of Copays	$2.59	$20.97	$44.48	$7.64	$1.80	$0.00	$0.00	$1.80
Total Cost Sharing	$9.03	$76.65	$95.77	$23.65	$13.46	$0.00	$0.00	$13.46
Final Net Claims Cost PMPM	$12.14	$18.66	$5.63	$36.43	$9.95	$0.00	$0.00	$9.95
			Loss Ratio	90%			Loss Ratio	90%
			Conversion Factor	1.20			Conversion Factor	1.20
			Single Tier Factor	1.00			Single Tier Factor	1.00
			Single Gross Premium	$48.57			Single Gross Premium	$13.27

	$7 / $25 / $40				*$10 / $20 / $35*			
	Tier I	***Tier II***	***Tier III***	***Total***	***Tier I***	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0571	1.0658	1.0715		1.0110	1.1095	1.1077	
Utilization	9,638.8	1,844.9	897.0	12,380.7	9,218.9	1,920.6	927.3	12,066.8
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$62.15	$23.51	$203.24	$187.22	$64.70
Value of Deductible	$6.23	$53.90	$49.65	$16.48	$6.18	$53.38	$49.17	$16.99
Value of Copays	$4.22	$17.73	$26.75	$7.87	$5.61	$14.27	$24.00	$8.40
Total Cost Sharing	$10.46	$71.63	$76.40	$24.35	$11.79	$67.65	$73.17	$25.39
Final Net Claims Cost PMPM	$10.49	$20.23	$8.28	$39.00	$9.01	$21.70	$8.81	$39.52
			Loss Ratio	90%			Loss Ratio	90%
			Conversion Factor	1.20			Conversion Factor	1.20
			Single Tier Factor	1.00			Single Tier Factor	1.00
			Single Gross Premium	$52.00			Single Gross Premium	$52.69

	$10 / $30 / $50				*$10 / $30 / $75*			
	Tier I	***Tier II***	***Tier III***	***Total***	***Tier I***	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0110	1.0221	0.9992		1.0110	1.0221	0.8823	
Utilization	9,218.9	1,769.3	836.5	11,824.7	9,218.9	1,769.3	738.6	11,726.8
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$61.98	$23.51	$203.24	$187.22	$60.94
Value of Deductible	$6.45	$55.76	$51.37	$17.01	$6.57	$56.76	$52.28	$17.02
Value of Copays	$5.52	$20.96	$31.81	$9.69	$5.48	$20.82	$44.15	$10.23
Total Cost Sharing	$11.97	$76.72	$83.18	$26.70	$12.05	$77.57	$96.43	$27.25
Final Net Claims Cost PMPM	$8.86	$18.65	$7.25	$34.77	$8.80	$18.53	$5.59	$32.92
			Loss Ratio	90%			Loss Ratio	90%
			Conversion Factor	1.20			Conversion Factor	1.20
			Single Tier Factor	1.00			Single Tier Factor	1.00
			Single Gross Premium	$46.36			Single Gross Premium	$43.89

Exhibit M2
Independent Health Benefits Corporation
Development of Prescription Drug Riders Commercial Rates
HDHP Pool
1st Quarter 2012 Net Claims Cost PMPM - Small Groups

	$10 / $30 / $100			
	Tier I	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0110	1.0434	0.8112	
Utilization	9,218.9	1,806.1	679.1	11,704.1
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$60.74
Value of Deductible	$6.59	$56.97	$52.48	$17.03
Value of Copays	$5.48	$20.79	$55.19	$10.72
Total Cost Sharing	$12.07	$77.75	$107.67	$27.75
Final Net Claims Cost PMPM	$8.79	$18.89	$4.50	$32.18
			Loss Ratio	90%
			Conversion Factor	1.20
			Single Tier Factor	1.00
			Single Gross Premium	$42.91

	$10 / $30 / 50% with Minimum Tier 3 Copay = $45			
	Tier I	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0110	1.0645	0.7659	
Utilization	9,218.9	1,842.7	641.1	11,702.8
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$60.78
Value of Deductible	$6.59	$56.93	$52.44	$17.03
Value of Copays	$5.48	$20.79	$70.80	$11.47
Total Cost Sharing	$12.06	$77.72	$123.24	$28.49
Final Net Claims Cost PMPM	$8.79	$19.27	$3.42	$31.49
			Loss Ratio	90%
			Conversion Factor	1.20
			Single Tier Factor	1.00
			Single Gross Premium	$41.99

	$10 / $50 / $100			
	Tier I	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0110	0.9142	0.8112	
Utilization	9,218.9	1,582.4	679.1	11,480.4
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$57.97
Value of Deductible	$6.88	$59.51	$54.82	$16.97
Value of Copays	$5.38	$33.64	$54.23	$12.17
Total Cost Sharing	$12.27	$93.15	$109.05	$29.14
Final Net Claims Cost PMPM	$8.64	$14.52	$4.42	$27.58
			Loss Ratio	90%
			Conversion Factor	1.20
			Single Tier Factor	1.00
			Single Gross Premium	$36.77

	$10 / 100% / 100%			
	Tier I	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.1972	-	-	
Utilization	10,916.2	-	-	10,916.2
Average Charge (After Rebates)	$23.51	$0.00	$0.00	$23.51
Value of Deductible	$12.29	$0.00	$0.00	$12.29
Value of Copays	$3.63	$0.00	$0.00	$3.63
Total Cost Sharing	$15.92	$0.00	$0.00	$15.92
Final Net Claims Cost PMPM	$6.91	$0.00	$0.00	$6.91
			Loss Ratio	90%
			Conversion Factor	1.20
			Single Tier Factor	1.00
			Single Gross Premium	$9.21

	30% Tier 1 & 2 ($1 min / $100 max)			
	Tier I	***Tier II***	***Tier III***	***Total***
Starting Utilization	9,118.3	1,731.0	837.1	11,686.4
Copay Utilization Adj	1.0494	0.8741	1.0390	
Utilization	9,568.8	1,513.0	869.8	11,951.6
Average Charge (After Rebates)	$23.51	$203.24	$187.22	$58.18
Value of Deductible	$6.69	$57.85	$53.29	$16.56
Value of Copays	$5.01	$36.18	$30.10	$10.78
Total Cost Sharing	$11.70	$94.03	$83.39	$27.34
Final Net Claims Cost PMPM	$9.42	$13.77	$7.53	$30.71
			Loss Ratio	90%
			Conversion Factor	1.20
			Single Tier Factor	1.00
			Single Gross Premium	$40.95

Attachment N1
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 1 Series - $10 (Enc B) / Ded = $1,500 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.979	0.88	65.2		
Maternity Non-Deliveries	2.4 Days			0.897	0.979	0.88	1.8		
Surgical	67.4 Days			0.897	0.979	0.88	52.0		
Psychiatric	19.9 Days			0.897	0.979	0.88	15.4		
Alcohol & Drug Abuse	6.3 Days			0.897	0.979	0.88	4.9		
Maternity	56.1 Days			0.897	0.979	0.88	43.6		
Skilled Nursing Care	29.7 Days			0.897	0.979	0.88	22.9		
	266.2 Days		$73.60				205.9		$56.88
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	0.993	0.88	147.4		
Surgery	154.5 Cases			0.897	0.979	0.88	119.5		
Radiology									
Radiology - General	426.1 Cases			0.897	0.979	0.88	329.8		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.979	0.88	82.4		
Pathology	2,624.0 Cases			0.897	0.979	0.88	2,030.9		
Pharmacy and Blood	22.9 Cases			0.897	0.979	0.88	17.7		
Cardiovascular	0.0 Cases			0.897	0.979	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.979	0.88	174.9		
Other	237.1 Cases			0.897	0.979	0.88	183.3		
Maternity Non-Deliveries	29.7 Cases			0.897	0.979	0.88	23.0		
			$56.47						$43.82
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.979	0.88	47.7	$831.43	$3.31
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.979	0.88	2.8	363.64	0.09
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.979	0.88	20.5	1,070.54	1.83
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.979	0.88	12.9	1,398.68	1.50
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.979	0.88	8.5	456.00	0.32
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.979	0.88	7.3	948.84	0.58
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.979	0.88	5.1	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.979	0.88	7.3	209.30	0.13
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.979	0.88	0.9	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.979	0.88	175.6	453.20	6.63
Office	398.0 Proced.	152.26	5.05	0.897	0.979	0.88	307.5	152.37	3.90
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.979	0.88	44.0	806.98	2.96
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.979	0.88	146.3	88.11	1.07
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.979	0.88	34.7	88.45	0.26
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.979	0.88	22.3	87.02	0.16
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	1.012	0.88	2,371.8	73.42	14.51
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.910	0.88	27.9	223.85	0.52
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.983	0.88	159.9	260.34	3.47
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.939	0.88	296.3	5.87	0.14
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	1.026	0.88	126.6	24.24	0.26
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	1.022	0.88	510.2	167.05	7.10
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.979	1.00	1,050.1	30.78	2.69
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.979	1.00	111.9	94.55	0.88
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.979	1.00	502.0	117.64	4.92
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.979	1.00	8.9	104.35	0.08
Lab	698.9 Proced.	35.54	2.07	0.897	0.979	1.00	614.6	35.56	1.82
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	1.081	1.00	117.0	88.41	0.86
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.983	1.00	85.7	36.61	0.26
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.993	0.88	151.7	217.20	2.75
Consults	299.0 Consults	158.13	3.94	0.897	0.988	0.88	233.5	158.16	3.08
Physical Therapy	381.3 Services	48.47	1.54	0.897	1.003	0.88	302.2	48.76	1.23
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.969	0.88	240.6	68.46	1.37
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.979	0.88	90.0	48.86	0.37
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.974	0.88	404.3	38.21	1.29
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.974	0.88	123.5	111.05	1.14
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.974	0.88	552.6	91.27	4.20
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.974	0.88	66.8	563.98	3.14
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.979	0.88	52.6	35.01	0.15
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	1.026	0.88	114.5	36.63	0.35
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	1.026	0.88	3,976.7	13.76	4.56
Chiropractor	543.4 Visits	30.70	1.39	0.897	1.007	0.88	433.1	30.71	1.11
Podiatrist	145.9 Visits	74.02	0.90	0.897	1.022	0.88	117.8	74.67	0.73
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	1.015	0.88	365.0	87.46	2.66
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.977	0.88	7.2	85.71	0.05
			$111.12						$88.49
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.979	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.979	0.88	58.6	178.17	0.87
Ambulance	55.4 Runs	515.52	2.38	0.897	0.979	0.88	42.9	515.31	1.84
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.979	0.88	182.1	125.28	1.90
Prosthetics	4.1 Units	526.83	0.18	0.897	0.979	0.88	3.2	518.92	0.14
Unknown	389.0 Units	142.83	4.63	1.000	0.940	1.00	365.8	142.69	4.35
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$39.68
Total Medical Cost			$282.55						$228.87

Difference in Non-Claims	$1.71
Add Back in Dental (Rider)	$0.31
Ties to Attachment G of Actuarial Memorandum	$284.57

Value of Deductible	($58.14)
Value of Effective Coinsurance	($8.25)
Value of Out-of-Pocket Maximum	$1.44
Value of OON Claims	$21.58
Total Medical Cost After Deductible and Coinsurance	$185.50
Final Single Premium = PMPM ÷ 89% x 1.20 =	$250.11

Attachment N2
Reconciliation of IHBC Gross Claims Cost Budget
to Final Cost Model Starting Utilization and Average Charge
iDirect 1 Series - $10 (Enc B) / Ded = $5,000 / OOP Max = $5,000
non-HSA Qualified Plans - Estimated Net Claims Costs as of January 1, 2012
Standard Demographics - Small Group Rates

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Benefit	**Utilization Per 1,000**	**Allowed Average Charge**	**Allowed PMPM**	**Community Pool Factor**	**Utilization Adjustment Factor**	**In-Network Utilization Factor**	**Final Utilization**	**Final Avg Charge**	**Final Allowed PMPM**
Inpatient Facility									
Medical									
IP Facility Medical	84.4 Days			0.897	0.861	0.88	57.4		
Maternity Non-Deliveries	2.4 Days			0.897	0.861	0.88	1.6		
Surgical	67.4 Days			0.897	0.861	0.88	45.8		
Psychiatric	19.9 Days			0.897	0.861	0.88	13.6		
Alcohol & Drug Abuse	6.3 Days			0.897	0.861	0.88	4.4		
Maternity	56.1 Days			0.897	0.861	0.88	38.3		
Skilled Nursing Care	29.7 Days			0.897	0.861	0.88	20.2		
	266.2 Days		$73.60				181.2		$50.07
Outpatient Facility									
Emergency Room	187.5 Cases			0.897	0.874	0.88	129.7		
Surgery	154.5 Cases			0.897	0.861	0.88	105.2		
Radiology									
Radiology - General	426.1 Cases			0.897	0.861	0.88	290.2		
Radiology - CT / MRI / PET	106.5 Cases			0.897	0.861	0.88	72.6		
Pathology	2,624.0 Cases			0.897	0.861	0.88	1,787.5		
Pharmacy and Blood	22.9 Cases			0.897	0.861	0.88	15.6		
Cardiovascular	0.0 Cases			0.897	0.861	0.88	0.0		
PT/OT/ST	226.1 Cases			0.897	0.861	0.88	153.9		
Other	237.1 Cases			0.897	0.861	0.88	161.3		
Maternity Non-Deliveries	29.7 Cases			0.897	0.861	0.88	20.3		
			$56.47						$38.57
Professional									
Inpatient Surgery									
Primary Surgeon	61.8 Proced.	$831.07	$4.28	0.897	0.861	0.88	42.0	$831.43	$2.91
Assistant Surgeon	3.7 Proced.	356.76	0.11	0.897	0.861	0.88	2.5	363.64	0.08
Anesthesia	26.6 Proced.	1,069.17	2.37	0.897	0.861	0.88	18.1	1,070.54	1.61
Maternity Deliveries									
Normal Deliveries	16.6 Cases	1,395.18	1.93	0.897	0.861	0.88	11.3	1,398.68	1.32
Normal Delivery Anesthesia	11.0 Proced.	458.18	0.42	0.897	0.861	0.88	7.5	456.00	0.29
Cesarean Deliveries	9.4 Cases	957.45	0.75	0.897	0.861	0.88	6.5	948.84	0.51
Assistant Surgeon (C-sect)	6.6 Cases	72.73	0.04	0.897	0.861	0.88	4.5	80.00	0.03
Cesarean Delivery Anesthesia	9.4 Proced.	217.02	0.17	0.897	0.861	0.88	6.5	209.30	0.11
Maternity Non-Deliveries	19.3 Cases	136.79	0.22	0.897	0.861	0.88	0.8	120.00	0.01
Outpatient Surgery									
Outpatient Facility	227.0 Proced.	453.04	8.57	0.897	0.861	0.88	154.6	453.20	5.84
Office	398.0 Proced.	152.26	5.05	0.897	0.861	0.88	270.7	152.37	3.44
Anesthesia	57.0 Proced.	806.32	3.83	0.897	0.861	0.88	38.7	806.98	2.60
Inpatient Visits									
Facility - Medical	189.4 Visits	88.07	1.39	0.897	0.861	0.88	128.8	88.11	0.95
Facility - Psych	44.9 Visits	88.20	0.33	0.897	0.861	0.88	30.5	88.45	0.23
Facility - A & D	28.9 Visits	87.20	0.21	0.897	0.861	0.88	19.7	87.02	0.14
Office/Home Visits	2,961.9 Visits	73.37	18.11	0.897	0.891	0.88	2,087.5	73.42	12.77
Urgent Care Visits	38.1 Visits	223.62	0.71	0.897	0.801	0.88	24.5	223.85	0.46
Therapeutic Injections	206.2 Services	260.72	4.48	0.897	0.866	0.88	140.8	260.34	3.05
Allergy Tests & Injections									
Allergy Testing	399.0 Tests	5.71	0.19	0.897	0.826	0.88	260.8	5.87	0.13
Allergy Immunotherapy	155.9 Services	24.63	0.32	0.897	0.903	0.88	111.4	24.24	0.23
Misc. Medical	632.7 Proced.	166.90	8.80	0.897	0.899	0.88	449.0	167.05	6.25
Immunizations	1,192.8 Services	30.89	3.07	0.897	0.861	1.00	924.3	30.78	2.37
Well Baby Exams	126.8 Exams	94.64	1.00	0.897	0.861	1.00	98.5	94.55	0.78
Physical Exams									
Professional	570.9 Exams	117.71	5.60	0.897	0.861	1.00	441.9	117.64	4.33
X-Ray	10.2 Proced.	105.88	0.09	0.897	0.861	1.00	7.8	104.35	0.07
Lab	698.9 Proced.	35.54	2.07	0.897	0.861	1.00	541.0	35.56	1.60
Vision, Hearing, and Speech Exams									
Vision Exams	120.5 Exams	88.63	0.89	0.897	0.951	1.00	103.0	88.41	0.76
Hearing/Speech Exams	96.8 Exams	35.95	0.29	0.897	0.866	1.00	75.5	36.61	0.23
Emergency Room Visits	192.9 Visits	217.11	3.49	0.897	0.874	0.88	133.5	217.20	2.42
Consults	299.0 Consults	158.13	3.94	0.897	0.870	0.88	205.5	158.16	2.71
Physical Therapy	381.3 Services	48.47	1.54	0.897	0.883	0.88	265.9	48.76	1.08
Cardiovascular	314.6 Proced.	68.28	1.79	0.897	0.853	0.88	211.8	68.46	1.21
Radiology									
IP (Professional)	116.5 Proced.	48.41	0.47	0.897	0.861	0.88	79.2	48.86	0.32
OP (Professional)									
Outpatient - General	525.3 Proced.	38.15	1.67	0.897	0.857	0.88	355.8	38.21	1.13
Outpatient - CT / MRI / PET	160.4 Proced.	110.72	1.48	0.897	0.857	0.88	108.7	111.05	1.01
Office (Combined)									
Office - General	718.1 Proced.	91.24	5.46	0.897	0.857	0.88	486.4	91.27	3.70
Office - CT / MRI / PET	86.7 Proced.	563.32	4.07	0.897	0.857	0.88	58.8	563.98	2.76
Pathology									
IP (Professional)	68.0 Proced.	35.29	0.20	0.897	0.861	0.88	46.3	35.01	0.14
OP (Professional)	141.1 Proced.	36.57	0.43	0.897	0.903	0.88	100.8	36.63	0.31
Office (Combined)	4,897.7 Proced.	13.77	5.62	0.897	0.903	0.88	3,500.1	13.76	4.01
Chiropractor	543.4 Visits	30.70	1.39	0.897	0.887	0.88	381.2	30.71	0.98
Podiatrist	145.9 Visits	74.02	0.90	0.897	0.899	0.88	103.7	74.67	0.65
Outpatient Psychiatric	453.8 Visits	87.53	3.31	0.897	0.894	0.88	321.2	87.46	2.34
Outpatient Alcohol & Drug Abuse	9.3 Visits	90.32	0.07	0.897	0.860	0.88	6.3	85.71	0.05
			$111.12						$77.88
Other									
Prescription Drugs	0.0 Scripts	$0.00	$0.00	1.000	0.861	1.00	0.0	$0.00	$0.00
Private Duty Nursing/Home Health	75.6 Units	179.37	1.13	0.897	0.861	0.88	51.6	178.17	0.77
Ambulance	55.4 Runs	515.52	2.38	0.897	0.861	0.88	37.7	515.31	1.62
DME/Prosthetics									
Durable Medical Equipment	235.6 Units	125.30	2.46	0.897	0.861	0.88	160.3	125.28	1.67
Prosthetics	4.1 Units	526.83	0.18	0.897	0.861	0.88	2.8	518.92	0.12
Unknown	389.0 Units	142.83	4.63	1.000	0.828	1.00	322.0	142.69	3.83
Non-Claims Med & EyeMed			22.85	1.000	1.000	1.00			22.85
MM Savings & Base Rx			7.73	1.000	1.000	1.00			7.73
			$41.36						$38.59
Total Medical Cost			$282.55						$205.11

Difference in Non-Claims	$1.71	Value of Deductible	($108.06)
Add Back in Dental (Rider)	$0.31	Value of Effective Coinsurance	$0.08
Ties to Attachment G of Actuarial Memorandum	$284.57	Value of Out-of-Pocket Maximum	$0.00
		Value of OON Claims	$9.58
		Total Medical Cost After Deductible and Coinsurance	$106.71
		Final Single Premium = PMPM ÷ 89% x 1.20 =	$143.88

EXHIBIT A: SUMMARY OF PROPOSED RATE ADJUSTMENTS

INDEPENDENT HEALTH BENEFITS CORPORATION	**47034**	**NDPD-127211453**
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Table of Contents

Exhibit	Page(s)
Encompass Plus Group Plans & Riders:	
Small Group 1st Quarter 2011	1 - 13
Small Group 2nd Quarter 2011	14 - 26
Small Group 3rd Quarter 2011	27 - 39
Small Group 4th Quarter 2011	40 - 52
Age Rider Multipliers (All Quarters)	53
Passport Select Group Plans & Riders:	
Small Group 1st Quarter 2011	54 - 63
Small Group 2nd Quarter 2011	64 - 73
Small Group 3rd Quarter 2011	74 - 83
Small Group 4th Quarter 2011	84 - 93
Age Rider Multipliers (All Quarters)	94
Easy Access Group Plans & Riders	
Small Group 1st Quarter 2011	95 - 107
Small Group 2nd Quarter 2011	108 - 120
Small Group 3rd Quarter 2011	121 - 133
Small Group 4th Quarter 2011	134 - 146
Age Rider Multipliers (All Quarters)	147
iDirect Group Plans & Riders	
Small Group 1st Quarter 2011	148 - 193
Small Group 2nd Quarter 2011	194 - 239
Small Group 3rd Quarter 2011	240 - 285
Small Group 4th Quarter 2011	286 - 331
Age Rider Multipliers (All Quarters)	332

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.80	390.74	31.94	8.9%	1.10%
	2T FAMILY	950.82	1,035.46	84.64	8.9%	1.10%
	DOUBLE	914.94	996.39	81.45	8.9%	1.10%
	3T FAMILY	968.76	1,055.00	86.24	8.9%	1.10%
	PTCHILD	645.84	703.33	57.49	8.9%	1.10%
	4T FAMILY	1,004.64	1,094.07	89.43	8.9%	1.10%
	Total	576.37	627.68	51.31	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.77	390.67	31.90	8.9%	1.09%
	2T FAMILY	950.74	1,035.28	84.54	8.9%	1.09%
	DOUBLE	914.86	996.21	81.35	8.9%	1.09%
	3T FAMILY	968.68	1,054.81	86.13	8.9%	1.09%
	PTCHILD	645.79	703.21	57.42	8.9%	1.09%
	4T FAMILY	1,004.56	1,093.88	89.32	8.9%	1.09%
	Total	733.37	798.58	65.21	8.9%	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	358.52	390.26	31.74	8.9%	1.06%
	2T FAMILY	950.08	1,034.19	84.11	8.9%	1.06%
	DOUBLE	914.23	995.16	80.93	8.9%	1.06%
	3T FAMILY	968.01	1,053.70	85.69	8.9%	1.06%
	PTCHILD	645.34	702.47	57.13	8.9%	1.06%
	4T FAMILY	1,003.86	1,092.73	88.87	8.9%	1.06%
	Total	543.04	591.11	48.07	8.9%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	349.82	386.52	36.70	10.5%	2.30%
	2T FAMILY	927.02	1,024.28	97.26	10.5%	2.30%
	DOUBLE	892.04	985.63	93.59	10.5%	2.30%
	3T FAMILY	944.51	1,043.60	99.09	10.5%	2.30%
	PTCHILD	629.68	695.74	66.06	10.5%	2.30%
	4T FAMILY	979.50	1,082.26	102.76	10.5%	2.30%
	Total	N/A	N/A	N/A	N/A	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	330.09	355.79	25.70	7.8%	-0.26%
	2T FAMILY	874.73	942.84	68.11	7.8%	-0.26%
	DOUBLE	841.72	907.26	65.54	7.8%	-0.26%
	3T FAMILY	891.24	960.63	69.39	7.8%	-0.26%
	PTCHILD	594.16	640.42	46.26	7.8%	-0.26%
	4T FAMILY	924.25	996.21	71.96	7.8%	-0.26%
	Total	464.76	500.95	36.19	7.8%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	338.42	365.73	27.31	8.1%	0.00%
	2T FAMILY	896.82	969.18	72.36	8.1%	0.00%
	DOUBLE	862.97	932.61	69.64	8.1%	0.00%
	3T FAMILY	913.74	987.47	73.73	8.1%	0.00%
	PTCHILD	609.15	658.31	49.16	8.1%	0.00%
	4T FAMILY	947.57	1,024.04	76.47	8.1%	0.00%
	Total	527.70	570.28	42.58	8.1%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	318.62	342.94	24.32	7.6%	-0.42%
	2T FAMILY	844.34	908.79	64.45	7.6%	-0.42%
	DOUBLE	812.48	874.50	62.02	7.6%	-0.42%
	3T FAMILY	860.27	925.94	65.67	7.6%	-0.42%
	PTCHILD	573.51	617.29	43.78	7.6%	-0.42%
	4T FAMILY	892.13	960.23	68.10	7.6%	-0.42%
	Total	371.19	399.53	28.33	7.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	345.30	373.36	28.06	8.1%	0.09%
	2T FAMILY	915.05	989.40	74.35	8.1%	0.09%
	DOUBLE	880.52	952.07	71.55	8.1%	0.09%
	3T FAMILY	932.31	1,008.07	75.76	8.1%	0.09%
	PTCHILD	621.54	672.05	50.51	8.1%	0.09%
	4T FAMILY	966.84	1,045.41	78.57	8.1%	0.09%
	Total	560.28	605.80	45.53	8.1%	
Small - Base Total		**557.53**	**603.76**	**46.22**	**8.3%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	83.63	92.23	8.60	10.3%	0.92%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.92%
	DOUBLE	213.26	235.19	21.93	10.3%	0.92%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.92%
	PTCHILD	150.53	166.01	15.48	10.3%	0.92%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.92%
	Total	142.22	156.85	14.63	10.3%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	84.63	93.12	8.49	10.0%	0.69%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.69%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.69%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	136.03	149.67	13.65	10.0%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	75.39	78.41	3.02	4.0%	-4.81%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.81%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.80%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.81%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.81%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.81%
	Total	115.82	120.46	4.64	4.0%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	65.49	69.01	3.52	5.4%	-3.56%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.56%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.56%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.56%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.56%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.56%
	Total	102.38	107.89	5.50	5.4%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	66.60	72.39	5.79	8.7%	-0.52%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.52%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.52%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.52%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	64.23	60.45	-3.78	-5.9%	-13.88%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.88%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.87%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.87%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.88%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.88%
	Total	N/A	N/A	N/A	N/A	
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	75.83	83.72	7.89	10.4%	1.05%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.05%
	DOUBLE	193.37	213.49	20.12	10.4%	1.05%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.05%
	PTCHILD	136.49	150.70	14.21	10.4%	1.05%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.05%
	Total	123.36	136.19	12.84	10.4%	
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	20.23	23.25	3.02	14.9%	5.16%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.15%
	DOUBLE	51.59	59.29	7.70	14.9%	5.16%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.16%
	PTCHILD	36.41	41.85	5.44	14.9%	5.15%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.15%
	Total	30.01	34.49	4.48	14.9%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.20%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.20%
	DOUBLE	199.61	220.73	21.12	10.6%	1.21%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.20%
	PTCHILD	140.90	155.81	14.91	10.6%	1.21%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.21%
	Total	117.76	130.22	12.46	10.6%	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	49.64	56.72	7.08	14.3%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	108.60	120.08	11.48	10.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	160.87	169.45	8.58	5.3%	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	173.28	184.12	10.84	6.3%	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	121.20	128.13	6.93	5.7%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.41%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.45%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.46%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.40%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.39%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.40%
	Total	-3.51	-3.02	0.49	-14.0%	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	2.99	2.57	-0.42	-14.0%	-21.41%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.45%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.46%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.40%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.39%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	1.09	1.16	0.06	5.8%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-3.30%
	2T FAMILY	2.20	2.33	0.13	5.9%	-3.32%
	DOUBLE	2.12	2.24	0.12	5.7%	-3.45%
	3T FAMILY	2.24	2.38	0.14	6.2%	-3.25%
	PTCHILD	1.49	1.58	0.09	6.0%	-3.66%
	4T FAMILY	2.32	2.46	0.14	6.0%	-3.53%
	Total	1.42	1.50	0.08	6.0%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-2.50%
	2T FAMILY	2.89	3.10	0.21	7.3%	-2.52%
	DOUBLE	2.78	2.98	0.20	7.2%	-2.61%
	3T FAMILY	2.94	3.16	0.22	7.5%	-2.47%
	PTCHILD	1.96	2.11	0.15	7.7%	-2.31%
	4T FAMILY	3.05	3.28	0.23	7.5%	-2.38%
	Total	1.81	1.94	0.13	7.3%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**115.21**	**125.52**	**10.31**	**8.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	6.74	6.88	0.14	2.1%	-5.10%
	2T FAMILY	17.86	18.23	0.37	2.1%	-5.10%
	DOUBLE	17.19	17.54	0.35	2.0%	-5.14%
	3T FAMILY	18.20	18.58	0.38	2.1%	-5.11%
	PTCHILD	12.13	12.38	0.25	2.1%	-5.13%
	4T FAMILY	18.87	19.26	0.39	2.1%	-5.12%
	Total	10.31	10.52	0.21	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.31	6.49	0.18	2.9%	-4.56%
	2T FAMILY	16.72	17.20	0.48	2.9%	-4.55%
	DOUBLE	16.09	16.55	0.46	2.9%	-4.56%
	3T FAMILY	17.04	17.52	0.48	2.8%	-4.58%
	PTCHILD	11.36	11.68	0.32	2.8%	-4.58%
	4T FAMILY	17.67	18.17	0.50	2.8%	-4.57%
	Total	7.61	7.83	0.22	2.9%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.64	4.68	0.04	0.9%	-6.21%
	2T FAMILY	12.30	12.40	0.10	0.8%	-6.20%
	DOUBLE	11.83	11.93	0.10	0.8%	-6.21%
	3T FAMILY	12.53	12.64	0.11	0.9%	-6.16%
	PTCHILD	8.35	8.42	0.07	0.8%	-6.24%
	4T FAMILY	12.99	13.10	0.11	0.8%	-6.23%
	Total	7.33	7.39	0.06	0.8%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.64	5.00	0.36	7.8%	0.20%
	2T FAMILY	12.30	13.25	0.95	7.7%	0.23%
	DOUBLE	11.83	12.75	0.92	7.8%	0.24%
	3T FAMILY	12.53	13.50	0.97	7.7%	0.22%
	PTCHILD	8.35	9.00	0.65	7.8%	0.22%
	4T FAMILY	12.99	14.00	1.01	7.8%	0.21%
	Total	9.53	10.26	0.74	7.7%	

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INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.02	1.82	-0.20	-9.9%	-16.51%
	2T FAMILY	5.35	4.82	-0.53	-9.9%	-16.61%
	DOUBLE	5.15	4.64	-0.51	-9.9%	-16.55%
	3T FAMILY	5.45	4.91	-0.54	-9.9%	-16.64%
	PTCHILD	3.64	3.28	-0.36	-9.9%	-16.33%
	4T FAMILY	5.66	5.10	-0.56	-9.9%	-16.39%
	Total	3.00	2.70	-0.30	-9.9%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.02	1.87	-0.15	-7.4%	-14.22%
	2T FAMILY	5.35	4.96	-0.39	-7.3%	-14.19%
	DOUBLE	5.15	4.77	-0.38	-7.4%	-14.21%
	3T FAMILY	5.45	5.05	-0.40	-7.3%	-14.26%
	PTCHILD	3.64	3.37	-0.27	-7.4%	-14.03%
	4T FAMILY	5.66	5.24	-0.42	-7.4%	-14.10%
	Total	3.08	2.86	-0.23	-7.4%	
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.69	2.29	1.60	231.9%	209.46%
	2T FAMILY	1.83	6.07	4.24	231.7%	209.69%
	DOUBLE	1.76	5.84	4.08	231.8%	208.99%
	3T FAMILY	1.86	6.18	4.32	232.3%	209.00%
	PTCHILD	1.24	4.12	2.88	232.3%	209.77%
	4T FAMILY	1.93	6.41	4.48	232.1%	209.66%
	Total	1.32	4.39	3.07	231.7%	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.65	1.33	0.68	104.6%	90.00%
	2T FAMILY	1.72	3.52	1.80	104.7%	89.25%
	DOUBLE	1.66	3.39	1.73	104.2%	89.39%
	3T FAMILY	1.76	3.59	1.83	104.0%	89.95%
	PTCHILD	1.17	2.39	1.22	104.3%	89.68%
	4T FAMILY	1.82	3.72	1.90	104.4%	89.80%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	8.15	8.15	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	1.98	1.90	-0.08	-4.0%	-10.80%
	2T FAMILY	5.25	5.04	-0.21	-4.0%	-10.64%
	DOUBLE	5.05	4.85	-0.20	-4.0%	-10.68%
	3T FAMILY	5.35	5.13	-0.22	-4.1%	-10.78%
	PTCHILD	3.56	3.42	-0.14	-3.9%	-10.70%
	4T FAMILY	5.54	5.32	-0.22	-4.0%	-10.74%
	Total	3.25	3.12	-0.13	-4.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.05	1.07	0.02	1.9%	-5.31%
	2T FAMILY	2.78	2.84	0.06	2.2%	-5.02%
	DOUBLE	2.68	2.73	0.05	1.9%	-5.21%
	3T FAMILY	2.84	2.89	0.05	1.8%	-5.25%
	PTCHILD	1.89	1.93	0.04	2.1%	-4.93%
	4T FAMILY	2.94	3.00	0.06	2.0%	-5.06%
	Total	1.91	1.94	0.03	1.8%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.15	0.03	25.0%	15.38%
	2T FAMILY	0.32	0.40	0.08	25.0%	17.65%
	DOUBLE	0.31	0.38	0.07	22.6%	15.15%
	3T FAMILY	0.32	0.41	0.09	28.1%	17.14%
	PTCHILD	0.22	0.27	0.05	22.7%	17.39%
	4T FAMILY	0.34	0.42	0.08	23.5%	16.67%
	Total	0.20	0.25	0.05	25.6%	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.99	6.75	-1.24	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.57	4.26	0.69	19.3%	10.94%
	2T FAMILY	9.46	11.29	1.83	19.3%	10.90%
	DOUBLE	9.10	10.86	1.76	19.3%	10.93%
	3T FAMILY	9.64	11.50	1.86	19.3%	10.90%
	PTCHILD	6.43	7.67	1.24	19.3%	11.00%
	4T FAMILY	10.00	11.93	1.93	19.3%	10.98%
	Total	6.01	7.18	1.16	19.3%	
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.56	-4.77	3.79	-44.3%	-48.26%
	2T FAMILY	-22.68	-12.64	10.04	-44.3%	-48.26%
	DOUBLE	-21.83	-12.16	9.67	-44.3%	-48.28%
	3T FAMILY	-23.11	-12.88	10.23	-44.3%	-48.25%
	PTCHILD	-15.41	-8.59	6.82	-44.3%	-48.25%
	4T FAMILY	-23.97	-13.36	10.61	-44.3%	-48.26%
	Total	-12.97	-7.23	5.74	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-12.98	-8.87	4.11	-31.7%	-36.55%
	2T FAMILY	-34.40	-23.51	10.89	-31.7%	-36.55%
	DOUBLE	-33.10	-22.62	10.48	-31.7%	-36.55%
	3T FAMILY	-35.05	-23.95	11.10	-31.7%	-36.56%
	PTCHILD	-23.36	-15.97	7.39	-31.6%	-36.53%
	4T FAMILY	-36.34	-24.84	11.50	-31.6%	-36.54%
	Total	-20.62	-14.09	6.53	-31.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	2.95	2.75	-0.20	-6.8%	-13.52%
	2T FAMILY	7.82	7.29	-0.53	-6.8%	-13.52%
	DOUBLE	7.52	7.01	-0.51	-6.8%	-13.56%
	3T FAMILY	7.97	7.43	-0.54	-6.8%	-13.50%
	PTCHILD	5.31	4.95	-0.36	-6.8%	-13.46%
	4T FAMILY	8.26	7.70	-0.56	-6.8%	-13.48%
	Total	4.87	4.54	-0.33	-6.8%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	0.97	0.82	-0.15	-15.5%	-21.90%
	2T FAMILY	2.57	2.17	-0.40	-15.6%	-21.94%
	DOUBLE	2.47	2.09	-0.38	-15.4%	-22.01%
	3T FAMILY	2.62	2.21	-0.41	-15.6%	-22.18%
	PTCHILD	1.75	1.48	-0.27	-15.4%	-21.69%
	4T FAMILY	2.72	2.30	-0.42	-15.4%	-21.77%
	Total	1.64	1.39	-0.25	-15.5%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	0.98	0.84	-0.14	-14.3%	-20.75%
	2T FAMILY	2.60	2.23	-0.37	-14.2%	-20.64%
	DOUBLE	2.50	2.14	-0.36	-14.4%	-20.74%
	3T FAMILY	2.65	2.27	-0.38	-14.3%	-20.63%
	PTCHILD	1.76	1.51	-0.25	-14.2%	-20.94%
	4T FAMILY	2.74	2.35	-0.39	-14.2%	-20.88%
	Total	1.35	1.16	-0.19	-14.3%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.70	0.53	-0.17	-24.3%	-30.26%
	2T FAMILY	1.86	1.40	-0.46	-24.7%	-30.35%
	DOUBLE	1.79	1.35	-0.44	-24.6%	-30.41%
	3T FAMILY	1.89	1.43	-0.46	-24.3%	-30.24%
	PTCHILD	1.26	0.95	-0.31	-24.6%	-30.66%
	4T FAMILY	1.96	1.48	-0.48	-24.5%	-30.52%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.70	0.42	-0.28	-40.0%	-44.74%
	2T FAMILY	1.86	1.11	-0.75	-40.3%	-44.78%
	DOUBLE	1.79	1.07	-0.72	-40.2%	-44.85%
	3T FAMILY	1.89	1.13	-0.76	-40.2%	-44.88%
	PTCHILD	1.26	0.76	-0.50	-39.7%	-44.53%
	4T FAMILY	1.96	1.18	-0.78	-39.8%	-44.60%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.70	0.73	0.03	4.3%	-3.95%
	2T FAMILY	1.86	1.93	0.07	3.8%	-3.98%
	DOUBLE	1.79	1.86	0.07	3.9%	-4.12%
	3T FAMILY	1.89	1.97	0.08	4.2%	-3.90%
	PTCHILD	1.26	1.31	0.05	4.0%	-4.38%
	4T FAMILY	1.96	2.04	0.08	4.1%	-4.23%
	Total	1.05	1.09	0.04	4.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essentia						
IHBC-R-032	SINGLE	1.05	1.05	0.00	0.0%	-7.08%
	2T FAMILY	2.78	2.78	0.00	0.0%	-7.02%
	DOUBLE	2.68	2.68	0.00	0.0%	-6.94%
	3T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	PTCHILD	1.89	1.89	0.00	0.0%	-6.90%
	4T FAMILY	2.94	2.94	0.00	0.0%	-6.96%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.84	0.62	-0.22	-26.2%	-31.11%
	2T FAMILY	2.23	1.64	-0.59	-26.5%	-31.38%
	DOUBLE	2.14	1.58	-0.56	-26.2%	-31.30%
	3T FAMILY	2.27	1.67	-0.60	-26.4%	-31.28%
	PTCHILD	1.51	1.12	-0.39	-25.8%	-30.86%
	4T FAMILY	2.35	1.74	-0.61	-26.0%	-30.95%
	Total	1.49	1.10	-0.39	-26.3%	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.24	0.94	-0.30	-24.2%	-29.32%
	2T FAMILY	3.29	2.49	-0.80	-24.3%	-29.26%
	DOUBLE	3.16	2.40	-0.76	-24.1%	-29.20%
	3T FAMILY	3.35	2.54	-0.81	-24.2%	-29.25%
	PTCHILD	2.23	1.69	-0.54	-24.2%	-29.29%
	4T FAMILY	3.47	2.63	-0.84	-24.2%	-29.30%
	Total	1.70	1.29	-0.41	-24.2%	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.05	1.05	0.00	0.0%	-7.08%
	2T FAMILY	2.78	2.78	0.00	0.0%	-7.02%
	DOUBLE	2.68	2.68	0.00	0.0%	-6.94%
	3T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	PTCHILD	1.89	1.89	0.00	0.0%	-6.90%
	4T FAMILY	2.94	2.94	0.00	0.0%	-6.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	-8.89%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	-8.89%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	-8.89%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	-8.88%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	-8.89%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	-8.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.10	-2.06	0.04	-1.9%	-9.25%
	2T FAMILY	-5.57	-5.46	0.11	-2.0%	-9.30%
	DOUBLE	-5.36	-5.25	0.11	-2.1%	-9.33%
	3T FAMILY	-5.67	-5.56	0.11	-1.9%	-9.30%
	PTCHILD	-3.78	-3.71	0.07	-1.9%	-9.29%
	4T FAMILY	-5.88	-5.77	0.11	-1.9%	-9.28%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.78	-1.71	0.07	-3.9%	-10.47%
	2T FAMILY	-4.72	-4.53	0.19	-4.0%	-10.47%
	DOUBLE	-4.54	-4.36	0.18	-4.0%	-10.47%
	3T FAMILY	-4.81	-4.62	0.19	-4.0%	-10.47%
	PTCHILD	-3.20	-3.08	0.12	-3.8%	-10.47%
	4T FAMILY	-4.98	-4.79	0.19	-3.8%	-10.47%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.78	-1.59	0.19	-10.7%	-16.75%
	2T FAMILY	-4.72	-4.21	0.51	-10.8%	-16.80%
	DOUBLE	-4.54	-4.05	0.49	-10.8%	-16.84%
	3T FAMILY	-4.81	-4.29	0.52	-10.8%	-16.86%
	PTCHILD	-3.20	-2.86	0.34	-10.6%	-16.86%
	4T FAMILY	-4.98	-4.45	0.53	-10.6%	-16.82%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.78	-2.00	-0.22	12.4%	4.71%
	2T FAMILY	-4.72	-5.30	-0.58	12.3%	4.74%
	DOUBLE	-4.54	-5.10	-0.56	12.3%	4.72%
	3T FAMILY	-4.81	-5.40	-0.59	12.3%	4.65%
	PTCHILD	-3.20	-3.60	-0.40	12.5%	4.65%
	4T FAMILY	-4.98	-5.60	-0.62	12.4%	4.67%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	-8.89%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	-8.89%
	DOUBLE	5.33	5.23	-0.10	-1.9%	-8.89%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	-8.88%
	PTCHILD	3.76	3.69	-0.07	-1.9%	-8.89%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	-8.89%
	Total	4.08	4.00	-0.08	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.10	2.06	-0.04	-1.9%	-9.25%
	2T FAMILY	5.57	5.46	-0.11	-2.0%	-9.30%
	DOUBLE	5.36	5.25	-0.11	-2.1%	-9.33%
	3T FAMILY	5.67	5.56	-0.11	-1.9%	-9.30%
	PTCHILD	3.78	3.71	-0.07	-1.9%	-9.29%
	4T FAMILY	5.88	5.77	-0.11	-1.9%	-9.28%
	Total	3.18	3.12	-0.06	-1.9%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.78	1.71	-0.07	-3.9%	-10.47%
	2T FAMILY	4.72	4.53	-0.19	-4.0%	-10.47%
	DOUBLE	4.54	4.36	-0.18	-4.0%	-10.47%
	3T FAMILY	4.81	4.62	-0.19	-4.0%	-10.47%
	PTCHILD	3.20	3.08	-0.12	-3.8%	-10.47%
	4T FAMILY	4.98	4.79	-0.19	-3.8%	-10.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.78	1.59	-0.19	-10.7%	-16.75%
	2T FAMILY	4.72	4.21	-0.51	-10.8%	-16.80%
	DOUBLE	4.54	4.05	-0.49	-10.8%	-16.84%
	3T FAMILY	4.81	4.29	-0.52	-10.8%	-16.86%
	PTCHILD	3.20	2.86	-0.34	-10.6%	-16.86%
	4T FAMILY	4.98	4.45	-0.53	-10.6%	-16.82%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.78	2.00	0.22	12.4%	4.71%
	2T FAMILY	4.72	5.30	0.58	12.3%	4.74%
	DOUBLE	4.54	5.10	0.56	12.3%	4.72%
	3T FAMILY	4.81	5.40	0.59	12.3%	4.65%
	PTCHILD	3.20	3.60	0.40	12.5%	4.65%
	4T FAMILY	4.98	5.60	0.62	12.4%	4.67%
	Total	2.82	3.16	0.35	12.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	-8.89%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	-8.89%
	DOUBLE	5.33	5.23	-0.10	-1.9%	-8.89%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	-8.88%
	PTCHILD	3.76	3.69	-0.07	-1.9%	-8.89%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	-8.89%
	Total	3.55	3.48	-0.07	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.10	2.06	-0.04	-1.9%	-9.25%
	2T FAMILY	5.57	5.46	-0.11	-2.0%	-9.30%
	DOUBLE	5.36	5.25	-0.11	-2.1%	-9.33%
	3T FAMILY	5.67	5.56	-0.11	-1.9%	-9.30%
	PTCHILD	3.78	3.71	-0.07	-1.9%	-9.29%
	4T FAMILY	5.88	5.77	-0.11	-1.9%	-9.28%
	Total	3.28	3.22	-0.06	-1.9%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.78	1.71	-0.07	-3.9%	-10.47%
	2T FAMILY	4.72	4.53	-0.19	-4.0%	-10.47%
	DOUBLE	4.54	4.36	-0.18	-4.0%	-10.47%
	3T FAMILY	4.81	4.62	-0.19	-4.0%	-10.47%
	PTCHILD	3.20	3.08	-0.12	-3.8%	-10.47%
	4T FAMILY	4.98	4.79	-0.19	-3.8%	-10.47%
	Total	2.01	1.93	-0.08	-3.9%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.78	1.59	-0.19	-10.7%	-16.75%
	2T FAMILY	4.72	4.21	-0.51	-10.8%	-16.80%
	DOUBLE	4.54	4.05	-0.49	-10.8%	-16.84%
	3T FAMILY	4.81	4.29	-0.52	-10.8%	-16.86%
	PTCHILD	3.20	2.86	-0.34	-10.6%	-16.86%
	4T FAMILY	4.98	4.45	-0.53	-10.6%	-16.82%
	Total	1.78	1.59	-0.19	-10.7%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.78	2.00	0.22	12.4%	4.71%
	2T FAMILY	4.72	5.30	0.58	12.3%	4.74%
	DOUBLE	4.54	5.10	0.56	12.3%	4.72%
	3T FAMILY	4.81	5.40	0.59	12.3%	4.65%
	PTCHILD	3.20	3.60	0.40	12.5%	4.65%
	4T FAMILY	4.98	5.60	0.62	12.4%	4.67%
	Total	2.86	3.21	0.35	12.3%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**3.99**	**4.09**	**0.10**	**2.5%**	
Small Group Subtotal		**676.02**	**732.55**	**56.53**	**8.4%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.82	400.52	32.70	8.9%	2.50%
	2T FAMILY	974.73	1,061.38	86.65	8.9%	2.50%
	DOUBLE	937.93	1,021.33	83.40	8.9%	2.50%
	3T FAMILY	993.12	1,081.40	88.28	8.9%	2.50%
	PTCHILD	662.08	720.94	58.86	8.9%	2.50%
	4T FAMILY	1,029.90	1,121.46	91.56	8.9%	2.50%
	Total	565.19	615.44	50.25	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.79	400.44	32.65	8.9%	2.50%
	2T FAMILY	974.65	1,061.17	86.52	8.9%	2.50%
	DOUBLE	937.85	1,021.12	83.27	8.9%	2.50%
	3T FAMILY	993.04	1,081.19	88.15	8.9%	2.50%
	PTCHILD	662.02	720.79	58.77	8.9%	2.50%
	4T FAMILY	1,029.81	1,121.23	91.42	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	367.52	400.02	32.50	8.8%	2.50%
	2T FAMILY	973.94	1,060.05	86.11	8.8%	2.50%
	DOUBLE	937.17	1,020.05	82.88	8.8%	2.50%
	3T FAMILY	992.31	1,080.05	87.74	8.8%	2.50%
	PTCHILD	661.54	720.04	58.50	8.8%	2.50%
	4T FAMILY	1,029.06	1,120.06	91.00	8.8%	2.50%
	Total	622.85	677.93	55.07	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	359.67	396.19	36.52	10.2%	2.50%
	2T FAMILY	953.13	1,049.90	96.77	10.2%	2.50%
	DOUBLE	917.16	1,010.28	93.12	10.2%	2.50%
	3T FAMILY	971.11	1,069.71	98.60	10.2%	2.50%
	PTCHILD	647.41	713.14	65.73	10.2%	2.50%
	4T FAMILY	1,007.08	1,109.33	102.25	10.2%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	339.47	364.69	25.22	7.4%	2.50%
	2T FAMILY	899.60	966.43	66.83	7.4%	2.50%
	DOUBLE	865.65	929.96	64.31	7.4%	2.50%
	3T FAMILY	916.57	984.66	68.09	7.4%	2.50%
	PTCHILD	611.05	656.44	45.39	7.4%	2.50%
	4T FAMILY	950.52	1,021.13	70.61	7.4%	2.50%
	Total	490.62	527.06	36.45	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	348.04	374.87	26.83	7.7%	2.50%
	2T FAMILY	922.31	993.41	71.10	7.7%	2.50%
	DOUBLE	887.50	955.92	68.42	7.7%	2.50%
	3T FAMILY	939.71	1,012.15	72.44	7.7%	2.50%
	PTCHILD	626.47	674.77	48.30	7.7%	2.50%
	4T FAMILY	974.51	1,049.64	75.13	7.7%	2.50%
	Total	513.04	552.59	39.55	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	327.71	351.52	23.81	7.3%	2.50%
	2T FAMILY	868.43	931.53	63.10	7.3%	2.50%
	DOUBLE	835.66	896.38	60.72	7.3%	2.50%
	3T FAMILY	884.82	949.10	64.28	7.3%	2.50%
	PTCHILD	589.88	632.74	42.86	7.3%	2.50%
	4T FAMILY	917.59	984.26	66.67	7.3%	2.50%
	Total	462.89	496.52	33.63	7.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	355.05	382.69	27.64	7.8%	2.50%
	2T FAMILY	940.88	1,014.13	73.25	7.8%	2.50%
	DOUBLE	905.38	975.86	70.48	7.8%	2.50%
	3T FAMILY	958.64	1,033.26	74.62	7.8%	2.50%
	PTCHILD	639.09	688.84	49.75	7.8%	2.50%
	4T FAMILY	994.14	1,071.53	77.39	7.8%	2.50%
	Total	588.72	634.56	45.83	7.8%	
Small - Base Total		**565.99**	**611.44**	**45.45**	**8.0%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	86.13	94.76	8.63	10.0%	2.74%
	2T FAMILY	228.24	251.11	22.87	10.0%	2.74%
	DOUBLE	219.63	241.64	22.01	10.0%	2.74%
	3T FAMILY	232.55	255.85	23.30	10.0%	2.74%
	PTCHILD	155.03	170.57	15.54	10.0%	2.75%
	4T FAMILY	241.16	265.33	24.17	10.0%	2.75%
	Total	135.81	149.42	13.61	10.0%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	87.16	95.68	8.52	9.8%	2.75%
	2T FAMILY	230.97	253.55	22.58	9.8%	2.75%
	DOUBLE	222.26	243.98	21.72	9.8%	2.75%
	3T FAMILY	235.33	258.34	23.01	9.8%	2.75%
	PTCHILD	156.89	172.22	15.33	9.8%	2.74%
	4T FAMILY	244.05	267.90	23.85	9.8%	2.75%
	Total	135.26	148.48	13.22	9.8%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	113.87	118.15	4.28	3.8%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	67.45	70.91	3.46	5.1%	2.75%
	2T FAMILY	178.74	187.91	9.17	5.1%	2.75%
	DOUBLE	172.00	180.82	8.82	5.1%	2.75%
	3T FAMILY	182.12	191.46	9.34	5.1%	2.75%
	PTCHILD	121.41	127.64	6.23	5.1%	2.75%
	4T FAMILY	188.86	198.55	9.69	5.1%	2.75%
	Total	120.32	126.49	6.17	5.1%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	66.16	62.12	-4.04	-6.1%	2.76%
	2T FAMILY	175.32	164.62	-10.70	-6.1%	2.77%
	DOUBLE	168.71	158.41	-10.30	-6.1%	2.76%
	3T FAMILY	178.63	167.72	-10.91	-6.1%	2.76%
	PTCHILD	119.09	111.82	-7.27	-6.1%	2.77%
	4T FAMILY	185.25	173.94	-11.31	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	78.11	86.03	7.92	10.1%	2.76%
	2T FAMILY	206.99	227.98	20.99	10.1%	2.76%
	DOUBLE	199.18	219.38	20.20	10.1%	2.76%
	3T FAMILY	210.90	232.28	21.38	10.1%	2.76%
	PTCHILD	140.60	154.85	14.25	10.1%	2.75%
	4T FAMILY	218.71	240.88	22.17	10.1%	2.76%
	Total	126.70	139.55	12.85	10.1%	
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	20.84	23.89	3.05	14.6%	2.75%
	2T FAMILY	55.23	63.31	8.08	14.6%	2.76%
	DOUBLE	53.14	60.92	7.78	14.6%	2.75%
	3T FAMILY	56.27	64.50	8.23	14.6%	2.74%
	PTCHILD	37.51	43.00	5.49	14.6%	2.75%
	4T FAMILY	58.35	66.89	8.54	14.6%	2.75%
	Total	30.83	35.34	4.51	14.6%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.01	31.93	3.92	14.0%	2.73%
	2T FAMILY	74.23	84.61	10.38	14.0%	2.73%
	DOUBLE	71.43	81.42	9.99	14.0%	2.74%
	3T FAMILY	75.63	86.21	10.58	14.0%	2.73%
	PTCHILD	50.42	57.47	7.05	14.0%	2.74%
	4T FAMILY	78.43	89.40	10.97	14.0%	2.74%
	Total	43.42	49.49	6.07	14.0%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	98.16	108.28	10.12	10.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	2.75%
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.93	82.20	4.27	5.5%	2.75%
	2T FAMILY	206.51	217.83	11.32	5.5%	2.75%
	DOUBLE	198.72	209.61	10.89	5.5%	2.75%
	3T FAMILY	210.41	221.94	11.53	5.5%	2.75%
	PTCHILD	140.27	147.96	7.69	5.5%	2.75%
	4T FAMILY	218.20	230.16	11.96	5.5%	2.75%
	Total	142.22	150.02	7.80	5.5%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.62	-7.39	1.23	-14.3%	2.64%
	Total	-3.08	-2.64	0.44	-14.3%	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.62	7.39	-1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.53	0.56	0.03	5.7%	1.82%
	2T FAMILY	1.40	1.48	0.08	5.7%	1.37%
	DOUBLE	1.35	1.43	0.08	5.9%	2.14%
	3T FAMILY	1.43	1.51	0.08	5.6%	1.34%
	PTCHILD	0.95	1.01	0.06	6.3%	2.02%
	4T FAMILY	1.48	1.57	0.09	6.1%	1.95%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.64	0.68	0.04	6.3%	1.49%
	2T FAMILY	1.70	1.80	0.10	5.9%	1.12%
	DOUBLE	1.63	1.73	0.10	6.1%	1.17%
	3T FAMILY	1.73	1.84	0.11	6.4%	1.66%
	PTCHILD	1.15	1.22	0.07	6.1%	0.83%
	4T FAMILY	1.79	1.90	0.11	6.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	2.25	2.41	0.16	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.12	1.20	0.08	7.1%	2.56%
	2T FAMILY	2.97	3.18	0.21	7.1%	2.58%
	DOUBLE	2.86	3.06	0.20	7.0%	2.68%
	3T FAMILY	3.02	3.24	0.22	7.3%	2.53%
	PTCHILD	2.02	2.16	0.14	6.9%	2.37%
	4T FAMILY	3.14	3.36	0.22	7.0%	2.44%
	Total	2.97	3.18	0.21	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.49	1.60	0.11	7.4%	2.56%
	2T FAMILY	3.95	4.24	0.29	7.3%	2.66%
	DOUBLE	3.80	4.08	0.28	7.4%	2.51%
	3T FAMILY	4.02	4.32	0.30	7.5%	2.61%
	PTCHILD	2.68	2.88	0.20	7.5%	2.49%
	4T FAMILY	4.17	4.48	0.31	7.4%	2.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**123.36**	**135.21**	**11.85**	**9.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	6.92	7.05	0.13	1.9%	2.47%
	2T FAMILY	18.34	18.68	0.34	1.9%	2.47%
	DOUBLE	17.65	17.98	0.33	1.9%	2.51%
	3T FAMILY	18.68	19.04	0.36	1.9%	2.48%
	PTCHILD	12.46	12.69	0.23	1.8%	2.50%
	4T FAMILY	19.38	19.74	0.36	1.9%	2.49%
	Total	10.16	10.35	0.19	1.9%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.47	6.65	0.18	2.8%	2.47%
	2T FAMILY	17.15	17.62	0.47	2.7%	2.44%
	DOUBLE	16.50	16.96	0.46	2.8%	2.48%
	3T FAMILY	17.47	17.96	0.49	2.8%	2.51%
	PTCHILD	11.65	11.97	0.32	2.7%	2.48%
	4T FAMILY	18.12	18.62	0.50	2.8%	2.48%
	Total	9.14	9.39	0.25	2.8%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.76	4.80	0.04	0.8%	2.56%
	2T FAMILY	12.61	12.72	0.11	0.9%	2.58%
	DOUBLE	12.14	12.24	0.10	0.8%	2.60%
	3T FAMILY	12.85	12.96	0.11	0.9%	2.53%
	PTCHILD	8.57	8.64	0.07	0.8%	2.61%
	4T FAMILY	13.33	13.44	0.11	0.8%	2.60%
	Total	7.92	7.99	0.07	0.9%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.76	5.12	0.36	7.6%	2.40%
	2T FAMILY	12.61	13.57	0.96	7.6%	2.42%
	DOUBLE	12.14	13.06	0.92	7.6%	2.43%
	3T FAMILY	12.85	13.82	0.97	7.5%	2.37%
	PTCHILD	8.57	9.22	0.65	7.6%	2.44%
	4T FAMILY	13.33	14.34	1.01	7.6%	2.43%
	Total	9.47	10.19	0.72	7.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.08	1.86	-0.22	-10.6%	2.20%
	2T FAMILY	5.51	4.93	-0.58	-10.5%	2.28%
	DOUBLE	5.30	4.74	-0.56	-10.6%	2.16%
	3T FAMILY	5.62	5.02	-0.60	-10.7%	2.24%
	PTCHILD	3.74	3.35	-0.39	-10.4%	2.13%
	4T FAMILY	5.82	5.21	-0.61	-10.5%	2.16%
	Total	2.87	2.57	-0.30	-10.6%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.08	1.91	-0.17	-8.2%	2.14%
	2T FAMILY	5.51	5.06	-0.45	-8.2%	2.02%
	DOUBLE	5.30	4.87	-0.43	-8.1%	2.10%
	3T FAMILY	5.62	5.16	-0.46	-8.2%	2.18%
	PTCHILD	3.74	3.44	-0.30	-8.0%	2.08%
	4T FAMILY	5.82	5.35	-0.47	-8.1%	2.10%
	Total	3.06	2.81	-0.25	-8.2%	
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.70	2.35	1.65	235.7%	2.62%
	2T FAMILY	1.86	6.23	4.37	234.9%	2.64%
	DOUBLE	1.79	5.99	4.20	234.6%	2.57%
	3T FAMILY	1.89	6.35	4.46	236.0%	2.75%
	PTCHILD	1.26	4.23	2.97	235.7%	2.67%
	4T FAMILY	1.96	6.58	4.62	235.7%	2.65%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.66	1.36	0.70	106.1%	2.26%
	2T FAMILY	1.75	3.60	1.85	105.7%	2.27%
	DOUBLE	1.68	3.47	1.79	106.5%	2.36%
	3T FAMILY	1.78	3.67	1.89	106.2%	2.23%
	PTCHILD	1.19	2.45	1.26	105.9%	2.51%
	4T FAMILY	1.85	3.81	1.96	105.9%	2.42%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.82	9.82	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.04	1.96	-0.08	-3.9%	3.16%
	2T FAMILY	5.41	5.19	-0.22	-4.1%	2.98%
	DOUBLE	5.20	5.00	-0.20	-3.8%	3.09%
	3T FAMILY	5.51	5.29	-0.22	-4.0%	3.12%
	PTCHILD	3.67	3.53	-0.14	-3.8%	3.22%
	4T FAMILY	5.71	5.49	-0.22	-3.9%	3.20%
	Total	3.17	3.04	-0.13	-4.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.08	1.09	0.01	0.9%	1.87%
	2T FAMILY	2.86	2.89	0.03	1.0%	1.76%
	DOUBLE	2.75	2.78	0.03	1.1%	1.83%
	3T FAMILY	2.92	2.94	0.02	0.7%	1.73%
	PTCHILD	1.94	1.96	0.02	1.0%	1.55%
	4T FAMILY	3.02	3.05	0.03	1.0%	1.67%
	Total	2.86	2.89	0.03	1.0%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.15	0.03	25.0%	0.00%
	2T FAMILY	0.32	0.40	0.08	25.0%	0.00%
	DOUBLE	0.31	0.38	0.07	22.6%	0.00%
	3T FAMILY	0.32	0.41	0.09	28.1%	0.00%
	PTCHILD	0.22	0.27	0.05	22.7%	0.00%
	4T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.78	5.73	-1.05	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.67	4.37	0.70	19.1%	2.58%
	2T FAMILY	9.73	11.58	1.85	19.0%	2.57%
	DOUBLE	9.36	11.14	1.78	19.0%	2.58%
	3T FAMILY	9.91	11.80	1.89	19.1%	2.61%
	PTCHILD	6.61	7.87	1.26	19.1%	2.61%
	4T FAMILY	10.28	12.24	1.96	19.1%	2.60%
	Total	7.13	8.49	1.36	19.0%	
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.78	-4.89	3.89	-44.3%	2.52%
	2T FAMILY	-23.27	-12.96	10.31	-44.3%	2.53%
	DOUBLE	-22.39	-12.47	9.92	-44.3%	2.55%
	3T FAMILY	-23.71	-13.20	10.51	-44.3%	2.48%
	PTCHILD	-15.80	-8.80	7.00	-44.3%	2.44%
	4T FAMILY	-24.58	-13.69	10.89	-44.3%	2.47%
	Total	-11.04	-6.15	4.89	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.31	-9.09	4.22	-31.7%	2.48%
	2T FAMILY	-35.27	-24.09	11.18	-31.7%	2.47%
	DOUBLE	-33.94	-23.18	10.76	-31.7%	2.48%
	3T FAMILY	-35.94	-24.54	11.40	-31.7%	2.46%
	PTCHILD	-23.96	-16.36	7.60	-31.7%	2.44%
	4T FAMILY	-37.27	-25.45	11.82	-31.7%	2.46%
	Total	-21.08	-14.40	6.68	-31.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.03	2.82	-0.21	-6.9%	2.55%
	2T FAMILY	8.03	7.47	-0.56	-7.0%	2.47%
	DOUBLE	7.73	7.19	-0.54	-7.0%	2.57%
	3T FAMILY	8.18	7.61	-0.57	-7.0%	2.42%
	PTCHILD	5.45	5.08	-0.37	-6.8%	2.63%
	4T FAMILY	8.48	7.90	-0.58	-6.8%	2.60%
	Total	5.05	4.70	-0.35	-7.0%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.00	0.85	-0.15	-15.0%	3.66%
	2T FAMILY	2.65	2.25	-0.40	-15.1%	3.69%
	DOUBLE	2.55	2.17	-0.38	-14.9%	3.83%
	3T FAMILY	2.70	2.30	-0.40	-14.8%	4.07%
	PTCHILD	1.80	1.53	-0.27	-15.0%	3.38%
	4T FAMILY	2.80	2.38	-0.42	-15.0%	3.48%
	Total	1.73	1.47	-0.26	-15.1%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.01	0.86	-0.15	-14.9%	2.38%
	2T FAMILY	2.68	2.28	-0.40	-14.9%	2.24%
	DOUBLE	2.58	2.19	-0.39	-15.1%	2.34%
	3T FAMILY	2.73	2.32	-0.41	-15.0%	2.20%
	PTCHILD	1.82	1.55	-0.27	-14.8%	2.65%
	4T FAMILY	2.83	2.41	-0.42	-14.8%	2.55%
	Total	1.34	1.14	-0.20	-14.9%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.71	0.54	-0.17	-23.9%	1.89%
	2T FAMILY	1.88	1.43	-0.45	-23.9%	2.14%
	DOUBLE	1.81	1.38	-0.43	-23.8%	2.22%
	3T FAMILY	1.92	1.46	-0.46	-24.0%	2.10%
	PTCHILD	1.28	0.97	-0.31	-24.2%	2.11%
	4T FAMILY	1.99	1.51	-0.48	-24.1%	2.03%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.71	0.43	-0.28	-39.4%	2.38%
	2T FAMILY	1.88	1.14	-0.74	-39.4%	2.70%
	DOUBLE	1.81	1.10	-0.71	-39.2%	2.80%
	3T FAMILY	1.92	1.16	-0.76	-39.6%	2.65%
	PTCHILD	1.28	0.77	-0.51	-39.8%	1.32%
	4T FAMILY	1.99	1.20	-0.79	-39.7%	1.69%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.71	0.74	0.03	4.2%	1.37%
	2T FAMILY	1.88	1.96	0.08	4.3%	1.55%
	DOUBLE	1.81	1.89	0.08	4.4%	1.61%
	3T FAMILY	1.92	2.00	0.08	4.2%	1.52%
	PTCHILD	1.28	1.33	0.05	3.9%	1.53%
	4T FAMILY	1.99	2.07	0.08	4.0%	1.47%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essentia						
IHBC-R-032	SINGLE	1.08	1.08	0.00	0.0%	2.86%
	2T FAMILY	2.86	2.86	0.00	0.0%	2.88%
	DOUBLE	2.75	2.75	0.00	0.0%	2.61%
	3T FAMILY	2.92	2.92	0.00	0.0%	2.82%
	PTCHILD	1.94	1.94	0.00	0.0%	2.65%
	4T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.86	0.63	-0.23	-26.7%	1.61%
	2T FAMILY	2.28	1.67	-0.61	-26.8%	1.83%
	DOUBLE	2.19	1.61	-0.58	-26.5%	1.90%
	3T FAMILY	2.32	1.70	-0.62	-26.7%	1.80%
	PTCHILD	1.55	1.13	-0.42	-27.1%	0.89%
	4T FAMILY	2.41	1.76	-0.65	-27.0%	1.15%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.27	0.97	-0.30	-23.6%	3.19%
	2T FAMILY	3.37	2.57	-0.80	-23.7%	3.21%
	DOUBLE	3.24	2.47	-0.77	-23.8%	2.92%
	3T FAMILY	3.43	2.62	-0.81	-23.6%	3.15%
	PTCHILD	2.29	1.75	-0.54	-23.6%	3.55%
	4T FAMILY	3.56	2.72	-0.84	-23.6%	3.42%
	Total	N/A	N/A	N/A	N/A	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.08	1.08	0.00	0.0%	2.86%
	2T FAMILY	2.86	2.86	0.00	0.0%	2.88%
	DOUBLE	2.75	2.75	0.00	0.0%	2.61%
	3T FAMILY	2.92	2.92	0.00	0.0%	2.82%
	PTCHILD	1.94	1.94	0.00	0.0%	2.65%
	4T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.14	-2.10	0.04	-1.9%	2.44%
	2T FAMILY	-5.67	-5.57	0.10	-1.8%	2.58%
	DOUBLE	-5.46	-5.36	0.10	-1.8%	2.49%
	3T FAMILY	-5.78	-5.67	0.11	-1.9%	2.35%
	PTCHILD	-3.85	-3.78	0.07	-1.8%	2.44%
	4T FAMILY	-5.99	-5.88	0.11	-1.8%	2.44%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.16	-2.12	0.04	-1.9%	2.91%
	2T FAMILY	-5.72	-5.62	0.10	-1.7%	2.93%
	DOUBLE	-5.51	-5.41	0.10	-1.8%	3.05%
	3T FAMILY	-5.83	-5.72	0.11	-1.9%	2.88%
	PTCHILD	-3.89	-3.82	0.07	-1.8%	2.96%
	4T FAMILY	-6.05	-5.94	0.11	-1.8%	2.95%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.82	-1.75	0.07	-3.8%	2.34%
	2T FAMILY	-4.82	-4.64	0.18	-3.7%	2.43%
	DOUBLE	-4.64	-4.46	0.18	-3.9%	2.29%
	3T FAMILY	-4.91	-4.73	0.18	-3.7%	2.38%
	PTCHILD	-3.28	-3.15	0.13	-4.0%	2.27%
	4T FAMILY	-5.10	-4.90	0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.82	-1.63	0.19	-10.4%	2.52%
	2T FAMILY	-4.82	-4.32	0.50	-10.4%	2.61%
	DOUBLE	-4.64	-4.16	0.48	-10.3%	2.72%
	3T FAMILY	-4.91	-4.40	0.51	-10.4%	2.56%
	PTCHILD	-3.28	-2.93	0.35	-10.7%	2.45%
	4T FAMILY	-5.10	-4.56	0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.82	-2.05	-0.23	12.6%	2.50%
	2T FAMILY	-4.82	-5.43	-0.61	12.7%	2.45%
	DOUBLE	-4.64	-5.23	-0.59	12.7%	2.55%
	3T FAMILY	-4.91	-5.54	-0.63	12.8%	2.59%
	PTCHILD	-3.28	-3.69	-0.41	12.5%	2.50%
	4T FAMILY	-5.10	-5.74	-0.64	12.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.14	2.10	-0.04	-1.9%	2.44%
	2T FAMILY	5.67	5.57	-0.10	-1.8%	2.58%
	DOUBLE	5.46	5.36	-0.10	-1.8%	2.49%
	3T FAMILY	5.78	5.67	-0.11	-1.9%	2.35%
	PTCHILD	3.85	3.78	-0.07	-1.8%	2.44%
	4T FAMILY	5.99	5.88	-0.11	-1.8%	2.44%
	Total	3.55	3.49	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.16	2.12	-0.04	-1.9%	2.91%
	2T FAMILY	5.72	5.62	-0.10	-1.7%	2.93%
	DOUBLE	5.51	5.41	-0.10	-1.8%	3.05%
	3T FAMILY	5.83	5.72	-0.11	-1.9%	2.88%
	PTCHILD	3.89	3.82	-0.07	-1.8%	2.96%
	4T FAMILY	6.05	5.94	-0.11	-1.8%	2.95%
	Total	2.99	2.93	-0.05	-1.8%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.82	1.75	-0.07	-3.8%	2.34%
	2T FAMILY	4.82	4.64	-0.18	-3.7%	2.43%
	DOUBLE	4.64	4.46	-0.18	-3.9%	2.29%
	3T FAMILY	4.91	4.73	-0.18	-3.7%	2.38%
	PTCHILD	3.28	3.15	-0.13	-4.0%	2.27%
	4T FAMILY	5.10	4.90	-0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.82	1.63	-0.19	-10.4%	2.52%
	2T FAMILY	4.82	4.32	-0.50	-10.4%	2.61%
	DOUBLE	4.64	4.16	-0.48	-10.3%	2.72%
	3T FAMILY	4.91	4.40	-0.51	-10.4%	2.56%
	PTCHILD	3.28	2.93	-0.35	-10.7%	2.45%
	4T FAMILY	5.10	4.56	-0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.82	2.05	0.23	12.6%	2.50%
	2T FAMILY	4.82	5.43	0.61	12.7%	2.45%
	DOUBLE	4.64	5.23	0.59	12.7%	2.55%
	3T FAMILY	4.91	5.54	0.63	12.8%	2.59%
	PTCHILD	3.28	3.69	0.41	12.5%	2.50%
	4T FAMILY	5.10	5.74	0.64	12.5%	2.50%
	Total	2.91	3.28	0.37	12.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.14	2.10	-0.04	-1.9%	2.44%
	2T FAMILY	5.67	5.57	-0.10	-1.8%	2.58%
	DOUBLE	5.46	5.36	-0.10	-1.8%	2.49%
	3T FAMILY	5.78	5.67	-0.11	-1.9%	2.35%
	PTCHILD	3.85	3.78	-0.07	-1.8%	2.44%
	4T FAMILY	5.99	5.88	-0.11	-1.8%	2.44%
	Total	3.40	3.34	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.16	2.12	-0.04	-1.9%	2.91%
	2T FAMILY	5.72	5.62	-0.10	-1.7%	2.93%
	DOUBLE	5.51	5.41	-0.10	-1.8%	3.05%
	3T FAMILY	5.83	5.72	-0.11	-1.9%	2.88%
	PTCHILD	3.89	3.82	-0.07	-1.8%	2.96%
	4T FAMILY	6.05	5.94	-0.11	-1.8%	2.95%
	Total	3.93	3.86	-0.07	-1.8%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.82	1.75	-0.07	-3.8%	2.34%
	2T FAMILY	4.82	4.64	-0.18	-3.7%	2.43%
	DOUBLE	4.64	4.46	-0.18	-3.9%	2.29%
	3T FAMILY	4.91	4.73	-0.18	-3.7%	2.38%
	PTCHILD	3.28	3.15	-0.13	-4.0%	2.27%
	4T FAMILY	5.10	4.90	-0.20	-3.9%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.82	1.63	-0.19	-10.4%	2.52%
	2T FAMILY	4.82	4.32	-0.50	-10.4%	2.61%
	DOUBLE	4.64	4.16	-0.48	-10.3%	2.72%
	3T FAMILY	4.91	4.40	-0.51	-10.4%	2.56%
	PTCHILD	3.28	2.93	-0.35	-10.7%	2.45%
	4T FAMILY	5.10	4.56	-0.54	-10.6%	2.47%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.82	2.05	0.23	12.6%	2.50%
	2T FAMILY	4.82	5.43	0.61	12.7%	2.45%
	DOUBLE	4.64	5.23	0.59	12.7%	2.55%
	3T FAMILY	4.91	5.54	0.63	12.8%	2.59%
	PTCHILD	3.28	3.69	0.41	12.5%	2.50%
	4T FAMILY	5.10	5.74	0.64	12.5%	2.50%
	Total	2.32	2.61	0.29	12.7%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.58**	**4.60**	**0.01**	**0.3%**	
Small Group Subtotal		**692.84**	**749.90**	**57.06**	**8.2%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	377.02	410.52	33.50	8.9%	2.50%
	2T FAMILY	999.10	1,087.88	88.78	8.9%	2.50%
	DOUBLE	961.40	1,046.83	85.43	8.9%	2.50%
	3T FAMILY	1,017.94	1,108.40	90.46	8.9%	2.50%
	PTCHILD	678.64	738.94	60.30	8.9%	2.50%
	4T FAMILY	1,055.66	1,149.46	93.80	8.9%	2.50%
	Total	580.13	631.68	51.55	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	376.99	410.45	33.46	8.9%	2.50%
	2T FAMILY	999.03	1,087.69	88.66	8.9%	2.50%
	DOUBLE	961.33	1,046.65	85.32	8.9%	2.50%
	3T FAMILY	1,017.86	1,108.22	90.36	8.9%	2.50%
	PTCHILD	678.59	738.81	60.22	8.9%	2.50%
	4T FAMILY	1,055.58	1,149.26	93.68	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	376.72	410.01	33.29	8.8%	2.50%
	2T FAMILY	998.31	1,086.53	88.22	8.8%	2.50%
	DOUBLE	960.64	1,045.53	84.89	8.8%	2.50%
	3T FAMILY	1,017.13	1,107.03	89.90	8.8%	2.50%
	PTCHILD	678.10	738.02	59.92	8.8%	2.50%
	4T FAMILY	1,054.82	1,148.03	93.21	8.8%	2.50%
	Total	430.02	468.02	38.00	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	368.63	406.09	37.46	10.2%	2.50%
	2T FAMILY	976.87	1,076.14	99.27	10.2%	2.50%
	DOUBLE	940.01	1,035.53	95.52	10.2%	2.50%
	3T FAMILY	995.30	1,096.44	101.14	10.2%	2.50%
	PTCHILD	663.54	730.96	67.42	10.2%	2.50%
	4T FAMILY	1,032.17	1,137.05	104.88	10.2%	2.50%
	Total	622.18	685.41	63.23	10.2%	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	347.96	373.81	25.85	7.4%	2.50%
	2T FAMILY	922.09	990.60	68.51	7.4%	2.50%
	DOUBLE	887.30	953.22	65.92	7.4%	2.50%
	3T FAMILY	939.49	1,009.29	69.80	7.4%	2.50%
	PTCHILD	626.33	672.86	46.53	7.4%	2.50%
	4T FAMILY	974.29	1,046.67	72.38	7.4%	2.50%
	Total	501.99	539.29	37.30	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	356.75	384.24	27.49	7.7%	2.50%
	2T FAMILY	945.39	1,018.24	72.85	7.7%	2.50%
	DOUBLE	909.71	979.81	70.10	7.7%	2.50%
	3T FAMILY	963.23	1,037.45	74.22	7.7%	2.50%
	PTCHILD	642.15	691.63	49.48	7.7%	2.50%
	4T FAMILY	998.90	1,075.87	76.97	7.7%	2.50%
	Total	513.40	552.96	39.56	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	335.95	360.31	24.36	7.3%	2.50%
	2T FAMILY	890.27	954.82	64.55	7.3%	2.50%
	DOUBLE	856.67	918.79	62.12	7.3%	2.50%
	3T FAMILY	907.07	972.84	65.77	7.3%	2.50%
	PTCHILD	604.71	648.56	43.85	7.3%	2.50%
	4T FAMILY	940.66	1,008.87	68.21	7.3%	2.50%
	Total	379.34	406.85	27.51	7.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	363.94	392.27	28.33	7.8%	2.50%
	2T FAMILY	964.44	1,039.52	75.08	7.8%	2.50%
	DOUBLE	928.05	1,000.29	72.24	7.8%	2.50%
	3T FAMILY	982.64	1,059.13	76.49	7.8%	2.50%
	PTCHILD	655.09	706.09	51.00	7.8%	2.50%
	4T FAMILY	1,019.03	1,098.36	79.33	7.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**585.82**	**640.98**	**55.16**	**9.4%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	143.23	157.19	13.96	9.7%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	89.79	98.31	8.52	9.5%	2.75%
	2T FAMILY	237.94	260.52	22.58	9.5%	2.75%
	DOUBLE	228.96	250.69	21.73	9.5%	2.75%
	3T FAMILY	242.43	265.44	23.01	9.5%	2.75%
	PTCHILD	161.62	176.96	15.34	9.5%	2.75%
	4T FAMILY	251.41	275.27	23.86	9.5%	2.75%
	Total	141.28	154.69	13.41	9.5%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	79.97	82.79	2.82	3.5%	2.76%
	2T FAMILY	211.92	219.39	7.47	3.5%	2.75%
	DOUBLE	203.92	211.11	7.19	3.5%	2.75%
	3T FAMILY	215.92	223.53	7.61	3.5%	2.75%
	PTCHILD	143.95	149.02	5.07	3.5%	2.75%
	4T FAMILY	223.92	231.81	7.89	3.5%	2.75%
	Total	126.76	131.23	4.47	3.5%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	102.63	107.64	5.01	4.9%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	70.65	76.43	5.78	8.2%	2.77%
	2T FAMILY	187.22	202.54	15.32	8.2%	2.77%
	DOUBLE	180.16	194.90	14.74	8.2%	2.77%
	3T FAMILY	190.76	206.36	15.60	8.2%	2.77%
	PTCHILD	127.17	137.57	10.40	8.2%	2.76%
	4T FAMILY	197.82	214.00	16.18	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	68.13	63.83	-4.30	-6.3%	2.75%
	2T FAMILY	180.54	169.15	-11.39	-6.3%	2.75%
	DOUBLE	173.73	162.77	-10.96	-6.3%	2.75%
	3T FAMILY	183.95	172.34	-11.61	-6.3%	2.75%
	PTCHILD	122.63	114.89	-7.74	-6.3%	2.75%
	4T FAMILY	190.76	178.72	-12.04	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	130.75	143.67	12.92	9.9%	
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	21.45	24.55	3.10	14.5%	2.76%
	2T FAMILY	56.84	65.06	8.22	14.5%	2.76%
	DOUBLE	54.70	62.60	7.90	14.4%	2.76%
	3T FAMILY	57.92	66.29	8.37	14.5%	2.78%
	PTCHILD	38.61	44.19	5.58	14.5%	2.77%
	4T FAMILY	60.06	68.74	8.68	14.5%	2.77%
	Total	34.28	39.24	4.96	14.5%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.85	32.81	3.96	13.7%	2.76%
	2T FAMILY	76.45	86.95	10.50	13.7%	2.77%
	DOUBLE	73.57	83.67	10.10	13.7%	2.76%
	3T FAMILY	77.90	88.59	10.69	13.7%	2.76%
	PTCHILD	51.93	59.06	7.13	13.7%	2.77%
	4T FAMILY	80.78	91.87	11.09	13.7%	2.76%
	Total	54.81	62.34	7.53	13.7%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.04	80.37	7.33	10.0%	2.74%
	2T FAMILY	193.56	212.98	19.42	10.0%	2.74%
	DOUBLE	186.25	204.94	18.69	10.0%	2.73%
	3T FAMILY	197.21	217.00	19.79	10.0%	2.74%
	PTCHILD	131.47	144.67	13.20	10.0%	2.74%
	4T FAMILY	204.51	225.04	20.53	10.0%	2.74%
	Total	103.17	113.52	10.35	10.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.89	102.61	4.72	4.8%	2.74%
	2T FAMILY	259.41	271.92	12.51	4.8%	2.74%
	DOUBLE	249.62	261.66	12.04	4.8%	2.74%
	3T FAMILY	264.30	277.05	12.75	4.8%	2.74%
	PTCHILD	176.20	184.70	8.50	4.8%	2.74%
	4T FAMILY	274.09	287.31	13.22	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	2.75%
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.28	84.47	4.19	5.2%	2.76%
	2T FAMILY	212.74	223.85	11.11	5.2%	2.76%
	DOUBLE	204.71	215.40	10.69	5.2%	2.76%
	3T FAMILY	216.76	228.07	11.31	5.2%	2.76%
	PTCHILD	144.50	152.05	7.55	5.2%	2.76%
	4T FAMILY	224.78	236.52	11.74	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	-3.81	-3.27	0.54	-14.2%	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.43	0.45	0.02	4.7%	2.27%
	2T FAMILY	1.14	1.19	0.05	4.4%	1.71%
	DOUBLE	1.10	1.15	0.05	4.5%	2.68%
	3T FAMILY	1.16	1.22	0.06	5.2%	2.52%
	PTCHILD	0.77	0.81	0.04	5.2%	2.53%
	4T FAMILY	1.20	1.26	0.06	5.0%	2.44%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.67	0.71	0.04	6.0%	4.41%
	2T FAMILY	1.78	1.88	0.10	5.6%	4.44%
	DOUBLE	1.71	1.81	0.10	5.8%	4.62%
	3T FAMILY	1.81	1.92	0.11	6.1%	4.35%
	PTCHILD	1.21	1.28	0.07	5.8%	4.92%
	4T FAMILY	1.88	1.99	0.11	5.9%	4.74%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	2.33	2.46	0.13	5.6%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	3.07	3.29	0.22	7.2%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.55	1.65	0.10	6.5%	3.12%
	2T FAMILY	4.11	4.37	0.26	6.3%	3.07%
	DOUBLE	3.95	4.21	0.26	6.6%	3.19%
	3T FAMILY	4.19	4.46	0.27	6.4%	3.24%
	PTCHILD	2.79	2.97	0.18	6.5%	3.13%
	4T FAMILY	4.34	4.62	0.28	6.5%	3.13%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**126.82**	**138.53**	**11.71**	**9.2%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	7.08	7.23	0.15	2.1%	2.55%
	2T FAMILY	18.76	19.16	0.40	2.1%	2.57%
	DOUBLE	18.05	18.44	0.39	2.2%	2.56%
	3T FAMILY	19.12	19.52	0.40	2.1%	2.52%
	PTCHILD	12.74	13.01	0.27	2.1%	2.52%
	4T FAMILY	19.82	20.24	0.42	2.1%	2.53%
	Total	10.13	10.34	0.22	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.63	6.81	0.18	2.7%	2.41%
	2T FAMILY	17.57	18.05	0.48	2.7%	2.44%
	DOUBLE	16.91	17.37	0.46	2.7%	2.42%
	3T FAMILY	17.90	18.39	0.49	2.7%	2.39%
	PTCHILD	11.93	12.26	0.33	2.8%	2.42%
	4T FAMILY	18.56	19.07	0.51	2.7%	2.42%
	Total	7.49	7.69	0.20	2.7%	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.87	4.92	0.05	1.0%	2.50%
	2T FAMILY	12.91	13.04	0.13	1.0%	2.52%
	DOUBLE	12.42	12.55	0.13	1.0%	2.53%
	3T FAMILY	13.15	13.28	0.13	1.0%	2.47%
	PTCHILD	8.77	8.86	0.09	1.0%	2.55%
	4T FAMILY	13.64	13.78	0.14	1.0%	2.53%
	Total	7.79	7.87	0.08	1.0%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.87	5.26	0.39	8.0%	2.73%
	2T FAMILY	12.91	13.94	1.03	8.0%	2.73%
	DOUBLE	12.42	13.41	0.99	8.0%	2.68%
	3T FAMILY	13.15	14.20	1.05	8.0%	2.75%
	PTCHILD	8.77	9.47	0.70	8.0%	2.71%
	4T FAMILY	13.64	14.73	1.09	8.0%	2.72%
	Total	4.87	5.26	0.39	8.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.13	1.91	-0.22	-10.3%	2.69%
	2T FAMILY	5.64	5.06	-0.58	-10.3%	2.64%
	DOUBLE	5.43	4.87	-0.56	-10.3%	2.74%
	3T FAMILY	5.75	5.16	-0.59	-10.3%	2.79%
	PTCHILD	3.83	3.44	-0.39	-10.2%	2.69%
	4T FAMILY	5.96	5.35	-0.61	-10.2%	2.69%
	Total	N/A	N/A	N/A	N/A	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.13	1.97	-0.16	-7.5%	3.14%
	2T FAMILY	5.64	5.22	-0.42	-7.4%	3.16%
	DOUBLE	5.43	5.02	-0.41	-7.6%	3.08%
	3T FAMILY	5.75	5.32	-0.43	-7.5%	3.10%
	PTCHILD	3.83	3.55	-0.28	-7.3%	3.20%
	4T FAMILY	5.96	5.52	-0.44	-7.4%	3.18%
	Total	3.03	2.80	-0.23	-7.5%	
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.73	2.41	1.68	230.1%	2.55%
	2T FAMILY	1.93	6.39	4.46	231.1%	2.57%
	DOUBLE	1.86	6.15	4.29	230.6%	2.67%
	3T FAMILY	1.97	6.51	4.54	230.5%	2.52%
	PTCHILD	1.31	4.34	3.03	231.3%	2.60%
	4T FAMILY	2.04	6.75	4.71	230.9%	2.58%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.67	1.40	0.73	109.0%	2.94%
	2T FAMILY	1.78	3.71	1.93	108.4%	3.06%
	DOUBLE	1.71	3.57	1.86	108.8%	2.88%
	3T FAMILY	1.81	3.78	1.97	108.8%	3.00%
	PTCHILD	1.21	2.52	1.31	108.3%	2.86%
	4T FAMILY	1.88	3.92	2.04	108.5%	2.89%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.08	2.00	-0.08	-3.8%	2.04%
	2T FAMILY	5.51	5.30	-0.21	-3.8%	2.12%
	DOUBLE	5.30	5.10	-0.20	-3.8%	2.00%
	3T FAMILY	5.62	5.40	-0.22	-3.9%	2.08%
	PTCHILD	3.74	3.60	-0.14	-3.7%	1.98%
	4T FAMILY	5.82	5.60	-0.22	-3.8%	2.00%
	Total	3.11	2.99	-0.12	-3.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.11	1.12	0.01	0.9%	2.75%
	2T FAMILY	2.94	2.97	0.03	1.0%	2.77%
	DOUBLE	2.83	2.86	0.03	1.1%	2.88%
	3T FAMILY	3.00	3.02	0.02	0.7%	2.72%
	PTCHILD	2.00	2.02	0.02	1.0%	3.06%
	4T FAMILY	3.11	3.14	0.03	1.0%	2.95%
	Total	1.87	1.89	0.02	0.9%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.12	0.16	0.04	33.3%	6.67%
	2T FAMILY	0.32	0.42	0.10	31.3%	5.00%
	DOUBLE	0.31	0.41	0.10	32.3%	7.89%
	3T FAMILY	0.32	0.43	0.11	34.4%	4.88%
	PTCHILD	0.22	0.29	0.07	31.8%	7.41%
	4T FAMILY	0.34	0.45	0.11	32.4%	7.14%
	Total	N/A	N/A	N/A	N/A	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.76	5.72	-1.05	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.75	4.48	0.73	19.5%	2.52%
	2T FAMILY	9.94	11.87	1.93	19.4%	2.50%
	DOUBLE	9.56	11.42	1.86	19.5%	2.51%
	3T FAMILY	10.13	12.10	1.97	19.4%	2.54%
	PTCHILD	6.75	8.06	1.31	19.4%	2.41%
	4T FAMILY	10.50	12.54	2.04	19.4%	2.45%
	Total	8.70	10.39	1.69	19.4%	
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-8.99	-5.02	3.97	-44.2%	2.66%
	2T FAMILY	-23.82	-13.30	10.52	-44.2%	2.62%
	DOUBLE	-22.92	-12.80	10.12	-44.2%	2.65%
	3T FAMILY	-24.27	-13.55	10.72	-44.2%	2.65%
	PTCHILD	-16.18	-9.04	7.14	-44.1%	2.73%
	4T FAMILY	-25.17	-14.06	11.11	-44.1%	2.70%
	Total	-15.66	-8.75	6.92	-44.2%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.64	-9.32	4.32	-31.7%	2.53%
	2T FAMILY	-36.15	-24.70	11.45	-31.7%	2.53%
	DOUBLE	-34.78	-23.77	11.01	-31.7%	2.55%
	3T FAMILY	-36.83	-25.16	11.67	-31.7%	2.53%
	PTCHILD	-24.55	-16.78	7.77	-31.6%	2.57%
	4T FAMILY	-38.19	-26.10	12.09	-31.7%	2.55%
	Total	-19.98	-13.65	6.33	-31.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.10	2.89	-0.21	-6.8%	2.48%
	2T FAMILY	8.22	7.66	-0.56	-6.8%	2.54%
	DOUBLE	7.91	7.37	-0.54	-6.8%	2.50%
	3T FAMILY	8.37	7.80	-0.57	-6.8%	2.50%
	PTCHILD	5.58	5.20	-0.38	-6.8%	2.36%
	4T FAMILY	8.68	8.09	-0.59	-6.8%	2.41%
	Total	5.51	5.14	-0.37	-6.8%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.02	0.86	-0.16	-15.7%	1.18%
	2T FAMILY	2.70	2.28	-0.42	-15.6%	1.33%
	DOUBLE	2.60	2.19	-0.41	-15.8%	0.92%
	3T FAMILY	2.75	2.32	-0.43	-15.6%	0.87%
	PTCHILD	1.84	1.55	-0.29	-15.8%	1.31%
	4T FAMILY	2.86	2.41	-0.45	-15.7%	1.26%
	Total	1.16	0.98	-0.18	-15.7%	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.03	0.88	-0.15	-14.6%	2.33%
	2T FAMILY	2.73	2.33	-0.40	-14.7%	2.19%
	DOUBLE	2.63	2.24	-0.39	-14.8%	2.28%
	3T FAMILY	2.78	2.38	-0.40	-14.4%	2.59%
	PTCHILD	1.85	1.58	-0.27	-14.6%	1.94%
	4T FAMILY	2.88	2.46	-0.42	-14.6%	2.07%
	Total	1.24	1.06	-0.18	-14.6%	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.74	0.55	-0.19	-25.7%	1.85%
	2T FAMILY	1.96	1.46	-0.50	-25.5%	2.10%
	DOUBLE	1.89	1.40	-0.49	-25.9%	1.45%
	3T FAMILY	2.00	1.49	-0.51	-25.5%	2.05%
	PTCHILD	1.33	0.99	-0.34	-25.6%	2.06%
	4T FAMILY	2.07	1.54	-0.53	-25.6%	1.99%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.74	0.44	-0.30	-40.5%	2.33%
	2T FAMILY	1.96	1.17	-0.79	-40.3%	2.63%
	DOUBLE	1.89	1.12	-0.77	-40.7%	1.82%
	3T FAMILY	2.00	1.19	-0.81	-40.5%	2.59%
	PTCHILD	1.33	0.79	-0.54	-40.6%	2.60%
	4T FAMILY	2.07	1.23	-0.84	-40.6%	2.50%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.74	0.77	0.03	4.1%	4.05%
	2T FAMILY	1.96	2.04	0.08	4.1%	4.08%
	DOUBLE	1.89	1.96	0.07	3.7%	3.70%
	3T FAMILY	2.00	2.08	0.08	4.0%	4.00%
	PTCHILD	1.33	1.39	0.06	4.5%	4.51%
	4T FAMILY	2.07	2.16	0.09	4.3%	4.35%
	Total	1.35	1.41	0.05	4.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essentia						
IHBC-R-032	SINGLE	1.11	1.11	0.00	0.0%	2.78%
	2T FAMILY	2.94	2.94	0.00	0.0%	2.80%
	DOUBLE	2.83	2.83	0.00	0.0%	2.91%
	3T FAMILY	3.00	3.00	0.00	0.0%	2.74%
	PTCHILD	2.00	2.00	0.00	0.0%	3.09%
	4T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.88	0.65	-0.23	-26.1%	3.17%
	2T FAMILY	2.33	1.72	-0.61	-26.2%	2.99%
	DOUBLE	2.24	1.66	-0.58	-25.9%	3.11%
	3T FAMILY	2.38	1.76	-0.62	-26.1%	3.53%
	PTCHILD	1.58	1.17	-0.41	-25.9%	3.54%
	4T FAMILY	2.46	1.82	-0.64	-26.0%	3.41%
	Total	1.59	1.18	-0.41	-26.0%	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.31	1.00	-0.31	-23.7%	3.09%
	2T FAMILY	3.47	2.65	-0.82	-23.6%	3.11%
	DOUBLE	3.34	2.55	-0.79	-23.7%	3.24%
	3T FAMILY	3.54	2.70	-0.84	-23.7%	3.05%
	PTCHILD	2.36	1.80	-0.56	-23.7%	2.86%
	4T FAMILY	3.67	2.80	-0.87	-23.7%	2.94%
	Total	1.31	1.00	-0.31	-23.7%	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.11	1.11	0.00	0.0%	2.78%
	2T FAMILY	2.94	2.94	0.00	0.0%	2.80%
	DOUBLE	2.83	2.83	0.00	0.0%	2.91%
	3T FAMILY	3.00	3.00	0.00	0.0%	2.74%
	PTCHILD	2.00	2.00	0.00	0.0%	3.09%
	4T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.20	-2.16	0.04	-1.8%	2.86%
	2T FAMILY	-5.83	-5.72	0.11	-1.9%	2.69%
	DOUBLE	-5.61	-5.51	0.10	-1.8%	2.80%
	3T FAMILY	-5.94	-5.83	0.11	-1.9%	2.82%
	PTCHILD	-3.96	-3.89	0.07	-1.8%	2.91%
	4T FAMILY	-6.16	-6.05	0.11	-1.8%	2.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.21	-2.17	0.04	-1.8%	2.36%
	2T FAMILY	-5.86	-5.75	0.11	-1.9%	2.31%
	DOUBLE	-5.64	-5.53	0.11	-2.0%	2.22%
	3T FAMILY	-5.97	-5.86	0.11	-1.8%	2.45%
	PTCHILD	-3.98	-3.91	0.07	-1.8%	2.36%
	4T FAMILY	-6.19	-6.08	0.11	-1.8%	2.36%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.87	-1.79	0.08	-4.3%	2.29%
	2T FAMILY	-4.96	-4.74	0.22	-4.4%	2.16%
	DOUBLE	-4.77	-4.56	0.21	-4.4%	2.24%
	3T FAMILY	-5.05	-4.83	0.22	-4.4%	2.11%
	PTCHILD	-3.37	-3.22	0.15	-4.5%	2.22%
	4T FAMILY	-5.24	-5.01	0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.87	-1.67	0.20	-10.7%	2.45%
	2T FAMILY	-4.96	-4.43	0.53	-10.7%	2.55%
	DOUBLE	-4.77	-4.26	0.51	-10.7%	2.40%
	3T FAMILY	-5.05	-4.51	0.54	-10.7%	2.50%
	PTCHILD	-3.37	-3.01	0.36	-10.7%	2.73%
	4T FAMILY	-5.24	-4.68	0.56	-10.7%	2.63%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.87	-2.09	-0.22	11.8%	1.95%
	2T FAMILY	-4.96	-5.54	-0.58	11.7%	2.03%
	DOUBLE	-4.77	-5.33	-0.56	11.7%	1.91%
	3T FAMILY	-5.05	-5.64	-0.59	11.7%	1.81%
	PTCHILD	-3.37	-3.76	-0.39	11.6%	1.90%
	4T FAMILY	-5.24	-5.85	-0.61	11.6%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.20	2.16	-0.04	-1.8%	2.86%
	2T FAMILY	5.83	5.72	-0.11	-1.9%	2.69%
	DOUBLE	5.61	5.51	-0.10	-1.8%	2.80%
	3T FAMILY	5.94	5.83	-0.11	-1.9%	2.82%
	PTCHILD	3.96	3.89	-0.07	-1.8%	2.91%
	4T FAMILY	6.16	6.05	-0.11	-1.8%	2.89%
	Total	3.56	3.50	-0.07	-1.9%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.21	2.17	-0.04	-1.8%	2.36%
	2T FAMILY	5.86	5.75	-0.11	-1.9%	2.31%
	DOUBLE	5.64	5.53	-0.11	-2.0%	2.22%
	3T FAMILY	5.97	5.86	-0.11	-1.8%	2.45%
	PTCHILD	3.98	3.91	-0.07	-1.8%	2.36%
	4T FAMILY	6.19	6.08	-0.11	-1.8%	2.36%
	Total	4.95	4.86	-0.09	-1.9%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.87	1.79	-0.08	-4.3%	2.29%
	2T FAMILY	4.96	4.74	-0.22	-4.4%	2.16%
	DOUBLE	4.77	4.56	-0.21	-4.4%	2.24%
	3T FAMILY	5.05	4.83	-0.22	-4.4%	2.11%
	PTCHILD	3.37	3.22	-0.15	-4.5%	2.22%
	4T FAMILY	5.24	5.01	-0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.87	1.67	-0.20	-10.7%	2.45%
	2T FAMILY	4.96	4.43	-0.53	-10.7%	2.55%
	DOUBLE	4.77	4.26	-0.51	-10.7%	2.40%
	3T FAMILY	5.05	4.51	-0.54	-10.7%	2.50%
	PTCHILD	3.37	3.01	-0.36	-10.7%	2.73%
	4T FAMILY	5.24	4.68	-0.56	-10.7%	2.63%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.87	2.09	0.22	11.8%	1.95%
	2T FAMILY	4.96	5.54	0.58	11.7%	2.03%
	DOUBLE	4.77	5.33	0.56	11.7%	1.91%
	3T FAMILY	5.05	5.64	0.59	11.7%	1.81%
	PTCHILD	3.37	3.76	0.39	11.6%	1.90%
	4T FAMILY	5.24	5.85	0.61	11.6%	1.92%
	Total	1.87	2.09	0.22	11.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.20	2.16	-0.04	-1.8%	2.86%
	2T FAMILY	5.83	5.72	-0.11	-1.9%	2.69%
	DOUBLE	5.61	5.51	-0.10	-1.8%	2.80%
	3T FAMILY	5.94	5.83	-0.11	-1.9%	2.82%
	PTCHILD	3.96	3.89	-0.07	-1.8%	2.91%
	4T FAMILY	6.16	6.05	-0.11	-1.8%	2.89%
	Total	3.34	3.28	-0.06	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.21	2.17	-0.04	-1.8%	2.36%
	2T FAMILY	5.86	5.75	-0.11	-1.9%	2.31%
	DOUBLE	5.64	5.53	-0.11	-2.0%	2.22%
	3T FAMILY	5.97	5.86	-0.11	-1.8%	2.45%
	PTCHILD	3.98	3.91	-0.07	-1.8%	2.36%
	4T FAMILY	6.19	6.08	-0.11	-1.8%	2.36%
	Total	3.39	3.32	-0.06	-1.8%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.87	1.79	-0.08	-4.3%	2.29%
	2T FAMILY	4.96	4.74	-0.22	-4.4%	2.16%
	DOUBLE	4.77	4.56	-0.21	-4.4%	2.24%
	3T FAMILY	5.05	4.83	-0.22	-4.4%	2.11%
	PTCHILD	3.37	3.22	-0.15	-4.5%	2.22%
	4T FAMILY	5.24	5.01	-0.23	-4.4%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.87	1.67	-0.20	-10.7%	2.45%
	2T FAMILY	4.96	4.43	-0.53	-10.7%	2.55%
	DOUBLE	4.77	4.26	-0.51	-10.7%	2.40%
	3T FAMILY	5.05	4.51	-0.54	-10.7%	2.50%
	PTCHILD	3.37	3.01	-0.36	-10.7%	2.73%
	4T FAMILY	5.24	4.68	-0.56	-10.7%	2.63%
	Total	2.19	1.96	-0.23	-10.7%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.87	2.09	0.22	11.8%	1.95%
	2T FAMILY	4.96	5.54	0.58	11.7%	2.03%
	DOUBLE	4.77	5.33	0.56	11.7%	1.91%
	3T FAMILY	5.05	5.64	0.59	11.7%	1.81%
	PTCHILD	3.37	3.76	0.39	11.6%	1.90%
	4T FAMILY	5.24	5.85	0.61	11.6%	1.92%
	Total	2.52	2.81	0.30	11.7%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.11**	**4.27**	**0.16**	**3.8%**	
Small Group Subtotal		**716.42**	**783.39**	**66.96**	**9.3%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Encompass D3 25% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.48	420.78	34.30	8.9%	2.50%
	2T FAMILY	1,024.16	1,115.07	90.91	8.9%	2.50%
	DOUBLE	985.52	1,072.99	87.47	8.9%	2.50%
	3T FAMILY	1,043.49	1,136.11	92.62	8.9%	2.50%
	PTCHILD	695.67	757.40	61.73	8.9%	2.50%
	4T FAMILY	1,082.15	1,178.18	96.03	8.9%	2.50%
	Total	632.86	689.03	56.17	8.9%	
Encompass D4 30% Coins, $500 Ded, $2500 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.45	420.71	34.26	8.9%	2.50%
	2T FAMILY	1,024.08	1,114.88	90.80	8.9%	2.50%
	DOUBLE	985.45	1,072.81	87.36	8.9%	2.50%
	3T FAMILY	1,043.41	1,135.92	92.51	8.9%	2.50%
	PTCHILD	695.62	757.28	61.66	8.9%	2.50%
	4T FAMILY	1,082.07	1,177.99	95.92	8.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Encompass D5 30% Coins, $1000 Ded, $5000 OoP Unlmtd Ann Max, 2 X Family Max						
IHBC-POSC-001	SINGLE	386.18	420.27	34.09	8.8%	2.50%
	2T FAMILY	1,023.37	1,113.72	90.35	8.8%	2.50%
	DOUBLE	984.76	1,071.69	86.93	8.8%	2.50%
	3T FAMILY	1,042.68	1,134.73	92.05	8.8%	2.50%
	PTCHILD	695.13	756.49	61.36	8.8%	2.50%
	4T FAMILY	1,081.31	1,176.76	95.45	8.8%	2.50%
	Total	582.24	633.64	51.40	8.8%	
FlexFit Select Plan Active, Family, Independent						
IHBC-C-601	SINGLE	377.82	416.24	38.42	10.2%	2.50%
	2T FAMILY	1,001.22	1,103.04	101.82	10.2%	2.50%
	DOUBLE	963.44	1,061.41	97.97	10.2%	2.50%
	3T FAMILY	1,020.11	1,123.85	103.74	10.2%	2.50%
	PTCHILD	680.08	749.23	69.15	10.2%	2.50%
	4T FAMILY	1,057.90	1,165.47	107.57	10.2%	2.50%
	Total	632.61	696.94	64.33	10.2%	
Encompass Essential Version 1 (Base 1)						
IHBC-C-101	SINGLE	356.73	383.15	26.42	7.4%	2.50%
	2T FAMILY	945.33	1,015.35	70.02	7.4%	2.50%
	DOUBLE	909.66	977.03	67.37	7.4%	2.50%
	3T FAMILY	963.17	1,034.51	71.34	7.4%	2.50%
	PTCHILD	642.11	689.67	47.56	7.4%	2.50%
	4T FAMILY	998.84	1,072.82	73.98	7.4%	2.50%
	Total	504.95	542.35	37.40	7.4%	
Encompass Essential Version 2 (E)						
IHBC-C-101	SINGLE	365.74	393.86	28.12	7.7%	2.50%
	2T FAMILY	969.21	1,043.73	74.52	7.7%	2.50%
	DOUBLE	932.64	1,004.34	71.70	7.7%	2.50%
	3T FAMILY	987.50	1,063.42	75.92	7.7%	2.50%
	PTCHILD	658.33	708.95	50.62	7.7%	2.50%
	4T FAMILY	1,024.07	1,102.81	78.74	7.7%	2.50%
	Total	598.20	644.19	45.99	7.7%	
Encompass Essential Version 3 (Base 2)						
IHBC-C-101	SINGLE	344.40	369.32	24.92	7.2%	2.50%
	2T FAMILY	912.66	978.70	66.04	7.2%	2.50%
	DOUBLE	878.22	941.77	63.55	7.2%	2.50%
	3T FAMILY	929.88	997.16	67.28	7.2%	2.50%
	PTCHILD	619.92	664.78	44.86	7.2%	2.50%
	4T FAMILY	964.32	1,034.10	69.78	7.2%	2.50%
	Total	912.66	978.70	66.04	7.2%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
FlexFit Select Plan Active, Family						
IHBC-C1005	SINGLE	373.02	402.07	29.05	7.8%	2.50%
	2T FAMILY	988.50	1,065.49	76.99	7.8%	2.50%
	DOUBLE	951.20	1,025.28	74.08	7.8%	2.50%
	3T FAMILY	1,007.15	1,085.59	78.44	7.8%	2.50%
	PTCHILD	671.44	723.73	52.29	7.8%	2.50%
	4T FAMILY	1,044.46	1,125.80	81.34	7.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**617.97**	**675.92**	**57.95**	**9.4%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #012 - $7/ $25 / $40 Rx						
IHBC-POSR-012	SINGLE	91.39	100.04	8.65	9.5%	2.74%
	2T FAMILY	242.18	265.11	22.93	9.5%	2.74%
	DOUBLE	233.04	255.10	22.06	9.5%	2.74%
	3T FAMILY	246.75	270.11	23.36	9.5%	2.74%
	PTCHILD	164.50	180.07	15.57	9.5%	2.74%
	4T FAMILY	255.89	280.11	24.22	9.5%	2.74%
	Total	142.80	156.31	13.52	9.5%	
Rider #014 - $10/ $20/ $35 Rx						
IHBC-POSR-014	SINGLE	92.48	101.01	8.53	9.2%	2.75%
	2T FAMILY	245.07	267.68	22.61	9.2%	2.75%
	DOUBLE	235.82	257.58	21.76	9.2%	2.75%
	3T FAMILY	249.70	272.73	23.03	9.2%	2.75%
	PTCHILD	166.46	181.82	15.36	9.2%	2.75%
	4T FAMILY	258.94	282.83	23.89	9.2%	2.75%
	Total	151.34	165.30	13.96	9.2%	
Rider #016 - $10 / $30 / $100 Rx						
IHBC-POSR-016	SINGLE	82.37	85.07	2.70	3.3%	2.75%
	2T FAMILY	218.28	225.44	7.16	3.3%	2.76%
	DOUBLE	210.04	216.93	6.89	3.3%	2.76%
	3T FAMILY	222.40	229.69	7.29	3.3%	2.76%
	PTCHILD	148.27	153.13	4.86	3.3%	2.76%
	4T FAMILY	230.64	238.20	7.56	3.3%	2.76%
	Total	145.58	150.36	4.77	3.3%	
Rider #018 - $10 / $50 / $100 Rx						
IHBC-POSR-018	SINGLE	71.56	74.87	3.31	4.6%	2.74%
	2T FAMILY	189.63	198.41	8.78	4.6%	2.74%
	DOUBLE	182.48	190.92	8.44	4.6%	2.74%
	3T FAMILY	193.21	202.15	8.94	4.6%	2.74%
	PTCHILD	128.81	134.77	5.96	4.6%	2.74%
	4T FAMILY	200.37	209.64	9.27	4.6%	2.74%
	Total	121.15	126.76	5.61	4.6%	
Rider #045 - 30% ($1 min / $100 max) Rx						
IHBC-POSR-045	SINGLE	72.77	78.52	5.75	7.9%	2.73%
	2T FAMILY	192.84	208.08	15.24	7.9%	2.74%
	DOUBLE	185.56	200.23	14.67	7.9%	2.73%
	3T FAMILY	196.48	212.00	15.52	7.9%	2.73%
	PTCHILD	130.99	141.34	10.35	7.9%	2.74%
	4T FAMILY	203.76	219.86	16.10	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #048 - $10 / $50 / $100 Rx w/ $200 Deductible on Tier II & III						
IHBC-POSR-048	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
#189 - $10 / $30 / $100 Rx Rider w/ $200 Deductible on Tier II & III						
IHBC-POSR-189	SINGLE	70.19	65.57	-4.62	-6.6%	2.73%
	2T FAMILY	186.00	173.76	-12.24	-6.6%	2.73%
	DOUBLE	178.98	167.20	-11.78	-6.6%	2.72%
	3T FAMILY	189.51	177.04	-12.47	-6.6%	2.73%
	PTCHILD	126.34	118.03	-8.31	-6.6%	2.73%
	4T FAMILY	196.53	183.60	-12.93	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#215 - $10 / $30 / $50 Rx Rider						
IHBC-POSR-215	SINGLE	82.85	90.81	7.96	9.6%	2.74%
	2T FAMILY	219.55	240.65	21.10	9.6%	2.74%
	DOUBLE	211.27	231.57	20.30	9.6%	2.74%
	3T FAMILY	223.70	245.19	21.49	9.6%	2.74%
	PTCHILD	149.13	163.46	14.33	9.6%	2.74%
	4T FAMILY	231.98	254.27	22.29	9.6%	2.74%
	Total	137.60	150.82	13.22	9.6%	
#226 - $10 Tier 1 Rx						
IHBC-R-226	SINGLE	22.11	25.23	3.12	14.1%	2.77%
	2T FAMILY	58.59	66.86	8.27	14.1%	2.77%
	DOUBLE	56.38	64.34	7.96	14.1%	2.78%
	3T FAMILY	59.70	68.12	8.42	14.1%	2.76%
	PTCHILD	39.80	45.41	5.61	14.1%	2.76%
	4T FAMILY	61.91	70.64	8.73	14.1%	2.76%
	Total	31.75	36.23	4.48	14.1%	
$4/$25/50% Rx w/ min $40 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.53	93.89	8.36	9.8%	2.74%
	2T FAMILY	226.65	248.81	22.16	9.8%	2.74%
	DOUBLE	218.10	239.42	21.32	9.8%	2.74%
	3T FAMILY	230.93	253.50	22.57	9.8%	2.74%
	PTCHILD	153.95	169.00	15.05	9.8%	2.74%
	4T FAMILY	239.48	262.89	23.41	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4/100%/100%						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	41.98	47.63	5.65	13.5%	
$10/$30/50% Rx w/ min $45 Tier 3						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	119.86	131.56	11.71	9.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#PE1000 $4/$15/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $4/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	2.74%
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	
#PE1000 $10/$30/$75 RX						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.27	-2.79	0.48	-14.7%	2.57%
	2T FAMILY	-8.67	-7.39	1.28	-14.8%	2.50%
	DOUBLE	-8.34	-7.11	1.23	-14.7%	2.45%
	3T FAMILY	-8.83	-7.53	1.30	-14.7%	2.59%
	PTCHILD	-5.89	-5.02	0.87	-14.8%	2.45%
	4T FAMILY	-9.16	-7.81	1.35	-14.7%	2.49%
	Total	-4.74	-4.04	0.70	-14.7%	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.27	2.79	-0.48	-14.7%	2.57%
	2T FAMILY	8.67	7.39	-1.28	-14.8%	2.50%
	DOUBLE	8.34	7.11	-1.23	-14.7%	2.45%
	3T FAMILY	8.83	7.53	-1.30	-14.7%	2.59%
	PTCHILD	5.89	5.02	-0.87	-14.8%	2.45%
	4T FAMILY	9.16	7.81	-1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.91	0.96	0.05	5.5%	3.23%
	2T FAMILY	2.41	2.54	0.13	5.4%	3.25%
	DOUBLE	2.32	2.45	0.13	5.6%	3.38%
	3T FAMILY	2.46	2.59	0.13	5.3%	3.19%
	PTCHILD	1.64	1.73	0.09	5.5%	3.59%
	4T FAMILY	2.55	2.69	0.14	5.5%	3.46%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.20	1.27	0.07	5.8%	2.42%
	2T FAMILY	3.18	3.37	0.19	6.0%	2.43%
	DOUBLE	3.06	3.24	0.18	5.9%	2.53%
	3T FAMILY	3.24	3.43	0.19	5.9%	2.39%
	PTCHILD	2.16	2.29	0.13	6.0%	2.69%
	4T FAMILY	3.36	3.56	0.20	6.0%	2.59%
	Total	2.74	2.90	0.16	6.0%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**136.81**	**149.17**	**12.35**	**9.0%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #037 - Right to Life Rider						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Rider #038 - No Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
#219 - Essential Additional Benefits Rider w/Ess Base 1, E						
IHBC-R-219	SINGLE	7.25	7.40	0.15	2.1%	2.35%
	2T FAMILY	19.21	19.61	0.40	2.1%	2.35%
	DOUBLE	18.49	18.87	0.38	2.1%	2.33%
	3T FAMILY	19.58	19.98	0.40	2.0%	2.36%
	PTCHILD	13.05	13.32	0.27	2.1%	2.38%
	4T FAMILY	20.30	20.72	0.42	2.1%	2.37%
	Total	11.50	11.74	0.24	2.1%	
#219 - Essential Additional Benefits Rider w/Ess Base 2						
IHBC-R-219	SINGLE	6.80	6.98	0.18	2.6%	2.50%
	2T FAMILY	18.02	18.50	0.48	2.7%	2.49%
	DOUBLE	17.34	17.80	0.46	2.7%	2.48%
	3T FAMILY	18.36	18.85	0.49	2.7%	2.50%
	PTCHILD	12.24	12.56	0.32	2.6%	2.45%
	4T FAMILY	19.04	19.54	0.50	2.6%	2.46%
	Total	N/A	N/A	N/A	N/A	
#220 - Essential Family Benefits Rider - Base and E Only						
IHBC-R-220	SINGLE	4.99	5.04	0.05	1.0%	2.44%
	2T FAMILY	13.22	13.36	0.14	1.1%	2.45%
	DOUBLE	12.72	12.85	0.13	1.0%	2.39%
	3T FAMILY	13.47	13.61	0.14	1.0%	2.48%
	PTCHILD	8.98	9.07	0.09	1.0%	2.37%
	4T FAMILY	13.97	14.11	0.14	1.0%	2.39%
	Total	8.86	8.96	0.09	1.0%	
#220 - Essential Family Benefits Rider - Base 1 Only (Not Base 2)						
IHBC-R-220	SINGLE	4.99	5.39	0.40	8.0%	2.47%
	2T FAMILY	13.22	14.28	1.06	8.0%	2.44%
	DOUBLE	12.72	13.74	1.02	8.0%	2.46%
	3T FAMILY	13.47	14.55	1.08	8.0%	2.46%
	PTCHILD	8.98	9.70	0.72	8.0%	2.43%
	4T FAMILY	13.97	15.09	1.12	8.0%	2.44%
	Total	6.64	7.17	0.53	8.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#221 - Essential POS Rider w/o Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.18	1.96	-0.22	-10.1%	2.62%
	2T FAMILY	5.78	5.19	-0.59	-10.2%	2.57%
	DOUBLE	5.56	5.00	-0.56	-10.1%	2.67%
	3T FAMILY	5.89	5.29	-0.60	-10.2%	2.52%
	PTCHILD	3.92	3.53	-0.39	-9.9%	2.62%
	4T FAMILY	6.10	5.49	-0.61	-10.0%	2.62%
	Total	3.16	2.84	-0.32	-10.1%	
#221 - Essential POS Rider w/ Add'l Benefits Rider						
IHBC-R-221	SINGLE	2.18	2.02	-0.16	-7.3%	2.54%
	2T FAMILY	5.78	5.35	-0.43	-7.4%	2.49%
	DOUBLE	5.56	5.15	-0.41	-7.4%	2.59%
	3T FAMILY	5.89	5.45	-0.44	-7.5%	2.44%
	PTCHILD	3.92	3.64	-0.28	-7.1%	2.54%
	4T FAMILY	6.10	5.66	-0.44	-7.2%	2.54%
	Total	3.44	3.19	-0.25	-7.4%	
#223 - Essential Skilled Nursing Facility Rider						
IHBC-R-223	SINGLE	0.74	2.47	1.73	233.8%	2.49%
	2T FAMILY	1.96	6.55	4.59	234.2%	2.50%
	DOUBLE	1.89	6.30	4.41	233.3%	2.44%
	3T FAMILY	2.00	6.67	4.67	233.5%	2.46%
	PTCHILD	1.33	4.45	3.12	234.6%	2.53%
	4T FAMILY	2.07	6.92	4.85	234.3%	2.52%
	Total	N/A	N/A	N/A	N/A	
#224 - PT/OT in a Hospital Rider on Essential						
IHBC-R-224	SINGLE	0.70	1.44	0.74	105.7%	2.86%
	2T FAMILY	1.86	3.82	1.96	105.4%	2.96%
	DOUBLE	1.79	3.67	1.88	105.0%	2.80%
	3T FAMILY	1.89	3.89	2.00	105.8%	2.91%
	PTCHILD	1.26	2.59	1.33	105.6%	2.78%
	4T FAMILY	1.96	4.03	2.07	105.6%	2.81%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.43	9.43	0.00	N/A	
Rider #023 - $250 Inpatient Hospital Copay - Encompass D						
IHBC-POSR-023	SINGLE	2.13	2.05	-0.08	-3.8%	2.50%
	2T FAMILY	5.64	5.43	-0.21	-3.7%	2.45%
	DOUBLE	5.43	5.23	-0.20	-3.7%	2.55%
	3T FAMILY	5.75	5.54	-0.21	-3.7%	2.59%
	PTCHILD	3.83	3.69	-0.14	-3.7%	2.50%
	4T FAMILY	5.96	5.74	-0.22	-3.7%	2.50%
	Total	3.54	3.41	-0.13	-3.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #027 - Inpatient Substance Abuse Rehabilitation						
IHBC-POSR-027	SINGLE	1.13	1.15	0.02	1.8%	2.68%
	2T FAMILY	2.99	3.05	0.06	2.0%	2.69%
	DOUBLE	2.88	2.93	0.05	1.7%	2.45%
	3T FAMILY	3.05	3.11	0.06	2.0%	2.98%
	PTCHILD	2.03	2.07	0.04	2.0%	2.48%
	4T FAMILY	3.16	3.22	0.06	1.9%	2.55%
	Total	2.25	2.29	0.04	2.0%	
Rider #033 - Unlimited Skilled Nursing Facility						
IHBC-POSR-033	SINGLE	0.13	0.16	0.03	23.1%	0.00%
	2T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	DOUBLE	0.33	0.41	0.08	24.2%	0.00%
	3T FAMILY	0.35	0.43	0.08	22.9%	0.00%
	PTCHILD	0.23	0.29	0.06	26.1%	0.00%
	4T FAMILY	0.36	0.45	0.09	25.0%	0.00%
	Total	0.24	0.29	0.06	23.4%	
Rider #034 - EyeMed Premier Vision Rider						
IHBC-POSR-034	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.15	6.88	-1.26	-15.5%	
Rider #035 - $0 Office Service Copay for Children w/ $20 OV Copay						
IHBC-POSR-035	SINGLE	3.84	4.58	0.74	19.3%	2.23%
	2T FAMILY	10.18	12.14	1.96	19.3%	2.27%
	DOUBLE	9.79	11.68	1.89	19.3%	2.28%
	3T FAMILY	10.37	12.37	2.00	19.3%	2.23%
	PTCHILD	6.91	8.24	1.33	19.2%	2.23%
	4T FAMILY	10.75	12.82	2.07	19.3%	2.23%
	Total	6.68	7.97	1.29	19.3%	
Rider #049 - $20 PCP / $35 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-9.22	-5.14	4.08	-44.3%	2.39%
	2T FAMILY	-24.43	-13.62	10.81	-44.2%	2.41%
	DOUBLE	-23.51	-13.11	10.40	-44.2%	2.42%
	3T FAMILY	-24.89	-13.88	11.01	-44.2%	2.44%
	PTCHILD	-16.60	-9.25	7.35	-44.3%	2.32%
	4T FAMILY	-25.82	-14.39	11.43	-44.3%	2.35%
	Total	-14.29	-7.97	6.32	-44.3%	
Rider #049 - $25 PCP / $40 SCP Differential Copay - Encompass D						
IHBC-POSR-049	SINGLE	-13.98	-9.56	4.42	-31.6%	2.58%
	2T FAMILY	-37.05	-25.33	11.72	-31.6%	2.55%
	DOUBLE	-35.65	-24.38	11.27	-31.6%	2.57%
	3T FAMILY	-37.75	-25.81	11.94	-31.6%	2.58%
	PTCHILD	-25.16	-17.21	7.95	-31.6%	2.56%
	4T FAMILY	-39.14	-26.77	12.37	-31.6%	2.57%
	Total	-26.88	-18.38	8.50	-31.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#209 - FlexFit Select $250 Inpatient Copay Rider						
IHBC-R-209	SINGLE	3.18	2.97	-0.21	-6.6%	2.77%
	2T FAMILY	8.43	7.87	-0.56	-6.6%	2.74%
	DOUBLE	8.11	7.57	-0.54	-6.7%	2.71%
	3T FAMILY	8.59	8.02	-0.57	-6.6%	2.82%
	PTCHILD	5.72	5.35	-0.37	-6.5%	2.88%
	4T FAMILY	8.90	8.32	-0.58	-6.5%	2.84%
	Total	5.23	4.89	-0.35	-6.6%	
#014 - Mental Health Rider Sm Grps w/Enc Plus D						
IHBC-R-014	SINGLE	1.05	0.89	-0.16	-15.2%	3.49%
	2T FAMILY	2.78	2.36	-0.42	-15.1%	3.51%
	DOUBLE	2.68	2.27	-0.41	-15.3%	3.65%
	3T FAMILY	2.84	2.40	-0.44	-15.5%	3.45%
	PTCHILD	1.89	1.60	-0.29	-15.3%	3.23%
	4T FAMILY	2.94	2.49	-0.45	-15.3%	3.32%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/FF Select						
IHBC-R-014	SINGLE	1.06	0.90	-0.16	-15.1%	2.27%
	2T FAMILY	2.81	2.39	-0.42	-14.9%	2.58%
	DOUBLE	2.70	2.30	-0.40	-14.8%	2.68%
	3T FAMILY	2.86	2.43	-0.43	-15.0%	2.10%
	PTCHILD	1.91	1.62	-0.29	-15.2%	2.53%
	4T FAMILY	2.97	2.52	-0.45	-15.2%	2.44%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 1						
IHBC-R-014	SINGLE	0.76	0.57	-0.19	-25.0%	3.64%
	2T FAMILY	2.01	1.51	-0.50	-24.9%	3.42%
	DOUBLE	1.94	1.45	-0.49	-25.3%	3.57%
	3T FAMILY	2.05	1.54	-0.51	-24.9%	3.36%
	PTCHILD	1.37	1.03	-0.34	-24.8%	4.04%
	4T FAMILY	2.13	1.60	-0.53	-24.9%	3.90%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base 2						
IHBC-R-014	SINGLE	0.76	0.44	-0.32	-42.1%	0.00%
	2T FAMILY	2.01	1.17	-0.84	-41.8%	0.00%
	DOUBLE	1.94	1.12	-0.82	-42.3%	0.00%
	3T FAMILY	2.05	1.19	-0.86	-42.0%	0.00%
	PTCHILD	1.37	0.79	-0.58	-42.3%	0.00%
	4T FAMILY	2.13	1.23	-0.90	-42.3%	0.00%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider Sm Grps w/Ess Base E						
IHBC-R-014	SINGLE	0.76	0.78	0.02	2.6%	1.30%
	2T FAMILY	2.01	2.07	0.06	3.0%	1.47%
	DOUBLE	1.94	1.99	0.05	2.6%	1.53%
	3T FAMILY	2.05	2.11	0.06	2.9%	1.44%
	PTCHILD	1.37	1.40	0.03	2.2%	0.72%
	4T FAMILY	2.13	2.18	0.05	2.3%	0.93%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#032 - Inpatient Rehabilitation for Substance Abuse Rider w/Essentia						
IHBC-R-032	SINGLE	1.13	1.13	0.00	0.0%	1.80%
	2T FAMILY	2.99	2.99	0.00	0.0%	1.70%
	DOUBLE	2.88	2.88	0.00	0.0%	1.77%
	3T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	PTCHILD	2.03	2.03	0.00	0.0%	1.50%
	4T FAMILY	3.16	3.16	0.00	0.0%	1.61%
	Total	2.38	2.38	0.00	N/A	
#036 - PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.90	0.67	-0.23	-25.6%	3.08%
	2T FAMILY	2.39	1.78	-0.61	-25.5%	3.49%
	DOUBLE	2.30	1.71	-0.59	-25.7%	3.01%
	3T FAMILY	2.43	1.81	-0.62	-25.5%	2.84%
	PTCHILD	1.62	1.21	-0.41	-25.3%	3.42%
	4T FAMILY	2.52	1.88	-0.64	-25.4%	3.30%
	Total	N/A	N/A	N/A	N/A	
#036 - PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	1.33	1.01	-0.32	-24.1%	1.00%
	2T FAMILY	3.52	2.68	-0.84	-23.9%	1.13%
	DOUBLE	3.39	2.58	-0.81	-23.9%	1.18%
	3T FAMILY	3.59	2.73	-0.86	-24.0%	1.11%
	PTCHILD	2.39	1.82	-0.57	-23.8%	1.11%
	4T FAMILY	3.72	2.83	-0.89	-23.9%	1.07%
	Total	N/A	N/A	N/A	N/A	
Inpatient Substance Abuse Rider - Calendar Year Benefits						
IHBC-OPTR-001	SINGLE	1.13	1.13	0.00	0.0%	1.80%
	2T FAMILY	2.99	2.99	0.00	0.0%	1.70%
	DOUBLE	2.88	2.88	0.00	0.0%	1.77%
	3T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	PTCHILD	2.03	2.03	0.00	0.0%	1.50%
	4T FAMILY	3.16	3.16	0.00	0.0%	1.61%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- D						
IHBC-R1002	SINGLE	-2.25	-2.21	0.04	-1.8%	2.31%
	2T FAMILY	-5.96	-5.86	0.10	-1.7%	2.45%
	DOUBLE	-5.74	-5.64	0.10	-1.7%	2.36%
	3T FAMILY	-6.08	-5.97	0.11	-1.8%	2.40%
	PTCHILD	-4.05	-3.98	0.07	-1.7%	2.31%
	4T FAMILY	-6.30	-6.19	0.11	-1.7%	2.31%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- FFS						
IHBC-R1002	SINGLE	-2.27	-2.22	0.05	-2.2%	2.30%
	2T FAMILY	-6.02	-5.88	0.14	-2.3%	2.26%
	DOUBLE	-5.79	-5.66	0.13	-2.2%	2.35%
	3T FAMILY	-6.13	-5.99	0.14	-2.3%	2.22%
	PTCHILD	-4.09	-4.00	0.09	-2.2%	2.30%
	4T FAMILY	-6.36	-6.22	0.14	-2.2%	2.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base 1						
IHBC-R1002	SINGLE	-1.91	-1.85	0.06	-3.1%	3.35%
	2T FAMILY	-5.06	-4.90	0.16	-3.2%	3.38%
	DOUBLE	-4.87	-4.72	0.15	-3.1%	3.51%
	3T FAMILY	-5.16	-5.00	0.16	-3.1%	3.52%
	PTCHILD	-3.44	-3.33	0.11	-3.2%	3.42%
	4T FAMILY	-5.35	-5.18	0.17	-3.2%	3.39%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions- Ess Base 2						
IHBC-R1002	SINGLE	-1.91	-1.71	0.20	-10.5%	2.40%
	2T FAMILY	-5.06	-4.53	0.53	-10.5%	2.26%
	DOUBLE	-4.87	-4.36	0.51	-10.5%	2.35%
	3T FAMILY	-5.16	-4.62	0.54	-10.5%	2.44%
	PTCHILD	-3.44	-3.08	0.36	-10.5%	2.33%
	4T FAMILY	-5.35	-4.79	0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions- Ess Base E						
IHBC-R1002	SINGLE	-1.91	-2.14	-0.23	12.0%	2.39%
	2T FAMILY	-5.06	-5.67	-0.61	12.1%	2.35%
	DOUBLE	-4.87	-5.46	-0.59	12.1%	2.44%
	3T FAMILY	-5.16	-5.78	-0.62	12.0%	2.48%
	PTCHILD	-3.44	-3.85	-0.41	11.9%	2.39%
	4T FAMILY	-5.35	-5.99	-0.64	12.0%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Plus D Small Groups						
IHBC-R1005	SINGLE	2.25	2.21	-0.04	-1.8%	2.31%
	2T FAMILY	5.96	5.86	-0.10	-1.7%	2.45%
	DOUBLE	5.74	5.64	-0.10	-1.7%	2.36%
	3T FAMILY	6.08	5.97	-0.11	-1.8%	2.40%
	PTCHILD	4.05	3.98	-0.07	-1.7%	2.31%
	4T FAMILY	6.30	6.19	-0.11	-1.7%	2.31%
	Total	4.95	4.87	-0.09	-1.8%	
Federal MHP Rider for Flex Fit Select Small Groups						
IHBC-R1005	SINGLE	2.27	2.22	-0.05	-2.2%	2.30%
	2T FAMILY	6.02	5.88	-0.14	-2.3%	2.26%
	DOUBLE	5.79	5.66	-0.13	-2.2%	2.35%
	3T FAMILY	6.13	5.99	-0.14	-2.3%	2.22%
	PTCHILD	4.09	4.00	-0.09	-2.2%	2.30%
	4T FAMILY	6.36	6.22	-0.14	-2.2%	2.30%
	Total	2.90	2.83	-0.06	-2.2%	
Federal MHP Rider for Enc Essential Small Groups - Base 1						
IHBC-R1005	SINGLE	1.91	1.85	-0.06	-3.1%	3.35%
	2T FAMILY	5.06	4.90	-0.16	-3.2%	3.38%
	DOUBLE	4.87	4.72	-0.15	-3.1%	3.51%
	3T FAMILY	5.16	5.00	-0.16	-3.1%	3.52%
	PTCHILD	3.44	3.33	-0.11	-3.2%	3.42%
	4T FAMILY	5.35	5.18	-0.17	-3.2%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups- Base 2						
IHBC-R1005	SINGLE	1.91	1.71	-0.20	-10.5%	2.40%
	2T FAMILY	5.06	4.53	-0.53	-10.5%	2.26%
	DOUBLE	4.87	4.36	-0.51	-10.5%	2.35%
	3T FAMILY	5.16	4.62	-0.54	-10.5%	2.44%
	PTCHILD	3.44	3.08	-0.36	-10.5%	2.33%
	4T FAMILY	5.35	4.79	-0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups Base E						
IHBC-R1005	SINGLE	1.91	2.14	0.23	12.0%	2.39%
	2T FAMILY	5.06	5.67	0.61	12.1%	2.35%
	DOUBLE	4.87	5.46	0.59	12.1%	2.44%
	3T FAMILY	5.16	5.78	0.62	12.0%	2.48%
	PTCHILD	3.44	3.85	0.41	11.9%	2.39%
	4T FAMILY	5.35	5.99	0.64	12.0%	2.39%
	Total	1.91	2.14	0.23	12.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

POS Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Enc Plus D Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.25	2.21	-0.04	-1.8%	2.31%
	2T FAMILY	5.96	5.86	-0.10	-1.7%	2.45%
	DOUBLE	5.74	5.64	-0.10	-1.7%	2.36%
	3T FAMILY	6.08	5.97	-0.11	-1.8%	2.40%
	PTCHILD	4.05	3.98	-0.07	-1.7%	2.31%
	4T FAMILY	6.30	6.19	-0.11	-1.7%	2.31%
	Total	3.89	3.82	-0.07	-1.7%	
Federal MHP Rider for Flex Fit Select Small Groups (Fed Lg)						
IHBC-MHP-A-001	SINGLE	2.27	2.22	-0.05	-2.2%	2.30%
	2T FAMILY	6.02	5.88	-0.14	-2.3%	2.26%
	DOUBLE	5.79	5.66	-0.13	-2.2%	2.35%
	3T FAMILY	6.13	5.99	-0.14	-2.3%	2.22%
	PTCHILD	4.09	4.00	-0.09	-2.2%	2.30%
	4T FAMILY	6.36	6.22	-0.14	-2.2%	2.30%
	Total	3.43	3.35	-0.08	-2.3%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 1						
IHBC-MHP-A-001	SINGLE	1.91	1.85	-0.06	-3.1%	3.35%
	2T FAMILY	5.06	4.90	-0.16	-3.2%	3.38%
	DOUBLE	4.87	4.72	-0.15	-3.1%	3.51%
	3T FAMILY	5.16	5.00	-0.16	-3.1%	3.52%
	PTCHILD	3.44	3.33	-0.11	-3.2%	3.42%
	4T FAMILY	5.35	5.18	-0.17	-3.2%	3.39%
	Total	3.36	3.26	-0.11	-3.2%	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base 2						
IHBC-MHP-A-001	SINGLE	1.91	1.71	-0.20	-10.5%	2.40%
	2T FAMILY	5.06	4.53	-0.53	-10.5%	2.26%
	DOUBLE	4.87	4.36	-0.51	-10.5%	2.35%
	3T FAMILY	5.16	4.62	-0.54	-10.5%	2.44%
	PTCHILD	3.44	3.08	-0.36	-10.5%	2.33%
	4T FAMILY	5.35	4.79	-0.56	-10.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Enc Essential Small Groups (Fed Lg)- Base E						
IHBC-MHP-A-001	SINGLE	1.91	2.14	0.23	12.0%	2.39%
	2T FAMILY	5.06	5.67	0.61	12.1%	2.35%
	DOUBLE	4.87	5.46	0.59	12.1%	2.44%
	3T FAMILY	5.16	5.78	0.62	12.0%	2.48%
	PTCHILD	3.44	3.85	0.41	11.9%	2.39%
	4T FAMILY	5.35	5.99	0.64	12.0%	2.39%
	Total	2.84	3.18	0.34	12.1%	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**4.44**	**4.51**	**0.06**	**1.4%**	
Small Group Subtotal		**759.35**	**829.63**	**70.28**	**9.3%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1st, 2012 (All Quarters)

Cohort of Policyholders Affected by the Rate Table Below:

Description Form No.	Tier	Current Factor	Proposed Factor	% Change
Age through 29 Make Available Rider w/ Enc Plus and Ess				
IHBC-R1004	SINGLE	N/A	N/A	N/A
	2T FAMILY	1.020	1.020	0.0%
	DOUBLE	N/A	N/A	N/A
	3T FAMILY	1.020	1.020	0.0%
	PTCHILD	1.020	1.020	0.0%
	4T FAMILY	1.020	1.020	0.0%
Age through 29 Make Available Rider w/ FFS				
IHBC-POSR-503	SINGLE	N/A	N/A	N/A
	2T FAMILY	1.020	1.020	0.0%
	DOUBLE	N/A	N/A	N/A
	3T FAMILY	1.020	1.020	0.0%
	PTCHILD	1.020	1.020	0.0%
	4T FAMILY	1.020	1.020	0.0%

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	304.03	334.00	29.97	9.9%	1.99%
	2T FAMILY	805.67	885.10	79.43	9.9%	1.99%
	DOUBLE	775.28	851.70	76.42	9.9%	1.99%
	3T FAMILY	820.89	901.80	80.91	9.9%	1.99%
	PTCHILD	547.26	601.20	53.94	9.9%	1.99%
	4T FAMILY	851.29	935.20	83.91	9.9%	1.99%
	Total	430.96	473.45	42.48	9.9%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	276.48	297.11	20.63	7.5%	-0.22%
	2T FAMILY	732.67	787.34	54.67	7.5%	-0.23%
	DOUBLE	705.03	757.63	52.60	7.5%	-0.23%
	3T FAMILY	746.50	802.20	55.70	7.5%	-0.23%
	PTCHILD	497.67	534.80	37.13	7.5%	-0.22%
	4T FAMILY	774.15	831.91	57.76	7.5%	-0.22%
	Total	471.99	507.21	35.22	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	299.55	330.24	30.69	10.2%	2.35%
	2T FAMILY	793.81	875.14	81.33	10.2%	2.35%
	DOUBLE	763.85	842.11	78.26	10.2%	2.35%
	3T FAMILY	808.79	891.65	82.86	10.2%	2.35%
	PTCHILD	539.20	594.43	55.23	10.2%	2.35%
	4T FAMILY	838.75	924.67	85.92	10.2%	2.35%
	Total	412.71	455.00	42.28	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	272.03	293.53	21.50	7.9%	0.19%
	2T FAMILY	720.88	777.85	56.97	7.9%	0.19%
	DOUBLE	693.69	748.50	54.81	7.9%	0.19%
	3T FAMILY	734.49	792.53	58.04	7.9%	0.19%
	PTCHILD	489.66	528.35	38.69	7.9%	0.19%
	4T FAMILY	761.69	821.88	60.19	7.9%	0.19%
	Total	720.88	777.85	56.97	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	292.26	324.00	31.74	10.9%	2.93%
	2T FAMILY	774.49	858.60	84.11	10.9%	2.93%
	DOUBLE	745.28	826.20	80.92	10.9%	2.93%
	3T FAMILY	789.11	874.80	85.69	10.9%	2.93%
	PTCHILD	526.07	583.20	57.13	10.9%	2.93%
	4T FAMILY	818.33	907.20	88.87	10.9%	2.93%
	Total	412.82	457.65	44.83	10.9%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	264.82	287.54	22.72	8.6%	0.82%
	2T FAMILY	701.78	761.98	60.20	8.6%	0.82%
	DOUBLE	675.31	733.23	57.92	8.6%	0.82%
	3T FAMILY	715.02	776.36	61.34	8.6%	0.82%
	PTCHILD	476.69	517.57	40.88	8.6%	0.82%
	4T FAMILY	741.51	805.11	63.60	8.6%	0.82%
	Total	412.06	447.41	35.35	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	313.65	345.14	31.49	10.0%	2.13%
	2T FAMILY	831.17	914.62	83.45	10.0%	2.13%
	DOUBLE	799.81	880.11	80.30	10.0%	2.13%
	3T FAMILY	846.86	931.88	85.02	10.0%	2.13%
	PTCHILD	564.58	621.25	56.67	10.0%	2.13%
	4T FAMILY	878.23	966.39	88.16	10.0%	2.13%
	Total	428.65	471.69	43.04	10.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	290.07	315.29	25.22	8.7%	0.89%
	2T FAMILY	768.69	835.52	66.83	8.7%	0.89%
	DOUBLE	739.68	803.99	64.31	8.7%	0.89%
	3T FAMILY	783.20	851.28	68.08	8.7%	0.89%
	PTCHILD	522.13	567.52	45.39	8.7%	0.89%
	4T FAMILY	812.20	882.81	70.61	8.7%	0.89%
	Total	512.04	556.56	44.52	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	329.61	365.97	36.36	11.0%	3.10%
	2T FAMILY	873.47	969.82	96.35	11.0%	3.10%
	DOUBLE	840.52	933.22	92.70	11.0%	3.10%
	3T FAMILY	889.95	988.12	98.17	11.0%	3.10%
	PTCHILD	593.30	658.75	65.45	11.0%	3.10%
	4T FAMILY	922.91	1,024.72	101.81	11.0%	3.10%
	Total	539.13	598.60	59.47	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	316.51	348.46	31.95	10.1%	2.21%
	2T FAMILY	838.75	923.42	84.67	10.1%	2.21%
	DOUBLE	807.11	888.57	81.46	10.1%	2.21%
	3T FAMILY	854.57	940.84	86.27	10.1%	2.21%
	PTCHILD	569.73	627.23	57.50	10.1%	2.21%
	4T FAMILY	886.24	975.69	89.45	10.1%	2.21%
	Total	503.33	554.14	50.81	10.1%	
Small - Base Total		**500.32**	**549.67**	**49.34**	**9.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	83.63	92.23	8.60	10.3%	0.92%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.92%
	DOUBLE	213.26	235.19	21.93	10.3%	0.92%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.92%
	PTCHILD	150.53	166.01	15.48	10.3%	0.92%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.92%
	Total	145.35	160.30	14.95	10.3%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	84.63	93.12	8.49	10.0%	0.69%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.69%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.69%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	130.32	143.39	13.07	10.0%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	65.49	69.01	3.52	5.4%	-3.56%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.56%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.56%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.56%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.56%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.56%
	Total	96.18	101.35	5.17	5.4%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	66.60	72.39	5.79	8.7%	-0.52%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.52%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.52%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.52%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	20.23	23.25	3.02	14.9%	5.16%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.15%
	DOUBLE	51.59	59.29	7.70	14.9%	5.16%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.16%
	PTCHILD	36.41	41.85	5.44	14.9%	5.15%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.15%
	Total	34.22	39.33	5.11	14.9%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	64.23	60.45	-3.78	-5.9%	-13.88%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.88%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.87%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.87%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.88%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.88%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	75.39	78.41	3.02	4.0%	-4.81%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.81%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.80%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.81%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.81%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.81%
	Total	127.76	132.89	5.12	4.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	75.83	83.72	7.89	10.4%	1.05%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.05%
	DOUBLE	193.37	213.49	20.12	10.4%	1.05%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.05%
	PTCHILD	136.49	150.70	14.21	10.4%	1.05%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.05%
	Total	138.65	153.07	14.43	10.4%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.20%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.20%
	DOUBLE	199.61	220.73	21.12	10.6%	1.21%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.20%
	PTCHILD	140.90	155.81	14.91	10.6%	1.21%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.21%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	38.52	44.02	5.49	14.3%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	146.65	162.16	15.50	10.6%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	121.68	128.64	6.96	5.7%	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.41%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.45%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.46%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.40%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.39%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	2.99	2.57	-0.42	-14.0%	-21.41%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.45%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.46%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.40%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.39%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.40%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-3.30%
	2T FAMILY	2.20	2.33	0.13	5.9%	-3.32%
	DOUBLE	2.12	2.24	0.12	5.7%	-3.45%
	3T FAMILY	2.24	2.38	0.14	6.2%	-3.25%
	PTCHILD	1.49	1.58	0.09	6.0%	-3.66%
	4T FAMILY	2.32	2.46	0.14	6.0%	-3.53%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-2.50%
	2T FAMILY	2.89	3.10	0.21	7.3%	-2.52%
	DOUBLE	2.78	2.98	0.20	7.2%	-2.61%
	3T FAMILY	2.94	3.16	0.22	7.5%	-2.47%
	PTCHILD	1.96	2.11	0.15	7.7%	-2.31%
	4T FAMILY	3.05	3.28	0.23	7.5%	-2.38%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**110.32**	**120.41**	**10.09**	**9.1%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.89	0.86	-0.03	-3.4%	-10.42%
	2T FAMILY	2.36	2.28	-0.08	-3.4%	-10.24%
	DOUBLE	2.27	2.19	-0.08	-3.5%	-10.61%
	3T FAMILY	2.40	2.32	-0.08	-3.3%	-10.42%
	PTCHILD	1.60	1.55	-0.05	-3.1%	-10.40%
	4T FAMILY	2.49	2.41	-0.08	-3.2%	-10.41%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.89	0.86	-0.03	-3.4%	-10.42%
	2T FAMILY	2.36	2.28	-0.08	-3.4%	-10.24%
	DOUBLE	2.27	2.19	-0.08	-3.5%	-10.61%
	3T FAMILY	2.40	2.32	-0.08	-3.3%	-10.42%
	PTCHILD	1.60	1.55	-0.05	-3.1%	-10.40%
	4T FAMILY	2.49	2.41	-0.08	-3.2%	-10.41%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.54	6.37	-1.17	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.16	0.04	33.3%	23.08%
	2T FAMILY	0.32	0.42	0.10	31.3%	23.53%
	DOUBLE	0.31	0.41	0.10	32.3%	24.24%
	3T FAMILY	0.32	0.43	0.11	34.4%	22.86%
	PTCHILD	0.22	0.29	0.07	31.8%	26.09%
	4T FAMILY	0.34	0.45	0.11	32.4%	25.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-15.17	-25.97	-10.80	71.2%	56.73%
	2T FAMILY	-40.20	-68.82	-28.62	71.2%	56.73%
	DOUBLE	-38.68	-66.22	-27.54	71.2%	56.73%
	3T FAMILY	-40.96	-70.12	-29.16	71.2%	56.73%
	PTCHILD	-27.31	-46.75	-19.44	71.2%	56.72%
	4T FAMILY	-42.48	-72.72	-30.24	71.2%	56.72%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-41.37	-55.82	-14.45	34.9%	25.30%
	2T FAMILY	-109.63	-147.92	-38.29	34.9%	25.29%
	DOUBLE	-105.49	-142.34	-36.85	34.9%	25.30%
	3T FAMILY	-111.70	-150.71	-39.01	34.9%	25.29%
	PTCHILD	-74.47	-100.48	-26.01	34.9%	25.30%
	4T FAMILY	-115.84	-156.30	-40.46	34.9%	25.30%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.94	0.88	-0.06	-6.4%	-12.87%
	2T FAMILY	2.49	2.33	-0.16	-6.4%	-13.06%
	DOUBLE	2.40	2.24	-0.16	-6.7%	-13.18%
	3T FAMILY	2.54	2.38	-0.16	-6.3%	-12.82%
	PTCHILD	1.69	1.58	-0.11	-6.5%	-13.19%
	4T FAMILY	2.63	2.46	-0.17	-6.5%	-13.07%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.94	0.96	0.02	2.1%	-4.95%
	2T FAMILY	2.49	2.54	0.05	2.0%	-5.22%
	DOUBLE	2.40	2.45	0.05	2.1%	-5.04%
	3T FAMILY	2.54	2.59	0.05	2.0%	-5.13%
	PTCHILD	1.69	1.73	0.04	2.4%	-4.95%
	4T FAMILY	2.63	2.69	0.06	2.3%	-4.95%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.94	0.85	-0.09	-9.6%	-15.84%
	2T FAMILY	2.49	2.25	-0.24	-9.6%	-16.04%
	DOUBLE	2.40	2.17	-0.23	-9.6%	-15.89%
	3T FAMILY	2.54	2.30	-0.24	-9.4%	-15.75%
	PTCHILD	1.69	1.53	-0.16	-9.5%	-15.93%
	4T FAMILY	2.63	2.38	-0.25	-9.5%	-15.90%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.90	0.69	-0.21	-23.3%	-28.87%
	2T FAMILY	2.39	1.83	-0.56	-23.4%	-28.79%
	DOUBLE	2.30	1.76	-0.54	-23.5%	-28.74%
	3T FAMILY	2.43	1.86	-0.57	-23.5%	-29.01%
	PTCHILD	1.62	1.24	-0.38	-23.5%	-29.14%
	4T FAMILY	2.52	1.93	-0.59	-23.4%	-29.04%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.33	1.02	-0.31	-23.3%	-29.17%
	2T FAMILY	3.52	2.70	-0.82	-23.3%	-29.32%
	DOUBLE	3.39	2.60	-0.79	-23.3%	-29.16%
	3T FAMILY	3.59	2.75	-0.84	-23.4%	-29.31%
	PTCHILD	2.39	1.84	-0.55	-23.0%	-28.96%
	4T FAMILY	3.72	2.86	-0.86	-23.1%	-29.03%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.77	-1.75	0.02	-1.1%	-7.89%
	2T FAMILY	-4.69	-4.64	0.05	-1.1%	-7.94%
	DOUBLE	-4.51	-4.46	0.05	-1.1%	-8.04%
	3T FAMILY	-4.78	-4.73	0.05	-1.0%	-7.80%
	PTCHILD	-3.19	-3.15	0.04	-1.3%	-7.89%
	4T FAMILY	-4.96	-4.90	0.06	-1.2%	-7.89%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-1.97	-1.94	0.03	-1.5%	-8.49%
	2T FAMILY	-5.22	-5.14	0.08	-1.5%	-8.54%
	DOUBLE	-5.02	-4.95	0.07	-1.4%	-8.50%
	3T FAMILY	-5.32	-5.24	0.08	-1.5%	-8.39%
	PTCHILD	-3.55	-3.49	0.06	-1.7%	-8.64%
	4T FAMILY	-5.52	-5.43	0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.75	-1.73	0.02	-1.1%	-8.47%
	2T FAMILY	-4.64	-4.58	0.06	-1.3%	-8.58%
	DOUBLE	-4.46	-4.41	0.05	-1.1%	-8.51%
	3T FAMILY	-4.73	-4.67	0.06	-1.3%	-8.43%
	PTCHILD	-3.15	-3.11	0.04	-1.3%	-8.53%
	4T FAMILY	-4.90	-4.84	0.06	-1.2%	-8.51%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.77	1.75	-0.02	-1.1%	-7.89%
	2T FAMILY	4.69	4.64	-0.05	-1.1%	-7.94%
	DOUBLE	4.51	4.46	-0.05	-1.1%	-8.04%
	3T FAMILY	4.78	4.73	-0.05	-1.0%	-7.80%
	PTCHILD	3.19	3.15	-0.04	-1.3%	-7.89%
	4T FAMILY	4.96	4.90	-0.06	-1.2%	-7.89%
	Total	3.23	3.20	-0.04	-1.1%	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	1.97	1.94	-0.03	-1.5%	-8.49%
	2T FAMILY	5.22	5.14	-0.08	-1.5%	-8.54%
	DOUBLE	5.02	4.95	-0.07	-1.4%	-8.50%
	3T FAMILY	5.32	5.24	-0.08	-1.5%	-8.39%
	PTCHILD	3.55	3.49	-0.06	-1.7%	-8.64%
	4T FAMILY	5.52	5.43	-0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.75	1.73	-0.02	-1.1%	-8.47%
	2T FAMILY	4.64	4.58	-0.06	-1.3%	-8.58%
	DOUBLE	4.46	4.41	-0.05	-1.1%	-8.51%
	3T FAMILY	4.73	4.67	-0.06	-1.3%	-8.43%
	PTCHILD	3.15	3.11	-0.04	-1.3%	-8.53%
	4T FAMILY	4.90	4.84	-0.06	-1.2%	-8.51%
	Total	1.75	1.73	-0.02	-1.1%	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.77	1.75	-0.02	-1.1%	-7.89%
	2T FAMILY	4.69	4.64	-0.05	-1.1%	-7.94%
	DOUBLE	4.51	4.46	-0.05	-1.1%	-8.04%
	3T FAMILY	4.78	4.73	-0.05	-1.0%	-7.80%
	PTCHILD	3.19	3.15	-0.04	-1.3%	-7.89%
	4T FAMILY	4.96	4.90	-0.06	-1.2%	-7.89%
	Total	2.21	2.18	-0.02	-1.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	1.97	1.94	-0.03	-1.5%	-8.49%
	2T FAMILY	5.22	5.14	-0.08	-1.5%	-8.54%
	DOUBLE	5.02	4.95	-0.07	-1.4%	-8.50%
	3T FAMILY	5.32	5.24	-0.08	-1.5%	-8.39%
	PTCHILD	3.55	3.49	-0.06	-1.7%	-8.64%
	4T FAMILY	5.52	5.43	-0.09	-1.6%	-8.59%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.75	1.73	-0.02	-1.1%	-8.47%
	2T FAMILY	4.64	4.58	-0.06	-1.3%	-8.58%
	DOUBLE	4.46	4.41	-0.05	-1.1%	-8.51%
	3T FAMILY	4.73	4.67	-0.06	-1.3%	-8.43%
	PTCHILD	3.15	3.11	-0.04	-1.3%	-8.53%
	4T FAMILY	4.90	4.84	-0.06	-1.2%	-8.51%
	Total	3.56	3.51	-0.05	-1.3%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.51	-25.40	-16.89	198.5%	176.99%
	2T FAMILY	-22.55	-67.31	-44.76	198.5%	177.00%
	DOUBLE	-21.70	-64.77	-43.07	198.5%	177.03%
	3T FAMILY	-22.98	-68.58	-45.60	198.4%	176.98%
	PTCHILD	-15.32	-45.72	-30.40	198.4%	176.92%
	4T FAMILY	-23.83	-71.12	-47.29	198.4%	176.95%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-10.71	-22.65	-11.94	111.5%	96.44%
	2T FAMILY	-28.38	-60.02	-31.64	111.5%	96.46%
	DOUBLE	-27.31	-57.76	-30.45	111.5%	96.46%
	3T FAMILY	-28.92	-61.16	-32.24	111.5%	96.47%
	PTCHILD	-19.28	-40.77	-21.49	111.5%	96.48%
	4T FAMILY	-29.99	-63.42	-33.43	111.5%	96.47%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.66**	**5.72**	**-0.95**	**-14.2%**	
Small Group Subtotal		**610.03**	**668.56**	**58.53**	**9.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	311.64	342.35	30.71	9.9%	2.50%
	2T FAMILY	825.85	907.23	81.38	9.9%	2.50%
	DOUBLE	794.68	872.99	78.31	9.9%	2.50%
	3T FAMILY	841.42	924.35	82.93	9.9%	2.50%
	PTCHILD	560.97	616.23	55.26	9.9%	2.50%
	4T FAMILY	872.61	958.58	85.97	9.9%	2.50%
	Total	568.75	624.79	56.05	9.9%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	283.40	304.54	21.14	7.5%	2.50%
	2T FAMILY	751.00	807.03	56.03	7.5%	2.50%
	DOUBLE	722.66	776.58	53.92	7.5%	2.50%
	3T FAMILY	765.17	822.26	57.09	7.5%	2.50%
	PTCHILD	510.13	548.17	38.04	7.5%	2.50%
	4T FAMILY	793.53	852.71	59.18	7.5%	2.50%
	Total	427.28	459.15	31.88	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	307.07	338.49	31.42	10.2%	2.50%
	2T FAMILY	813.74	897.00	83.26	10.2%	2.50%
	DOUBLE	783.02	863.15	80.13	10.2%	2.50%
	3T FAMILY	829.08	913.92	84.84	10.2%	2.50%
	PTCHILD	552.74	609.28	56.54	10.2%	2.50%
	4T FAMILY	859.81	947.77	87.96	10.2%	2.50%
	Total	701.15	772.89	71.74	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	278.85	300.86	22.01	7.9%	2.50%
	2T FAMILY	738.95	797.28	58.33	7.9%	2.50%
	DOUBLE	711.06	767.19	56.13	7.9%	2.50%
	3T FAMILY	752.90	812.32	59.42	7.9%	2.50%
	PTCHILD	501.93	541.55	39.62	7.9%	2.50%
	4T FAMILY	780.78	842.41	61.63	7.9%	2.50%
	Total	340.59	367.48	26.88	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	299.57	332.10	32.53	10.9%	2.50%
	2T FAMILY	793.86	880.07	86.21	10.9%	2.50%
	DOUBLE	763.91	846.86	82.95	10.9%	2.50%
	3T FAMILY	808.83	896.67	87.84	10.9%	2.50%
	PTCHILD	539.23	597.78	58.55	10.9%	2.50%
	4T FAMILY	838.80	929.88	91.08	10.9%	2.50%
	Total	793.86	880.07	86.21	10.9%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	271.44	294.73	23.29	8.6%	2.50%
	2T FAMILY	719.32	781.03	61.71	8.6%	2.50%
	DOUBLE	692.18	751.56	59.38	8.6%	2.50%
	3T FAMILY	732.89	795.77	62.88	8.6%	2.50%
	PTCHILD	488.60	530.51	41.91	8.6%	2.50%
	4T FAMILY	760.04	825.24	65.20	8.6%	2.50%
	Total	271.44	294.73	23.29	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	321.52	353.77	32.25	10.0%	2.50%
	2T FAMILY	852.03	937.49	85.46	10.0%	2.50%
	DOUBLE	819.87	902.11	82.24	10.0%	2.50%
	3T FAMILY	868.10	955.18	87.08	10.0%	2.50%
	PTCHILD	578.75	636.79	58.04	10.0%	2.50%
	4T FAMILY	900.27	990.56	90.29	10.0%	2.50%
	Total	405.28	445.94	40.65	10.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	297.36	323.18	25.82	8.7%	2.50%
	2T FAMILY	788.01	856.43	68.42	8.7%	2.50%
	DOUBLE	758.27	824.11	65.84	8.7%	2.50%
	3T FAMILY	802.87	872.59	69.72	8.7%	2.50%
	PTCHILD	535.26	581.72	46.46	8.7%	2.50%
	4T FAMILY	832.62	904.90	72.28	8.7%	2.50%
	Total	452.89	492.21	39.32	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	337.85	375.13	37.28	11.0%	2.50%
	2T FAMILY	895.30	994.09	98.79	11.0%	2.50%
	DOUBLE	861.51	956.58	95.07	11.0%	2.50%
	3T FAMILY	912.19	1,012.85	100.66	11.0%	2.50%
	PTCHILD	608.14	675.23	67.09	11.0%	2.50%
	4T FAMILY	945.99	1,050.36	104.37	11.0%	2.50%
	Total	481.98	535.17	53.18	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	324.45	357.17	32.72	10.1%	2.50%
	2T FAMILY	859.79	946.50	86.71	10.1%	2.50%
	DOUBLE	827.35	910.78	83.43	10.1%	2.50%
	3T FAMILY	876.01	964.36	88.35	10.1%	2.50%
	PTCHILD	584.02	642.91	58.89	10.1%	2.50%
	4T FAMILY	908.47	1,000.08	91.61	10.1%	2.50%
	Total	491.74	541.34	49.59	10.1%	
Small - Base Total		**480.16**	**527.50**	**47.34**	**9.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	86.13	94.76	8.63	10.0%	2.74%
	2T FAMILY	228.24	251.11	22.87	10.0%	2.74%
	DOUBLE	219.63	241.64	22.01	10.0%	2.74%
	3T FAMILY	232.55	255.85	23.30	10.0%	2.74%
	PTCHILD	155.03	170.57	15.54	10.0%	2.75%
	4T FAMILY	241.16	265.33	24.17	10.0%	2.75%
	Total	116.28	127.93	11.65	10.0%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	87.16	95.68	8.52	9.8%	2.75%
	2T FAMILY	230.97	253.55	22.58	9.8%	2.75%
	DOUBLE	222.26	243.98	21.72	9.8%	2.75%
	3T FAMILY	235.33	258.34	23.01	9.8%	2.75%
	PTCHILD	156.89	172.22	15.33	9.8%	2.74%
	4T FAMILY	244.05	267.90	23.85	9.8%	2.75%
	Total	98.22	107.82	9.60	9.8%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	67.45	70.91	3.46	5.1%	2.75%
	2T FAMILY	178.74	187.91	9.17	5.1%	2.75%
	DOUBLE	172.00	180.82	8.82	5.1%	2.75%
	3T FAMILY	182.12	191.46	9.34	5.1%	2.75%
	PTCHILD	121.41	127.64	6.23	5.1%	2.75%
	4T FAMILY	188.86	198.55	9.69	5.1%	2.75%
	Total	115.15	121.05	5.91	5.1%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	20.84	23.89	3.05	14.6%	2.75%
	2T FAMILY	55.23	63.31	8.08	14.6%	2.76%
	DOUBLE	53.14	60.92	7.78	14.6%	2.75%
	3T FAMILY	56.27	64.50	8.23	14.6%	2.74%
	PTCHILD	37.51	43.00	5.49	14.6%	2.75%
	4T FAMILY	58.35	66.89	8.54	14.6%	2.75%
	Total	35.19	40.34	5.15	14.6%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	66.16	62.12	-4.04	-6.1%	2.76%
	2T FAMILY	175.32	164.62	-10.70	-6.1%	2.77%
	DOUBLE	168.71	158.41	-10.30	-6.1%	2.76%
	3T FAMILY	178.63	167.72	-10.91	-6.1%	2.76%
	PTCHILD	119.09	111.82	-7.27	-6.1%	2.77%
	4T FAMILY	185.25	173.94	-11.31	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	109.68	113.81	4.12	3.8%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	78.11	86.03	7.92	10.1%	2.76%
	2T FAMILY	206.99	227.98	20.99	10.1%	2.76%
	DOUBLE	199.18	219.38	20.20	10.1%	2.76%
	3T FAMILY	210.90	232.28	21.38	10.1%	2.76%
	PTCHILD	140.60	154.85	14.25	10.1%	2.75%
	4T FAMILY	218.71	240.88	22.17	10.1%	2.76%
	Total	120.96	133.23	12.27	10.1%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.01	31.93	3.92	14.0%	2.73%
	2T FAMILY	74.23	84.61	10.38	14.0%	2.73%
	DOUBLE	71.43	81.42	9.99	14.0%	2.74%
	3T FAMILY	75.63	86.21	10.58	14.0%	2.73%
	PTCHILD	50.42	57.47	7.05	14.0%	2.74%
	4T FAMILY	78.43	89.40	10.97	14.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	70.92	78.23	7.31	10.3%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	2.75%
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.93	82.20	4.27	5.5%	2.75%
	2T FAMILY	206.51	217.83	11.32	5.5%	2.75%
	DOUBLE	198.72	209.61	10.89	5.5%	2.75%
	3T FAMILY	210.41	221.94	11.53	5.5%	2.75%
	PTCHILD	140.27	147.96	7.69	5.5%	2.75%
	4T FAMILY	218.20	230.16	11.96	5.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.26	-7.39	0.87	-10.5%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.26	7.39	-0.87	-10.5%	2.64%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.53	0.56	0.03	5.7%	1.82%
	2T FAMILY	1.40	1.48	0.08	5.7%	1.37%
	DOUBLE	1.35	1.43	0.08	5.9%	2.14%
	3T FAMILY	1.43	1.51	0.08	5.6%	1.34%
	PTCHILD	0.95	1.01	0.06	6.3%	2.02%
	4T FAMILY	1.48	1.57	0.09	6.1%	1.95%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.64	0.68	0.04	6.3%	1.49%
	2T FAMILY	1.70	1.80	0.10	5.9%	1.12%
	DOUBLE	1.63	1.73	0.10	6.1%	1.17%
	3T FAMILY	1.73	1.84	0.11	6.4%	1.66%
	PTCHILD	1.15	1.22	0.07	6.1%	0.83%
	4T FAMILY	1.79	1.90	0.11	6.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.12	1.20	0.08	7.1%	2.56%
	2T FAMILY	2.97	3.18	0.21	7.1%	2.58%
	DOUBLE	2.86	3.06	0.20	7.0%	2.68%
	3T FAMILY	3.02	3.24	0.22	7.3%	2.53%
	PTCHILD	2.02	2.16	0.14	6.9%	2.37%
	4T FAMILY	3.14	3.36	0.22	7.0%	2.44%
	Total	2.97	3.18	0.21	7.1%	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.49	1.60	0.11	7.4%	2.56%
	2T FAMILY	3.95	4.24	0.29	7.3%	2.66%
	DOUBLE	3.80	4.08	0.28	7.4%	2.51%
	3T FAMILY	4.02	4.32	0.30	7.5%	2.61%
	PTCHILD	2.68	2.88	0.20	7.5%	2.49%
	4T FAMILY	4.17	4.48	0.31	7.4%	2.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**99.58**	**109.10**	**9.52**	**9.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.92	0.89	-0.03	-3.3%	3.49%
	2T FAMILY	2.44	2.36	-0.08	-3.3%	3.51%
	DOUBLE	2.35	2.27	-0.08	-3.4%	3.65%
	3T FAMILY	2.48	2.40	-0.08	-3.2%	3.45%
	PTCHILD	1.66	1.60	-0.06	-3.6%	3.23%
	4T FAMILY	2.58	2.49	-0.09	-3.5%	3.32%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.92	0.89	-0.03	-3.3%	3.49%
	2T FAMILY	2.44	2.36	-0.08	-3.3%	3.51%
	DOUBLE	2.35	2.27	-0.08	-3.4%	3.65%
	3T FAMILY	2.48	2.40	-0.08	-3.2%	3.45%
	PTCHILD	1.66	1.60	-0.06	-3.6%	3.23%
	4T FAMILY	2.58	2.49	-0.09	-3.5%	3.32%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	7.18	6.06	-1.11	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.16	0.04	33.3%	0.00%
	2T FAMILY	0.32	0.42	0.10	31.3%	0.00%
	DOUBLE	0.31	0.41	0.10	32.3%	0.00%
	3T FAMILY	0.32	0.43	0.11	34.4%	0.00%
	PTCHILD	0.22	0.29	0.07	31.8%	0.00%
	4T FAMILY	0.34	0.45	0.11	32.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-15.63	-26.62	-10.99	70.3%	2.50%
	2T FAMILY	-41.42	-70.54	-29.12	70.3%	2.50%
	DOUBLE	-39.86	-67.88	-28.02	70.3%	2.51%
	3T FAMILY	-42.20	-71.87	-29.67	70.3%	2.50%
	PTCHILD	-28.13	-47.92	-19.79	70.4%	2.50%
	4T FAMILY	-43.76	-74.54	-30.78	70.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-42.40	-57.22	-14.82	35.0%	2.51%
	2T FAMILY	-112.36	-151.63	-39.27	35.0%	2.51%
	DOUBLE	-108.12	-145.91	-37.79	35.0%	2.51%
	3T FAMILY	-114.48	-154.49	-40.01	34.9%	2.51%
	PTCHILD	-76.32	-103.00	-26.68	35.0%	2.51%
	4T FAMILY	-118.72	-160.22	-41.50	35.0%	2.51%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.97	0.90	-0.07	-7.2%	2.27%
	2T FAMILY	2.57	2.39	-0.18	-7.0%	2.58%
	DOUBLE	2.47	2.30	-0.17	-6.9%	2.68%
	3T FAMILY	2.62	2.43	-0.19	-7.3%	2.10%
	PTCHILD	1.75	1.62	-0.13	-7.4%	2.53%
	4T FAMILY	2.72	2.52	-0.20	-7.4%	2.44%
	Total	N/A	N/A	N/A	N/A	

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INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.97	0.98	0.01	1.0%	2.08%
	2T FAMILY	2.57	2.60	0.03	1.2%	2.36%
	DOUBLE	2.47	2.50	0.03	1.2%	2.04%
	3T FAMILY	2.62	2.65	0.03	1.1%	2.32%
	PTCHILD	1.75	1.76	0.01	0.6%	1.73%
	4T FAMILY	2.72	2.74	0.02	0.7%	1.86%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.97	0.88	-0.09	-9.3%	3.53%
	2T FAMILY	2.57	2.33	-0.24	-9.3%	3.56%
	DOUBLE	2.47	2.24	-0.23	-9.3%	3.23%
	3T FAMILY	2.62	2.38	-0.24	-9.2%	3.48%
	PTCHILD	1.75	1.58	-0.17	-9.7%	3.27%
	4T FAMILY	2.72	2.46	-0.26	-9.6%	3.36%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	14.26	14.26	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.93	0.70	-0.23	-24.7%	1.45%
	2T FAMILY	2.46	1.86	-0.60	-24.4%	1.64%
	DOUBLE	2.37	1.79	-0.58	-24.5%	1.70%
	3T FAMILY	2.51	1.89	-0.62	-24.7%	1.61%
	PTCHILD	1.67	1.26	-0.41	-24.6%	1.61%
	4T FAMILY	2.60	1.96	-0.64	-24.6%	1.55%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.36	1.05	-0.31	-22.8%	2.94%
	2T FAMILY	3.60	2.78	-0.82	-22.8%	2.96%
	DOUBLE	3.47	2.68	-0.79	-22.8%	3.08%
	3T FAMILY	3.67	2.84	-0.83	-22.6%	3.27%
	PTCHILD	2.45	1.89	-0.56	-22.9%	2.72%
	4T FAMILY	3.81	2.94	-0.87	-22.8%	2.80%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.81	-1.79	0.02	-1.1%	2.29%
	2T FAMILY	-4.80	-4.74	0.06	-1.2%	2.16%
	DOUBLE	-4.62	-4.56	0.06	-1.3%	2.24%
	3T FAMILY	-4.89	-4.83	0.06	-1.2%	2.11%
	PTCHILD	-3.26	-3.22	0.04	-1.2%	2.22%
	4T FAMILY	-5.07	-5.01	0.06	-1.2%	2.24%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.02	-2.00	0.02	-1.0%	3.09%
	2T FAMILY	-5.35	-5.30	0.05	-0.9%	3.11%
	DOUBLE	-5.15	-5.10	0.05	-1.0%	3.03%
	3T FAMILY	-5.45	-5.40	0.05	-0.9%	3.05%
	PTCHILD	-3.64	-3.60	0.04	-1.1%	3.15%
	4T FAMILY	-5.66	-5.60	0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.79	-1.77	0.02	-1.1%	2.31%
	2T FAMILY	-4.74	-4.69	0.05	-1.1%	2.40%
	DOUBLE	-4.56	-4.51	0.05	-1.1%	2.27%
	3T FAMILY	-4.83	-4.78	0.05	-1.0%	2.36%
	PTCHILD	-3.22	-3.19	0.03	-0.9%	2.57%
	4T FAMILY	-5.01	-4.96	0.05	-1.0%	2.48%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.81	1.79	-0.02	-1.1%	2.29%
	2T FAMILY	4.80	4.74	-0.06	-1.2%	2.16%
	DOUBLE	4.62	4.56	-0.06	-1.3%	2.24%
	3T FAMILY	4.89	4.83	-0.06	-1.2%	2.11%
	PTCHILD	3.26	3.22	-0.04	-1.2%	2.22%
	4T FAMILY	5.07	5.01	-0.06	-1.2%	2.24%
	Total	4.80	4.74	-0.06	-1.2%	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.02	2.00	-0.02	-1.0%	3.09%
	2T FAMILY	5.35	5.30	-0.05	-0.9%	3.11%
	DOUBLE	5.15	5.10	-0.05	-1.0%	3.03%
	3T FAMILY	5.45	5.40	-0.05	-0.9%	3.05%
	PTCHILD	3.64	3.60	-0.04	-1.1%	3.15%
	4T FAMILY	5.66	5.60	-0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.79	1.77	-0.02	-1.1%	2.31%
	2T FAMILY	4.74	4.69	-0.05	-1.1%	2.40%
	DOUBLE	4.56	4.51	-0.05	-1.1%	2.27%
	3T FAMILY	4.83	4.78	-0.05	-1.0%	2.36%
	PTCHILD	3.22	3.19	-0.03	-0.9%	2.57%
	4T FAMILY	5.01	4.96	-0.05	-1.0%	2.48%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.81	1.79	-0.02	-1.1%	2.29%
	2T FAMILY	4.80	4.74	-0.06	-1.2%	2.16%
	DOUBLE	4.62	4.56	-0.06	-1.3%	2.24%
	3T FAMILY	4.89	4.83	-0.06	-1.2%	2.11%
	PTCHILD	3.26	3.22	-0.04	-1.2%	2.22%
	4T FAMILY	5.07	5.01	-0.06	-1.2%	2.24%
	Total	1.81	1.79	-0.02	-1.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.02	2.00	-0.02	-1.0%	3.09%
	2T FAMILY	5.35	5.30	-0.05	-0.9%	3.11%
	DOUBLE	5.15	5.10	-0.05	-1.0%	3.03%
	3T FAMILY	5.45	5.40	-0.05	-0.9%	3.05%
	PTCHILD	3.64	3.60	-0.04	-1.1%	3.15%
	4T FAMILY	5.66	5.60	-0.06	-1.1%	3.13%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.79	1.77	-0.02	-1.1%	2.31%
	2T FAMILY	4.74	4.69	-0.05	-1.1%	2.40%
	DOUBLE	4.56	4.51	-0.05	-1.1%	2.27%
	3T FAMILY	4.83	4.78	-0.05	-1.0%	2.36%
	PTCHILD	3.22	3.19	-0.03	-0.9%	2.57%
	4T FAMILY	5.01	4.96	-0.05	-1.0%	2.48%
	Total	3.17	3.13	-0.03	-1.1%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.72	-26.04	-17.32	198.6%	2.52%
	2T FAMILY	-23.11	-69.01	-45.90	198.6%	2.53%
	DOUBLE	-22.24	-66.40	-44.16	198.6%	2.52%
	3T FAMILY	-23.54	-70.31	-46.77	198.7%	2.52%
	PTCHILD	-15.70	-46.87	-31.17	198.5%	2.52%
	4T FAMILY	-24.42	-72.91	-48.49	198.6%	2.52%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-10.98	-23.22	-12.24	111.5%	2.52%
	2T FAMILY	-29.10	-61.53	-32.43	111.4%	2.52%
	DOUBLE	-28.00	-59.21	-31.21	111.5%	2.51%
	3T FAMILY	-29.65	-62.69	-33.04	111.4%	2.50%
	PTCHILD	-19.76	-41.80	-22.04	111.5%	2.53%
	4T FAMILY	-30.74	-65.02	-34.28	111.5%	2.52%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.63**	**5.70**	**-0.94**	**-14.1%**	
Small Group Subtotal		**581.46**	**637.45**	**55.99**	**9.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	319.46	350.91	31.45	9.8%	2.50%
	2T FAMILY	846.58	929.91	83.33	9.8%	2.50%
	DOUBLE	814.63	894.82	80.19	9.8%	2.50%
	3T FAMILY	862.54	947.46	84.92	9.8%	2.50%
	PTCHILD	575.03	631.64	56.61	9.8%	2.50%
	4T FAMILY	894.49	982.55	88.06	9.8%	2.50%
	Total	530.31	582.51	52.20	9.8%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	290.51	312.16	21.65	7.5%	2.50%
	2T FAMILY	769.86	827.22	57.36	7.5%	2.50%
	DOUBLE	740.81	796.01	55.20	7.5%	2.50%
	3T FAMILY	784.38	842.83	58.45	7.5%	2.50%
	PTCHILD	522.91	561.89	38.98	7.5%	2.50%
	4T FAMILY	813.42	874.05	60.63	7.5%	2.50%
	Total	290.51	312.16	21.65	7.5%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	314.75	346.96	32.21	10.2%	2.50%
	2T FAMILY	834.09	919.44	85.35	10.2%	2.50%
	DOUBLE	802.62	884.75	82.13	10.2%	2.50%
	3T FAMILY	849.83	936.79	86.96	10.2%	2.50%
	PTCHILD	566.55	624.53	57.98	10.2%	2.50%
	4T FAMILY	881.30	971.49	90.19	10.2%	2.50%
	Total	834.09	919.44	85.35	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	285.81	308.39	22.58	7.9%	2.50%
	2T FAMILY	757.40	817.23	59.83	7.9%	2.50%
	DOUBLE	728.81	786.39	57.58	7.9%	2.50%
	3T FAMILY	771.68	832.65	60.97	7.9%	2.50%
	PTCHILD	514.45	555.10	40.65	7.9%	2.50%
	4T FAMILY	800.26	863.49	63.23	7.9%	2.50%
	Total	474.45	511.93	37.48	7.9%	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	307.10	340.41	33.31	10.8%	2.50%
	2T FAMILY	813.83	902.09	88.26	10.8%	2.50%
	DOUBLE	783.11	868.05	84.94	10.8%	2.50%
	3T FAMILY	829.17	919.11	89.94	10.8%	2.50%
	PTCHILD	552.78	612.74	59.96	10.8%	2.50%
	4T FAMILY	859.88	953.15	93.27	10.8%	2.50%
	Total	528.79	586.15	57.35	10.8%	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	278.25	302.10	23.85	8.6%	2.50%
	2T FAMILY	737.38	800.57	63.19	8.6%	2.50%
	DOUBLE	709.55	770.36	60.81	8.6%	2.50%
	3T FAMILY	751.27	815.67	64.40	8.6%	2.50%
	PTCHILD	500.85	543.78	42.93	8.6%	2.50%
	4T FAMILY	779.10	845.88	66.78	8.6%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	329.63	362.62	32.99	10.0%	2.50%
	2T FAMILY	873.54	960.94	87.40	10.0%	2.50%
	DOUBLE	840.57	924.68	84.11	10.0%	2.50%
	3T FAMILY	890.01	979.07	89.06	10.0%	2.50%
	PTCHILD	593.33	652.72	59.39	10.0%	2.50%
	4T FAMILY	922.96	1,015.34	92.38	10.0%	2.50%
	Total	329.63	362.62	32.99	10.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	304.84	331.25	26.41	8.7%	2.50%
	2T FAMILY	807.83	877.81	69.98	8.7%	2.50%
	DOUBLE	777.35	844.69	67.34	8.7%	2.50%
	3T FAMILY	823.06	894.38	71.32	8.7%	2.50%
	PTCHILD	548.71	596.25	47.54	8.7%	2.50%
	4T FAMILY	853.55	927.50	73.95	8.7%	2.50%
	Total	445.96	484.59	38.63	8.7%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	346.31	384.50	38.19	11.0%	2.50%
	2T FAMILY	917.73	1,018.93	101.20	11.0%	2.50%
	DOUBLE	883.10	980.48	97.38	11.0%	2.50%
	3T FAMILY	935.03	1,038.15	103.12	11.0%	2.50%
	PTCHILD	623.36	692.10	68.74	11.0%	2.50%
	4T FAMILY	969.67	1,076.60	106.93	11.0%	2.50%
	Total	471.10	523.05	51.95	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	332.59	366.09	33.50	10.1%	2.50%
	2T FAMILY	881.37	970.14	88.77	10.1%	2.50%
	DOUBLE	848.11	933.53	85.42	10.1%	2.50%
	3T FAMILY	898.00	988.44	90.44	10.1%	2.50%
	PTCHILD	598.66	658.96	60.30	10.1%	2.50%
	4T FAMILY	931.25	1,025.05	93.80	10.1%	2.50%
	Total	606.98	668.12	61.14	10.1%	
Small - Base Total		**484.83**	**532.91**	**48.08**	**9.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	147.28	161.63	14.36	9.7%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	89.79	98.31	8.52	9.5%	2.75%
	2T FAMILY	237.94	260.52	22.58	9.5%	2.75%
	DOUBLE	228.96	250.69	21.73	9.5%	2.75%
	3T FAMILY	242.43	265.44	23.01	9.5%	2.75%
	PTCHILD	161.62	176.96	15.34	9.5%	2.75%
	4T FAMILY	251.41	275.27	23.86	9.5%	2.75%
	Total	119.42	130.75	11.33	9.5%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	92.41	96.92	4.51	4.9%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	70.65	76.43	5.78	8.2%	2.77%
	2T FAMILY	187.22	202.54	15.32	8.2%	2.77%
	DOUBLE	180.16	194.90	14.74	8.2%	2.77%
	3T FAMILY	190.76	206.36	15.60	8.2%	2.77%
	PTCHILD	127.17	137.57	10.40	8.2%	2.76%
	4T FAMILY	197.82	214.00	16.18	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	21.45	24.55	3.10	14.5%	2.76%
	2T FAMILY	56.84	65.06	8.22	14.5%	2.76%
	DOUBLE	54.70	62.60	7.90	14.4%	2.76%
	3T FAMILY	57.92	66.29	8.37	14.5%	2.78%
	PTCHILD	38.61	44.19	5.58	14.5%	2.77%
	4T FAMILY	60.06	68.74	8.68	14.5%	2.77%
	Total	29.19	33.41	4.22	14.5%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	68.13	63.83	-4.30	-6.3%	2.75%
	2T FAMILY	180.54	169.15	-11.39	-6.3%	2.75%
	DOUBLE	173.73	162.77	-10.96	-6.3%	2.75%
	3T FAMILY	183.95	172.34	-11.61	-6.3%	2.75%
	PTCHILD	122.63	114.89	-7.74	-6.3%	2.75%
	4T FAMILY	190.76	178.72	-12.04	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	79.97	82.79	2.82	3.5%	2.76%
	2T FAMILY	211.92	219.39	7.47	3.5%	2.75%
	DOUBLE	203.92	211.11	7.19	3.5%	2.75%
	3T FAMILY	215.92	223.53	7.61	3.5%	2.75%
	PTCHILD	143.95	149.02	5.07	3.5%	2.75%
	4T FAMILY	223.92	231.81	7.89	3.5%	2.75%
	Total	93.17	96.45	3.29	3.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	124.68	137.00	12.32	9.9%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.85	32.81	3.96	13.7%	2.76%
	2T FAMILY	76.45	86.95	10.50	13.7%	2.77%
	DOUBLE	73.57	83.67	10.10	13.7%	2.76%
	3T FAMILY	77.90	88.59	10.69	13.7%	2.76%
	PTCHILD	51.93	59.06	7.13	13.7%	2.77%
	4T FAMILY	80.78	91.87	11.09	13.7%	2.76%
	Total	52.29	59.47	7.18	13.7%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.04	80.37	7.33	10.0%	2.74%
	2T FAMILY	193.56	212.98	19.42	10.0%	2.74%
	DOUBLE	186.25	204.94	18.69	10.0%	2.73%
	3T FAMILY	197.21	217.00	19.79	10.0%	2.74%
	PTCHILD	131.47	144.67	13.20	10.0%	2.74%
	4T FAMILY	204.51	225.04	20.53	10.0%	2.74%
	Total	73.04	80.37	7.33	10.0%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.89	102.61	4.72	4.8%	2.74%
	2T FAMILY	259.41	271.92	12.51	4.8%	2.74%
	DOUBLE	249.62	261.66	12.04	4.8%	2.74%
	3T FAMILY	264.30	277.05	12.75	4.8%	2.74%
	PTCHILD	176.20	184.70	8.50	4.8%	2.74%
	4T FAMILY	274.09	287.31	13.22	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	2.75%
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.28	84.47	4.19	5.2%	2.76%
	2T FAMILY	212.74	223.85	11.11	5.2%	2.76%
	DOUBLE	204.71	215.40	10.69	5.2%	2.76%
	3T FAMILY	216.76	228.07	11.31	5.2%	2.76%
	PTCHILD	144.50	152.05	7.55	5.2%	2.76%
	4T FAMILY	224.78	236.52	11.74	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.43	0.45	0.02	4.7%	2.27%
	2T FAMILY	1.14	1.19	0.05	4.4%	1.71%
	DOUBLE	1.10	1.15	0.05	4.5%	2.68%
	3T FAMILY	1.16	1.22	0.06	5.2%	2.52%
	PTCHILD	0.77	0.81	0.04	5.2%	2.53%
	4T FAMILY	1.20	1.26	0.06	5.0%	2.44%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.67	0.71	0.04	6.0%	4.41%
	2T FAMILY	1.78	1.88	0.10	5.6%	4.44%
	DOUBLE	1.71	1.81	0.10	5.8%	4.62%
	3T FAMILY	1.81	1.92	0.11	6.1%	4.35%
	PTCHILD	1.21	1.28	0.07	5.8%	4.92%
	4T FAMILY	1.88	1.99	0.11	5.9%	4.74%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.55	1.65	0.10	6.5%	3.12%
	2T FAMILY	4.11	4.37	0.26	6.3%	3.07%
	DOUBLE	3.95	4.21	0.26	6.6%	3.19%
	3T FAMILY	4.19	4.46	0.27	6.4%	3.24%
	PTCHILD	2.79	2.97	0.18	6.5%	3.13%
	4T FAMILY	4.34	4.62	0.28	6.5%	3.13%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**108.95**	**119.03**	**10.07**	**9.2%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.93	0.90	-0.03	-3.2%	1.12%
	2T FAMILY	2.46	2.39	-0.07	-2.8%	1.27%
	DOUBLE	2.37	2.30	-0.07	-3.0%	1.32%
	3T FAMILY	2.51	2.43	-0.08	-3.2%	1.25%
	PTCHILD	1.67	1.62	-0.05	-3.0%	1.25%
	4T FAMILY	2.60	2.52	-0.08	-3.1%	1.20%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.93	0.90	-0.03	-3.2%	1.12%
	2T FAMILY	2.46	2.39	-0.07	-2.8%	1.27%
	DOUBLE	2.37	2.30	-0.07	-3.0%	1.32%
	3T FAMILY	2.51	2.43	-0.08	-3.2%	1.25%
	PTCHILD	1.67	1.62	-0.05	-3.0%	1.25%
	4T FAMILY	2.60	2.52	-0.08	-3.1%	1.20%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.87	5.81	-1.06	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.12	0.18	0.06	50.0%	12.50%
	2T FAMILY	0.32	0.48	0.16	50.0%	14.29%
	DOUBLE	0.31	0.46	0.15	48.4%	12.20%
	3T FAMILY	0.32	0.49	0.17	53.1%	13.95%
	PTCHILD	0.22	0.32	0.10	45.5%	10.34%
	4T FAMILY	0.34	0.50	0.16	47.1%	11.11%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-16.10	-27.29	-11.19	69.5%	2.52%
	2T FAMILY	-42.67	-72.32	-29.65	69.5%	2.52%
	DOUBLE	-41.06	-69.59	-28.53	69.5%	2.52%
	3T FAMILY	-43.47	-73.68	-30.21	69.5%	2.52%
	PTCHILD	-28.98	-49.12	-20.14	69.5%	2.50%
	4T FAMILY	-45.08	-76.41	-31.33	69.5%	2.51%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-43.46	-58.65	-15.19	35.0%	2.50%
	2T FAMILY	-115.17	-155.42	-40.25	34.9%	2.50%
	DOUBLE	-110.82	-149.56	-38.74	35.0%	2.50%
	3T FAMILY	-117.34	-158.36	-41.02	35.0%	2.51%
	PTCHILD	-78.23	-105.57	-27.34	34.9%	2.50%
	4T FAMILY	-121.69	-164.22	-42.53	34.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	0.98	0.92	-0.06	-6.1%	2.22%
	2T FAMILY	2.60	2.44	-0.16	-6.2%	2.09%
	DOUBLE	2.50	2.35	-0.15	-6.0%	2.17%
	3T FAMILY	2.65	2.48	-0.17	-6.4%	2.06%
	PTCHILD	1.76	1.66	-0.10	-5.7%	2.47%
	4T FAMILY	2.74	2.58	-0.16	-5.8%	2.38%
	Total	1.79	1.68	-0.11	-6.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	0.98	1.01	0.03	3.1%	3.06%
	2T FAMILY	2.60	2.68	0.08	3.1%	3.08%
	DOUBLE	2.50	2.58	0.08	3.2%	3.20%
	3T FAMILY	2.65	2.73	0.08	3.0%	3.02%
	PTCHILD	1.76	1.82	0.06	3.4%	3.41%
	4T FAMILY	2.74	2.83	0.09	3.3%	3.28%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	0.98	0.89	-0.09	-9.2%	1.14%
	2T FAMILY	2.60	2.36	-0.24	-9.2%	1.29%
	DOUBLE	2.50	2.27	-0.23	-9.2%	1.34%
	3T FAMILY	2.65	2.40	-0.25	-9.4%	0.84%
	PTCHILD	1.76	1.60	-0.16	-9.1%	1.27%
	4T FAMILY	2.74	2.49	-0.25	-9.1%	1.22%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.94	0.73	-0.21	-22.3%	4.29%
	2T FAMILY	2.49	1.93	-0.56	-22.5%	3.76%
	DOUBLE	2.40	1.86	-0.54	-22.5%	3.91%
	3T FAMILY	2.54	1.97	-0.57	-22.4%	4.23%
	PTCHILD	1.69	1.31	-0.38	-22.5%	3.97%
	4T FAMILY	2.63	2.04	-0.59	-22.4%	4.08%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.40	1.08	-0.32	-22.9%	2.86%
	2T FAMILY	3.71	2.86	-0.85	-22.9%	2.88%
	DOUBLE	3.57	2.75	-0.82	-23.0%	2.61%
	3T FAMILY	3.78	2.92	-0.86	-22.8%	2.82%
	PTCHILD	2.52	1.94	-0.58	-23.0%	2.65%
	4T FAMILY	3.92	3.02	-0.90	-23.0%	2.72%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.86	-1.85	0.01	-0.5%	3.35%
	2T FAMILY	-4.93	-4.90	0.03	-0.6%	3.38%
	DOUBLE	-4.74	-4.72	0.02	-0.4%	3.51%
	3T FAMILY	-5.02	-5.00	0.02	-0.4%	3.52%
	PTCHILD	-3.35	-3.33	0.02	-0.6%	3.42%
	4T FAMILY	-5.21	-5.18	0.03	-0.6%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.06	-2.04	0.02	-1.0%	2.00%
	2T FAMILY	-5.46	-5.41	0.05	-0.9%	2.08%
	DOUBLE	-5.25	-5.20	0.05	-1.0%	1.96%
	3T FAMILY	-5.56	-5.51	0.05	-0.9%	2.04%
	PTCHILD	-3.71	-3.67	0.04	-1.1%	1.94%
	4T FAMILY	-5.77	-5.71	0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.85	-1.81	0.04	-2.2%	2.26%
	2T FAMILY	-4.90	-4.80	0.10	-2.0%	2.35%
	DOUBLE	-4.72	-4.62	0.10	-2.1%	2.44%
	3T FAMILY	-5.00	-4.89	0.11	-2.2%	2.30%
	PTCHILD	-3.33	-3.26	0.07	-2.1%	2.19%
	4T FAMILY	-5.18	-5.07	0.11	-2.1%	2.22%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.86	1.85	-0.01	-0.5%	3.35%
	2T FAMILY	4.93	4.90	-0.03	-0.6%	3.38%
	DOUBLE	4.74	4.72	-0.02	-0.4%	3.51%
	3T FAMILY	5.02	5.00	-0.02	-0.4%	3.52%
	PTCHILD	3.35	3.33	-0.02	-0.6%	3.42%
	4T FAMILY	5.21	5.18	-0.03	-0.6%	3.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.06	2.04	-0.02	-1.0%	2.00%
	2T FAMILY	5.46	5.41	-0.05	-0.9%	2.08%
	DOUBLE	5.25	5.20	-0.05	-1.0%	1.96%
	3T FAMILY	5.56	5.51	-0.05	-0.9%	2.04%
	PTCHILD	3.71	3.67	-0.04	-1.1%	1.94%
	4T FAMILY	5.77	5.71	-0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.85	1.81	-0.04	-2.2%	2.26%
	2T FAMILY	4.90	4.80	-0.10	-2.0%	2.35%
	DOUBLE	4.72	4.62	-0.10	-2.1%	2.44%
	3T FAMILY	5.00	4.89	-0.11	-2.2%	2.30%
	PTCHILD	3.33	3.26	-0.07	-2.1%	2.19%
	4T FAMILY	5.18	5.07	-0.11	-2.1%	2.22%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.86	1.85	-0.01	-0.5%	3.35%
	2T FAMILY	4.93	4.90	-0.03	-0.6%	3.38%
	DOUBLE	4.74	4.72	-0.02	-0.4%	3.51%
	3T FAMILY	5.02	5.00	-0.02	-0.4%	3.52%
	PTCHILD	3.35	3.33	-0.02	-0.6%	3.42%
	4T FAMILY	5.21	5.18	-0.03	-0.6%	3.39%
	Total	2.78	2.77	-0.02	-0.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.06	2.04	-0.02	-1.0%	2.00%
	2T FAMILY	5.46	5.41	-0.05	-0.9%	2.08%
	DOUBLE	5.25	5.20	-0.05	-1.0%	1.96%
	3T FAMILY	5.56	5.51	-0.05	-0.9%	2.04%
	PTCHILD	3.71	3.67	-0.04	-1.1%	1.94%
	4T FAMILY	5.77	5.71	-0.06	-1.0%	1.96%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.85	1.81	-0.04	-2.2%	2.26%
	2T FAMILY	4.90	4.80	-0.10	-2.0%	2.35%
	DOUBLE	4.72	4.62	-0.10	-2.1%	2.44%
	3T FAMILY	5.00	4.89	-0.11	-2.2%	2.30%
	PTCHILD	3.33	3.26	-0.07	-2.1%	2.19%
	4T FAMILY	5.18	5.07	-0.11	-2.1%	2.22%
	Total	2.46	2.41	-0.05	-2.1%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-8.94	-26.68	-17.74	198.4%	2.46%
	2T FAMILY	-23.69	-70.70	-47.01	198.4%	2.45%
	DOUBLE	-22.80	-68.03	-45.23	198.4%	2.45%
	3T FAMILY	-24.14	-72.04	-47.90	198.4%	2.46%
	PTCHILD	-16.09	-48.02	-31.93	198.4%	2.45%
	4T FAMILY	-25.03	-74.70	-49.67	198.4%	2.46%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-11.24	-23.80	-12.56	111.7%	2.50%
	2T FAMILY	-29.79	-63.07	-33.28	111.7%	2.50%
	DOUBLE	-28.66	-60.69	-32.03	111.8%	2.50%
	3T FAMILY	-30.35	-64.26	-33.91	111.7%	2.50%
	PTCHILD	-20.23	-42.84	-22.61	111.8%	2.49%
	4T FAMILY	-31.47	-66.64	-35.17	111.8%	2.49%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**6.34**	**5.40**	**-0.94**	**-14.8%**	
Small Group Subtotal		**591.09**	**647.81**	**56.72**	**9.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
PPS Option #3 $20 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	327.48	359.69	32.21	9.8%	2.50%
	2T FAMILY	867.81	953.18	85.37	9.8%	2.50%
	DOUBLE	835.07	917.21	82.14	9.8%	2.50%
	3T FAMILY	884.20	971.16	86.96	9.8%	2.50%
	PTCHILD	589.46	647.44	57.98	9.8%	2.50%
	4T FAMILY	916.94	1,007.13	90.19	9.8%	2.50%
	Total	427.25	469.27	42.03	9.8%	
PPS Option #4 $20 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	297.78	319.96	22.18	7.4%	2.50%
	2T FAMILY	789.12	847.89	58.77	7.4%	2.50%
	DOUBLE	759.35	815.90	56.55	7.4%	2.50%
	3T FAMILY	804.01	863.89	59.88	7.4%	2.50%
	PTCHILD	536.00	575.93	39.93	7.4%	2.50%
	4T FAMILY	833.78	895.89	62.11	7.4%	2.50%
	Total	297.78	319.96	22.18	7.4%	
PPS Option #5 $25 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	322.65	355.63	32.98	10.2%	2.50%
	2T FAMILY	855.02	942.42	87.40	10.2%	2.50%
	DOUBLE	822.76	906.86	84.10	10.2%	2.50%
	3T FAMILY	871.16	960.20	89.04	10.2%	2.50%
	PTCHILD	580.77	640.13	59.36	10.2%	2.50%
	4T FAMILY	903.42	995.76	92.34	10.2%	2.50%
	Total	322.65	355.63	32.98	10.2%	
PPS Option #6 $25 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	292.97	316.10	23.13	7.9%	2.50%
	2T FAMILY	776.37	837.67	61.30	7.9%	2.50%
	DOUBLE	747.08	806.06	58.98	7.9%	2.50%
	3T FAMILY	791.01	853.47	62.46	7.9%	2.50%
	PTCHILD	527.35	568.98	41.63	7.9%	2.50%
	4T FAMILY	820.32	885.08	64.76	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #7 $35 Copay, $1000 Ded, $2000 Out of Pocket						
500103-43	SINGLE	314.77	348.92	34.15	10.8%	2.50%
	2T FAMILY	834.14	924.64	90.50	10.8%	2.50%
	DOUBLE	802.67	889.75	87.08	10.8%	2.50%
	3T FAMILY	849.88	942.08	92.20	10.8%	2.50%
	PTCHILD	566.59	628.06	61.47	10.8%	2.50%
	4T FAMILY	881.36	976.98	95.62	10.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
PPS Option #8 $35 Copay, $2000 Ded, $4000 Out of Pocket						
500103-43	SINGLE	285.21	309.65	24.44	8.6%	2.50%
	2T FAMILY	755.80	820.57	64.77	8.6%	2.50%
	DOUBLE	727.28	789.61	62.33	8.6%	2.50%
	3T FAMILY	770.07	836.06	65.99	8.6%	2.50%
	PTCHILD	513.38	557.37	43.99	8.6%	2.50%
	4T FAMILY	798.59	867.02	68.43	8.6%	2.50%
	Total	473.45	514.02	40.57	8.6%	
PPS Option #9 $25 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	337.93	371.68	33.75	10.0%	2.50%
	2T FAMILY	895.51	984.95	89.44	10.0%	2.50%
	DOUBLE	861.73	947.78	86.05	10.0%	2.50%
	3T FAMILY	912.42	1,003.54	91.12	10.0%	2.50%
	PTCHILD	608.27	669.02	60.75	10.0%	2.50%
	4T FAMILY	946.20	1,040.70	94.50	10.0%	2.50%
	Total	337.93	371.68	33.75	10.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PPS Option #10 $25/$40 Copay, $500 In-Net/$2000 Oon Ded, $5000 Oop						
500103-43	SINGLE	312.51	339.53	27.02	8.6%	2.50%
	2T FAMILY	828.14	899.75	71.61	8.6%	2.50%
	DOUBLE	796.90	865.80	68.90	8.6%	2.50%
	3T FAMILY	843.77	916.73	72.96	8.6%	2.50%
	PTCHILD	562.52	611.15	48.63	8.6%	2.50%
	4T FAMILY	875.03	950.68	75.65	8.6%	2.50%
	Total	471.77	512.57	40.79	8.6%	
PPS Option #11 $20 Copay, $250 Ded, $1000 Out of Pocket						
500103-43	SINGLE	354.98	394.11	39.13	11.0%	2.50%
	2T FAMILY	940.69	1,044.39	103.70	11.0%	2.50%
	DOUBLE	905.20	1,004.98	99.78	11.0%	2.50%
	3T FAMILY	958.45	1,064.10	105.65	11.0%	2.50%
	PTCHILD	638.96	709.40	70.44	11.0%	2.50%
	4T FAMILY	993.94	1,103.51	109.57	11.0%	2.50%
	Total	482.77	535.99	53.22	11.0%	
PPS Option #12 $20 Copay, $500 Ded, $2000 Out of Pocket						
500103-43	SINGLE	340.92	375.25	34.33	10.1%	2.50%
	2T FAMILY	903.43	994.41	90.98	10.1%	2.50%
	DOUBLE	869.36	956.89	87.53	10.1%	2.50%
	3T FAMILY	920.50	1,013.18	92.68	10.1%	2.50%
	PTCHILD	613.65	675.45	61.80	10.1%	2.50%
	4T FAMILY	954.57	1,050.70	96.13	10.1%	2.50%
	Total	439.90	484.19	44.30	10.1%	
Small - Base Total		**457.85**	**503.14**	**45.29**	**9.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
Rider #504 - $7 / $25 / $40 Rx						
5040103-43	SINGLE	91.39	100.04	8.65	9.5%	2.74%
	2T FAMILY	242.18	265.11	22.93	9.5%	2.74%
	DOUBLE	233.04	255.10	22.06	9.5%	2.74%
	3T FAMILY	246.75	270.11	23.36	9.5%	2.74%
	PTCHILD	164.50	180.07	15.57	9.5%	2.74%
	4T FAMILY	255.89	280.11	24.22	9.5%	2.74%
	Total	133.28	145.89	12.62	9.5%	
Rider #507 - $10 / $20 / $35 Rx						
5070103-43	SINGLE	92.48	101.01	8.53	9.2%	2.75%
	2T FAMILY	245.07	267.68	22.61	9.2%	2.75%
	DOUBLE	235.82	257.58	21.76	9.2%	2.75%
	3T FAMILY	249.70	272.73	23.03	9.2%	2.75%
	PTCHILD	166.46	181.82	15.36	9.2%	2.75%
	4T FAMILY	258.94	282.83	23.89	9.2%	2.75%
	Total	148.16	161.83	13.67	9.2%	
Rider #514 - $10 / $50 / $100 Rx						
5140103-43	SINGLE	71.56	74.87	3.31	4.6%	2.74%
	2T FAMILY	189.63	198.41	8.78	4.6%	2.74%
	DOUBLE	182.48	190.92	8.44	4.6%	2.74%
	3T FAMILY	193.21	202.15	8.94	4.6%	2.74%
	PTCHILD	128.81	134.77	5.96	4.6%	2.74%
	4T FAMILY	200.37	209.64	9.27	4.6%	2.74%
	Total	90.81	95.01	4.20	4.6%	
Rider #539 - 30% ($1 min / $100 max) Rx						
539 (1/1/05)	SINGLE	72.77	78.52	5.75	7.9%	2.73%
	2T FAMILY	192.84	208.08	15.24	7.9%	2.74%
	DOUBLE	185.56	200.23	14.67	7.9%	2.73%
	3T FAMILY	196.48	212.00	15.52	7.9%	2.73%
	PTCHILD	130.99	141.34	10.35	7.9%	2.74%
	4T FAMILY	203.76	219.86	16.10	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #226 - $10/ 100% / 100% Tier 1 Rx						
IHBC-R-226 (1/1/06)	SINGLE	22.11	25.23	3.12	14.1%	2.77%
	2T FAMILY	58.59	66.86	8.27	14.1%	2.77%
	DOUBLE	56.38	64.34	7.96	14.1%	2.78%
	3T FAMILY	59.70	68.12	8.42	14.1%	2.76%
	PTCHILD	39.80	45.41	5.61	14.1%	2.76%
	4T FAMILY	61.91	70.64	8.73	14.1%	2.76%
	Total	30.40	34.69	4.29	14.1%	
$10 / $30 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	70.19	65.57	-4.62	-6.6%	2.73%
	2T FAMILY	186.00	173.76	-12.24	-6.6%	2.73%
	DOUBLE	178.98	167.20	-11.78	-6.6%	2.72%
	3T FAMILY	189.51	177.04	-12.47	-6.6%	2.73%
	PTCHILD	126.34	118.03	-8.31	-6.6%	2.73%
	4T FAMILY	196.53	183.60	-12.93	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx w/$200 deductible on Tiers 2 & 3						
IHBC-RX-R-001 / IHBC-RX-E-002	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $100 Rx						
IHBC-RX-R-001 / IHBC-RX-E-004	SINGLE	82.37	85.07	2.70	3.3%	2.75%
	2T FAMILY	218.28	225.44	7.16	3.3%	2.76%
	DOUBLE	210.04	216.93	6.89	3.3%	2.76%
	3T FAMILY	222.40	229.69	7.29	3.3%	2.76%
	PTCHILD	148.27	153.13	4.86	3.3%	2.76%
	4T FAMILY	230.64	238.20	7.56	3.3%	2.76%
	Total	117.19	121.03	3.84	3.3%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	82.85	90.81	7.96	9.6%	2.74%
	2T FAMILY	219.55	240.65	21.10	9.6%	2.74%
	DOUBLE	211.27	231.57	20.30	9.6%	2.74%
	3T FAMILY	223.70	245.19	21.49	9.6%	2.74%
	PTCHILD	149.13	163.46	14.33	9.6%	2.74%
	4T FAMILY	231.98	254.27	22.29	9.6%	2.74%
	Total	117.27	128.54	11.27	9.6%	
$4 / $25 / 50% Rx (min $40 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.53	93.89	8.36	9.8%	2.74%
	2T FAMILY	226.65	248.81	22.16	9.8%	2.74%
	DOUBLE	218.10	239.42	21.32	9.8%	2.74%
	3T FAMILY	230.93	253.50	22.57	9.8%	2.74%
	PTCHILD	153.95	169.00	15.05	9.8%	2.74%
	4T FAMILY	239.48	262.89	23.41	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	29.72	33.72	4.00	13.5%	
$10 / $30 / 50% Rx (min $45 copay Tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	75.24	82.59	7.35	9.8%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	2.74%
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
Rider #020 - Contraceptive Removal - Religious Groups						
IHBC-POSR-020	SINGLE	-3.27	-2.79	0.48	-14.7%	2.57%
	2T FAMILY	-8.67	-7.39	1.28	-14.8%	2.50%
	DOUBLE	-8.34	-7.11	1.23	-14.7%	2.45%
	3T FAMILY	-8.83	-7.53	1.30	-14.7%	2.59%
	PTCHILD	-5.89	-5.02	0.87	-14.8%	2.45%
	4T FAMILY	-9.16	-7.81	1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #021 - Direct Pay Contraceptive Benefit						
IHBC-POSR-021	SINGLE	3.27	2.79	-0.48	-14.7%	2.57%
	2T FAMILY	8.67	7.39	-1.28	-14.8%	2.50%
	DOUBLE	8.34	7.11	-1.23	-14.7%	2.45%
	3T FAMILY	8.83	7.53	-1.30	-14.7%	2.59%
	PTCHILD	5.89	5.02	-0.87	-14.8%	2.45%
	4T FAMILY	9.16	7.81	-1.35	-14.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.91	0.96	0.05	5.5%	3.23%
	2T FAMILY	2.41	2.54	0.13	5.4%	3.25%
	DOUBLE	2.32	2.45	0.13	5.6%	3.38%
	3T FAMILY	2.46	2.59	0.13	5.3%	3.19%
	PTCHILD	1.64	1.73	0.09	5.5%	3.59%
	4T FAMILY	2.55	2.69	0.14	5.5%	3.46%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.20	1.27	0.07	5.8%	2.42%
	2T FAMILY	3.18	3.37	0.19	6.0%	2.43%
	DOUBLE	3.06	3.24	0.18	5.9%	2.53%
	3T FAMILY	3.24	3.43	0.19	5.9%	2.39%
	PTCHILD	2.16	2.29	0.13	6.0%	2.69%
	4T FAMILY	3.36	3.56	0.20	6.0%	2.59%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - $0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**105.36**	**114.25**	**8.89**	**8.4%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
Rider #522 - Inpatient Rehabilitation for Substance Abuse Contract Year						
5220113-43	SINGLE	0.96	0.93	-0.03	-3.1%	3.33%
	2T FAMILY	2.54	2.46	-0.08	-3.1%	2.93%
	DOUBLE	2.45	2.37	-0.08	-3.3%	3.04%
	3T FAMILY	2.59	2.51	-0.08	-3.1%	3.29%
	PTCHILD	1.73	1.67	-0.06	-3.5%	3.09%
	4T FAMILY	2.69	2.60	-0.09	-3.3%	3.17%
	Total	N/A	N/A	N/A	N/A	
Rider #522 - Inpatient Rehabilitation for Substance Abuse Calendar Year						
5220113-43	SINGLE	0.96	0.93	-0.03	-3.1%	3.33%
	2T FAMILY	2.54	2.46	-0.08	-3.1%	2.93%
	DOUBLE	2.45	2.37	-0.08	-3.3%	3.04%
	3T FAMILY	2.59	2.51	-0.08	-3.1%	3.29%
	PTCHILD	1.73	1.67	-0.06	-3.5%	3.09%
	4T FAMILY	2.69	2.60	-0.09	-3.3%	3.17%
	Total	N/A	N/A	N/A	N/A	
Rider #526 - Vision Rider						
5260103-43	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	6.24	5.27	-0.97	-15.5%	
Rider #530 - Unlimited Skilled Nursing Facility						
5300103-43	SINGLE	0.13	0.18	0.05	38.5%	0.00%
	2T FAMILY	0.34	0.48	0.14	41.2%	0.00%
	DOUBLE	0.33	0.46	0.13	39.4%	0.00%
	3T FAMILY	0.35	0.49	0.14	40.0%	0.00%
	PTCHILD	0.23	0.32	0.09	39.1%	0.00%
	4T FAMILY	0.36	0.50	0.14	38.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 9)						
550	SINGLE	-16.57	-27.96	-11.39	68.7%	2.46%
	2T FAMILY	-43.91	-74.09	-30.18	68.7%	2.45%
	DOUBLE	-42.25	-71.30	-29.05	68.8%	2.46%
	3T FAMILY	-44.74	-75.49	-30.75	68.7%	2.46%
	PTCHILD	-29.83	-50.33	-20.50	68.7%	2.46%
	4T FAMILY	-46.40	-78.29	-31.89	68.7%	2.46%
	Total	N/A	N/A	N/A	N/A	
Rider #550 - Bundled Benefit Changes Rider (Part of Base Option 10)						
550	SINGLE	-44.55	-60.11	-15.56	34.9%	2.49%
	2T FAMILY	-118.06	-159.29	-41.23	34.9%	2.49%
	DOUBLE	-113.60	-153.28	-39.68	34.9%	2.49%
	3T FAMILY	-120.29	-162.30	-42.01	34.9%	2.49%
	PTCHILD	-80.19	-108.20	-28.01	34.9%	2.49%
	4T FAMILY	-124.74	-168.31	-43.57	34.9%	2.49%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt.1-8,11,12)						
IHBC-R-014	SINGLE	1.01	0.94	-0.07	-6.9%	2.17%
	2T FAMILY	2.68	2.49	-0.19	-7.1%	2.05%
	DOUBLE	2.58	2.40	-0.18	-7.0%	2.13%
	3T FAMILY	2.73	2.54	-0.19	-7.0%	2.42%
	PTCHILD	1.82	1.69	-0.13	-7.1%	1.81%
	4T FAMILY	2.83	2.63	-0.20	-7.1%	1.94%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rider #014 - Mental Health Rider - Small Groups (Opt. 9)						
IHBC-R-014	SINGLE	1.01	1.02	0.01	1.0%	0.99%
	2T FAMILY	2.68	2.70	0.02	0.7%	0.75%
	DOUBLE	2.58	2.60	0.02	0.8%	0.78%
	3T FAMILY	2.73	2.75	0.02	0.7%	0.73%
	PTCHILD	1.82	1.84	0.02	1.1%	1.10%
	4T FAMILY	2.83	2.86	0.03	1.1%	1.06%
	Total	N/A	N/A	N/A	N/A	
Rider #014 - Mental Health Rider - Small Groups (Opt. 10)						
IHBC-R-014	SINGLE	1.01	0.92	-0.09	-8.9%	3.37%
	2T FAMILY	2.68	2.44	-0.24	-9.0%	3.39%
	DOUBLE	2.58	2.35	-0.23	-8.9%	3.52%
	3T FAMILY	2.73	2.48	-0.25	-9.2%	3.33%
	PTCHILD	1.82	1.66	-0.16	-8.8%	3.75%
	4T FAMILY	2.83	2.58	-0.25	-8.8%	3.61%
	Total	N/A	N/A	N/A	N/A	
Rider #017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	9.82	9.82	0.00	N/A	
Rider #037 - Right To Life Rider (Abortion Excl)						
IHBC-POSR-037	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #038 - Sterilization Rider						
IHBC-POSR-038	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 30 Any Opt.						
IHBC-R-036	SINGLE	0.97	0.74	-0.23	-23.7%	1.37%
	2T FAMILY	2.57	1.96	-0.61	-23.7%	1.55%
	DOUBLE	2.47	1.89	-0.58	-23.5%	1.61%
	3T FAMILY	2.62	2.00	-0.62	-23.7%	1.52%
	PTCHILD	1.75	1.33	-0.42	-24.0%	1.53%
	4T FAMILY	2.72	2.07	-0.65	-23.9%	1.47%
	Total	N/A	N/A	N/A	N/A	
Rider #036 - PT/OT/ST Increase visit limits to 45 Any Opt.						
IHBC-R-036	SINGLE	1.44	1.11	-0.33	-22.9%	2.78%
	2T FAMILY	3.82	2.94	-0.88	-23.0%	2.80%
	DOUBLE	3.67	2.83	-0.84	-22.9%	2.91%
	3T FAMILY	3.89	3.00	-0.89	-22.9%	2.74%
	PTCHILD	2.59	2.00	-0.59	-22.8%	3.09%
	4T FAMILY	4.03	3.11	-0.92	-22.8%	2.98%
	Total	1.44	1.11	-0.33	-22.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group
Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions (Opt 1-8, 11, 12)						
IHBC-R1002	SINGLE	-1.90	-1.89	0.01	-0.5%	2.16%
	2T FAMILY	-5.04	-5.01	0.03	-0.6%	2.24%
	DOUBLE	-4.85	-4.82	0.03	-0.6%	2.12%
	3T FAMILY	-5.13	-5.10	0.03	-0.6%	2.00%
	PTCHILD	-3.42	-3.40	0.02	-0.6%	2.10%
	4T FAMILY	-5.32	-5.29	0.03	-0.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 9)						
IHBC-R1002	SINGLE	-2.12	-2.09	0.03	-1.4%	2.45%
	2T FAMILY	-5.62	-5.54	0.08	-1.4%	2.40%
	DOUBLE	-5.41	-5.33	0.08	-1.5%	2.50%
	3T FAMILY	-5.72	-5.64	0.08	-1.4%	2.36%
	PTCHILD	-3.82	-3.76	0.06	-1.6%	2.45%
	4T FAMILY	-5.94	-5.85	0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions (Opt 10)						
IHBC-R1002	SINGLE	-1.89	-1.86	0.03	-1.6%	2.76%
	2T FAMILY	-5.01	-4.93	0.08	-1.6%	2.71%
	DOUBLE	-4.82	-4.74	0.08	-1.7%	2.60%
	3T FAMILY	-5.10	-5.02	0.08	-1.6%	2.66%
	PTCHILD	-3.40	-3.35	0.05	-1.5%	2.76%
	4T FAMILY	-5.29	-5.21	0.08	-1.5%	2.76%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 1-8, 11, 12)						
IHBC-R1005	SINGLE	1.90	1.89	-0.01	-0.5%	2.16%
	2T FAMILY	5.04	5.01	-0.03	-0.6%	2.24%
	DOUBLE	4.85	4.82	-0.03	-0.6%	2.12%
	3T FAMILY	5.13	5.10	-0.03	-0.6%	2.00%
	PTCHILD	3.42	3.40	-0.02	-0.6%	2.10%
	4T FAMILY	5.32	5.29	-0.03	-0.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 9)						
IHBC-R1005	SINGLE	2.12	2.09	-0.03	-1.4%	2.45%
	2T FAMILY	5.62	5.54	-0.08	-1.4%	2.40%
	DOUBLE	5.41	5.33	-0.08	-1.5%	2.50%
	3T FAMILY	5.72	5.64	-0.08	-1.4%	2.36%
	PTCHILD	3.82	3.76	-0.06	-1.6%	2.45%
	4T FAMILY	5.94	5.85	-0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (Opt 10)						
IHBC-R1005	SINGLE	1.89	1.86	-0.03	-1.6%	2.76%
	2T FAMILY	5.01	4.93	-0.08	-1.6%	2.71%
	DOUBLE	4.82	4.74	-0.08	-1.7%	2.60%
	3T FAMILY	5.10	5.02	-0.08	-1.6%	2.66%
	PTCHILD	3.40	3.35	-0.05	-1.5%	2.76%
	4T FAMILY	5.29	5.21	-0.08	-1.5%	2.76%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 1-8, 11, 12)						
IHBC-MHP-A-001	SINGLE	1.90	1.89	-0.01	-0.5%	2.16%
	2T FAMILY	5.04	5.01	-0.03	-0.6%	2.24%
	DOUBLE	4.85	4.82	-0.03	-0.6%	2.12%
	3T FAMILY	5.13	5.10	-0.03	-0.6%	2.00%
	PTCHILD	3.42	3.40	-0.02	-0.6%	2.10%
	4T FAMILY	5.32	5.29	-0.03	-0.6%	2.12%
	Total	1.96	1.95	-0.01	-0.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
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Market Segment: Small Group
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PPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (Opt 9)						
IHBC-MHP-A-001	SINGLE	2.12	2.09	-0.03	-1.4%	2.45%
	2T FAMILY	5.62	5.54	-0.08	-1.4%	2.40%
	DOUBLE	5.41	5.33	-0.08	-1.5%	2.50%
	3T FAMILY	5.72	5.64	-0.08	-1.4%	2.36%
	PTCHILD	3.82	3.76	-0.06	-1.6%	2.45%
	4T FAMILY	5.94	5.85	-0.09	-1.5%	2.45%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (Opt 10)						
IHBC-MHP-A-001	SINGLE	1.89	1.86	-0.03	-1.6%	2.76%
	2T FAMILY	5.01	4.93	-0.08	-1.6%	2.71%
	DOUBLE	4.82	4.74	-0.08	-1.7%	2.60%
	3T FAMILY	5.10	5.02	-0.08	-1.6%	2.66%
	PTCHILD	3.40	3.35	-0.05	-1.5%	2.76%
	4T FAMILY	5.29	5.21	-0.08	-1.5%	2.76%
	Total	3.14	3.09	-0.05	-1.6%	
Out-of-Pocket Maximum Rider from $500 to $1,000 (Part of Base Option 11)						
IHBC-R1006	SINGLE	-9.17	-27.36	-18.19	198.4%	2.55%
	2T FAMILY	-24.30	-72.50	-48.20	198.4%	2.55%
	DOUBLE	-23.38	-69.77	-46.39	198.4%	2.56%
	3T FAMILY	-24.76	-73.87	-49.11	198.3%	2.54%
	PTCHILD	-16.51	-49.25	-32.74	198.3%	2.56%
	4T FAMILY	-25.68	-76.61	-50.93	198.3%	2.56%
	Total	N/A	N/A	N/A	N/A	
Out-of-Pocket Maximum Rider from $1,00 to $2,000 (Part of Base Option 12)						
IHBC-R1006	SINGLE	-11.53	-24.39	-12.86	111.5%	2.48%
	2T FAMILY	-30.55	-64.63	-34.08	111.6%	2.47%
	DOUBLE	-29.40	-62.19	-32.79	111.5%	2.47%
	3T FAMILY	-31.13	-65.85	-34.72	111.5%	2.47%
	PTCHILD	-20.75	-43.90	-23.15	111.6%	2.47%
	4T FAMILY	-32.28	-68.29	-36.01	111.6%	2.48%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**5.72**	**4.89**	**-0.83**	**-14.6%**	
Small Group Subtotal		**576.20**	**619.27**	**43.07**	**7.5%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	511 Farber Lakes Dr., Buffalo, NY 14221	47034	NDPD-127211453
Company submitting the rate adjustment request		NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 ALL Quarters

Cohort of Policyholders Affected by the Rate Table Below:

Description Form No.	Tier	Current Factor	Proposed Factor	% Change
Age through 29 Make Available Rider				
IHBC-R1004	SINGLE	N/A	N/A	N/A
	2T FAMILY	1.020	1.020	0.0%
	DOUBLE	N/A	N/A	N/A
	3T FAMILY	1.020	1.020	0.0%
	PTCHILD	1.020	1.020	0.0%
	4T FAMILY	1.020	1.020	0.0%

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	353.95	384.66	30.71	8.7%	0.60%
	2T FAMILY	937.97	1,019.35	81.38	8.7%	0.60%
	DOUBLE	902.57	980.88	78.31	8.7%	0.60%
	3T FAMILY	955.67	1,038.58	82.91	8.7%	0.60%
	PTCHILD	637.11	692.39	55.28	8.7%	0.60%
	4T FAMILY	991.06	1,077.05	85.99	8.7%	0.60%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	347.65	378.50	30.85	8.9%	0.78%
	2T FAMILY	921.27	1,003.03	81.76	8.9%	0.78%
	DOUBLE	886.51	965.18	78.67	8.9%	0.78%
	3T FAMILY	938.66	1,021.95	83.29	8.9%	0.78%
	PTCHILD	625.77	681.30	55.53	8.9%	0.78%
	4T FAMILY	973.42	1,059.80	86.38	8.9%	0.78%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	348.49	377.10	28.61	8.2%	0.16%
	2T FAMILY	923.50	999.32	75.82	8.2%	0.16%
	DOUBLE	888.65	961.61	72.96	8.2%	0.16%
	3T FAMILY	940.92	1,018.17	77.25	8.2%	0.16%
	PTCHILD	627.28	678.78	51.50	8.2%	0.16%
	4T FAMILY	975.77	1,055.88	80.11	8.2%	0.16%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	337.58	368.37	30.79	9.1%	1.00%
	2T FAMILY	894.59	976.18	81.59	9.1%	1.00%
	DOUBLE	860.83	939.34	78.51	9.1%	1.00%
	3T FAMILY	911.47	994.60	83.13	9.1%	1.00%
	PTCHILD	607.64	663.07	55.43	9.1%	1.00%
	4T FAMILY	945.22	1,031.44	86.22	9.1%	1.00%
	Total	616.09	672.28	56.19	9.1%	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	320.06	361.48	41.42	12.9%	4.72%
	2T FAMILY	848.16	957.92	109.76	12.9%	4.72%
	DOUBLE	816.15	921.77	105.62	12.9%	4.72%
	3T FAMILY	864.16	976.00	111.84	12.9%	4.72%
	PTCHILD	576.11	650.66	74.55	12.9%	4.72%
	4T FAMILY	896.17	1,012.14	115.97	12.9%	4.72%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	301.19	340.62	39.43	13.1%	4.84%
	2T FAMILY	798.15	902.64	104.49	13.1%	4.84%
	DOUBLE	768.03	868.58	100.55	13.1%	4.84%
	3T FAMILY	813.21	919.67	106.46	13.1%	4.83%
	PTCHILD	542.14	613.12	70.98	13.1%	4.84%
	4T FAMILY	843.33	953.74	110.41	13.1%	4.84%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	287.18	327.38	40.20	14.0%	5.70%
	2T FAMILY	761.03	867.56	106.53	14.0%	5.70%
	DOUBLE	732.31	834.82	102.51	14.0%	5.69%
	3T FAMILY	775.39	883.93	108.54	14.0%	5.70%
	PTCHILD	516.92	589.28	72.36	14.0%	5.69%
	4T FAMILY	804.10	916.66	112.56	14.0%	5.69%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**616.09**	**672.28**	**56.19**	**9.1%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	83.63	92.23	8.60	10.3%	0.93%
	2T FAMILY	221.62	244.41	22.79	10.3%	0.93%
	DOUBLE	213.26	235.19	21.93	10.3%	0.93%
	3T FAMILY	225.80	249.02	23.22	10.3%	0.93%
	PTCHILD	150.53	166.01	15.48	10.3%	0.93%
	4T FAMILY	234.16	258.24	24.08	10.3%	0.93%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	84.63	93.12	8.49	10.0%	0.70%
	2T FAMILY	224.27	246.77	22.50	10.0%	0.70%
	DOUBLE	215.81	237.46	21.65	10.0%	0.70%
	3T FAMILY	228.50	251.42	22.92	10.0%	0.70%
	PTCHILD	152.33	167.62	15.29	10.0%	0.70%
	4T FAMILY	236.96	260.74	23.78	10.0%	0.70%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	75.39	78.41	3.02	4.0%	-4.82%
	2T FAMILY	199.78	207.79	8.01	4.0%	-4.82%
	DOUBLE	192.24	199.95	7.71	4.0%	-4.82%
	3T FAMILY	203.55	211.71	8.16	4.0%	-4.82%
	PTCHILD	135.70	141.14	5.44	4.0%	-4.82%
	4T FAMILY	211.09	219.55	8.46	4.0%	-4.82%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	65.49	69.01	3.52	5.4%	-3.58%
	2T FAMILY	173.55	182.88	9.33	5.4%	-3.57%
	DOUBLE	167.00	175.98	8.98	5.4%	-3.57%
	3T FAMILY	176.82	186.33	9.51	5.4%	-3.58%
	PTCHILD	117.88	124.22	6.34	5.4%	-3.58%
	4T FAMILY	183.37	193.23	9.86	5.4%	-3.58%
	Total	119.52	125.95	6.42	5.4%	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	55.41	56.08	0.67	1.2%	-7.38%
	2T FAMILY	146.84	148.61	1.77	1.2%	-7.39%
	DOUBLE	141.30	143.00	1.70	1.2%	-7.38%
	3T FAMILY	149.61	151.42	1.81	1.2%	-7.38%
	PTCHILD	99.74	100.94	1.20	1.2%	-7.39%
	4T FAMILY	155.15	157.02	1.87	1.2%	-7.38%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	66.60	72.39	5.79	8.7%	-0.54%
	2T FAMILY	176.49	191.83	15.34	8.7%	-0.54%
	DOUBLE	169.83	184.59	14.76	8.7%	-0.54%
	3T FAMILY	179.82	195.45	15.63	8.7%	-0.54%
	PTCHILD	119.88	130.30	10.42	8.7%	-0.53%
	4T FAMILY	186.48	202.69	16.21	8.7%	-0.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	64.23	60.45	-3.78	-5.9%	-13.86%
	2T FAMILY	170.21	160.19	-10.02	-5.9%	-13.87%
	DOUBLE	163.79	154.15	-9.64	-5.9%	-13.86%
	3T FAMILY	173.42	163.22	-10.20	-5.9%	-13.86%
	PTCHILD	115.61	108.81	-6.80	-5.9%	-13.86%
	4T FAMILY	179.84	169.26	-10.58	-5.9%	-13.86%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	75.83	83.72	7.89	10.4%	1.04%
	2T FAMILY	200.95	221.86	20.91	10.4%	1.04%
	DOUBLE	193.37	213.49	20.12	10.4%	1.04%
	3T FAMILY	204.74	226.04	21.30	10.4%	1.04%
	PTCHILD	136.49	150.70	14.21	10.4%	1.04%
	4T FAMILY	212.32	234.42	22.10	10.4%	1.04%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	20.23	23.25	3.02	14.9%	5.20%
	2T FAMILY	53.61	61.61	8.00	14.9%	5.19%
	DOUBLE	51.59	59.29	7.70	14.9%	5.20%
	3T FAMILY	54.62	62.78	8.16	14.9%	5.21%
	PTCHILD	36.41	41.85	5.44	14.9%	5.20%
	4T FAMILY	56.64	65.10	8.46	14.9%	5.20%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	78.28	86.56	8.28	10.6%	1.19%
	2T FAMILY	207.44	229.38	21.94	10.6%	1.19%
	DOUBLE	199.61	220.73	21.12	10.6%	1.19%
	3T FAMILY	211.36	233.71	22.35	10.6%	1.19%
	PTCHILD	140.90	155.81	14.91	10.6%	1.20%
	4T FAMILY	219.18	242.37	23.19	10.6%	1.19%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	27.20	31.08	3.88	14.3%	4.58%
	2T FAMILY	72.08	82.36	10.28	14.3%	4.57%
	DOUBLE	69.36	79.25	9.89	14.3%	4.57%
	3T FAMILY	73.44	83.92	10.48	14.3%	4.59%
	PTCHILD	48.96	55.94	6.98	14.3%	4.56%
	4T FAMILY	76.16	87.02	10.86	14.3%	4.57%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	68.85	76.13	7.28	10.6%	1.18%
	2T FAMILY	182.45	201.74	19.29	10.6%	1.18%
	DOUBLE	175.57	194.13	18.56	10.6%	1.18%
	3T FAMILY	185.90	205.55	19.65	10.6%	1.18%
	PTCHILD	123.93	137.03	13.10	10.6%	1.18%
	4T FAMILY	192.78	213.16	20.38	10.6%	1.18%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	92.28	97.20	4.92	5.3%	-3.61%
	2T FAMILY	244.54	257.58	13.04	5.3%	-3.61%
	DOUBLE	235.31	247.86	12.55	5.3%	-3.61%
	3T FAMILY	249.16	262.44	13.28	5.3%	-3.61%
	PTCHILD	166.10	174.96	8.86	5.3%	-3.61%
	4T FAMILY	258.38	272.16	13.78	5.3%	-3.61%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.19	87.33	5.14	6.3%	-2.76%
	2T FAMILY	217.80	231.42	13.62	6.3%	-2.76%
	DOUBLE	209.58	222.69	13.11	6.3%	-2.76%
	3T FAMILY	221.91	235.79	13.88	6.3%	-2.76%
	PTCHILD	147.94	157.19	9.25	6.3%	-2.77%
	4T FAMILY	230.13	244.52	14.39	6.3%	-2.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	75.67	80.00	4.33	5.7%	-3.24%
	2T FAMILY	200.53	212.00	11.47	5.7%	-3.24%
	DOUBLE	192.96	204.00	11.04	5.7%	-3.24%
	3T FAMILY	204.31	216.00	11.69	5.7%	-3.24%
	PTCHILD	136.21	144.00	7.79	5.7%	-3.24%
	4T FAMILY	211.88	224.00	12.12	5.7%	-3.24%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.52	0.55	0.03	5.8%	-3.51%
	2T FAMILY	1.38	1.46	0.08	5.8%	-3.31%
	DOUBLE	1.33	1.40	0.07	5.3%	-3.45%
	3T FAMILY	1.40	1.49	0.09	6.4%	-3.25%
	PTCHILD	0.94	0.99	0.05	5.3%	-3.88%
	4T FAMILY	1.46	1.54	0.08	5.5%	-3.75%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.63	0.67	0.04	6.3%	-1.47%
	2T FAMILY	1.67	1.78	0.11	6.6%	-1.11%
	DOUBLE	1.61	1.71	0.10	6.2%	-1.16%
	3T FAMILY	1.70	1.81	0.11	6.5%	-1.63%
	PTCHILD	1.13	1.21	0.08	7.1%	-0.82%
	4T FAMILY	1.76	1.88	0.12	6.8%	-1.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.83	0.88	0.05	6.0%	-2.22%
	2T FAMILY	2.20	2.33	0.13	5.9%	-2.51%
	DOUBLE	2.12	2.24	0.12	5.7%	-2.61%
	3T FAMILY	2.24	2.38	0.14	6.2%	-2.06%
	PTCHILD	1.49	1.58	0.09	6.0%	-2.47%
	4T FAMILY	2.32	2.46	0.14	6.0%	-2.38%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.09	1.17	0.08	7.3%	-1.68%
	2T FAMILY	2.89	3.10	0.21	7.3%	-1.59%
	DOUBLE	2.78	2.98	0.20	7.2%	-1.65%
	3T FAMILY	2.94	3.16	0.22	7.5%	-1.56%
	PTCHILD	1.96	2.11	0.15	7.7%	-1.40%
	4T FAMILY	3.05	3.28	0.23	7.5%	-1.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.45	1.56	0.11	7.6%	-1.89%
	2T FAMILY	3.84	4.13	0.29	7.6%	-1.90%
	DOUBLE	3.70	3.98	0.28	7.6%	-1.73%
	3T FAMILY	3.92	4.21	0.29	7.4%	-1.86%
	PTCHILD	2.61	2.81	0.20	7.7%	-1.75%
	4T FAMILY	4.06	4.37	0.31	7.6%	-1.80%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.17%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.18%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.18%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.14%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.12%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	2.99	2.57	-0.42	-14.0%	-21.17%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.18%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.18%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.14%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.12%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**119.52**	**125.95**	**6.42**	**5.4%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.06	3.80	-0.26	-6.4%	-13.04%
	2T FAMILY	10.76	10.07	-0.69	-6.4%	-13.04%
	DOUBLE	10.35	9.69	-0.66	-6.4%	-13.02%
	3T FAMILY	10.96	10.26	-0.70	-6.4%	-13.05%
	PTCHILD	7.31	6.84	-0.47	-6.4%	-13.09%
	4T FAMILY	11.37	10.64	-0.73	-6.4%	-13.07%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.44	1.64	-0.80	-32.8%	-37.64%
	2T FAMILY	6.47	4.35	-2.12	-32.8%	-37.59%
	DOUBLE	6.22	4.18	-2.04	-32.8%	-37.70%
	3T FAMILY	6.59	4.43	-2.16	-32.8%	-37.61%
	PTCHILD	4.39	2.95	-1.44	-32.8%	-37.63%
	4T FAMILY	6.83	4.59	-2.24	-32.8%	-37.64%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.18	2.70	-1.48	-35.4%	-40.00%
	2T FAMILY	11.08	7.16	-3.92	-35.4%	-39.98%
	DOUBLE	10.66	6.89	-3.77	-35.4%	-39.98%
	3T FAMILY	11.29	7.29	-4.00	-35.4%	-40.00%
	PTCHILD	7.52	4.86	-2.66	-35.4%	-40.00%
	4T FAMILY	11.70	7.56	-4.14	-35.4%	-40.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.38	3.10	-2.28	-42.4%	-46.46%
	2T FAMILY	14.26	8.22	-6.04	-42.4%	-46.41%
	DOUBLE	13.72	7.91	-5.81	-42.3%	-46.41%
	3T FAMILY	14.53	8.37	-6.16	-42.4%	-46.45%
	PTCHILD	9.68	5.58	-4.10	-42.4%	-46.45%
	4T FAMILY	15.06	8.68	-6.38	-42.4%	-46.45%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.12	0.15	0.03	25.0%	15.38%
	2T FAMILY	0.32	0.40	0.08	25.0%	17.65%
	DOUBLE	0.31	0.38	0.07	22.6%	15.15%
	3T FAMILY	0.32	0.41	0.09	28.1%	17.14%
	PTCHILD	0.22	0.27	0.05	22.7%	17.39%
	4T FAMILY	0.34	0.42	0.08	23.5%	16.67%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.07	1.07	0.00	0.0%	-6.96%
	2T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	DOUBLE	2.73	2.73	0.00	0.0%	-6.83%
	3T FAMILY	2.89	2.89	0.00	0.0%	-7.07%
	PTCHILD	1.93	1.93	0.00	0.0%	-6.76%
	4T FAMILY	3.00	3.00	0.00	0.0%	-6.83%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.07	1.07	0.00	0.0%	-6.96%
	2T FAMILY	2.84	2.84	0.00	0.0%	-6.89%
	DOUBLE	2.73	2.73	0.00	0.0%	-6.83%
	3T FAMILY	2.89	2.89	0.00	0.0%	-7.07%
	PTCHILD	1.93	1.93	0.00	0.0%	-6.76%
	4T FAMILY	3.00	3.00	0.00	0.0%	-6.83%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.35	2.35	0.00	0.0%	-7.11%
	2T FAMILY	6.23	6.23	0.00	0.0%	-7.01%
	DOUBLE	5.99	5.99	0.00	0.0%	-7.13%
	3T FAMILY	6.35	6.35	0.00	0.0%	-7.03%
	PTCHILD	4.23	4.23	0.00	0.0%	-7.03%
	4T FAMILY	6.58	6.58	0.00	0.0%	-7.06%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.13	2.13	0.00	0.0%	-6.99%
	2T FAMILY	5.64	5.64	0.00	0.0%	-7.08%
	DOUBLE	5.43	5.43	0.00	0.0%	-7.02%
	3T FAMILY	5.75	5.75	0.00	0.0%	-6.96%
	PTCHILD	3.83	3.83	0.00	0.0%	-7.04%
	4T FAMILY	5.96	5.96	0.00	0.0%	-7.02%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.60	2.49	-0.11	-4.2%	-11.07%
	2T FAMILY	6.89	6.60	-0.29	-4.2%	-11.05%
	DOUBLE	6.63	6.35	-0.28	-4.2%	-11.06%
	3T FAMILY	7.02	6.72	-0.30	-4.3%	-11.11%
	PTCHILD	4.68	4.48	-0.20	-4.3%	-11.11%
	4T FAMILY	7.28	6.97	-0.31	-4.3%	-11.10%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.16	2.66	-0.50	-15.8%	-21.76%
	2T FAMILY	8.37	7.05	-1.32	-15.8%	-21.75%
	DOUBLE	8.06	6.78	-1.28	-15.9%	-21.80%
	3T FAMILY	8.53	7.18	-1.35	-15.8%	-21.79%
	PTCHILD	5.69	4.79	-0.90	-15.8%	-21.73%
	4T FAMILY	8.85	7.45	-1.40	-15.8%	-21.74%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.12	0.97	-0.15	-13.4%	-19.83%
	2T FAMILY	2.97	2.57	-0.40	-13.5%	-19.94%
	DOUBLE	2.86	2.47	-0.39	-13.6%	-20.06%
	3T FAMILY	3.02	2.62	-0.40	-13.2%	-19.88%
	PTCHILD	2.02	1.75	-0.27	-13.4%	-19.72%
	4T FAMILY	3.14	2.72	-0.42	-13.4%	-19.76%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.28	1.02	-0.26	-20.3%	-26.09%
	2T FAMILY	3.39	2.70	-0.69	-20.4%	-26.23%
	DOUBLE	3.26	2.60	-0.66	-20.2%	-26.14%
	3T FAMILY	3.46	2.75	-0.71	-20.5%	-26.27%
	PTCHILD	2.30	1.84	-0.46	-20.0%	-25.81%
	4T FAMILY	3.58	2.86	-0.72	-20.1%	-25.91%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.07	0.67	-0.40	-37.4%	-41.74%
	2T FAMILY	2.84	1.78	-1.06	-37.3%	-41.64%
	DOUBLE	2.73	1.71	-1.02	-37.4%	-41.64%
	3T FAMILY	2.89	1.81	-1.08	-37.4%	-41.80%
	PTCHILD	1.93	1.21	-0.72	-37.3%	-41.55%
	4T FAMILY	3.00	1.88	-1.12	-37.3%	-41.61%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.36	-1.86	0.50	-21.2%	-26.77%
	2T FAMILY	-6.25	-4.93	1.32	-21.1%	-26.75%
	DOUBLE	-6.02	-4.74	1.28	-21.3%	-26.85%
	3T FAMILY	-6.37	-5.02	1.35	-21.2%	-26.82%
	PTCHILD	-4.25	-3.35	0.90	-21.2%	-26.70%
	4T FAMILY	-6.61	-5.21	1.40	-21.2%	-26.72%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	1.98	1.89	-0.09	-4.5%	-11.27%
	2T FAMILY	5.25	5.01	-0.24	-4.6%	-11.17%
	DOUBLE	5.05	4.82	-0.23	-4.6%	-11.23%
	3T FAMILY	5.35	5.10	-0.25	-4.7%	-11.30%
	PTCHILD	3.56	3.40	-0.16	-4.5%	-11.23%
	4T FAMILY	5.54	5.29	-0.25	-4.5%	-11.24%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.17	0.80	-0.37	-31.6%	-36.51%
	2T FAMILY	3.10	2.12	-0.98	-31.6%	-36.53%
	DOUBLE	2.98	2.04	-0.94	-31.5%	-36.45%
	3T FAMILY	3.16	2.16	-1.00	-31.6%	-36.47%
	PTCHILD	2.11	1.44	-0.67	-31.8%	-36.56%
	4T FAMILY	3.28	2.24	-1.04	-31.7%	-36.54%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.76	1.79	-0.97	-35.1%	-39.93%
	2T FAMILY	7.31	4.74	-2.57	-35.2%	-40.00%
	DOUBLE	7.04	4.56	-2.48	-35.2%	-40.00%
	3T FAMILY	7.45	4.83	-2.62	-35.2%	-40.00%
	PTCHILD	4.97	3.22	-1.75	-35.2%	-39.93%
	4T FAMILY	7.73	5.01	-2.72	-35.2%	-39.93%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.02	2.29	-1.73	-43.0%	-47.11%
	2T FAMILY	10.65	6.07	-4.58	-43.0%	-47.08%
	DOUBLE	10.25	5.84	-4.41	-43.0%	-47.10%
	3T FAMILY	10.85	6.18	-4.67	-43.0%	-47.13%
	PTCHILD	7.24	4.12	-3.12	-43.1%	-47.11%
	4T FAMILY	11.26	6.41	-4.85	-43.1%	-47.11%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.73	0.65	-0.08	-11.0%	-16.67%
	2T FAMILY	1.93	1.72	-0.21	-10.9%	-16.91%
	DOUBLE	1.86	1.66	-0.20	-10.8%	-16.58%
	3T FAMILY	1.97	1.76	-0.21	-10.7%	-16.59%
	PTCHILD	1.31	1.17	-0.14	-10.7%	-16.43%
	4T FAMILY	2.04	1.82	-0.22	-10.8%	-16.51%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.09	0.98	-0.11	-10.1%	-16.95%
	2T FAMILY	2.89	2.60	-0.29	-10.0%	-16.93%
	DOUBLE	2.78	2.50	-0.28	-10.1%	-16.94%
	3T FAMILY	2.94	2.65	-0.29	-9.9%	-16.93%
	PTCHILD	1.96	1.76	-0.20	-10.2%	-16.98%
	4T FAMILY	3.05	2.74	-0.31	-10.2%	-16.97%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.86	0.76	-0.10	-11.6%	-18.28%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	-18.29%
	DOUBLE	2.19	1.94	-0.25	-11.4%	-18.14%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	-18.33%
	PTCHILD	1.55	1.37	-0.18	-11.6%	-17.96%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	-18.08%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.04	-2.00	0.04	-2.0%	-8.68%
	2T FAMILY	-5.41	-5.30	0.11	-2.0%	-8.62%
	DOUBLE	-5.20	-5.10	0.10	-1.9%	-8.60%
	3T FAMILY	-5.51	-5.40	0.11	-2.0%	-8.63%
	PTCHILD	-3.67	-3.60	0.07	-1.9%	-8.63%
	4T FAMILY	-5.71	-5.60	0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	3.73	3.65	-0.08	-2.0%	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.04	2.00	-0.04	-2.0%	-8.68%
	2T FAMILY	5.41	5.30	-0.11	-2.0%	-8.62%
	DOUBLE	5.20	5.10	-0.10	-1.9%	-8.60%
	3T FAMILY	5.51	5.40	-0.11	-2.0%	-8.63%
	PTCHILD	3.67	3.60	-0.07	-1.9%	-8.63%
	4T FAMILY	5.71	5.60	-0.11	-1.9%	-8.65%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**3.73**	**3.65**	**-0.08**	**-2.0%**	
Small Group Subtotal		**739.33**	**801.87**	**62.54**	**8.5%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	363.94	394.27	30.33	8.3%	2.50%
	2T FAMILY	964.44	1,044.82	80.38	8.3%	2.50%
	DOUBLE	928.05	1,005.39	77.34	8.3%	2.50%
	3T FAMILY	982.64	1,064.53	81.89	8.3%	2.50%
	PTCHILD	655.09	709.69	54.60	8.3%	2.50%
	4T FAMILY	1,019.03	1,103.96	84.93	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	357.47	387.96	30.49	8.5%	2.50%
	2T FAMILY	947.30	1,028.09	80.79	8.5%	2.50%
	DOUBLE	911.55	989.30	77.75	8.5%	2.50%
	3T FAMILY	965.17	1,047.49	82.32	8.5%	2.50%
	PTCHILD	643.45	698.33	54.88	8.5%	2.50%
	4T FAMILY	1,000.92	1,086.29	85.37	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	358.34	386.52	28.18	7.9%	2.50%
	2T FAMILY	949.60	1,024.28	74.68	7.9%	2.50%
	DOUBLE	913.77	985.63	71.86	7.9%	2.50%
	3T FAMILY	967.52	1,043.60	76.08	7.9%	2.50%
	PTCHILD	645.01	695.74	50.73	7.9%	2.50%
	4T FAMILY	1,003.35	1,082.26	78.91	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	347.15	377.58	30.43	8.8%	2.50%
	2T FAMILY	919.95	1,000.59	80.64	8.8%	2.50%
	DOUBLE	885.23	962.83	77.60	8.8%	2.50%
	3T FAMILY	937.31	1,019.47	82.16	8.8%	2.50%
	PTCHILD	624.87	679.64	54.77	8.8%	2.50%
	4T FAMILY	972.02	1,057.22	85.20	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	328.55	370.52	41.97	12.8%	2.50%
	2T FAMILY	870.66	981.88	111.22	12.8%	2.50%
	DOUBLE	837.80	944.83	107.03	12.8%	2.50%
	3T FAMILY	887.09	1,000.40	113.31	12.8%	2.50%
	PTCHILD	591.39	666.94	75.55	12.8%	2.50%
	4T FAMILY	919.94	1,037.46	117.52	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	309.26	349.15	39.89	12.9%	2.50%
	2T FAMILY	819.54	925.25	105.71	12.9%	2.50%
	DOUBLE	788.61	890.33	101.72	12.9%	2.50%
	3T FAMILY	835.00	942.71	107.71	12.9%	2.51%
	PTCHILD	556.67	628.47	71.80	12.9%	2.50%
	4T FAMILY	865.93	977.62	111.69	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	294.81	335.57	40.76	13.8%	2.50%
	2T FAMILY	781.25	889.26	108.01	13.8%	2.50%
	DOUBLE	751.77	855.70	103.93	13.8%	2.50%
	3T FAMILY	795.99	906.04	110.05	13.8%	2.50%
	PTCHILD	530.66	604.03	73.37	13.8%	2.50%
	4T FAMILY	825.47	939.60	114.13	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	86.14	94.76	8.62	10.0%	2.74%
	2T FAMILY	228.27	251.11	22.84	10.0%	2.74%
	DOUBLE	219.66	241.64	21.98	10.0%	2.74%
	3T FAMILY	232.58	255.85	23.27	10.0%	2.74%
	PTCHILD	155.05	170.57	15.52	10.0%	2.75%
	4T FAMILY	241.19	265.33	24.14	10.0%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	87.17	95.68	8.51	9.8%	2.75%
	2T FAMILY	231.00	253.55	22.55	9.8%	2.75%
	DOUBLE	222.28	243.98	21.70	9.8%	2.75%
	3T FAMILY	235.36	258.34	22.98	9.8%	2.75%
	PTCHILD	156.91	172.22	15.31	9.8%	2.74%
	4T FAMILY	244.08	267.90	23.82	9.8%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	77.65	80.57	2.92	3.8%	2.75%
	2T FAMILY	205.77	213.51	7.74	3.8%	2.75%
	DOUBLE	198.01	205.45	7.44	3.8%	2.75%
	3T FAMILY	209.66	217.54	7.88	3.8%	2.75%
	PTCHILD	139.77	145.03	5.26	3.8%	2.76%
	4T FAMILY	217.42	225.60	8.18	3.8%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	67.46	70.91	3.45	5.1%	2.75%
	2T FAMILY	178.77	187.91	9.14	5.1%	2.75%
	DOUBLE	172.02	180.82	8.80	5.1%	2.75%
	3T FAMILY	182.14	191.46	9.32	5.1%	2.75%
	PTCHILD	121.43	127.64	6.21	5.1%	2.75%
	4T FAMILY	188.89	198.55	9.66	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	57.08	57.63	0.55	1.0%	2.76%
	2T FAMILY	151.26	152.72	1.46	1.0%	2.77%
	DOUBLE	145.55	146.96	1.41	1.0%	2.77%
	3T FAMILY	154.12	155.60	1.48	1.0%	2.76%
	PTCHILD	102.74	103.73	0.99	1.0%	2.76%
	4T FAMILY	159.82	161.36	1.54	1.0%	2.76%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	68.60	74.37	5.77	8.4%	2.74%
	2T FAMILY	181.79	197.08	15.29	8.4%	2.74%
	DOUBLE	174.93	189.64	14.71	8.4%	2.74%
	3T FAMILY	185.22	200.80	15.58	8.4%	2.74%
	PTCHILD	123.48	133.87	10.39	8.4%	2.74%
	4T FAMILY	192.08	208.24	16.16	8.4%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	66.15	62.12	-4.03	-6.1%	2.76%
	2T FAMILY	175.30	164.62	-10.68	-6.1%	2.77%
	DOUBLE	168.68	158.41	-10.27	-6.1%	2.76%
	3T FAMILY	178.61	167.72	-10.89	-6.1%	2.76%
	PTCHILD	119.07	111.82	-7.25	-6.1%	2.77%
	4T FAMILY	185.22	173.94	-11.28	-6.1%	2.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	78.10	86.03	7.93	10.2%	2.76%
	2T FAMILY	206.97	227.98	21.01	10.2%	2.76%
	DOUBLE	199.16	219.38	20.22	10.2%	2.76%
	3T FAMILY	210.87	232.28	21.41	10.2%	2.76%
	PTCHILD	140.58	154.85	14.27	10.2%	2.75%
	4T FAMILY	218.68	240.88	22.20	10.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	20.83	23.89	3.06	14.7%	2.75%
	2T FAMILY	55.20	63.31	8.11	14.7%	2.76%
	DOUBLE	53.12	60.92	7.80	14.7%	2.75%
	3T FAMILY	56.24	64.50	8.26	14.7%	2.74%
	PTCHILD	37.49	43.00	5.51	14.7%	2.75%
	4T FAMILY	58.32	66.89	8.57	14.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	80.63	88.95	8.32	10.3%	2.76%
	2T FAMILY	213.67	235.72	22.05	10.3%	2.76%
	DOUBLE	205.61	226.82	21.21	10.3%	2.76%
	3T FAMILY	217.70	240.17	22.47	10.3%	2.76%
	PTCHILD	145.13	160.11	14.98	10.3%	2.76%
	4T FAMILY	225.76	249.06	23.30	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.02	31.93	3.91	14.0%	2.73%
	2T FAMILY	74.25	84.61	10.36	14.0%	2.73%
	DOUBLE	71.45	81.42	9.97	14.0%	2.74%
	3T FAMILY	75.65	86.21	10.56	14.0%	2.73%
	PTCHILD	50.44	57.47	7.03	13.9%	2.74%
	4T FAMILY	78.46	89.40	10.94	13.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	70.92	78.23	7.31	10.3%	2.76%
	2T FAMILY	187.94	207.31	19.37	10.3%	2.76%
	DOUBLE	180.85	199.49	18.64	10.3%	2.76%
	3T FAMILY	191.48	211.22	19.74	10.3%	2.76%
	PTCHILD	127.66	140.81	13.15	10.3%	2.76%
	4T FAMILY	198.58	219.04	20.46	10.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	95.05	99.87	4.82	5.1%	2.75%
	2T FAMILY	251.88	264.66	12.78	5.1%	2.75%
	DOUBLE	242.38	254.67	12.29	5.1%	2.75%
	3T FAMILY	256.64	269.65	13.01	5.1%	2.75%
	PTCHILD	171.09	179.77	8.68	5.1%	2.75%
	4T FAMILY	266.14	279.64	13.50	5.1%	2.75%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	84.65	89.73	5.08	6.0%	
	2T FAMILY	224.32	237.78	13.46	6.0%	2.75%
	DOUBLE	215.86	228.81	12.95	6.0%	2.75%
	3T FAMILY	228.56	242.27	13.71	6.0%	2.75%
	PTCHILD	152.37	161.51	9.14	6.0%	2.75%
	4T FAMILY	237.02	251.24	14.22	6.0%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	77.94	82.20	4.26	5.5%	2.75%
	2T FAMILY	206.54	217.83	11.29	5.5%	2.75%
	DOUBLE	198.75	209.61	10.86	5.5%	2.75%
	3T FAMILY	210.44	221.94	11.50	5.5%	2.75%
	PTCHILD	140.29	147.96	7.67	5.5%	2.75%
	4T FAMILY	218.23	230.16	11.93	5.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.54	0.56	0.02	3.7%	1.82%
	2T FAMILY	1.43	1.48	0.05	3.5%	1.37%
	DOUBLE	1.38	1.43	0.05	3.6%	2.14%
	3T FAMILY	1.46	1.51	0.05	3.4%	1.34%
	PTCHILD	0.97	1.01	0.04	4.1%	2.02%
	4T FAMILY	1.51	1.57	0.06	4.0%	1.95%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.65	0.68	0.03	4.6%	1.49%
	2T FAMILY	1.72	1.80	0.08	4.7%	1.12%
	DOUBLE	1.66	1.73	0.07	4.2%	1.17%
	3T FAMILY	1.76	1.84	0.08	4.5%	1.66%
	PTCHILD	1.17	1.22	0.05	4.3%	0.83%
	4T FAMILY	1.82	1.90	0.08	4.4%	1.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.85	0.91	0.06	7.1%	3.41%
	2T FAMILY	2.25	2.41	0.16	7.1%	3.43%
	DOUBLE	2.17	2.32	0.15	6.9%	3.57%
	3T FAMILY	2.30	2.46	0.16	7.0%	3.36%
	PTCHILD	1.53	1.64	0.11	7.2%	3.80%
	4T FAMILY	2.38	2.55	0.17	7.1%	3.66%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.13	1.20	0.07	6.2%	2.56%
	2T FAMILY	2.99	3.18	0.19	6.4%	2.58%
	DOUBLE	2.88	3.06	0.18	6.3%	2.68%
	3T FAMILY	3.05	3.24	0.19	6.2%	2.53%
	PTCHILD	2.03	2.16	0.13	6.4%	2.37%
	4T FAMILY	3.16	3.36	0.20	6.3%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.50	1.60	0.10	6.7%	2.56%
	2T FAMILY	3.98	4.24	0.26	6.5%	2.66%
	DOUBLE	3.83	4.08	0.25	6.5%	2.51%
	3T FAMILY	4.05	4.32	0.27	6.7%	2.61%
	PTCHILD	2.70	2.88	0.18	6.7%	2.49%
	4T FAMILY	4.20	4.48	0.28	6.7%	2.52%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.08	-2.64	0.44	-14.3%	2.72%
	2T FAMILY	-8.16	-7.00	1.16	-14.2%	2.79%
	DOUBLE	-7.85	-6.73	1.12	-14.3%	2.75%
	3T FAMILY	-8.32	-7.13	1.19	-14.3%	2.74%
	PTCHILD	-5.54	-4.75	0.79	-14.3%	2.59%
	4T FAMILY	-8.62	-7.39	1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.08	2.64	-0.44	-14.3%	2.72%
	2T FAMILY	8.16	7.00	-1.16	-14.2%	2.79%
	DOUBLE	7.85	6.73	-1.12	-14.3%	2.75%
	3T FAMILY	8.32	7.13	-1.19	-14.3%	2.74%
	PTCHILD	5.54	4.75	-0.79	-14.3%	2.59%
	4T FAMILY	8.62	7.39	-1.23	-14.3%	2.64%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.16	3.90	-0.26	-6.3%	2.63%
	2T FAMILY	11.02	10.34	-0.68	-6.2%	2.68%
	DOUBLE	10.61	9.95	-0.66	-6.2%	2.68%
	3T FAMILY	11.23	10.53	-0.70	-6.2%	2.63%
	PTCHILD	7.49	7.02	-0.47	-6.3%	2.63%
	4T FAMILY	11.65	10.92	-0.73	-6.3%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.50	1.69	-0.81	-32.4%	3.05%
	2T FAMILY	6.63	4.48	-2.15	-32.4%	2.99%
	DOUBLE	6.38	4.31	-2.07	-32.4%	3.11%
	3T FAMILY	6.75	4.56	-2.19	-32.4%	2.93%
	PTCHILD	4.50	3.04	-1.46	-32.4%	3.05%
	4T FAMILY	7.00	4.73	-2.27	-32.4%	3.05%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.28	2.76	-1.52	-35.5%	2.22%
	2T FAMILY	11.34	7.31	-4.03	-35.5%	2.09%
	DOUBLE	10.91	7.04	-3.87	-35.5%	2.18%
	3T FAMILY	11.56	7.45	-4.11	-35.6%	2.19%
	PTCHILD	7.70	4.97	-2.73	-35.5%	2.26%
	4T FAMILY	11.98	7.73	-4.25	-35.5%	2.25%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.51	3.18	-2.33	-42.3%	2.58%
	2T FAMILY	14.60	8.43	-6.17	-42.3%	2.55%
	DOUBLE	14.05	8.11	-5.94	-42.3%	2.53%
	3T FAMILY	14.88	8.59	-6.29	-42.3%	2.63%
	PTCHILD	9.92	5.72	-4.20	-42.3%	2.51%
	4T FAMILY	15.43	8.90	-6.53	-42.3%	2.53%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.12	0.15	0.03	25.0%	0.00%
	2T FAMILY	0.32	0.40	0.08	25.0%	0.00%
	DOUBLE	0.31	0.38	0.07	22.6%	0.00%
	3T FAMILY	0.32	0.41	0.09	28.1%	0.00%
	PTCHILD	0.22	0.27	0.05	22.7%	0.00%
	4T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.09	1.09	0.00	0.0%	1.87%
	2T FAMILY	2.89	2.89	0.00	0.0%	1.76%
	DOUBLE	2.78	2.78	0.00	0.0%	1.83%
	3T FAMILY	2.94	2.94	0.00	0.0%	1.73%
	PTCHILD	1.96	1.96	0.00	0.0%	1.55%
	4T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.09	1.09	0.00	0.0%	1.87%
	2T FAMILY	2.89	2.89	0.00	0.0%	1.76%
	DOUBLE	2.78	2.78	0.00	0.0%	1.83%
	3T FAMILY	2.94	2.94	0.00	0.0%	1.73%
	PTCHILD	1.96	1.96	0.00	0.0%	1.55%
	4T FAMILY	3.05	3.05	0.00	0.0%	1.67%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.40	2.40	0.00	0.0%	2.13%
	2T FAMILY	6.36	6.36	0.00	0.0%	2.09%
	DOUBLE	6.12	6.12	0.00	0.0%	2.17%
	3T FAMILY	6.48	6.48	0.00	0.0%	2.05%
	PTCHILD	4.32	4.32	0.00	0.0%	2.13%
	4T FAMILY	6.72	6.72	0.00	0.0%	2.13%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.18	2.18	0.00	0.0%	2.35%
	2T FAMILY	5.78	5.78	0.00	0.0%	2.48%
	DOUBLE	5.56	5.56	0.00	0.0%	2.39%
	3T FAMILY	5.89	5.89	0.00	0.0%	2.43%
	PTCHILD	3.92	3.92	0.00	0.0%	2.35%
	4T FAMILY	6.10	6.10	0.00	0.0%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.67	2.56	-0.11	-4.1%	2.81%
	2T FAMILY	7.08	6.78	-0.30	-4.2%	2.73%
	DOUBLE	6.81	6.53	-0.28	-4.1%	2.83%
	3T FAMILY	7.21	6.91	-0.30	-4.2%	2.83%
	PTCHILD	4.81	4.61	-0.20	-4.2%	2.90%
	4T FAMILY	7.48	7.17	-0.31	-4.1%	2.87%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.23	2.72	-0.51	-15.8%	2.26%
	2T FAMILY	8.56	7.21	-1.35	-15.8%	2.27%
	DOUBLE	8.24	6.94	-1.30	-15.8%	2.36%
	3T FAMILY	8.72	7.34	-1.38	-15.8%	2.23%
	PTCHILD	5.81	4.90	-0.91	-15.7%	2.30%
	4T FAMILY	9.04	7.62	-1.42	-15.7%	2.28%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.15	1.00	-0.15	-13.0%	3.09%
	2T FAMILY	3.05	2.65	-0.40	-13.1%	3.11%
	DOUBLE	2.93	2.55	-0.38	-13.0%	3.24%
	3T FAMILY	3.11	2.70	-0.41	-13.2%	3.05%
	PTCHILD	2.07	1.80	-0.27	-13.0%	2.86%
	4T FAMILY	3.22	2.80	-0.42	-13.0%	2.94%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.31	1.05	-0.26	-19.8%	2.94%
	2T FAMILY	3.47	2.78	-0.69	-19.9%	2.96%
	DOUBLE	3.34	2.68	-0.66	-19.8%	3.08%
	3T FAMILY	3.54	2.84	-0.70	-19.8%	3.27%
	PTCHILD	2.36	1.89	-0.47	-19.9%	2.72%
	4T FAMILY	3.67	2.94	-0.73	-19.9%	2.80%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.09	0.69	-0.40	-36.7%	2.99%
	2T FAMILY	2.89	1.83	-1.06	-36.7%	2.81%
	DOUBLE	2.78	1.76	-1.02	-36.7%	2.92%
	3T FAMILY	2.94	1.86	-1.08	-36.7%	2.76%
	PTCHILD	1.96	1.24	-0.72	-36.7%	2.48%
	4T FAMILY	3.05	1.93	-1.12	-36.7%	2.66%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.42	-1.90	0.52	-21.5%	2.15%
	2T FAMILY	-6.41	-5.04	1.37	-21.4%	2.23%
	DOUBLE	-6.17	-4.85	1.32	-21.4%	2.32%
	3T FAMILY	-6.53	-5.13	1.40	-21.4%	2.19%
	PTCHILD	-4.36	-3.42	0.94	-21.6%	2.09%
	4T FAMILY	-6.78	-5.32	1.46	-21.5%	2.11%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.03	1.94	-0.09	-4.4%	2.65%
	2T FAMILY	5.38	5.14	-0.24	-4.5%	2.59%
	DOUBLE	5.18	4.95	-0.23	-4.4%	2.70%
	3T FAMILY	5.48	5.24	-0.24	-4.4%	2.75%
	PTCHILD	3.65	3.49	-0.16	-4.4%	2.65%
	4T FAMILY	5.68	5.43	-0.25	-4.4%	2.65%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.20	0.81	-0.39	-32.5%	1.25%
	2T FAMILY	3.18	2.15	-1.03	-32.4%	1.42%
	DOUBLE	3.06	2.07	-0.99	-32.4%	1.47%
	3T FAMILY	3.24	2.19	-1.05	-32.4%	1.39%
	PTCHILD	2.16	1.46	-0.70	-32.4%	1.39%
	4T FAMILY	3.36	2.27	-1.09	-32.4%	1.34%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.83	1.83	-1.00	-35.3%	2.23%
	2T FAMILY	7.50	4.85	-2.65	-35.3%	2.32%
	DOUBLE	7.22	4.67	-2.55	-35.3%	2.41%
	3T FAMILY	7.64	4.94	-2.70	-35.3%	2.28%
	PTCHILD	5.09	3.29	-1.80	-35.4%	2.17%
	4T FAMILY	7.92	5.12	-2.80	-35.4%	2.20%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.12	2.35	-1.77	-43.0%	2.62%
	2T FAMILY	10.92	6.23	-4.69	-42.9%	2.64%
	DOUBLE	10.51	5.99	-4.52	-43.0%	2.57%
	3T FAMILY	11.12	6.35	-4.77	-42.9%	2.75%
	PTCHILD	7.42	4.23	-3.19	-43.0%	2.67%
	4T FAMILY	11.54	6.58	-4.96	-43.0%	2.65%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.75	0.66	-0.09	-12.0%	1.54%
	2T FAMILY	1.99	1.75	-0.24	-12.1%	1.74%
	DOUBLE	1.91	1.68	-0.23	-12.0%	1.20%
	3T FAMILY	2.03	1.78	-0.25	-12.3%	1.14%
	PTCHILD	1.35	1.19	-0.16	-11.9%	1.71%
	4T FAMILY	2.10	1.85	-0.25	-11.9%	1.65%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.12	1.01	-0.11	-9.8%	3.06%
	2T FAMILY	2.97	2.68	-0.29	-9.8%	3.08%
	DOUBLE	2.86	2.58	-0.28	-9.8%	3.20%
	3T FAMILY	3.02	2.73	-0.29	-9.6%	3.02%
	PTCHILD	2.02	1.82	-0.20	-9.9%	3.41%
	4T FAMILY	3.14	2.83	-0.31	-9.9%	3.28%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.88	0.77	-0.11	-12.5%	1.32%
	2T FAMILY	2.33	2.04	-0.29	-12.4%	1.49%
	DOUBLE	2.24	1.96	-0.28	-12.5%	1.03%
	3T FAMILY	2.38	2.08	-0.30	-12.6%	1.46%
	PTCHILD	1.58	1.39	-0.19	-12.0%	1.46%
	4T FAMILY	2.46	2.16	-0.30	-12.2%	1.41%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.09	-2.05	0.04	-1.9%	2.50%
	2T FAMILY	-5.54	-5.43	0.11	-2.0%	2.45%
	DOUBLE	-5.33	-5.23	0.10	-1.9%	2.55%
	3T FAMILY	-5.64	-5.54	0.10	-1.8%	2.59%
	PTCHILD	-3.76	-3.69	0.07	-1.9%	2.50%
	4T FAMILY	-5.85	-5.74	0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.09	2.05	-0.04	-1.9%	2.50%
	2T FAMILY	5.54	5.43	-0.11	-2.0%	2.45%
	DOUBLE	5.33	5.23	-0.10	-1.9%	2.55%
	3T FAMILY	5.64	5.54	-0.10	-1.8%	2.59%
	PTCHILD	3.76	3.69	-0.07	-1.9%	2.50%
	4T FAMILY	5.85	5.74	-0.11	-1.9%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	373.04	404.13	31.09	8.3%	2.50%
	2T FAMILY	988.56	1,070.94	82.38	8.3%	2.50%
	DOUBLE	951.25	1,030.53	79.28	8.3%	2.50%
	3T FAMILY	1,007.21	1,091.15	83.94	8.3%	2.50%
	PTCHILD	671.47	727.43	55.96	8.3%	2.50%
	4T FAMILY	1,044.51	1,131.56	87.05	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	366.41	397.66	31.25	8.5%	2.50%
	2T FAMILY	970.99	1,053.80	82.81	8.5%	2.50%
	DOUBLE	934.35	1,014.03	79.68	8.5%	2.50%
	3T FAMILY	989.31	1,073.68	84.37	8.5%	2.50%
	PTCHILD	659.54	715.79	56.25	8.5%	2.50%
	4T FAMILY	1,025.95	1,113.45	87.50	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	367.30	396.19	28.89	7.9%	2.50%
	2T FAMILY	973.35	1,049.90	76.55	7.9%	2.50%
	DOUBLE	936.62	1,010.28	73.66	7.9%	2.50%
	3T FAMILY	991.71	1,069.71	78.00	7.9%	2.50%
	PTCHILD	661.14	713.14	52.00	7.9%	2.50%
	4T FAMILY	1,028.44	1,109.33	80.89	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	355.83	387.02	31.19	8.8%	2.50%
	2T FAMILY	942.95	1,025.60	82.65	8.8%	2.50%
	DOUBLE	907.37	986.90	79.53	8.8%	2.50%
	3T FAMILY	960.74	1,044.95	84.21	8.8%	2.50%
	PTCHILD	640.49	696.64	56.15	8.8%	2.50%
	4T FAMILY	996.32	1,083.66	87.34	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	336.76	379.78	43.02	12.8%	2.50%
	2T FAMILY	892.41	1,006.42	114.01	12.8%	2.50%
	DOUBLE	858.74	968.44	109.70	12.8%	2.50%
	3T FAMILY	909.25	1,025.41	116.16	12.8%	2.50%
	PTCHILD	606.17	683.60	77.43	12.8%	2.50%
	4T FAMILY	942.93	1,063.38	120.45	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	316.99	357.87	40.88	12.9%	2.50%
	2T FAMILY	840.02	948.36	108.34	12.9%	2.50%
	DOUBLE	808.32	912.57	104.25	12.9%	2.50%
	3T FAMILY	855.87	966.25	110.38	12.9%	2.50%
	PTCHILD	570.58	644.17	73.59	12.9%	2.50%
	4T FAMILY	887.57	1,002.04	114.47	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	302.18	343.96	41.78	13.8%	2.50%
	2T FAMILY	800.78	911.49	110.71	13.8%	2.50%
	DOUBLE	770.56	877.10	106.54	13.8%	2.50%
	3T FAMILY	815.89	928.69	112.80	13.8%	2.50%
	PTCHILD	543.92	619.13	75.21	13.8%	2.50%
	4T FAMILY	846.10	963.09	116.99	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	88.72	97.37	8.65	9.7%	2.75%
	2T FAMILY	235.11	258.03	22.92	9.7%	2.76%
	DOUBLE	226.24	248.29	22.05	9.7%	2.75%
	3T FAMILY	239.54	262.90	23.36	9.8%	2.76%
	PTCHILD	159.70	175.27	15.57	9.7%	2.76%
	4T FAMILY	248.42	272.64	24.22	9.7%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	89.78	98.31	8.53	9.5%	2.75%
	2T FAMILY	237.92	260.52	22.60	9.5%	2.75%
	DOUBLE	228.94	250.69	21.75	9.5%	2.75%
	3T FAMILY	242.41	265.44	23.03	9.5%	2.75%
	PTCHILD	161.60	176.96	15.36	9.5%	2.75%
	4T FAMILY	251.38	275.27	23.89	9.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	79.98	82.79	2.81	3.5%	2.76%
	2T FAMILY	211.95	219.39	7.44	3.5%	2.75%
	DOUBLE	203.95	211.11	7.16	3.5%	2.75%
	3T FAMILY	215.95	223.53	7.58	3.5%	2.75%
	PTCHILD	143.96	149.02	5.06	3.5%	2.75%
	4T FAMILY	223.94	231.81	7.87	3.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	69.48	72.87	3.39	4.9%	2.76%
	2T FAMILY	184.12	193.11	8.99	4.9%	2.77%
	DOUBLE	177.17	185.82	8.65	4.9%	2.77%
	3T FAMILY	187.60	196.75	9.15	4.9%	2.76%
	PTCHILD	125.06	131.17	6.11	4.9%	2.77%
	4T FAMILY	194.54	204.04	9.50	4.9%	2.77%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	58.79	59.21	0.42	0.7%	2.74%
	2T FAMILY	155.79	156.91	1.12	0.7%	2.74%
	DOUBLE	149.91	150.99	1.08	0.7%	2.74%
	3T FAMILY	158.73	159.87	1.14	0.7%	2.74%
	PTCHILD	105.82	106.58	0.76	0.7%	2.75%
	4T FAMILY	164.61	165.79	1.18	0.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	70.66	76.43	5.77	8.2%	2.77%
	2T FAMILY	187.25	202.54	15.29	8.2%	2.77%
	DOUBLE	180.18	194.90	14.72	8.2%	2.77%
	3T FAMILY	190.78	206.36	15.58	8.2%	2.77%
	PTCHILD	127.19	137.57	10.38	8.2%	2.76%
	4T FAMILY	197.85	214.00	16.15	8.2%	2.77%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	68.14	63.83	-4.31	-6.3%	2.75%
	2T FAMILY	180.57	169.15	-11.42	-6.3%	2.75%
	DOUBLE	173.76	162.77	-10.99	-6.3%	2.75%
	3T FAMILY	183.98	172.34	-11.64	-6.3%	2.75%
	PTCHILD	122.65	114.89	-7.76	-6.3%	2.75%
	4T FAMILY	190.79	178.72	-12.07	-6.3%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	80.44	88.39	7.95	9.9%	2.74%
	2T FAMILY	213.17	234.23	21.06	9.9%	2.74%
	DOUBLE	205.12	225.39	20.27	9.9%	2.74%
	3T FAMILY	217.19	238.65	21.46	9.9%	2.74%
	PTCHILD	144.79	159.10	14.31	9.9%	2.74%
	4T FAMILY	225.23	247.49	22.26	9.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	21.46	24.55	3.09	14.4%	2.76%
	2T FAMILY	56.87	65.06	8.19	14.4%	2.76%
	DOUBLE	54.72	62.60	7.88	14.4%	2.76%
	3T FAMILY	57.94	66.29	8.35	14.4%	2.78%
	PTCHILD	38.63	44.19	5.56	14.4%	2.77%
	4T FAMILY	60.09	68.74	8.65	14.4%	2.77%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	83.05	91.39	8.34	10.0%	2.74%
	2T FAMILY	220.08	242.18	22.10	10.0%	2.74%
	DOUBLE	211.78	233.04	21.26	10.0%	2.74%
	3T FAMILY	224.24	246.75	22.51	10.0%	2.74%
	PTCHILD	149.49	164.50	15.01	10.0%	2.74%
	4T FAMILY	232.54	255.89	23.35	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	28.86	32.81	3.95	13.7%	2.76%
	2T FAMILY	76.48	86.95	10.47	13.7%	2.77%
	DOUBLE	73.59	83.67	10.08	13.7%	2.76%
	3T FAMILY	77.92	88.59	10.67	13.7%	2.76%
	PTCHILD	51.95	59.06	7.11	13.7%	2.77%
	4T FAMILY	80.81	91.87	11.06	13.7%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	73.05	80.37	7.32	10.0%	2.74%
	2T FAMILY	193.58	212.98	19.40	10.0%	2.74%
	DOUBLE	186.28	204.94	18.66	10.0%	2.73%
	3T FAMILY	197.24	217.00	19.76	10.0%	2.74%
	PTCHILD	131.49	144.67	13.18	10.0%	2.74%
	4T FAMILY	204.54	225.04	20.50	10.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	97.90	102.61	4.71	4.8%	2.74%
	2T FAMILY	259.44	271.92	12.48	4.8%	2.74%
	DOUBLE	249.65	261.66	12.01	4.8%	2.74%
	3T FAMILY	264.33	277.05	12.72	4.8%	2.74%
	PTCHILD	176.22	184.70	8.48	4.8%	2.74%
	4T FAMILY	274.12	287.31	13.19	4.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	87.19	92.20	5.01	5.7%	
	2T FAMILY	231.05	244.33	13.28	5.7%	2.75%
	DOUBLE	222.33	235.11	12.78	5.7%	2.75%
	3T FAMILY	235.41	248.94	13.53	5.7%	2.75%
	PTCHILD	156.94	165.96	9.02	5.7%	2.76%
	4T FAMILY	244.13	258.16	14.03	5.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	80.27	84.47	4.20	5.2%	2.76%
	2T FAMILY	212.72	223.85	11.13	5.2%	2.76%
	DOUBLE	204.69	215.40	10.71	5.2%	2.76%
	3T FAMILY	216.73	228.07	11.34	5.2%	2.76%
	PTCHILD	144.49	152.05	7.56	5.2%	2.76%
	4T FAMILY	224.76	236.52	11.76	5.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.42	0.45	0.03	7.1%	2.27%
	2T FAMILY	1.11	1.19	0.08	7.2%	1.71%
	DOUBLE	1.07	1.15	0.08	7.5%	2.68%
	3T FAMILY	1.13	1.22	0.09	8.0%	2.52%
	PTCHILD	0.76	0.81	0.05	6.6%	2.53%
	4T FAMILY	1.18	1.26	0.08	6.8%	2.44%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.55	0.57	0.02	3.6%	1.79%
	2T FAMILY	1.46	1.51	0.05	3.4%	2.03%
	DOUBLE	1.40	1.45	0.05	3.6%	1.40%
	3T FAMILY	1.49	1.54	0.05	3.4%	1.99%
	PTCHILD	0.99	1.03	0.04	4.0%	1.98%
	4T FAMILY	1.54	1.60	0.06	3.9%	1.91%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.66	0.71	0.05	7.6%	4.41%
	2T FAMILY	1.75	1.88	0.13	7.4%	4.44%
	DOUBLE	1.68	1.81	0.13	7.7%	4.62%
	3T FAMILY	1.78	1.92	0.14	7.9%	4.35%
	PTCHILD	1.19	1.28	0.09	7.6%	4.92%
	4T FAMILY	1.85	1.99	0.14	7.6%	4.74%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.88	0.93	0.05	5.7%	2.20%
	2T FAMILY	2.33	2.46	0.13	5.6%	2.07%
	DOUBLE	2.24	2.37	0.13	5.8%	2.16%
	3T FAMILY	2.38	2.51	0.13	5.5%	2.03%
	PTCHILD	1.58	1.67	0.09	5.7%	1.83%
	4T FAMILY	2.46	2.60	0.14	5.7%	1.96%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.16	1.24	0.08	6.9%	3.33%
	2T FAMILY	3.07	3.29	0.22	7.2%	3.46%
	DOUBLE	2.96	3.16	0.20	6.8%	3.27%
	3T FAMILY	3.13	3.35	0.22	7.0%	3.40%
	PTCHILD	2.09	2.23	0.14	6.7%	3.24%
	4T FAMILY	3.25	3.47	0.22	6.8%	3.27%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.54	1.65	0.11	7.1%	3.12%
	2T FAMILY	4.08	4.37	0.29	7.1%	3.07%
	DOUBLE	3.93	4.21	0.28	7.1%	3.19%
	3T FAMILY	4.16	4.46	0.30	7.2%	3.24%
	PTCHILD	2.77	2.97	0.20	7.2%	3.13%
	4T FAMILY	4.31	4.62	0.31	7.2%	3.13%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.17	-2.72	0.45	-14.2%	3.03%
	2T FAMILY	-8.40	-7.21	1.19	-14.2%	3.00%
	DOUBLE	-8.08	-6.94	1.14	-14.1%	3.12%
	3T FAMILY	-8.56	-7.34	1.22	-14.3%	2.95%
	PTCHILD	-5.71	-4.90	0.81	-14.2%	3.16%
	4T FAMILY	-8.88	-7.62	1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.17	2.72	-0.45	-14.2%	3.03%
	2T FAMILY	8.40	7.21	-1.19	-14.2%	3.00%
	DOUBLE	8.08	6.94	-1.14	-14.1%	3.12%
	3T FAMILY	8.56	7.34	-1.22	-14.3%	2.95%
	PTCHILD	5.71	4.90	-0.81	-14.2%	3.16%
	4T FAMILY	8.88	7.62	-1.26	-14.2%	3.11%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.26	3.99	-0.27	-6.3%	2.31%
	2T FAMILY	11.29	10.57	-0.72	-6.4%	2.22%
	DOUBLE	10.86	10.17	-0.69	-6.4%	2.21%
	3T FAMILY	11.50	10.77	-0.73	-6.3%	2.28%
	PTCHILD	7.67	7.18	-0.49	-6.4%	2.28%
	4T FAMILY	11.93	11.17	-0.76	-6.4%	2.29%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.56	1.73	-0.83	-32.4%	2.37%
	2T FAMILY	6.78	4.58	-2.20	-32.4%	2.23%
	DOUBLE	6.53	4.41	-2.12	-32.5%	2.32%
	3T FAMILY	6.91	4.67	-2.24	-32.4%	2.41%
	PTCHILD	4.61	3.11	-1.50	-32.5%	2.30%
	4T FAMILY	7.17	4.84	-2.33	-32.5%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.39	2.83	-1.56	-35.5%	2.54%
	2T FAMILY	11.63	7.50	-4.13	-35.5%	2.60%
	DOUBLE	11.19	7.22	-3.97	-35.5%	2.56%
	3T FAMILY	11.85	7.64	-4.21	-35.5%	2.55%
	PTCHILD	7.90	5.09	-2.81	-35.6%	2.41%
	4T FAMILY	12.29	7.92	-4.37	-35.6%	2.46%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.65	3.26	-2.39	-42.3%	2.52%
	2T FAMILY	14.97	8.64	-6.33	-42.3%	2.49%
	DOUBLE	14.41	8.31	-6.10	-42.3%	2.47%
	3T FAMILY	15.26	8.80	-6.46	-42.3%	2.44%
	PTCHILD	10.17	5.87	-4.30	-42.3%	2.62%
	4T FAMILY	15.82	9.13	-6.69	-42.3%	2.58%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.13	0.16	0.03	23.1%	6.67%
	2T FAMILY	0.34	0.42	0.08	23.5%	5.00%
	DOUBLE	0.33	0.41	0.08	24.2%	7.89%
	3T FAMILY	0.35	0.43	0.08	22.9%	4.88%
	PTCHILD	0.23	0.29	0.06	26.1%	7.41%
	4T FAMILY	0.36	0.45	0.09	25.0%	7.14%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.12	1.12	0.00	0.0%	2.75%
	2T FAMILY	2.97	2.97	0.00	0.0%	2.77%
	DOUBLE	2.86	2.86	0.00	0.0%	2.88%
	3T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	PTCHILD	2.02	2.02	0.00	0.0%	3.06%
	4T FAMILY	3.14	3.14	0.00	0.0%	2.95%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.12	1.12	0.00	0.0%	2.75%
	2T FAMILY	2.97	2.97	0.00	0.0%	2.77%
	DOUBLE	2.86	2.86	0.00	0.0%	2.88%
	3T FAMILY	3.02	3.02	0.00	0.0%	2.72%
	PTCHILD	2.02	2.02	0.00	0.0%	3.06%
	4T FAMILY	3.14	3.14	0.00	0.0%	2.95%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.46	2.47	0.01	0.4%	2.92%
	2T FAMILY	6.52	6.55	0.03	0.5%	2.99%
	DOUBLE	6.27	6.30	0.03	0.5%	2.94%
	3T FAMILY	6.64	6.67	0.03	0.5%	2.93%
	PTCHILD	4.43	4.45	0.02	0.5%	3.01%
	4T FAMILY	6.89	6.92	0.03	0.4%	2.98%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.24	2.24	0.00	0.0%	2.75%
	2T FAMILY	5.94	5.94	0.00	0.0%	2.77%
	DOUBLE	5.71	5.71	0.00	0.0%	2.70%
	3T FAMILY	6.05	6.05	0.00	0.0%	2.72%
	PTCHILD	4.03	4.03	0.00	0.0%	2.81%
	4T FAMILY	6.27	6.27	0.00	0.0%	2.79%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.73	2.62	-0.11	-4.0%	2.34%
	2T FAMILY	7.23	6.94	-0.29	-4.0%	2.36%
	DOUBLE	6.96	6.68	-0.28	-4.0%	2.30%
	3T FAMILY	7.37	7.07	-0.30	-4.1%	2.32%
	PTCHILD	4.91	4.72	-0.19	-3.9%	2.39%
	4T FAMILY	7.64	7.34	-0.30	-3.9%	2.37%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.31	2.79	-0.52	-15.7%	2.57%
	2T FAMILY	8.77	7.39	-1.38	-15.7%	2.50%
	DOUBLE	8.44	7.11	-1.33	-15.8%	2.45%
	3T FAMILY	8.94	7.53	-1.41	-15.8%	2.59%
	PTCHILD	5.96	5.02	-0.94	-15.8%	2.45%
	4T FAMILY	9.27	7.81	-1.46	-15.7%	2.49%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.18	1.02	-0.16	-13.6%	2.00%
	2T FAMILY	3.13	2.70	-0.43	-13.7%	1.89%
	DOUBLE	3.01	2.60	-0.41	-13.6%	1.96%
	3T FAMILY	3.19	2.75	-0.44	-13.8%	1.85%
	PTCHILD	2.12	1.84	-0.28	-13.2%	2.22%
	4T FAMILY	3.30	2.86	-0.44	-13.3%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.35	1.08	-0.27	-20.0%	2.86%
	2T FAMILY	3.58	2.86	-0.72	-20.1%	2.88%
	DOUBLE	3.44	2.75	-0.69	-20.1%	2.61%
	3T FAMILY	3.65	2.92	-0.73	-20.0%	2.82%
	PTCHILD	2.43	1.94	-0.49	-20.2%	2.65%
	4T FAMILY	3.78	3.02	-0.76	-20.1%	2.72%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.12	0.71	-0.41	-36.6%	2.90%
	2T FAMILY	2.97	1.88	-1.09	-36.7%	2.73%
	DOUBLE	2.86	1.81	-1.05	-36.7%	2.84%
	3T FAMILY	3.02	1.92	-1.10	-36.4%	3.23%
	PTCHILD	2.02	1.28	-0.74	-36.6%	3.23%
	4T FAMILY	3.14	1.99	-1.15	-36.6%	3.11%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.48	-1.96	0.52	-21.0%	3.16%
	2T FAMILY	-6.57	-5.19	1.38	-21.0%	2.98%
	DOUBLE	-6.32	-5.00	1.32	-20.9%	3.09%
	3T FAMILY	-6.70	-5.29	1.41	-21.0%	3.12%
	PTCHILD	-4.46	-3.53	0.93	-20.9%	3.22%
	4T FAMILY	-6.94	-5.49	1.45	-20.9%	3.20%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.08	1.98	-0.10	-4.8%	2.06%
	2T FAMILY	5.51	5.25	-0.26	-4.7%	2.14%
	DOUBLE	5.30	5.05	-0.25	-4.7%	2.02%
	3T FAMILY	5.62	5.35	-0.27	-4.8%	2.10%
	PTCHILD	3.74	3.56	-0.18	-4.8%	2.01%
	4T FAMILY	5.82	5.54	-0.28	-4.8%	2.03%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.23	0.84	-0.39	-31.7%	3.70%
	2T FAMILY	3.26	2.23	-1.03	-31.6%	3.72%
	DOUBLE	3.14	2.14	-1.00	-31.8%	3.38%
	3T FAMILY	3.32	2.27	-1.05	-31.6%	3.65%
	PTCHILD	2.21	1.51	-0.70	-31.7%	3.42%
	4T FAMILY	3.44	2.35	-1.09	-31.7%	3.52%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.90	1.89	-1.01	-34.8%	3.28%
	2T FAMILY	7.69	5.01	-2.68	-34.9%	3.30%
	DOUBLE	7.40	4.82	-2.58	-34.9%	3.21%
	3T FAMILY	7.83	5.10	-2.73	-34.9%	3.24%
	PTCHILD	5.22	3.40	-1.82	-34.9%	3.34%
	4T FAMILY	8.12	5.29	-2.83	-34.9%	3.32%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.22	2.41	-1.81	-42.9%	2.55%
	2T FAMILY	11.18	6.39	-4.79	-42.8%	2.57%
	DOUBLE	10.76	6.15	-4.61	-42.8%	2.67%
	3T FAMILY	11.39	6.51	-4.88	-42.8%	2.52%
	PTCHILD	7.60	4.34	-3.26	-42.9%	2.60%
	4T FAMILY	11.82	6.75	-5.07	-42.9%	2.58%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.76	0.67	-0.09	-11.8%	1.52%
	2T FAMILY	2.01	1.78	-0.23	-11.4%	1.71%
	DOUBLE	1.94	1.71	-0.23	-11.9%	1.79%
	3T FAMILY	2.05	1.81	-0.24	-11.7%	1.69%
	PTCHILD	1.37	1.21	-0.16	-11.7%	1.68%
	4T FAMILY	2.13	1.88	-0.25	-11.7%	1.62%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.15	1.04	-0.11	-9.6%	2.97%
	2T FAMILY	3.05	2.76	-0.29	-9.5%	2.99%
	DOUBLE	2.93	2.65	-0.28	-9.6%	2.71%
	3T FAMILY	3.11	2.81	-0.30	-9.6%	2.93%
	PTCHILD	2.07	1.87	-0.20	-9.7%	2.75%
	4T FAMILY	3.22	2.91	-0.31	-9.6%	2.83%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.91	0.80	-0.11	-12.1%	3.90%
	2T FAMILY	2.41	2.12	-0.29	-12.0%	3.92%
	DOUBLE	2.32	2.04	-0.28	-12.1%	4.08%
	3T FAMILY	2.46	2.16	-0.30	-12.2%	3.85%
	PTCHILD	1.64	1.44	-0.20	-12.2%	3.60%
	4T FAMILY	2.55	2.24	-0.31	-12.2%	3.70%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.14	-2.09	0.05	-2.3%	1.95%
	2T FAMILY	-5.67	-5.54	0.13	-2.3%	2.03%
	DOUBLE	-5.46	-5.33	0.13	-2.4%	1.91%
	3T FAMILY	-5.78	-5.64	0.14	-2.4%	1.81%
	PTCHILD	-3.85	-3.76	0.09	-2.3%	1.90%
	4T FAMILY	-5.99	-5.85	0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.14	2.09	-0.05	-2.3%	1.95%
	2T FAMILY	5.67	5.54	-0.13	-2.3%	2.03%
	DOUBLE	5.46	5.33	-0.13	-2.4%	1.91%
	3T FAMILY	5.78	5.64	-0.14	-2.4%	1.81%
	PTCHILD	3.85	3.76	-0.09	-2.3%	1.90%
	4T FAMILY	5.99	5.85	-0.14	-2.3%	1.92%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Base Medical Plans						
Option # 2 Prim $20, Spec $20, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	382.37	414.24	31.87	8.3%	2.50%
	2T FAMILY	1,013.28	1,097.74	84.46	8.3%	2.50%
	DOUBLE	975.04	1,056.31	81.27	8.3%	2.50%
	3T FAMILY	1,032.40	1,118.45	86.05	8.3%	2.50%
	PTCHILD	688.27	745.63	57.36	8.3%	2.50%
	4T FAMILY	1,070.64	1,159.87	89.23	8.3%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 3 Prim $25, Spec $25, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	375.57	407.60	32.03	8.5%	2.50%
	2T FAMILY	995.26	1,080.14	84.88	8.5%	2.50%
	DOUBLE	957.70	1,039.38	81.68	8.5%	2.50%
	3T FAMILY	1,014.04	1,100.52	86.48	8.5%	2.50%
	PTCHILD	676.03	733.68	57.65	8.5%	2.50%
	4T FAMILY	1,051.60	1,141.28	89.68	8.5%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 6 Prim $20, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	376.49	406.09	29.60	7.9%	2.50%
	2T FAMILY	997.70	1,076.14	78.44	7.9%	2.50%
	DOUBLE	960.05	1,035.53	75.48	7.9%	2.50%
	3T FAMILY	1,016.52	1,096.44	79.92	7.9%	2.50%
	PTCHILD	677.68	730.96	53.28	7.9%	2.50%
	4T FAMILY	1,054.17	1,137.05	82.88	7.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 7 Prim $35, Spec $35, IP $500, OP $150						
IHBC-EPOC-1	SINGLE	364.72	396.70	31.98	8.8%	2.50%
	2T FAMILY	966.51	1,051.26	84.75	8.8%	2.50%
	DOUBLE	930.04	1,011.59	81.55	8.8%	2.50%
	3T FAMILY	984.74	1,071.09	86.35	8.8%	2.50%
	PTCHILD	656.50	714.06	57.56	8.8%	2.50%
	4T FAMILY	1,021.22	1,110.76	89.54	8.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option #9 $500 Deductible, Prim $25, Spec $25, IP $500, OP $150						
IHBC-C1003	SINGLE	345.18	389.27	44.09	12.8%	2.50%
	2T FAMILY	914.73	1,031.57	116.84	12.8%	2.50%
	DOUBLE	880.21	992.64	112.43	12.8%	2.50%
	3T FAMILY	931.99	1,051.03	119.04	12.8%	2.50%
	PTCHILD	621.32	700.69	79.37	12.8%	2.50%
	4T FAMILY	966.50	1,089.96	123.46	12.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 10 $750 Deductible, Prim $30, Spec $30, IP $700, OP $150						
IHBC-C1003	SINGLE	324.91	366.81	41.90	12.9%	2.50%
	2T FAMILY	861.01	972.05	111.04	12.9%	2.50%
	DOUBLE	828.52	935.37	106.85	12.9%	2.50%
	3T FAMILY	877.26	990.39	113.13	12.9%	2.50%
	PTCHILD	584.84	660.26	75.42	12.9%	2.50%
	4T FAMILY	909.75	1,027.07	117.32	12.9%	2.50%
	Total	N/A	N/A	N/A	N/A	
Option # 11 $1,000 Deductible, Prim $30, Spec $50, IP $1,000, OP $150						
IHBC-C1003	SINGLE	309.74	352.56	42.82	13.8%	2.50%
	2T FAMILY	820.81	934.28	113.47	13.8%	2.50%
	DOUBLE	789.84	899.03	109.19	13.8%	2.50%
	3T FAMILY	836.30	951.91	115.61	13.8%	2.50%
	PTCHILD	557.53	634.61	77.08	13.8%	2.50%
	4T FAMILY	867.27	987.17	119.90	13.8%	2.50%
	Total	N/A	N/A	N/A	N/A	
Small - Base Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Rx Riders						
$7 / $25 / $40 Rx Rider						
IHBC-EPOR-002	SINGLE	91.38	100.04	8.66	9.5%	2.74%
	2T FAMILY	242.16	265.11	22.95	9.5%	2.74%
	DOUBLE	233.02	255.10	22.08	9.5%	2.74%
	3T FAMILY	246.73	270.11	23.38	9.5%	2.74%
	PTCHILD	164.48	180.07	15.59	9.5%	2.74%
	4T FAMILY	255.86	280.11	24.25	9.5%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx Rider						
IHBC-EPOR-004	SINGLE	92.47	101.01	8.54	9.2%	2.75%
	2T FAMILY	245.05	267.68	22.63	9.2%	2.75%
	DOUBLE	235.80	257.58	21.78	9.2%	2.75%
	3T FAMILY	249.67	272.73	23.06	9.2%	2.75%
	PTCHILD	166.45	181.82	15.37	9.2%	2.75%
	4T FAMILY	258.92	282.83	23.91	9.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx Rider						
IHBC-EPOR-007	SINGLE	82.38	85.07	2.69	3.3%	2.75%
	2T FAMILY	218.31	225.44	7.13	3.3%	2.76%
	DOUBLE	210.07	216.93	6.86	3.3%	2.76%
	3T FAMILY	222.43	229.69	7.26	3.3%	2.76%
	PTCHILD	148.28	153.13	4.85	3.3%	2.76%
	4T FAMILY	230.66	238.20	7.54	3.3%	2.76%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider						
IHBC-EPOR-008	SINGLE	71.57	74.87	3.30	4.6%	2.74%
	2T FAMILY	189.66	198.41	8.75	4.6%	2.74%
	DOUBLE	182.50	190.92	8.42	4.6%	2.74%
	3T FAMILY	193.24	202.15	8.91	4.6%	2.74%
	PTCHILD	128.83	134.77	5.94	4.6%	2.74%
	4T FAMILY	200.40	209.64	9.24	4.6%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx Rider w/ $200 Ded. On Tiers 2 & 3						
IHBC-EPOR-028	SINGLE	60.55	60.84	0.29	0.5%	2.75%
	2T FAMILY	160.46	161.23	0.77	0.5%	2.75%
	DOUBLE	154.40	155.14	0.74	0.5%	2.75%
	3T FAMILY	163.49	164.27	0.78	0.5%	2.75%
	PTCHILD	108.99	109.51	0.52	0.5%	2.75%
	4T FAMILY	169.54	170.35	0.81	0.5%	2.75%
	Total	N/A	N/A	N/A	N/A	
30% Copay Tiers 1 & 2 Rx ($1 min / $100 max copay)						
IHBC-EPOR-034	SINGLE	72.78	78.52	5.74	7.9%	2.73%
	2T FAMILY	192.87	208.08	15.21	7.9%	2.74%
	DOUBLE	185.59	200.23	14.64	7.9%	2.73%
	3T FAMILY	196.51	212.00	15.49	7.9%	2.73%
	PTCHILD	131.00	141.34	10.34	7.9%	2.74%
	4T FAMILY	203.78	219.86	16.08	7.9%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 w / $200 deductible						
IHBC-RX-R-001 / IHBC-RX-E-001	SINGLE	70.18	65.57	-4.61	-6.6%	2.73%
	2T FAMILY	185.98	173.76	-12.22	-6.6%	2.73%
	DOUBLE	178.96	167.20	-11.76	-6.6%	2.72%
	3T FAMILY	189.49	177.04	-12.45	-6.6%	2.73%
	PTCHILD	126.32	118.03	-8.29	-6.6%	2.73%
	4T FAMILY	196.50	183.60	-12.90	-6.6%	2.73%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $50 Rx						
IHBC-RX-R-001 / IHBC-RX-E-005	SINGLE	82.86	90.81	7.95	9.6%	2.74%
	2T FAMILY	219.58	240.65	21.07	9.6%	2.74%
	DOUBLE	211.29	231.57	20.28	9.6%	2.74%
	3T FAMILY	223.72	245.19	21.47	9.6%	2.74%
	PTCHILD	149.15	163.46	14.31	9.6%	2.74%
	4T FAMILY	232.01	254.27	22.26	9.6%	2.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	22.10	25.23	3.13	14.2%	2.77%
	2T FAMILY	58.57	66.86	8.29	14.2%	2.77%
	DOUBLE	56.36	64.34	7.98	14.2%	2.78%
	3T FAMILY	59.67	68.12	8.45	14.2%	2.76%
	PTCHILD	39.78	45.41	5.63	14.2%	2.76%
	4T FAMILY	61.88	70.64	8.76	14.2%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% (min $40 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-003	SINGLE	85.54	93.89	8.35	9.8%	2.74%
	2T FAMILY	226.68	248.81	22.13	9.8%	2.74%
	DOUBLE	218.13	239.42	21.29	9.8%	2.74%
	3T FAMILY	230.96	253.50	22.54	9.8%	2.74%
	PTCHILD	153.97	169.00	15.03	9.8%	2.74%
	4T FAMILY	239.51	262.89	23.38	9.8%	2.74%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001 / IHBC-RX-OPTE-004	SINGLE	29.72	33.72	4.00	13.5%	2.77%
	2T FAMILY	78.76	89.36	10.60	13.5%	2.77%
	DOUBLE	75.79	85.99	10.20	13.5%	2.77%
	3T FAMILY	80.24	91.04	10.80	13.5%	2.77%
	PTCHILD	53.50	60.70	7.20	13.5%	2.78%
	4T FAMILY	83.22	94.42	11.20	13.5%	2.78%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001 / IHBC-RX-OPTE-005	SINGLE	75.24	82.59	7.35	9.8%	2.76%
	2T FAMILY	199.39	218.86	19.47	9.8%	2.76%
	DOUBLE	191.86	210.60	18.74	9.8%	2.76%
	3T FAMILY	203.15	222.99	19.84	9.8%	2.76%
	PTCHILD	135.43	148.66	13.23	9.8%	2.76%
	4T FAMILY	210.67	231.25	20.58	9.8%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	100.84	105.44	4.60	4.6%	2.76%
	2T FAMILY	267.23	279.42	12.19	4.6%	2.76%
	DOUBLE	257.14	268.87	11.73	4.6%	2.76%
	3T FAMILY	272.27	284.69	12.42	4.6%	2.76%
	PTCHILD	181.51	189.79	8.28	4.6%	2.76%
	4T FAMILY	282.35	295.23	12.88	4.6%	2.76%
	Total	N/A	N/A	N/A	N/A	
$4 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	89.81	94.73	4.92	5.5%	
	2T FAMILY	238.00	251.03	13.03	5.5%	2.74%
	DOUBLE	229.02	241.56	12.54	5.5%	2.74%
	3T FAMILY	242.49	255.77	13.28	5.5%	2.74%
	PTCHILD	161.66	170.51	8.85	5.5%	2.74%
	4T FAMILY	251.47	265.24	13.77	5.5%	2.74%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$10 / $30 / $75 Rx						
IHBC-RX-R-001 / IHBC-PE1000	SINGLE	82.68	86.79	4.11	5.0%	2.75%
	2T FAMILY	219.10	229.99	10.89	5.0%	2.74%
	DOUBLE	210.83	221.31	10.48	5.0%	2.74%
	3T FAMILY	223.24	234.33	11.09	5.0%	2.74%
	PTCHILD	148.82	156.22	7.40	5.0%	2.74%
	4T FAMILY	231.50	243.01	11.51	5.0%	2.74%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $3 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $4 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.57	0.59	0.02	3.5%	3.51%
	2T FAMILY	1.51	1.56	0.05	3.3%	3.31%
	DOUBLE	1.45	1.50	0.05	3.4%	3.45%
	3T FAMILY	1.54	1.59	0.05	3.2%	3.25%
	PTCHILD	1.03	1.06	0.03	2.9%	2.91%
	4T FAMILY	1.60	1.65	0.05	3.1%	3.12%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $5 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.68	0.72	0.04	5.9%	1.41%
	2T FAMILY	1.80	1.91	0.11	6.1%	1.60%
	DOUBLE	1.73	1.84	0.11	6.4%	1.66%
	3T FAMILY	1.84	1.94	0.10	5.4%	1.04%
	PTCHILD	1.22	1.30	0.08	6.6%	1.56%
	4T FAMILY	1.90	2.02	0.12	6.3%	1.51%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $7 Tier 1 Rx						
IHBC-POSR-036	SINGLE	0.90	0.96	0.06	6.7%	3.23%
	2T FAMILY	2.39	2.54	0.15	6.3%	3.25%
	DOUBLE	2.30	2.45	0.15	6.5%	3.38%
	3T FAMILY	2.43	2.59	0.16	6.6%	3.19%
	PTCHILD	1.62	1.73	0.11	6.8%	3.59%
	4T FAMILY	2.52	2.69	0.17	6.7%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/$10 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.19	1.27	0.08	6.7%	2.42%
	2T FAMILY	3.15	3.37	0.22	7.0%	2.43%
	DOUBLE	3.03	3.24	0.21	6.9%	2.53%
	3T FAMILY	3.21	3.43	0.22	6.9%	2.39%
	PTCHILD	2.14	2.29	0.15	7.0%	2.69%
	4T FAMILY	3.33	3.56	0.23	6.9%	2.59%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Copay for Children w/ $15 Tier 1 Rx						
IHBC-POSR-036	SINGLE	1.59	1.69	0.10	6.3%	2.42%
	2T FAMILY	4.21	4.48	0.27	6.4%	2.52%
	DOUBLE	4.05	4.31	0.26	6.4%	2.38%
	3T FAMILY	4.29	4.56	0.27	6.3%	2.24%
	PTCHILD	2.86	3.04	0.18	6.3%	2.36%
	4T FAMILY	4.45	4.73	0.28	6.3%	2.38%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Removal of Contraceptive Coverage - Religious Employers						
IHBC-EPOR-009	SINGLE	-3.26	-2.79	0.47	-14.4%	2.57%
	2T FAMILY	-8.64	-7.39	1.25	-14.5%	2.50%
	DOUBLE	-8.31	-7.11	1.20	-14.4%	2.45%
	3T FAMILY	-8.80	-7.53	1.27	-14.4%	2.59%
	PTCHILD	-5.87	-5.02	0.85	-14.5%	2.45%
	4T FAMILY	-9.13	-7.81	1.32	-14.5%	2.49%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Employers						
IHBC-EPOR-010	SINGLE	3.26	2.79	-0.47	-14.4%	2.57%
	2T FAMILY	8.64	7.39	-1.25	-14.5%	2.50%
	DOUBLE	8.31	7.11	-1.20	-14.4%	2.45%
	3T FAMILY	8.80	7.53	-1.27	-14.4%	2.59%
	PTCHILD	5.87	5.02	-0.85	-14.5%	2.45%
	4T FAMILY	9.13	7.81	-1.32	-14.5%	2.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx Total		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders						
$0 Inpatient Copayment Rider - With Option #2 3 5 6 7 ($500 Copay)						
IHBC-EPOR-011	SINGLE	4.37	4.10	-0.27	-6.2%	2.76%
	2T FAMILY	11.58	10.87	-0.71	-6.1%	2.84%
	DOUBLE	11.14	10.46	-0.68	-6.1%	2.85%
	3T FAMILY	11.80	11.07	-0.73	-6.2%	2.79%
	PTCHILD	7.87	7.38	-0.49	-6.2%	2.79%
	4T FAMILY	12.24	11.48	-0.76	-6.2%	2.78%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #9 ($500 Copay after ded)						
IHBC-EPOR-011	SINGLE	2.63	1.77	-0.86	-32.7%	2.31%
	2T FAMILY	6.97	4.69	-2.28	-32.7%	2.40%
	DOUBLE	6.71	4.51	-2.20	-32.8%	2.27%
	3T FAMILY	7.10	4.78	-2.32	-32.7%	2.36%
	PTCHILD	4.73	3.19	-1.54	-32.6%	2.57%
	4T FAMILY	7.36	4.96	-2.40	-32.6%	2.48%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-EPOR-011	SINGLE	4.50	2.90	-1.60	-35.6%	2.47%
	2T FAMILY	11.93	7.69	-4.24	-35.5%	2.53%
	DOUBLE	11.48	7.40	-4.08	-35.5%	2.49%
	3T FAMILY	12.15	7.83	-4.32	-35.6%	2.49%
	PTCHILD	8.10	5.22	-2.88	-35.6%	2.55%
	4T FAMILY	12.60	8.12	-4.48	-35.6%	2.53%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-EPOR-011	SINGLE	5.79	3.34	-2.45	-42.3%	2.45%
	2T FAMILY	15.34	8.85	-6.49	-42.3%	2.43%
	DOUBLE	14.76	8.52	-6.24	-42.3%	2.53%
	3T FAMILY	15.63	9.02	-6.61	-42.3%	2.50%
	PTCHILD	10.42	6.01	-4.41	-42.3%	2.39%
	4T FAMILY	16.21	9.35	-6.86	-42.3%	2.41%
	Total	N/A	N/A	N/A	N/A	
Premier Vision Rider						
IHBC-EPOR-012	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
Unlimited Skilled Nursing Facility						
IHBC-EPOR-013	SINGLE	0.13	0.16	0.03	23.1%	0.00%
	2T FAMILY	0.34	0.42	0.08	23.5%	0.00%
	DOUBLE	0.33	0.41	0.08	24.2%	0.00%
	3T FAMILY	0.35	0.43	0.08	22.9%	0.00%
	PTCHILD	0.23	0.29	0.06	26.1%	0.00%
	4T FAMILY	0.36	0.45	0.09	25.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehabilitation for Substance Abuse - Contract Year						
IHBC-EPOR-014	SINGLE	1.15	1.15	0.00	0.0%	2.68%
	2T FAMILY	3.05	3.05	0.00	0.0%	2.69%
	DOUBLE	2.93	2.93	0.00	0.0%	2.45%
	3T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	PTCHILD	2.07	2.07	0.00	0.0%	2.48%
	4T FAMILY	3.22	3.22	0.00	0.0%	2.55%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehabilitation for Substance Abuse - Calendar Year						
IHBC-EPOR-014	SINGLE	1.15	1.15	0.00	0.0%	2.68%
	2T FAMILY	3.05	3.05	0.00	0.0%	2.69%
	DOUBLE	2.93	2.93	0.00	0.0%	2.45%
	3T FAMILY	3.11	3.11	0.00	0.0%	2.98%
	PTCHILD	2.07	2.07	0.00	0.0%	2.48%
	4T FAMILY	3.22	3.22	0.00	0.0%	2.55%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #2 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.53	2.52	-0.01	-0.4%	2.02%
	2T FAMILY	6.70	6.68	-0.02	-0.3%	1.98%
	DOUBLE	6.45	6.43	-0.02	-0.3%	2.06%
	3T FAMILY	6.83	6.80	-0.03	-0.4%	1.95%
	PTCHILD	4.55	4.54	-0.01	-0.2%	2.02%
	4T FAMILY	7.08	7.06	-0.02	-0.3%	2.02%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #6 ($20 Copay)						
IHBC-EPOR-022	SINGLE	2.29	2.29	0.00	0.0%	2.23%
	2T FAMILY	6.07	6.07	0.00	0.0%	2.19%
	DOUBLE	5.84	5.84	0.00	0.0%	2.28%
	3T FAMILY	6.18	6.18	0.00	0.0%	2.15%
	PTCHILD	4.12	4.12	0.00	0.0%	2.23%
	4T FAMILY	6.41	6.41	0.00	0.0%	2.23%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #3 ($25 Copay)						
IHBC-EPOR-022	SINGLE	2.80	2.68	-0.12	-4.3%	2.29%
	2T FAMILY	7.42	7.10	-0.32	-4.3%	2.31%
	DOUBLE	7.14	6.83	-0.31	-4.3%	2.25%
	3T FAMILY	7.56	7.24	-0.32	-4.2%	2.40%
	PTCHILD	5.04	4.82	-0.22	-4.4%	2.12%
	4T FAMILY	7.84	7.50	-0.34	-4.3%	2.18%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #4 7 8 ($35 Copay)						
IHBC-EPOR-022	SINGLE	3.40	2.86	-0.54	-15.9%	2.51%
	2T FAMILY	9.01	7.58	-1.43	-15.9%	2.57%
	DOUBLE	8.67	7.29	-1.38	-15.9%	2.53%
	3T FAMILY	9.18	7.72	-1.46	-15.9%	2.52%
	PTCHILD	6.12	5.15	-0.97	-15.8%	2.59%
	4T FAMILY	9.52	8.01	-1.51	-15.9%	2.56%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #9 ($25 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.21	1.05	-0.16	-13.2%	2.94%
	2T FAMILY	3.21	2.78	-0.43	-13.4%	2.96%
	DOUBLE	3.09	2.68	-0.41	-13.3%	3.08%
	3T FAMILY	3.27	2.84	-0.43	-13.1%	3.27%
	PTCHILD	2.18	1.89	-0.29	-13.3%	2.72%
	4T FAMILY	3.39	2.94	-0.45	-13.3%	2.80%
	Total	N/A	N/A	N/A	N/A	
$0 Prim Office Copay for Children - With Option #10 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.38	1.11	-0.27	-19.6%	2.78%
	2T FAMILY	3.66	2.94	-0.72	-19.7%	2.80%
	DOUBLE	3.52	2.83	-0.69	-19.6%	2.91%
	3T FAMILY	3.73	3.00	-0.73	-19.6%	2.74%
	PTCHILD	2.48	2.00	-0.48	-19.4%	3.09%
	4T FAMILY	3.86	3.11	-0.75	-19.4%	2.98%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Prim Office Copay for Children - With Option #11 ($30 Copay After Ded)						
IHBC-EPOR-022	SINGLE	1.15	0.73	-0.42	-36.5%	2.82%
	2T FAMILY	3.05	1.93	-1.12	-36.7%	2.66%
	DOUBLE	2.93	1.86	-1.07	-36.5%	2.76%
	3T FAMILY	3.11	1.97	-1.14	-36.7%	2.60%
	PTCHILD	2.07	1.31	-0.76	-36.7%	2.34%
	4T FAMILY	3.22	2.04	-1.18	-36.6%	2.51%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
IHBC-EPOR-025	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Elimination Rider						
IHBC-EPOR-026	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$200 Emergency Room Copay						
IHBC-R-002	SINGLE	-2.54	-2.01	0.53	-20.9%	2.55%
	2T FAMILY	-6.73	-5.33	1.40	-20.8%	2.70%
	DOUBLE	-6.48	-5.13	1.35	-20.8%	2.60%
	3T FAMILY	-6.86	-5.43	1.43	-20.8%	2.65%
	PTCHILD	-4.57	-3.62	0.95	-20.8%	2.55%
	4T FAMILY	-7.11	-5.63	1.48	-20.8%	2.55%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #2, 3, 5, 6, 7 ($500 Copay)						
IHBC-HSAQR-666C	SINGLE	2.13	2.04	-0.09	-4.2%	3.03%
	2T FAMILY	5.64	5.41	-0.23	-4.1%	3.05%
	DOUBLE	5.43	5.20	-0.23	-4.2%	2.97%
	3T FAMILY	5.75	5.51	-0.24	-4.2%	2.99%
	PTCHILD	3.83	3.67	-0.16	-4.2%	3.09%
	4T FAMILY	5.96	5.71	-0.25	-4.2%	3.07%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #9 ($500 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	1.26	0.86	-0.40	-31.7%	2.38%
	2T FAMILY	3.34	2.28	-1.06	-31.7%	2.24%
	DOUBLE	3.21	2.19	-1.02	-31.8%	2.34%
	3T FAMILY	3.40	2.32	-1.08	-31.8%	2.20%
	PTCHILD	2.27	1.55	-0.72	-31.7%	2.65%
	4T FAMILY	3.53	2.41	-1.12	-31.7%	2.55%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copayment Rider - With Option #10 ($750 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	2.98	1.93	-1.05	-35.2%	2.12%
	2T FAMILY	7.90	5.11	-2.79	-35.3%	2.00%
	DOUBLE	7.60	4.92	-2.68	-35.3%	2.07%
	3T FAMILY	8.05	5.21	-2.84	-35.3%	2.16%
	PTCHILD	5.36	3.47	-1.89	-35.3%	2.06%
	4T FAMILY	8.34	5.40	-2.94	-35.3%	2.08%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copayment Rider - With Option #11 ($1,000 Copay after Ded)						
IHBC-HSAQR-666C	SINGLE	4.33	2.47	-1.86	-43.0%	2.49%
	2T FAMILY	11.47	6.55	-4.92	-42.9%	2.50%
	DOUBLE	11.04	6.30	-4.74	-42.9%	2.44%
	3T FAMILY	11.69	6.67	-5.02	-42.9%	2.46%
	PTCHILD	7.79	4.45	-3.34	-42.9%	2.53%
	4T FAMILY	12.12	6.92	-5.20	-42.9%	2.52%
	Total	N/A	N/A	N/A	N/A	
#017 - personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - Any Opt.						
IHBC-R-036	SINGLE	0.78	0.70	-0.08	-10.3%	4.48%
	2T FAMILY	2.07	1.86	-0.21	-10.1%	4.49%
	DOUBLE	1.99	1.79	-0.20	-10.1%	4.68%
	3T FAMILY	2.11	1.89	-0.22	-10.4%	4.42%
	PTCHILD	1.40	1.26	-0.14	-10.0%	4.13%
	4T FAMILY	2.18	1.96	-0.22	-10.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45 - Any Opt.						
IHBC-R-036	SINGLE	1.18	1.07	-0.11	-9.3%	2.88%
	2T FAMILY	3.13	2.84	-0.29	-9.3%	2.90%
	DOUBLE	3.01	2.73	-0.28	-9.3%	3.02%
	3T FAMILY	3.19	2.89	-0.30	-9.4%	2.85%
	PTCHILD	2.12	1.93	-0.19	-9.0%	3.21%
	4T FAMILY	3.30	3.00	-0.30	-9.1%	3.09%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 2, 6						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 3						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 7						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
#014 - Mental Health Rider - Small Groups Opt 9						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 10						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
#014 - Mental Health Rider - Small Groups Opt 11						
IHBC-R-015	SINGLE	0.93	0.81	-0.12	-12.9%	1.25%
	2T FAMILY	2.46	2.15	-0.31	-12.6%	1.42%
	DOUBLE	2.37	2.07	-0.30	-12.7%	1.47%
	3T FAMILY	2.51	2.19	-0.32	-12.7%	1.39%
	PTCHILD	1.67	1.46	-0.21	-12.6%	1.39%
	4T FAMILY	2.60	2.27	-0.33	-12.7%	1.34%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 2, 6						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 3						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 7						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 9						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions Opt 10						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions Opt 11						
IHBC-R1002	SINGLE	-2.19	-2.14	0.05	-2.3%	2.39%
	2T FAMILY	-5.80	-5.67	0.13	-2.2%	2.35%
	DOUBLE	-5.58	-5.46	0.12	-2.2%	2.44%
	3T FAMILY	-5.91	-5.78	0.13	-2.2%	2.48%
	PTCHILD	-3.94	-3.85	0.09	-2.3%	2.39%
	4T FAMILY	-6.13	-5.99	0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 2, 6						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 3						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 7						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 9						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups Opt 10						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Rider for Small Groups Opt 11						
IHBC-R1005	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 2, 6						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 3						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 7						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 9						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 10						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify Opt 11						
IHBC-MHP-A-001	SINGLE	2.19	2.14	-0.05	-2.3%	2.39%
	2T FAMILY	5.80	5.67	-0.13	-2.2%	2.35%
	DOUBLE	5.58	5.46	-0.12	-2.2%	2.44%
	3T FAMILY	5.91	5.78	-0.13	-2.2%	2.48%
	PTCHILD	3.94	3.85	-0.09	-2.3%	2.39%
	4T FAMILY	6.13	5.99	-0.14	-2.3%	2.39%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**
Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

EPO Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - nonRx Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Group Subtotal		**N/A**	**N/A**	**N/A**	**N/A**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 ALL Quarters**

Cohort of Policyholders Affected by the Rate Table Below:

Description Form No.	Tier	Current Factor	Proposed Factor	% Change
Age through 29 Make Available Rider				
IHBC-R1004	SINGLE	N/A	N/A	N/A
	2T FAMILY	1.020	1.020	0.0%
	DOUBLE	N/A	N/A	N/A
	3T FAMILY	1.020	1.020	0.0%
	PTCHILD	1.020	1.020	0.0%
	4T FAMILY	1.020	1.020	0.0%

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	247.88	275.45	27.57	11.1%	1.69%
	2T FAMILY	656.89	729.94	73.05	11.1%	1.69%
	DOUBLE	632.10	702.40	70.30	11.1%	1.69%
	3T FAMILY	669.28	743.72	74.44	11.1%	1.69%
	PTCHILD	446.19	495.81	49.62	11.1%	1.69%
	4T FAMILY	694.07	771.26	77.19	11.1%	1.69%
	Total	452.53	502.86	50.33	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	230.93	255.65	24.72	10.7%	1.31%
	2T FAMILY	611.96	677.47	65.51	10.7%	1.31%
	DOUBLE	588.86	651.91	63.05	10.7%	1.31%
	3T FAMILY	623.51	690.26	66.75	10.7%	1.31%
	PTCHILD	415.68	460.17	44.49	10.7%	1.31%
	4T FAMILY	646.61	715.82	69.21	10.7%	1.31%
	Total	326.19	361.11	34.92	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	215.29	238.45	23.16	10.8%	1.36%
	2T FAMILY	570.51	631.89	61.38	10.8%	1.37%
	DOUBLE	548.99	608.05	59.06	10.8%	1.37%
	3T FAMILY	581.28	643.82	62.54	10.8%	1.37%
	PTCHILD	387.52	429.21	41.69	10.8%	1.37%
	4T FAMILY	602.81	667.66	64.85	10.8%	1.37%
	Total	511.31	566.32	55.01	10.8%	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	202.00	224.43	22.43	11.1%	1.68%
	2T FAMILY	535.30	594.74	59.44	11.1%	1.68%
	DOUBLE	515.10	572.30	57.20	11.1%	1.68%
	3T FAMILY	545.40	605.96	60.56	11.1%	1.68%
	PTCHILD	363.59	403.97	40.38	11.1%	1.67%
	4T FAMILY	565.59	628.40	62.81	11.1%	1.67%
	Total	535.30	594.74	59.44	11.1%	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	178.30	202.31	24.01	13.5%	3.83%
	2T FAMILY	472.49	536.12	63.63	13.5%	3.84%
	DOUBLE	454.66	515.89	61.23	13.5%	3.83%
	3T FAMILY	481.41	546.24	64.83	13.5%	3.84%
	PTCHILD	320.95	364.16	43.21	13.5%	3.83%
	4T FAMILY	499.25	566.47	67.22	13.5%	3.83%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	160.03	186.46	26.43	16.5%	6.63%
	2T FAMILY	424.07	494.12	70.05	16.5%	6.63%
	DOUBLE	408.08	475.47	67.39	16.5%	6.63%
	3T FAMILY	432.08	503.44	71.36	16.5%	6.62%
	PTCHILD	288.05	335.63	47.58	16.5%	6.63%
	4T FAMILY	448.08	522.09	74.01	16.5%	6.63%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	244.52	272.94	28.42	11.6%	2.16%
	2T FAMILY	647.98	723.29	75.31	11.6%	2.16%
	DOUBLE	623.53	696.00	72.47	11.6%	2.16%
	3T FAMILY	660.20	736.94	76.74	11.6%	2.16%
	PTCHILD	440.14	491.29	51.15	11.6%	2.16%
	4T FAMILY	684.66	764.23	79.57	11.6%	2.16%
	Total	408.13	455.56	47.43	11.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	228.14	253.69	25.55	11.2%	1.77%
	2T FAMILY	604.58	672.28	67.70	11.2%	1.77%
	DOUBLE	581.76	646.91	65.15	11.2%	1.77%
	3T FAMILY	615.98	684.96	68.98	11.2%	1.77%
	PTCHILD	410.66	456.64	45.98	11.2%	1.76%
	4T FAMILY	638.80	710.33	71.53	11.2%	1.76%
	Total	407.93	453.61	45.68	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	213.29	236.98	23.69	11.1%	1.68%
	2T FAMILY	565.22	628.00	62.78	11.1%	1.68%
	DOUBLE	543.89	604.30	60.41	11.1%	1.68%
	3T FAMILY	575.88	639.85	63.97	11.1%	1.68%
	PTCHILD	383.93	426.56	42.63	11.1%	1.68%
	4T FAMILY	597.22	663.54	66.32	11.1%	1.68%
	Total	372.57	413.95	41.38	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	200.53	223.43	22.90	11.4%	1.97%
	2T FAMILY	531.41	592.09	60.68	11.4%	1.97%
	DOUBLE	511.34	569.75	58.41	11.4%	1.97%
	3T FAMILY	541.42	603.26	61.84	11.4%	1.97%
	PTCHILD	360.96	402.17	41.21	11.4%	1.97%
	4T FAMILY	561.49	625.60	64.11	11.4%	1.97%
	Total	531.41	592.09	60.68	11.4%	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	177.91	202.07	24.16	13.6%	3.94%
	2T FAMILY	471.46	535.49	64.03	13.6%	3.94%
	DOUBLE	453.67	515.28	61.61	13.6%	3.94%
	3T FAMILY	480.36	545.59	65.23	13.6%	3.94%
	PTCHILD	320.25	363.73	43.48	13.6%	3.94%
	4T FAMILY	498.16	565.80	67.64	13.6%	3.94%
	Total	324.69	368.78	44.10	13.6%	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	161.20	186.54	25.34	15.7%	5.90%
	2T FAMILY	427.18	494.33	67.15	15.7%	5.90%
	DOUBLE	411.05	475.68	64.63	15.7%	5.90%
	3T FAMILY	435.24	503.66	68.42	15.7%	5.90%
	PTCHILD	290.16	335.77	45.61	15.7%	5.90%
	4T FAMILY	451.36	522.31	70.95	15.7%	5.90%
	Total	338.52	391.73	53.21	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	239.48	250.11	10.63	4.4%	-4.43%
	2T FAMILY	634.63	662.79	28.16	4.4%	-4.43%
	DOUBLE	610.69	637.78	27.09	4.4%	-4.43%
	3T FAMILY	646.60	675.30	28.70	4.4%	-4.43%
	PTCHILD	431.07	450.20	19.13	4.4%	-4.43%
	4T FAMILY	670.55	700.31	29.76	4.4%	-4.43%
	Total	401.19	419.00	17.80	4.4%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	222.60	226.40	3.80	1.7%	-6.92%
	2T FAMILY	589.88	599.96	10.08	1.7%	-6.92%
	DOUBLE	567.61	577.32	9.71	1.7%	-6.92%
	3T FAMILY	601.02	611.28	10.26	1.7%	-6.92%
	PTCHILD	400.69	407.52	6.83	1.7%	-6.92%
	4T FAMILY	623.29	633.92	10.63	1.7%	-6.92%
	Total	426.64	433.93	7.29	1.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	204.86	206.43	1.57	0.8%	-7.78%
	2T FAMILY	542.88	547.04	4.16	0.8%	-7.78%
	DOUBLE	522.40	526.40	4.00	0.8%	-7.78%
	3T FAMILY	553.11	557.36	4.25	0.8%	-7.78%
	PTCHILD	368.75	371.57	2.82	0.8%	-7.78%
	4T FAMILY	573.61	578.00	4.39	0.8%	-7.78%
	Total	204.86	206.43	1.57	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	187.36	190.00	2.64	1.4%	-7.20%
	2T FAMILY	496.50	503.50	7.00	1.4%	-7.20%
	DOUBLE	477.77	484.50	6.73	1.4%	-7.20%
	3T FAMILY	505.88	513.00	7.12	1.4%	-7.20%
	PTCHILD	337.24	342.00	4.76	1.4%	-7.20%
	4T FAMILY	524.60	532.00	7.40	1.4%	-7.20%
	Total	341.93	346.75	4.82	1.4%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	162.17	163.97	1.80	1.1%	-7.47%
	2T FAMILY	429.73	434.52	4.79	1.1%	-7.47%
	DOUBLE	413.52	418.12	4.60	1.1%	-7.47%
	3T FAMILY	437.86	442.72	4.86	1.1%	-7.47%
	PTCHILD	291.90	295.15	3.25	1.1%	-7.47%
	4T FAMILY	454.07	459.12	5.05	1.1%	-7.47%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	143.85	143.88	0.03	0.0%	-8.47%
	2T FAMILY	381.20	381.28	0.08	0.0%	-8.47%
	DOUBLE	366.83	366.89	0.06	0.0%	-8.47%
	3T FAMILY	388.39	388.48	0.09	0.0%	-8.47%
	PTCHILD	258.93	258.98	0.05	0.0%	-8.47%
	4T FAMILY	402.78	402.86	0.08	0.0%	-8.47%
	Total	222.97	223.01	0.05	0.0%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	236.76	247.42	10.66	4.5%	-4.36%
	2T FAMILY	627.42	655.66	28.24	4.5%	-4.37%
	DOUBLE	603.74	630.92	27.18	4.5%	-4.37%
	3T FAMILY	639.25	668.03	28.78	4.5%	-4.37%
	PTCHILD	426.17	445.36	19.19	4.5%	-4.36%
	4T FAMILY	662.93	692.78	29.85	4.5%	-4.36%
	Total	401.81	419.90	18.09	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	220.65	224.37	3.72	1.7%	-6.94%
	2T FAMILY	584.73	594.58	9.85	1.7%	-6.94%
	DOUBLE	562.66	572.14	9.48	1.7%	-6.94%
	3T FAMILY	595.77	605.80	10.03	1.7%	-6.94%
	PTCHILD	397.17	403.87	6.70	1.7%	-6.94%
	4T FAMILY	617.82	628.24	10.42	1.7%	-6.94%
	Total	402.69	409.48	6.79	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	202.38	204.96	2.58	1.3%	-7.32%
	2T FAMILY	536.31	543.14	6.83	1.3%	-7.32%
	DOUBLE	516.07	522.65	6.58	1.3%	-7.32%
	3T FAMILY	546.42	553.39	6.97	1.3%	-7.32%
	PTCHILD	364.29	368.93	4.64	1.3%	-7.32%
	4T FAMILY	566.67	573.89	7.22	1.3%	-7.32%
	Total	365.77	370.43	4.66	1.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	185.67	189.07	3.40	1.8%	-6.80%
	2T FAMILY	492.04	501.04	9.00	1.8%	-6.80%
	DOUBLE	473.46	482.13	8.67	1.8%	-6.80%
	3T FAMILY	501.31	510.49	9.18	1.8%	-6.80%
	PTCHILD	334.21	340.33	6.12	1.8%	-6.80%
	4T FAMILY	519.88	529.40	9.52	1.8%	-6.80%
	Total	375.62	382.49	6.87	1.8%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	161.80	164.01	2.21	1.4%	-7.24%
	2T FAMILY	428.76	434.63	5.87	1.4%	-7.24%
	DOUBLE	412.59	418.23	5.64	1.4%	-7.24%
	3T FAMILY	436.86	442.83	5.97	1.4%	-7.24%
	PTCHILD	291.24	295.22	3.98	1.4%	-7.24%
	4T FAMILY	453.04	459.23	6.19	1.4%	-7.24%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	144.91	143.88	-1.03	-0.7%	-9.14%
	2T FAMILY	384.01	381.28	-2.73	-0.7%	-9.14%
	DOUBLE	369.51	366.89	-2.62	-0.7%	-9.14%
	3T FAMILY	391.25	388.48	-2.77	-0.7%	-9.14%
	PTCHILD	260.84	258.98	-1.86	-0.7%	-9.15%
	4T FAMILY	405.75	402.86	-2.89	-0.7%	-9.15%
	Total	174.80	173.56	-1.24	-0.7%	
Small - iDirect 1 Series Total		**409.34**	**445.64**	**36.30**	**8.9%**	

iDirect Series 2 Base Medical Plans

iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	230.77	258.47	27.70	12.0%	2.49%
	2T FAMILY	611.54	684.95	73.41	12.0%	2.49%
	DOUBLE	588.47	659.10	70.63	12.0%	2.49%
	3T FAMILY	623.09	697.87	74.78	12.0%	2.49%
	PTCHILD	415.39	465.25	49.86	12.0%	2.49%
	4T FAMILY	646.16	723.72	77.56	12.0%	2.49%
	Total	394.16	441.47	47.31	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	217.65	242.83	25.18	11.6%	2.09%
	2T FAMILY	576.77	643.50	66.73	11.6%	2.09%
	DOUBLE	555.01	619.22	64.21	11.6%	2.09%
	3T FAMILY	587.66	655.64	67.98	11.6%	2.09%
	PTCHILD	391.77	437.09	45.32	11.6%	2.09%
	4T FAMILY	609.42	679.92	70.50	11.6%	2.09%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	206.36	229.82	23.46	11.4%	1.91%
	2T FAMILY	546.85	609.02	62.17	11.4%	1.91%
	DOUBLE	526.23	586.04	59.81	11.4%	1.91%
	3T FAMILY	557.18	620.51	63.33	11.4%	1.91%
	PTCHILD	371.45	413.68	42.23	11.4%	1.91%
	4T FAMILY	577.81	643.50	65.69	11.4%	1.91%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.27	218.78	22.51	11.5%	2.00%
	2T FAMILY	520.12	579.77	59.65	11.5%	2.01%
	DOUBLE	500.50	557.89	57.39	11.5%	2.00%
	3T FAMILY	529.94	590.71	60.77	11.5%	2.00%
	PTCHILD	353.29	393.80	40.51	11.5%	2.00%
	4T FAMILY	549.56	612.58	63.02	11.5%	2.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	179.76	202.37	22.61	12.6%	3.01%
	2T FAMILY	476.36	536.28	59.92	12.6%	3.01%
	DOUBLE	458.39	516.04	57.65	12.6%	3.01%
	3T FAMILY	485.36	546.40	61.04	12.6%	3.01%
	PTCHILD	323.57	364.27	40.70	12.6%	3.01%
	4T FAMILY	503.33	566.64	63.31	12.6%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	165.29	187.62	22.33	13.5%	3.87%
	2T FAMILY	438.02	497.19	59.17	13.5%	3.87%
	DOUBLE	421.49	478.43	56.94	13.5%	3.87%
	3T FAMILY	446.30	506.57	60.27	13.5%	3.87%
	PTCHILD	297.53	337.72	40.19	13.5%	3.87%
	4T FAMILY	462.82	525.34	62.52	13.5%	3.87%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	229.35	257.29	27.94	12.2%	2.65%
	2T FAMILY	607.78	681.82	74.04	12.2%	2.65%
	DOUBLE	584.85	656.09	71.24	12.2%	2.65%
	3T FAMILY	619.25	694.68	75.43	12.2%	2.65%
	PTCHILD	412.84	463.12	50.28	12.2%	2.65%
	4T FAMILY	642.19	720.41	78.22	12.2%	2.65%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	216.73	242.02	25.29	11.7%	2.18%
	2T FAMILY	574.33	641.35	67.02	11.7%	2.18%
	DOUBLE	552.67	617.15	64.48	11.7%	2.18%
	3T FAMILY	585.18	653.45	68.27	11.7%	2.18%
	PTCHILD	390.11	435.64	45.53	11.7%	2.18%
	4T FAMILY	606.84	677.66	70.82	11.7%	2.18%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	205.73	229.20	23.47	11.4%	1.95%
	2T FAMILY	545.18	607.38	62.20	11.4%	1.95%
	DOUBLE	524.62	584.46	59.84	11.4%	1.95%
	3T FAMILY	555.48	618.84	63.36	11.4%	1.95%
	PTCHILD	370.32	412.56	42.24	11.4%	1.95%
	4T FAMILY	576.05	641.76	65.71	11.4%	1.95%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	195.86	218.44	22.58	11.5%	2.06%
	2T FAMILY	519.02	578.87	59.85	11.5%	2.06%
	DOUBLE	499.44	557.02	57.58	11.5%	2.06%
	3T FAMILY	528.82	589.79	60.97	11.5%	2.06%
	PTCHILD	352.55	393.19	40.64	11.5%	2.06%
	4T FAMILY	548.41	611.63	63.22	11.5%	2.06%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	179.93	202.48	22.55	12.5%	2.98%
	2T FAMILY	476.81	536.57	59.76	12.5%	2.98%
	DOUBLE	458.83	516.32	57.49	12.5%	2.98%
	3T FAMILY	485.82	546.70	60.88	12.5%	2.98%
	PTCHILD	323.88	364.46	40.58	12.5%	2.98%
	4T FAMILY	503.81	566.94	63.13	12.5%	2.98%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	165.32	187.69	22.37	13.5%	3.89%
	2T FAMILY	438.10	497.38	59.28	13.5%	3.89%
	DOUBLE	421.58	478.61	57.03	13.5%	3.89%
	3T FAMILY	446.37	506.76	60.39	13.5%	3.89%
	PTCHILD	297.58	337.84	40.26	13.5%	3.89%
	4T FAMILY	462.90	525.53	62.63	13.5%	3.89%
	Total	438.10	497.38	59.28	13.5%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	225.67	233.60	7.93	3.5%	-5.27%
	2T FAMILY	598.03	619.04	21.01	3.5%	-5.27%
	DOUBLE	575.46	595.68	20.22	3.5%	-5.27%
	3T FAMILY	609.31	630.72	21.41	3.5%	-5.27%
	PTCHILD	406.21	420.48	14.27	3.5%	-5.27%
	4T FAMILY	631.88	654.08	22.20	3.5%	-5.27%
	Total	295.63	306.02	10.39	3.5%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	210.82	214.80	3.98	1.9%	-6.76%
	2T FAMILY	558.68	569.22	10.54	1.9%	-6.76%
	DOUBLE	537.60	547.74	10.14	1.9%	-6.76%
	3T FAMILY	569.22	579.96	10.74	1.9%	-6.76%
	PTCHILD	379.48	386.64	7.16	1.9%	-6.76%
	4T FAMILY	590.30	601.44	11.14	1.9%	-6.76%
	Total	558.68	569.22	10.54	1.9%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	195.78	199.52	3.74	1.9%	-6.74%
	2T FAMILY	518.82	528.73	9.91	1.9%	-6.74%
	DOUBLE	499.25	508.78	9.53	1.9%	-6.75%
	3T FAMILY	528.62	538.70	10.08	1.9%	-6.75%
	PTCHILD	352.41	359.14	6.73	1.9%	-6.75%
	4T FAMILY	548.19	558.66	10.47	1.9%	-6.75%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	181.97	186.82	4.85	2.7%	-6.05%
	2T FAMILY	482.22	495.07	12.85	2.7%	-6.06%
	DOUBLE	464.04	476.39	12.35	2.7%	-6.06%
	3T FAMILY	491.32	504.41	13.09	2.7%	-6.05%
	PTCHILD	327.55	336.28	8.73	2.7%	-6.05%
	4T FAMILY	509.52	523.10	13.58	2.7%	-6.05%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	163.53	166.62	3.09	1.9%	-6.77%
	2T FAMILY	433.36	441.54	8.18	1.9%	-6.77%
	DOUBLE	417.01	424.88	7.87	1.9%	-6.77%
	3T FAMILY	441.54	449.87	8.33	1.9%	-6.77%
	PTCHILD	294.36	299.92	5.56	1.9%	-6.77%
	4T FAMILY	457.89	466.54	8.65	1.9%	-6.77%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	150.84	144.58	-6.26	-4.2%	-12.30%
	2T FAMILY	399.73	383.14	-16.59	-4.2%	-12.29%
	DOUBLE	384.64	368.68	-15.96	-4.1%	-12.30%
	3T FAMILY	407.28	390.37	-16.91	-4.2%	-12.29%
	PTCHILD	271.52	260.24	-11.28	-4.2%	-12.30%
	4T FAMILY	422.36	404.82	-17.54	-4.2%	-12.30%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	224.37	232.64	8.27	3.7%	-5.12%
	2T FAMILY	594.58	616.50	21.92	3.7%	-5.12%
	DOUBLE	572.16	593.23	21.07	3.7%	-5.12%
	3T FAMILY	605.81	628.13	22.32	3.7%	-5.12%
	PTCHILD	403.87	418.75	14.88	3.7%	-5.12%
	4T FAMILY	628.24	651.39	23.15	3.7%	-5.12%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	210.55	214.18	3.63	1.7%	-6.91%
	2T FAMILY	557.96	567.58	9.62	1.7%	-6.91%
	DOUBLE	536.91	546.16	9.25	1.7%	-6.92%
	3T FAMILY	568.49	578.29	9.80	1.7%	-6.91%
	PTCHILD	379.00	385.52	6.52	1.7%	-6.92%
	4T FAMILY	589.55	599.70	10.15	1.7%	-6.92%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	195.85	199.21	3.36	1.7%	-6.92%
	2T FAMILY	519.00	527.91	8.91	1.7%	-6.92%
	DOUBLE	499.43	507.99	8.56	1.7%	-6.92%
	3T FAMILY	528.80	537.87	9.07	1.7%	-6.92%
	PTCHILD	352.54	358.58	6.04	1.7%	-6.92%
	4T FAMILY	548.39	557.79	9.40	1.7%	-6.92%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	182.46	186.78	4.32	2.4%	-6.32%
	2T FAMILY	483.52	494.97	11.45	2.4%	-6.32%
	DOUBLE	465.28	476.29	11.01	2.4%	-6.33%
	3T FAMILY	492.64	504.31	11.67	2.4%	-6.32%
	PTCHILD	328.43	336.20	7.77	2.4%	-6.32%
	4T FAMILY	510.89	522.98	12.09	2.4%	-6.32%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	164.55	166.92	2.37	1.4%	-7.17%
	2T FAMILY	436.05	442.34	6.29	1.4%	-7.17%
	DOUBLE	419.61	425.65	6.04	1.4%	-7.17%
	3T FAMILY	444.29	450.68	6.39	1.4%	-7.17%
	PTCHILD	296.19	300.46	4.27	1.4%	-7.17%
	4T FAMILY	460.74	467.38	6.64	1.4%	-7.17%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	152.10	144.61	-7.49	-4.9%	-13.00%
	2T FAMILY	403.07	383.22	-19.85	-4.9%	-13.00%
	DOUBLE	387.86	368.76	-19.10	-4.9%	-13.00%
	3T FAMILY	410.68	390.45	-20.23	-4.9%	-13.00%
	PTCHILD	273.78	260.30	-13.48	-4.9%	-13.00%
	4T FAMILY	425.88	404.91	-20.97	-4.9%	-13.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	243.17	258.15	14.98	6.2%	-2.85%
	2T FAMILY	644.40	684.10	39.70	6.2%	-2.85%
	DOUBLE	620.08	658.28	38.20	6.2%	-2.85%
	3T FAMILY	656.56	697.01	40.45	6.2%	-2.85%
	PTCHILD	437.71	464.67	26.96	6.2%	-2.85%
	4T FAMILY	680.88	722.82	41.94	6.2%	-2.85%
	Total	376.91	400.13	23.22	6.2%	
Small - iDirect 2 Series Total		**391.78**	**437.09**	**45.31**	**11.6%**	

iDirect Series 3 Base Medical Plans

iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	224.62	251.50	26.88	12.0%	2.46%
	2T FAMILY	595.24	666.48	71.24	12.0%	2.46%
	DOUBLE	572.79	641.33	68.54	12.0%	2.46%
	3T FAMILY	606.48	679.05	72.57	12.0%	2.46%
	PTCHILD	404.32	452.70	48.38	12.0%	2.46%
	4T FAMILY	628.94	704.20	75.26	12.0%	2.46%
	Total	379.99	425.46	45.47	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	209.56	235.21	25.65	12.2%	2.71%
	2T FAMILY	555.34	623.31	67.97	12.2%	2.71%
	DOUBLE	534.39	599.79	65.40	12.2%	2.71%
	3T FAMILY	565.82	635.07	69.25	12.2%	2.71%
	PTCHILD	377.21	423.38	46.17	12.2%	2.70%
	4T FAMILY	586.77	658.59	71.82	12.2%	2.71%
	Total	389.97	437.70	47.73	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	224.00	250.87	26.87	12.0%	2.48%
	2T FAMILY	593.60	664.81	71.21	12.0%	2.48%
	DOUBLE	571.20	639.72	68.52	12.0%	2.48%
	3T FAMILY	604.81	677.35	72.54	12.0%	2.48%
	PTCHILD	403.20	451.57	48.37	12.0%	2.48%
	4T FAMILY	627.20	702.44	75.24	12.0%	2.48%
	Total	519.68	582.02	62.34	12.0%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	209.05	234.69	25.64	12.3%	2.74%
	2T FAMILY	553.98	621.93	67.95	12.3%	2.74%
	DOUBLE	533.08	598.46	65.38	12.3%	2.74%
	3T FAMILY	564.44	633.66	69.22	12.3%	2.74%
	PTCHILD	376.29	422.44	46.15	12.3%	2.74%
	4T FAMILY	585.34	657.13	71.79	12.3%	2.74%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	223.48	250.30	26.82	12.0%	2.49%
	2T FAMILY	592.22	663.30	71.08	12.0%	2.49%
	DOUBLE	569.88	638.27	68.39	12.0%	2.49%
	3T FAMILY	603.40	675.81	72.41	12.0%	2.49%
	PTCHILD	402.27	450.54	48.27	12.0%	2.49%
	4T FAMILY	625.75	700.84	75.09	12.0%	2.49%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	208.62	234.22	25.60	12.3%	2.74%
	2T FAMILY	552.84	620.68	67.84	12.3%	2.74%
	DOUBLE	531.98	597.26	65.28	12.3%	2.74%
	3T FAMILY	563.28	632.39	69.11	12.3%	2.74%
	PTCHILD	375.52	421.60	46.08	12.3%	2.74%
	4T FAMILY	584.14	655.82	71.68	12.3%	2.74%
	Total	380.73	427.45	46.72	12.3%	
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	183.77	208.17	24.40	13.3%	3.67%
	2T FAMILY	486.99	551.65	64.66	13.3%	3.66%
	DOUBLE	468.62	530.83	62.21	13.3%	3.66%
	3T FAMILY	496.18	562.06	65.88	13.3%	3.67%
	PTCHILD	330.79	374.71	43.92	13.3%	3.66%
	4T FAMILY	514.56	582.88	68.32	13.3%	3.66%
	Total	183.77	208.17	24.40	13.3%	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	162.61	185.82	23.21	14.3%	4.57%
	2T FAMILY	430.91	492.42	61.51	14.3%	4.57%
	DOUBLE	414.66	473.84	59.18	14.3%	4.57%
	3T FAMILY	439.06	501.71	62.65	14.3%	4.57%
	PTCHILD	292.70	334.48	41.78	14.3%	4.57%
	4T FAMILY	455.31	520.30	64.99	14.3%	4.57%
	Total	430.91	492.42	61.51	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	222.56	249.34	26.78	12.0%	2.52%
	2T FAMILY	589.79	660.75	70.96	12.0%	2.52%
	DOUBLE	567.54	635.82	68.28	12.0%	2.52%
	3T FAMILY	600.92	673.22	72.30	12.0%	2.52%
	PTCHILD	400.61	448.81	48.20	12.0%	2.52%
	4T FAMILY	623.17	698.15	74.98	12.0%	2.52%
	Total	425.45	476.64	51.19	12.0%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	207.90	233.47	25.57	12.3%	2.76%
	2T FAMILY	550.93	618.70	67.77	12.3%	2.76%
	DOUBLE	530.15	595.35	65.20	12.3%	2.76%
	3T FAMILY	561.34	630.37	69.03	12.3%	2.76%
	PTCHILD	374.22	420.25	46.03	12.3%	2.76%
	4T FAMILY	582.12	653.72	71.60	12.3%	2.76%
	Total	322.24	361.88	39.64	12.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	183.00	207.73	24.73	13.5%	3.88%
	2T FAMILY	484.95	550.48	65.53	13.5%	3.87%
	DOUBLE	466.65	529.71	63.06	13.5%	3.87%
	3T FAMILY	494.11	560.87	66.76	13.5%	3.88%
	PTCHILD	329.40	373.91	44.51	13.5%	3.87%
	4T FAMILY	512.40	581.64	69.24	13.5%	3.87%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	161.53	183.59	22.06	13.7%	4.01%
	2T FAMILY	428.06	486.51	58.45	13.7%	4.00%
	DOUBLE	411.91	468.15	56.24	13.7%	4.00%
	3T FAMILY	436.14	495.69	59.55	13.7%	4.01%
	PTCHILD	290.75	330.46	39.71	13.7%	4.00%
	4T FAMILY	452.28	514.05	61.77	13.7%	4.00%
	Total	328.11	372.92	44.80	13.7%	
Small - iDirect 3 Series Total		**385.91**	**432.46**	**46.55**	**12.1%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	243.51	273.33	29.82	12.2%	2.72%
	2T FAMILY	645.30	724.32	79.02	12.2%	2.72%
	DOUBLE	620.95	696.99	76.04	12.2%	2.72%
	3T FAMILY	657.48	737.99	80.51	12.2%	2.72%
	PTCHILD	438.32	491.99	53.67	12.2%	2.72%
	4T FAMILY	681.83	765.32	83.49	12.2%	2.72%
	Total	521.60	585.47	63.87	12.2%	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	227.73	254.48	26.75	11.7%	2.25%
	2T FAMILY	603.48	674.37	70.89	11.7%	2.25%
	DOUBLE	580.71	648.92	68.21	11.7%	2.25%
	3T FAMILY	614.88	687.10	72.22	11.7%	2.26%
	PTCHILD	409.92	458.06	48.14	11.7%	2.25%
	4T FAMILY	637.65	712.54	74.89	11.7%	2.25%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.92	238.67	24.75	11.6%	2.10%
	2T FAMILY	566.89	632.48	65.59	11.6%	2.10%
	DOUBLE	545.50	608.61	63.11	11.6%	2.10%
	3T FAMILY	577.59	644.41	66.82	11.6%	2.10%
	PTCHILD	385.06	429.61	44.55	11.6%	2.10%
	4T FAMILY	598.98	668.28	69.30	11.6%	2.10%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	201.59	225.34	23.75	11.8%	2.29%
	2T FAMILY	534.22	597.15	62.93	11.8%	2.29%
	DOUBLE	514.06	574.62	60.56	11.8%	2.29%
	3T FAMILY	544.30	608.42	64.12	11.8%	2.29%
	PTCHILD	362.86	405.61	42.75	11.8%	2.28%
	4T FAMILY	564.45	630.95	66.50	11.8%	2.29%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	178.11	204.42	26.31	14.8%	5.02%
	2T FAMILY	471.99	541.71	69.72	14.8%	5.02%
	DOUBLE	454.19	521.27	67.08	14.8%	5.02%
	3T FAMILY	480.90	551.93	71.03	14.8%	5.03%
	PTCHILD	320.60	367.96	47.36	14.8%	5.02%
	4T FAMILY	498.71	572.38	73.67	14.8%	5.02%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	161.81	188.87	27.06	16.7%	6.81%
	2T FAMILY	428.79	500.51	71.72	16.7%	6.81%
	DOUBLE	412.61	481.62	69.01	16.7%	6.81%
	3T FAMILY	436.89	509.95	73.06	16.7%	6.82%
	PTCHILD	291.26	339.97	48.71	16.7%	6.81%
	4T FAMILY	453.07	528.84	75.77	16.7%	6.81%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	232.24	260.16	27.92	12.0%	2.51%
	2T FAMILY	615.44	689.42	73.98	12.0%	2.51%
	DOUBLE	592.21	663.41	71.20	12.0%	2.51%
	3T FAMILY	627.06	702.43	75.37	12.0%	2.51%
	PTCHILD	418.03	468.29	50.26	12.0%	2.50%
	4T FAMILY	650.27	728.45	78.18	12.0%	2.50%
	Total	474.26	531.27	57.01	12.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	218.95	244.42	25.47	11.6%	2.15%
	2T FAMILY	580.22	647.71	67.49	11.6%	2.15%
	DOUBLE	558.33	623.27	64.94	11.6%	2.15%
	3T FAMILY	591.17	659.93	68.76	11.6%	2.15%
	PTCHILD	394.11	439.96	45.85	11.6%	2.15%
	4T FAMILY	613.06	684.38	71.32	11.6%	2.15%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	207.73	231.25	23.52	11.3%	1.87%
	2T FAMILY	550.48	612.81	62.33	11.3%	1.87%
	DOUBLE	529.72	589.69	59.97	11.3%	1.87%
	3T FAMILY	560.88	624.38	63.50	11.3%	1.87%
	PTCHILD	373.91	416.25	42.34	11.3%	1.87%
	4T FAMILY	581.64	647.50	65.86	11.3%	1.87%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	196.76	220.09	23.33	11.9%	2.37%
	2T FAMILY	521.42	583.24	61.82	11.9%	2.37%
	DOUBLE	501.74	561.23	59.49	11.9%	2.37%
	3T FAMILY	531.26	594.24	62.98	11.9%	2.37%
	PTCHILD	354.17	396.16	41.99	11.9%	2.37%
	4T FAMILY	550.93	616.25	65.32	11.9%	2.37%
	Total	196.76	220.09	23.33	11.9%	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	177.98	203.53	25.55	14.4%	4.64%
	2T FAMILY	471.64	539.35	67.71	14.4%	4.64%
	DOUBLE	453.85	519.00	65.15	14.4%	4.64%
	3T FAMILY	480.55	549.53	68.98	14.4%	4.64%
	PTCHILD	320.36	366.35	45.99	14.4%	4.64%
	4T FAMILY	498.34	569.88	71.54	14.4%	4.64%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	164.83	188.62	23.79	14.4%	4.72%
	2T FAMILY	436.80	499.84	63.04	14.4%	4.72%
	DOUBLE	420.32	480.98	60.66	14.4%	4.72%
	3T FAMILY	445.05	509.27	64.22	14.4%	4.72%
	PTCHILD	296.69	339.52	42.83	14.4%	4.72%
	4T FAMILY	461.52	528.14	66.62	14.4%	4.72%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**481.73**	**540.24**	**58.51**	**12.1%**	

iDirect Series 5 Base Medical Plans

iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	233.81	261.90	28.09	12.0%	2.51%
	2T FAMILY	619.59	694.04	74.45	12.0%	2.51%
	DOUBLE	596.21	667.85	71.64	12.0%	2.51%
	3T FAMILY	631.27	707.13	75.86	12.0%	2.51%
	PTCHILD	420.86	471.42	50.56	12.0%	2.51%
	4T FAMILY	654.67	733.32	78.65	12.0%	2.51%
	Total	388.12	434.76	46.63	12.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	196.01	218.97	22.96	11.7%	2.23%
	2T FAMILY	519.42	580.27	60.85	11.7%	2.23%
	DOUBLE	499.82	558.37	58.55	11.7%	2.22%
	3T FAMILY	529.23	591.22	61.99	11.7%	2.23%
	PTCHILD	352.82	394.15	41.33	11.7%	2.23%
	4T FAMILY	548.83	613.12	64.29	11.7%	2.23%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	162.25	186.59	24.34	15.0%	5.23%
	2T FAMILY	429.96	494.46	64.50	15.0%	5.23%
	DOUBLE	413.73	475.80	62.07	15.0%	5.24%
	3T FAMILY	438.08	503.79	65.71	15.0%	5.23%
	PTCHILD	292.06	335.86	43.80	15.0%	5.23%
	4T FAMILY	454.31	522.45	68.14	15.0%	5.23%
	Total	162.25	186.59	24.34	15.0%	
Small - iDirect 5 Series Total		**303.42**	**341.69**	**38.27**	**12.6%**	
Small Base Total		**406.95**	**444.94**	**38.00**	**9.3%**	
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	47.53	52.00	4.47	9.4%	0.12%
	2T FAMILY	125.95	137.80	11.85	9.4%	0.12%
	DOUBLE	121.20	132.60	11.40	9.4%	0.11%
	3T FAMILY	128.33	140.40	12.07	9.4%	0.11%
	PTCHILD	85.55	93.60	8.05	9.4%	0.12%
	4T FAMILY	133.08	145.60	12.52	9.4%	0.12%
	Total	82.09	89.81	7.72	9.4%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	48.29	52.69	4.40	9.1%	-0.15%
	2T FAMILY	127.97	139.63	11.66	9.1%	-0.15%
	DOUBLE	123.14	134.36	11.22	9.1%	-0.15%
	3T FAMILY	130.38	142.26	11.88	9.1%	-0.15%
	PTCHILD	86.92	94.84	7.92	9.1%	-0.16%
	4T FAMILY	135.21	147.53	12.32	9.1%	-0.16%
	Total	77.16	84.19	7.03	9.1%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	42.21	42.91	0.70	1.7%	-6.98%
	2T FAMILY	111.86	113.71	1.85	1.7%	-6.98%
	DOUBLE	107.64	109.42	1.78	1.7%	-6.98%
	3T FAMILY	113.97	115.86	1.89	1.7%	-6.98%
	PTCHILD	75.98	77.24	1.26	1.7%	-6.97%
	4T FAMILY	118.19	120.15	1.96	1.7%	-6.98%
	Total	76.92	78.19	1.27	1.7%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	35.24	36.77	1.53	4.3%	-4.52%
	2T FAMILY	93.39	97.44	4.05	4.3%	-4.52%
	DOUBLE	89.86	93.76	3.90	4.3%	-4.52%
	3T FAMILY	95.15	99.28	4.13	4.3%	-4.52%
	PTCHILD	63.43	66.19	2.76	4.4%	-4.52%
	4T FAMILY	98.67	102.96	4.29	4.3%	-4.52%
	Total	59.94	62.54	2.60	4.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	36.69	40.95	4.26	11.6%	2.12%
	2T FAMILY	97.23	108.52	11.29	11.6%	2.12%
	DOUBLE	93.56	104.42	10.86	11.6%	2.11%
	3T FAMILY	99.06	110.57	11.51	11.6%	2.12%
	PTCHILD	66.04	73.71	7.67	11.6%	2.12%
	4T FAMILY	102.73	114.66	11.93	11.6%	2.12%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.20	9.21	0.01	0.1%	-8.36%
	2T FAMILY	24.38	24.41	0.03	0.1%	-8.34%
	DOUBLE	23.46	23.49	0.03	0.1%	-8.35%
	3T FAMILY	24.84	24.87	0.03	0.1%	-8.36%
	PTCHILD	16.56	16.58	0.02	0.1%	-8.35%
	4T FAMILY	25.76	25.79	0.03	0.1%	-8.35%
	Total	14.81	14.83	0.02	0.1%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	42.52	46.36	3.84	9.0%	-0.22%
IHBC-RX-E-005	2T FAMILY	112.68	122.85	10.17	9.0%	-0.22%
	DOUBLE	108.43	118.22	9.79	9.0%	-0.21%
	3T FAMILY	114.80	125.17	10.37	9.0%	-0.22%
	PTCHILD	76.54	83.45	6.91	9.0%	-0.22%
	4T FAMILY	119.06	129.81	10.75	9.0%	-0.22%
	Total	74.96	81.72	6.77	9.0%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	44.19	48.75	4.56	10.3%	0.97%
IHBC-RX-OPTE-003	2T FAMILY	117.10	129.19	12.09	10.3%	0.98%
	DOUBLE	112.68	124.31	11.63	10.3%	0.97%
	3T FAMILY	119.31	131.63	12.32	10.3%	0.97%
	PTCHILD	79.54	87.75	8.21	10.3%	0.98%
	4T FAMILY	123.73	136.50	12.77	10.3%	0.98%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.51	13.27	-0.24	-1.8%	-10.09%
IHBC-RX-OPTE-004	2T FAMILY	35.80	35.17	-0.63	-1.8%	-10.07%
	DOUBLE	34.45	33.84	-0.61	-1.8%	-10.10%
	3T FAMILY	36.48	35.83	-0.65	-1.8%	-10.09%
	PTCHILD	24.32	23.89	-0.43	-1.8%	-10.09%
	4T FAMILY	37.83	37.16	-0.67	-1.8%	-10.09%
	Total	23.64	23.22	-0.42	-1.8%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	38.35	41.99	3.64	9.5%	0.21%
IHBC-RX-OPTE-005	2T FAMILY	101.63	111.27	9.64	9.5%	0.21%
	DOUBLE	97.79	107.07	9.28	9.5%	0.21%
	3T FAMILY	103.55	113.37	9.82	9.5%	0.21%
	PTCHILD	69.03	75.58	6.55	9.5%	0.21%
	4T FAMILY	107.38	117.57	10.19	9.5%	0.21%
	Total	75.74	82.93	7.19	9.5%	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	52.95	55.29	2.34	4.4%	-4.44%
IHBC-PE1000	2T FAMILY	140.32	146.52	6.20	4.4%	-4.44%
	DOUBLE	135.02	140.99	5.97	4.4%	-4.44%
	3T FAMILY	142.97	149.28	6.31	4.4%	-4.44%
	PTCHILD	95.31	99.52	4.21	4.4%	-4.45%
	4T FAMILY	148.26	154.81	6.55	4.4%	-4.44%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.33	48.57	2.24	4.8%	-4.07%
IHBC-PE1000	2T FAMILY	122.77	128.71	5.94	4.8%	-4.07%
	DOUBLE	118.14	123.85	5.71	4.8%	-4.07%
	3T FAMILY	125.09	131.14	6.05	4.8%	-4.07%
	PTCHILD	83.39	87.43	4.04	4.8%	-4.06%
	4T FAMILY	129.72	136.00	6.28	4.8%	-4.06%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.35	43.89	1.54	3.6%	-5.14%
IHBC-PE1000	2T FAMILY	112.23	116.31	4.08	3.6%	-5.15%
	DOUBLE	107.99	111.92	3.93	3.6%	-5.14%
	3T FAMILY	114.35	118.50	4.15	3.6%	-5.15%
	PTCHILD	76.23	79.00	2.77	3.6%	-5.15%
	4T FAMILY	118.58	122.89	4.31	3.6%	-5.15%
	Total	68.88	71.39	2.50	3.6%	
Small - Rx w/ $1,500 Ded Total		**69.72**	**74.91**	**5.19**	**7.4%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	43.64	48.08	4.44	10.2%	0.82%
	2T FAMILY	115.65	127.41	11.76	10.2%	0.82%
	DOUBLE	111.28	122.60	11.32	10.2%	0.81%
	3T FAMILY	117.83	129.82	11.99	10.2%	0.82%
	PTCHILD	78.55	86.54	7.99	10.2%	0.82%
	4T FAMILY	122.19	134.62	12.43	10.2%	0.82%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	44.39	48.76	4.37	9.8%	0.54%
	2T FAMILY	117.63	129.21	11.58	9.8%	0.53%
	DOUBLE	113.19	124.34	11.15	9.9%	0.53%
	3T FAMILY	119.85	131.65	11.80	9.8%	0.53%
	PTCHILD	79.90	87.77	7.87	9.8%	0.54%
	4T FAMILY	124.29	136.53	12.24	9.8%	0.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	38.29	39.52	1.23	3.2%	-5.54%
	2T FAMILY	101.47	104.73	3.26	3.2%	-5.55%
	DOUBLE	97.64	100.78	3.14	3.2%	-5.54%
	3T FAMILY	103.38	106.70	3.32	3.2%	-5.55%
	PTCHILD	68.92	71.14	2.22	3.2%	-5.54%
	4T FAMILY	107.21	110.66	3.45	3.2%	-5.54%
	Total	38.29	39.52	1.23	3.2%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	31.28	33.73	2.45	7.8%	-1.32%
	2T FAMILY	82.89	89.38	6.49	7.8%	-1.32%
	DOUBLE	79.76	86.01	6.25	7.8%	-1.32%
	3T FAMILY	84.46	91.07	6.61	7.8%	-1.32%
	PTCHILD	56.30	60.71	4.41	7.8%	-1.32%
	4T FAMILY	87.58	94.44	6.86	7.8%	-1.32%
	Total	56.21	60.61	4.40	7.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	33.47	37.67	4.20	12.5%	3.01%
	2T FAMILY	88.70	99.83	11.13	12.5%	3.01%
	DOUBLE	85.35	96.06	10.71	12.5%	3.01%
	3T FAMILY	90.37	101.71	11.34	12.5%	3.01%
	PTCHILD	60.25	67.81	7.56	12.5%	3.01%
	4T FAMILY	93.72	105.48	11.76	12.5%	3.01%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.12	7.87	-0.25	-3.1%	-11.27%
	2T FAMILY	21.52	20.86	-0.66	-3.1%	-11.27%
	DOUBLE	20.71	20.07	-0.64	-3.1%	-11.27%
	3T FAMILY	21.92	21.25	-0.67	-3.1%	-11.27%
	PTCHILD	14.62	14.17	-0.45	-3.1%	-11.27%
	4T FAMILY	22.74	22.04	-0.70	-3.1%	-11.27%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	38.93	42.77	3.84	9.9%	0.54%
IHBC-RX-E-005	2T FAMILY	103.16	113.34	10.18	9.9%	0.54%
	DOUBLE	99.27	109.06	9.79	9.9%	0.53%
	3T FAMILY	105.11	115.48	10.37	9.9%	0.54%
	PTCHILD	70.07	76.99	6.92	9.9%	0.55%
	4T FAMILY	109.00	119.76	10.76	9.9%	0.55%
	Total	72.57	79.74	7.16	9.9%	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	40.49	45.00	4.51	11.1%	1.69%
IHBC-RX-OPTE-003	2T FAMILY	107.30	119.25	11.95	11.1%	1.70%
	DOUBLE	103.25	114.75	11.50	11.1%	1.69%
	3T FAMILY	109.32	121.50	12.18	11.1%	1.69%
	PTCHILD	72.88	81.00	8.12	11.1%	1.69%
	4T FAMILY	113.37	126.00	12.63	11.1%	1.69%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.03	11.45	-0.58	-4.8%	-12.86%
IHBC-RX-OPTE-004	2T FAMILY	31.88	30.34	-1.54	-4.8%	-12.87%
	DOUBLE	30.68	29.20	-1.48	-4.8%	-12.86%
	3T FAMILY	32.48	30.92	-1.56	-4.8%	-12.85%
	PTCHILD	21.65	20.61	-1.04	-4.8%	-12.85%
	4T FAMILY	33.68	32.06	-1.62	-4.8%	-12.86%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	35.04	38.67	3.63	10.4%	0.99%
IHBC-RX-OPTE-005	2T FAMILY	92.86	102.48	9.62	10.4%	1.00%
	DOUBLE	89.35	98.61	9.26	10.4%	0.99%
	3T FAMILY	94.61	104.41	9.80	10.4%	1.00%
	PTCHILD	63.07	69.61	6.54	10.4%	1.00%
	4T FAMILY	98.11	108.28	10.17	10.4%	1.00%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	48.71	51.17	2.46	5.1%	-3.85%
IHBC-PE1000	2T FAMILY	129.08	135.60	6.52	5.1%	-3.85%
	DOUBLE	124.21	130.48	6.27	5.0%	-3.85%
	3T FAMILY	131.52	138.16	6.64	5.0%	-3.85%
	PTCHILD	87.68	92.11	4.43	5.1%	-3.85%
	4T FAMILY	136.39	143.28	6.89	5.1%	-3.85%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.45	44.81	2.36	5.6%	-3.41%
IHBC-PE1000	2T FAMILY	112.49	118.75	6.26	5.6%	-3.40%
	DOUBLE	108.25	114.27	6.02	5.6%	-3.40%
	3T FAMILY	114.62	120.99	6.37	5.6%	-3.40%
	PTCHILD	76.41	80.66	4.25	5.6%	-3.40%
	4T FAMILY	118.86	125.47	6.61	5.6%	-3.40%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.75	40.44	1.69	4.4%	-4.49%
IHBC-PE1000	2T FAMILY	102.69	107.17	4.48	4.4%	-4.48%
	DOUBLE	98.81	103.12	4.31	4.4%	-4.49%
	3T FAMILY	104.63	109.19	4.56	4.4%	-4.49%
	PTCHILD	69.75	72.79	3.04	4.4%	-4.49%
	4T FAMILY	108.50	113.23	4.73	4.4%	-4.49%
	Total	102.69	107.17	4.48	4.4%	
Small - Rx w/ $2,000 Ded Total		**57.78**	**62.41**	**4.63**	**8.0%**	

Rx Riders - with $2,500/$5,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	40.35	44.80	4.45	11.0%	1.61%
	2T FAMILY	106.93	118.72	11.79	11.0%	1.61%
	DOUBLE	102.89	114.24	11.35	11.0%	1.61%
	3T FAMILY	108.95	120.96	12.01	11.0%	1.61%
	PTCHILD	72.63	80.64	8.01	11.0%	1.61%
	4T FAMILY	112.98	125.44	12.46	11.0%	1.61%
	Total	60.12	66.75	6.63	11.0%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	41.08	45.48	4.40	10.7%	1.31%
	2T FAMILY	108.86	120.52	11.66	10.7%	1.31%
	DOUBLE	104.75	115.97	11.22	10.7%	1.31%
	3T FAMILY	110.92	122.80	11.88	10.7%	1.32%
	PTCHILD	73.94	81.86	7.92	10.7%	1.31%
	4T FAMILY	115.02	127.34	12.32	10.7%	1.31%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	34.57	36.65	2.08	6.0%	-2.99%
	2T FAMILY	91.61	97.12	5.51	6.0%	-3.00%
	DOUBLE	88.15	93.46	5.31	6.0%	-2.99%
	3T FAMILY	93.34	98.96	5.62	6.0%	-2.99%
	PTCHILD	62.23	65.97	3.74	6.0%	-2.99%
	4T FAMILY	96.80	102.62	5.82	6.0%	-2.99%
	Total	63.09	66.89	3.80	6.0%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	28.05	31.16	3.11	11.1%	1.66%
	2T FAMILY	74.33	82.57	8.24	11.1%	1.66%
	DOUBLE	71.53	79.46	7.93	11.1%	1.66%
	3T FAMILY	75.74	84.13	8.39	11.1%	1.66%
	PTCHILD	50.49	56.09	5.60	11.1%	1.67%
	4T FAMILY	78.54	87.25	8.71	11.1%	1.67%
	Total	49.62	55.12	5.50	11.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	30.32	34.91	4.59	15.1%	5.37%
	2T FAMILY	80.35	92.51	12.16	15.1%	5.38%
	DOUBLE	77.32	89.02	11.70	15.1%	5.37%
	3T FAMILY	81.86	94.26	12.40	15.1%	5.38%
	PTCHILD	54.58	62.84	8.26	15.1%	5.38%
	4T FAMILY	84.90	97.75	12.85	15.1%	5.38%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.33	6.89	-0.44	-6.0%	-13.98%
	2T FAMILY	19.42	18.26	-1.16	-6.0%	-13.99%
	DOUBLE	18.69	17.57	-1.12	-6.0%	-14.00%
	3T FAMILY	19.79	18.60	-1.19	-6.0%	-14.01%
	PTCHILD	13.19	12.40	-0.79	-6.0%	-14.01%
	4T FAMILY	20.52	19.29	-1.23	-6.0%	-14.00%
	Total	12.26	11.53	-0.73	-6.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	35.91	39.73	3.82	10.6%	1.25%
IHBC-RX-E-005	2T FAMILY	95.16	105.28	10.12	10.6%	1.24%
	DOUBLE	91.57	101.31	9.74	10.6%	1.25%
	3T FAMILY	96.96	107.27	10.31	10.6%	1.25%
	PTCHILD	64.64	71.51	6.87	10.6%	1.25%
	4T FAMILY	100.55	111.24	10.69	10.6%	1.25%
	Total	57.61	63.73	6.13	10.6%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	37.39	41.84	4.45	11.9%	2.42%
IHBC-RX-OPTE-003	2T FAMILY	99.08	110.88	11.80	11.9%	2.43%
	DOUBLE	95.34	106.69	11.35	11.9%	2.42%
	3T FAMILY	100.95	112.97	12.02	11.9%	2.42%
	PTCHILD	67.30	75.31	8.01	11.9%	2.42%
	4T FAMILY	104.69	117.15	12.46	11.9%	2.42%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.89	10.13	-0.76	-7.0%	-14.87%
IHBC-RX-OPTE-004	2T FAMILY	28.86	26.84	-2.02	-7.0%	-14.90%
	DOUBLE	27.77	25.83	-1.94	-7.0%	-14.89%
	3T FAMILY	29.40	27.35	-2.05	-7.0%	-14.88%
	PTCHILD	19.60	18.23	-1.37	-7.0%	-14.89%
	4T FAMILY	30.49	28.36	-2.13	-7.0%	-14.89%
	Total	25.27	23.50	-1.77	-7.0%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	32.28	35.87	3.59	11.1%	1.70%
IHBC-RX-OPTE-005	2T FAMILY	85.54	95.06	9.52	11.1%	1.70%
	DOUBLE	82.31	91.47	9.16	11.1%	1.70%
	3T FAMILY	87.16	96.85	9.69	11.1%	1.70%
	PTCHILD	58.10	64.57	6.47	11.1%	1.70%
	4T FAMILY	90.38	100.44	10.06	11.1%	1.70%
	Total	74.89	83.22	8.33	11.1%	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	45.16	47.73	2.57	5.7%	-3.28%
IHBC-PE1000	2T FAMILY	119.67	126.48	6.81	5.7%	-3.29%
	DOUBLE	115.16	121.71	6.55	5.7%	-3.28%
	3T FAMILY	121.93	128.87	6.94	5.7%	-3.29%
	PTCHILD	81.29	85.91	4.62	5.7%	-3.29%
	4T FAMILY	126.45	133.64	7.19	5.7%	-3.29%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.19	41.63	2.44	6.2%	-2.78%
IHBC-PE1000	2T FAMILY	103.85	110.32	6.47	6.2%	-2.78%
	DOUBLE	99.93	106.16	6.23	6.2%	-2.77%
	3T FAMILY	105.81	112.40	6.59	6.2%	-2.78%
	PTCHILD	70.54	74.93	4.39	6.2%	-2.79%
	4T FAMILY	109.73	116.56	6.83	6.2%	-2.79%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.72	37.52	1.80	5.0%	-3.87%
IHBC-PE1000	2T FAMILY	94.66	99.43	4.77	5.0%	-3.87%
	DOUBLE	91.09	95.68	4.59	5.0%	-3.87%
	3T FAMILY	96.44	101.30	4.86	5.0%	-3.87%
	PTCHILD	64.30	67.54	3.24	5.0%	-3.86%
	4T FAMILY	100.02	105.06	5.04	5.0%	-3.86%
	Total	66.04	69.37	3.33	5.0%	
Small - Rx w/ $2,500 Ded Total		**39.15**	**42.95**	**3.80**	**9.7%**	

Rx Riders - with $3,000/$6,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	37.53	41.93	4.40	11.7%	2.24%
	2T FAMILY	99.45	111.11	11.66	11.7%	2.24%
	DOUBLE	95.70	106.92	11.22	11.7%	2.24%
	3T FAMILY	101.33	113.21	11.88	11.7%	2.24%
	PTCHILD	67.55	75.47	7.92	11.7%	2.24%
	4T FAMILY	105.08	117.40	12.32	11.7%	2.24%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	38.23	42.59	4.36	11.4%	1.96%
	2T FAMILY	101.31	112.86	11.55	11.4%	1.96%
	DOUBLE	97.49	108.60	11.11	11.4%	1.96%
	3T FAMILY	103.22	114.99	11.77	11.4%	1.96%
	PTCHILD	68.81	76.66	7.85	11.4%	1.96%
	4T FAMILY	107.04	119.25	12.21	11.4%	1.96%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	31.47	34.19	2.72	8.6%	-0.55%
	2T FAMILY	83.40	90.60	7.20	8.6%	-0.56%
	DOUBLE	80.25	87.18	6.93	8.6%	-0.56%
	3T FAMILY	84.97	92.31	7.34	8.6%	-0.56%
	PTCHILD	56.65	61.54	4.89	8.6%	-0.55%
	4T FAMILY	88.12	95.73	7.61	8.6%	-0.55%
	Total	38.89	42.25	3.36	8.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	25.41	28.93	3.52	13.9%	4.18%
	2T FAMILY	67.34	76.66	9.32	13.8%	4.17%
	DOUBLE	64.80	73.77	8.97	13.8%	4.18%
	3T FAMILY	68.61	78.11	9.50	13.8%	4.17%
	PTCHILD	45.74	52.07	6.33	13.8%	4.16%
	4T FAMILY	71.15	81.00	9.85	13.8%	4.17%
	Total	50.87	57.91	7.04	13.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	27.49	32.51	5.02	18.3%	8.22%
	2T FAMILY	72.85	86.15	13.30	18.3%	8.22%
	DOUBLE	70.10	82.90	12.80	18.3%	8.22%
	3T FAMILY	74.22	87.78	13.56	18.3%	8.22%
	PTCHILD	49.48	58.52	9.04	18.3%	8.23%
	4T FAMILY	76.97	91.03	14.06	18.3%	8.23%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.65	6.12	-0.53	-8.0%	-15.82%
	2T FAMILY	17.62	16.22	-1.40	-7.9%	-15.83%
	DOUBLE	16.96	15.61	-1.35	-8.0%	-15.80%
	3T FAMILY	17.96	16.52	-1.44	-8.0%	-15.84%
	PTCHILD	11.97	11.02	-0.95	-7.9%	-15.81%
	4T FAMILY	18.62	17.14	-1.48	-7.9%	-15.82%
	Total	11.64	10.71	-0.93	-8.0%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	33.36	37.12	3.76	11.3%	1.84%
IHBC-RX-E-005	2T FAMILY	88.40	98.37	9.97	11.3%	1.84%
	DOUBLE	85.07	94.66	9.59	11.3%	1.84%
	3T FAMILY	90.07	100.22	10.15	11.3%	1.83%
	PTCHILD	60.05	66.82	6.77	11.3%	1.84%
	4T FAMILY	93.41	103.94	10.53	11.3%	1.84%
	Total	63.38	70.53	7.15	11.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	34.77	39.12	4.35	12.5%	2.95%
IHBC-RX-OPTE-003	2T FAMILY	92.14	103.67	11.53	12.5%	2.95%
	DOUBLE	88.66	99.76	11.10	12.5%	2.95%
	3T FAMILY	93.88	105.62	11.74	12.5%	2.94%
	PTCHILD	62.59	70.42	7.83	12.5%	2.95%
	4T FAMILY	97.36	109.54	12.18	12.5%	2.95%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.97	9.05	-0.92	-9.2%	-16.97%
IHBC-RX-OPTE-004	2T FAMILY	26.42	23.98	-2.44	-9.2%	-17.00%
	DOUBLE	25.42	23.08	-2.34	-9.2%	-16.98%
	3T FAMILY	26.92	24.44	-2.48	-9.2%	-16.96%
	PTCHILD	17.95	16.29	-1.66	-9.2%	-16.97%
	4T FAMILY	27.92	25.34	-2.58	-9.2%	-16.97%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	29.97	33.44	3.47	11.6%	2.11%
IHBC-RX-OPTE-005	2T FAMILY	79.42	88.62	9.20	11.6%	2.11%
	DOUBLE	76.42	85.27	8.85	11.6%	2.11%
	3T FAMILY	80.92	90.29	9.37	11.6%	2.10%
	PTCHILD	53.95	60.19	6.24	11.6%	2.10%
	4T FAMILY	83.92	93.63	9.71	11.6%	2.10%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.09	44.72	2.63	6.2%	-2.78%
IHBC-PE1000	2T FAMILY	111.54	118.51	6.97	6.2%	-2.78%
	DOUBLE	107.33	114.04	6.71	6.3%	-2.78%
	3T FAMILY	113.64	120.74	7.10	6.2%	-2.79%
	PTCHILD	75.76	80.50	4.74	6.3%	-2.78%
	4T FAMILY	117.85	125.22	7.37	6.3%	-2.78%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.44	38.89	2.45	6.7%	-2.34%
IHBC-PE1000	2T FAMILY	96.57	103.06	6.49	6.7%	-2.33%
	DOUBLE	92.92	99.17	6.25	6.7%	-2.33%
	3T FAMILY	98.39	105.00	6.61	6.7%	-2.33%
	PTCHILD	65.59	70.00	4.41	6.7%	-2.34%
	4T FAMILY	102.03	108.89	6.86	6.7%	-2.34%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.19	35.00	1.81	5.5%	-3.47%
IHBC-PE1000	2T FAMILY	87.95	92.75	4.80	5.5%	-3.48%
	DOUBLE	84.63	89.25	4.62	5.5%	-3.47%
	3T FAMILY	89.61	94.50	4.89	5.5%	-3.47%
	PTCHILD	59.74	63.00	3.26	5.5%	-3.48%
	4T FAMILY	92.93	98.00	5.07	5.5%	-3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**44.24**	**49.31**	**5.07**	**11.5%**	

Rx Riders - with $4,000/$8,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	33.11	37.25	4.14	12.5%	2.96%
	2T FAMILY	87.74	98.71	10.97	12.5%	2.95%
	DOUBLE	84.43	94.99	10.56	12.5%	2.96%
	3T FAMILY	89.40	100.58	11.18	12.5%	2.96%
	PTCHILD	59.60	67.05	7.45	12.5%	2.96%
	4T FAMILY	92.71	104.30	11.59	12.5%	2.96%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	33.77	37.88	4.11	12.2%	2.63%
	2T FAMILY	89.49	100.38	10.89	12.2%	2.63%
	DOUBLE	86.11	96.59	10.48	12.2%	2.62%
	3T FAMILY	91.18	102.28	11.10	12.2%	2.63%
	PTCHILD	60.79	68.18	7.39	12.2%	2.62%
	4T FAMILY	94.56	106.06	11.50	12.2%	2.62%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	26.56	30.13	3.57	13.4%	3.82%
	2T FAMILY	70.38	79.84	9.46	13.4%	3.82%
	DOUBLE	67.73	76.83	9.10	13.4%	3.82%
	3T FAMILY	71.71	81.35	9.64	13.4%	3.83%
	PTCHILD	47.81	54.23	6.42	13.4%	3.81%
	4T FAMILY	74.37	84.36	9.99	13.4%	3.81%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	21.25	25.44	4.19	19.7%	9.56%
	2T FAMILY	56.31	67.42	11.11	19.7%	9.57%
	DOUBLE	54.19	64.87	10.68	19.7%	9.56%
	3T FAMILY	57.38	68.69	11.31	19.7%	9.57%
	PTCHILD	38.25	45.79	7.54	19.7%	9.55%
	4T FAMILY	59.50	71.23	11.73	19.7%	9.55%
	Total	21.25	25.44	4.19	19.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	23.01	28.63	5.62	24.4%	13.84%
	2T FAMILY	60.98	75.87	14.89	24.4%	13.83%
	DOUBLE	58.68	73.01	14.33	24.4%	13.85%
	3T FAMILY	62.13	77.30	15.17	24.4%	13.83%
	PTCHILD	41.42	51.53	10.11	24.4%	13.83%
	4T FAMILY	64.43	80.16	15.73	24.4%	13.83%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.67	4.97	-0.70	-12.3%	-19.71%
	2T FAMILY	15.03	13.17	-1.86	-12.4%	-19.70%
	DOUBLE	14.46	12.67	-1.79	-12.4%	-19.71%
	3T FAMILY	15.31	13.42	-1.89	-12.3%	-19.69%
	PTCHILD	10.21	8.95	-1.26	-12.3%	-19.66%
	4T FAMILY	15.88	13.92	-1.96	-12.3%	-19.68%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	29.25	32.80	3.55	12.1%	2.60%
IHBC-RX-E-005	2T FAMILY	77.51	86.92	9.41	12.1%	2.60%
	DOUBLE	74.59	83.64	9.05	12.1%	2.60%
	3T FAMILY	78.98	88.56	9.58	12.1%	2.59%
	PTCHILD	52.65	59.04	6.39	12.1%	2.59%
	4T FAMILY	81.90	91.84	9.94	12.1%	2.59%
	Total	77.51	86.92	9.41	12.1%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	30.57	34.65	4.08	13.3%	3.71%
IHBC-RX-OPTE-003	2T FAMILY	81.01	91.82	10.81	13.3%	3.70%
	DOUBLE	77.95	88.36	10.41	13.4%	3.71%
	3T FAMILY	82.54	93.56	11.02	13.4%	3.71%
	PTCHILD	55.03	62.37	7.34	13.3%	3.71%
	4T FAMILY	85.60	97.02	11.42	13.3%	3.71%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.55	7.48	-1.07	-12.5%	-19.91%
IHBC-RX-OPTE-004	2T FAMILY	22.66	19.82	-2.84	-12.5%	-19.92%
	DOUBLE	21.80	19.07	-2.73	-12.5%	-19.94%
	3T FAMILY	23.09	20.20	-2.89	-12.5%	-19.90%
	PTCHILD	15.39	13.46	-1.93	-12.5%	-19.93%
	4T FAMILY	23.94	20.94	-3.00	-12.5%	-19.92%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	26.20	29.49	3.29	12.6%	3.00%
IHBC-RX-OPTE-005	2T FAMILY	69.43	78.15	8.72	12.6%	3.01%
	DOUBLE	66.81	75.20	8.39	12.6%	3.00%
	3T FAMILY	70.74	79.62	8.88	12.6%	3.00%
	PTCHILD	47.16	53.08	5.92	12.6%	3.01%
	4T FAMILY	73.36	82.57	9.21	12.6%	3.01%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.20	39.79	2.59	7.0%	-2.12%
IHBC-PE1000	2T FAMILY	98.58	105.44	6.86	7.0%	-2.12%
	DOUBLE	94.86	101.46	6.60	7.0%	-2.12%
	3T FAMILY	100.44	107.43	6.99	7.0%	-2.12%
	PTCHILD	66.96	71.62	4.66	7.0%	-2.12%
	4T FAMILY	104.16	111.41	7.25	7.0%	-2.12%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	32.03	34.39	2.36	7.4%	-1.74%
IHBC-PE1000	2T FAMILY	84.88	91.13	6.25	7.4%	-1.75%
	DOUBLE	81.68	87.69	6.01	7.4%	-1.75%
	3T FAMILY	86.48	92.85	6.37	7.4%	-1.75%
	PTCHILD	57.65	61.90	4.25	7.4%	-1.75%
	4T FAMILY	89.68	96.29	6.61	7.4%	-1.74%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.08	30.87	1.79	6.2%	-2.86%
IHBC-PE1000	2T FAMILY	77.06	81.81	4.75	6.2%	-2.86%
	DOUBLE	74.15	78.72	4.57	6.2%	-2.86%
	3T FAMILY	78.52	83.35	4.83	6.2%	-2.87%
	PTCHILD	52.34	55.57	3.23	6.2%	-2.85%
	4T FAMILY	81.42	86.44	5.02	6.2%	-2.85%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**40.00**	**45.93**	**5.93**	**14.8%**	

Rx Riders - with $5,000/$10,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	29.19	33.57	4.38	15.0%	5.27%
	2T FAMILY	77.35	88.96	11.61	15.0%	5.27%
	DOUBLE	74.43	85.60	11.17	15.0%	5.26%
	3T FAMILY	78.81	90.64	11.83	15.0%	5.27%
	PTCHILD	52.54	60.43	7.89	15.0%	5.28%
	4T FAMILY	81.73	94.00	12.27	15.0%	5.27%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	30.13	34.19	4.06	13.5%	3.83%
	2T FAMILY	79.84	90.60	10.76	13.5%	3.83%
	DOUBLE	76.83	87.18	10.35	13.5%	3.82%
	3T FAMILY	81.35	92.31	10.96	13.5%	3.82%
	PTCHILD	54.23	61.54	7.31	13.5%	3.83%
	4T FAMILY	84.36	95.73	11.37	13.5%	3.83%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	22.95	27.07	4.12	18.0%	7.98%
	2T FAMILY	60.82	71.74	10.92	18.0%	7.98%
	DOUBLE	58.52	69.03	10.51	18.0%	7.98%
	3T FAMILY	61.97	73.09	11.12	17.9%	7.98%
	PTCHILD	41.31	48.73	7.42	18.0%	7.98%
	4T FAMILY	64.26	75.80	11.54	18.0%	7.98%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	18.27	22.71	4.44	24.3%	13.78%
	2T FAMILY	48.42	60.18	11.76	24.3%	13.78%
	DOUBLE	46.59	57.91	11.32	24.3%	13.77%
	3T FAMILY	49.33	61.32	11.99	24.3%	13.79%
	PTCHILD	32.89	40.88	7.99	24.3%	13.78%
	4T FAMILY	51.16	63.59	12.43	24.3%	13.78%
	Total	48.42	60.18	11.76	24.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	19.84	25.65	5.81	29.3%	18.31%
	2T FAMILY	52.58	67.97	15.39	29.3%	18.31%
	DOUBLE	50.59	65.41	14.82	29.3%	18.32%
	3T FAMILY	53.57	69.26	15.69	29.3%	18.31%
	PTCHILD	35.71	46.17	10.46	29.3%	18.32%
	4T FAMILY	55.55	71.82	16.27	29.3%	18.32%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	4.93	4.08	-0.85	-17.2%	-24.30%
	2T FAMILY	13.06	10.81	-2.25	-17.2%	-24.30%
	DOUBLE	12.57	10.40	-2.17	-17.3%	-24.31%
	3T FAMILY	13.31	11.02	-2.29	-17.2%	-24.26%
	PTCHILD	8.87	7.34	-1.53	-17.2%	-24.33%
	4T FAMILY	13.80	11.42	-2.38	-17.2%	-24.32%
	Total	7.25	6.00	-1.25	-17.2%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	25.55	29.49	3.94	15.4%	5.62%
IHBC-RX-E-005	2T FAMILY	67.71	78.15	10.44	15.4%	5.62%
	DOUBLE	65.15	75.20	10.05	15.4%	5.62%
	3T FAMILY	68.99	79.62	10.63	15.4%	5.62%
	PTCHILD	45.99	53.08	7.09	15.4%	5.61%
	4T FAMILY	71.54	82.57	11.03	15.4%	5.62%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	27.00	31.16	4.16	15.4%	5.63%
IHBC-RX-OPTE-003	2T FAMILY	71.55	82.57	11.02	15.4%	5.62%
	DOUBLE	68.85	79.46	10.61	15.4%	5.62%
	3T FAMILY	72.90	84.13	11.23	15.4%	5.62%
	PTCHILD	48.60	56.09	7.49	15.4%	5.63%
	4T FAMILY	75.60	87.25	11.65	15.4%	5.63%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.47	6.23	-1.24	-16.6%	-23.65%
IHBC-RX-OPTE-004	2T FAMILY	19.80	16.51	-3.29	-16.6%	-23.64%
	DOUBLE	19.05	15.89	-3.16	-16.6%	-23.64%
	3T FAMILY	20.17	16.82	-3.35	-16.6%	-23.65%
	PTCHILD	13.45	11.21	-2.24	-16.7%	-23.69%
	4T FAMILY	20.92	17.44	-3.48	-16.6%	-23.68%
	Total	19.80	16.51	-3.29	-16.6%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	22.81	26.48	3.67	16.1%	6.22%
IHBC-RX-OPTE-005	2T FAMILY	60.45	70.17	9.72	16.1%	6.22%
	DOUBLE	58.17	67.52	9.35	16.1%	6.21%
	3T FAMILY	61.59	71.50	9.91	16.1%	6.22%
	PTCHILD	41.06	47.66	6.60	16.1%	6.22%
	4T FAMILY	63.87	74.14	10.27	16.1%	6.22%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.39	35.92	2.53	7.6%	-1.54%
IHBC-PE1000	2T FAMILY	88.48	95.19	6.71	7.6%	-1.53%
	DOUBLE	85.14	91.60	6.46	7.6%	-1.53%
	3T FAMILY	90.15	96.98	6.83	7.6%	-1.54%
	PTCHILD	60.10	64.66	4.56	7.6%	-1.52%
	4T FAMILY	93.49	100.58	7.09	7.6%	-1.53%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	28.60	30.92	2.32	8.1%	-1.06%
IHBC-PE1000	2T FAMILY	75.79	81.94	6.15	8.1%	-1.05%
	DOUBLE	72.93	78.85	5.92	8.1%	-1.05%
	3T FAMILY	77.22	83.48	6.26	8.1%	-1.07%
	PTCHILD	51.48	55.66	4.18	8.1%	-1.05%
	4T FAMILY	80.08	86.58	6.50	8.1%	-1.05%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	25.96	27.72	1.76	6.8%	-2.29%
IHBC-PE1000	2T FAMILY	68.79	73.46	4.67	6.8%	-2.29%
	DOUBLE	66.20	70.69	4.49	6.8%	-2.28%
	3T FAMILY	70.09	74.84	4.75	6.8%	-2.30%
	PTCHILD	46.73	49.90	3.17	6.8%	-2.29%
	4T FAMILY	72.69	77.62	4.93	6.8%	-2.29%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**22.02**	**24.94**	**2.92**	**13.2%**	

Rx Riders - non-HSA Qualified - with Any Deductible Option

$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	66.93	70.77	3.84	5.7%	-3.24%
	2T FAMILY	177.36	187.54	10.18	5.7%	-3.24%
	DOUBLE	170.67	180.46	9.79	5.7%	-3.24%
	3T FAMILY	180.71	191.08	10.37	5.7%	-3.24%
	PTCHILD	120.47	127.39	6.92	5.7%	-3.24%
	4T FAMILY	187.40	198.16	10.76	5.7%	-3.24%
	Total	98.74	104.40	5.67	5.7%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	67.75	71.47	3.72	5.5%	-3.46%
	2T FAMILY	179.54	189.40	9.86	5.5%	-3.46%
	DOUBLE	172.76	182.25	9.49	5.5%	-3.46%
	3T FAMILY	182.93	192.97	10.04	5.5%	-3.46%
	PTCHILD	121.95	128.65	6.70	5.5%	-3.45%
	4T FAMILY	189.70	200.12	10.42	5.5%	-3.45%
	Total	127.73	134.74	7.01	5.5%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	60.35	59.61	-0.74	-1.2%	-9.60%
	2T FAMILY	159.93	157.97	-1.96	-1.2%	-9.60%
	DOUBLE	153.89	152.01	-1.88	-1.2%	-9.60%
	3T FAMILY	162.95	160.95	-2.00	-1.2%	-9.60%
	PTCHILD	108.63	107.30	-1.33	-1.2%	-9.60%
	4T FAMILY	168.98	166.91	-2.07	-1.2%	-9.60%
	Total	99.36	98.15	-1.22	-1.2%	
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	52.43	52.00	-0.43	-0.8%	-9.23%
	2T FAMILY	138.94	137.80	-1.14	-0.8%	-9.23%
	DOUBLE	133.70	132.60	-1.10	-0.8%	-9.23%
	3T FAMILY	141.56	140.40	-1.16	-0.8%	-9.23%
	PTCHILD	94.37	93.60	-0.77	-0.8%	-9.23%
	4T FAMILY	146.80	145.60	-1.20	-0.8%	-9.23%
	Total	92.71	91.95	-0.76	-0.8%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	53.31	57.24	3.93	7.4%	-1.73%
	2T FAMILY	141.27	151.69	10.42	7.4%	-1.73%
	DOUBLE	135.94	145.96	10.02	7.4%	-1.74%
	3T FAMILY	143.94	154.55	10.61	7.4%	-1.74%
	PTCHILD	95.96	103.03	7.07	7.4%	-1.74%
	4T FAMILY	149.27	160.27	11.00	7.4%	-1.74%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	17.49	19.29	1.80	10.3%	0.94%
	2T FAMILY	46.35	51.12	4.77	10.3%	0.95%
	DOUBLE	44.60	49.19	4.59	10.3%	0.94%
	3T FAMILY	47.22	52.08	4.86	10.3%	0.93%
	PTCHILD	31.48	34.72	3.24	10.3%	0.93%
	4T FAMILY	48.97	54.01	5.04	10.3%	0.93%
	Total	31.92	35.21	3.29	10.3%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	60.69	63.89	3.20	5.3%	-3.66%
IHBC-RX-E-005	2T FAMILY	160.83	169.31	8.48	5.3%	-3.66%
	DOUBLE	154.76	162.92	8.16	5.3%	-3.67%
	3T FAMILY	163.86	172.50	8.64	5.3%	-3.66%
	PTCHILD	109.24	115.00	5.76	5.3%	-3.67%
	4T FAMILY	169.93	178.89	8.96	5.3%	-3.67%
	Total	100.67	105.98	5.31	5.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	62.67	66.85	4.18	6.7%	-2.38%
IHBC-RX-OPTE-003	2T FAMILY	166.08	177.15	11.07	6.7%	-2.38%
	DOUBLE	159.81	170.47	10.66	6.7%	-2.38%
	3T FAMILY	169.21	180.50	11.29	6.7%	-2.38%
	PTCHILD	112.81	120.33	7.52	6.7%	-2.38%
	4T FAMILY	175.48	187.18	11.70	6.7%	-2.38%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	24.03	26.33	2.30	9.6%	0.30%
IHBC-RX-OPTE-004	2T FAMILY	63.68	69.77	6.09	9.6%	0.30%
	DOUBLE	61.28	67.14	5.86	9.6%	0.30%
	3T FAMILY	64.88	71.09	6.21	9.6%	0.30%
	PTCHILD	43.25	47.39	4.14	9.6%	0.30%
	4T FAMILY	67.28	73.72	6.44	9.6%	0.30%
	Total	24.03	26.33	2.30	9.6%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	55.12	58.32	3.20	5.8%	-3.17%
IHBC-RX-OPTE-005	2T FAMILY	146.07	154.55	8.48	5.8%	-3.17%
	DOUBLE	140.56	148.72	8.16	5.8%	-3.17%
	3T FAMILY	148.82	157.46	8.64	5.8%	-3.17%
	PTCHILD	99.22	104.98	5.76	5.8%	-3.16%
	4T FAMILY	154.34	163.30	8.96	5.8%	-3.17%
	Total	118.03	124.88	6.85	5.8%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	73.87	74.89	1.02	1.4%	-7.22%
IHBC-PE1000	2T FAMILY	195.76	198.46	2.70	1.4%	-7.22%
	DOUBLE	188.37	190.97	2.60	1.4%	-7.22%
	3T FAMILY	199.45	202.20	2.75	1.4%	-7.22%
	PTCHILD	132.97	134.80	1.83	1.4%	-7.23%
	4T FAMILY	206.84	209.69	2.85	1.4%	-7.23%
	Total	73.87	74.89	1.02	1.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	65.79	66.91	1.12	1.7%	-6.93%
IHBC-PE1000	2T FAMILY	174.34	177.31	2.97	1.7%	-6.93%
	DOUBLE	167.76	170.62	2.86	1.7%	-6.93%
	3T FAMILY	177.63	180.66	3.03	1.7%	-6.92%
	PTCHILD	118.42	120.44	2.02	1.7%	-6.92%
	4T FAMILY	184.21	187.35	3.14	1.7%	-6.93%
	Total	174.34	177.31	2.97	1.7%	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	60.57	60.91	0.34	0.6%	-7.98%
IHBC-PE1000	2T FAMILY	160.51	161.41	0.90	0.6%	-7.98%
	DOUBLE	154.45	155.32	0.87	0.6%	-7.97%
	3T FAMILY	163.54	164.46	0.92	0.6%	-7.97%
	PTCHILD	109.03	109.64	0.61	0.6%	-7.97%
	4T FAMILY	169.60	170.55	0.95	0.6%	-7.97%
	Total	121.66	122.34	0.68	0.6%	
Small - Rx w/ Non-HSA qualified		**101.88**	**106.14**	**4.26**	**4.2%**	

Additional Rx Riders - With Any Deductible Option - HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.20	0.20	0.00	0.0%	-4.76%
	2T FAMILY	0.53	0.53	0.00	0.0%	-5.36%
	DOUBLE	0.51	0.51	0.00	0.0%	-5.56%
	3T FAMILY	0.54	0.54	0.00	0.0%	-5.26%
	PTCHILD	0.36	0.36	0.00	0.0%	-5.26%
	4T FAMILY	0.56	0.56	0.00	0.0%	-5.08%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.25	0.27	0.02	8.0%	-3.57%
	2T FAMILY	0.66	0.72	0.06	9.1%	-2.70%
	DOUBLE	0.64	0.69	0.05	7.8%	-2.82%
	3T FAMILY	0.68	0.73	0.05	7.4%	-3.95%
	PTCHILD	0.45	0.49	0.04	8.9%	-2.00%
	4T FAMILY	0.70	0.76	0.06	8.6%	-2.56%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.31	0.32	0.01	3.2%	-5.88%
	2T FAMILY	0.82	0.85	0.03	3.7%	-5.56%
	DOUBLE	0.79	0.82	0.03	3.8%	-5.75%
	3T FAMILY	0.84	0.86	0.02	2.4%	-6.52%
	PTCHILD	0.56	0.58	0.02	3.6%	-4.92%
	4T FAMILY	0.87	0.90	0.03	3.4%	-5.26%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.49	0.55	0.06	12.2%	3.77%
	2T FAMILY	1.30	1.46	0.16	12.3%	4.29%
	DOUBLE	1.25	1.40	0.15	12.0%	3.70%
	3T FAMILY	1.32	1.49	0.17	12.9%	4.20%
	PTCHILD	0.88	0.99	0.11	12.5%	4.21%
	4T FAMILY	1.37	1.54	0.17	12.4%	4.05%
	Total	0.90	1.01	0.11	12.3%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.61	0.69	0.08	13.1%	4.55%
	2T FAMILY	1.62	1.83	0.21	13.0%	4.57%
	DOUBLE	1.56	1.76	0.20	12.8%	4.76%
	3T FAMILY	1.65	1.86	0.21	12.7%	4.49%
	PTCHILD	1.10	1.24	0.14	12.7%	4.20%
	4T FAMILY	1.71	1.93	0.22	12.9%	4.32%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.79	-1.55	0.24	-13.4%	-20.51%
	2T FAMILY	-4.74	-4.11	0.63	-13.3%	-20.50%
	DOUBLE	-4.56	-3.95	0.61	-13.4%	-20.52%
	3T FAMILY	-4.83	-4.19	0.64	-13.3%	-20.49%
	PTCHILD	-3.22	-2.79	0.43	-13.4%	-20.51%
	4T FAMILY	-5.01	-4.34	0.67	-13.4%	-20.51%
	Total	-2.23	-1.93	0.30	-13.4%	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.79	1.55	-0.24	-13.4%	-20.51%
	2T FAMILY	4.74	4.11	-0.63	-13.3%	-20.50%
	DOUBLE	4.56	3.95	-0.61	-13.4%	-20.52%
	3T FAMILY	4.83	4.19	-0.64	-13.3%	-20.49%
	PTCHILD	3.22	2.79	-0.43	-13.4%	-20.51%
	4T FAMILY	5.01	4.34	-0.67	-13.4%	-20.51%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**-1.34**	**-1.09**	**0.25**	**-18.3%**	

Additional Rx Riders - With Any Deductible Option - Non HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.29	0.32	0.03	10.3%	0.00%
	2T FAMILY	0.77	0.85	0.08	10.4%	0.00%
	DOUBLE	0.74	0.82	0.08	10.8%	0.00%
	3T FAMILY	0.78	0.86	0.08	10.3%	0.00%
	PTCHILD	0.52	0.58	0.06	11.5%	0.00%
	4T FAMILY	0.81	0.90	0.09	11.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.39	0.40	0.01	2.6%	-4.76%
	2T FAMILY	1.03	1.06	0.03	2.9%	-4.50%
	DOUBLE	0.99	1.02	0.03	3.0%	-4.67%
	3T FAMILY	1.05	1.08	0.03	2.9%	-4.42%
	PTCHILD	0.70	0.72	0.02	2.9%	-5.26%
	4T FAMILY	1.09	1.12	0.03	2.8%	-5.08%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.47	0.49	0.02	4.3%	-3.92%
	2T FAMILY	1.25	1.30	0.05	4.0%	-3.70%
	DOUBLE	1.20	1.25	0.05	4.2%	-3.85%
	3T FAMILY	1.27	1.32	0.05	3.9%	-4.35%
	PTCHILD	0.85	0.88	0.03	3.5%	-4.35%
	4T FAMILY	1.32	1.37	0.05	3.8%	-4.20%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.63	0.65	0.02	3.2%	-4.41%
	2T FAMILY	1.67	1.72	0.05	3.0%	-4.44%
	DOUBLE	1.61	1.66	0.05	3.1%	-4.05%
	3T FAMILY	1.70	1.76	0.06	3.5%	-4.35%
	PTCHILD	1.13	1.17	0.04	3.5%	-4.10%
	4T FAMILY	1.76	1.82	0.06	3.4%	-4.21%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.83	0.87	0.04	4.8%	-3.33%
	2T FAMILY	2.20	2.31	0.11	5.0%	-3.35%
	DOUBLE	2.12	2.22	0.10	4.7%	-3.48%
	3T FAMILY	2.24	2.35	0.11	4.9%	-3.29%
	PTCHILD	1.49	1.57	0.08	5.4%	-3.09%
	4T FAMILY	2.32	2.44	0.12	5.2%	-3.17%
	Total	1.12	1.18	0.05	4.9%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.09	1.11	0.02	1.8%	-6.72%
	2T FAMILY	2.89	2.94	0.05	1.7%	-6.67%
	DOUBLE	2.78	2.83	0.05	1.8%	-6.60%
	3T FAMILY	2.94	3.00	0.06	2.0%	-6.54%
	PTCHILD	1.96	2.00	0.04	2.0%	-6.54%
	4T FAMILY	3.05	3.11	0.06	2.0%	-6.61%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-2.99	-2.57	0.42	-14.0%	-21.17%
	2T FAMILY	-7.92	-6.81	1.11	-14.0%	-21.18%
	DOUBLE	-7.62	-6.55	1.07	-14.0%	-21.18%
	3T FAMILY	-8.07	-6.94	1.13	-14.0%	-21.14%
	PTCHILD	-5.38	-4.63	0.75	-13.9%	-21.12%
	4T FAMILY	-8.37	-7.20	1.17	-14.0%	-21.14%
	Total	-2.99	-2.57	0.42	-14.0%	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	2.99	2.57	-0.42	-14.0%	-21.17%
	2T FAMILY	7.92	6.81	-1.11	-14.0%	-21.18%
	DOUBLE	7.62	6.55	-1.07	-14.0%	-21.18%
	3T FAMILY	8.07	6.94	-1.13	-14.0%	-21.14%
	PTCHILD	5.38	4.63	-0.75	-13.9%	-21.12%
	4T FAMILY	8.37	7.20	-1.17	-14.0%	-21.14%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**0.09**	**0.24**	**0.15**	**157.2%**	
Small - Rx Grand Total		**75.15**	**79.89**	**4.74**	**6.3%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.16	1.13	-0.03	-2.6%	-11.02%
	2T FAMILY	3.07	2.99	-0.08	-2.6%	-11.28%
	DOUBLE	2.96	2.88	-0.08	-2.7%	-11.11%
	3T FAMILY	3.13	3.05	-0.08	-2.6%	-11.08%
	PTCHILD	2.09	2.03	-0.06	-2.9%	-11.35%
	4T FAMILY	3.25	3.16	-0.09	-2.8%	-11.24%
	Total	2.17	2.11	-0.06	-2.6%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.89	0.88	-0.01	-1.1%	-9.28%
	2T FAMILY	2.36	2.33	-0.03	-1.3%	-9.34%
	DOUBLE	2.27	2.24	-0.03	-1.3%	-9.31%
	3T FAMILY	2.40	2.38	-0.02	-0.8%	-9.16%
	PTCHILD	1.60	1.58	-0.02	-1.3%	-9.71%
	4T FAMILY	2.49	2.46	-0.03	-1.2%	-9.56%
	Total	1.26	1.24	-0.01	-1.2%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.66	0.66	0.00	0.0%	-8.33%
	2T FAMILY	1.75	1.75	0.00	0.0%	-8.38%
	DOUBLE	1.68	1.68	0.00	0.0%	-8.70%
	3T FAMILY	1.78	1.78	0.00	0.0%	-8.25%
	PTCHILD	1.19	1.19	0.00	0.0%	-8.46%
	4T FAMILY	1.85	1.85	0.00	0.0%	-8.42%
	Total	1.75	1.75	0.00	0.0%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.44	0.44	0.00	0.0%	-10.20%
	2T FAMILY	1.17	1.17	0.00	0.0%	-10.00%
	DOUBLE	1.12	1.12	0.00	0.0%	-10.40%
	3T FAMILY	1.19	1.19	0.00	0.0%	-9.85%
	PTCHILD	0.79	0.79	0.00	0.0%	-10.23%
	4T FAMILY	1.23	1.23	0.00	0.0%	-10.22%
	Total	1.17	1.17	0.00	0.0%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.07	1.05	-0.02	-1.9%	-9.48%
	2T FAMILY	2.84	2.78	-0.06	-2.1%	-9.45%
	DOUBLE	2.73	2.68	-0.05	-1.8%	-9.46%
	3T FAMILY	2.89	2.84	-0.05	-1.7%	-9.27%
	PTCHILD	1.93	1.89	-0.04	-2.1%	-9.57%
	4T FAMILY	3.00	2.94	-0.06	-2.0%	-9.54%
	Total	1.80	1.76	-0.04	-2.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.81	0.84	0.03	3.7%	-4.55%
	2T FAMILY	2.15	2.23	0.08	3.7%	-4.29%
	DOUBLE	2.07	2.14	0.07	3.4%	-4.46%
	3T FAMILY	2.19	2.27	0.08	3.7%	-4.62%
	PTCHILD	1.46	1.51	0.05	3.4%	-4.43%
	4T FAMILY	2.27	2.35	0.08	3.5%	-4.47%
	Total	1.55	1.61	0.06	3.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.61	0.65	0.04	6.6%	-1.52%
	2T FAMILY	1.62	1.72	0.10	6.2%	-1.71%
	DOUBLE	1.56	1.66	0.10	6.4%	-1.19%
	3T FAMILY	1.65	1.76	0.11	6.7%	-1.12%
	PTCHILD	1.10	1.17	0.07	6.4%	-1.68%
	4T FAMILY	1.71	1.82	0.11	6.4%	-1.62%
	Total	1.04	1.11	0.07	6.3%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.40	0.43	0.03	7.5%	-2.27%
	2T FAMILY	1.06	1.14	0.08	7.5%	-2.56%
	DOUBLE	1.02	1.10	0.08	7.8%	-1.79%
	3T FAMILY	1.08	1.16	0.08	7.4%	-2.52%
	PTCHILD	0.72	0.77	0.05	6.9%	-2.53%
	4T FAMILY	1.12	1.20	0.08	7.1%	-2.44%
	Total	1.06	1.14	0.08	7.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	0.03	0.03	0.00	0.0%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	0.70	1.37	0.66	94.4%	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	0.62	1.21	0.59	94.4%	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.23	-1.04	0.19	-15.4%	-22.39%
	2T FAMILY	-3.26	-2.76	0.50	-15.3%	-22.25%
	DOUBLE	-3.14	-2.65	0.49	-15.6%	-22.51%
	3T FAMILY	-3.32	-2.81	0.51	-15.4%	-22.38%
	PTCHILD	-2.21	-1.87	0.34	-15.4%	-22.41%
	4T FAMILY	-3.44	-2.91	0.53	-15.4%	-22.40%
	Total	-2.03	-1.71	0.31	-15.4%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.00	-0.77	0.23	-23.0%	-29.36%
	2T FAMILY	-2.65	-2.04	0.61	-23.0%	-29.41%
	DOUBLE	-2.55	-1.96	0.59	-23.1%	-29.50%
	3T FAMILY	-2.70	-2.08	0.62	-23.0%	-29.25%
	PTCHILD	-1.80	-1.39	0.41	-22.8%	-29.08%
	4T FAMILY	-2.80	-2.16	0.64	-22.9%	-29.18%
	Total	-1.91	-1.47	0.44	-23.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.77	-0.63	0.14	-18.2%	-25.00%
	2T FAMILY	-2.04	-1.67	0.37	-18.1%	-25.11%
	DOUBLE	-1.96	-1.61	0.35	-17.9%	-24.77%
	3T FAMILY	-2.08	-1.70	0.38	-18.3%	-25.11%
	PTCHILD	-1.39	-1.13	0.26	-18.7%	-25.17%
	4T FAMILY	-2.16	-1.76	0.40	-18.5%	-25.11%
	Total	-1.40	-1.15	0.25	-18.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.39	-0.51	-0.12	30.8%	18.60%
	2T FAMILY	-1.03	-1.35	-0.32	31.1%	18.42%
	DOUBLE	-0.99	-1.30	-0.31	31.3%	18.18%
	3T FAMILY	-1.05	-1.38	-0.33	31.4%	18.97%
	PTCHILD	-0.70	-0.92	-0.22	31.4%	19.48%
	4T FAMILY	-1.09	-1.43	-0.34	31.2%	19.17%
	Total	-1.03	-1.35	-0.32	31.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.26	-0.10	62.5%	52.94%
	2T FAMILY	-0.42	-0.69	-0.27	64.3%	53.33%
	DOUBLE	-0.41	-0.66	-0.25	61.0%	53.49%
	3T FAMILY	-0.43	-0.70	-0.27	62.8%	52.17%
	PTCHILD	-0.29	-0.47	-0.18	62.1%	51.61%
	4T FAMILY	-0.45	-0.73	-0.28	62.2%	52.08%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	-15.50%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	-15.49%
	DOUBLE	11.68	9.87	-1.81	-15.5%	-15.50%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	-15.52%
	PTCHILD	8.24	6.97	-1.27	-15.4%	-15.41%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	-15.44%
	Total	7.70	6.50	-1.19	-15.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	266.67%
	2T FAMILY	0.08	0.29	0.21	262.5%	262.50%
	DOUBLE	0.08	0.28	0.20	250.0%	250.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	275.00%
	PTCHILD	0.05	0.20	0.15	300.0%	300.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	287.50%
	Total	0.03	0.11	0.08	266.7%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.61	0.47	-0.14	-23.0%	-28.79%
	2T FAMILY	1.62	1.25	-0.37	-22.8%	-28.57%
	DOUBLE	1.56	1.20	-0.36	-23.1%	-28.57%
	3T FAMILY	1.65	1.27	-0.38	-23.0%	-28.65%
	PTCHILD	1.10	0.85	-0.25	-22.7%	-28.57%
	4T FAMILY	1.71	1.32	-0.39	-22.8%	-28.65%
	Total	1.13	0.87	-0.26	-22.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.51	0.36	-0.15	-29.4%	-35.71%
	2T FAMILY	1.35	0.95	-0.40	-29.6%	-35.81%
	DOUBLE	1.30	0.92	-0.38	-29.2%	-35.66%
	3T FAMILY	1.38	0.97	-0.41	-29.7%	-35.76%
	PTCHILD	0.92	0.65	-0.27	-29.3%	-35.64%
	4T FAMILY	1.43	1.01	-0.42	-29.4%	-35.67%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.40	0.26	-0.14	-35.0%	-40.91%
	2T FAMILY	1.06	0.69	-0.37	-34.9%	-41.03%
	DOUBLE	1.02	0.66	-0.36	-35.3%	-41.07%
	3T FAMILY	1.08	0.70	-0.38	-35.2%	-41.18%
	PTCHILD	0.72	0.47	-0.25	-34.7%	-40.51%
	4T FAMILY	1.12	0.73	-0.39	-34.8%	-40.65%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.26	0.19	-0.07	-26.9%	-32.14%
	2T FAMILY	0.69	0.50	-0.19	-27.5%	-32.43%
	DOUBLE	0.66	0.48	-0.18	-27.3%	-32.39%
	3T FAMILY	0.70	0.51	-0.19	-27.1%	-32.89%
	PTCHILD	0.47	0.34	-0.13	-27.7%	-32.00%
	4T FAMILY	0.73	0.53	-0.20	-27.4%	-32.05%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.05	0.11	0.06	120.0%	83.33%
	2T FAMILY	0.13	0.29	0.16	123.1%	81.25%
	DOUBLE	0.13	0.28	0.15	115.4%	86.67%
	3T FAMILY	0.14	0.30	0.16	114.3%	87.50%
	PTCHILD	0.09	0.20	0.11	122.2%	81.82%
	4T FAMILY	0.14	0.31	0.17	121.4%	82.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.82	0.71	-0.11	-13.4%	-21.11%
	2T FAMILY	2.17	1.88	-0.29	-13.4%	-21.34%
	DOUBLE	2.09	1.81	-0.28	-13.4%	-21.30%
	3T FAMILY	2.21	1.92	-0.29	-13.1%	-20.99%
	PTCHILD	1.48	1.28	-0.20	-13.5%	-20.99%
	4T FAMILY	2.30	1.99	-0.31	-13.5%	-21.03%
	Total	1.95	1.69	-0.26	-13.3%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.67	0.57	-0.10	-14.9%	-22.97%
	2T FAMILY	1.78	1.51	-0.27	-15.2%	-22.96%
	DOUBLE	1.71	1.45	-0.26	-15.2%	-23.28%
	3T FAMILY	1.81	1.54	-0.27	-14.9%	-23.00%
	PTCHILD	1.21	1.03	-0.18	-14.9%	-22.56%
	4T FAMILY	1.88	1.60	-0.28	-14.9%	-22.71%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.53	0.46	-0.07	-13.2%	-19.30%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	-19.21%
	DOUBLE	1.35	1.17	-0.18	-13.3%	-19.31%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	-19.48%
	PTCHILD	0.95	0.83	-0.12	-12.6%	-19.42%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	-19.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.28	0.31	0.03	10.7%	0.00%
	2T FAMILY	0.74	0.82	0.08	10.8%	0.00%
	DOUBLE	0.71	0.79	0.08	11.3%	0.00%
	3T FAMILY	0.76	0.84	0.08	10.5%	0.00%
	PTCHILD	0.50	0.56	0.06	12.0%	0.00%
	4T FAMILY	0.78	0.87	0.09	11.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.19	0.11	137.5%	137.50%
	2T FAMILY	0.21	0.50	0.29	138.1%	138.10%
	DOUBLE	0.20	0.48	0.28	140.0%	140.00%
	3T FAMILY	0.22	0.51	0.29	131.8%	131.82%
	PTCHILD	0.14	0.34	0.20	142.9%	142.86%
	4T FAMILY	0.22	0.53	0.31	140.9%	140.91%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.98	0.88	-0.10	-10.2%	-18.52%
	2T FAMILY	2.60	2.33	-0.27	-10.4%	-18.53%
	DOUBLE	2.50	2.24	-0.26	-10.4%	-18.55%
	3T FAMILY	2.65	2.38	-0.27	-10.2%	-18.49%
	PTCHILD	1.76	1.58	-0.18	-10.2%	-18.56%
	4T FAMILY	2.74	2.46	-0.28	-10.2%	-18.54%
	Total	2.06	1.85	-0.21	-10.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.81	0.69	-0.12	-14.8%	-21.59%
	2T FAMILY	2.15	1.83	-0.32	-14.9%	-21.46%
	DOUBLE	2.07	1.76	-0.31	-15.0%	-21.43%
	3T FAMILY	2.19	1.86	-0.33	-15.1%	-21.85%
	PTCHILD	1.46	1.24	-0.22	-15.1%	-21.52%
	4T FAMILY	2.27	1.93	-0.34	-15.0%	-21.54%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.62	0.57	-0.05	-8.1%	-16.18%
	2T FAMILY	1.64	1.51	-0.13	-7.9%	-16.11%
	DOUBLE	1.58	1.45	-0.13	-8.2%	-16.18%
	3T FAMILY	1.67	1.54	-0.13	-7.8%	-16.30%
	PTCHILD	1.12	1.03	-0.09	-8.0%	-15.57%
	4T FAMILY	1.74	1.60	-0.14	-8.0%	-15.79%
	Total	1.64	1.51	-0.13	-7.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.31	0.46	0.15	48.4%	39.39%
	2T FAMILY	0.82	1.22	0.40	48.8%	40.23%
	DOUBLE	0.79	1.17	0.38	48.1%	39.29%
	3T FAMILY	0.84	1.24	0.40	47.6%	39.33%
	PTCHILD	0.56	0.83	0.27	48.2%	40.68%
	4T FAMILY	0.87	1.29	0.42	48.3%	40.22%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.09	0.23	0.14	155.6%	130.00%
	2T FAMILY	0.24	0.61	0.37	154.2%	125.93%
	DOUBLE	0.23	0.59	0.36	156.5%	126.92%
	3T FAMILY	0.24	0.62	0.38	158.3%	129.63%
	PTCHILD	0.16	0.41	0.25	156.3%	127.78%
	4T FAMILY	0.25	0.64	0.39	156.0%	128.57%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.02	0.98	-0.04	-3.9%	-12.50%
	2T FAMILY	2.70	2.60	-0.10	-3.7%	-12.46%
	DOUBLE	2.60	2.50	-0.10	-3.8%	-12.59%
	3T FAMILY	2.75	2.65	-0.10	-3.6%	-12.25%
	PTCHILD	1.84	1.76	-0.08	-4.3%	-12.87%
	4T FAMILY	2.86	2.74	-0.12	-4.2%	-12.74%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.36	0.39	0.03	8.3%	-2.50%
	2T FAMILY	0.95	1.03	0.08	8.4%	-2.83%
	DOUBLE	0.92	0.99	0.07	7.6%	-2.94%
	3T FAMILY	0.97	1.05	0.08	8.2%	-2.78%
	PTCHILD	0.65	0.70	0.05	7.7%	-2.78%
	4T FAMILY	1.01	1.09	0.08	7.9%	-2.68%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.84	0.71	-0.13	-15.5%	-21.98%
	2T FAMILY	2.23	1.88	-0.35	-15.7%	-21.99%
	DOUBLE	2.14	1.81	-0.33	-15.4%	-21.98%
	3T FAMILY	2.27	1.92	-0.35	-15.4%	-21.95%
	PTCHILD	1.51	1.28	-0.23	-15.2%	-21.95%
	4T FAMILY	2.35	1.99	-0.36	-15.3%	-21.96%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.35	0.31	-0.04	-11.4%	-18.42%
	2T FAMILY	0.93	0.82	-0.11	-11.8%	-18.81%
	DOUBLE	0.89	0.79	-0.10	-11.2%	-18.56%
	3T FAMILY	0.95	0.84	-0.11	-11.6%	-18.45%
	PTCHILD	0.63	0.56	-0.07	-11.1%	-17.65%
	4T FAMILY	0.98	0.87	-0.11	-11.2%	-17.92%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.86	0.47	-0.39	-45.3%	-50.00%
	2T FAMILY	2.28	1.25	-1.03	-45.2%	-49.80%
	DOUBLE	2.19	1.20	-0.99	-45.2%	-50.00%
	3T FAMILY	2.32	1.27	-1.05	-45.3%	-50.00%
	PTCHILD	1.55	0.85	-0.70	-45.2%	-49.70%
	4T FAMILY	2.41	1.32	-1.09	-45.2%	-49.81%
	Total	1.57	0.86	-0.71	-45.2%	
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.77	0.44	-0.33	-42.9%	-47.62%
	2T FAMILY	2.04	1.17	-0.87	-42.6%	-47.53%
	DOUBLE	1.96	1.12	-0.84	-42.9%	-47.66%
	3T FAMILY	2.08	1.19	-0.89	-42.8%	-47.58%
	PTCHILD	1.39	0.79	-0.60	-43.2%	-47.68%
	4T FAMILY	2.16	1.23	-0.93	-43.1%	-47.66%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.82	0.55	-0.27	-32.9%	-38.89%
	2T FAMILY	2.17	1.46	-0.71	-32.7%	-38.91%
	DOUBLE	2.09	1.40	-0.69	-33.0%	-39.13%
	3T FAMILY	2.21	1.49	-0.72	-32.6%	-38.68%
	PTCHILD	1.48	0.99	-0.49	-33.1%	-38.89%
	4T FAMILY	2.30	1.54	-0.76	-33.0%	-38.89%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.81	0.51	-0.30	-37.0%	-42.05%
	2T FAMILY	2.15	1.35	-0.80	-37.2%	-42.06%
	DOUBLE	2.07	1.30	-0.77	-37.2%	-41.96%
	3T FAMILY	2.19	1.38	-0.81	-37.0%	-42.02%
	PTCHILD	1.46	0.92	-0.54	-37.0%	-41.77%
	4T FAMILY	2.27	1.43	-0.84	-37.0%	-41.87%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.81	0.51	-0.30	-37.0%	-42.05%
	2T FAMILY	2.15	1.35	-0.80	-37.2%	-42.06%
	DOUBLE	2.07	1.30	-0.77	-37.2%	-41.96%
	3T FAMILY	2.19	1.38	-0.81	-37.0%	-42.02%
	PTCHILD	1.46	0.92	-0.54	-37.0%	-41.77%
	4T FAMILY	2.27	1.43	-0.84	-37.0%	-41.87%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.80	0.47	-0.33	-41.3%	-45.98%
	2T FAMILY	2.12	1.25	-0.87	-41.0%	-45.89%
	DOUBLE	2.04	1.20	-0.84	-41.2%	-45.95%
	3T FAMILY	2.16	1.27	-0.89	-41.2%	-45.96%
	PTCHILD	1.44	0.85	-0.59	-41.0%	-45.86%
	4T FAMILY	2.24	1.32	-0.92	-41.1%	-45.90%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.49	0.42	-0.07	-14.3%	-20.75%
	2T FAMILY	1.30	1.11	-0.19	-14.6%	-20.71%
	DOUBLE	1.25	1.07	-0.18	-14.4%	-20.74%
	3T FAMILY	1.32	1.13	-0.19	-14.4%	-20.98%
	PTCHILD	0.88	0.76	-0.12	-13.6%	-20.00%
	4T FAMILY	1.37	1.18	-0.19	-13.9%	-20.27%
	Total	0.86	0.74	-0.13	-14.5%	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.74	0.63	-0.11	-14.9%	-22.22%
	2T FAMILY	1.96	1.67	-0.29	-14.8%	-22.33%
	DOUBLE	1.89	1.61	-0.28	-14.8%	-22.22%
	3T FAMILY	2.00	1.70	-0.30	-15.0%	-22.37%
	PTCHILD	1.33	1.13	-0.20	-15.0%	-22.60%
	4T FAMILY	2.07	1.76	-0.31	-15.0%	-22.47%
	Total	0.74	0.63	-0.11	-14.9%	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.49	0.42	-0.07	-14.3%	-20.75%
	2T FAMILY	1.30	1.11	-0.19	-14.6%	-20.71%
	DOUBLE	1.25	1.07	-0.18	-14.4%	-20.74%
	3T FAMILY	1.32	1.13	-0.19	-14.4%	-20.98%
	PTCHILD	0.88	0.76	-0.12	-13.6%	-20.00%
	4T FAMILY	1.37	1.18	-0.19	-13.9%	-20.27%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.74	0.62	-0.12	-16.2%	-23.46%
	2T FAMILY	1.96	1.64	-0.32	-16.3%	-23.72%
	DOUBLE	1.89	1.58	-0.31	-16.4%	-23.67%
	3T FAMILY	2.00	1.67	-0.33	-16.5%	-23.74%
	PTCHILD	1.33	1.12	-0.21	-15.8%	-23.29%
	4T FAMILY	2.07	1.74	-0.33	-15.9%	-23.35%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.39	-1.19	0.20	-14.4%	-21.71%
	2T FAMILY	-3.68	-3.15	0.53	-14.4%	-21.84%
	DOUBLE	-3.54	-3.03	0.51	-14.4%	-21.91%
	3T FAMILY	-3.75	-3.21	0.54	-14.4%	-21.71%
	PTCHILD	-2.50	-2.14	0.36	-14.4%	-21.90%
	4T FAMILY	-3.89	-3.33	0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.14	1.83	-0.31	-14.4%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	3.68	3.15	-0.53	-14.4%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.31	1.97	-0.33	-14.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: January 1, 2012 (1st Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.45	2.09	-0.35	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.20	1.88	-0.32	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.56	2.19	-0.37	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	2.98	2.55	-0.43	-14.4%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.39	1.19	-0.20	-14.4%	-21.71%
	2T FAMILY	3.68	3.15	-0.53	-14.4%	-21.84%
	DOUBLE	3.54	3.03	-0.51	-14.4%	-21.91%
	3T FAMILY	3.75	3.21	-0.54	-14.4%	-21.71%
	PTCHILD	2.50	2.14	-0.36	-14.4%	-21.90%
	4T FAMILY	3.89	3.33	-0.56	-14.4%	-21.83%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.32	1.98	-0.34	-14.7%	-21.74%
	2T FAMILY	6.15	5.25	-0.90	-14.6%	-21.64%
	DOUBLE	5.92	5.05	-0.87	-14.7%	-21.71%
	3T FAMILY	6.26	5.35	-0.91	-14.5%	-21.67%
	PTCHILD	4.18	3.56	-0.62	-14.8%	-21.76%
	4T FAMILY	6.50	5.54	-0.96	-14.8%	-21.75%
	Total	3.85	3.29	-0.56	-14.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.85	0.74	-0.11	-12.9%	-19.57%
	2T FAMILY	2.25	1.96	-0.29	-12.9%	-19.67%
	DOUBLE	2.17	1.89	-0.28	-12.9%	-19.57%
	3T FAMILY	2.30	2.00	-0.30	-13.0%	-19.35%
	PTCHILD	1.53	1.33	-0.20	-13.1%	-19.88%
	4T FAMILY	2.38	2.07	-0.31	-13.0%	-19.77%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.34	0.66	0.32	94.1%	78.38%
	2T FAMILY	0.90	1.75	0.85	94.4%	78.57%
	DOUBLE	0.87	1.68	0.81	93.1%	78.72%
	3T FAMILY	0.92	1.78	0.86	93.5%	78.00%
	PTCHILD	0.61	1.19	0.58	95.1%	77.61%
	4T FAMILY	0.95	1.85	0.90	94.7%	77.88%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.29	1.23	-0.06	-4.7%	-12.77%
	2T FAMILY	3.42	3.26	-0.16	-4.7%	-12.83%
	DOUBLE	3.29	3.14	-0.15	-4.6%	-12.78%
	3T FAMILY	3.48	3.32	-0.16	-4.6%	-12.86%
	PTCHILD	2.32	2.21	-0.11	-4.7%	-12.99%
	4T FAMILY	3.61	3.44	-0.17	-4.7%	-12.91%
	Total	2.17	2.07	-0.10	-4.7%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.04	0.96	-0.08	-7.7%	-15.04%
	2T FAMILY	2.76	2.54	-0.22	-8.0%	-15.05%
	DOUBLE	2.65	2.45	-0.20	-7.5%	-14.93%
	3T FAMILY	2.81	2.59	-0.22	-7.8%	-15.08%
	PTCHILD	1.87	1.73	-0.14	-7.5%	-14.78%
	4T FAMILY	2.91	2.69	-0.22	-7.6%	-14.87%
	Total	2.27	2.09	-0.18	-7.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.81	0.71	-0.10	-12.3%	-19.32%
	2T FAMILY	2.15	1.88	-0.27	-12.6%	-19.31%
	DOUBLE	2.07	1.81	-0.26	-12.6%	-19.20%
	3T FAMILY	2.19	1.92	-0.27	-12.3%	-19.33%
	PTCHILD	1.46	1.28	-0.18	-12.3%	-18.99%
	4T FAMILY	2.27	1.99	-0.28	-12.3%	-19.11%
	Total	0.81	0.71	-0.10	-12.3%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.59	0.49	-0.10	-16.9%	-24.62%
	2T FAMILY	1.56	1.30	-0.26	-16.7%	-24.42%
	DOUBLE	1.50	1.25	-0.25	-16.7%	-24.70%
	3T FAMILY	1.59	1.32	-0.27	-17.0%	-25.00%
	PTCHILD	1.06	0.88	-0.18	-17.0%	-24.79%
	4T FAMILY	1.65	1.37	-0.28	-17.0%	-24.73%
	Total	1.08	0.90	-0.18	-16.7%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.09	0.08	-0.01	-11.1%	-20.00%
	2T FAMILY	0.24	0.21	-0.03	-12.5%	-22.22%
	DOUBLE	0.23	0.20	-0.03	-13.0%	-23.08%
	3T FAMILY	0.24	0.22	-0.02	-8.3%	-18.52%
	PTCHILD	0.16	0.14	-0.02	-12.5%	-22.22%
	4T FAMILY	0.25	0.22	-0.03	-12.0%	-21.43%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.16	1.12	-0.04	-3.4%	-11.81%
	2T FAMILY	3.07	2.97	-0.10	-3.3%	-11.87%
	DOUBLE	2.96	2.86	-0.10	-3.4%	-11.73%
	3T FAMILY	3.13	3.02	-0.11	-3.5%	-11.95%
	PTCHILD	2.09	2.02	-0.07	-3.3%	-11.79%
	4T FAMILY	3.25	3.14	-0.11	-3.4%	-11.80%
	Total	1.99	1.92	-0.07	-3.4%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.90	0.84	-0.06	-6.7%	-15.15%
	2T FAMILY	2.39	2.23	-0.16	-6.7%	-14.89%
	DOUBLE	2.30	2.14	-0.16	-7.0%	-15.08%
	3T FAMILY	2.43	2.27	-0.16	-6.6%	-14.98%
	PTCHILD	1.62	1.51	-0.11	-6.8%	-15.17%
	4T FAMILY	2.52	2.35	-0.17	-6.7%	-15.16%
	Total	1.65	1.54	-0.11	-6.7%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.69	0.61	-0.08	-11.6%	-18.67%
	2T FAMILY	1.83	1.62	-0.21	-11.5%	-18.59%
	DOUBLE	1.76	1.56	-0.20	-11.4%	-18.32%
	3T FAMILY	1.86	1.65	-0.21	-11.3%	-18.72%
	PTCHILD	1.24	1.10	-0.14	-11.3%	-18.52%
	4T FAMILY	1.93	1.71	-0.22	-11.4%	-18.57%
	Total	1.15	1.02	-0.13	-11.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.47	0.38	-0.09	-19.1%	-26.92%
	2T FAMILY	1.25	1.01	-0.24	-19.2%	-26.81%
	DOUBLE	1.20	0.97	-0.23	-19.2%	-27.07%
	3T FAMILY	1.27	1.03	-0.24	-18.9%	-26.43%
	PTCHILD	0.85	0.68	-0.17	-20.0%	-27.66%
	4T FAMILY	1.32	1.06	-0.26	-19.7%	-27.40%
	Total	0.47	0.38	-0.09	-19.1%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.11	-1.04	0.07	-6.3%	-14.05%
	2T FAMILY	-2.94	-2.76	0.18	-6.1%	-14.02%
	DOUBLE	-2.83	-2.65	0.18	-6.4%	-14.24%
	3T FAMILY	-3.00	-2.81	0.19	-6.3%	-14.07%
	PTCHILD	-2.00	-1.87	0.13	-6.5%	-14.22%
	4T FAMILY	-3.11	-2.91	0.20	-6.4%	-14.16%
	Total	-1.84	-1.73	0.11	-6.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.84	-0.78	0.06	-7.1%	-14.29%
	2T FAMILY	-2.23	-2.07	0.16	-7.2%	-14.11%
	DOUBLE	-2.14	-1.99	0.15	-7.0%	-14.22%
	3T FAMILY	-2.27	-2.11	0.16	-7.0%	-14.23%
	PTCHILD	-1.51	-1.40	0.11	-7.3%	-14.63%
	4T FAMILY	-2.35	-2.18	0.17	-7.2%	-14.51%
	Total	-1.54	-1.43	0.11	-7.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.61	-0.54	0.07	-11.5%	-18.18%
	2T FAMILY	-1.62	-1.43	0.19	-11.7%	-18.29%
	DOUBLE	-1.56	-1.38	0.18	-11.5%	-17.86%
	3T FAMILY	-1.65	-1.46	0.19	-11.5%	-17.98%
	PTCHILD	-1.10	-0.97	0.13	-11.8%	-18.49%
	4T FAMILY	-1.71	-1.51	0.20	-11.7%	-18.38%
	Total	-0.91	-0.81	0.11	-11.6%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.43	-0.38	0.05	-11.6%	-19.15%
	2T FAMILY	-1.14	-1.01	0.13	-11.4%	-19.20%
	DOUBLE	-1.10	-0.97	0.13	-11.8%	-19.17%
	3T FAMILY	-1.16	-1.03	0.13	-11.2%	-18.90%
	PTCHILD	-0.77	-0.68	0.09	-11.7%	-20.00%
	4T FAMILY	-1.20	-1.06	0.14	-11.7%	-19.70%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.08	-0.07	0.01	-12.5%	-22.22%
	2T FAMILY	-0.21	-0.19	0.02	-9.5%	-20.83%
	DOUBLE	-0.20	-0.18	0.02	-10.0%	-21.74%
	3T FAMILY	-0.22	-0.19	0.03	-13.6%	-20.83%
	PTCHILD	-0.14	-0.13	0.01	-7.1%	-18.75%
	4T FAMILY	-0.22	-0.20	0.02	-9.1%	-20.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.66	0.51	-0.15	-22.7%	-29.17%
	2T FAMILY	1.75	1.35	-0.40	-22.9%	-29.32%
	DOUBLE	1.68	1.30	-0.38	-22.6%	-29.35%
	3T FAMILY	1.78	1.38	-0.40	-22.5%	-28.87%
	PTCHILD	1.19	0.92	-0.27	-22.7%	-29.23%
	4T FAMILY	1.85	1.43	-0.42	-22.7%	-29.21%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.43	0.38	-0.05	-11.6%	-19.15%
	2T FAMILY	1.14	1.01	-0.13	-11.4%	-19.20%
	DOUBLE	1.10	0.97	-0.13	-11.8%	-19.17%
	3T FAMILY	1.16	1.03	-0.13	-11.2%	-18.90%
	PTCHILD	0.77	0.68	-0.09	-11.7%	-20.00%
	4T FAMILY	1.20	1.06	-0.14	-11.7%	-19.70%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.34	0.26	-0.08	-23.5%	-29.73%
	2T FAMILY	0.90	0.69	-0.21	-23.3%	-29.59%
	DOUBLE	0.87	0.66	-0.21	-24.1%	-29.79%
	3T FAMILY	0.92	0.70	-0.22	-23.9%	-30.00%
	PTCHILD	0.61	0.47	-0.14	-23.0%	-29.85%
	4T FAMILY	0.95	0.73	-0.22	-23.2%	-29.81%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.27	0.20	-0.07	-25.9%	-31.03%
	2T FAMILY	0.72	0.53	-0.19	-26.4%	-31.17%
	DOUBLE	0.69	0.51	-0.18	-26.1%	-31.08%
	3T FAMILY	0.73	0.54	-0.19	-26.0%	-30.77%
	PTCHILD	0.49	0.36	-0.13	-26.5%	-30.77%
	4T FAMILY	0.76	0.56	-0.20	-26.3%	-30.86%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.09	0.07	-0.02	-22.2%	-30.00%
	2T FAMILY	0.24	0.19	-0.05	-20.8%	-29.63%
	DOUBLE	0.23	0.18	-0.05	-21.7%	-30.77%
	3T FAMILY	0.24	0.19	-0.05	-20.8%	-29.63%
	PTCHILD	0.16	0.13	-0.03	-18.8%	-27.78%
	4T FAMILY	0.25	0.20	-0.05	-20.0%	-28.57%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.71	0.76	0.05	7.0%	-2.56%
	2T FAMILY	1.88	2.01	0.13	6.9%	-2.90%
	DOUBLE	1.81	1.94	0.13	7.2%	-2.51%
	3T FAMILY	1.92	2.05	0.13	6.8%	-2.84%
	PTCHILD	1.28	1.37	0.09	7.0%	-2.14%
	4T FAMILY	1.99	2.13	0.14	7.0%	-2.29%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.59	0.55	-0.04	-6.8%	-15.38%
	2T FAMILY	1.56	1.46	-0.10	-6.4%	-15.12%
	DOUBLE	1.50	1.40	-0.10	-6.7%	-15.66%
	3T FAMILY	1.59	1.49	-0.10	-6.3%	-15.34%
	PTCHILD	1.06	0.99	-0.07	-6.6%	-15.38%
	4T FAMILY	1.65	1.54	-0.11	-6.7%	-15.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.47	0.42	-0.05	-10.6%	-19.23%
	2T FAMILY	1.25	1.11	-0.14	-11.2%	-19.57%
	DOUBLE	1.20	1.07	-0.13	-10.8%	-19.55%
	3T FAMILY	1.27	1.13	-0.14	-11.0%	-19.29%
	PTCHILD	0.85	0.76	-0.09	-10.6%	-19.15%
	4T FAMILY	1.32	1.18	-0.14	-10.6%	-19.18%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.28	0.26	-0.02	-7.1%	-16.13%
	2T FAMILY	0.74	0.69	-0.05	-6.8%	-15.85%
	DOUBLE	0.71	0.66	-0.05	-7.0%	-16.46%
	3T FAMILY	0.76	0.70	-0.06	-7.9%	-16.67%
	PTCHILD	0.50	0.47	-0.03	-6.0%	-16.07%
	4T FAMILY	0.78	0.73	-0.05	-6.4%	-16.09%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	-28.57%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	-31.58%
	DOUBLE	0.18	0.13	-0.05	-27.8%	-27.78%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	-26.32%
	PTCHILD	0.13	0.09	-0.04	-30.8%	-30.77%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	-30.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 (1st Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.90	0.90	0.00	0.0%	-9.09%
	2T FAMILY	2.39	2.39	0.00	0.0%	-8.78%
	DOUBLE	2.30	2.30	0.00	0.0%	-8.73%
	3T FAMILY	2.43	2.43	0.00	0.0%	-8.99%
	PTCHILD	1.62	1.62	0.00	0.0%	-8.99%
	4T FAMILY	2.52	2.52	0.00	0.0%	-9.03%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.69	0.69	0.00	0.0%	-8.00%
	2T FAMILY	1.83	1.83	0.00	0.0%	-8.04%
	DOUBLE	1.76	1.76	0.00	0.0%	-7.85%
	3T FAMILY	1.86	1.86	0.00	0.0%	-8.37%
	PTCHILD	1.24	1.24	0.00	0.0%	-8.15%
	4T FAMILY	1.93	1.93	0.00	0.0%	-8.10%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.53	0.49	-0.04	-7.5%	-14.04%
	2T FAMILY	1.40	1.30	-0.10	-7.1%	-13.91%
	DOUBLE	1.35	1.25	-0.10	-7.4%	-13.79%
	3T FAMILY	1.43	1.32	-0.11	-7.7%	-14.29%
	PTCHILD	0.95	0.88	-0.07	-7.4%	-14.56%
	4T FAMILY	1.48	1.37	-0.11	-7.4%	-14.38%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.31	0.34	0.03	9.7%	3.03%
	2T FAMILY	0.82	0.90	0.08	9.8%	3.45%
	DOUBLE	0.79	0.87	0.08	10.1%	3.57%
	3T FAMILY	0.84	0.92	0.08	9.5%	3.37%
	PTCHILD	0.56	0.61	0.05	8.9%	3.39%
	4T FAMILY	0.87	0.95	0.08	9.2%	3.26%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.49**	**1.39**	**-0.11**	**-7.0%**	
Small Group Subtotal		**481.69**	**524.18**	**42.50**	**8.8%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	255.32	283.71	28.39	11.1%	3.00%
	2T FAMILY	676.59	751.83	75.24	11.1%	3.00%
	DOUBLE	651.06	723.46	72.40	11.1%	3.00%
	3T FAMILY	689.37	766.02	76.65	11.1%	3.00%
	PTCHILD	459.57	510.68	51.11	11.1%	3.00%
	4T FAMILY	714.89	794.39	79.50	11.1%	3.00%
	Total	469.76	522.00	52.24	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	237.87	263.33	25.46	10.7%	3.00%
	2T FAMILY	630.35	697.82	67.47	10.7%	3.00%
	DOUBLE	606.57	671.49	64.92	10.7%	3.00%
	3T FAMILY	642.26	710.99	68.73	10.7%	3.00%
	PTCHILD	428.15	473.99	45.84	10.7%	3.00%
	4T FAMILY	666.02	737.32	71.30	10.7%	3.00%
	Total	509.59	564.13	54.54	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	221.74	245.61	23.87	10.8%	3.00%
	2T FAMILY	587.61	650.87	63.26	10.8%	3.00%
	DOUBLE	565.43	626.31	60.88	10.8%	3.00%
	3T FAMILY	598.69	663.15	64.46	10.8%	3.00%
	PTCHILD	399.13	442.10	42.97	10.8%	3.00%
	4T FAMILY	620.87	687.71	66.84	10.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	208.05	231.16	23.11	11.1%	3.00%
	2T FAMILY	551.32	612.57	61.25	11.1%	3.00%
	DOUBLE	530.52	589.46	58.94	11.1%	3.00%
	3T FAMILY	561.74	624.13	62.39	11.1%	3.00%
	PTCHILD	374.48	416.09	41.61	11.1%	3.00%
	4T FAMILY	582.53	647.25	64.72	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	183.66	208.38	24.72	13.5%	3.00%
	2T FAMILY	486.69	552.21	65.52	13.5%	3.00%
	DOUBLE	468.32	531.37	63.05	13.5%	3.00%
	3T FAMILY	495.88	562.63	66.75	13.5%	3.00%
	PTCHILD	330.59	375.08	44.49	13.5%	3.00%
	4T FAMILY	514.25	583.46	69.21	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	164.82	192.05	27.23	16.5%	3.00%
	2T FAMILY	436.77	508.93	72.16	16.5%	3.00%
	DOUBLE	420.29	489.73	69.44	16.5%	3.00%
	3T FAMILY	445.01	518.54	73.53	16.5%	3.00%
	PTCHILD	296.68	345.69	49.01	16.5%	3.00%
	4T FAMILY	461.50	537.74	76.24	16.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	251.85	281.12	29.27	11.6%	3.00%
	2T FAMILY	667.40	744.97	77.57	11.6%	3.00%
	DOUBLE	642.22	716.86	74.64	11.6%	3.00%
	3T FAMILY	679.99	759.02	79.03	11.6%	3.00%
	PTCHILD	453.32	506.02	52.70	11.6%	3.00%
	4T FAMILY	705.17	787.14	81.97	11.6%	3.00%
	Total	463.19	517.03	53.83	11.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	234.97	261.29	26.32	11.2%	3.00%
	2T FAMILY	622.67	692.42	69.75	11.2%	3.00%
	DOUBLE	599.18	666.29	67.11	11.2%	3.00%
	3T FAMILY	634.41	705.48	71.07	11.2%	3.00%
	PTCHILD	422.95	470.32	47.37	11.2%	3.00%
	4T FAMILY	657.92	731.61	73.69	11.2%	3.00%
	Total	406.67	452.22	45.55	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	219.69	244.09	24.40	11.1%	3.00%
	2T FAMILY	582.18	646.84	64.66	11.1%	3.00%
	DOUBLE	560.22	622.43	62.21	11.1%	3.00%
	3T FAMILY	593.16	659.04	65.88	11.1%	3.00%
	PTCHILD	395.45	439.36	43.91	11.1%	3.00%
	4T FAMILY	615.14	683.45	68.31	11.1%	3.00%
	Total	432.92	481.00	48.08	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	206.57	230.13	23.56	11.4%	3.00%
	2T FAMILY	547.42	609.84	62.42	11.4%	3.00%
	DOUBLE	526.75	586.83	60.08	11.4%	3.00%
	3T FAMILY	557.74	621.35	63.61	11.4%	3.00%
	PTCHILD	371.82	414.23	42.41	11.4%	3.00%
	4T FAMILY	578.39	644.36	65.97	11.4%	3.00%
	Total	206.57	230.13	23.56	11.4%	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	183.25	208.14	24.89	13.6%	3.00%
	2T FAMILY	485.61	551.57	65.96	13.6%	3.00%
	DOUBLE	467.29	530.76	63.47	13.6%	3.00%
	3T FAMILY	494.77	561.98	67.21	13.6%	3.00%
	PTCHILD	329.86	374.65	44.79	13.6%	3.00%
	4T FAMILY	513.11	582.79	69.68	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	166.04	192.13	26.09	15.7%	3.00%
	2T FAMILY	440.01	509.14	69.13	15.7%	3.00%
	DOUBLE	423.40	489.93	66.53	15.7%	3.00%
	3T FAMILY	448.31	518.75	70.44	15.7%	3.00%
	PTCHILD	298.86	345.83	46.97	15.7%	3.00%
	4T FAMILY	464.90	537.96	73.06	15.7%	3.00%
	Total	303.03	350.64	47.61	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	246.69	257.62	10.93	4.4%	3.00%
	2T FAMILY	653.72	682.69	28.97	4.4%	3.00%
	DOUBLE	629.05	656.93	27.88	4.4%	3.00%
	3T FAMILY	666.06	695.57	29.51	4.4%	3.00%
	PTCHILD	444.04	463.72	19.68	4.4%	3.00%
	4T FAMILY	690.73	721.34	30.61	4.4%	3.00%
	Total	407.23	425.28	18.05	4.4%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	229.28	233.19	3.91	1.7%	3.00%
	2T FAMILY	607.60	617.95	10.35	1.7%	3.00%
	DOUBLE	584.66	594.63	9.97	1.7%	3.00%
	3T FAMILY	619.06	629.61	10.55	1.7%	3.00%
	PTCHILD	412.70	419.74	7.04	1.7%	3.00%
	4T FAMILY	641.98	652.93	10.95	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	211.02	212.62	1.60	0.8%	3.00%
	2T FAMILY	559.20	563.44	4.24	0.8%	3.00%
	DOUBLE	538.10	542.18	4.08	0.8%	3.00%
	3T FAMILY	569.75	574.07	4.32	0.8%	3.00%
	PTCHILD	379.84	382.72	2.88	0.8%	3.00%
	4T FAMILY	590.86	595.34	4.48	0.8%	3.00%
	Total	419.93	423.11	3.18	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	192.99	195.71	2.72	1.4%	3.01%
	2T FAMILY	511.41	518.63	7.22	1.4%	3.00%
	DOUBLE	492.11	499.06	6.95	1.4%	3.01%
	3T FAMILY	521.07	528.42	7.35	1.4%	3.01%
	PTCHILD	347.37	352.28	4.91	1.4%	3.01%
	4T FAMILY	540.36	547.99	7.63	1.4%	3.01%
	Total	352.20	357.17	4.97	1.4%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	167.03	168.89	1.86	1.1%	3.00%
	2T FAMILY	442.61	447.56	4.95	1.1%	3.00%
	DOUBLE	425.91	430.67	4.76	1.1%	3.00%
	3T FAMILY	450.98	456.00	5.02	1.1%	3.00%
	PTCHILD	300.66	304.00	3.34	1.1%	3.00%
	4T FAMILY	467.69	472.89	5.20	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	148.18	148.19	0.01	0.0%	3.00%
	2T FAMILY	392.67	392.70	0.03	0.0%	3.00%
	DOUBLE	377.87	377.88	0.01	0.0%	3.00%
	3T FAMILY	400.08	400.11	0.03	0.0%	2.99%
	PTCHILD	266.72	266.74	0.02	0.0%	3.00%
	4T FAMILY	414.90	414.93	0.03	0.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	243.85	254.84	10.99	4.5%	3.00%
	2T FAMILY	646.20	675.33	29.13	4.5%	3.00%
	DOUBLE	621.82	649.84	28.02	4.5%	3.00%
	3T FAMILY	658.39	688.07	29.68	4.5%	3.00%
	PTCHILD	438.93	458.71	19.78	4.5%	3.00%
	4T FAMILY	682.78	713.55	30.77	4.5%	3.00%
	Total	421.20	440.19	18.98	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	227.27	231.10	3.83	1.7%	3.00%
	2T FAMILY	602.27	612.42	10.15	1.7%	3.00%
	DOUBLE	579.54	589.31	9.77	1.7%	3.00%
	3T FAMILY	613.63	623.97	10.34	1.7%	3.00%
	PTCHILD	409.09	415.98	6.89	1.7%	3.00%
	4T FAMILY	636.36	647.08	10.72	1.7%	3.00%
	Total	476.71	484.75	8.03	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	208.47	211.11	2.64	1.3%	3.00%
	2T FAMILY	552.45	559.44	6.99	1.3%	3.00%
	DOUBLE	531.60	538.33	6.73	1.3%	3.00%
	3T FAMILY	562.86	570.00	7.14	1.3%	3.00%
	PTCHILD	375.26	380.00	4.74	1.3%	3.00%
	4T FAMILY	583.73	591.11	7.38	1.3%	3.00%
	Total	398.99	404.04	5.05	1.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	191.21	194.75	3.54	1.9%	3.00%
	2T FAMILY	506.71	516.09	9.38	1.9%	3.00%
	DOUBLE	487.59	496.61	9.02	1.8%	3.00%
	3T FAMILY	516.27	525.83	9.56	1.9%	3.00%
	PTCHILD	344.17	350.55	6.38	1.9%	3.00%
	4T FAMILY	535.38	545.30	9.92	1.9%	3.00%
	Total	296.38	301.86	5.49	1.9%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	166.67	168.93	2.26	1.4%	3.00%
	2T FAMILY	441.68	447.66	5.98	1.4%	3.00%
	DOUBLE	425.02	430.77	5.75	1.4%	3.00%
	3T FAMILY	450.00	456.11	6.11	1.4%	3.00%
	PTCHILD	300.02	304.07	4.05	1.3%	3.00%
	4T FAMILY	466.69	473.00	6.31	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	149.26	148.19	-1.07	-0.7%	3.00%
	2T FAMILY	395.54	392.70	-2.84	-0.7%	3.00%
	DOUBLE	380.61	377.88	-2.73	-0.7%	3.00%
	3T FAMILY	403.00	400.11	-2.89	-0.7%	2.99%
	PTCHILD	268.67	266.74	-1.93	-0.7%	3.00%
	4T FAMILY	417.93	414.93	-3.00	-0.7%	3.00%
	Total	395.54	392.70	-2.84	-0.7%	
Small - iDirect 1 Series Total		**447.11**	**486.16**	**39.06**	**8.7%**	

iDirect Series 2 Base Medical Plans

iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	237.70	266.22	28.52	12.0%	3.00%
	2T FAMILY	629.91	705.48	75.57	12.0%	3.00%
	DOUBLE	606.14	678.86	72.72	12.0%	3.00%
	3T FAMILY	641.78	718.79	77.01	12.0%	3.00%
	PTCHILD	427.87	479.20	51.33	12.0%	3.00%
	4T FAMILY	665.57	745.42	79.85	12.0%	3.00%
	Total	414.19	463.89	49.69	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	224.17	250.11	25.94	11.6%	3.00%
	2T FAMILY	594.05	662.79	68.74	11.6%	3.00%
	DOUBLE	571.63	637.78	66.15	11.6%	3.00%
	3T FAMILY	605.25	675.30	70.05	11.6%	3.00%
	PTCHILD	403.51	450.20	46.69	11.6%	3.00%
	4T FAMILY	627.68	700.31	72.63	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	212.55	236.71	24.16	11.4%	3.00%
	2T FAMILY	563.25	627.28	64.03	11.4%	3.00%
	DOUBLE	542.00	603.61	61.61	11.4%	3.00%
	3T FAMILY	573.88	639.12	65.24	11.4%	3.00%
	PTCHILD	382.60	426.08	43.48	11.4%	3.00%
	4T FAMILY	595.15	662.79	67.64	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	202.17	225.34	23.17	11.5%	3.00%
	2T FAMILY	535.75	597.15	61.40	11.5%	3.00%
	DOUBLE	515.53	574.62	59.09	11.5%	3.00%
	3T FAMILY	545.86	608.42	62.56	11.5%	3.00%
	PTCHILD	363.91	405.61	41.70	11.5%	3.00%
	4T FAMILY	566.08	630.95	64.87	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	185.15	208.44	23.29	12.6%	3.00%
	2T FAMILY	490.65	552.37	61.72	12.6%	3.00%
	DOUBLE	472.13	531.52	59.39	12.6%	3.00%
	3T FAMILY	499.91	562.79	62.88	12.6%	3.00%
	PTCHILD	333.28	375.19	41.91	12.6%	3.00%
	4T FAMILY	518.43	583.63	65.20	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	170.25	193.24	22.99	13.5%	3.00%
	2T FAMILY	451.17	512.09	60.92	13.5%	3.00%
	DOUBLE	434.14	492.76	58.62	13.5%	3.00%
	3T FAMILY	459.67	521.75	62.08	13.5%	3.00%
	PTCHILD	306.47	347.83	41.36	13.5%	2.99%
	4T FAMILY	476.72	541.07	64.35	13.5%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	236.23	265.00	28.77	12.2%	3.00%
	2T FAMILY	626.01	702.25	76.24	12.2%	3.00%
	DOUBLE	602.39	675.75	73.36	12.2%	3.00%
	3T FAMILY	637.82	715.50	77.68	12.2%	3.00%
	PTCHILD	425.23	477.00	51.77	12.2%	3.00%
	4T FAMILY	661.46	742.00	80.54	12.2%	3.00%
	Total	548.05	614.80	66.75	12.2%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	223.23	249.29	26.06	11.7%	3.00%
	2T FAMILY	591.55	660.62	69.07	11.7%	3.00%
	DOUBLE	569.24	635.69	66.45	11.7%	3.00%
	3T FAMILY	602.71	673.08	70.37	11.7%	3.00%
	PTCHILD	401.83	448.72	46.89	11.7%	3.00%
	4T FAMILY	625.06	698.01	72.95	11.7%	3.00%
	Total	591.55	660.62	69.07	11.7%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	211.90	236.08	24.18	11.4%	3.00%
	2T FAMILY	561.54	625.61	64.07	11.4%	3.00%
	DOUBLE	540.35	602.00	61.65	11.4%	3.00%
	3T FAMILY	572.13	637.42	65.29	11.4%	3.00%
	PTCHILD	381.43	424.94	43.51	11.4%	3.00%
	4T FAMILY	593.33	661.02	67.69	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	201.73	224.99	23.26	11.5%	3.00%
	2T FAMILY	534.58	596.22	61.64	11.5%	3.00%
	DOUBLE	514.41	573.72	59.31	11.5%	3.00%
	3T FAMILY	544.67	607.47	62.80	11.5%	3.00%
	PTCHILD	363.12	404.98	41.86	11.5%	3.00%
	4T FAMILY	564.85	629.97	65.12	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	185.33	208.56	23.23	12.5%	3.00%
	2T FAMILY	491.13	552.68	61.55	12.5%	3.00%
	DOUBLE	472.59	531.83	59.24	12.5%	3.00%
	3T FAMILY	500.39	563.11	62.72	12.5%	3.00%
	PTCHILD	333.60	375.41	41.81	12.5%	3.00%
	4T FAMILY	518.93	583.97	65.04	12.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	170.28	193.32	23.04	13.5%	3.00%
	2T FAMILY	451.25	512.30	61.05	13.5%	3.00%
	DOUBLE	434.21	492.97	58.76	13.5%	3.00%
	3T FAMILY	459.76	521.96	62.20	13.5%	3.00%
	PTCHILD	306.51	347.98	41.47	13.5%	3.00%
	4T FAMILY	476.79	541.30	64.51	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	232.43	240.61	8.18	3.5%	3.00%
	2T FAMILY	615.94	637.62	21.68	3.5%	3.00%
	DOUBLE	592.70	613.56	20.86	3.5%	3.00%
	3T FAMILY	627.56	649.65	22.09	3.5%	3.00%
	PTCHILD	418.38	433.10	14.72	3.5%	3.00%
	4T FAMILY	650.81	673.71	22.90	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	217.13	221.24	4.11	1.9%	3.00%
	2T FAMILY	575.40	586.29	10.89	1.9%	3.00%
	DOUBLE	553.69	564.16	10.47	1.9%	3.00%
	3T FAMILY	586.25	597.35	11.10	1.9%	3.00%
	PTCHILD	390.84	398.23	7.39	1.9%	3.00%
	4T FAMILY	607.97	619.47	11.50	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	201.65	205.51	3.86	1.9%	3.00%
	2T FAMILY	534.37	544.60	10.23	1.9%	3.00%
	DOUBLE	514.21	524.05	9.84	1.9%	3.00%
	3T FAMILY	544.45	554.88	10.43	1.9%	3.00%
	PTCHILD	362.98	369.92	6.94	1.9%	3.00%
	4T FAMILY	564.63	575.43	10.80	1.9%	3.00%
	Total	249.18	253.95	4.77	1.9%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	187.43	192.43	5.00	2.7%	3.00%
	2T FAMILY	496.69	509.94	13.25	2.7%	3.00%
	DOUBLE	477.95	490.70	12.75	2.7%	3.00%
	3T FAMILY	506.05	519.56	13.51	2.7%	3.00%
	PTCHILD	337.38	346.37	8.99	2.7%	3.00%
	4T FAMILY	524.81	538.80	13.99	2.7%	3.00%
	Total	235.01	241.28	6.27	2.7%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	168.43	171.63	3.20	1.9%	3.01%
	2T FAMILY	446.34	454.82	8.48	1.9%	3.01%
	DOUBLE	429.50	437.66	8.16	1.9%	3.01%
	3T FAMILY	454.76	463.40	8.64	1.9%	3.01%
	PTCHILD	303.19	308.93	5.74	1.9%	3.00%
	4T FAMILY	471.62	480.56	8.94	1.9%	3.01%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	155.37	148.92	-6.45	-4.2%	3.00%
	2T FAMILY	411.73	394.64	-17.09	-4.2%	3.00%
	DOUBLE	396.19	379.75	-16.44	-4.1%	3.00%
	3T FAMILY	419.49	402.08	-17.41	-4.2%	3.00%
	PTCHILD	279.68	268.06	-11.62	-4.2%	3.00%
	4T FAMILY	435.05	416.98	-18.07	-4.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	231.10	239.62	8.52	3.7%	3.00%
	2T FAMILY	612.41	634.99	22.58	3.7%	3.00%
	DOUBLE	589.31	611.03	21.72	3.7%	3.00%
	3T FAMILY	623.96	646.97	23.01	3.7%	3.00%
	PTCHILD	415.99	431.32	15.33	3.7%	3.00%
	4T FAMILY	647.09	670.94	23.85	3.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	216.86	220.61	3.75	1.7%	3.00%
	2T FAMILY	574.67	584.62	9.95	1.7%	3.00%
	DOUBLE	553.00	562.56	9.56	1.7%	3.00%
	3T FAMILY	585.52	595.65	10.13	1.7%	3.00%
	PTCHILD	390.36	397.10	6.74	1.7%	3.00%
	4T FAMILY	607.22	617.71	10.49	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	201.73	205.19	3.46	1.7%	3.00%
	2T FAMILY	534.58	543.75	9.17	1.7%	3.00%
	DOUBLE	514.41	523.23	8.82	1.7%	3.00%
	3T FAMILY	544.67	554.01	9.34	1.7%	3.00%
	PTCHILD	363.12	369.34	6.22	1.7%	3.00%
	4T FAMILY	564.85	574.53	9.68	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	187.93	192.39	4.46	2.4%	3.00%
	2T FAMILY	498.01	509.83	11.82	2.4%	3.00%
	DOUBLE	479.22	490.59	11.37	2.4%	3.00%
	3T FAMILY	507.40	519.45	12.05	2.4%	3.00%
	PTCHILD	338.28	346.30	8.02	2.4%	3.00%
	4T FAMILY	526.21	538.69	12.48	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	169.48	171.92	2.44	1.4%	3.00%
	2T FAMILY	449.12	455.59	6.47	1.4%	3.00%
	DOUBLE	432.17	438.40	6.23	1.4%	3.00%
	3T FAMILY	457.60	464.18	6.58	1.4%	3.00%
	PTCHILD	305.07	309.46	4.39	1.4%	3.00%
	4T FAMILY	474.55	481.38	6.83	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	156.66	148.95	-7.71	-4.9%	3.00%
	2T FAMILY	415.15	394.72	-20.43	-4.9%	3.00%
	DOUBLE	399.49	379.82	-19.67	-4.9%	3.00%
	3T FAMILY	422.98	402.17	-20.81	-4.9%	3.00%
	PTCHILD	281.99	268.11	-13.88	-4.9%	3.00%
	4T FAMILY	438.65	417.06	-21.59	-4.9%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	250.46	265.89	15.43	6.2%	3.00%
	2T FAMILY	663.72	704.61	40.89	6.2%	3.00%
	DOUBLE	638.67	678.02	39.35	6.2%	3.00%
	3T FAMILY	676.24	717.90	41.66	6.2%	3.00%
	PTCHILD	450.83	478.60	27.77	6.2%	3.00%
	4T FAMILY	701.29	744.49	43.20	6.2%	3.00%
	Total	663.72	704.61	40.89	6.2%	
Small - iDirect 2 Series Total		**363.38**	**396.41**	**33.03**	**9.1%**	

iDirect Series 3 Base Medical Plans

iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	231.37	259.05	27.68	12.0%	3.00%
	2T FAMILY	613.14	686.48	73.34	12.0%	3.00%
	DOUBLE	590.00	660.58	70.58	12.0%	3.00%
	3T FAMILY	624.70	699.44	74.74	12.0%	3.00%
	PTCHILD	416.47	466.29	49.82	12.0%	3.00%
	4T FAMILY	647.84	725.34	77.50	12.0%	3.00%
	Total	420.22	470.48	50.27	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	215.86	242.27	26.41	12.2%	3.00%
	2T FAMILY	572.03	642.02	69.99	12.2%	3.00%
	DOUBLE	550.45	617.79	67.34	12.2%	3.00%
	3T FAMILY	582.83	654.13	71.30	12.2%	3.00%
	PTCHILD	388.55	436.09	47.54	12.2%	3.00%
	4T FAMILY	604.41	678.36	73.95	12.2%	3.00%
	Total	572.03	642.02	69.99	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	230.74	258.39	27.65	12.0%	3.00%
	2T FAMILY	611.46	684.73	73.27	12.0%	3.00%
	DOUBLE	588.38	658.89	70.51	12.0%	3.00%
	3T FAMILY	623.00	697.65	74.65	12.0%	3.00%
	PTCHILD	415.33	465.10	49.77	12.0%	3.00%
	4T FAMILY	646.07	723.49	77.42	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	215.33	241.73	26.40	12.3%	3.00%
	2T FAMILY	570.63	640.58	69.95	12.3%	3.00%
	DOUBLE	549.09	616.41	67.32	12.3%	3.00%
	3T FAMILY	581.40	652.67	71.27	12.3%	3.00%
	PTCHILD	387.60	435.11	47.51	12.3%	3.00%
	4T FAMILY	602.93	676.84	73.91	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	230.18	257.81	27.63	12.0%	3.00%
	2T FAMILY	609.98	683.20	73.22	12.0%	3.00%
	DOUBLE	586.96	657.42	70.46	12.0%	3.00%
	3T FAMILY	621.49	696.09	74.60	12.0%	3.00%
	PTCHILD	414.33	464.06	49.73	12.0%	3.00%
	4T FAMILY	644.51	721.87	77.36	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	214.88	241.24	26.36	12.3%	3.00%
	2T FAMILY	569.44	639.29	69.85	12.3%	3.00%
	DOUBLE	547.95	615.16	67.21	12.3%	3.00%
	3T FAMILY	580.17	651.35	71.18	12.3%	3.00%
	PTCHILD	386.79	434.23	47.44	12.3%	3.00%
	4T FAMILY	601.67	675.47	73.80	12.3%	3.00%
	Total	569.44	639.29	69.85	12.3%	
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	189.27	214.41	25.14	13.3%	3.00%
	2T FAMILY	501.57	568.19	66.62	13.3%	3.00%
	DOUBLE	482.64	546.75	64.11	13.3%	3.00%
	3T FAMILY	511.03	578.91	67.88	13.3%	3.00%
	PTCHILD	340.69	385.94	45.25	13.3%	3.00%
	4T FAMILY	529.96	600.35	70.39	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	167.48	191.39	23.91	14.3%	3.00%
	2T FAMILY	443.82	507.18	63.36	14.3%	3.00%
	DOUBLE	427.08	488.04	60.96	14.3%	3.00%
	3T FAMILY	452.20	516.75	64.55	14.3%	3.00%
	PTCHILD	301.47	344.50	43.03	14.3%	3.00%
	4T FAMILY	468.95	535.89	66.94	14.3%	3.00%
	Total	346.24	395.66	49.42	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	229.24	256.83	27.59	12.0%	3.00%
	2T FAMILY	607.49	680.60	73.11	12.0%	3.00%
	DOUBLE	584.57	654.92	70.35	12.0%	3.00%
	3T FAMILY	618.95	693.44	74.49	12.0%	3.00%
	PTCHILD	412.64	462.29	49.65	12.0%	3.00%
	4T FAMILY	641.88	719.12	77.24	12.0%	3.00%
	Total	425.93	477.19	51.26	12.0%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	214.14	240.47	26.33	12.3%	3.00%
	2T FAMILY	567.47	637.25	69.78	12.3%	3.00%
	DOUBLE	546.05	613.20	67.15	12.3%	3.00%
	3T FAMILY	578.18	649.27	71.09	12.3%	3.00%
	PTCHILD	385.45	432.85	47.40	12.3%	3.00%
	4T FAMILY	599.59	673.32	73.73	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	188.49	213.96	25.47	13.5%	3.00%
	2T FAMILY	499.51	566.99	67.48	13.5%	3.00%
	DOUBLE	480.66	545.60	64.94	13.5%	3.00%
	3T FAMILY	508.92	577.69	68.77	13.5%	3.00%
	PTCHILD	339.29	385.13	45.84	13.5%	3.00%
	4T FAMILY	527.78	599.09	71.31	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	166.37	189.09	22.72	13.7%	3.00%
	2T FAMILY	440.89	501.09	60.20	13.7%	3.00%
	DOUBLE	424.25	482.18	57.93	13.7%	3.00%
	3T FAMILY	449.20	510.54	61.34	13.7%	3.00%
	PTCHILD	299.47	340.36	40.89	13.7%	3.00%
	4T FAMILY	465.84	529.45	63.61	13.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 3 Series Total		**411.87**	**462.52**	**50.66**	**12.3%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	250.81	281.53	30.72	12.2%	3.00%
	2T FAMILY	664.65	746.05	81.40	12.2%	3.00%
	DOUBLE	639.56	717.90	78.34	12.2%	3.00%
	3T FAMILY	677.19	760.13	82.94	12.2%	3.00%
	PTCHILD	451.46	506.75	55.29	12.2%	3.00%
	4T FAMILY	702.27	788.28	86.01	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	234.56	262.11	27.55	11.7%	3.00%
	2T FAMILY	621.59	694.59	73.00	11.7%	3.00%
	DOUBLE	598.13	668.38	70.25	11.7%	3.00%
	3T FAMILY	633.32	707.70	74.38	11.7%	3.00%
	PTCHILD	422.21	471.80	49.59	11.7%	3.00%
	4T FAMILY	656.77	733.91	77.14	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.34	245.82	25.48	11.6%	3.00%
	2T FAMILY	583.90	651.42	67.52	11.6%	2.99%
	DOUBLE	561.87	626.84	64.97	11.6%	3.00%
	3T FAMILY	594.92	663.71	68.79	11.6%	2.99%
	PTCHILD	396.62	442.48	45.86	11.6%	3.00%
	4T FAMILY	616.96	688.30	71.34	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	207.65	232.10	24.45	11.8%	3.00%
	2T FAMILY	550.28	615.07	64.79	11.8%	3.00%
	DOUBLE	529.51	591.86	62.35	11.8%	3.00%
	3T FAMILY	560.66	626.67	66.01	11.8%	3.00%
	PTCHILD	373.77	417.78	44.01	11.8%	3.00%
	4T FAMILY	581.42	649.88	68.46	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	183.46	210.55	27.09	14.8%	3.00%
	2T FAMILY	486.17	557.96	71.79	14.8%	3.00%
	DOUBLE	467.83	536.90	69.07	14.8%	3.00%
	3T FAMILY	495.35	568.49	73.14	14.8%	3.00%
	PTCHILD	330.23	378.99	48.76	14.8%	3.00%
	4T FAMILY	513.69	589.54	75.85	14.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	166.67	194.53	27.86	16.7%	3.00%
	2T FAMILY	441.68	515.50	73.82	16.7%	2.99%
	DOUBLE	425.01	496.05	71.04	16.7%	3.00%
	3T FAMILY	450.01	525.23	75.22	16.7%	3.00%
	PTCHILD	300.01	350.15	50.14	16.7%	2.99%
	4T FAMILY	466.68	544.68	78.00	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	239.21	267.96	28.75	12.0%	3.00%
	2T FAMILY	633.91	710.09	76.18	12.0%	3.00%
	DOUBLE	609.99	683.30	73.31	12.0%	3.00%
	3T FAMILY	645.87	723.49	77.62	12.0%	3.00%
	PTCHILD	430.58	482.33	51.75	12.0%	3.00%
	4T FAMILY	669.79	750.29	80.50	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	225.52	251.76	26.24	11.6%	3.00%
	2T FAMILY	597.63	667.16	69.53	11.6%	3.00%
	DOUBLE	575.08	641.99	66.91	11.6%	3.00%
	3T FAMILY	608.91	679.75	70.84	11.6%	3.00%
	PTCHILD	405.94	453.17	47.23	11.6%	3.00%
	4T FAMILY	631.46	704.93	73.47	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.96	238.19	24.23	11.3%	3.00%
	2T FAMILY	567.00	631.20	64.20	11.3%	3.00%
	DOUBLE	545.60	607.38	61.78	11.3%	3.00%
	3T FAMILY	577.69	643.11	65.42	11.3%	3.00%
	PTCHILD	385.13	428.74	43.61	11.3%	3.00%
	4T FAMILY	599.09	666.93	67.84	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	202.66	226.69	24.03	11.9%	3.00%
	2T FAMILY	537.06	600.73	63.67	11.9%	3.00%
	DOUBLE	516.79	578.06	61.27	11.9%	3.00%
	3T FAMILY	547.18	612.06	64.88	11.9%	3.00%
	PTCHILD	364.80	408.04	43.24	11.9%	3.00%
	4T FAMILY	567.46	634.73	67.27	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	183.32	209.64	26.32	14.4%	3.00%
	2T FAMILY	485.80	555.55	69.75	14.4%	3.00%
	DOUBLE	467.47	534.58	67.11	14.4%	3.00%
	3T FAMILY	494.96	566.03	71.07	14.4%	3.00%
	PTCHILD	329.98	377.35	47.37	14.4%	3.00%
	4T FAMILY	513.30	586.99	73.69	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	169.78	194.28	24.50	14.4%	3.00%
	2T FAMILY	449.92	514.84	64.92	14.4%	3.00%
	DOUBLE	432.94	495.41	62.47	14.4%	3.00%
	3T FAMILY	458.41	524.56	66.15	14.4%	3.00%
	PTCHILD	305.61	349.70	44.09	14.4%	3.00%
	4T FAMILY	475.39	543.98	68.59	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	

iDirect Series 5 Base Medical Plans

iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	240.82	269.76	28.94	12.0%	3.00%
	2T FAMILY	638.18	714.86	76.68	12.0%	3.00%
	DOUBLE	614.09	687.89	73.80	12.0%	3.00%
	3T FAMILY	650.21	728.35	78.14	12.0%	3.00%
	PTCHILD	433.48	485.57	52.09	12.0%	3.00%
	4T FAMILY	674.30	755.33	81.03	12.0%	3.00%
	Total	638.18	714.86	76.68	12.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	201.91	225.53	23.62	11.7%	3.00%
	2T FAMILY	535.05	597.65	62.60	11.7%	3.00%
	DOUBLE	514.86	575.10	60.24	11.7%	3.00%
	3T FAMILY	545.16	608.93	63.77	11.7%	3.00%
	PTCHILD	363.43	405.95	42.52	11.7%	2.99%
	4T FAMILY	565.34	631.48	66.14	11.7%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	167.12	192.19	25.07	15.0%	3.00%
	2T FAMILY	442.87	509.30	66.43	15.0%	3.00%
	DOUBLE	426.14	490.08	63.94	15.0%	3.00%
	3T FAMILY	451.23	518.91	67.68	15.0%	3.00%
	PTCHILD	300.82	345.94	45.12	15.0%	3.00%
	4T FAMILY	467.94	538.13	70.19	15.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**638.18**	**714.86**	**76.68**	**12.0%**	
Small Base Total		**441.50**	**481.65**	**40.15**	**9.1%**	
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	48.96	53.83	4.87	9.9%	3.52%
	2T FAMILY	129.74	142.65	12.91	10.0%	3.52%
	DOUBLE	124.85	137.27	12.42	9.9%	3.52%
	3T FAMILY	132.19	145.34	13.15	9.9%	3.52%
	PTCHILD	88.13	96.89	8.76	9.9%	3.51%
	4T FAMILY	137.09	150.72	13.63	9.9%	3.52%
	Total	88.20	96.97	8.78	9.9%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	49.74	54.53	4.79	9.6%	3.49%
	2T FAMILY	131.81	144.50	12.69	9.6%	3.49%
	DOUBLE	126.84	139.05	12.21	9.6%	3.49%
	3T FAMILY	134.30	147.23	12.93	9.6%	3.49%
	PTCHILD	89.53	98.15	8.62	9.6%	3.49%
	4T FAMILY	139.27	152.68	13.41	9.6%	3.49%
	Total	103.23	113.17	9.94	9.6%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	43.48	44.41	0.93	2.1%	3.50%
	2T FAMILY	115.22	117.69	2.47	2.1%	3.50%
	DOUBLE	110.87	113.25	2.38	2.1%	3.50%
	3T FAMILY	117.40	119.91	2.51	2.1%	3.50%
	PTCHILD	78.26	79.94	1.68	2.1%	3.50%
	4T FAMILY	121.74	124.35	2.61	2.1%	3.50%
	Total	76.69	78.34	1.64	2.1%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	36.30	38.07	1.77	4.9%	3.54%
	2T FAMILY	96.20	100.89	4.69	4.9%	3.54%
	DOUBLE	92.57	97.08	4.51	4.9%	3.54%
	3T FAMILY	98.01	102.79	4.78	4.9%	3.54%
	PTCHILD	65.34	68.53	3.19	4.9%	3.54%
	4T FAMILY	101.64	106.60	4.96	4.9%	3.54%
	Total	62.99	66.07	3.07	4.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	37.79	42.37	4.58	12.1%	3.47%
	2T FAMILY	100.14	112.28	12.14	12.1%	3.46%
	DOUBLE	96.36	108.04	11.68	12.1%	3.47%
	3T FAMILY	102.03	114.40	12.37	12.1%	3.46%
	PTCHILD	68.02	76.27	8.25	12.1%	3.47%
	4T FAMILY	105.81	118.64	12.83	12.1%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.48	9.53	0.05	0.5%	3.47%
	2T FAMILY	25.12	25.25	0.13	0.5%	3.44%
	DOUBLE	24.17	24.30	0.13	0.5%	3.45%
	3T FAMILY	25.60	25.73	0.13	0.5%	3.46%
	PTCHILD	17.06	17.15	0.09	0.5%	3.44%
	4T FAMILY	26.54	26.68	0.14	0.5%	3.45%
	Total	13.72	13.79	0.07	0.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	43.80	47.99	4.19	9.6%	3.52%
IHBC-RX-E-005	2T FAMILY	116.07	127.17	11.10	9.6%	3.52%
	DOUBLE	111.69	122.37	10.68	9.6%	3.51%
	3T FAMILY	118.26	129.57	11.31	9.6%	3.52%
	PTCHILD	78.84	86.38	7.54	9.6%	3.51%
	4T FAMILY	122.64	134.37	11.73	9.6%	3.51%
	Total	81.43	89.22	7.79	9.6%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	45.51	50.45	4.94	10.9%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	120.60	133.69	13.09	10.9%	3.48%
	DOUBLE	116.05	128.65	12.60	10.9%	3.49%
	3T FAMILY	122.88	136.22	13.34	10.9%	3.49%
	PTCHILD	81.92	90.81	8.89	10.9%	3.49%
	4T FAMILY	127.43	141.26	13.83	10.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.91	13.73	-0.18	-1.3%	3.47%
IHBC-RX-OPTE-004	2T FAMILY	36.86	36.38	-0.48	-1.3%	3.44%
	DOUBLE	35.47	35.01	-0.46	-1.3%	3.46%
	3T FAMILY	37.56	37.07	-0.49	-1.3%	3.46%
	PTCHILD	25.04	24.71	-0.33	-1.3%	3.43%
	4T FAMILY	38.95	38.44	-0.51	-1.3%	3.44%
	Total	23.47	23.17	-0.31	-1.3%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	39.50	43.45	3.95	10.0%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	104.68	115.14	10.46	10.0%	3.48%
	DOUBLE	100.73	110.80	10.07	10.0%	3.48%
	3T FAMILY	106.65	117.32	10.67	10.0%	3.48%
	PTCHILD	71.10	78.21	7.11	10.0%	3.48%
	4T FAMILY	110.60	121.66	11.06	10.0%	3.48%
	Total	71.76	78.93	7.17	10.0%	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	54.54	57.23	2.69	4.9%	3.51%
IHBC-PE1000	2T FAMILY	144.53	151.66	7.13	4.9%	3.51%
	DOUBLE	139.08	145.94	6.86	4.9%	3.51%
	3T FAMILY	147.26	154.52	7.26	4.9%	3.51%
	PTCHILD	98.17	103.01	4.84	4.9%	3.51%
	4T FAMILY	152.71	160.24	7.53	4.9%	3.51%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	47.72	50.28	2.56	5.4%	3.52%
IHBC-PE1000	2T FAMILY	126.46	133.24	6.78	5.4%	3.52%
	DOUBLE	121.69	128.21	6.52	5.4%	3.52%
	3T FAMILY	128.84	135.76	6.92	5.4%	3.52%
	PTCHILD	85.90	90.50	4.60	5.4%	3.51%
	4T FAMILY	133.62	140.78	7.16	5.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.62	45.43	1.81	4.1%	3.51%
IHBC-PE1000	2T FAMILY	115.59	120.39	4.80	4.2%	3.51%
	DOUBLE	111.23	115.85	4.62	4.2%	3.51%
	3T FAMILY	117.77	122.66	4.89	4.2%	3.51%
	PTCHILD	78.52	81.77	3.25	4.1%	3.51%
	4T FAMILY	122.14	127.20	5.06	4.1%	3.51%
	Total	67.61	70.42	2.81	4.2%	
Small - Rx w/ $1,500 Ded Total		**79.71**	**86.51**	**6.80**	**8.5%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	44.95	49.76	4.81	10.7%	3.49%
	2T FAMILY	119.12	131.86	12.74	10.7%	3.49%
	DOUBLE	114.62	126.89	12.27	10.7%	3.50%
	3T FAMILY	121.37	134.35	12.98	10.7%	3.49%
	PTCHILD	80.91	89.57	8.66	10.7%	3.50%
	4T FAMILY	125.86	139.33	13.47	10.7%	3.50%
	Total	119.12	131.86	12.74	10.7%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	45.72	50.47	4.75	10.4%	3.51%
	2T FAMILY	121.16	133.75	12.59	10.4%	3.51%
	DOUBLE	116.59	128.70	12.11	10.4%	3.51%
	3T FAMILY	123.44	136.27	12.83	10.4%	3.51%
	PTCHILD	82.30	90.85	8.55	10.4%	3.51%
	4T FAMILY	128.02	141.32	13.30	10.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	39.44	40.91	1.47	3.7%	3.52%
	2T FAMILY	104.52	108.41	3.89	3.7%	3.51%
	DOUBLE	100.57	104.32	3.75	3.7%	3.51%
	3T FAMILY	106.49	110.46	3.97	3.7%	3.52%
	PTCHILD	70.99	73.64	2.65	3.7%	3.51%
	4T FAMILY	110.43	114.55	4.12	3.7%	3.52%
	Total	92.69	96.14	3.45	3.7%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	32.22	34.92	2.70	8.4%	3.53%
	2T FAMILY	85.38	92.54	7.16	8.4%	3.54%
	DOUBLE	82.16	89.05	6.89	8.4%	3.53%
	3T FAMILY	86.99	94.28	7.29	8.4%	3.52%
	PTCHILD	58.00	62.86	4.86	8.4%	3.54%
	4T FAMILY	90.22	97.78	7.56	8.4%	3.54%
	Total	54.86	59.46	4.60	8.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	34.47	38.99	4.52	13.1%	3.50%
	2T FAMILY	91.35	103.32	11.97	13.1%	3.50%
	DOUBLE	87.90	99.42	11.52	13.1%	3.50%
	3T FAMILY	93.07	105.27	12.20	13.1%	3.50%
	PTCHILD	62.05	70.18	8.13	13.1%	3.50%
	4T FAMILY	96.52	109.17	12.65	13.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.36	8.15	-0.21	-2.5%	3.56%
	2T FAMILY	22.15	21.60	-0.55	-2.5%	3.55%
	DOUBLE	21.32	20.78	-0.54	-2.5%	3.54%
	3T FAMILY	22.57	22.01	-0.56	-2.5%	3.58%
	PTCHILD	15.05	14.67	-0.38	-2.5%	3.53%
	4T FAMILY	23.41	22.82	-0.59	-2.5%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	40.10	44.27	4.17	10.4%	3.51%
IHBC-RX-E-005	2T FAMILY	106.27	117.32	11.05	10.4%	3.51%
	DOUBLE	102.26	112.89	10.63	10.4%	3.51%
	3T FAMILY	108.27	119.53	11.26	10.4%	3.51%
	PTCHILD	72.18	79.69	7.51	10.4%	3.51%
	4T FAMILY	112.28	123.96	11.68	10.4%	3.51%
	Total	69.05	76.23	7.18	10.4%	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	41.71	46.57	4.86	11.7%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	110.53	123.41	12.88	11.7%	3.49%
	DOUBLE	106.36	118.75	12.39	11.6%	3.49%
	3T FAMILY	112.62	125.74	13.12	11.6%	3.49%
	PTCHILD	75.08	83.83	8.75	11.7%	3.49%
	4T FAMILY	116.79	130.40	13.61	11.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.39	11.85	-0.54	-4.4%	3.49%
IHBC-RX-OPTE-004	2T FAMILY	32.83	31.40	-1.43	-4.4%	3.49%
	DOUBLE	31.59	30.22	-1.37	-4.3%	3.49%
	3T FAMILY	33.45	32.00	-1.45	-4.3%	3.49%
	PTCHILD	22.30	21.33	-0.97	-4.3%	3.49%
	4T FAMILY	34.69	33.18	-1.51	-4.4%	3.49%
	Total	22.61	21.63	-0.98	-4.4%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	36.09	40.03	3.94	10.9%	3.52%
IHBC-RX-OPTE-005	2T FAMILY	95.64	106.08	10.44	10.9%	3.51%
	DOUBLE	92.03	102.08	10.05	10.9%	3.52%
	3T FAMILY	97.44	108.08	10.64	10.9%	3.51%
	PTCHILD	64.96	72.05	7.09	10.9%	3.51%
	4T FAMILY	101.05	112.08	11.03	10.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	50.17	52.96	2.79	5.6%	3.50%
IHBC-PE1000	2T FAMILY	132.95	140.34	7.39	5.6%	3.50%
	DOUBLE	127.93	135.05	7.12	5.6%	3.50%
	3T FAMILY	135.46	142.99	7.53	5.6%	3.50%
	PTCHILD	90.31	95.33	5.02	5.6%	3.50%
	4T FAMILY	140.48	148.29	7.81	5.6%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.73	46.39	2.66	6.1%	3.53%
IHBC-PE1000	2T FAMILY	115.88	122.93	7.05	6.1%	3.52%
	DOUBLE	111.51	118.29	6.78	6.1%	3.52%
	3T FAMILY	118.07	125.25	7.18	6.1%	3.52%
	PTCHILD	78.71	83.50	4.79	6.1%	3.52%
	4T FAMILY	122.44	129.89	7.45	6.1%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.91	41.85	1.94	4.9%	3.49%
IHBC-PE1000	2T FAMILY	105.76	110.90	5.14	4.9%	3.48%
	DOUBLE	101.77	106.72	4.95	4.9%	3.49%
	3T FAMILY	107.76	113.00	5.24	4.9%	3.49%
	PTCHILD	71.84	75.33	3.49	4.9%	3.49%
	4T FAMILY	111.75	117.18	5.43	4.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**62.51**	**67.42**	**4.90**	**7.8%**	

Rx Riders - with $2,500/$5,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	41.56	46.37	4.81	11.6%	3.50%
	2T FAMILY	110.13	122.88	12.75	11.6%	3.50%
	DOUBLE	105.98	118.24	12.26	11.6%	3.50%
	3T FAMILY	112.21	125.20	12.99	11.6%	3.51%
	PTCHILD	74.81	83.47	8.66	11.6%	3.51%
	4T FAMILY	116.37	129.84	13.47	11.6%	3.51%
	Total	85.35	95.22	9.88	11.6%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	42.31	47.07	4.76	11.3%	3.50%
	2T FAMILY	112.12	124.74	12.62	11.3%	3.50%
	DOUBLE	107.89	120.03	12.14	11.3%	3.50%
	3T FAMILY	114.24	127.09	12.85	11.2%	3.49%
	PTCHILD	76.16	84.73	8.57	11.3%	3.51%
	4T FAMILY	118.47	131.80	13.33	11.3%	3.50%
	Total	93.50	104.03	10.52	11.3%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	35.61	37.93	2.32	6.5%	3.49%
	2T FAMILY	94.37	100.51	6.14	6.5%	3.49%
	DOUBLE	90.81	96.72	5.91	6.5%	3.49%
	3T FAMILY	96.15	102.41	6.26	6.5%	3.49%
	PTCHILD	64.10	68.27	4.17	6.5%	3.49%
	4T FAMILY	99.71	106.20	6.49	6.5%	3.49%
	Total	68.25	72.70	4.44	6.5%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	28.89	32.25	3.36	11.6%	3.50%
	2T FAMILY	76.56	85.46	8.90	11.6%	3.50%
	DOUBLE	73.67	82.24	8.57	11.6%	3.50%
	3T FAMILY	78.00	87.08	9.08	11.6%	3.51%
	PTCHILD	52.00	58.05	6.05	11.6%	3.49%
	4T FAMILY	80.89	90.30	9.41	11.6%	3.50%
	Total	50.79	56.70	5.91	11.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	31.23	36.13	4.90	15.7%	3.49%
	2T FAMILY	82.76	95.74	12.98	15.7%	3.49%
	DOUBLE	79.64	92.13	12.49	15.7%	3.49%
	3T FAMILY	84.32	97.55	13.23	15.7%	3.49%
	PTCHILD	56.21	65.03	8.82	15.7%	3.49%
	4T FAMILY	87.44	101.16	13.72	15.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.54	7.13	-0.41	-5.4%	3.48%
	2T FAMILY	19.98	18.89	-1.09	-5.5%	3.45%
	DOUBLE	19.23	18.18	-1.05	-5.5%	3.47%
	3T FAMILY	20.36	19.25	-1.11	-5.5%	3.49%
	PTCHILD	13.57	12.83	-0.74	-5.5%	3.47%
	4T FAMILY	21.11	19.96	-1.15	-5.4%	3.47%
	Total	19.98	18.89	-1.09	-5.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	36.98	41.12	4.14	11.2%	3.50%
IHBC-RX-E-005	2T FAMILY	98.00	108.97	10.97	11.2%	3.50%
	DOUBLE	94.30	104.86	10.56	11.2%	3.50%
	3T FAMILY	99.85	111.02	11.17	11.2%	3.50%
	PTCHILD	66.56	74.02	7.46	11.2%	3.51%
	4T FAMILY	103.54	115.14	11.60	11.2%	3.51%
	Total	65.58	72.92	7.34	11.2%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	38.51	43.31	4.80	12.5%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	102.05	114.77	12.72	12.5%	3.51%
	DOUBLE	98.20	110.44	12.24	12.5%	3.51%
	3T FAMILY	103.98	116.94	12.96	12.5%	3.51%
	PTCHILD	69.32	77.96	8.64	12.5%	3.52%
	4T FAMILY	107.83	121.27	13.44	12.5%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.22	10.49	-0.73	-6.5%	3.55%
IHBC-RX-OPTE-004	2T FAMILY	29.73	27.80	-1.93	-6.5%	3.58%
	DOUBLE	28.61	26.75	-1.86	-6.5%	3.56%
	3T FAMILY	30.29	28.32	-1.97	-6.5%	3.55%
	PTCHILD	20.20	18.88	-1.32	-6.5%	3.57%
	4T FAMILY	31.42	29.37	-2.05	-6.5%	3.56%
	Total	11.22	10.49	-0.73	-6.5%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	33.25	37.12	3.87	11.6%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	88.11	98.37	10.26	11.6%	3.48%
	DOUBLE	84.79	94.66	9.87	11.6%	3.49%
	3T FAMILY	89.78	100.22	10.44	11.6%	3.48%
	PTCHILD	59.85	66.82	6.97	11.6%	3.48%
	4T FAMILY	93.10	103.94	10.84	11.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.51	49.40	2.89	6.2%	3.50%
IHBC-PE1000	2T FAMILY	123.25	130.91	7.66	6.2%	3.50%
	DOUBLE	118.60	125.97	7.37	6.2%	3.50%
	3T FAMILY	125.58	133.38	7.80	6.2%	3.50%
	PTCHILD	83.72	88.92	5.20	6.2%	3.50%
	4T FAMILY	130.23	138.32	8.09	6.2%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	40.36	43.08	2.72	6.7%	3.48%
IHBC-PE1000	2T FAMILY	106.95	114.16	7.21	6.7%	3.48%
	DOUBLE	102.92	109.85	6.93	6.7%	3.48%
	3T FAMILY	108.97	116.32	7.35	6.7%	3.49%
	PTCHILD	72.65	77.54	4.89	6.7%	3.48%
	4T FAMILY	113.01	120.62	7.61	6.7%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.79	38.83	2.04	5.5%	3.49%
IHBC-PE1000	2T FAMILY	97.49	102.90	5.41	5.5%	3.49%
	DOUBLE	93.81	99.02	5.21	5.6%	3.49%
	3T FAMILY	99.33	104.84	5.51	5.5%	3.49%
	PTCHILD	66.22	69.89	3.67	5.5%	3.48%
	4T FAMILY	103.01	108.72	5.71	5.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**62.67**	**69.42**	**6.75**	**10.8%**	

Rx Riders - with $3,000/$6,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	38.66	43.40	4.74	12.3%	3.51%
	2T FAMILY	102.45	115.01	12.56	12.3%	3.51%
	DOUBLE	98.58	110.67	12.09	12.3%	3.51%
	3T FAMILY	104.38	117.18	12.80	12.3%	3.51%
	PTCHILD	69.59	78.12	8.53	12.3%	3.51%
	4T FAMILY	108.25	121.52	13.27	12.3%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	39.37	44.08	4.71	12.0%	3.50%
	2T FAMILY	104.33	116.81	12.48	12.0%	3.50%
	DOUBLE	100.39	112.40	12.01	12.0%	3.50%
	3T FAMILY	106.30	119.02	12.72	12.0%	3.50%
	PTCHILD	70.87	79.34	8.47	12.0%	3.50%
	4T FAMILY	110.24	123.42	13.18	12.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	32.41	35.39	2.98	9.2%	3.51%
	2T FAMILY	85.89	93.78	7.89	9.2%	3.51%
	DOUBLE	82.65	90.24	7.59	9.2%	3.51%
	3T FAMILY	87.51	95.55	8.04	9.2%	3.51%
	PTCHILD	58.34	63.70	5.36	9.2%	3.51%
	4T FAMILY	90.75	99.09	8.34	9.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	26.18	29.95	3.77	14.4%	3.53%
	2T FAMILY	69.38	79.37	9.99	14.4%	3.54%
	DOUBLE	66.76	76.37	9.61	14.4%	3.52%
	3T FAMILY	70.69	80.87	10.18	14.4%	3.53%
	PTCHILD	47.12	53.91	6.79	14.4%	3.53%
	4T FAMILY	73.30	83.86	10.56	14.4%	3.53%
	Total	47.78	54.66	6.88	14.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	28.32	33.64	5.32	18.8%	3.48%
	2T FAMILY	75.05	89.15	14.10	18.8%	3.48%
	DOUBLE	72.22	85.78	13.56	18.8%	3.47%
	3T FAMILY	76.46	90.83	14.37	18.8%	3.47%
	PTCHILD	50.98	60.55	9.57	18.8%	3.47%
	4T FAMILY	79.30	94.19	14.89	18.8%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.85	6.33	-0.52	-7.6%	3.43%
	2T FAMILY	18.15	16.77	-1.38	-7.6%	3.39%
	DOUBLE	17.47	16.14	-1.33	-7.6%	3.40%
	3T FAMILY	18.50	17.09	-1.41	-7.6%	3.45%
	PTCHILD	12.33	11.39	-0.94	-7.6%	3.36%
	4T FAMILY	19.18	17.72	-1.46	-7.6%	3.38%
	Total	18.15	16.77	-1.38	-7.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	34.36	38.41	4.05	11.8%	3.48%
IHBC-RX-E-005	2T FAMILY	91.05	101.79	10.74	11.8%	3.48%
	DOUBLE	87.62	97.95	10.33	11.8%	3.48%
	3T FAMILY	92.77	103.71	10.94	11.8%	3.48%
	PTCHILD	61.85	69.14	7.29	11.8%	3.47%
	4T FAMILY	96.21	107.55	11.34	11.8%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	35.82	40.49	4.67	13.0%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	94.92	107.30	12.38	13.0%	3.50%
	DOUBLE	91.34	103.25	11.91	13.0%	3.50%
	3T FAMILY	96.71	109.32	12.61	13.0%	3.50%
	PTCHILD	64.48	72.88	8.40	13.0%	3.49%
	4T FAMILY	100.30	113.37	13.07	13.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.27	9.37	-0.90	-8.8%	3.54%
IHBC-RX-OPTE-004	2T FAMILY	27.22	24.83	-2.39	-8.8%	3.54%
	DOUBLE	26.19	23.89	-2.30	-8.8%	3.51%
	3T FAMILY	27.73	25.30	-2.43	-8.8%	3.52%
	PTCHILD	18.49	16.87	-1.62	-8.8%	3.56%
	4T FAMILY	28.76	26.24	-2.52	-8.8%	3.55%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	30.87	34.61	3.74	12.1%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	81.81	91.72	9.91	12.1%	3.50%
	DOUBLE	78.72	88.26	9.54	12.1%	3.51%
	3T FAMILY	83.35	93.45	10.10	12.1%	3.50%
	PTCHILD	55.57	62.30	6.73	12.1%	3.51%
	4T FAMILY	86.44	96.91	10.47	12.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	43.36	46.28	2.92	6.7%	3.49%
IHBC-PE1000	2T FAMILY	114.90	122.64	7.74	6.7%	3.48%
	DOUBLE	110.57	118.01	7.44	6.7%	3.48%
	3T FAMILY	117.07	124.96	7.89	6.7%	3.50%
	PTCHILD	78.05	83.30	5.25	6.7%	3.48%
	4T FAMILY	121.41	129.58	8.17	6.7%	3.48%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.53	40.25	2.72	7.2%	3.50%
IHBC-PE1000	2T FAMILY	99.45	106.66	7.21	7.2%	3.49%
	DOUBLE	95.70	102.64	6.94	7.3%	3.50%
	3T FAMILY	101.33	108.68	7.35	7.3%	3.50%
	PTCHILD	67.55	72.45	4.90	7.3%	3.50%
	4T FAMILY	105.08	112.70	7.62	7.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	34.18	36.23	2.05	6.0%	3.51%
IHBC-PE1000	2T FAMILY	90.58	96.01	5.43	6.0%	3.51%
	DOUBLE	87.16	92.39	5.23	6.0%	3.52%
	3T FAMILY	92.29	97.82	5.53	6.0%	3.51%
	PTCHILD	61.52	65.21	3.69	6.0%	3.51%
	4T FAMILY	95.70	101.44	5.74	6.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**37.90**	**42.03**	**4.13**	**10.9%**	

Rx Riders - with $4,000/$8,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	34.10	38.56	4.46	13.1%	3.52%
	2T FAMILY	90.37	102.18	11.81	13.1%	3.52%
	DOUBLE	86.96	98.33	11.37	13.1%	3.52%
	3T FAMILY	92.07	104.11	12.04	13.1%	3.51%
	PTCHILD	61.38	69.41	8.03	13.1%	3.52%
	4T FAMILY	95.48	107.97	12.49	13.1%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	34.79	39.20	4.41	12.7%	3.48%
	2T FAMILY	92.19	103.88	11.69	12.7%	3.49%
	DOUBLE	88.71	99.96	11.25	12.7%	3.49%
	3T FAMILY	93.93	105.84	11.91	12.7%	3.48%
	PTCHILD	62.62	70.56	7.94	12.7%	3.49%
	4T FAMILY	97.41	109.76	12.35	12.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	27.36	31.19	3.83	14.0%	3.52%
	2T FAMILY	72.50	82.65	10.15	14.0%	3.52%
	DOUBLE	69.77	79.53	9.76	14.0%	3.51%
	3T FAMILY	73.87	84.21	10.34	14.0%	3.52%
	PTCHILD	49.25	56.14	6.89	14.0%	3.52%
	4T FAMILY	76.61	87.33	10.72	14.0%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	21.89	26.33	4.44	20.3%	3.50%
	2T FAMILY	58.01	69.77	11.76	20.3%	3.49%
	DOUBLE	55.82	67.14	11.32	20.3%	3.50%
	3T FAMILY	59.10	71.09	11.99	20.3%	3.49%
	PTCHILD	39.40	47.39	7.99	20.3%	3.49%
	4T FAMILY	61.29	73.72	12.43	20.3%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	23.70	29.63	5.93	25.0%	3.49%
	2T FAMILY	62.81	78.52	15.71	25.0%	3.49%
	DOUBLE	60.44	75.56	15.12	25.0%	3.49%
	3T FAMILY	63.99	80.00	16.01	25.0%	3.49%
	PTCHILD	42.66	53.33	10.67	25.0%	3.49%
	4T FAMILY	66.36	82.96	16.60	25.0%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.84	5.15	-0.69	-11.8%	3.62%
	2T FAMILY	15.48	13.65	-1.83	-11.8%	3.64%
	DOUBLE	14.89	13.13	-1.76	-11.8%	3.63%
	3T FAMILY	15.77	13.91	-1.86	-11.8%	3.65%
	PTCHILD	10.51	9.27	-1.24	-11.8%	3.58%
	4T FAMILY	16.35	14.42	-1.93	-11.8%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	30.13	33.95	3.82	12.7%	3.51%
IHBC-RX-E-005	2T FAMILY	79.84	89.97	10.13	12.7%	3.51%
	DOUBLE	76.83	86.57	9.74	12.7%	3.50%
	3T FAMILY	81.35	91.67	10.32	12.7%	3.51%
	PTCHILD	54.23	61.11	6.88	12.7%	3.51%
	4T FAMILY	84.36	95.06	10.70	12.7%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	31.49	35.87	4.38	13.9%	3.52%
IHBC-RX-OPTE-003	2T FAMILY	83.45	95.06	11.61	13.9%	3.53%
	DOUBLE	80.30	91.47	11.17	13.9%	3.52%
	3T FAMILY	85.02	96.85	11.83	13.9%	3.52%
	PTCHILD	56.68	64.57	7.89	13.9%	3.53%
	4T FAMILY	88.17	100.44	12.27	13.9%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.80	7.75	-1.05	-11.9%	3.61%
IHBC-RX-OPTE-004	2T FAMILY	23.32	20.54	-2.78	-11.9%	3.63%
	DOUBLE	22.44	19.76	-2.68	-11.9%	3.62%
	3T FAMILY	23.76	20.93	-2.83	-11.9%	3.61%
	PTCHILD	15.84	13.95	-1.89	-11.9%	3.64%
	4T FAMILY	24.64	21.70	-2.94	-11.9%	3.63%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	26.99	30.52	3.53	13.1%	3.49%
IHBC-RX-OPTE-005	2T FAMILY	71.52	80.88	9.36	13.1%	3.49%
	DOUBLE	68.82	77.83	9.01	13.1%	3.50%
	3T FAMILY	72.87	82.40	9.53	13.1%	3.49%
	PTCHILD	48.58	54.94	6.36	13.1%	3.50%
	4T FAMILY	75.57	85.46	9.89	13.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.32	41.17	2.85	7.4%	3.47%
IHBC-PE1000	2T FAMILY	101.55	109.10	7.55	7.4%	3.47%
	DOUBLE	97.72	104.98	7.26	7.4%	3.47%
	3T FAMILY	103.46	111.16	7.70	7.4%	3.47%
	PTCHILD	68.98	74.11	5.13	7.4%	3.48%
	4T FAMILY	107.30	115.28	7.98	7.4%	3.47%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	32.99	35.59	2.60	7.9%	3.49%
IHBC-PE1000	2T FAMILY	87.42	94.31	6.89	7.9%	3.49%
	DOUBLE	84.12	90.75	6.63	7.9%	3.49%
	3T FAMILY	89.07	96.09	7.02	7.9%	3.49%
	PTCHILD	59.38	64.06	4.68	7.9%	3.49%
	4T FAMILY	92.37	99.65	7.28	7.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.95	31.95	2.00	6.7%	3.50%
IHBC-PE1000	2T FAMILY	79.37	84.67	5.30	6.7%	3.50%
	DOUBLE	76.37	81.47	5.10	6.7%	3.49%
	3T FAMILY	80.87	86.27	5.40	6.7%	3.50%
	PTCHILD	53.91	57.51	3.60	6.7%	3.49%
	4T FAMILY	83.86	89.46	5.60	6.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Rx Riders - with $5,000/$10,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	30.06	34.75	4.69	15.6%	3.52%
	2T FAMILY	79.66	92.09	12.43	15.6%	3.52%
	DOUBLE	76.65	88.61	11.96	15.6%	3.52%
	3T FAMILY	81.16	93.83	12.67	15.6%	3.52%
	PTCHILD	54.11	62.55	8.44	15.6%	3.51%
	4T FAMILY	84.17	97.30	13.13	15.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	31.04	35.39	4.35	14.0%	3.51%
	2T FAMILY	82.26	93.78	11.52	14.0%	3.51%
	DOUBLE	79.15	90.24	11.09	14.0%	3.51%
	3T FAMILY	83.81	95.55	11.74	14.0%	3.51%
	PTCHILD	55.87	63.70	7.83	14.0%	3.51%
	4T FAMILY	86.91	99.09	12.18	14.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	23.64	28.01	4.37	18.5%	3.47%
	2T FAMILY	62.65	74.23	11.58	18.5%	3.47%
	DOUBLE	60.28	71.43	11.15	18.5%	3.48%
	3T FAMILY	63.83	75.63	11.80	18.5%	3.48%
	PTCHILD	42.55	50.42	7.87	18.5%	3.47%
	4T FAMILY	66.19	78.43	12.24	18.5%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	18.81	23.51	4.70	25.0%	3.52%
	2T FAMILY	49.85	62.30	12.45	25.0%	3.52%
	DOUBLE	47.97	59.95	11.98	25.0%	3.52%
	3T FAMILY	50.79	63.48	12.69	25.0%	3.52%
	PTCHILD	33.86	42.32	8.46	25.0%	3.52%
	4T FAMILY	52.67	65.83	13.16	25.0%	3.52%
	Total	38.89	48.60	9.72	25.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	20.44	26.55	6.11	29.9%	3.51%
	2T FAMILY	54.17	70.36	16.19	29.9%	3.52%
	DOUBLE	52.12	67.70	15.58	29.9%	3.50%
	3T FAMILY	55.19	71.69	16.50	29.9%	3.51%
	PTCHILD	36.79	47.79	11.00	29.9%	3.51%
	4T FAMILY	57.23	74.34	17.11	29.9%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.08	4.23	-0.85	-16.7%	3.68%
	2T FAMILY	13.46	11.21	-2.25	-16.7%	3.70%
	DOUBLE	12.95	10.79	-2.16	-16.7%	3.75%
	3T FAMILY	13.72	11.42	-2.30	-16.8%	3.63%
	PTCHILD	9.14	7.61	-1.53	-16.7%	3.68%
	4T FAMILY	14.22	11.84	-2.38	-16.7%	3.68%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	26.31	30.52	4.21	16.0%	3.49%
IHBC-RX-E-005	2T FAMILY	69.72	80.88	11.16	16.0%	3.49%
	DOUBLE	67.09	77.83	10.74	16.0%	3.50%
	3T FAMILY	71.04	82.40	11.36	16.0%	3.49%
	PTCHILD	47.36	54.94	7.58	16.0%	3.50%
	4T FAMILY	73.67	85.46	11.79	16.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	27.81	32.25	4.44	16.0%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	73.70	85.46	11.76	16.0%	3.50%
	DOUBLE	70.92	82.24	11.32	16.0%	3.50%
	3T FAMILY	75.09	87.08	11.99	16.0%	3.51%
	PTCHILD	50.06	58.05	7.99	16.0%	3.49%
	4T FAMILY	77.87	90.30	12.43	16.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.69	6.44	-1.25	-16.3%	3.37%
IHBC-RX-OPTE-004	2T FAMILY	20.38	17.07	-3.31	-16.2%	3.39%
	DOUBLE	19.61	16.42	-3.19	-16.3%	3.34%
	3T FAMILY	20.76	17.39	-3.37	-16.2%	3.39%
	PTCHILD	13.84	11.59	-2.25	-16.3%	3.39%
	4T FAMILY	21.53	18.03	-3.50	-16.3%	3.38%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	23.50	27.41	3.91	16.6%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	62.28	72.64	10.36	16.6%	3.52%
	DOUBLE	59.93	69.90	9.97	16.6%	3.52%
	3T FAMILY	63.45	74.01	10.56	16.6%	3.51%
	PTCHILD	42.30	49.34	7.04	16.6%	3.52%
	4T FAMILY	65.80	76.75	10.95	16.6%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	34.39	37.17	2.78	8.1%	3.48%
IHBC-PE1000	2T FAMILY	91.13	98.50	7.37	8.1%	3.48%
	DOUBLE	87.69	94.78	7.09	8.1%	3.47%
	3T FAMILY	92.85	100.36	7.51	8.1%	3.49%
	PTCHILD	61.90	66.91	5.01	8.1%	3.48%
	4T FAMILY	96.29	104.08	7.79	8.1%	3.48%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	29.46	32.00	2.54	8.6%	3.49%
IHBC-PE1000	2T FAMILY	78.07	84.80	6.73	8.6%	3.49%
	DOUBLE	75.12	81.60	6.48	8.6%	3.49%
	3T FAMILY	79.54	86.40	6.86	8.6%	3.50%
	PTCHILD	53.03	57.60	4.57	8.6%	3.49%
	4T FAMILY	82.49	89.60	7.11	8.6%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	26.74	28.69	1.95	7.3%	3.50%
IHBC-PE1000	2T FAMILY	70.86	76.03	5.17	7.3%	3.50%
	DOUBLE	68.19	73.16	4.97	7.3%	3.49%
	3T FAMILY	72.20	77.46	5.26	7.3%	3.50%
	PTCHILD	48.13	51.64	3.51	7.3%	3.49%
	4T FAMILY	74.87	80.33	5.46	7.3%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**38.89**	**48.60**	**9.72**	**25.0%**	

Rx Riders - non-HSA Qualified - with Any Deductible Option

$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	68.94	73.25	4.31	6.3%	3.50%
	2T FAMILY	182.69	194.11	11.42	6.3%	3.50%
	DOUBLE	175.80	186.79	10.99	6.3%	3.51%
	3T FAMILY	186.14	197.78	11.64	6.3%	3.51%
	PTCHILD	124.09	131.85	7.76	6.3%	3.50%
	4T FAMILY	193.03	205.10	12.07	6.3%	3.50%
	Total	119.96	127.45	7.50	6.3%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	69.78	73.97	4.19	6.0%	3.50%
	2T FAMILY	184.92	196.02	11.10	6.0%	3.50%
	DOUBLE	177.94	188.62	10.68	6.0%	3.50%
	3T FAMILY	188.41	199.72	11.31	6.0%	3.50%
	PTCHILD	125.60	133.15	7.55	6.0%	3.50%
	4T FAMILY	195.38	207.12	11.74	6.0%	3.50%
	Total	116.69	123.69	7.01	6.0%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	62.16	61.69	-0.47	-0.8%	3.49%
	2T FAMILY	164.72	163.48	-1.24	-0.8%	3.49%
	DOUBLE	158.51	157.31	-1.20	-0.8%	3.49%
	3T FAMILY	167.83	166.56	-1.27	-0.8%	3.49%
	PTCHILD	111.89	111.04	-0.85	-0.8%	3.49%
	4T FAMILY	174.05	172.73	-1.32	-0.8%	3.49%
	Total	102.04	101.28	-0.77	-0.8%	
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	54.00	53.83	-0.17	-0.3%	3.52%
	2T FAMILY	143.10	142.65	-0.45	-0.3%	3.52%
	DOUBLE	137.70	137.27	-0.43	-0.3%	3.52%
	3T FAMILY	145.80	145.34	-0.46	-0.3%	3.52%
	PTCHILD	97.20	96.89	-0.31	-0.3%	3.51%
	4T FAMILY	151.20	150.72	-0.48	-0.3%	3.52%
	Total	107.84	107.50	-0.34	-0.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	54.91	59.24	4.33	7.9%	3.49%
	2T FAMILY	145.51	156.99	11.48	7.9%	3.49%
	DOUBLE	140.02	151.06	11.04	7.9%	3.49%
	3T FAMILY	148.26	159.95	11.69	7.9%	3.49%
	PTCHILD	98.84	106.63	7.79	7.9%	3.49%
	4T FAMILY	153.75	165.87	12.12	7.9%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	18.02	19.97	1.95	10.8%	3.53%
	2T FAMILY	47.75	52.92	5.17	10.8%	3.52%
	DOUBLE	45.95	50.92	4.97	10.8%	3.52%
	3T FAMILY	48.65	53.92	5.27	10.8%	3.53%
	PTCHILD	32.44	35.95	3.51	10.8%	3.54%
	4T FAMILY	50.46	55.92	5.46	10.8%	3.54%
	Total	25.61	28.38	2.77	10.8%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	62.51	66.13	3.62	5.8%	3.51%
IHBC-RX-E-005	2T FAMILY	165.65	175.24	9.59	5.8%	3.50%
	DOUBLE	159.40	168.63	9.23	5.8%	3.50%
	3T FAMILY	168.78	178.55	9.77	5.8%	3.51%
	PTCHILD	112.52	119.03	6.51	5.8%	3.50%
	4T FAMILY	175.03	185.16	10.13	5.8%	3.50%
	Total	114.91	121.56	6.65	5.8%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	64.55	69.19	4.64	7.2%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	171.06	183.35	12.29	7.2%	3.50%
	DOUBLE	164.60	176.43	11.83	7.2%	3.50%
	3T FAMILY	174.29	186.81	12.52	7.2%	3.50%
	PTCHILD	116.19	124.54	8.35	7.2%	3.50%
	4T FAMILY	180.74	193.73	12.99	7.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	24.75	27.25	2.50	10.1%	3.49%
IHBC-RX-OPTE-004	2T FAMILY	65.59	72.21	6.62	10.1%	3.50%
	DOUBLE	63.11	69.49	6.38	10.1%	3.50%
	3T FAMILY	66.83	73.58	6.75	10.1%	3.50%
	PTCHILD	44.55	49.05	4.50	10.1%	3.50%
	4T FAMILY	69.30	76.30	7.00	10.1%	3.50%
	Total	42.34	46.62	4.27	10.1%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	56.77	60.36	3.59	6.3%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	150.44	159.95	9.51	6.3%	3.49%
	DOUBLE	144.76	153.92	9.16	6.3%	3.50%
	3T FAMILY	153.28	162.97	9.69	6.3%	3.50%
	PTCHILD	102.19	108.65	6.46	6.3%	3.50%
	4T FAMILY	158.96	169.01	10.05	6.3%	3.50%
	Total	75.50	80.28	4.77	6.3%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	76.08	77.52	1.44	1.9%	3.51%
IHBC-PE1000	2T FAMILY	201.61	205.43	3.82	1.9%	3.51%
	DOUBLE	194.00	197.68	3.68	1.9%	3.51%
	3T FAMILY	205.42	209.30	3.88	1.9%	3.51%
	PTCHILD	136.94	139.54	2.60	1.9%	3.52%
	4T FAMILY	213.02	217.06	4.04	1.9%	3.51%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	67.76	69.25	1.49	2.2%	3.50%
IHBC-PE1000	2T FAMILY	179.56	183.51	3.95	2.2%	3.50%
	DOUBLE	172.79	176.59	3.80	2.2%	3.50%
	3T FAMILY	182.95	186.98	4.03	2.2%	3.50%
	PTCHILD	121.97	124.65	2.68	2.2%	3.50%
	4T FAMILY	189.73	193.90	4.17	2.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	62.39	63.04	0.65	1.0%	3.50%
IHBC-PE1000	2T FAMILY	165.33	167.06	1.73	1.0%	3.50%
	DOUBLE	159.09	160.75	1.66	1.0%	3.50%
	3T FAMILY	168.45	170.21	1.76	1.0%	3.50%
	PTCHILD	112.30	113.47	1.17	1.0%	3.49%
	4T FAMILY	174.69	176.51	1.82	1.0%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**103.36**	**108.88**	**5.52**	**5.3%**	

Additional Rx Riders - With Any Deductible Option - HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.20	0.21	0.01	5.0%	5.00%
	2T FAMILY	0.53	0.56	0.03	5.7%	5.66%
	DOUBLE	0.51	0.54	0.03	5.9%	5.88%
	3T FAMILY	0.54	0.57	0.03	5.6%	5.56%
	PTCHILD	0.36	0.38	0.02	5.6%	5.56%
	4T FAMILY	0.56	0.59	0.03	5.4%	5.36%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.26	0.28	0.02	7.7%	3.70%
	2T FAMILY	0.69	0.74	0.05	7.2%	2.78%
	DOUBLE	0.66	0.71	0.05	7.6%	2.90%
	3T FAMILY	0.70	0.76	0.06	8.6%	4.11%
	PTCHILD	0.47	0.50	0.03	6.4%	2.04%
	4T FAMILY	0.73	0.78	0.05	6.8%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.32	0.33	0.01	3.1%	3.13%
	2T FAMILY	0.85	0.87	0.02	2.4%	2.35%
	DOUBLE	0.82	0.84	0.02	2.4%	2.44%
	3T FAMILY	0.86	0.89	0.03	3.5%	3.49%
	PTCHILD	0.58	0.59	0.01	1.7%	1.72%
	4T FAMILY	0.90	0.92	0.02	2.2%	2.22%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.41	0.44	0.03	7.3%	2.33%
	2T FAMILY	1.09	1.17	0.08	7.3%	2.63%
	DOUBLE	1.05	1.12	0.07	6.7%	1.82%
	3T FAMILY	1.11	1.19	0.08	7.2%	2.59%
	PTCHILD	0.74	0.79	0.05	6.8%	2.60%
	4T FAMILY	1.15	1.23	0.08	7.0%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.51	0.56	0.05	9.8%	1.82%
	2T FAMILY	1.35	1.48	0.13	9.6%	1.37%
	DOUBLE	1.30	1.43	0.13	10.0%	2.14%
	3T FAMILY	1.38	1.51	0.13	9.4%	1.34%
	PTCHILD	0.92	1.01	0.09	9.8%	2.02%
	4T FAMILY	1.43	1.57	0.14	9.8%	1.95%
	Total	0.79	0.87	0.08	9.7%	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.63	0.72	0.09	14.3%	4.35%
	2T FAMILY	1.67	1.91	0.24	14.4%	4.37%
	DOUBLE	1.61	1.84	0.23	14.3%	4.55%
	3T FAMILY	1.70	1.94	0.24	14.1%	4.30%
	PTCHILD	1.13	1.30	0.17	15.0%	4.84%
	4T FAMILY	1.76	2.02	0.26	14.8%	4.66%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.84	-1.60	0.24	-13.0%	3.23%
	2T FAMILY	-4.88	-4.24	0.64	-13.1%	3.16%
	DOUBLE	-4.69	-4.08	0.61	-13.0%	3.29%
	3T FAMILY	-4.97	-4.32	0.65	-13.1%	3.10%
	PTCHILD	-3.31	-2.88	0.43	-13.0%	3.23%
	4T FAMILY	-5.15	-4.48	0.67	-13.0%	3.23%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.84	1.60	-0.24	-13.0%	3.23%
	2T FAMILY	4.88	4.24	-0.64	-13.1%	3.16%
	DOUBLE	4.69	4.08	-0.61	-13.0%	3.29%
	3T FAMILY	4.97	4.32	-0.65	-13.1%	3.10%
	PTCHILD	3.31	2.88	-0.43	-13.0%	3.23%
	4T FAMILY	5.15	4.48	-0.67	-13.0%	3.23%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**0.79**	**0.87**	**0.08**	**9.7%**	

Additional Rx Riders - With Any Deductible Option - Non HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.30	0.33	0.03	10.0%	3.13%
	2T FAMILY	0.80	0.87	0.07	8.7%	2.35%
	DOUBLE	0.77	0.84	0.07	9.1%	2.44%
	3T FAMILY	0.81	0.89	0.08	9.9%	3.49%
	PTCHILD	0.54	0.59	0.05	9.3%	1.72%
	4T FAMILY	0.84	0.92	0.08	9.5%	2.22%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.40	0.41	0.01	2.5%	2.50%
	2T FAMILY	1.06	1.09	0.03	2.8%	2.83%
	DOUBLE	1.02	1.05	0.03	2.9%	2.94%
	3T FAMILY	1.08	1.11	0.03	2.8%	2.78%
	PTCHILD	0.72	0.74	0.02	2.8%	2.78%
	4T FAMILY	1.12	1.15	0.03	2.7%	2.68%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.48	0.51	0.03	6.3%	4.08%
	2T FAMILY	1.27	1.35	0.08	6.3%	3.85%
	DOUBLE	1.22	1.30	0.08	6.6%	4.00%
	3T FAMILY	1.30	1.38	0.08	6.2%	4.55%
	PTCHILD	0.86	0.92	0.06	7.0%	4.55%
	4T FAMILY	1.34	1.43	0.09	6.7%	4.38%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.65	0.68	0.03	4.6%	4.62%
	2T FAMILY	1.72	1.80	0.08	4.7%	4.65%
	DOUBLE	1.66	1.73	0.07	4.2%	4.22%
	3T FAMILY	1.76	1.84	0.08	4.5%	4.55%
	PTCHILD	1.17	1.22	0.05	4.3%	4.27%
	4T FAMILY	1.82	1.90	0.08	4.4%	4.40%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.85	0.89	0.04	4.7%	2.30%
	2T FAMILY	2.25	2.36	0.11	4.9%	2.16%
	DOUBLE	2.17	2.27	0.10	4.6%	2.25%
	3T FAMILY	2.30	2.40	0.10	4.3%	2.13%
	PTCHILD	1.53	1.60	0.07	4.6%	1.91%
	4T FAMILY	2.38	2.49	0.11	4.6%	2.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.13	1.15	0.02	1.8%	3.60%
	2T FAMILY	2.99	3.05	0.06	2.0%	3.74%
	DOUBLE	2.88	2.93	0.05	1.7%	3.53%
	3T FAMILY	3.05	3.11	0.06	2.0%	3.67%
	PTCHILD	2.03	2.07	0.04	2.0%	3.50%
	4T FAMILY	3.16	3.22	0.06	1.9%	3.54%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.08	-2.67	0.41	-13.3%	3.89%
	2T FAMILY	-8.16	-7.08	1.08	-13.2%	3.96%
	DOUBLE	-7.85	-6.81	1.04	-13.2%	3.97%
	3T FAMILY	-8.32	-7.21	1.11	-13.3%	3.89%
	PTCHILD	-5.54	-4.81	0.73	-13.2%	3.89%
	4T FAMILY	-8.62	-7.48	1.14	-13.2%	3.89%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.08	2.67	-0.41	-13.3%	3.89%
	2T FAMILY	8.16	7.08	-1.08	-13.2%	3.96%
	DOUBLE	7.85	6.81	-1.04	-13.2%	3.97%
	3T FAMILY	8.32	7.21	-1.11	-13.3%	3.89%
	PTCHILD	5.54	4.81	-0.73	-13.2%	3.89%
	4T FAMILY	8.62	7.48	-1.14	-13.2%	3.89%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	
Small - Rx Grand Total		**83.93**	**90.25**	**6.32**	**7.5%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.19	1.17	-0.02	-1.7%	3.54%
	2T FAMILY	3.15	3.10	-0.05	-1.6%	3.68%
	DOUBLE	3.03	2.98	-0.05	-1.7%	3.47%
	3T FAMILY	3.21	3.16	-0.05	-1.6%	3.61%
	PTCHILD	2.14	2.11	-0.03	-1.4%	3.94%
	4T FAMILY	3.33	3.28	-0.05	-1.5%	3.80%
	Total	2.11	2.07	-0.03	-1.6%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.92	0.90	-0.02	-2.2%	2.27%
	2T FAMILY	2.44	2.39	-0.05	-2.0%	2.58%
	DOUBLE	2.35	2.30	-0.05	-2.1%	2.68%
	3T FAMILY	2.48	2.43	-0.05	-2.0%	2.10%
	PTCHILD	1.66	1.62	-0.04	-2.4%	2.53%
	4T FAMILY	2.58	2.52	-0.06	-2.3%	2.44%
	Total	1.97	1.93	-0.04	-2.1%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.68	0.67	-0.01	-1.5%	1.52%
	2T FAMILY	1.80	1.78	-0.02	-1.1%	1.71%
	DOUBLE	1.73	1.71	-0.02	-1.2%	1.79%
	3T FAMILY	1.84	1.81	-0.03	-1.6%	1.69%
	PTCHILD	1.22	1.21	-0.01	-0.8%	1.68%
	4T FAMILY	1.90	1.88	-0.02	-1.1%	1.62%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.46	0.46	0.00	0.0%	4.55%
	2T FAMILY	1.22	1.22	0.00	0.0%	4.27%
	DOUBLE	1.17	1.17	0.00	0.0%	4.46%
	3T FAMILY	1.24	1.24	0.00	0.0%	4.20%
	PTCHILD	0.83	0.83	0.00	0.0%	5.06%
	4T FAMILY	1.29	1.29	0.00	0.0%	4.88%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.10	1.08	-0.02	-1.8%	2.86%
	2T FAMILY	2.92	2.86	-0.06	-2.1%	2.88%
	DOUBLE	2.81	2.75	-0.06	-2.1%	2.61%
	3T FAMILY	2.97	2.92	-0.05	-1.7%	2.82%
	PTCHILD	1.98	1.94	-0.04	-2.0%	2.65%
	4T FAMILY	3.08	3.02	-0.06	-1.9%	2.72%
	Total	2.07	2.03	-0.04	-2.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.83	0.86	0.03	3.6%	2.38%
	2T FAMILY	2.20	2.28	0.08	3.6%	2.24%
	DOUBLE	2.12	2.19	0.07	3.3%	2.34%
	3T FAMILY	2.24	2.32	0.08	3.6%	2.20%
	PTCHILD	1.49	1.55	0.06	4.0%	2.65%
	4T FAMILY	2.32	2.41	0.09	3.9%	2.55%
	Total	1.28	1.32	0.05	3.6%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.62	0.66	0.04	6.5%	1.54%
	2T FAMILY	1.64	1.75	0.11	6.7%	1.74%
	DOUBLE	1.58	1.68	0.10	6.3%	1.20%
	3T FAMILY	1.67	1.78	0.11	6.6%	1.14%
	PTCHILD	1.12	1.19	0.07	6.2%	1.71%
	4T FAMILY	1.74	1.85	0.11	6.3%	1.65%
	Total	1.21	1.29	0.08	6.6%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.42	0.44	0.02	4.8%	2.33%
	2T FAMILY	1.11	1.17	0.06	5.4%	2.63%
	DOUBLE	1.07	1.12	0.05	4.7%	1.82%
	3T FAMILY	1.13	1.19	0.06	5.3%	2.59%
	PTCHILD	0.76	0.79	0.03	3.9%	2.60%
	4T FAMILY	1.18	1.23	0.05	4.2%	2.50%
	Total	0.42	0.44	0.02	4.8%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	0.35	0.67	0.32	91.4%	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.26	-1.07	0.19	-15.1%	2.88%
	2T FAMILY	-3.34	-2.84	0.50	-15.0%	2.90%
	DOUBLE	-3.21	-2.73	0.48	-15.0%	3.02%
	3T FAMILY	-3.40	-2.89	0.51	-15.0%	2.85%
	PTCHILD	-2.27	-1.93	0.34	-15.0%	3.21%
	4T FAMILY	-3.53	-3.00	0.53	-15.0%	3.09%
	Total	-2.41	-2.05	0.36	-15.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.03	-0.80	0.23	-22.3%	3.90%
	2T FAMILY	-2.73	-2.12	0.61	-22.3%	3.92%
	DOUBLE	-2.63	-2.04	0.59	-22.4%	4.08%
	3T FAMILY	-2.78	-2.16	0.62	-22.3%	3.85%
	PTCHILD	-1.85	-1.44	0.41	-22.2%	3.60%
	4T FAMILY	-2.88	-2.24	0.64	-22.2%	3.70%
	Total	-1.62	-1.26	0.36	-22.3%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.79	-0.65	0.14	-17.7%	3.17%
	2T FAMILY	-2.09	-1.72	0.37	-17.7%	2.99%
	DOUBLE	-2.01	-1.66	0.35	-17.4%	3.11%
	3T FAMILY	-2.13	-1.76	0.37	-17.4%	3.53%
	PTCHILD	-1.42	-1.17	0.25	-17.6%	3.54%
	4T FAMILY	-2.21	-1.82	0.39	-17.6%	3.41%
	Total	-1.51	-1.24	0.27	-17.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.40	-0.53	-0.13	32.5%	3.92%
	2T FAMILY	-1.06	-1.40	-0.34	32.1%	3.70%
	DOUBLE	-1.02	-1.35	-0.33	32.4%	3.85%
	3T FAMILY	-1.08	-1.43	-0.35	32.4%	3.62%
	PTCHILD	-0.72	-0.95	-0.23	31.9%	3.26%
	4T FAMILY	-1.12	-1.48	-0.36	32.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.27	-0.11	68.8%	3.85%
	2T FAMILY	-0.42	-0.72	-0.30	71.4%	4.35%
	DOUBLE	-0.41	-0.69	-0.28	68.3%	4.55%
	3T FAMILY	-0.43	-0.73	-0.30	69.8%	4.29%
	PTCHILD	-0.29	-0.49	-0.20	69.0%	4.26%
	4T FAMILY	-0.45	-0.76	-0.31	68.9%	4.11%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	9.51	8.03	-1.47	-15.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	0.00%
	2T FAMILY	0.08	0.29	0.21	262.5%	0.00%
	DOUBLE	0.08	0.28	0.20	250.0%	0.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	0.00%
	PTCHILD	0.05	0.20	0.15	300.0%	0.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.62	0.49	-0.13	-21.0%	4.26%
	2T FAMILY	1.64	1.30	-0.34	-20.7%	4.00%
	DOUBLE	1.58	1.25	-0.33	-20.9%	4.17%
	3T FAMILY	1.67	1.32	-0.35	-21.0%	3.94%
	PTCHILD	1.12	0.88	-0.24	-21.4%	3.53%
	4T FAMILY	1.74	1.37	-0.37	-21.3%	3.79%
	Total	0.96	0.76	-0.20	-20.8%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.53	0.38	-0.15	-28.3%	5.56%
	2T FAMILY	1.40	1.01	-0.39	-27.9%	6.32%
	DOUBLE	1.35	0.97	-0.38	-28.1%	5.43%
	3T FAMILY	1.43	1.03	-0.40	-28.0%	6.19%
	PTCHILD	0.95	0.68	-0.27	-28.4%	4.62%
	4T FAMILY	1.48	1.06	-0.42	-28.4%	4.95%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.42	0.27	-0.15	-35.7%	3.85%
	2T FAMILY	1.11	0.72	-0.39	-35.1%	4.35%
	DOUBLE	1.07	0.69	-0.38	-35.5%	4.55%
	3T FAMILY	1.13	0.73	-0.40	-35.4%	4.29%
	PTCHILD	0.76	0.49	-0.27	-35.5%	4.26%
	4T FAMILY	1.18	0.76	-0.42	-35.6%	4.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.26	0.19	-0.07	-26.9%	0.00%
	2T FAMILY	0.69	0.50	-0.19	-27.5%	0.00%
	DOUBLE	0.66	0.48	-0.18	-27.3%	0.00%
	3T FAMILY	0.70	0.51	-0.19	-27.1%	0.00%
	PTCHILD	0.47	0.34	-0.13	-27.7%	0.00%
	4T FAMILY	0.73	0.53	-0.20	-27.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.11	0.05	83.3%	0.00%
	2T FAMILY	0.16	0.29	0.13	81.3%	0.00%
	DOUBLE	0.15	0.28	0.13	86.7%	0.00%
	3T FAMILY	0.16	0.30	0.14	87.5%	0.00%
	PTCHILD	0.11	0.20	0.09	81.8%	0.00%
	4T FAMILY	0.17	0.31	0.14	82.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.85	0.74	-0.11	-12.9%	4.23%
	2T FAMILY	2.25	1.96	-0.29	-12.9%	4.26%
	DOUBLE	2.17	1.89	-0.28	-12.9%	4.42%
	3T FAMILY	2.30	2.00	-0.30	-13.0%	4.17%
	PTCHILD	1.53	1.33	-0.20	-13.1%	3.91%
	4T FAMILY	2.38	2.07	-0.31	-13.0%	4.02%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.69	0.58	-0.11	-15.9%	1.75%
	2T FAMILY	1.83	1.54	-0.29	-15.8%	1.99%
	DOUBLE	1.76	1.48	-0.28	-15.9%	2.07%
	3T FAMILY	1.86	1.57	-0.29	-15.6%	1.95%
	PTCHILD	1.24	1.04	-0.20	-16.1%	0.97%
	4T FAMILY	1.93	1.62	-0.31	-16.1%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.54	0.47	-0.07	-13.0%	2.17%
	2T FAMILY	1.43	1.25	-0.18	-12.6%	2.46%
	DOUBLE	1.38	1.20	-0.18	-13.0%	2.56%
	3T FAMILY	1.46	1.27	-0.19	-13.0%	2.42%
	PTCHILD	0.97	0.85	-0.12	-12.4%	2.41%
	4T FAMILY	1.51	1.32	-0.19	-12.6%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.29	0.32	0.03	10.3%	3.23%
	2T FAMILY	0.77	0.85	0.08	10.4%	3.66%
	DOUBLE	0.74	0.82	0.08	10.8%	3.80%
	3T FAMILY	0.78	0.86	0.08	10.3%	2.38%
	PTCHILD	0.52	0.58	0.06	11.5%	3.57%
	4T FAMILY	0.81	0.90	0.09	11.1%	3.45%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.19	0.11	137.5%	0.00%
	2T FAMILY	0.21	0.50	0.29	138.1%	0.00%
	DOUBLE	0.20	0.48	0.28	140.0%	0.00%
	3T FAMILY	0.22	0.51	0.29	131.8%	0.00%
	PTCHILD	0.14	0.34	0.20	142.9%	0.00%
	4T FAMILY	0.22	0.53	0.31	140.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.01	0.90	-0.11	-10.9%	2.27%
	2T FAMILY	2.68	2.39	-0.29	-10.8%	2.58%
	DOUBLE	2.58	2.30	-0.28	-10.9%	2.68%
	3T FAMILY	2.73	2.43	-0.30	-11.0%	2.10%
	PTCHILD	1.82	1.62	-0.20	-11.0%	2.53%
	4T FAMILY	2.83	2.52	-0.31	-11.0%	2.44%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.83	0.71	-0.12	-14.5%	2.90%
	2T FAMILY	2.20	1.88	-0.32	-14.5%	2.73%
	DOUBLE	2.12	1.81	-0.31	-14.6%	2.84%
	3T FAMILY	2.24	1.92	-0.32	-14.3%	3.23%
	PTCHILD	1.49	1.28	-0.21	-14.1%	3.23%
	4T FAMILY	2.32	1.99	-0.33	-14.2%	3.11%
	Total	2.20	1.88	-0.32	-14.5%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.64	0.58	-0.06	-9.4%	1.75%
	2T FAMILY	1.70	1.54	-0.16	-9.4%	1.99%
	DOUBLE	1.63	1.48	-0.15	-9.2%	2.07%
	3T FAMILY	1.73	1.57	-0.16	-9.2%	1.95%
	PTCHILD	1.15	1.04	-0.11	-9.6%	0.97%
	4T FAMILY	1.79	1.62	-0.17	-9.5%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.32	0.47	0.15	46.9%	2.17%
	2T FAMILY	0.85	1.25	0.40	47.1%	2.46%
	DOUBLE	0.82	1.20	0.38	46.3%	2.56%
	3T FAMILY	0.86	1.27	0.41	47.7%	2.42%
	PTCHILD	0.58	0.85	0.27	46.6%	2.41%
	4T FAMILY	0.90	1.32	0.42	46.7%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.24	0.14	140.0%	4.35%
	2T FAMILY	0.27	0.64	0.37	137.0%	4.92%
	DOUBLE	0.26	0.61	0.35	134.6%	3.39%
	3T FAMILY	0.27	0.65	0.38	140.7%	4.84%
	PTCHILD	0.18	0.43	0.25	138.9%	4.88%
	4T FAMILY	0.28	0.67	0.39	139.3%	4.69%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.06	1.01	-0.05	-4.7%	3.06%
	2T FAMILY	2.81	2.68	-0.13	-4.6%	3.08%
	DOUBLE	2.70	2.58	-0.12	-4.4%	3.20%
	3T FAMILY	2.86	2.73	-0.13	-4.5%	3.02%
	PTCHILD	1.91	1.82	-0.09	-4.7%	3.41%
	4T FAMILY	2.97	2.83	-0.14	-4.7%	3.28%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.37	0.40	0.03	8.1%	2.56%
	2T FAMILY	0.98	1.06	0.08	8.2%	2.91%
	DOUBLE	0.94	1.02	0.08	8.5%	3.03%
	3T FAMILY	1.00	1.08	0.08	8.0%	2.86%
	PTCHILD	0.67	0.72	0.05	7.5%	2.86%
	4T FAMILY	1.04	1.12	0.08	7.7%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.86	0.74	-0.12	-14.0%	4.23%
	2T FAMILY	2.28	1.96	-0.32	-14.0%	4.26%
	DOUBLE	2.19	1.89	-0.30	-13.7%	4.42%
	3T FAMILY	2.32	2.00	-0.32	-13.8%	4.17%
	PTCHILD	1.55	1.33	-0.22	-14.2%	3.91%
	4T FAMILY	2.41	2.07	-0.34	-14.1%	4.02%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.36	0.32	-0.04	-11.1%	3.23%
	2T FAMILY	0.95	0.85	-0.10	-10.5%	3.66%
	DOUBLE	0.92	0.82	-0.10	-10.9%	3.80%
	3T FAMILY	0.97	0.86	-0.11	-11.3%	2.38%
	PTCHILD	0.65	0.58	-0.07	-10.8%	3.57%
	4T FAMILY	1.01	0.90	-0.11	-10.9%	3.45%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.89	0.49	-0.40	-44.9%	4.26%
	2T FAMILY	2.36	1.30	-1.06	-44.9%	4.00%
	DOUBLE	2.27	1.25	-1.02	-44.9%	4.17%
	3T FAMILY	2.40	1.32	-1.08	-45.0%	3.94%
	PTCHILD	1.60	0.88	-0.72	-45.0%	3.53%
	4T FAMILY	2.49	1.37	-1.12	-45.0%	3.79%
	Total	1.16	0.64	-0.52	-44.9%	
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.79	0.46	-0.33	-41.8%	4.55%
	2T FAMILY	2.09	1.22	-0.87	-41.6%	4.27%
	DOUBLE	2.01	1.17	-0.84	-41.8%	4.46%
	3T FAMILY	2.13	1.24	-0.89	-41.8%	4.20%
	PTCHILD	1.42	0.83	-0.59	-41.5%	5.06%
	4T FAMILY	2.21	1.29	-0.92	-41.6%	4.88%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.85	0.57	-0.28	-32.9%	3.64%
	2T FAMILY	2.25	1.51	-0.74	-32.9%	3.42%
	DOUBLE	2.17	1.45	-0.72	-33.2%	3.57%
	3T FAMILY	2.30	1.54	-0.76	-33.0%	3.36%
	PTCHILD	1.53	1.03	-0.50	-32.7%	4.04%
	4T FAMILY	2.38	1.60	-0.78	-32.8%	3.90%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.83	0.53	-0.30	-36.1%	3.92%
	2T FAMILY	2.20	1.40	-0.80	-36.4%	3.70%
	DOUBLE	2.12	1.35	-0.77	-36.3%	3.85%
	3T FAMILY	2.24	1.43	-0.81	-36.2%	3.62%
	PTCHILD	1.49	0.95	-0.54	-36.2%	3.26%
	4T FAMILY	2.32	1.48	-0.84	-36.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.83	0.53	-0.30	-36.1%	3.92%
	2T FAMILY	2.20	1.40	-0.80	-36.4%	3.70%
	DOUBLE	2.12	1.35	-0.77	-36.3%	3.85%
	3T FAMILY	2.24	1.43	-0.81	-36.2%	3.62%
	PTCHILD	1.49	0.95	-0.54	-36.2%	3.26%
	4T FAMILY	2.32	1.48	-0.84	-36.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.82	0.49	-0.33	-40.2%	4.26%
	2T FAMILY	2.17	1.30	-0.87	-40.1%	4.00%
	DOUBLE	2.09	1.25	-0.84	-40.2%	4.17%
	3T FAMILY	2.21	1.32	-0.89	-40.3%	3.94%
	PTCHILD	1.48	0.88	-0.60	-40.5%	3.53%
	4T FAMILY	2.30	1.37	-0.93	-40.4%	3.79%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	10.93	10.93	0.00	0.0%	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.50	0.43	-0.07	-14.0%	2.38%
	2T FAMILY	1.33	1.14	-0.19	-14.3%	2.70%
	DOUBLE	1.28	1.10	-0.18	-14.1%	2.80%
	3T FAMILY	1.35	1.16	-0.19	-14.1%	2.65%
	PTCHILD	0.90	0.77	-0.13	-14.4%	1.32%
	4T FAMILY	1.40	1.20	-0.20	-14.3%	1.69%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.76	0.65	-0.11	-14.5%	3.17%
	2T FAMILY	2.01	1.72	-0.29	-14.4%	2.99%
	DOUBLE	1.94	1.66	-0.28	-14.4%	3.11%
	3T FAMILY	2.05	1.76	-0.29	-14.1%	3.53%
	PTCHILD	1.37	1.17	-0.20	-14.6%	3.54%
	4T FAMILY	2.13	1.82	-0.31	-14.6%	3.41%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.50	0.43	-0.07	-14.0%	2.38%
	2T FAMILY	1.33	1.14	-0.19	-14.3%	2.70%
	DOUBLE	1.28	1.10	-0.18	-14.1%	2.80%
	3T FAMILY	1.35	1.16	-0.19	-14.1%	2.65%
	PTCHILD	0.90	0.77	-0.13	-14.4%	1.32%
	4T FAMILY	1.40	1.20	-0.20	-14.3%	1.69%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.76	0.63	-0.13	-17.1%	1.61%
	2T FAMILY	2.01	1.67	-0.34	-16.9%	1.83%
	DOUBLE	1.94	1.61	-0.33	-17.0%	1.90%
	3T FAMILY	2.05	1.70	-0.35	-17.1%	1.80%
	PTCHILD	1.37	1.13	-0.24	-17.5%	0.89%
	4T FAMILY	2.13	1.76	-0.37	-17.4%	1.15%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.42	-1.23	0.19	-13.4%	3.36%
	2T FAMILY	-3.76	-3.26	0.50	-13.3%	3.49%
	DOUBLE	-3.62	-3.14	0.48	-13.3%	3.63%
	3T FAMILY	-3.83	-3.32	0.51	-13.3%	3.43%
	PTCHILD	-2.56	-2.21	0.35	-13.7%	3.27%
	4T FAMILY	-3.98	-3.44	0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.21	1.91	-0.29	-13.3%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	3.76	3.26	-0.50	-13.3%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.88	2.50	-0.38	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.30	1.99	-0.31	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	2.53	2.19	-0.34	-13.3%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.42	1.23	-0.19	-13.4%	3.36%
	2T FAMILY	3.76	3.26	-0.50	-13.3%	3.49%
	DOUBLE	3.62	3.14	-0.48	-13.3%	3.63%
	3T FAMILY	3.83	3.32	-0.51	-13.3%	3.43%
	PTCHILD	2.56	2.21	-0.35	-13.7%	3.27%
	4T FAMILY	3.98	3.44	-0.54	-13.6%	3.30%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.39	2.04	-0.35	-14.6%	3.03%
	2T FAMILY	6.33	5.41	-0.92	-14.5%	3.05%
	DOUBLE	6.09	5.20	-0.89	-14.6%	2.97%
	3T FAMILY	6.45	5.51	-0.94	-14.6%	2.99%
	PTCHILD	4.30	3.67	-0.63	-14.7%	3.09%
	4T FAMILY	6.69	5.71	-0.98	-14.6%	3.07%
	Total	6.33	5.41	-0.92	-14.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.87	0.77	-0.10	-11.5%	4.05%
	2T FAMILY	2.31	2.04	-0.27	-11.7%	4.08%
	DOUBLE	2.22	1.96	-0.26	-11.7%	3.70%
	3T FAMILY	2.35	2.08	-0.27	-11.5%	4.00%
	PTCHILD	1.57	1.39	-0.18	-11.5%	4.51%
	4T FAMILY	2.44	2.16	-0.28	-11.5%	4.35%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.35	0.67	0.32	91.4%	1.52%
	2T FAMILY	0.93	1.78	0.85	91.4%	1.71%
	DOUBLE	0.89	1.71	0.82	92.1%	1.79%
	3T FAMILY	0.95	1.81	0.86	90.5%	1.69%
	PTCHILD	0.63	1.21	0.58	92.1%	1.68%
	4T FAMILY	0.98	1.88	0.90	91.8%	1.62%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.33	1.27	-0.06	-4.5%	3.25%
	2T FAMILY	3.52	3.37	-0.15	-4.3%	3.37%
	DOUBLE	3.39	3.24	-0.15	-4.4%	3.18%
	3T FAMILY	3.59	3.43	-0.16	-4.5%	3.31%
	PTCHILD	2.39	2.29	-0.10	-4.2%	3.62%
	4T FAMILY	3.72	3.56	-0.16	-4.3%	3.49%
	Total	2.29	2.19	-0.10	-4.3%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.07	0.98	-0.09	-8.4%	2.08%
	2T FAMILY	2.84	2.60	-0.24	-8.5%	2.36%
	DOUBLE	2.73	2.50	-0.23	-8.4%	2.04%
	3T FAMILY	2.89	2.65	-0.24	-8.3%	2.32%
	PTCHILD	1.93	1.76	-0.17	-8.8%	1.73%
	4T FAMILY	3.00	2.74	-0.26	-8.7%	1.86%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.83	0.74	-0.09	-10.8%	4.23%
	2T FAMILY	2.20	1.96	-0.24	-10.9%	4.26%
	DOUBLE	2.12	1.89	-0.23	-10.8%	4.42%
	3T FAMILY	2.24	2.00	-0.24	-10.7%	4.17%
	PTCHILD	1.49	1.33	-0.16	-10.7%	3.91%
	4T FAMILY	2.32	2.07	-0.25	-10.8%	4.02%
	Total	2.20	1.96	-0.24	-10.9%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.61	0.50	-0.11	-18.0%	2.04%
	2T FAMILY	1.62	1.33	-0.29	-17.9%	2.31%
	DOUBLE	1.56	1.28	-0.28	-17.9%	2.40%
	3T FAMILY	1.65	1.35	-0.30	-18.2%	2.27%
	PTCHILD	1.10	0.90	-0.20	-18.2%	2.27%
	4T FAMILY	1.71	1.40	-0.31	-18.1%	2.19%
	Total	1.12	0.92	-0.20	-17.9%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.08	-0.02	-20.0%	0.00%
	2T FAMILY	0.27	0.21	-0.06	-22.2%	0.00%
	DOUBLE	0.26	0.20	-0.06	-23.1%	0.00%
	3T FAMILY	0.27	0.22	-0.05	-18.5%	0.00%
	PTCHILD	0.18	0.14	-0.04	-22.2%	0.00%
	4T FAMILY	0.28	0.22	-0.06	-21.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.19	1.15	-0.04	-3.4%	2.68%
	2T FAMILY	3.15	3.05	-0.10	-3.2%	2.69%
	DOUBLE	3.03	2.93	-0.10	-3.3%	2.45%
	3T FAMILY	3.21	3.11	-0.10	-3.1%	2.98%
	PTCHILD	2.14	2.07	-0.07	-3.3%	2.48%
	4T FAMILY	3.33	3.22	-0.11	-3.3%	2.55%
	Total	1.98	1.92	-0.06	-3.2%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.93	0.86	-0.07	-7.5%	2.38%
	2T FAMILY	2.46	2.28	-0.18	-7.3%	2.24%
	DOUBLE	2.37	2.19	-0.18	-7.6%	2.34%
	3T FAMILY	2.51	2.32	-0.19	-7.6%	2.20%
	PTCHILD	1.67	1.55	-0.12	-7.2%	2.65%
	4T FAMILY	2.60	2.41	-0.19	-7.3%	2.55%
	Total	2.06	1.91	-0.15	-7.3%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.71	0.62	-0.09	-12.7%	1.64%
	2T FAMILY	1.88	1.64	-0.24	-12.8%	1.23%
	DOUBLE	1.81	1.58	-0.23	-12.7%	1.28%
	3T FAMILY	1.92	1.67	-0.25	-13.0%	1.21%
	PTCHILD	1.28	1.12	-0.16	-12.5%	1.82%
	4T FAMILY	1.99	1.74	-0.25	-12.6%	1.75%
	Total	0.94	0.82	-0.12	-12.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.49	0.39	-0.10	-20.4%	2.63%
	2T FAMILY	1.30	1.03	-0.27	-20.8%	1.98%
	DOUBLE	1.25	0.99	-0.26	-20.8%	2.06%
	3T FAMILY	1.32	1.05	-0.27	-20.5%	1.94%
	PTCHILD	0.88	0.70	-0.18	-20.5%	2.94%
	4T FAMILY	1.37	1.09	-0.28	-20.4%	2.83%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.14	-1.07	0.07	-6.1%	2.88%
	2T FAMILY	-3.02	-2.84	0.18	-6.0%	2.90%
	DOUBLE	-2.91	-2.73	0.18	-6.2%	3.02%
	3T FAMILY	-3.08	-2.89	0.19	-6.2%	2.85%
	PTCHILD	-2.05	-1.93	0.12	-5.9%	3.21%
	4T FAMILY	-3.19	-3.00	0.19	-6.0%	3.09%
	Total	-1.98	-1.86	0.12	-6.0%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.86	-0.81	0.05	-5.8%	3.85%
	2T FAMILY	-2.28	-2.15	0.13	-5.7%	3.86%
	DOUBLE	-2.19	-2.07	0.12	-5.5%	4.02%
	3T FAMILY	-2.32	-2.19	0.13	-5.6%	3.79%
	PTCHILD	-1.55	-1.46	0.09	-5.8%	4.29%
	4T FAMILY	-2.41	-2.27	0.14	-5.8%	4.13%
	Total	-1.83	-1.73	0.10	-5.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.62	-0.55	0.07	-11.3%	1.85%
	2T FAMILY	-1.64	-1.46	0.18	-11.0%	2.10%
	DOUBLE	-1.58	-1.40	0.18	-11.4%	1.45%
	3T FAMILY	-1.67	-1.49	0.18	-10.8%	2.05%
	PTCHILD	-1.12	-0.99	0.13	-11.6%	2.06%
	4T FAMILY	-1.74	-1.54	0.20	-11.5%	1.99%
	Total	-0.79	-0.70	0.09	-11.2%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.44	-0.39	0.05	-11.4%	2.63%
	2T FAMILY	-1.17	-1.03	0.14	-12.0%	1.98%
	DOUBLE	-1.12	-0.99	0.13	-11.6%	2.06%
	3T FAMILY	-1.19	-1.05	0.14	-11.8%	1.94%
	PTCHILD	-0.79	-0.70	0.09	-11.4%	2.94%
	4T FAMILY	-1.23	-1.09	0.14	-11.4%	2.83%
	Total	-0.68	-0.60	0.08	-11.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.08	-0.07	0.01	-12.5%	0.00%
	2T FAMILY	-0.21	-0.19	0.02	-9.5%	0.00%
	DOUBLE	-0.20	-0.18	0.02	-10.0%	0.00%
	3T FAMILY	-0.22	-0.19	0.03	-13.6%	0.00%
	PTCHILD	-0.14	-0.13	0.01	-7.1%	0.00%
	4T FAMILY	-0.22	-0.20	0.02	-9.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.68	0.53	-0.15	-22.1%	3.92%
	2T FAMILY	1.80	1.40	-0.40	-22.2%	3.70%
	DOUBLE	1.73	1.35	-0.38	-22.0%	3.85%
	3T FAMILY	1.84	1.43	-0.41	-22.3%	3.62%
	PTCHILD	1.22	0.95	-0.27	-22.1%	3.26%
	4T FAMILY	1.90	1.48	-0.42	-22.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.44	0.39	-0.05	-11.4%	2.63%
	2T FAMILY	1.17	1.03	-0.14	-12.0%	1.98%
	DOUBLE	1.12	0.99	-0.13	-11.6%	2.06%
	3T FAMILY	1.19	1.05	-0.14	-11.8%	1.94%
	PTCHILD	0.79	0.70	-0.09	-11.4%	2.94%
	4T FAMILY	1.23	1.09	-0.14	-11.4%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.35	0.27	-0.08	-22.9%	3.85%
	2T FAMILY	0.93	0.72	-0.21	-22.6%	4.35%
	DOUBLE	0.89	0.69	-0.20	-22.5%	4.55%
	3T FAMILY	0.95	0.73	-0.22	-23.2%	4.29%
	PTCHILD	0.63	0.49	-0.14	-22.2%	4.26%
	4T FAMILY	0.98	0.76	-0.22	-22.4%	4.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.28	0.20	-0.08	-28.6%	0.00%
	2T FAMILY	0.74	0.53	-0.21	-28.4%	0.00%
	DOUBLE	0.71	0.51	-0.20	-28.2%	0.00%
	3T FAMILY	0.76	0.54	-0.22	-28.9%	0.00%
	PTCHILD	0.50	0.36	-0.14	-28.0%	0.00%
	4T FAMILY	0.78	0.56	-0.22	-28.2%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **April 1, 2012 (2nd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.74	0.78	0.04	5.4%	2.63%
	2T FAMILY	1.96	2.07	0.11	5.6%	2.99%
	DOUBLE	1.89	1.99	0.10	5.3%	2.58%
	3T FAMILY	2.00	2.11	0.11	5.5%	2.93%
	PTCHILD	1.33	1.40	0.07	5.3%	2.19%
	4T FAMILY	2.07	2.18	0.11	5.3%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.61	0.57	-0.04	-6.6%	3.64%
	2T FAMILY	1.62	1.51	-0.11	-6.8%	3.42%
	DOUBLE	1.56	1.45	-0.11	-7.1%	3.57%
	3T FAMILY	1.65	1.54	-0.11	-6.7%	3.36%
	PTCHILD	1.10	1.03	-0.07	-6.4%	4.04%
	4T FAMILY	1.71	1.60	-0.11	-6.4%	3.90%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.49	0.43	-0.06	-12.2%	2.38%
	2T FAMILY	1.30	1.14	-0.16	-12.3%	2.70%
	DOUBLE	1.25	1.10	-0.15	-12.0%	2.80%
	3T FAMILY	1.32	1.16	-0.16	-12.1%	2.65%
	PTCHILD	0.88	0.77	-0.11	-12.5%	1.32%
	4T FAMILY	1.37	1.20	-0.17	-12.4%	1.69%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.27	-0.02	-6.9%	3.85%
	2T FAMILY	0.77	0.72	-0.05	-6.5%	4.35%
	DOUBLE	0.74	0.69	-0.05	-6.8%	4.55%
	3T FAMILY	0.78	0.73	-0.05	-6.4%	4.29%
	PTCHILD	0.52	0.49	-0.03	-5.8%	4.26%
	4T FAMILY	0.81	0.76	-0.05	-6.2%	4.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: April 1, 2012 (2nd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.93	0.93	0.00	0.0%	3.33%
	2T FAMILY	2.46	2.46	0.00	0.0%	2.93%
	DOUBLE	2.37	2.37	0.00	0.0%	3.04%
	3T FAMILY	2.51	2.51	0.00	0.0%	3.29%
	PTCHILD	1.67	1.67	0.00	0.0%	3.09%
	4T FAMILY	2.60	2.60	0.00	0.0%	3.17%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.71	0.71	0.00	0.0%	2.90%
	2T FAMILY	1.88	1.88	0.00	0.0%	2.73%
	DOUBLE	1.81	1.81	0.00	0.0%	2.84%
	3T FAMILY	1.92	1.92	0.00	0.0%	3.23%
	PTCHILD	1.28	1.28	0.00	0.0%	3.23%
	4T FAMILY	1.99	1.99	0.00	0.0%	3.11%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.54	0.50	-0.04	-7.4%	2.04%
	2T FAMILY	1.43	1.33	-0.10	-7.0%	2.31%
	DOUBLE	1.38	1.28	-0.10	-7.2%	2.40%
	3T FAMILY	1.46	1.35	-0.11	-7.5%	2.27%
	PTCHILD	0.97	0.90	-0.07	-7.2%	2.27%
	4T FAMILY	1.51	1.40	-0.11	-7.3%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.32	0.35	0.03	9.4%	2.94%
	2T FAMILY	0.85	0.93	0.08	9.4%	3.33%
	DOUBLE	0.82	0.89	0.07	8.5%	2.30%
	3T FAMILY	0.86	0.95	0.09	10.5%	3.26%
	PTCHILD	0.58	0.63	0.05	8.6%	3.28%
	4T FAMILY	0.90	0.98	0.08	8.9%	3.16%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.64**	**1.53**	**-0.11**	**-6.8%**	
Small Group Subtotal		**525.48**	**571.68**	**46.20**	**8.8%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	262.97	292.22	29.25	11.1%	3.00%
	2T FAMILY	696.87	774.38	77.51	11.1%	3.00%
	DOUBLE	670.57	745.16	74.59	11.1%	3.00%
	3T FAMILY	710.02	788.99	78.97	11.1%	3.00%
	PTCHILD	473.35	526.00	52.65	11.1%	3.00%
	4T FAMILY	736.32	818.22	81.90	11.1%	3.00%
	Total	450.35	500.44	50.09	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	244.97	271.23	26.26	10.7%	3.00%
	2T FAMILY	649.17	718.76	69.59	10.7%	3.00%
	DOUBLE	624.67	691.64	66.97	10.7%	3.00%
	3T FAMILY	661.42	732.32	70.90	10.7%	3.00%
	PTCHILD	440.94	488.21	47.27	10.7%	3.00%
	4T FAMILY	685.91	759.44	73.53	10.7%	3.00%
	Total	379.70	420.41	40.70	10.7%	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	228.41	252.97	24.56	10.8%	3.00%
	2T FAMILY	605.29	670.37	65.08	10.8%	3.00%
	DOUBLE	582.45	645.07	62.62	10.8%	3.00%
	3T FAMILY	616.70	683.02	66.32	10.8%	3.00%
	PTCHILD	411.13	455.35	44.22	10.8%	3.00%
	4T FAMILY	639.54	708.32	68.78	10.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	214.32	238.10	23.78	11.1%	3.00%
	2T FAMILY	567.94	630.97	63.03	11.1%	3.00%
	DOUBLE	546.51	607.16	60.65	11.1%	3.00%
	3T FAMILY	578.66	642.87	64.21	11.1%	3.00%
	PTCHILD	385.78	428.58	42.80	11.1%	3.00%
	4T FAMILY	600.10	666.68	66.58	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	189.16	214.64	25.48	13.5%	3.00%
	2T FAMILY	501.27	568.80	67.53	13.5%	3.00%
	DOUBLE	482.35	547.33	64.98	13.5%	3.00%
	3T FAMILY	510.74	579.53	68.79	13.5%	3.00%
	PTCHILD	340.50	386.35	45.85	13.5%	3.00%
	4T FAMILY	529.66	600.99	71.33	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	169.78	197.81	28.03	16.5%	3.00%
	2T FAMILY	449.91	524.20	74.29	16.5%	3.00%
	DOUBLE	432.95	504.42	71.47	16.5%	3.00%
	3T FAMILY	458.41	534.09	75.68	16.5%	3.00%
	PTCHILD	305.61	356.06	50.45	16.5%	3.00%
	4T FAMILY	475.39	553.87	78.48	16.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	259.39	289.56	30.17	11.6%	3.00%
	2T FAMILY	687.39	767.33	79.94	11.6%	3.00%
	DOUBLE	661.44	738.38	76.94	11.6%	3.00%
	3T FAMILY	700.34	781.81	81.47	11.6%	3.00%
	PTCHILD	466.90	521.21	54.31	11.6%	3.00%
	4T FAMILY	726.29	810.77	84.48	11.6%	3.00%
	Total	422.82	471.99	49.18	11.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	242.06	269.14	27.08	11.2%	3.00%
	2T FAMILY	641.46	713.22	71.76	11.2%	3.00%
	DOUBLE	617.25	686.31	69.06	11.2%	3.00%
	3T FAMILY	653.55	726.68	73.13	11.2%	3.01%
	PTCHILD	435.71	484.45	48.74	11.2%	3.00%
	4T FAMILY	677.77	753.59	75.82	11.2%	3.00%
	Total	508.33	565.19	56.87	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	226.28	251.41	25.13	11.1%	3.00%
	2T FAMILY	599.64	666.24	66.60	11.1%	3.00%
	DOUBLE	577.01	641.10	64.09	11.1%	3.00%
	3T FAMILY	610.96	678.81	67.85	11.1%	3.00%
	PTCHILD	407.30	452.54	45.24	11.1%	3.00%
	4T FAMILY	633.58	703.95	70.37	11.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	212.73	237.03	24.30	11.4%	3.00%
	2T FAMILY	563.74	628.13	64.39	11.4%	3.00%
	DOUBLE	542.46	604.43	61.97	11.4%	3.00%
	3T FAMILY	574.36	639.98	65.62	11.4%	3.00%
	PTCHILD	382.91	426.65	43.74	11.4%	3.00%
	4T FAMILY	595.64	663.68	68.04	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	188.75	214.38	25.63	13.6%	3.00%
	2T FAMILY	500.18	568.11	67.93	13.6%	3.00%
	DOUBLE	481.31	546.67	65.36	13.6%	3.00%
	3T FAMILY	509.62	578.83	69.21	13.6%	3.00%
	PTCHILD	339.76	385.88	46.12	13.6%	3.00%
	4T FAMILY	528.51	600.26	71.75	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	171.01	197.91	26.90	15.7%	3.01%
	2T FAMILY	453.17	524.46	71.29	15.7%	3.01%
	DOUBLE	436.07	504.67	68.60	15.7%	3.01%
	3T FAMILY	461.72	534.36	72.64	15.7%	3.01%
	PTCHILD	307.82	356.24	48.42	15.7%	3.01%
	4T FAMILY	478.83	554.15	75.32	15.7%	3.01%
	Total	453.17	524.46	71.29	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	254.08	265.35	11.27	4.4%	3.00%
	2T FAMILY	673.32	703.18	29.86	4.4%	3.00%
	DOUBLE	647.91	676.64	28.73	4.4%	3.00%
	3T FAMILY	686.01	716.45	30.44	4.4%	3.00%
	PTCHILD	457.35	477.63	20.28	4.4%	3.00%
	4T FAMILY	711.43	742.98	31.55	4.4%	3.00%
	Total	399.46	417.18	17.72	4.4%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	236.15	240.19	4.04	1.7%	3.00%
	2T FAMILY	625.80	636.50	10.70	1.7%	3.00%
	DOUBLE	602.18	612.48	10.30	1.7%	3.00%
	3T FAMILY	637.61	648.51	10.90	1.7%	3.00%
	PTCHILD	425.07	432.34	7.27	1.7%	3.00%
	4T FAMILY	661.22	672.53	11.31	1.7%	3.00%
	Total	236.15	240.19	4.04	1.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	217.34	218.99	1.65	0.8%	3.00%
	2T FAMILY	575.96	580.32	4.36	0.8%	3.00%
	DOUBLE	554.22	558.42	4.20	0.8%	3.00%
	3T FAMILY	586.83	591.27	4.44	0.8%	3.00%
	PTCHILD	391.20	394.18	2.98	0.8%	2.99%
	4T FAMILY	608.54	613.17	4.63	0.8%	2.99%
	Total	431.97	435.24	3.27	0.8%	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	198.79	201.57	2.78	1.4%	2.99%
	2T FAMILY	526.79	534.16	7.37	1.4%	2.99%
	DOUBLE	506.91	514.00	7.09	1.4%	2.99%
	3T FAMILY	536.73	544.24	7.51	1.4%	2.99%
	PTCHILD	357.83	362.83	5.00	1.4%	2.99%
	4T FAMILY	556.62	564.40	7.78	1.4%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	172.04	173.96	1.92	1.1%	3.00%
	2T FAMILY	455.91	460.99	5.08	1.1%	3.00%
	DOUBLE	438.70	443.60	4.90	1.1%	3.00%
	3T FAMILY	464.51	469.69	5.18	1.1%	3.00%
	PTCHILD	309.68	313.13	3.45	1.1%	3.00%
	4T FAMILY	481.72	487.09	5.37	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	152.62	152.64	0.02	0.0%	3.00%
	2T FAMILY	404.44	404.50	0.06	0.0%	3.00%
	DOUBLE	389.18	389.23	0.05	0.0%	3.00%
	3T FAMILY	412.08	412.13	0.05	0.0%	3.00%
	PTCHILD	274.72	274.75	0.03	0.0%	3.00%
	4T FAMILY	427.34	427.39	0.05	0.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	251.16	262.49	11.33	4.5%	3.00%
	2T FAMILY	665.57	695.60	30.03	4.5%	3.00%
	DOUBLE	640.44	669.35	28.91	4.5%	3.00%
	3T FAMILY	678.12	708.72	30.60	4.5%	3.00%
	PTCHILD	452.08	472.48	20.40	4.5%	3.00%
	4T FAMILY	703.24	734.97	31.73	4.5%	3.00%
	Total	393.99	411.77	17.78	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	234.09	238.03	3.94	1.7%	3.00%
	2T FAMILY	620.33	630.78	10.45	1.7%	3.00%
	DOUBLE	596.92	606.98	10.06	1.7%	3.00%
	3T FAMILY	632.04	642.68	10.64	1.7%	3.00%
	PTCHILD	421.36	428.45	7.09	1.7%	3.00%
	4T FAMILY	655.45	666.48	11.03	1.7%	3.00%
	Total	442.07	449.51	7.45	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	214.71	217.44	2.73	1.3%	3.00%
	2T FAMILY	568.97	576.22	7.25	1.3%	3.00%
	DOUBLE	547.50	554.47	6.97	1.3%	3.00%
	3T FAMILY	579.73	587.09	7.36	1.3%	3.00%
	PTCHILD	386.47	391.39	4.92	1.3%	3.00%
	4T FAMILY	601.18	608.83	7.65	1.3%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	196.96	200.59	3.63	1.8%	3.00%
	2T FAMILY	521.94	531.56	9.62	1.8%	3.00%
	DOUBLE	502.25	511.50	9.25	1.8%	3.00%
	3T FAMILY	531.79	541.59	9.80	1.8%	3.00%
	PTCHILD	354.52	361.06	6.54	1.8%	3.00%
	4T FAMILY	551.48	561.65	10.17	1.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	171.66	174.00	2.34	1.4%	3.00%
	2T FAMILY	454.89	461.10	6.21	1.4%	3.00%
	DOUBLE	437.73	443.70	5.97	1.4%	3.00%
	3T FAMILY	463.48	469.80	6.32	1.4%	3.00%
	PTCHILD	308.99	313.20	4.21	1.4%	3.00%
	4T FAMILY	480.65	487.20	6.55	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	153.74	152.64	-1.10	-0.7%	3.00%
	2T FAMILY	407.41	404.50	-2.91	-0.7%	3.00%
	DOUBLE	392.03	389.23	-2.80	-0.7%	3.00%
	3T FAMILY	415.09	412.13	-2.96	-0.7%	3.00%
	PTCHILD	276.74	274.75	-1.99	-0.7%	3.00%
	4T FAMILY	430.48	427.39	-3.09	-0.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 1 Series Total		**422.56**	**459.70**	**37.14**	**8.8%**	

iDirect Series 2 Base Medical Plans

iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	244.83	274.21	29.38	12.0%	3.00%
	2T FAMILY	648.81	726.66	77.85	12.0%	3.00%
	DOUBLE	624.32	699.24	74.92	12.0%	3.00%
	3T FAMILY	661.04	740.37	79.33	12.0%	3.00%
	PTCHILD	440.69	493.58	52.89	12.0%	3.00%
	4T FAMILY	685.52	767.79	82.27	12.0%	3.00%
	Total	244.83	274.21	29.38	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	230.91	257.62	26.71	11.6%	3.00%
	2T FAMILY	611.91	682.69	70.78	11.6%	3.00%
	DOUBLE	588.82	656.93	68.11	11.6%	3.00%
	3T FAMILY	623.45	695.57	72.12	11.6%	3.00%
	PTCHILD	415.63	463.72	48.09	11.6%	3.00%
	4T FAMILY	646.54	721.34	74.80	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	218.92	243.82	24.90	11.4%	3.00%
	2T FAMILY	580.14	646.12	65.98	11.4%	3.00%
	DOUBLE	558.26	621.74	63.48	11.4%	3.00%
	3T FAMILY	591.08	658.31	67.23	11.4%	3.00%
	PTCHILD	394.05	438.88	44.83	11.4%	3.00%
	4T FAMILY	612.97	682.70	69.73	11.4%	3.00%
	Total	580.14	646.12	65.98	11.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	208.23	232.10	23.87	11.5%	3.00%
	2T FAMILY	551.81	615.07	63.26	11.5%	3.00%
	DOUBLE	530.99	591.86	60.87	11.5%	3.00%
	3T FAMILY	562.22	626.67	64.45	11.5%	3.00%
	PTCHILD	374.81	417.78	42.97	11.5%	3.00%
	4T FAMILY	583.04	649.88	66.84	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	190.71	214.69	23.98	12.6%	3.00%
	2T FAMILY	505.39	568.93	63.54	12.6%	3.00%
	DOUBLE	486.31	547.46	61.15	12.6%	3.00%
	3T FAMILY	514.92	579.66	64.74	12.6%	3.00%
	PTCHILD	343.27	386.44	43.17	12.6%	3.00%
	4T FAMILY	533.98	601.13	67.15	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	175.35	199.04	23.69	13.5%	3.00%
	2T FAMILY	464.67	527.46	62.79	13.5%	3.00%
	DOUBLE	447.14	507.55	60.41	13.5%	3.00%
	3T FAMILY	473.44	537.41	63.97	13.5%	3.00%
	PTCHILD	315.62	358.27	42.65	13.5%	3.00%
	4T FAMILY	490.97	557.31	66.34	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	243.32	272.95	29.63	12.2%	3.00%
	2T FAMILY	644.79	723.32	78.53	12.2%	3.00%
	DOUBLE	620.47	696.02	75.55	12.2%	3.00%
	3T FAMILY	656.96	736.97	80.01	12.2%	3.00%
	PTCHILD	437.97	491.31	53.34	12.2%	3.00%
	4T FAMILY	681.29	764.26	82.97	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	229.92	256.76	26.84	11.7%	3.00%
	2T FAMILY	609.29	680.41	71.12	11.7%	3.00%
	DOUBLE	586.30	654.74	68.44	11.7%	3.00%
	3T FAMILY	620.78	693.25	72.47	11.7%	3.00%
	PTCHILD	413.85	462.17	48.32	11.7%	3.00%
	4T FAMILY	643.77	718.93	75.16	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	218.26	243.16	24.90	11.4%	3.00%
	2T FAMILY	578.38	644.37	65.99	11.4%	3.00%
	DOUBLE	556.57	620.06	63.49	11.4%	3.00%
	3T FAMILY	589.29	656.53	67.24	11.4%	3.00%
	PTCHILD	392.87	437.69	44.82	11.4%	3.00%
	4T FAMILY	611.13	680.85	69.72	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	207.78	231.75	23.97	11.5%	3.00%
	2T FAMILY	550.62	614.14	63.52	11.5%	3.01%
	DOUBLE	529.84	590.96	61.12	11.5%	3.00%
	3T FAMILY	561.00	625.73	64.73	11.5%	3.01%
	PTCHILD	373.99	417.15	43.16	11.5%	3.01%
	4T FAMILY	581.77	648.90	67.13	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	190.89	214.81	23.92	12.5%	3.00%
	2T FAMILY	505.86	569.25	63.39	12.5%	3.00%
	DOUBLE	486.78	547.77	60.99	12.5%	3.00%
	3T FAMILY	515.40	579.99	64.59	12.5%	3.00%
	PTCHILD	343.60	386.66	43.06	12.5%	3.00%
	4T FAMILY	534.49	601.47	66.98	12.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	175.39	199.12	23.73	13.5%	3.00%
	2T FAMILY	464.78	527.67	62.89	13.5%	3.00%
	DOUBLE	447.25	507.76	60.51	13.5%	3.00%
	3T FAMILY	473.55	537.62	64.07	13.5%	3.00%
	PTCHILD	315.70	358.42	42.72	13.5%	3.00%
	4T FAMILY	491.09	557.54	66.45	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	239.40	247.82	8.42	3.5%	3.00%
	2T FAMILY	634.41	656.72	22.31	3.5%	3.00%
	DOUBLE	610.48	631.94	21.46	3.5%	3.00%
	3T FAMILY	646.38	669.11	22.73	3.5%	3.00%
	PTCHILD	430.91	446.08	15.17	3.5%	3.00%
	4T FAMILY	670.31	693.90	23.59	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	223.65	227.88	4.23	1.9%	3.00%
	2T FAMILY	592.67	603.88	11.21	1.9%	3.00%
	DOUBLE	570.31	581.09	10.78	1.9%	3.00%
	3T FAMILY	603.86	615.28	11.42	1.9%	3.00%
	PTCHILD	402.56	410.18	7.62	1.9%	3.00%
	4T FAMILY	626.21	638.06	11.85	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	207.70	211.67	3.97	1.9%	3.00%
	2T FAMILY	550.40	560.93	10.53	1.9%	3.00%
	DOUBLE	529.64	539.76	10.12	1.9%	3.00%
	3T FAMILY	560.78	571.51	10.73	1.9%	3.00%
	PTCHILD	373.86	381.01	7.15	1.9%	3.00%
	4T FAMILY	581.56	592.68	11.12	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	193.05	198.20	5.15	2.7%	3.00%
	2T FAMILY	511.58	525.23	13.65	2.7%	3.00%
	DOUBLE	492.28	505.41	13.13	2.7%	3.00%
	3T FAMILY	521.23	535.14	13.91	2.7%	3.00%
	PTCHILD	347.49	356.76	9.27	2.7%	3.00%
	4T FAMILY	540.54	554.96	14.42	2.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	173.49	176.78	3.29	1.9%	3.00%
	2T FAMILY	459.75	468.47	8.72	1.9%	3.00%
	DOUBLE	442.40	450.79	8.39	1.9%	3.00%
	3T FAMILY	468.42	477.31	8.89	1.9%	3.00%
	PTCHILD	312.28	318.20	5.92	1.9%	3.00%
	4T FAMILY	485.77	494.98	9.21	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	160.02	153.38	-6.64	-4.1%	2.99%
	2T FAMILY	424.06	406.46	-17.60	-4.2%	3.00%
	DOUBLE	408.05	391.12	-16.93	-4.1%	2.99%
	3T FAMILY	432.05	414.13	-17.92	-4.1%	3.00%
	PTCHILD	288.04	276.08	-11.96	-4.2%	2.99%
	4T FAMILY	448.06	429.46	-18.60	-4.2%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	238.04	246.81	8.77	3.7%	3.00%
	2T FAMILY	630.80	654.05	23.25	3.7%	3.00%
	DOUBLE	607.01	629.37	22.36	3.7%	3.00%
	3T FAMILY	642.70	666.39	23.69	3.7%	3.00%
	PTCHILD	428.46	444.26	15.80	3.7%	3.00%
	4T FAMILY	666.50	691.07	24.57	3.7%	3.00%
	Total	238.04	246.81	8.77	3.7%	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	223.37	227.22	3.85	1.7%	3.00%
	2T FAMILY	591.93	602.13	10.20	1.7%	3.00%
	DOUBLE	569.60	579.41	9.81	1.7%	3.00%
	3T FAMILY	603.10	613.49	10.39	1.7%	3.00%
	PTCHILD	402.06	409.00	6.94	1.7%	3.00%
	4T FAMILY	625.43	636.22	10.79	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	207.78	211.35	3.57	1.7%	3.00%
	2T FAMILY	550.62	560.08	9.46	1.7%	3.00%
	DOUBLE	529.85	538.94	9.09	1.7%	3.00%
	3T FAMILY	561.00	570.65	9.65	1.7%	3.00%
	PTCHILD	374.00	380.43	6.43	1.7%	3.00%
	4T FAMILY	581.78	591.78	10.00	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	193.57	198.16	4.59	2.4%	3.00%
	2T FAMILY	512.96	525.12	12.16	2.4%	3.00%
	DOUBLE	493.60	505.31	11.71	2.4%	3.00%
	3T FAMILY	522.63	535.03	12.40	2.4%	3.00%
	PTCHILD	348.42	356.69	8.27	2.4%	3.00%
	4T FAMILY	541.99	554.85	12.86	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	174.56	177.09	2.53	1.4%	3.01%
	2T FAMILY	462.59	469.29	6.70	1.4%	3.01%
	DOUBLE	445.13	451.58	6.45	1.4%	3.01%
	3T FAMILY	471.31	478.14	6.83	1.4%	3.01%
	PTCHILD	314.20	318.76	4.56	1.5%	3.01%
	4T FAMILY	488.76	495.85	7.09	1.5%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	161.35	153.41	-7.94	-4.9%	2.99%
	2T FAMILY	427.58	406.54	-21.04	-4.9%	2.99%
	DOUBLE	411.45	391.20	-20.25	-4.9%	3.00%
	3T FAMILY	435.64	414.21	-21.43	-4.9%	2.99%
	PTCHILD	290.42	276.14	-14.28	-4.9%	3.00%
	4T FAMILY	451.77	429.55	-22.22	-4.9%	2.99%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	257.98	273.87	15.89	6.2%	3.00%
	2T FAMILY	683.65	725.76	42.11	6.2%	3.00%
	DOUBLE	657.85	698.37	40.52	6.2%	3.00%
	3T FAMILY	696.55	739.45	42.90	6.2%	3.00%
	PTCHILD	464.36	492.97	28.61	6.2%	3.00%
	4T FAMILY	722.34	766.84	44.50	6.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 2 Series Total		**298.45**	**327.06**	**28.61**	**9.6%**	

iDirect Series 3 Base Medical Plans

iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	238.30	266.82	28.52	12.0%	3.00%
	2T FAMILY	631.49	707.07	75.58	12.0%	3.00%
	DOUBLE	607.66	680.39	72.73	12.0%	3.00%
	3T FAMILY	643.41	720.41	77.00	12.0%	3.00%
	PTCHILD	428.93	480.28	51.35	12.0%	3.00%
	4T FAMILY	667.23	747.10	79.87	12.0%	3.00%
	Total	456.13	510.72	54.59	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	222.33	249.53	27.20	12.2%	3.00%
	2T FAMILY	589.18	661.25	72.07	12.2%	3.00%
	DOUBLE	566.94	636.30	69.36	12.2%	3.00%
	3T FAMILY	600.29	673.73	73.44	12.2%	3.00%
	PTCHILD	400.20	449.15	48.95	12.2%	2.99%
	4T FAMILY	622.53	698.68	76.15	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	237.64	266.14	28.50	12.0%	3.00%
	2T FAMILY	629.75	705.27	75.52	12.0%	3.00%
	DOUBLE	605.99	678.66	72.67	12.0%	3.00%
	3T FAMILY	641.62	718.58	76.96	12.0%	3.00%
	PTCHILD	427.75	479.05	51.30	12.0%	3.00%
	4T FAMILY	665.39	745.19	79.80	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	221.78	248.98	27.20	12.3%	3.00%
	2T FAMILY	587.72	659.80	72.08	12.3%	3.00%
	DOUBLE	565.54	634.90	69.36	12.3%	3.00%
	3T FAMILY	598.81	672.25	73.44	12.3%	3.00%
	PTCHILD	399.20	448.16	48.96	12.3%	3.00%
	4T FAMILY	620.98	697.14	76.16	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	237.09	265.55	28.46	12.0%	3.00%
	2T FAMILY	628.29	703.71	75.42	12.0%	3.00%
	DOUBLE	604.58	677.15	72.57	12.0%	3.00%
	3T FAMILY	640.14	716.99	76.85	12.0%	3.00%
	PTCHILD	426.76	477.99	51.23	12.0%	3.00%
	4T FAMILY	663.85	743.54	79.69	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	221.33	248.48	27.15	12.3%	3.00%
	2T FAMILY	586.52	658.47	71.95	12.3%	3.00%
	DOUBLE	564.39	633.62	69.23	12.3%	3.00%
	3T FAMILY	597.59	670.90	73.31	12.3%	3.00%
	PTCHILD	398.39	447.26	48.87	12.3%	3.00%
	4T FAMILY	619.72	695.74	76.02	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	194.96	220.84	25.88	13.3%	3.00%
	2T FAMILY	516.64	585.23	68.59	13.3%	3.00%
	DOUBLE	497.15	563.14	65.99	13.3%	3.00%
	3T FAMILY	526.39	596.27	69.88	13.3%	3.00%
	PTCHILD	350.92	397.51	46.59	13.3%	3.00%
	4T FAMILY	545.88	618.35	72.47	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	172.52	197.14	24.62	14.3%	3.00%
	2T FAMILY	457.18	522.42	65.24	14.3%	3.00%
	DOUBLE	439.93	502.71	62.78	14.3%	3.01%
	3T FAMILY	465.80	532.28	66.48	14.3%	3.01%
	PTCHILD	310.54	354.85	44.31	14.3%	3.00%
	4T FAMILY	483.06	551.99	68.93	14.3%	3.00%
	Total	457.18	522.42	65.24	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	236.12	264.53	28.41	12.0%	3.00%
	2T FAMILY	625.72	701.00	75.28	12.0%	3.00%
	DOUBLE	602.11	674.55	72.44	12.0%	3.00%
	3T FAMILY	637.52	714.23	76.71	12.0%	3.00%
	PTCHILD	425.01	476.15	51.14	12.0%	3.00%
	4T FAMILY	661.13	740.68	79.55	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	220.58	247.70	27.12	12.3%	3.01%
	2T FAMILY	584.54	656.41	71.87	12.3%	3.01%
	DOUBLE	562.48	631.64	69.16	12.3%	3.01%
	3T FAMILY	595.56	668.79	73.23	12.3%	3.01%
	PTCHILD	397.05	445.86	48.81	12.3%	3.01%
	4T FAMILY	617.63	693.56	75.93	12.3%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	194.15	220.38	26.23	13.5%	3.00%
	2T FAMILY	514.49	584.01	69.52	13.5%	3.00%
	DOUBLE	495.08	561.97	66.89	13.5%	3.00%
	3T FAMILY	524.20	595.03	70.83	13.5%	3.00%
	PTCHILD	349.46	396.68	47.22	13.5%	3.00%
	4T FAMILY	543.61	617.06	73.45	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	171.36	194.76	23.40	13.7%	3.00%
	2T FAMILY	454.10	516.11	62.01	13.7%	3.00%
	DOUBLE	436.96	496.64	59.68	13.7%	3.00%
	3T FAMILY	462.67	525.85	63.18	13.7%	3.00%
	PTCHILD	308.44	350.57	42.13	13.7%	3.00%
	4T FAMILY	479.80	545.33	65.53	13.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 3 Series Total		**456.15**	**511.03**	**54.87**	**12.0%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	258.34	289.98	31.64	12.2%	3.00%
	2T FAMILY	684.60	768.45	83.85	12.2%	3.00%
	DOUBLE	658.77	739.45	80.68	12.2%	3.00%
	3T FAMILY	697.52	782.95	85.43	12.2%	3.00%
	PTCHILD	465.01	521.96	56.95	12.2%	3.00%
	4T FAMILY	723.35	811.94	88.59	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	241.61	269.97	28.36	11.7%	3.00%
	2T FAMILY	640.27	715.42	75.15	11.7%	3.00%
	DOUBLE	616.11	688.42	72.31	11.7%	3.00%
	3T FAMILY	652.35	728.92	76.57	11.7%	3.00%
	PTCHILD	434.90	485.95	51.05	11.7%	3.00%
	4T FAMILY	676.51	755.92	79.41	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	226.95	253.20	26.25	11.6%	3.00%
	2T FAMILY	601.42	670.98	69.56	11.6%	3.00%
	DOUBLE	578.72	645.66	66.94	11.6%	3.00%
	3T FAMILY	612.76	683.64	70.88	11.6%	3.00%
	PTCHILD	408.51	455.76	47.25	11.6%	3.00%
	4T FAMILY	635.46	708.96	73.50	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	213.87	239.07	25.20	11.8%	3.00%
	2T FAMILY	566.76	633.54	66.78	11.8%	3.00%
	DOUBLE	545.37	609.63	64.26	11.8%	3.00%
	3T FAMILY	577.45	645.49	68.04	11.8%	3.00%
	PTCHILD	384.97	430.33	45.36	11.8%	3.00%
	4T FAMILY	598.84	669.40	70.56	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	188.96	216.86	27.90	14.8%	3.00%
	2T FAMILY	500.75	574.68	73.93	14.8%	3.00%
	DOUBLE	481.85	552.99	71.14	14.8%	3.00%
	3T FAMILY	510.19	585.52	75.33	14.8%	3.00%
	PTCHILD	340.13	390.35	50.22	14.8%	3.00%
	4T FAMILY	529.09	607.21	78.12	14.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	171.66	200.37	28.71	16.7%	3.00%
	2T FAMILY	454.90	530.98	76.08	16.7%	3.00%
	DOUBLE	437.73	510.94	73.21	16.7%	3.00%
	3T FAMILY	463.48	541.00	77.52	16.7%	3.00%
	PTCHILD	308.98	360.67	51.69	16.7%	3.00%
	4T FAMILY	480.64	561.04	80.40	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	246.39	276.00	29.61	12.0%	3.00%
	2T FAMILY	652.93	731.40	78.47	12.0%	3.00%
	DOUBLE	628.30	703.80	75.50	12.0%	3.00%
	3T FAMILY	665.26	745.20	79.94	12.0%	3.00%
	PTCHILD	443.50	496.80	53.30	12.0%	3.00%
	4T FAMILY	689.89	772.80	82.91	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	232.29	259.31	27.02	11.6%	3.00%
	2T FAMILY	615.57	687.17	71.60	11.6%	3.00%
	DOUBLE	592.34	661.24	68.90	11.6%	3.00%
	3T FAMILY	627.18	700.14	72.96	11.6%	3.00%
	PTCHILD	418.12	466.76	48.64	11.6%	3.00%
	4T FAMILY	650.41	726.07	75.66	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.38	245.33	24.95	11.3%	3.00%
	2T FAMILY	584.00	650.12	66.12	11.3%	3.00%
	DOUBLE	561.97	625.59	63.62	11.3%	3.00%
	3T FAMILY	595.02	662.39	67.37	11.3%	3.00%
	PTCHILD	396.68	441.59	44.91	11.3%	3.00%
	4T FAMILY	617.06	686.92	69.86	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	208.73	233.49	24.76	11.9%	3.00%
	2T FAMILY	553.14	618.75	65.61	11.9%	3.00%
	DOUBLE	532.27	595.40	63.13	11.9%	3.00%
	3T FAMILY	563.57	630.42	66.85	11.9%	3.00%
	PTCHILD	375.71	420.28	44.57	11.9%	3.00%
	4T FAMILY	584.44	653.77	69.33	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	188.83	215.92	27.09	14.3%	3.00%
	2T FAMILY	500.40	572.19	71.79	14.3%	3.00%
	DOUBLE	481.51	550.60	69.09	14.3%	3.00%
	3T FAMILY	509.84	582.98	73.14	14.3%	2.99%
	PTCHILD	339.89	388.66	48.77	14.3%	3.00%
	4T FAMILY	528.72	604.58	75.86	14.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	174.87	200.10	25.23	14.4%	3.00%
	2T FAMILY	463.41	530.27	66.86	14.4%	3.00%
	DOUBLE	445.92	510.26	64.34	14.4%	3.00%
	3T FAMILY	472.15	540.27	68.12	14.4%	2.99%
	PTCHILD	314.76	360.18	45.42	14.4%	3.00%
	4T FAMILY	489.63	560.28	70.65	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	

iDirect Series 5 Base Medical Plans

iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	248.04	277.85	29.81	12.0%	3.00%
	2T FAMILY	657.31	736.30	78.99	12.0%	3.00%
	DOUBLE	632.51	708.52	76.01	12.0%	3.00%
	3T FAMILY	669.70	750.20	80.50	12.0%	3.00%
	PTCHILD	446.49	500.13	53.64	12.0%	3.00%
	4T FAMILY	694.53	777.98	83.45	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	207.93	232.30	24.37	11.7%	3.00%
	2T FAMILY	551.02	615.60	64.58	11.7%	3.00%
	DOUBLE	530.23	592.37	62.14	11.7%	3.00%
	3T FAMILY	561.41	627.21	65.80	11.7%	3.00%
	PTCHILD	374.28	418.14	43.86	11.7%	3.00%
	4T FAMILY	582.21	650.44	68.23	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	172.13	197.96	25.83	15.0%	3.00%
	2T FAMILY	456.14	524.59	68.45	15.0%	3.00%
	DOUBLE	438.93	504.80	65.87	15.0%	3.00%
	3T FAMILY	464.75	534.49	69.74	15.0%	3.00%
	PTCHILD	309.85	356.33	46.48	15.0%	3.00%
	4T FAMILY	481.98	554.29	72.31	15.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Base Total		**425.38**	**464.31**	**38.94**	**9.2%**	
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	50.43	55.71	5.28	10.5%	3.49%
	2T FAMILY	133.64	147.63	13.99	10.5%	3.49%
	DOUBLE	128.60	142.06	13.46	10.5%	3.49%
	3T FAMILY	136.16	150.42	14.26	10.5%	3.50%
	PTCHILD	90.77	100.28	9.51	10.5%	3.50%
	4T FAMILY	141.20	155.99	14.79	10.5%	3.50%
	Total	74.20	81.97	7.77	10.5%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	51.23	56.44	5.21	10.2%	3.50%
	2T FAMILY	135.76	149.57	13.81	10.2%	3.51%
	DOUBLE	130.64	143.92	13.28	10.2%	3.50%
	3T FAMILY	138.32	152.39	14.07	10.2%	3.50%
	PTCHILD	92.21	101.59	9.38	10.2%	3.50%
	4T FAMILY	143.44	158.03	14.59	10.2%	3.50%
	Total	89.35	98.43	9.09	10.2%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	44.78	45.96	1.18	2.6%	3.49%
	2T FAMILY	118.67	121.79	3.12	2.6%	3.48%
	DOUBLE	114.19	117.20	3.01	2.6%	3.49%
	3T FAMILY	120.91	124.09	3.18	2.6%	3.49%
	PTCHILD	80.60	82.73	2.13	2.6%	3.49%
	4T FAMILY	125.38	128.69	3.31	2.6%	3.49%
	Total	74.34	76.29	1.96	2.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	37.39	39.39	2.00	5.3%	3.47%
	2T FAMILY	99.08	104.38	5.30	5.3%	3.46%
	DOUBLE	95.34	100.44	5.10	5.3%	3.46%
	3T FAMILY	100.95	106.35	5.40	5.3%	3.46%
	PTCHILD	67.30	70.90	3.60	5.3%	3.46%
	4T FAMILY	104.69	110.29	5.60	5.3%	3.46%
	Total	66.13	69.66	3.54	5.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	38.93	43.87	4.94	12.7%	3.54%
	2T FAMILY	103.16	116.26	13.10	12.7%	3.54%
	DOUBLE	99.27	111.87	12.60	12.7%	3.54%
	3T FAMILY	105.11	118.45	13.34	12.7%	3.54%
	PTCHILD	70.07	78.97	8.90	12.7%	3.54%
	4T FAMILY	109.00	122.84	13.84	12.7%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	9.76	9.87	0.11	1.1%	3.57%
	2T FAMILY	25.86	26.16	0.30	1.2%	3.60%
	DOUBLE	24.89	25.17	0.28	1.1%	3.58%
	3T FAMILY	26.35	26.65	0.30	1.1%	3.58%
	PTCHILD	17.57	17.77	0.20	1.1%	3.62%
	4T FAMILY	27.33	27.64	0.31	1.1%	3.60%
	Total	19.67	19.89	0.23	1.2%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	45.11	49.67	4.56	10.1%	3.50%
IHBC-RX-E-005	2T FAMILY	119.54	131.63	12.09	10.1%	3.51%
	DOUBLE	115.03	126.66	11.63	10.1%	3.51%
	3T FAMILY	121.80	134.11	12.31	10.1%	3.50%
	PTCHILD	81.20	89.41	8.21	10.1%	3.51%
	4T FAMILY	126.31	139.08	12.77	10.1%	3.51%
	Total	74.43	81.95	7.53	10.1%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	46.88	52.21	5.33	11.4%	3.49%
IHBC-RX-OPTE-003	2T FAMILY	124.23	138.36	14.13	11.4%	3.49%
	DOUBLE	119.54	133.14	13.60	11.4%	3.49%
	3T FAMILY	126.58	140.97	14.39	11.4%	3.49%
	PTCHILD	84.38	93.98	9.60	11.4%	3.49%
	4T FAMILY	131.26	146.19	14.93	11.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	14.33	14.21	-0.12	-0.8%	3.50%
IHBC-RX-OPTE-004	2T FAMILY	37.97	37.66	-0.31	-0.8%	3.52%
	DOUBLE	36.54	36.24	-0.30	-0.8%	3.51%
	3T FAMILY	38.69	38.37	-0.32	-0.8%	3.51%
	PTCHILD	25.79	25.58	-0.21	-0.8%	3.52%
	4T FAMILY	40.12	39.79	-0.33	-0.8%	3.51%
	Total	14.33	14.21	-0.12	-0.8%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	40.68	44.97	4.29	10.5%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	107.80	119.17	11.37	10.5%	3.50%
	DOUBLE	103.73	114.67	10.94	10.5%	3.49%
	3T FAMILY	109.84	121.42	11.58	10.5%	3.49%
	PTCHILD	73.22	80.95	7.73	10.6%	3.50%
	4T FAMILY	113.90	125.92	12.02	10.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	56.17	59.23	3.06	5.4%	3.49%
IHBC-PE1000	2T FAMILY	148.85	156.96	8.11	5.4%	3.49%
	DOUBLE	143.23	151.04	7.81	5.5%	3.49%
	3T FAMILY	151.66	159.92	8.26	5.4%	3.49%
	PTCHILD	101.11	106.61	5.50	5.4%	3.49%
	4T FAMILY	157.28	165.84	8.56	5.4%	3.49%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	49.16	52.03	2.87	5.8%	3.48%
IHBC-PE1000	2T FAMILY	130.27	137.88	7.61	5.8%	3.48%
	DOUBLE	125.36	132.68	7.32	5.8%	3.49%
	3T FAMILY	132.73	140.48	7.75	5.8%	3.48%
	PTCHILD	88.49	93.65	5.16	5.8%	3.48%
	4T FAMILY	137.65	145.68	8.03	5.8%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	44.93	47.01	2.08	4.6%	3.48%
IHBC-PE1000	2T FAMILY	119.06	124.58	5.52	4.6%	3.48%
	DOUBLE	114.57	119.88	5.31	4.6%	3.48%
	3T FAMILY	121.31	126.93	5.62	4.6%	3.48%
	PTCHILD	80.87	84.62	3.75	4.6%	3.49%
	4T FAMILY	125.80	131.63	5.83	4.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $1,500 Ded Total		**72.84**	**79.57**	**6.73**	**9.2%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	46.30	51.51	5.21	11.3%	3.52%
	2T FAMILY	122.70	136.50	13.80	11.2%	3.52%
	DOUBLE	118.07	131.35	13.28	11.2%	3.51%
	3T FAMILY	125.01	139.08	14.07	11.3%	3.52%
	PTCHILD	83.34	92.72	9.38	11.3%	3.52%
	4T FAMILY	129.64	144.23	14.59	11.3%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	47.09	52.23	5.14	10.9%	3.49%
	2T FAMILY	124.79	138.41	13.62	10.9%	3.48%
	DOUBLE	120.08	133.19	13.11	10.9%	3.49%
	3T FAMILY	127.14	141.02	13.88	10.9%	3.49%
	PTCHILD	84.76	94.01	9.25	10.9%	3.48%
	4T FAMILY	131.85	146.24	14.39	10.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	40.63	42.33	1.70	4.2%	3.47%
	2T FAMILY	107.67	112.17	4.50	4.2%	3.47%
	DOUBLE	103.61	107.94	4.33	4.2%	3.47%
	3T FAMILY	109.70	114.29	4.59	4.2%	3.47%
	PTCHILD	73.13	76.19	3.06	4.2%	3.46%
	4T FAMILY	113.76	118.52	4.76	4.2%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	33.18	36.13	2.95	8.9%	3.47%
	2T FAMILY	87.93	95.74	7.81	8.9%	3.46%
	DOUBLE	84.61	92.13	7.52	8.9%	3.46%
	3T FAMILY	89.59	97.55	7.96	8.9%	3.47%
	PTCHILD	59.72	65.03	5.31	8.9%	3.45%
	4T FAMILY	92.90	101.16	8.26	8.9%	3.46%
	Total	87.93	95.74	7.81	8.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	35.50	40.35	4.85	13.7%	3.49%
	2T FAMILY	94.08	106.93	12.85	13.7%	3.49%
	DOUBLE	90.53	102.89	12.36	13.7%	3.49%
	3T FAMILY	95.85	108.95	13.10	13.7%	3.50%
	PTCHILD	63.90	72.63	8.73	13.7%	3.49%
	4T FAMILY	99.40	112.98	13.58	13.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.61	8.43	-0.18	-2.1%	3.44%
	2T FAMILY	22.82	22.34	-0.48	-2.1%	3.43%
	DOUBLE	21.96	21.50	-0.46	-2.1%	3.46%
	3T FAMILY	23.25	22.76	-0.49	-2.1%	3.41%
	PTCHILD	15.50	15.17	-0.33	-2.1%	3.41%
	4T FAMILY	24.11	23.60	-0.51	-2.1%	3.42%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	41.30	45.81	4.51	10.9%	3.48%
IHBC-RX-E-005	2T FAMILY	109.45	121.40	11.95	10.9%	3.48%
	DOUBLE	105.32	116.82	11.50	10.9%	3.48%
	3T FAMILY	111.51	123.69	12.18	10.9%	3.48%
	PTCHILD	74.34	82.46	8.12	10.9%	3.48%
	4T FAMILY	115.64	128.27	12.63	10.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	42.96	48.20	5.24	12.2%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	113.84	127.73	13.89	12.2%	3.50%
	DOUBLE	109.55	122.91	13.36	12.2%	3.50%
	3T FAMILY	115.99	130.14	14.15	12.2%	3.50%
	PTCHILD	77.33	86.76	9.43	12.2%	3.50%
	4T FAMILY	120.29	134.96	14.67	12.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	12.76	12.27	-0.49	-3.8%	3.54%
IHBC-RX-OPTE-004	2T FAMILY	33.81	32.52	-1.29	-3.8%	3.57%
	DOUBLE	32.54	31.29	-1.25	-3.8%	3.54%
	3T FAMILY	34.45	33.13	-1.32	-3.8%	3.53%
	PTCHILD	22.97	22.09	-0.88	-3.8%	3.56%
	4T FAMILY	35.73	34.36	-1.37	-3.8%	3.56%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	37.17	41.43	4.26	11.5%	3.50%
IHBC-RX-OPTE-005	2T FAMILY	98.50	109.79	11.29	11.5%	3.50%
	DOUBLE	94.78	105.65	10.87	11.5%	3.50%
	3T FAMILY	100.36	111.86	11.50	11.5%	3.50%
	PTCHILD	66.91	74.57	7.66	11.4%	3.50%
	4T FAMILY	104.08	116.00	11.92	11.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	51.67	54.81	3.14	6.1%	3.49%
IHBC-PE1000	2T FAMILY	136.93	145.25	8.32	6.1%	3.50%
	DOUBLE	131.76	139.77	8.01	6.1%	3.50%
	3T FAMILY	139.51	147.99	8.48	6.1%	3.50%
	PTCHILD	93.01	98.66	5.65	6.1%	3.49%
	4T FAMILY	144.68	153.47	8.79	6.1%	3.49%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	45.04	48.00	2.96	6.6%	3.47%
IHBC-PE1000	2T FAMILY	119.36	127.20	7.84	6.6%	3.47%
	DOUBLE	114.85	122.40	7.55	6.6%	3.47%
	3T FAMILY	121.61	129.60	7.99	6.6%	3.47%
	PTCHILD	81.07	86.40	5.33	6.6%	3.47%
	4T FAMILY	126.11	134.40	8.29	6.6%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	41.11	43.32	2.21	5.4%	3.51%
IHBC-PE1000	2T FAMILY	108.94	114.80	5.86	5.4%	3.52%
	DOUBLE	104.83	110.47	5.64	5.4%	3.51%
	3T FAMILY	111.00	116.96	5.96	5.4%	3.50%
	PTCHILD	74.00	77.98	3.98	5.4%	3.52%
	4T FAMILY	115.11	121.30	6.19	5.4%	3.52%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**87.93**	**95.74**	**7.81**	**8.9%**	

Rx Riders - with $2,500/$5,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	42.80	47.99	5.19	12.1%	3.49%
	2T FAMILY	113.42	127.17	13.75	12.1%	3.49%
	DOUBLE	109.14	122.37	13.23	12.1%	3.49%
	3T FAMILY	115.56	129.57	14.01	12.1%	3.49%
	PTCHILD	77.04	86.38	9.34	12.1%	3.49%
	4T FAMILY	119.84	134.37	14.53	12.1%	3.49%
	Total	89.88	100.78	10.90	12.1%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	43.58	48.72	5.14	11.8%	3.51%
	2T FAMILY	115.49	129.11	13.62	11.8%	3.50%
	DOUBLE	111.13	124.24	13.11	11.8%	3.51%
	3T FAMILY	117.67	131.54	13.87	11.8%	3.50%
	PTCHILD	78.44	87.70	9.26	11.8%	3.51%
	4T FAMILY	122.02	136.42	14.40	11.8%	3.51%
	Total	43.58	48.72	5.14	11.8%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	36.68	39.27	2.59	7.1%	3.53%
	2T FAMILY	97.20	104.07	6.87	7.1%	3.54%
	DOUBLE	93.53	100.14	6.61	7.1%	3.54%
	3T FAMILY	99.04	106.03	6.99	7.1%	3.53%
	PTCHILD	66.02	70.69	4.67	7.1%	3.54%
	4T FAMILY	102.70	109.96	7.26	7.1%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	29.76	33.37	3.61	12.1%	3.47%
	2T FAMILY	78.86	88.43	9.57	12.1%	3.48%
	DOUBLE	75.89	85.09	9.20	12.1%	3.47%
	3T FAMILY	80.35	90.10	9.75	12.1%	3.47%
	PTCHILD	53.57	60.07	6.50	12.1%	3.48%
	4T FAMILY	83.33	93.44	10.11	12.1%	3.48%
	Total	54.31	60.90	6.59	12.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	32.17	37.39	5.22	16.2%	3.49%
	2T FAMILY	85.25	99.08	13.83	16.2%	3.49%
	DOUBLE	82.03	95.34	13.31	16.2%	3.48%
	3T FAMILY	86.86	100.95	14.09	16.2%	3.49%
	PTCHILD	57.91	67.30	9.39	16.2%	3.49%
	4T FAMILY	90.08	104.69	14.61	16.2%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.77	7.39	-0.38	-4.9%	3.65%
	2T FAMILY	20.59	19.58	-1.01	-4.9%	3.65%
	DOUBLE	19.81	18.84	-0.97	-4.9%	3.63%
	3T FAMILY	20.98	19.95	-1.03	-4.9%	3.64%
	PTCHILD	13.99	13.30	-0.69	-4.9%	3.66%
	4T FAMILY	21.76	20.69	-1.07	-4.9%	3.66%
	Total	10.98	10.44	-0.54	-4.9%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	38.09	42.56	4.47	11.7%	3.50%
IHBC-RX-E-005	2T FAMILY	100.94	112.78	11.84	11.7%	3.50%
	DOUBLE	97.13	108.53	11.40	11.7%	3.50%
	3T FAMILY	102.84	114.91	12.07	11.7%	3.50%
	PTCHILD	68.56	76.61	8.05	11.7%	3.50%
	4T FAMILY	106.65	119.17	12.52	11.7%	3.50%
	Total	75.37	84.21	8.84	11.7%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	39.66	44.83	5.17	13.0%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	105.10	118.80	13.70	13.0%	3.51%
	DOUBLE	101.13	114.32	13.19	13.0%	3.51%
	3T FAMILY	107.08	121.04	13.96	13.0%	3.51%
	PTCHILD	71.39	80.69	9.30	13.0%	3.50%
	4T FAMILY	111.05	125.52	14.47	13.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.55	10.85	-0.70	-6.1%	3.43%
IHBC-RX-OPTE-004	2T FAMILY	30.61	28.75	-1.86	-6.1%	3.42%
	DOUBLE	29.45	27.67	-1.78	-6.0%	3.44%
	3T FAMILY	31.19	29.30	-1.89	-6.1%	3.46%
	PTCHILD	20.79	19.53	-1.26	-6.1%	3.44%
	4T FAMILY	32.34	30.38	-1.96	-6.1%	3.44%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	34.25	38.43	4.18	12.2%	3.53%
IHBC-RX-OPTE-005	2T FAMILY	90.76	101.84	11.08	12.2%	3.53%
	DOUBLE	87.34	98.00	10.66	12.2%	3.53%
	3T FAMILY	92.48	103.76	11.28	12.2%	3.53%
	PTCHILD	61.65	69.17	7.52	12.2%	3.52%
	4T FAMILY	95.90	107.60	11.70	12.2%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	47.91	51.13	3.22	6.7%	3.50%
IHBC-PE1000	2T FAMILY	126.96	135.49	8.53	6.7%	3.50%
	DOUBLE	122.17	130.38	8.21	6.7%	3.50%
	3T FAMILY	129.36	138.05	8.69	6.7%	3.50%
	PTCHILD	86.24	92.03	5.79	6.7%	3.50%
	4T FAMILY	134.15	143.16	9.01	6.7%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	41.57	44.59	3.02	7.3%	3.51%
IHBC-PE1000	2T FAMILY	110.16	118.16	8.00	7.3%	3.50%
	DOUBLE	106.00	113.70	7.70	7.3%	3.50%
	3T FAMILY	112.24	120.39	8.15	7.3%	3.50%
	PTCHILD	74.83	80.26	5.43	7.3%	3.51%
	4T FAMILY	116.40	124.85	8.45	7.3%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	37.90	40.19	2.29	6.0%	3.50%
IHBC-PE1000	2T FAMILY	100.44	106.50	6.06	6.0%	3.50%
	DOUBLE	96.65	102.48	5.83	6.0%	3.49%
	3T FAMILY	102.33	108.51	6.18	6.0%	3.50%
	PTCHILD	68.22	72.34	4.12	6.0%	3.51%
	4T FAMILY	106.12	112.53	6.41	6.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**72.05**	**80.45**	**8.40**	**11.7%**	

Rx Riders - with $3,000/$6,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	39.82	44.92	5.10	12.8%	3.50%
	2T FAMILY	105.52	119.04	13.52	12.8%	3.50%
	DOUBLE	101.54	114.55	13.01	12.8%	3.51%
	3T FAMILY	107.51	121.28	13.77	12.8%	3.50%
	PTCHILD	71.68	80.86	9.18	12.8%	3.51%
	4T FAMILY	111.50	125.78	14.28	12.8%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	40.55	45.61	5.06	12.5%	3.47%
	2T FAMILY	107.46	120.87	13.41	12.5%	3.48%
	DOUBLE	103.40	116.31	12.91	12.5%	3.48%
	3T FAMILY	109.49	123.15	13.66	12.5%	3.47%
	PTCHILD	72.99	82.10	9.11	12.5%	3.48%
	4T FAMILY	113.54	127.71	14.17	12.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	33.38	36.63	3.25	9.7%	3.50%
	2T FAMILY	88.46	97.07	8.61	9.7%	3.51%
	DOUBLE	85.12	93.41	8.29	9.7%	3.51%
	3T FAMILY	90.13	98.90	8.77	9.7%	3.51%
	PTCHILD	60.08	65.93	5.85	9.7%	3.50%
	4T FAMILY	93.46	102.56	9.10	9.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	26.96	31.00	4.04	15.0%	3.51%
	2T FAMILY	71.44	82.15	10.71	15.0%	3.50%
	DOUBLE	68.75	79.05	10.30	15.0%	3.51%
	3T FAMILY	72.79	83.70	10.91	15.0%	3.50%
	PTCHILD	48.53	55.80	7.27	15.0%	3.51%
	4T FAMILY	75.49	86.80	11.31	15.0%	3.51%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	29.17	34.83	5.66	19.4%	3.54%
	2T FAMILY	77.30	92.30	15.00	19.4%	3.53%
	DOUBLE	74.38	88.82	14.44	19.4%	3.54%
	3T FAMILY	78.76	94.04	15.28	19.4%	3.53%
	PTCHILD	52.51	62.69	10.18	19.4%	3.53%
	4T FAMILY	81.68	97.52	15.84	19.4%	3.54%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.06	6.56	-0.50	-7.1%	3.63%
	2T FAMILY	18.71	17.38	-1.33	-7.1%	3.64%
	DOUBLE	18.00	16.73	-1.27	-7.1%	3.66%
	3T FAMILY	19.06	17.71	-1.35	-7.1%	3.63%
	PTCHILD	12.71	11.81	-0.90	-7.1%	3.69%
	4T FAMILY	19.77	18.37	-1.40	-7.1%	3.67%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	35.39	39.76	4.37	12.3%	3.51%
IHBC-RX-E-005	2T FAMILY	93.78	105.36	11.58	12.3%	3.51%
	DOUBLE	90.24	101.39	11.15	12.4%	3.51%
	3T FAMILY	95.55	107.35	11.80	12.3%	3.51%
	PTCHILD	63.70	71.57	7.87	12.4%	3.51%
	4T FAMILY	99.09	111.33	12.24	12.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	36.89	41.91	5.02	13.6%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	97.76	111.06	13.30	13.6%	3.50%
	DOUBLE	94.07	106.87	12.80	13.6%	3.51%
	3T FAMILY	99.60	113.16	13.56	13.6%	3.51%
	PTCHILD	66.40	75.44	9.04	13.6%	3.51%
	4T FAMILY	103.29	117.35	14.06	13.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.58	9.69	-0.89	-8.4%	3.42%
IHBC-RX-OPTE-004	2T FAMILY	28.04	25.68	-2.36	-8.4%	3.42%
	DOUBLE	26.98	24.71	-2.27	-8.4%	3.43%
	3T FAMILY	28.57	26.16	-2.41	-8.4%	3.40%
	PTCHILD	19.04	17.44	-1.60	-8.4%	3.38%
	4T FAMILY	29.62	27.13	-2.49	-8.4%	3.39%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	31.80	35.83	4.03	12.7%	3.52%
IHBC-RX-OPTE-005	2T FAMILY	84.27	94.95	10.68	12.7%	3.52%
	DOUBLE	81.09	91.37	10.28	12.7%	3.52%
	3T FAMILY	85.86	96.74	10.88	12.7%	3.52%
	PTCHILD	57.24	64.49	7.25	12.7%	3.52%
	4T FAMILY	89.04	100.32	11.28	12.7%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	44.66	47.91	3.25	7.3%	3.52%
IHBC-PE1000	2T FAMILY	118.35	126.96	8.61	7.3%	3.52%
	DOUBLE	113.88	122.17	8.29	7.3%	3.53%
	3T FAMILY	120.58	129.36	8.78	7.3%	3.52%
	PTCHILD	80.39	86.24	5.85	7.3%	3.53%
	4T FAMILY	125.05	134.15	9.10	7.3%	3.53%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	38.66	41.67	3.01	7.8%	3.53%
IHBC-PE1000	2T FAMILY	102.45	110.43	7.98	7.8%	3.53%
	DOUBLE	98.58	106.26	7.68	7.8%	3.53%
	3T FAMILY	104.38	112.51	8.13	7.8%	3.52%
	PTCHILD	69.59	75.01	5.42	7.8%	3.53%
	4T FAMILY	108.25	116.68	8.43	7.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.21	37.49	2.28	6.5%	3.48%
IHBC-PE1000	2T FAMILY	93.31	99.35	6.04	6.5%	3.48%
	DOUBLE	89.79	95.60	5.81	6.5%	3.47%
	3T FAMILY	95.07	101.22	6.15	6.5%	3.48%
	PTCHILD	63.38	67.48	4.10	6.5%	3.48%
	4T FAMILY	98.59	104.97	6.38	6.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Rx Riders - with $4,000/$8,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	35.12	39.91	4.79	13.6%	3.50%
	2T FAMILY	93.07	105.76	12.69	13.6%	3.50%
	DOUBLE	89.56	101.77	12.21	13.6%	3.50%
	3T FAMILY	94.82	107.76	12.94	13.6%	3.51%
	PTCHILD	63.22	71.84	8.62	13.6%	3.50%
	4T FAMILY	98.34	111.75	13.41	13.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	35.83	40.57	4.74	13.2%	3.49%
	2T FAMILY	94.95	107.51	12.56	13.2%	3.49%
	DOUBLE	91.37	103.45	12.08	13.2%	3.49%
	3T FAMILY	96.74	109.54	12.80	13.2%	3.50%
	PTCHILD	64.49	73.03	8.54	13.2%	3.50%
	4T FAMILY	100.32	113.60	13.28	13.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	28.18	32.28	4.10	14.5%	3.49%
	2T FAMILY	74.68	85.54	10.86	14.5%	3.50%
	DOUBLE	71.86	82.31	10.45	14.5%	3.50%
	3T FAMILY	76.09	87.16	11.07	14.5%	3.50%
	PTCHILD	50.72	58.10	7.38	14.6%	3.49%
	4T FAMILY	78.90	90.38	11.48	14.6%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	22.55	27.25	4.70	20.8%	3.49%
	2T FAMILY	59.76	72.21	12.45	20.8%	3.50%
	DOUBLE	57.50	69.49	11.99	20.9%	3.50%
	3T FAMILY	60.89	73.58	12.69	20.8%	3.50%
	PTCHILD	40.59	49.05	8.46	20.8%	3.50%
	4T FAMILY	63.14	76.30	13.16	20.8%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	24.41	30.67	6.26	25.6%	3.51%
	2T FAMILY	64.69	81.28	16.59	25.6%	3.52%
	DOUBLE	62.25	78.21	15.96	25.6%	3.51%
	3T FAMILY	65.91	82.81	16.90	25.6%	3.51%
	PTCHILD	43.94	55.21	11.27	25.6%	3.53%
	4T FAMILY	68.35	85.88	17.53	25.6%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.01	5.33	-0.68	-11.3%	3.50%
	2T FAMILY	15.93	14.12	-1.81	-11.4%	3.44%
	DOUBLE	15.33	13.59	-1.74	-11.4%	3.50%
	3T FAMILY	16.23	14.39	-1.84	-11.3%	3.45%
	PTCHILD	10.82	9.59	-1.23	-11.4%	3.45%
	4T FAMILY	16.83	14.92	-1.91	-11.3%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	31.03	35.13	4.10	13.2%	3.48%
IHBC-RX-E-005	2T FAMILY	82.23	93.09	10.86	13.2%	3.47%
	DOUBLE	79.13	89.58	10.45	13.2%	3.48%
	3T FAMILY	83.78	94.85	11.07	13.2%	3.47%
	PTCHILD	55.85	63.23	7.38	13.2%	3.47%
	4T FAMILY	86.88	98.36	11.48	13.2%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	32.44	37.12	4.68	14.4%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	85.97	98.37	12.40	14.4%	3.48%
	DOUBLE	82.72	94.66	11.94	14.4%	3.49%
	3T FAMILY	87.59	100.22	12.63	14.4%	3.48%
	PTCHILD	58.39	66.82	8.43	14.4%	3.48%
	4T FAMILY	90.83	103.94	13.11	14.4%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.07	8.01	-1.06	-11.7%	3.35%
IHBC-RX-OPTE-004	2T FAMILY	24.04	21.23	-2.81	-11.7%	3.36%
	DOUBLE	23.13	20.43	-2.70	-11.7%	3.39%
	3T FAMILY	24.49	21.63	-2.86	-11.7%	3.34%
	PTCHILD	16.33	14.42	-1.91	-11.7%	3.37%
	4T FAMILY	25.40	22.43	-2.97	-11.7%	3.36%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	27.80	31.60	3.80	13.7%	3.54%
IHBC-RX-OPTE-005	2T FAMILY	73.67	83.74	10.07	13.7%	3.54%
	DOUBLE	70.89	80.58	9.69	13.7%	3.53%
	3T FAMILY	75.06	85.32	10.26	13.7%	3.54%
	PTCHILD	50.04	56.88	6.84	13.7%	3.53%
	4T FAMILY	77.84	88.48	10.64	13.7%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.47	42.63	3.16	8.0%	3.55%
IHBC-PE1000	2T FAMILY	104.60	112.97	8.37	8.0%	3.55%
	DOUBLE	100.65	108.71	8.06	8.0%	3.55%
	3T FAMILY	106.57	115.10	8.53	8.0%	3.54%
	PTCHILD	71.05	76.73	5.68	8.0%	3.54%
	4T FAMILY	110.52	119.36	8.84	8.0%	3.54%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	33.98	36.84	2.86	8.4%	3.51%
IHBC-PE1000	2T FAMILY	90.05	97.63	7.58	8.4%	3.52%
	DOUBLE	86.65	93.94	7.29	8.4%	3.52%
	3T FAMILY	91.75	99.47	7.72	8.4%	3.52%
	PTCHILD	61.16	66.31	5.15	8.4%	3.51%
	4T FAMILY	95.14	103.15	8.01	8.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	30.85	33.07	2.22	7.2%	3.51%
IHBC-PE1000	2T FAMILY	81.75	87.64	5.89	7.2%	3.51%
	DOUBLE	78.67	84.33	5.66	7.2%	3.51%
	3T FAMILY	83.30	89.29	5.99	7.2%	3.50%
	PTCHILD	55.53	59.53	4.00	7.2%	3.51%
	4T FAMILY	86.38	92.60	6.22	7.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Rx Riders - with $5,000/$10,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	30.96	35.96	5.00	16.1%	3.48%
	2T FAMILY	82.04	95.29	13.25	16.2%	3.47%
	DOUBLE	78.95	91.70	12.75	16.1%	3.49%
	3T FAMILY	83.59	97.09	13.50	16.2%	3.47%
	PTCHILD	55.73	64.73	9.00	16.1%	3.49%
	4T FAMILY	86.69	100.69	14.00	16.1%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	31.97	36.63	4.66	14.6%	3.50%
	2T FAMILY	84.72	97.07	12.35	14.6%	3.51%
	DOUBLE	81.52	93.41	11.89	14.6%	3.51%
	3T FAMILY	86.32	98.90	12.58	14.6%	3.51%
	PTCHILD	57.55	65.93	8.38	14.6%	3.50%
	4T FAMILY	89.52	102.56	13.04	14.6%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	24.34	29.00	4.66	19.1%	3.53%
	2T FAMILY	64.50	76.85	12.35	19.1%	3.53%
	DOUBLE	62.07	73.95	11.88	19.1%	3.53%
	3T FAMILY	65.72	78.30	12.58	19.1%	3.53%
	PTCHILD	43.81	52.20	8.39	19.2%	3.53%
	4T FAMILY	68.15	81.20	13.05	19.1%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	19.38	24.32	4.94	25.5%	3.45%
	2T FAMILY	51.36	64.45	13.09	25.5%	3.45%
	DOUBLE	49.42	62.02	12.60	25.5%	3.45%
	3T FAMILY	52.33	65.66	13.33	25.5%	3.43%
	PTCHILD	34.88	43.78	8.90	25.5%	3.45%
	4T FAMILY	54.26	68.10	13.84	25.5%	3.45%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	21.05	27.48	6.43	30.5%	3.50%
	2T FAMILY	55.78	72.82	17.04	30.5%	3.50%
	DOUBLE	53.68	70.07	16.39	30.5%	3.50%
	3T FAMILY	56.84	74.20	17.36	30.5%	3.50%
	PTCHILD	37.89	49.46	11.57	30.5%	3.49%
	4T FAMILY	58.94	76.94	18.00	30.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.23	4.37	-0.86	-16.4%	3.31%
	2T FAMILY	13.86	11.58	-2.28	-16.5%	3.30%
	DOUBLE	13.34	11.14	-2.20	-16.5%	3.24%
	3T FAMILY	14.12	11.80	-2.32	-16.4%	3.33%
	PTCHILD	9.41	7.87	-1.54	-16.4%	3.42%
	4T FAMILY	14.64	12.24	-2.40	-16.4%	3.38%
	Total	13.86	11.58	-2.28	-16.5%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	27.10	31.60	4.50	16.6%	3.54%
IHBC-RX-E-005	2T FAMILY	71.82	83.74	11.92	16.6%	3.54%
	DOUBLE	69.11	80.58	11.47	16.6%	3.53%
	3T FAMILY	73.17	85.32	12.15	16.6%	3.54%
	PTCHILD	48.78	56.88	8.10	16.6%	3.53%
	4T FAMILY	75.88	88.48	12.60	16.6%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	28.64	33.37	4.73	16.5%	3.47%
IHBC-RX-OPTE-003	2T FAMILY	75.90	88.43	12.53	16.5%	3.48%
	DOUBLE	73.03	85.09	12.06	16.5%	3.47%
	3T FAMILY	77.33	90.10	12.77	16.5%	3.47%
	PTCHILD	51.55	60.07	8.52	16.5%	3.48%
	4T FAMILY	80.19	93.44	13.25	16.5%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	7.92	6.67	-1.25	-15.8%	3.57%
IHBC-RX-OPTE-004	2T FAMILY	20.99	17.68	-3.31	-15.8%	3.57%
	DOUBLE	20.20	17.01	-3.19	-15.8%	3.59%
	3T FAMILY	21.38	18.01	-3.37	-15.8%	3.57%
	PTCHILD	14.26	12.01	-2.25	-15.8%	3.62%
	4T FAMILY	22.18	18.68	-3.50	-15.8%	3.61%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	24.20	28.36	4.16	17.2%	3.47%
IHBC-RX-OPTE-005	2T FAMILY	64.13	75.15	11.02	17.2%	3.46%
	DOUBLE	61.71	72.32	10.61	17.2%	3.46%
	3T FAMILY	65.34	76.57	11.23	17.2%	3.46%
	PTCHILD	43.56	51.05	7.49	17.2%	3.47%
	4T FAMILY	67.76	79.41	11.65	17.2%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.42	38.48	3.06	8.6%	3.52%
IHBC-PE1000	2T FAMILY	93.86	101.97	8.11	8.6%	3.52%
	DOUBLE	90.32	98.12	7.80	8.6%	3.52%
	3T FAMILY	95.63	103.90	8.27	8.6%	3.53%
	PTCHILD	63.76	69.26	5.50	8.6%	3.51%
	4T FAMILY	99.18	107.74	8.56	8.6%	3.52%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	30.34	33.12	2.78	9.2%	3.50%
IHBC-PE1000	2T FAMILY	80.40	87.77	7.37	9.2%	3.50%
	DOUBLE	77.37	84.46	7.09	9.2%	3.50%
	3T FAMILY	81.92	89.42	7.50	9.2%	3.50%
	PTCHILD	54.61	59.62	5.01	9.2%	3.51%
	4T FAMILY	84.95	92.74	7.79	9.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	27.54	29.69	2.15	7.8%	3.49%
IHBC-PE1000	2T FAMILY	72.98	78.68	5.70	7.8%	3.49%
	DOUBLE	70.23	75.71	5.48	7.8%	3.49%
	3T FAMILY	74.36	80.16	5.80	7.8%	3.49%
	PTCHILD	49.57	53.44	3.87	7.8%	3.49%
	4T FAMILY	77.11	83.13	6.02	7.8%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**13.86**	**11.58**	**-2.28**	**-16.5%**	

Rx Riders - non-HSA Qualified - with Any Deductible Option

$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	71.01	75.81	4.80	6.8%	3.49%
	2T FAMILY	188.18	200.90	12.72	6.8%	3.50%
	DOUBLE	181.08	193.32	12.24	6.8%	3.50%
	3T FAMILY	191.73	204.69	12.96	6.8%	3.49%
	PTCHILD	127.82	136.46	8.64	6.8%	3.50%
	4T FAMILY	198.83	212.27	13.44	6.8%	3.50%
	Total	99.79	106.53	6.75	6.8%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	71.87	76.56	4.69	6.5%	3.50%
	2T FAMILY	190.46	202.88	12.42	6.5%	3.50%
	DOUBLE	183.27	195.23	11.96	6.5%	3.50%
	3T FAMILY	194.05	206.71	12.66	6.5%	3.50%
	PTCHILD	129.37	137.81	8.44	6.5%	3.50%
	4T FAMILY	201.24	214.37	13.13	6.5%	3.50%
	Total	125.77	133.98	8.20	6.5%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	64.02	63.85	-0.17	-0.3%	3.50%
	2T FAMILY	169.65	169.20	-0.45	-0.3%	3.50%
	DOUBLE	163.25	162.82	-0.43	-0.3%	3.50%
	3T FAMILY	172.85	172.40	-0.45	-0.3%	3.51%
	PTCHILD	115.24	114.93	-0.31	-0.3%	3.50%
	4T FAMILY	179.26	178.78	-0.48	-0.3%	3.50%
	Total	96.85	96.59	-0.26	-0.3%	
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	55.62	55.71	0.09	0.2%	3.49%
	2T FAMILY	147.39	147.63	0.24	0.2%	3.49%
	DOUBLE	141.83	142.06	0.23	0.2%	3.49%
	3T FAMILY	150.17	150.42	0.25	0.2%	3.50%
	PTCHILD	100.12	100.28	0.16	0.2%	3.50%
	4T FAMILY	155.74	155.99	0.25	0.2%	3.50%
	Total	80.26	80.40	0.13	0.2%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	56.55	61.32	4.77	8.4%	3.51%
	2T FAMILY	149.86	162.50	12.64	8.4%	3.51%
	DOUBLE	144.20	156.37	12.17	8.4%	3.52%
	3T FAMILY	152.69	165.56	12.87	8.4%	3.51%
	PTCHILD	101.79	110.38	8.59	8.4%	3.52%
	4T FAMILY	158.34	171.70	13.36	8.4%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	18.56	20.67	2.11	11.4%	3.51%
	2T FAMILY	49.18	54.78	5.60	11.4%	3.51%
	DOUBLE	47.33	52.71	5.38	11.4%	3.52%
	3T FAMILY	50.11	55.81	5.70	11.4%	3.51%
	PTCHILD	33.41	37.21	3.80	11.4%	3.50%
	4T FAMILY	51.97	57.88	5.91	11.4%	3.51%
	Total	33.87	37.73	3.86	11.4%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	64.39	68.44	4.05	6.3%	3.49%
IHBC-RX-E-005	2T FAMILY	170.63	181.37	10.74	6.3%	3.50%
	DOUBLE	164.19	174.52	10.33	6.3%	3.49%
	3T FAMILY	173.85	184.79	10.94	6.3%	3.49%
	PTCHILD	115.90	123.19	7.29	6.3%	3.49%
	4T FAMILY	180.29	191.63	11.34	6.3%	3.49%
	Total	111.14	118.13	6.99	6.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	66.48	71.61	5.13	7.7%	3.50%
IHBC-RX-OPTE-003	2T FAMILY	176.17	189.77	13.60	7.7%	3.50%
	DOUBLE	169.52	182.61	13.09	7.7%	3.50%
	3T FAMILY	179.50	193.35	13.85	7.7%	3.50%
	PTCHILD	119.66	128.90	9.24	7.7%	3.50%
	4T FAMILY	186.14	200.51	14.37	7.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	25.49	28.21	2.72	10.7%	3.52%
IHBC-RX-OPTE-004	2T FAMILY	67.55	74.76	7.21	10.7%	3.53%
	DOUBLE	65.00	71.94	6.94	10.7%	3.53%
	3T FAMILY	68.82	76.17	7.35	10.7%	3.52%
	PTCHILD	45.88	50.78	4.90	10.7%	3.53%
	4T FAMILY	71.37	78.99	7.62	10.7%	3.53%
	Total	46.52	51.49	4.97	10.7%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	58.48	62.48	4.00	6.8%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	154.97	165.57	10.60	6.8%	3.51%
	DOUBLE	149.12	159.32	10.20	6.8%	3.51%
	3T FAMILY	157.90	168.70	10.80	6.8%	3.52%
	PTCHILD	105.26	112.46	7.20	6.8%	3.51%
	4T FAMILY	163.74	174.94	11.20	6.8%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	78.37	80.23	1.86	2.4%	3.50%
IHBC-PE1000	2T FAMILY	207.68	212.61	4.93	2.4%	3.50%
	DOUBLE	199.84	204.59	4.75	2.4%	3.50%
	3T FAMILY	211.60	216.62	5.02	2.4%	3.50%
	PTCHILD	141.07	144.41	3.34	2.4%	3.49%
	4T FAMILY	219.44	224.64	5.20	2.4%	3.49%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	69.79	71.67	1.88	2.7%	3.49%
IHBC-PE1000	2T FAMILY	184.94	189.93	4.99	2.7%	3.50%
	DOUBLE	177.96	182.76	4.80	2.7%	3.49%
	3T FAMILY	188.43	193.51	5.08	2.7%	3.49%
	PTCHILD	125.62	129.01	3.39	2.7%	3.50%
	4T FAMILY	195.41	200.68	5.27	2.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	64.26	65.24	0.98	1.5%	3.49%
IHBC-PE1000	2T FAMILY	170.29	172.89	2.60	1.5%	3.49%
	DOUBLE	163.86	166.36	2.50	1.5%	3.49%
	3T FAMILY	173.50	176.15	2.65	1.5%	3.49%
	PTCHILD	115.67	117.43	1.76	1.5%	3.49%
	4T FAMILY	179.93	182.67	2.74	1.5%	3.49%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**105.10**	**110.07**	**4.98**	**4.7%**	

Additional Rx Riders - With Any Deductible Option - HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.21	0.21	0.00	0.0%	0.00%
	2T FAMILY	0.56	0.56	0.00	0.0%	0.00%
	DOUBLE	0.54	0.54	0.00	0.0%	0.00%
	3T FAMILY	0.57	0.57	0.00	0.0%	0.00%
	PTCHILD	0.38	0.38	0.00	0.0%	0.00%
	4T FAMILY	0.59	0.59	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.27	0.28	0.01	3.7%	0.00%
	2T FAMILY	0.72	0.74	0.02	2.8%	0.00%
	DOUBLE	0.69	0.71	0.02	2.9%	0.00%
	3T FAMILY	0.73	0.76	0.03	4.1%	0.00%
	PTCHILD	0.49	0.50	0.01	2.0%	0.00%
	4T FAMILY	0.76	0.78	0.02	2.6%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.33	0.35	0.02	6.1%	6.06%
	2T FAMILY	0.87	0.93	0.06	6.9%	6.90%
	DOUBLE	0.84	0.89	0.05	6.0%	5.95%
	3T FAMILY	0.89	0.95	0.06	6.7%	6.74%
	PTCHILD	0.59	0.63	0.04	6.8%	6.78%
	4T FAMILY	0.92	0.98	0.06	6.5%	6.52%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.42	0.45	0.03	7.1%	2.27%
	2T FAMILY	1.11	1.19	0.08	7.2%	1.71%
	DOUBLE	1.07	1.15	0.08	7.5%	2.68%
	3T FAMILY	1.13	1.22	0.09	8.0%	2.52%
	PTCHILD	0.76	0.81	0.05	6.6%	2.53%
	4T FAMILY	1.18	1.26	0.08	6.8%	2.44%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.52	0.59	0.07	13.5%	5.36%
	2T FAMILY	1.38	1.56	0.18	13.0%	5.41%
	DOUBLE	1.33	1.50	0.17	12.8%	4.90%
	3T FAMILY	1.40	1.59	0.19	13.6%	5.30%
	PTCHILD	0.94	1.06	0.12	12.8%	4.95%
	4T FAMILY	1.46	1.65	0.19	13.0%	5.10%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.64	0.75	0.11	17.2%	4.17%
	2T FAMILY	1.70	1.99	0.29	17.1%	4.19%
	DOUBLE	1.63	1.91	0.28	17.2%	3.80%
	3T FAMILY	1.73	2.03	0.30	17.3%	4.64%
	PTCHILD	1.15	1.35	0.20	17.4%	3.85%
	4T FAMILY	1.79	2.10	0.31	17.3%	3.96%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.90	-1.65	0.25	-13.2%	3.12%
	2T FAMILY	-5.04	-4.37	0.67	-13.3%	3.07%
	DOUBLE	-4.85	-4.21	0.64	-13.2%	3.19%
	3T FAMILY	-5.13	-4.46	0.67	-13.1%	3.24%
	PTCHILD	-3.42	-2.97	0.45	-13.2%	3.13%
	4T FAMILY	-5.32	-4.62	0.70	-13.2%	3.13%
	Total	-3.42	-2.97	0.45	-13.1%	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.90	1.65	-0.25	-13.2%	3.12%
	2T FAMILY	5.04	4.37	-0.67	-13.3%	3.07%
	DOUBLE	4.85	4.21	-0.64	-13.2%	3.19%
	3T FAMILY	5.13	4.46	-0.67	-13.1%	3.24%
	PTCHILD	3.42	2.97	-0.45	-13.2%	3.13%
	4T FAMILY	5.32	4.62	-0.70	-13.2%	3.13%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**-3.42**	**-2.97**	**0.45**	**-13.1%**	

Additional Rx Riders - With Any Deductible Option - Non HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.31	0.35	0.04	12.9%	6.06%
	2T FAMILY	0.82	0.93	0.11	13.4%	6.90%
	DOUBLE	0.79	0.89	0.10	12.7%	5.95%
	3T FAMILY	0.84	0.95	0.11	13.1%	6.74%
	PTCHILD	0.56	0.63	0.07	12.5%	6.78%
	4T FAMILY	0.87	0.98	0.11	12.6%	6.52%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.41	0.43	0.02	4.9%	4.88%
	2T FAMILY	1.09	1.14	0.05	4.6%	4.59%
	DOUBLE	1.05	1.10	0.05	4.8%	4.76%
	3T FAMILY	1.11	1.16	0.05	4.5%	4.50%
	PTCHILD	0.74	0.77	0.03	4.1%	4.05%
	4T FAMILY	1.15	1.20	0.05	4.3%	4.35%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.50	0.53	0.03	6.0%	3.92%
	2T FAMILY	1.33	1.40	0.07	5.3%	3.70%
	DOUBLE	1.28	1.35	0.07	5.5%	3.85%
	3T FAMILY	1.35	1.43	0.08	5.9%	3.62%
	PTCHILD	0.90	0.95	0.05	5.6%	3.26%
	4T FAMILY	1.40	1.48	0.08	5.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.66	0.69	0.03	4.5%	1.47%
	2T FAMILY	1.75	1.83	0.08	4.6%	1.67%
	DOUBLE	1.68	1.76	0.08	4.8%	1.73%
	3T FAMILY	1.78	1.86	0.08	4.5%	1.09%
	PTCHILD	1.19	1.24	0.05	4.2%	1.64%
	4T FAMILY	1.85	1.93	0.08	4.3%	1.58%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.88	0.93	0.05	5.7%	4.49%
	2T FAMILY	2.33	2.46	0.13	5.6%	4.24%
	DOUBLE	2.24	2.37	0.13	5.8%	4.41%
	3T FAMILY	2.38	2.51	0.13	5.5%	4.58%
	PTCHILD	1.58	1.67	0.09	5.7%	4.38%
	4T FAMILY	2.46	2.60	0.14	5.7%	4.42%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.16	1.19	0.03	2.6%	3.48%
	2T FAMILY	3.07	3.15	0.08	2.6%	3.28%
	DOUBLE	2.96	3.03	0.07	2.4%	3.41%
	3T FAMILY	3.13	3.21	0.08	2.6%	3.22%
	PTCHILD	2.09	2.14	0.05	2.4%	3.38%
	4T FAMILY	3.25	3.33	0.08	2.5%	3.42%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.17	-2.76	0.41	-12.9%	3.37%
	2T FAMILY	-8.40	-7.31	1.09	-13.0%	3.25%
	DOUBLE	-8.08	-7.04	1.04	-12.9%	3.38%
	3T FAMILY	-8.56	-7.45	1.11	-13.0%	3.33%
	PTCHILD	-5.71	-4.97	0.74	-13.0%	3.33%
	4T FAMILY	-8.88	-7.73	1.15	-13.0%	3.34%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.17	2.76	-0.41	-12.9%	3.37%
	2T FAMILY	8.40	7.31	-1.09	-13.0%	3.25%
	DOUBLE	8.08	7.04	-1.04	-12.9%	3.38%
	3T FAMILY	8.56	7.45	-1.11	-13.0%	3.33%
	PTCHILD	5.71	4.97	-0.74	-13.0%	3.33%
	4T FAMILY	8.88	7.73	-1.15	-13.0%	3.34%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	
Small - Rx Grand Total		**83.13**	**89.45**	**6.32**	**7.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.23	1.20	-0.03	-2.4%	2.56%
	2T FAMILY	3.26	3.18	-0.08	-2.5%	2.58%
	DOUBLE	3.14	3.06	-0.08	-2.5%	2.68%
	3T FAMILY	3.32	3.24	-0.08	-2.4%	2.53%
	PTCHILD	2.21	2.16	-0.05	-2.3%	2.37%
	4T FAMILY	3.44	3.36	-0.08	-2.3%	2.44%
	Total	2.11	2.06	-0.05	-2.5%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.94	0.93	-0.01	-1.1%	3.33%
	2T FAMILY	2.49	2.46	-0.03	-1.2%	2.93%
	DOUBLE	2.40	2.37	-0.03	-1.2%	3.04%
	3T FAMILY	2.54	2.51	-0.03	-1.2%	3.29%
	PTCHILD	1.69	1.67	-0.02	-1.2%	3.09%
	4T FAMILY	2.63	2.60	-0.03	-1.1%	3.17%
	Total	1.46	1.44	-0.02	-1.1%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.70	0.70	0.00	0.0%	4.48%
	2T FAMILY	1.86	1.86	0.00	0.0%	4.49%
	DOUBLE	1.79	1.79	0.00	0.0%	4.68%
	3T FAMILY	1.89	1.89	0.00	0.0%	4.42%
	PTCHILD	1.26	1.26	0.00	0.0%	4.13%
	4T FAMILY	1.96	1.96	0.00	0.0%	4.26%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.47	0.47	0.00	0.0%	2.17%
	2T FAMILY	1.25	1.25	0.00	0.0%	2.46%
	DOUBLE	1.20	1.20	0.00	0.0%	2.56%
	3T FAMILY	1.27	1.27	0.00	0.0%	2.42%
	PTCHILD	0.85	0.85	0.00	0.0%	2.41%
	4T FAMILY	1.32	1.32	0.00	0.0%	2.33%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.13	1.12	-0.01	-0.9%	3.70%
	2T FAMILY	2.99	2.97	-0.02	-0.7%	3.85%
	DOUBLE	2.88	2.86	-0.02	-0.7%	4.00%
	3T FAMILY	3.05	3.02	-0.03	-1.0%	3.42%
	PTCHILD	2.03	2.02	-0.01	-0.5%	4.12%
	4T FAMILY	3.16	3.14	-0.02	-0.6%	3.97%
	Total	2.00	1.99	-0.01	-0.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.86	0.89	0.03	3.5%	3.49%
	2T FAMILY	2.28	2.36	0.08	3.5%	3.51%
	DOUBLE	2.19	2.27	0.08	3.7%	3.65%
	3T FAMILY	2.32	2.40	0.08	3.4%	3.45%
	PTCHILD	1.55	1.60	0.05	3.2%	3.23%
	4T FAMILY	2.41	2.49	0.08	3.3%	3.32%
	Total	1.81	1.87	0.06	3.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.64	0.69	0.05	7.8%	4.55%
	2T FAMILY	1.70	1.83	0.13	7.6%	4.57%
	DOUBLE	1.63	1.76	0.13	8.0%	4.76%
	3T FAMILY	1.73	1.86	0.13	7.5%	4.49%
	PTCHILD	1.15	1.24	0.09	7.8%	4.20%
	4T FAMILY	1.79	1.93	0.14	7.8%	4.32%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.43	0.46	0.03	7.0%	4.55%
	2T FAMILY	1.14	1.22	0.08	7.0%	4.27%
	DOUBLE	1.10	1.17	0.07	6.4%	4.46%
	3T FAMILY	1.16	1.24	0.08	6.9%	4.20%
	PTCHILD	0.77	0.83	0.06	7.8%	5.06%
	4T FAMILY	1.20	1.29	0.09	7.5%	4.88%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.30	-1.11	0.19	-14.6%	3.74%
	2T FAMILY	-3.45	-2.94	0.51	-14.8%	3.52%
	DOUBLE	-3.32	-2.83	0.49	-14.8%	3.66%
	3T FAMILY	-3.51	-3.00	0.51	-14.5%	3.81%
	PTCHILD	-2.34	-2.00	0.34	-14.5%	3.63%
	4T FAMILY	-3.64	-3.11	0.53	-14.6%	3.67%
	Total	-2.24	-1.91	0.33	-14.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.06	-0.81	0.25	-23.6%	1.25%
	2T FAMILY	-2.81	-2.15	0.66	-23.5%	1.42%
	DOUBLE	-2.70	-2.07	0.63	-23.3%	1.47%
	3T FAMILY	-2.86	-2.19	0.67	-23.4%	1.39%
	PTCHILD	-1.91	-1.46	0.45	-23.6%	1.39%
	4T FAMILY	-2.97	-2.27	0.70	-23.6%	1.34%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.82	-0.67	0.15	-18.3%	3.08%
	2T FAMILY	-2.17	-1.78	0.39	-18.0%	3.49%
	DOUBLE	-2.09	-1.71	0.38	-18.2%	3.01%
	3T FAMILY	-2.21	-1.81	0.40	-18.1%	2.84%
	PTCHILD	-1.48	-1.21	0.27	-18.2%	3.42%
	4T FAMILY	-2.30	-1.88	0.42	-18.3%	3.30%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.41	-0.54	-0.13	31.7%	1.89%
	2T FAMILY	-1.09	-1.43	-0.34	31.2%	2.14%
	DOUBLE	-1.05	-1.38	-0.33	31.4%	2.22%
	3T FAMILY	-1.11	-1.46	-0.35	31.5%	2.10%
	PTCHILD	-0.74	-0.97	-0.23	31.1%	2.11%
	4T FAMILY	-1.15	-1.51	-0.36	31.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.16	-0.27	-0.11	68.8%	0.00%
	2T FAMILY	-0.42	-0.72	-0.30	71.4%	0.00%
	DOUBLE	-0.41	-0.69	-0.28	68.3%	0.00%
	3T FAMILY	-0.43	-0.73	-0.30	69.8%	0.00%
	PTCHILD	-0.29	-0.49	-0.20	69.0%	0.00%
	4T FAMILY	-0.45	-0.76	-0.31	68.9%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.14	6.88	-1.26	-15.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.11	0.08	266.7%	0.00%
	2T FAMILY	0.08	0.29	0.21	262.5%	0.00%
	DOUBLE	0.08	0.28	0.20	250.0%	0.00%
	3T FAMILY	0.08	0.30	0.22	275.0%	0.00%
	PTCHILD	0.05	0.20	0.15	300.0%	0.00%
	4T FAMILY	0.08	0.31	0.23	287.5%	0.00%
	Total	0.06	0.20	0.15	263.6%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.64	0.50	-0.14	-21.9%	2.04%
	2T FAMILY	1.70	1.33	-0.37	-21.8%	2.31%
	DOUBLE	1.63	1.28	-0.35	-21.5%	2.40%
	3T FAMILY	1.73	1.35	-0.38	-22.0%	2.27%
	PTCHILD	1.15	0.90	-0.25	-21.7%	2.27%
	4T FAMILY	1.79	1.40	-0.39	-21.8%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.54	0.39	-0.15	-27.8%	2.63%
	2T FAMILY	1.43	1.03	-0.40	-28.0%	1.98%
	DOUBLE	1.38	0.99	-0.39	-28.3%	2.06%
	3T FAMILY	1.46	1.05	-0.41	-28.1%	1.94%
	PTCHILD	0.97	0.70	-0.27	-27.8%	2.94%
	4T FAMILY	1.51	1.09	-0.42	-27.8%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.43	0.27	-0.16	-37.2%	0.00%
	2T FAMILY	1.14	0.72	-0.42	-36.8%	0.00%
	DOUBLE	1.10	0.69	-0.41	-37.3%	0.00%
	3T FAMILY	1.16	0.73	-0.43	-37.1%	0.00%
	PTCHILD	0.77	0.49	-0.28	-36.4%	0.00%
	4T FAMILY	1.20	0.76	-0.44	-36.7%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.27	0.20	-0.07	-25.9%	5.26%
	2T FAMILY	0.72	0.53	-0.19	-26.4%	6.00%
	DOUBLE	0.69	0.51	-0.18	-26.1%	6.25%
	3T FAMILY	0.73	0.54	-0.19	-26.0%	5.88%
	PTCHILD	0.49	0.36	-0.13	-26.5%	5.88%
	4T FAMILY	0.76	0.56	-0.20	-26.3%	5.66%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.11	0.05	83.3%	0.00%
	2T FAMILY	0.16	0.29	0.13	81.3%	0.00%
	DOUBLE	0.15	0.28	0.13	86.7%	0.00%
	3T FAMILY	0.16	0.30	0.14	87.5%	0.00%
	PTCHILD	0.11	0.20	0.09	81.8%	0.00%
	4T FAMILY	0.17	0.31	0.14	82.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.87	0.76	-0.11	-12.6%	2.70%
	2T FAMILY	2.31	2.01	-0.30	-13.0%	2.55%
	DOUBLE	2.22	1.94	-0.28	-12.6%	2.65%
	3T FAMILY	2.35	2.05	-0.30	-12.8%	2.50%
	PTCHILD	1.57	1.37	-0.20	-12.7%	3.01%
	4T FAMILY	2.44	2.13	-0.31	-12.7%	2.90%
	Total	1.73	1.51	-0.22	-12.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.72	0.61	-0.11	-15.3%	5.17%
	2T FAMILY	1.91	1.62	-0.29	-15.2%	5.19%
	DOUBLE	1.84	1.56	-0.28	-15.2%	5.41%
	3T FAMILY	1.94	1.65	-0.29	-14.9%	5.10%
	PTCHILD	1.30	1.10	-0.20	-15.4%	5.77%
	4T FAMILY	2.02	1.71	-0.31	-15.3%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.56	0.49	-0.07	-12.5%	4.26%
	2T FAMILY	1.48	1.30	-0.18	-12.2%	4.00%
	DOUBLE	1.43	1.25	-0.18	-12.6%	4.17%
	3T FAMILY	1.51	1.32	-0.19	-12.6%	3.94%
	PTCHILD	1.01	0.88	-0.13	-12.9%	3.53%
	4T FAMILY	1.57	1.37	-0.20	-12.7%	3.79%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.30	0.32	0.02	6.7%	0.00%
	2T FAMILY	0.80	0.85	0.05	6.2%	0.00%
	DOUBLE	0.77	0.82	0.05	6.5%	0.00%
	3T FAMILY	0.81	0.86	0.05	6.2%	0.00%
	PTCHILD	0.54	0.58	0.04	7.4%	0.00%
	4T FAMILY	0.84	0.90	0.06	7.1%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.20	0.12	150.0%	5.26%
	2T FAMILY	0.21	0.53	0.32	152.4%	6.00%
	DOUBLE	0.20	0.51	0.31	155.0%	6.25%
	3T FAMILY	0.22	0.54	0.32	145.5%	5.88%
	PTCHILD	0.14	0.36	0.22	157.1%	5.88%
	4T FAMILY	0.22	0.56	0.34	154.5%	5.66%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.04	0.93	-0.11	-10.6%	3.33%
	2T FAMILY	2.76	2.46	-0.30	-10.9%	2.93%
	DOUBLE	2.65	2.37	-0.28	-10.6%	3.04%
	3T FAMILY	2.81	2.51	-0.30	-10.7%	3.29%
	PTCHILD	1.87	1.67	-0.20	-10.7%	3.09%
	4T FAMILY	2.91	2.60	-0.31	-10.7%	3.17%
	Total	2.76	2.46	-0.30	-10.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.86	0.73	-0.13	-15.1%	2.82%
	2T FAMILY	2.28	1.93	-0.35	-15.4%	2.66%
	DOUBLE	2.19	1.86	-0.33	-15.1%	2.76%
	3T FAMILY	2.32	1.97	-0.35	-15.1%	2.60%
	PTCHILD	1.55	1.31	-0.24	-15.5%	2.34%
	4T FAMILY	2.41	2.04	-0.37	-15.4%	2.51%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.65	0.61	-0.04	-6.2%	5.17%
	2T FAMILY	1.72	1.62	-0.10	-5.8%	5.19%
	DOUBLE	1.66	1.56	-0.10	-6.0%	5.41%
	3T FAMILY	1.76	1.65	-0.11	-6.3%	5.10%
	PTCHILD	1.17	1.10	-0.07	-6.0%	5.77%
	4T FAMILY	1.82	1.71	-0.11	-6.0%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.32	0.49	0.17	53.1%	4.26%
	2T FAMILY	0.85	1.30	0.45	52.9%	4.00%
	DOUBLE	0.82	1.25	0.43	52.4%	4.17%
	3T FAMILY	0.86	1.32	0.46	53.5%	3.94%
	PTCHILD	0.58	0.88	0.30	51.7%	3.53%
	4T FAMILY	0.90	1.37	0.47	52.2%	3.79%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.24	0.14	140.0%	0.00%
	2T FAMILY	0.27	0.64	0.37	137.0%	0.00%
	DOUBLE	0.26	0.61	0.35	134.6%	0.00%
	3T FAMILY	0.27	0.65	0.38	140.7%	0.00%
	PTCHILD	0.18	0.43	0.25	138.9%	0.00%
	4T FAMILY	0.28	0.67	0.39	139.3%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.09	1.04	-0.05	-4.6%	2.97%
	2T FAMILY	2.89	2.76	-0.13	-4.5%	2.99%
	DOUBLE	2.78	2.65	-0.13	-4.7%	2.71%
	3T FAMILY	2.94	2.81	-0.13	-4.4%	2.93%
	PTCHILD	1.96	1.87	-0.09	-4.6%	2.75%
	4T FAMILY	3.05	2.91	-0.14	-4.6%	2.83%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.39	0.42	0.03	7.7%	5.00%
	2T FAMILY	1.03	1.11	0.08	7.8%	4.72%
	DOUBLE	0.99	1.07	0.08	8.1%	4.90%
	3T FAMILY	1.05	1.13	0.08	7.6%	4.63%
	PTCHILD	0.70	0.76	0.06	8.6%	5.56%
	4T FAMILY	1.09	1.18	0.09	8.3%	5.36%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.89	0.76	-0.13	-14.6%	2.70%
	2T FAMILY	2.36	2.01	-0.35	-14.8%	2.55%
	DOUBLE	2.27	1.94	-0.33	-14.5%	2.65%
	3T FAMILY	2.40	2.05	-0.35	-14.6%	2.50%
	PTCHILD	1.60	1.37	-0.23	-14.4%	3.01%
	4T FAMILY	2.49	2.13	-0.36	-14.5%	2.90%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.37	0.32	-0.05	-13.5%	0.00%
	2T FAMILY	0.98	0.85	-0.13	-13.3%	0.00%
	DOUBLE	0.94	0.82	-0.12	-12.8%	0.00%
	3T FAMILY	1.00	0.86	-0.14	-14.0%	0.00%
	PTCHILD	0.67	0.58	-0.09	-13.4%	0.00%
	4T FAMILY	1.04	0.90	-0.14	-13.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.92	0.50	-0.42	-45.7%	2.04%
	2T FAMILY	2.44	1.33	-1.11	-45.5%	2.31%
	DOUBLE	2.35	1.28	-1.07	-45.5%	2.40%
	3T FAMILY	2.48	1.35	-1.13	-45.6%	2.27%
	PTCHILD	1.66	0.90	-0.76	-45.8%	2.27%
	4T FAMILY	2.58	1.40	-1.18	-45.7%	2.19%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.82	0.47	-0.35	-42.7%	2.17%
	2T FAMILY	2.17	1.25	-0.92	-42.4%	2.46%
	DOUBLE	2.09	1.20	-0.89	-42.6%	2.56%
	3T FAMILY	2.21	1.27	-0.94	-42.5%	2.42%
	PTCHILD	1.48	0.85	-0.63	-42.6%	2.41%
	4T FAMILY	2.30	1.32	-0.98	-42.6%	2.33%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.87	0.58	-0.29	-33.3%	1.75%
	2T FAMILY	2.31	1.54	-0.77	-33.3%	1.99%
	DOUBLE	2.22	1.48	-0.74	-33.3%	2.07%
	3T FAMILY	2.35	1.57	-0.78	-33.2%	1.95%
	PTCHILD	1.57	1.04	-0.53	-33.8%	0.97%
	4T FAMILY	2.44	1.62	-0.82	-33.6%	1.25%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.86	0.54	-0.32	-37.2%	1.89%
	2T FAMILY	2.28	1.43	-0.85	-37.3%	2.14%
	DOUBLE	2.19	1.38	-0.81	-37.0%	2.22%
	3T FAMILY	2.32	1.46	-0.86	-37.1%	2.10%
	PTCHILD	1.55	0.97	-0.58	-37.4%	2.11%
	4T FAMILY	2.41	1.51	-0.90	-37.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.86	0.54	-0.32	-37.2%	1.89%
	2T FAMILY	2.28	1.43	-0.85	-37.3%	2.14%
	DOUBLE	2.19	1.38	-0.81	-37.0%	2.22%
	3T FAMILY	2.32	1.46	-0.86	-37.1%	2.10%
	PTCHILD	1.55	0.97	-0.58	-37.4%	2.11%
	4T FAMILY	2.41	1.51	-0.90	-37.3%	2.03%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.84	0.50	-0.34	-40.5%	2.04%
	2T FAMILY	2.23	1.33	-0.90	-40.4%	2.31%
	DOUBLE	2.14	1.28	-0.86	-40.2%	2.40%
	3T FAMILY	2.27	1.35	-0.92	-40.5%	2.27%
	PTCHILD	1.51	0.90	-0.61	-40.4%	2.27%
	4T FAMILY	2.35	1.40	-0.95	-40.4%	2.19%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.51	0.44	-0.07	-13.7%	2.33%
	2T FAMILY	1.35	1.17	-0.18	-13.3%	2.63%
	DOUBLE	1.30	1.12	-0.18	-13.8%	1.82%
	3T FAMILY	1.38	1.19	-0.19	-13.8%	2.59%
	PTCHILD	0.92	0.79	-0.13	-14.1%	2.60%
	4T FAMILY	1.43	1.23	-0.20	-14.0%	2.50%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.79	0.67	-0.12	-15.2%	3.08%
	2T FAMILY	2.09	1.78	-0.31	-14.8%	3.49%
	DOUBLE	2.01	1.71	-0.30	-14.9%	3.01%
	3T FAMILY	2.13	1.81	-0.32	-15.0%	2.84%
	PTCHILD	1.42	1.21	-0.21	-14.8%	3.42%
	4T FAMILY	2.21	1.88	-0.33	-14.9%	3.30%
	Total	1.51	1.28	-0.22	-14.9%	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.51	0.44	-0.07	-13.7%	2.33%
	2T FAMILY	1.35	1.17	-0.18	-13.3%	2.63%
	DOUBLE	1.30	1.12	-0.18	-13.8%	1.82%
	3T FAMILY	1.38	1.19	-0.19	-13.8%	2.59%
	PTCHILD	0.92	0.79	-0.13	-14.1%	2.60%
	4T FAMILY	1.43	1.23	-0.20	-14.0%	2.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.79	0.66	-0.13	-16.5%	4.76%
	2T FAMILY	2.09	1.75	-0.34	-16.3%	4.79%
	DOUBLE	2.01	1.68	-0.33	-16.4%	4.35%
	3T FAMILY	2.13	1.78	-0.35	-16.4%	4.71%
	PTCHILD	1.42	1.19	-0.23	-16.2%	5.31%
	4T FAMILY	2.21	1.85	-0.36	-16.3%	5.11%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.47	-1.25	0.22	-15.0%	1.63%
	2T FAMILY	-3.90	-3.31	0.59	-15.1%	1.53%
	DOUBLE	-3.75	-3.19	0.56	-14.9%	1.59%
	3T FAMILY	-3.97	-3.38	0.59	-14.9%	1.81%
	PTCHILD	-2.65	-2.25	0.40	-15.1%	1.81%
	4T FAMILY	-4.12	-3.50	0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	2.74	2.33	-0.41	-15.1%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	2.42	2.05	-0.36	-15.0%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	3.41	2.90	-0.52	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.47	1.25	-0.22	-15.0%	1.63%
	2T FAMILY	3.90	3.31	-0.59	-15.1%	1.53%
	DOUBLE	3.75	3.19	-0.56	-14.9%	1.59%
	3T FAMILY	3.97	3.38	-0.59	-14.9%	1.81%
	PTCHILD	2.65	2.25	-0.40	-15.1%	1.81%
	4T FAMILY	4.12	3.50	-0.62	-15.0%	1.74%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.46	2.10	-0.36	-14.6%	2.94%
	2T FAMILY	6.52	5.57	-0.95	-14.6%	2.96%
	DOUBLE	6.27	5.36	-0.91	-14.5%	3.08%
	3T FAMILY	6.64	5.67	-0.97	-14.6%	2.90%
	PTCHILD	4.43	3.78	-0.65	-14.7%	3.00%
	4T FAMILY	6.89	5.88	-1.01	-14.7%	2.98%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.89	0.78	-0.11	-12.4%	1.30%
	2T FAMILY	2.36	2.07	-0.29	-12.3%	1.47%
	DOUBLE	2.27	1.99	-0.28	-12.3%	1.53%
	3T FAMILY	2.40	2.11	-0.29	-12.1%	1.44%
	PTCHILD	1.60	1.40	-0.20	-12.5%	0.72%
	4T FAMILY	2.49	2.18	-0.31	-12.4%	0.93%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.36	0.70	0.34	94.4%	4.48%
	2T FAMILY	0.95	1.86	0.91	95.8%	4.49%
	DOUBLE	0.92	1.79	0.87	94.6%	4.68%
	3T FAMILY	0.97	1.89	0.92	94.8%	4.42%
	PTCHILD	0.65	1.26	0.61	93.8%	4.13%
	4T FAMILY	1.01	1.96	0.95	94.1%	4.26%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.37	1.31	-0.06	-4.4%	3.15%
	2T FAMILY	3.63	3.47	-0.16	-4.4%	2.97%
	DOUBLE	3.49	3.34	-0.15	-4.3%	3.09%
	3T FAMILY	3.70	3.54	-0.16	-4.3%	3.21%
	PTCHILD	2.47	2.36	-0.11	-4.5%	3.06%
	4T FAMILY	3.84	3.67	-0.17	-4.4%	3.09%
	Total	2.14	2.05	-0.09	-4.4%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.10	1.01	-0.09	-8.2%	3.06%
	2T FAMILY	2.92	2.68	-0.24	-8.2%	3.08%
	DOUBLE	2.81	2.58	-0.23	-8.2%	3.20%
	3T FAMILY	2.97	2.73	-0.24	-8.1%	3.02%
	PTCHILD	1.98	1.82	-0.16	-8.1%	3.41%
	4T FAMILY	3.08	2.83	-0.25	-8.1%	3.28%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.86	0.76	-0.10	-11.6%	2.70%
	2T FAMILY	2.28	2.01	-0.27	-11.8%	2.55%
	DOUBLE	2.19	1.94	-0.25	-11.4%	2.65%
	3T FAMILY	2.32	2.05	-0.27	-11.6%	2.50%
	PTCHILD	1.55	1.37	-0.18	-11.6%	3.01%
	4T FAMILY	2.41	2.13	-0.28	-11.6%	2.90%
	Total	1.71	1.51	-0.20	-11.5%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.63	0.51	-0.12	-19.0%	2.00%
	2T FAMILY	1.67	1.35	-0.32	-19.2%	1.50%
	DOUBLE	1.61	1.30	-0.31	-19.3%	1.56%
	3T FAMILY	1.70	1.38	-0.32	-18.8%	2.22%
	PTCHILD	1.13	0.92	-0.21	-18.6%	2.22%
	4T FAMILY	1.76	1.43	-0.33	-18.8%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.08	-0.02	-20.0%	0.00%
	2T FAMILY	0.27	0.21	-0.06	-22.2%	0.00%
	DOUBLE	0.26	0.20	-0.06	-23.1%	0.00%
	3T FAMILY	0.27	0.22	-0.05	-18.5%	0.00%
	PTCHILD	0.18	0.14	-0.04	-22.2%	0.00%
	4T FAMILY	0.28	0.22	-0.06	-21.4%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.23	1.19	-0.04	-3.3%	3.48%
	2T FAMILY	3.26	3.15	-0.11	-3.4%	3.28%
	DOUBLE	3.14	3.03	-0.11	-3.5%	3.41%
	3T FAMILY	3.32	3.21	-0.11	-3.3%	3.22%
	PTCHILD	2.21	2.14	-0.07	-3.2%	3.38%
	4T FAMILY	3.44	3.33	-0.11	-3.2%	3.42%
	Total	2.10	2.03	-0.07	-3.3%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.96	0.89	-0.07	-7.3%	3.49%
	2T FAMILY	2.54	2.36	-0.18	-7.1%	3.51%
	DOUBLE	2.45	2.27	-0.18	-7.3%	3.65%
	3T FAMILY	2.59	2.40	-0.19	-7.3%	3.45%
	PTCHILD	1.73	1.60	-0.13	-7.5%	3.23%
	4T FAMILY	2.69	2.49	-0.20	-7.4%	3.32%
	Total	1.84	1.71	-0.13	-7.1%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.73	0.65	-0.08	-11.0%	4.84%
	2T FAMILY	1.93	1.72	-0.21	-10.9%	4.88%
	DOUBLE	1.86	1.66	-0.20	-10.8%	5.06%
	3T FAMILY	1.97	1.76	-0.21	-10.7%	5.39%
	PTCHILD	1.31	1.17	-0.14	-10.7%	4.46%
	4T FAMILY	2.04	1.82	-0.22	-10.8%	4.60%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.50	0.40	-0.10	-20.0%	2.56%
	2T FAMILY	1.33	1.06	-0.27	-20.3%	2.91%
	DOUBLE	1.28	1.02	-0.26	-20.3%	3.03%
	3T FAMILY	1.35	1.08	-0.27	-20.0%	2.86%
	PTCHILD	0.90	0.72	-0.18	-20.0%	2.86%
	4T FAMILY	1.40	1.12	-0.28	-20.0%	2.75%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.17	-1.11	0.06	-5.1%	3.74%
	2T FAMILY	-3.10	-2.94	0.16	-5.2%	3.52%
	DOUBLE	-2.98	-2.83	0.15	-5.0%	3.66%
	3T FAMILY	-3.16	-3.00	0.16	-5.1%	3.81%
	PTCHILD	-2.11	-2.00	0.11	-5.2%	3.63%
	4T FAMILY	-3.28	-3.11	0.17	-5.2%	3.67%
	Total	-1.84	-1.74	0.09	-5.1%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.89	-0.84	0.05	-5.6%	3.70%
	2T FAMILY	-2.36	-2.23	0.13	-5.5%	3.72%
	DOUBLE	-2.27	-2.14	0.13	-5.7%	3.38%
	3T FAMILY	-2.40	-2.27	0.13	-5.4%	3.65%
	PTCHILD	-1.60	-1.51	0.09	-5.6%	3.42%
	4T FAMILY	-2.49	-2.35	0.14	-5.6%	3.52%
	Total	-1.70	-1.60	0.09	-5.5%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.64	-0.57	0.07	-10.9%	3.64%
	2T FAMILY	-1.70	-1.51	0.19	-11.2%	3.42%
	DOUBLE	-1.63	-1.45	0.18	-11.0%	3.57%
	3T FAMILY	-1.73	-1.54	0.19	-11.0%	3.36%
	PTCHILD	-1.15	-1.03	0.12	-10.4%	4.04%
	4T FAMILY	-1.79	-1.60	0.19	-10.6%	3.90%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.46	-0.40	0.06	-13.0%	2.56%
	2T FAMILY	-1.22	-1.06	0.16	-13.1%	2.91%
	DOUBLE	-1.17	-1.02	0.15	-12.8%	3.03%
	3T FAMILY	-1.24	-1.08	0.16	-12.9%	2.86%
	PTCHILD	-0.83	-0.72	0.11	-13.3%	2.86%
	4T FAMILY	-1.29	-1.12	0.17	-13.2%	2.75%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **July 1, 2012 (3rd Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.09	-0.07	0.02	-22.2%	0.00%
	2T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	DOUBLE	-0.23	-0.18	0.05	-21.7%	0.00%
	3T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	PTCHILD	-0.16	-0.13	0.03	-18.8%	0.00%
	4T FAMILY	-0.25	-0.20	0.05	-20.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.70	0.54	-0.16	-22.9%	1.89%
	2T FAMILY	1.86	1.43	-0.43	-23.1%	2.14%
	DOUBLE	1.79	1.38	-0.41	-22.9%	2.22%
	3T FAMILY	1.89	1.46	-0.43	-22.8%	2.10%
	PTCHILD	1.26	0.97	-0.29	-23.0%	2.11%
	4T FAMILY	1.96	1.51	-0.45	-23.0%	2.03%
	Total	0.70	0.54	-0.16	-22.9%	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.46	0.40	-0.06	-13.0%	2.56%
	2T FAMILY	1.22	1.06	-0.16	-13.1%	2.91%
	DOUBLE	1.17	1.02	-0.15	-12.8%	3.03%
	3T FAMILY	1.24	1.08	-0.16	-12.9%	2.86%
	PTCHILD	0.83	0.72	-0.11	-13.3%	2.86%
	4T FAMILY	1.29	1.12	-0.17	-13.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.36	0.27	-0.09	-25.0%	0.00%
	2T FAMILY	0.95	0.72	-0.23	-24.2%	0.00%
	DOUBLE	0.92	0.69	-0.23	-25.0%	0.00%
	3T FAMILY	0.97	0.73	-0.24	-24.7%	0.00%
	PTCHILD	0.65	0.49	-0.16	-24.6%	0.00%
	4T FAMILY	1.01	0.76	-0.25	-24.8%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.22	-0.07	-24.1%	10.00%
	2T FAMILY	0.77	0.58	-0.19	-24.7%	9.43%
	DOUBLE	0.74	0.56	-0.18	-24.3%	9.80%
	3T FAMILY	0.78	0.59	-0.19	-24.4%	9.26%
	PTCHILD	0.52	0.40	-0.12	-23.1%	11.11%
	4T FAMILY	0.81	0.62	-0.19	-23.5%	10.71%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.76	0.80	0.04	5.3%	2.56%
	2T FAMILY	2.01	2.12	0.11	5.5%	2.42%
	DOUBLE	1.94	2.04	0.10	5.2%	2.51%
	3T FAMILY	2.05	2.16	0.11	5.4%	2.37%
	PTCHILD	1.37	1.44	0.07	5.1%	2.86%
	4T FAMILY	2.13	2.24	0.11	5.2%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.63	0.58	-0.05	-7.9%	1.75%
	2T FAMILY	1.67	1.54	-0.13	-7.8%	1.99%
	DOUBLE	1.61	1.48	-0.13	-8.1%	2.07%
	3T FAMILY	1.70	1.57	-0.13	-7.6%	1.95%
	PTCHILD	1.13	1.04	-0.09	-8.0%	0.97%
	4T FAMILY	1.76	1.62	-0.14	-8.0%	1.25%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.50	0.44	-0.06	-12.0%	2.33%
	2T FAMILY	1.33	1.17	-0.16	-12.0%	2.63%
	DOUBLE	1.28	1.12	-0.16	-12.5%	1.82%
	3T FAMILY	1.35	1.19	-0.16	-11.9%	2.59%
	PTCHILD	0.90	0.79	-0.11	-12.2%	2.60%
	4T FAMILY	1.40	1.23	-0.17	-12.1%	2.50%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.30	0.27	-0.03	-10.0%	0.00%
	2T FAMILY	0.80	0.72	-0.08	-10.0%	0.00%
	DOUBLE	0.77	0.69	-0.08	-10.4%	0.00%
	3T FAMILY	0.81	0.73	-0.08	-9.9%	0.00%
	PTCHILD	0.54	0.49	-0.05	-9.3%	0.00%
	4T FAMILY	0.84	0.76	-0.08	-9.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: July 1, 2012 (3rd Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.96	0.96	0.00	0.0%	3.23%
	2T FAMILY	2.54	2.54	0.00	0.0%	3.25%
	DOUBLE	2.45	2.45	0.00	0.0%	3.38%
	3T FAMILY	2.59	2.59	0.00	0.0%	3.19%
	PTCHILD	1.73	1.73	0.00	0.0%	3.59%
	4T FAMILY	2.69	2.69	0.00	0.0%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.73	0.73	0.00	0.0%	2.82%
	2T FAMILY	1.93	1.93	0.00	0.0%	2.66%
	DOUBLE	1.86	1.86	0.00	0.0%	2.76%
	3T FAMILY	1.97	1.97	0.00	0.0%	2.60%
	PTCHILD	1.31	1.31	0.00	0.0%	2.34%
	4T FAMILY	2.04	2.04	0.00	0.0%	2.51%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.56	0.51	-0.05	-8.9%	2.00%
	2T FAMILY	1.48	1.35	-0.13	-8.8%	1.50%
	DOUBLE	1.43	1.30	-0.13	-9.1%	1.56%
	3T FAMILY	1.51	1.38	-0.13	-8.6%	2.22%
	PTCHILD	1.01	0.92	-0.09	-8.9%	2.22%
	4T FAMILY	1.57	1.43	-0.14	-8.9%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.32	0.36	0.04	12.5%	2.86%
	2T FAMILY	0.85	0.95	0.10	11.8%	2.15%
	DOUBLE	0.82	0.92	0.10	12.2%	3.37%
	3T FAMILY	0.86	0.97	0.11	12.8%	2.11%
	PTCHILD	0.58	0.65	0.07	12.1%	3.17%
	4T FAMILY	0.90	1.01	0.11	12.2%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**1.09**	**0.99**	**-0.10**	**-8.8%**	
Small Group Subtotal		**506.72**	**551.59**	**44.87**	**8.9%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 1 Base Medical Plans						
iDirect 1 Series Plan - Option B2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	270.87	300.98	30.11	11.1%	3.00%
	2T FAMILY	717.80	797.60	79.80	11.1%	3.00%
	DOUBLE	690.72	767.50	76.78	11.1%	3.00%
	3T FAMILY	731.35	812.65	81.30	11.1%	3.00%
	PTCHILD	487.56	541.76	54.20	11.1%	3.00%
	4T FAMILY	758.43	842.74	84.31	11.1%	3.00%
	Total	489.43	543.84	54.41	11.1%	
iDirect 1 Series Plan - Option B3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	252.34	279.36	27.02	10.7%	3.00%
	2T FAMILY	668.70	740.30	71.60	10.7%	3.00%
	DOUBLE	643.47	712.37	68.90	10.7%	3.00%
	3T FAMILY	681.31	754.27	72.96	10.7%	3.00%
	PTCHILD	454.22	502.85	48.63	10.7%	3.00%
	4T FAMILY	706.56	782.21	75.65	10.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	235.24	260.56	25.32	10.8%	3.00%
	2T FAMILY	623.38	690.48	67.10	10.8%	3.00%
	DOUBLE	599.84	664.43	64.59	10.8%	3.00%
	3T FAMILY	635.15	703.51	68.36	10.8%	3.00%
	PTCHILD	423.42	469.01	45.59	10.8%	3.00%
	4T FAMILY	658.66	729.57	70.91	10.8%	3.00%
	Total	235.24	260.56	25.32	10.8%	
iDirect 1 Series Plan - Option B6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	220.73	245.23	24.50	11.1%	2.99%
	2T FAMILY	584.93	649.86	64.93	11.1%	2.99%
	DOUBLE	562.86	625.34	62.48	11.1%	2.99%
	3T FAMILY	595.97	662.12	66.15	11.1%	2.99%
	PTCHILD	397.32	441.41	44.09	11.1%	2.99%
	4T FAMILY	618.05	686.64	68.59	11.1%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	194.84	221.07	26.23	13.5%	3.00%
	2T FAMILY	516.31	585.84	69.53	13.5%	3.00%
	DOUBLE	496.84	563.73	66.89	13.5%	3.00%
	3T FAMILY	526.06	596.89	70.83	13.5%	3.00%
	PTCHILD	350.72	397.93	47.21	13.5%	3.00%
	4T FAMILY	545.56	619.00	73.44	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	174.87	203.74	28.87	16.5%	3.00%
	2T FAMILY	463.41	539.91	76.50	16.5%	3.00%
	DOUBLE	445.92	519.54	73.62	16.5%	3.00%
	3T FAMILY	472.16	550.10	77.94	16.5%	3.00%
	PTCHILD	314.76	366.73	51.97	16.5%	3.00%
	4T FAMILY	489.63	570.47	80.84	16.5%	3.00%
	Total	271.05	315.80	44.75	16.5%	
iDirect 1 Series Plan - Option C2, 75%/25% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	267.17	298.25	31.08	11.6%	3.00%
	2T FAMILY	708.00	790.36	82.36	11.6%	3.00%
	DOUBLE	681.29	760.54	79.25	11.6%	3.00%
	3T FAMILY	721.37	805.28	83.91	11.6%	3.00%
	PTCHILD	480.90	536.85	55.95	11.6%	3.00%
	4T FAMILY	748.07	835.10	87.03	11.6%	3.00%
	Total	434.35	484.88	50.53	11.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C3, 75%/25% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	249.29	277.21	27.92	11.2%	3.00%
	2T FAMILY	660.61	734.61	74.00	11.2%	3.00%
	DOUBLE	635.69	706.89	71.20	11.2%	3.00%
	3T FAMILY	673.07	748.47	75.40	11.2%	3.00%
	PTCHILD	448.73	498.98	50.25	11.2%	3.00%
	4T FAMILY	698.02	776.19	78.17	11.2%	3.00%
	Total	386.40	429.68	43.28	11.2%	
iDirect 1 Series Plan - Option C4, 70%/30% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	233.07	258.96	25.89	11.1%	3.00%
	2T FAMILY	617.62	686.24	68.62	11.1%	3.00%
	DOUBLE	594.32	660.35	66.03	11.1%	3.00%
	3T FAMILY	629.28	699.19	69.91	11.1%	3.00%
	PTCHILD	419.52	466.13	46.61	11.1%	3.00%
	4T FAMILY	652.59	725.09	72.50	11.1%	3.00%
	Total	489.44	543.81	54.38	11.1%	
iDirect 1 Series Plan - Option C6, 70%/30% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	219.12	244.15	25.03	11.4%	3.00%
	2T FAMILY	580.66	647.00	66.34	11.4%	3.00%
	DOUBLE	558.76	622.58	63.82	11.4%	3.00%
	3T FAMILY	591.61	659.21	67.60	11.4%	3.00%
	PTCHILD	394.41	439.47	45.06	11.4%	3.00%
	4T FAMILY	613.53	683.62	70.09	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C7, 70%/30% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	194.41	220.81	26.40	13.6%	3.00%
	2T FAMILY	515.18	585.15	69.97	13.6%	3.00%
	DOUBLE	495.74	563.07	67.33	13.6%	3.00%
	3T FAMILY	524.91	596.19	71.28	13.6%	3.00%
	PTCHILD	349.94	397.46	47.52	13.6%	3.00%
	4T FAMILY	544.35	618.27	73.92	13.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C8, 70%/30% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQE-C-001	SINGLE	176.15	203.84	27.69	15.7%	3.00%
	2T FAMILY	466.80	540.18	73.38	15.7%	3.00%
	DOUBLE	449.18	519.79	70.61	15.7%	3.00%
	3T FAMILY	475.61	550.37	74.76	15.7%	3.00%
	PTCHILD	317.07	366.91	49.84	15.7%	3.00%
	4T FAMILY	493.22	570.75	77.53	15.7%	3.00%
	Total	466.80	540.18	73.38	15.7%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	261.71	273.30	11.59	4.4%	3.00%
	2T FAMILY	693.53	724.25	30.72	4.4%	3.00%
	DOUBLE	667.37	696.92	29.55	4.4%	3.00%
	3T FAMILY	706.62	737.91	31.29	4.4%	3.00%
	PTCHILD	471.07	491.94	20.87	4.4%	3.00%
	4T FAMILY	732.78	765.24	32.46	4.4%	3.00%
	Total	417.07	435.54	18.47	4.4%	
iDirect 1 Series Plan - Option B, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	243.24	247.39	4.15	1.7%	3.00%
	2T FAMILY	644.58	655.58	11.00	1.7%	3.00%
	DOUBLE	620.26	630.84	10.58	1.7%	3.00%
	3T FAMILY	656.74	667.95	11.21	1.7%	3.00%
	PTCHILD	437.84	445.30	7.46	1.7%	3.00%
	4T FAMILY	681.08	692.69	11.61	1.7%	3.00%
	Total	501.24	509.80	8.55	1.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option B, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	223.85	225.57	1.72	0.8%	3.00%
	2T FAMILY	593.21	597.76	4.55	0.8%	3.01%
	DOUBLE	570.81	575.20	4.39	0.8%	3.00%
	3T FAMILY	604.40	609.04	4.64	0.8%	3.01%
	PTCHILD	402.92	406.03	3.11	0.8%	3.01%
	4T FAMILY	626.77	631.60	4.83	0.8%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	204.74	207.63	2.89	1.4%	3.01%
	2T FAMILY	542.56	550.22	7.66	1.4%	3.01%
	DOUBLE	522.09	529.46	7.37	1.4%	3.01%
	3T FAMILY	552.79	560.60	7.81	1.4%	3.01%
	PTCHILD	368.54	373.73	5.19	1.4%	3.00%
	4T FAMILY	573.28	581.36	8.08	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	177.21	179.18	1.97	1.1%	3.00%
	2T FAMILY	469.59	474.83	5.24	1.1%	3.00%
	DOUBLE	451.88	456.91	5.03	1.1%	3.00%
	3T FAMILY	478.46	483.79	5.33	1.1%	3.00%
	PTCHILD	318.98	322.52	3.54	1.1%	3.00%
	4T FAMILY	496.19	501.70	5.51	1.1%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option B, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001B	SINGLE	157.20	157.21	0.01	0.0%	2.99%
	2T FAMILY	416.58	416.61	0.03	0.0%	2.99%
	DOUBLE	400.86	400.89	0.03	0.0%	3.00%
	3T FAMILY	424.44	424.47	0.03	0.0%	2.99%
	PTCHILD	282.96	282.98	0.02	0.0%	3.00%
	4T FAMILY	440.16	440.19	0.03	0.0%	2.99%
	Total	416.58	416.61	0.03	0.0%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	258.71	270.36	11.65	4.5%	3.00%
	2T FAMILY	685.59	716.45	30.86	4.5%	3.00%
	DOUBLE	659.72	689.42	29.70	4.5%	3.00%
	3T FAMILY	698.53	729.97	31.44	4.5%	3.00%
	PTCHILD	465.68	486.65	20.97	4.5%	3.00%
	4T FAMILY	724.39	757.01	32.62	4.5%	3.00%
	Total	449.20	469.43	20.22	4.5%	
iDirect 1 Series Plan - Option C, 75%/25% Coins - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	241.11	245.18	4.07	1.7%	3.00%
	2T FAMILY	638.94	649.73	10.79	1.7%	3.00%
	DOUBLE	614.84	625.21	10.37	1.7%	3.00%
	3T FAMILY	651.00	661.99	10.99	1.7%	3.00%
	PTCHILD	434.00	441.32	7.32	1.7%	3.00%
	4T FAMILY	675.11	686.50	11.39	1.7%	3.00%
	Total	401.15	407.92	6.77	1.7%	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	221.15	223.97	2.82	1.3%	3.00%
	2T FAMILY	586.04	593.52	7.48	1.3%	3.00%
	DOUBLE	563.93	571.12	7.19	1.3%	3.00%
	3T FAMILY	597.11	604.72	7.61	1.3%	3.00%
	PTCHILD	398.06	403.15	5.09	1.3%	3.00%
	4T FAMILY	619.21	627.12	7.91	1.3%	3.00%
	Total	403.60	408.75	5.14	1.3%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 1 Series Plan - Option C, 70%/30% Coins - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	202.87	206.60	3.73	1.8%	3.00%
	2T FAMILY	537.60	547.49	9.89	1.8%	3.00%
	DOUBLE	517.32	526.83	9.51	1.8%	3.00%
	3T FAMILY	547.75	557.82	10.07	1.8%	3.00%
	PTCHILD	365.17	371.88	6.71	1.8%	3.00%
	4T FAMILY	568.04	578.48	10.44	1.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	176.81	179.22	2.41	1.4%	3.00%
	2T FAMILY	468.54	474.93	6.39	1.4%	3.00%
	DOUBLE	450.86	457.01	6.15	1.4%	3.00%
	3T FAMILY	477.38	483.89	6.51	1.4%	3.00%
	PTCHILD	318.27	322.60	4.33	1.4%	3.00%
	4T FAMILY	495.08	501.82	6.74	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 1 Series Plan - Option C, 70%/30% Coins - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAE-C-001C	SINGLE	158.36	157.21	-1.15	-0.7%	2.99%
	2T FAMILY	419.65	416.61	-3.04	-0.7%	2.99%
	DOUBLE	403.81	400.89	-2.92	-0.7%	3.00%
	3T FAMILY	427.57	424.47	-3.10	-0.7%	2.99%
	PTCHILD	285.05	282.98	-2.07	-0.7%	3.00%
	4T FAMILY	443.41	440.19	-3.22	-0.7%	2.99%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 1 Series Total		**439.30**	**473.83**	**34.54**	**7.9%**	

iDirect Series 2 Base Medical Plans

iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	252.19	282.44	30.25	12.0%	3.00%
	2T FAMILY	668.31	748.47	80.16	12.0%	3.00%
	DOUBLE	643.09	720.22	77.13	12.0%	3.00%
	3T FAMILY	680.91	762.59	81.68	12.0%	3.00%
	PTCHILD	453.95	508.39	54.44	12.0%	3.00%
	4T FAMILY	706.14	790.83	84.69	12.0%	3.00%
	Total	375.76	420.84	45.07	12.0%	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	237.85	265.35	27.50	11.6%	3.00%
	2T FAMILY	630.31	703.18	72.87	11.6%	3.00%
	DOUBLE	606.53	676.64	70.11	11.6%	3.00%
	3T FAMILY	642.19	716.45	74.26	11.6%	3.00%
	PTCHILD	428.13	477.63	49.50	11.6%	3.00%
	4T FAMILY	665.98	742.98	77.00	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	225.52	251.14	25.62	11.4%	3.00%
	2T FAMILY	597.62	665.52	67.90	11.4%	3.00%
	DOUBLE	575.08	640.41	65.33	11.4%	3.00%
	3T FAMILY	608.91	678.08	69.17	11.4%	3.00%
	PTCHILD	405.94	452.05	46.11	11.4%	3.00%
	4T FAMILY	631.46	703.19	71.73	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	214.48	239.07	24.59	11.5%	3.00%
	2T FAMILY	568.37	633.54	65.17	11.5%	3.00%
	DOUBLE	546.93	609.63	62.70	11.5%	3.00%
	3T FAMILY	579.10	645.49	66.39	11.5%	3.00%
	PTCHILD	386.07	430.33	44.26	11.5%	3.00%
	4T FAMILY	600.55	669.40	68.85	11.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.45	221.14	24.69	12.6%	3.00%
	2T FAMILY	520.59	586.02	65.43	12.6%	3.00%
	DOUBLE	500.95	563.91	62.96	12.6%	3.00%
	3T FAMILY	530.42	597.08	66.66	12.6%	3.01%
	PTCHILD	353.61	398.05	44.44	12.6%	3.00%
	4T FAMILY	550.06	619.19	69.13	12.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	180.63	205.01	24.38	13.5%	3.00%
	2T FAMILY	478.67	543.28	64.61	13.5%	3.00%
	DOUBLE	460.61	522.78	62.17	13.5%	3.00%
	3T FAMILY	487.71	553.53	65.82	13.5%	3.00%
	PTCHILD	325.14	369.02	43.88	13.5%	3.00%
	4T FAMILY	505.77	574.03	68.26	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	250.64	281.14	30.50	12.2%	3.00%
	2T FAMILY	664.19	745.02	80.83	12.2%	3.00%
	DOUBLE	639.14	716.91	77.77	12.2%	3.00%
	3T FAMILY	676.72	759.08	82.36	12.2%	3.00%
	PTCHILD	451.16	506.05	54.89	12.2%	3.00%
	4T FAMILY	701.80	787.19	85.39	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	236.85	264.46	27.61	11.7%	3.00%
	2T FAMILY	627.65	700.82	73.17	11.7%	3.00%
	DOUBLE	603.98	674.37	70.39	11.7%	3.00%
	3T FAMILY	639.49	714.04	74.55	11.7%	3.00%
	PTCHILD	426.34	476.03	49.69	11.7%	3.00%
	4T FAMILY	663.19	740.49	77.30	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	224.82	250.45	25.63	11.4%	3.00%
	2T FAMILY	595.77	663.69	67.92	11.4%	3.00%
	DOUBLE	573.30	638.65	65.35	11.4%	3.00%
	3T FAMILY	607.01	676.22	69.21	11.4%	3.00%
	PTCHILD	404.68	450.81	46.13	11.4%	3.00%
	4T FAMILY	629.50	701.26	71.76	11.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	214.03	238.69	24.66	11.5%	2.99%
	2T FAMILY	567.17	632.53	65.36	11.5%	2.99%
	DOUBLE	545.78	608.66	62.88	11.5%	3.00%
	3T FAMILY	577.88	644.46	66.58	11.5%	2.99%
	PTCHILD	385.25	429.64	44.39	11.5%	2.99%
	4T FAMILY	599.28	668.33	69.05	11.5%	2.99%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	196.62	221.24	24.62	12.5%	2.99%
	2T FAMILY	521.04	586.29	65.25	12.5%	2.99%
	DOUBLE	501.39	564.16	62.77	12.5%	2.99%
	3T FAMILY	530.88	597.35	66.47	12.5%	2.99%
	PTCHILD	353.92	398.23	44.31	12.5%	2.99%
	4T FAMILY	550.54	619.47	68.93	12.5%	2.99%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQP-C-001	SINGLE	180.66	205.09	24.43	13.5%	3.00%
	2T FAMILY	478.75	543.49	64.74	13.5%	3.00%
	DOUBLE	460.69	522.98	62.29	13.5%	3.00%
	3T FAMILY	487.79	553.74	65.95	13.5%	3.00%
	PTCHILD	325.19	369.16	43.97	13.5%	3.00%
	4T FAMILY	505.85	574.25	68.40	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	246.60	255.25	8.65	3.5%	3.00%
	2T FAMILY	653.49	676.41	22.92	3.5%	3.00%
	DOUBLE	628.84	650.89	22.05	3.5%	3.00%
	3T FAMILY	665.82	689.18	23.36	3.5%	3.00%
	PTCHILD	443.88	459.45	15.57	3.5%	3.00%
	4T FAMILY	690.48	714.70	24.22	3.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	230.38	234.71	4.33	1.9%	3.00%
	2T FAMILY	610.50	621.98	11.48	1.9%	3.00%
	DOUBLE	587.47	598.51	11.04	1.9%	3.00%
	3T FAMILY	622.03	633.72	11.69	1.9%	3.00%
	PTCHILD	414.68	422.48	7.80	1.9%	3.00%
	4T FAMILY	645.06	657.19	12.13	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	213.95	218.02	4.07	1.9%	3.00%
	2T FAMILY	566.97	577.75	10.78	1.9%	3.00%
	DOUBLE	545.58	555.95	10.37	1.9%	3.00%
	3T FAMILY	577.67	588.65	10.98	1.9%	3.00%
	PTCHILD	385.12	392.44	7.32	1.9%	3.00%
	4T FAMILY	599.07	610.46	11.39	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	198.86	204.15	5.29	2.7%	3.00%
	2T FAMILY	526.98	541.00	14.02	2.7%	3.00%
	DOUBLE	507.11	520.58	13.47	2.7%	3.00%
	3T FAMILY	536.92	551.21	14.29	2.7%	3.00%
	PTCHILD	357.95	367.47	9.52	2.7%	3.00%
	4T FAMILY	556.81	571.62	14.81	2.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	178.71	182.08	3.37	1.9%	3.00%
	2T FAMILY	473.58	482.51	8.93	1.9%	3.00%
	DOUBLE	455.71	464.30	8.59	1.9%	3.00%
	3T FAMILY	482.52	491.62	9.10	1.9%	3.00%
	PTCHILD	321.69	327.74	6.05	1.9%	3.00%
	4T FAMILY	500.40	509.82	9.42	1.9%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $25, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	164.85	157.98	-6.87	-4.2%	3.00%
	2T FAMILY	436.85	418.65	-18.20	-4.2%	3.00%
	DOUBLE	420.37	402.85	-17.52	-4.2%	3.00%
	3T FAMILY	445.09	426.55	-18.54	-4.2%	3.00%
	PTCHILD	296.74	284.36	-12.38	-4.2%	3.00%
	4T FAMILY	461.59	442.34	-19.25	-4.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $1,500/$3,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	245.19	254.21	9.02	3.7%	3.00%
	2T FAMILY	649.74	673.66	23.92	3.7%	3.00%
	DOUBLE	625.24	648.24	23.00	3.7%	3.00%
	3T FAMILY	662.01	686.37	24.36	3.7%	3.00%
	PTCHILD	441.34	457.58	16.24	3.7%	3.00%
	4T FAMILY	686.53	711.79	25.26	3.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,000/$4,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	230.09	234.04	3.95	1.7%	3.00%
	2T FAMILY	609.73	620.21	10.48	1.7%	3.00%
	DOUBLE	586.74	596.80	10.06	1.7%	3.00%
	3T FAMILY	621.24	631.91	10.67	1.7%	3.00%
	PTCHILD	414.16	421.27	7.11	1.7%	3.00%
	4T FAMILY	644.25	655.31	11.06	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $2,500/$5,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	214.02	217.69	3.67	1.7%	3.00%
	2T FAMILY	567.14	576.88	9.74	1.7%	3.00%
	DOUBLE	545.76	555.11	9.35	1.7%	3.00%
	3T FAMILY	577.85	587.76	9.91	1.7%	3.00%
	PTCHILD	385.24	391.84	6.60	1.7%	3.00%
	4T FAMILY	599.26	609.53	10.27	1.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $3,000/$6,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	199.39	204.11	4.72	2.4%	3.00%
	2T FAMILY	528.38	540.89	12.51	2.4%	3.00%
	DOUBLE	508.45	520.48	12.03	2.4%	3.00%
	3T FAMILY	538.35	551.10	12.75	2.4%	3.00%
	PTCHILD	358.90	367.40	8.50	2.4%	3.00%
	4T FAMILY	558.29	571.51	13.22	2.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $4,000/$8,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	179.81	182.40	2.59	1.4%	3.00%
	2T FAMILY	476.50	483.36	6.86	1.4%	3.00%
	DOUBLE	458.52	465.12	6.60	1.4%	3.00%
	3T FAMILY	485.49	492.48	6.99	1.4%	3.00%
	PTCHILD	323.66	328.32	4.66	1.4%	3.00%
	4T FAMILY	503.47	510.72	7.25	1.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 2 Series Plan - OV $35, 80%/20% Coins In-Net, 60%/40% OoN - $5,000/$10,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	166.22	158.01	-8.21	-4.9%	3.00%
	2T FAMILY	440.48	418.73	-21.75	-4.9%	3.00%
	DOUBLE	423.87	402.93	-20.94	-4.9%	3.00%
	3T FAMILY	448.80	426.63	-22.17	-4.9%	3.00%
	PTCHILD	299.20	284.42	-14.78	-4.9%	3.00%
	4T FAMILY	465.42	442.43	-22.99	-4.9%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 2 Series Plan - OV $15/$40 - $1,000/$2,000 Ded - Non-HSA Qualified						
IHBC-HRAP-C-001	SINGLE	265.72	282.08	16.36	6.2%	3.00%
	2T FAMILY	704.16	747.51	43.35	6.2%	3.00%
	DOUBLE	677.59	719.30	41.71	6.2%	3.00%
	3T FAMILY	717.44	761.62	44.18	6.2%	3.00%
	PTCHILD	478.30	507.74	29.44	6.2%	3.00%
	4T FAMILY	744.02	789.82	45.80	6.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 2 Series Total		**375.76**	**420.84**	**45.07**	**12.0%**	

iDirect Series 3 Base Medical Plans

iDirect 3 Series Plan - 80%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	245.46	274.83	29.37	12.0%	3.00%
	2T FAMILY	650.47	728.30	77.83	12.0%	3.00%
	DOUBLE	625.93	700.82	74.89	12.0%	3.00%
	3T FAMILY	662.74	742.04	79.30	12.0%	3.00%
	PTCHILD	441.83	494.69	52.86	12.0%	3.00%
	4T FAMILY	687.29	769.52	82.23	12.0%	3.00%
	Total	416.25	466.05	49.80	12.0%	
iDirect 3 Series Plan - 80%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	229.01	257.03	28.02	12.2%	3.01%
	2T FAMILY	606.88	681.13	74.25	12.2%	3.01%
	DOUBLE	583.98	655.43	71.45	12.2%	3.01%
	3T FAMILY	618.32	693.98	75.66	12.2%	3.01%
	PTCHILD	412.23	462.65	50.42	12.2%	3.01%
	4T FAMILY	641.24	719.68	78.44	12.2%	3.01%
	Total	435.12	488.36	53.24	12.2%	
iDirect 3 Series Plan - 75%/25% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	244.79	274.13	29.34	12.0%	3.00%
	2T FAMILY	648.70	726.44	77.74	12.0%	3.00%
	DOUBLE	624.22	699.03	74.81	12.0%	3.00%
	3T FAMILY	660.93	740.15	79.22	12.0%	3.00%
	PTCHILD	440.63	493.43	52.80	12.0%	3.00%
	4T FAMILY	685.42	767.56	82.14	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 75%/25% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	228.44	256.45	28.01	12.3%	3.00%
	2T FAMILY	605.36	679.59	74.23	12.3%	3.00%
	DOUBLE	582.52	653.95	71.43	12.3%	3.00%
	3T FAMILY	616.78	692.42	75.64	12.3%	3.00%
	PTCHILD	411.19	461.61	50.42	12.3%	3.00%
	4T FAMILY	639.63	718.06	78.43	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	244.22	273.51	29.29	12.0%	3.00%
	2T FAMILY	647.18	724.80	77.62	12.0%	3.00%
	DOUBLE	622.77	697.45	74.68	12.0%	3.00%
	3T FAMILY	659.39	738.48	79.09	12.0%	3.00%
	PTCHILD	439.60	492.32	52.72	12.0%	3.00%
	4T FAMILY	683.82	765.83	82.01	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 3 Series Plan - 70%/20% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	227.98	255.94	27.96	12.3%	3.00%
	2T FAMILY	604.15	678.24	74.09	12.3%	3.00%
	DOUBLE	581.35	652.65	71.30	12.3%	3.00%
	3T FAMILY	615.54	691.04	75.50	12.3%	3.00%
	PTCHILD	410.37	460.69	50.32	12.3%	3.00%
	4T FAMILY	638.35	716.63	78.28	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	200.81	227.47	26.66	13.3%	3.00%
	2T FAMILY	532.15	602.80	70.65	13.3%	3.00%
	DOUBLE	512.07	580.05	67.98	13.3%	3.00%
	3T FAMILY	542.18	614.17	71.99	13.3%	3.00%
	PTCHILD	361.47	409.45	47.98	13.3%	3.00%
	4T FAMILY	562.28	636.92	74.64	13.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 70%/20% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	177.70	203.06	25.36	14.3%	3.00%
	2T FAMILY	470.91	538.11	67.20	14.3%	3.00%
	DOUBLE	453.14	517.80	64.66	14.3%	3.00%
	3T FAMILY	479.79	548.26	68.47	14.3%	3.00%
	PTCHILD	319.86	365.51	45.65	14.3%	3.00%
	4T FAMILY	497.56	568.57	71.01	14.3%	3.00%
	Total	470.91	538.11	67.20	14.3%	
iDirect 3 Series Plan - 60%/40% Coins OoN - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	243.21	272.47	29.26	12.0%	3.00%
	2T FAMILY	644.51	722.05	77.54	12.0%	3.00%
	DOUBLE	620.19	694.80	74.61	12.0%	3.00%
	3T FAMILY	656.67	735.67	79.00	12.0%	3.00%
	PTCHILD	437.78	490.45	52.67	12.0%	3.00%
	4T FAMILY	680.99	762.92	81.93	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	227.20	255.13	27.93	12.3%	3.00%
	2T FAMILY	602.08	676.09	74.01	12.3%	3.00%
	DOUBLE	579.37	650.58	71.21	12.3%	3.00%
	3T FAMILY	613.43	688.85	75.42	12.3%	3.00%
	PTCHILD	408.97	459.23	50.26	12.3%	3.00%
	4T FAMILY	636.17	714.36	78.19	12.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	199.98	227.00	27.02	13.5%	3.00%
	2T FAMILY	529.95	601.55	71.60	13.5%	3.00%
	DOUBLE	509.96	578.85	68.89	13.5%	3.00%
	3T FAMILY	539.94	612.90	72.96	13.5%	3.00%
	PTCHILD	359.97	408.60	48.63	13.5%	3.00%
	4T FAMILY	559.95	635.60	75.65	13.5%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 3 Series Plan - 60%/40% Coins OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-003	SINGLE	176.52	200.62	24.10	13.7%	3.01%
	2T FAMILY	467.78	531.64	63.86	13.7%	3.01%
	DOUBLE	450.13	511.58	61.45	13.7%	3.01%
	3T FAMILY	476.60	541.67	65.07	13.7%	3.01%
	PTCHILD	317.74	361.12	43.38	13.7%	3.01%
	4T FAMILY	494.26	561.74	67.48	13.7%	3.01%
	Total	467.78	531.64	63.86	13.7%	
Small - iDirect 3 Series Total		**420.05**	**470.74**	**50.70**	**12.1%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect Series 4 Base Medical Plans						
iDirect 4 Series Plan - 90%/10% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	266.10	298.68	32.58	12.2%	3.00%
	2T FAMILY	705.17	791.50	86.33	12.2%	3.00%
	DOUBLE	678.56	761.63	83.07	12.2%	3.00%
	3T FAMILY	718.47	806.44	87.97	12.2%	3.00%
	PTCHILD	478.98	537.62	58.64	12.2%	3.00%
	4T FAMILY	745.08	836.30	91.22	12.2%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	248.87	278.08	29.21	11.7%	3.00%
	2T FAMILY	659.50	736.91	77.41	11.7%	3.00%
	DOUBLE	634.62	709.10	74.48	11.7%	3.00%
	3T FAMILY	671.94	750.82	78.88	11.7%	3.00%
	PTCHILD	447.97	500.54	52.57	11.7%	3.00%
	4T FAMILY	696.84	778.62	81.78	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	233.77	260.79	27.02	11.6%	3.00%
	2T FAMILY	619.49	691.09	71.60	11.6%	3.00%
	DOUBLE	596.12	665.01	68.89	11.6%	3.00%
	3T FAMILY	631.18	704.13	72.95	11.6%	3.00%
	PTCHILD	420.79	469.42	48.63	11.6%	3.00%
	4T FAMILY	654.56	730.21	75.65	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	220.30	246.24	25.94	11.8%	3.00%
	2T FAMILY	583.79	652.54	68.75	11.8%	3.00%
	DOUBLE	561.77	627.91	66.14	11.8%	3.00%
	3T FAMILY	594.80	664.85	70.05	11.8%	3.00%
	PTCHILD	396.55	443.23	46.68	11.8%	3.00%
	4T FAMILY	616.85	689.47	72.62	11.8%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	194.64	223.38	28.74	14.8%	3.01%
	2T FAMILY	515.80	591.96	76.16	14.8%	3.01%
	DOUBLE	496.34	569.62	73.28	14.8%	3.01%
	3T FAMILY	525.52	603.13	77.61	14.8%	3.01%
	PTCHILD	350.36	402.08	51.72	14.8%	3.00%
	4T FAMILY	545.00	625.46	80.46	14.8%	3.01%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 90%/10% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	176.82	206.39	29.57	16.7%	3.00%
	2T FAMILY	468.58	546.93	78.35	16.7%	3.00%
	DOUBLE	450.90	526.29	75.39	16.7%	3.00%
	3T FAMILY	477.41	557.25	79.84	16.7%	3.00%
	PTCHILD	318.28	371.50	53.22	16.7%	3.00%
	4T FAMILY	495.10	577.89	82.79	16.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $1,500/$3,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	253.80	284.28	30.48	12.0%	3.00%
	2T FAMILY	672.57	753.34	80.77	12.0%	3.00%
	DOUBLE	647.19	724.91	77.72	12.0%	3.00%
	3T FAMILY	685.26	767.56	82.30	12.0%	3.00%
	PTCHILD	456.85	511.70	54.85	12.0%	3.00%
	4T FAMILY	710.65	795.98	85.33	12.0%	3.00%
	Total	672.57	753.34	80.77	12.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 4 Series Plan - 80%/20% Coins - $2,000/$4,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	239.27	267.09	27.82	11.6%	3.00%
	2T FAMILY	634.06	707.79	73.73	11.6%	3.00%
	DOUBLE	610.14	681.08	70.94	11.6%	3.00%
	3T FAMILY	646.02	721.14	75.12	11.6%	3.00%
	PTCHILD	430.69	480.76	50.07	11.6%	3.00%
	4T FAMILY	669.96	747.85	77.89	11.6%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $2,500/$5,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	227.00	252.69	25.69	11.3%	3.00%
	2T FAMILY	601.56	669.63	68.07	11.3%	3.00%
	DOUBLE	578.86	644.36	65.50	11.3%	3.00%
	3T FAMILY	612.90	682.26	69.36	11.3%	3.00%
	PTCHILD	408.60	454.84	46.24	11.3%	3.00%
	4T FAMILY	635.60	707.53	71.93	11.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $3,000/$6,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	215.00	240.50	25.50	11.9%	3.00%
	2T FAMILY	569.75	637.33	67.58	11.9%	3.00%
	DOUBLE	548.26	613.28	65.02	11.9%	3.00%
	3T FAMILY	580.50	649.35	68.85	11.9%	3.00%
	PTCHILD	387.00	432.90	45.90	11.9%	3.00%
	4T FAMILY	602.00	673.40	71.40	11.9%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $4,000/$8,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	194.50	222.40	27.90	14.3%	3.00%
	2T FAMILY	515.43	589.36	73.93	14.3%	3.00%
	DOUBLE	495.98	567.12	71.14	14.3%	3.00%
	3T FAMILY	525.14	600.48	75.34	14.3%	3.00%
	PTCHILD	350.10	400.32	50.22	14.3%	3.00%
	4T FAMILY	544.60	622.72	78.12	14.3%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 4 Series Plan - 80%/20% Coins - $5,000/$10,000 Ded - HSA Qualified						
IHBC-HSAQ-C-004	SINGLE	180.12	206.10	25.98	14.4%	3.00%
	2T FAMILY	477.32	546.17	68.85	14.4%	3.00%
	DOUBLE	459.31	525.56	66.25	14.4%	3.00%
	3T FAMILY	486.32	556.47	70.15	14.4%	3.00%
	PTCHILD	324.22	370.98	46.76	14.4%	3.00%
	4T FAMILY	504.34	577.08	72.74	14.4%	3.00%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 4 Series Total		**672.57**	**753.34**	**80.77**	**12.0%**	

iDirect Series 5 Base Medical Plans

iDirect 5 Series - No OoN - $1,500/$3,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	255.49	286.18	30.69	12.0%	3.00%
	2T FAMILY	677.04	758.38	81.34	12.0%	3.00%
	DOUBLE	651.49	729.76	78.27	12.0%	3.00%
	3T FAMILY	689.81	772.69	82.88	12.0%	3.00%
	PTCHILD	459.89	515.12	55.23	12.0%	3.00%
	4T FAMILY	715.38	801.30	85.92	12.0%	3.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
iDirect 5 Series - No OoN - $3,000/$6,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	214.20	239.27	25.07	11.7%	3.00%
	2T FAMILY	567.63	634.07	66.44	11.7%	3.00%
	DOUBLE	546.22	610.14	63.92	11.7%	3.00%
	3T FAMILY	578.34	646.03	67.69	11.7%	3.00%
	PTCHILD	385.57	430.69	45.12	11.7%	3.00%
	4T FAMILY	599.77	669.96	70.19	11.7%	3.00%
	Total	N/A	N/A	N/A	N/A	
iDirect 5 Series - No OoN - $5,000/$10,000 Ded - HSA Qualified						
IHBC-C1001	SINGLE	177.31	203.89	26.58	15.0%	3.00%
	2T FAMILY	469.88	540.31	70.43	15.0%	3.00%
	DOUBLE	452.13	519.92	67.79	15.0%	3.00%
	3T FAMILY	478.74	550.50	71.76	15.0%	3.00%
	PTCHILD	319.16	367.00	47.84	15.0%	2.99%
	4T FAMILY	496.47	570.89	74.42	15.0%	2.99%
	Total	N/A	N/A	N/A	N/A	
Small - iDirect 5 Series Total		**N/A**	**N/A**	**N/A**	**N/A**	
Small Base Total		**437.86**	**473.49**	**35.62**	**8.1%**	
Rx Riders - with $1,500/$3,000 Shared Deductible Option						
$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	51.94	57.65	5.71	11.0%	3.48%
	2T FAMILY	137.64	152.77	15.13	11.0%	3.48%
	DOUBLE	132.45	147.01	14.56	11.0%	3.48%
	3T FAMILY	140.24	155.66	15.42	11.0%	3.48%
	PTCHILD	93.49	103.77	10.28	11.0%	3.48%
	4T FAMILY	145.43	161.42	15.99	11.0%	3.48%
	Total	80.51	89.36	8.85	11.0%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	52.77	58.43	5.66	10.7%	3.53%
	2T FAMILY	139.84	154.84	15.00	10.7%	3.52%
	DOUBLE	134.56	149.00	14.44	10.7%	3.53%
	3T FAMILY	142.48	157.76	15.28	10.7%	3.52%
	PTCHILD	94.99	105.17	10.18	10.7%	3.52%
	4T FAMILY	147.76	163.60	15.84	10.7%	3.52%
	Total	118.07	130.74	12.67	10.7%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	46.13	47.57	1.44	3.1%	3.50%
	2T FAMILY	122.24	126.06	3.82	3.1%	3.51%
	DOUBLE	117.63	121.30	3.67	3.1%	3.50%
	3T FAMILY	124.55	128.44	3.89	3.1%	3.51%
	PTCHILD	83.03	85.63	2.60	3.1%	3.51%
	4T FAMILY	129.16	133.20	4.04	3.1%	3.50%
	Total	73.81	76.11	2.31	3.1%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	38.51	40.77	2.26	5.9%	3.50%
	2T FAMILY	102.05	108.04	5.99	5.9%	3.51%
	DOUBLE	98.20	103.96	5.76	5.9%	3.50%
	3T FAMILY	103.98	110.08	6.10	5.9%	3.51%
	PTCHILD	69.32	73.39	4.07	5.9%	3.51%
	4T FAMILY	107.83	114.16	6.33	5.9%	3.51%
	Total	63.65	67.39	3.74	5.9%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	40.10	45.40	5.30	13.2%	3.49%
	2T FAMILY	106.27	120.31	14.04	13.2%	3.48%
	DOUBLE	102.26	115.77	13.51	13.2%	3.49%
	3T FAMILY	108.27	122.58	14.31	13.2%	3.49%
	PTCHILD	72.18	81.72	9.54	13.2%	3.48%
	4T FAMILY	112.28	127.12	14.84	13.2%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	10.05	10.21	0.16	1.6%	3.44%
	2T FAMILY	26.63	27.06	0.43	1.6%	3.44%
	DOUBLE	25.63	26.04	0.41	1.6%	3.46%
	3T FAMILY	27.14	27.57	0.43	1.6%	3.45%
	PTCHILD	18.09	18.38	0.29	1.6%	3.43%
	4T FAMILY	28.14	28.59	0.45	1.6%	3.44%
	Total	15.15	15.39	0.24	1.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	46.46	51.40	4.94	10.6%	3.48%
IHBC-RX-E-005	2T FAMILY	123.12	136.21	13.09	10.6%	3.48%
	DOUBLE	118.47	131.07	12.60	10.6%	3.48%
	3T FAMILY	125.44	138.78	13.34	10.6%	3.48%
	PTCHILD	83.63	92.52	8.89	10.6%	3.48%
	4T FAMILY	130.09	143.92	13.83	10.6%	3.48%
	Total	78.59	86.95	8.36	10.6%	
$4 / $25 / 50% Rx						
IHBC-RX-R-001:	SINGLE	48.28	54.04	5.76	11.9%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	127.94	143.21	15.27	11.9%	3.51%
	DOUBLE	123.11	137.80	14.69	11.9%	3.50%
	3T FAMILY	130.36	145.91	15.55	11.9%	3.50%
	PTCHILD	86.90	97.27	10.37	11.9%	3.50%
	4T FAMILY	135.18	151.31	16.13	11.9%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	14.76	14.71	-0.05	-0.3%	3.52%
IHBC-RX-OPTE-004	2T FAMILY	39.11	38.98	-0.13	-0.3%	3.51%
	DOUBLE	37.64	37.51	-0.13	-0.3%	3.50%
	3T FAMILY	39.85	39.72	-0.13	-0.3%	3.52%
	PTCHILD	26.57	26.48	-0.09	-0.3%	3.52%
	4T FAMILY	41.33	41.19	-0.14	-0.3%	3.52%
	Total	20.85	20.78	-0.07	-0.3%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	41.90	46.55	4.65	11.1%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	111.04	123.36	12.32	11.1%	3.52%
	DOUBLE	106.85	118.70	11.85	11.1%	3.51%
	3T FAMILY	113.13	125.69	12.56	11.1%	3.52%
	PTCHILD	75.42	83.79	8.37	11.1%	3.51%
	4T FAMILY	117.32	130.34	13.02	11.1%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	57.86	61.31	3.45	6.0%	3.51%
IHBC-PE1000	2T FAMILY	153.33	162.47	9.14	6.0%	3.51%
	DOUBLE	147.54	156.34	8.80	6.0%	3.51%
	3T FAMILY	156.22	165.54	9.32	6.0%	3.51%
	PTCHILD	104.15	110.36	6.21	6.0%	3.52%
	4T FAMILY	162.01	171.67	9.66	6.0%	3.52%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	50.63	53.85	3.22	6.4%	3.50%
IHBC-PE1000	2T FAMILY	134.17	142.70	8.53	6.4%	3.50%
	DOUBLE	129.11	137.32	8.21	6.4%	3.50%
	3T FAMILY	136.70	145.40	8.70	6.4%	3.50%
	PTCHILD	91.13	96.93	5.80	6.4%	3.50%
	4T FAMILY	141.76	150.78	9.02	6.4%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.27	48.67	2.40	5.2%	3.53%
IHBC-PE1000	2T FAMILY	122.62	128.98	6.36	5.2%	3.53%
	DOUBLE	117.99	124.11	6.12	5.2%	3.53%
	3T FAMILY	124.93	131.41	6.48	5.2%	3.53%
	PTCHILD	83.29	87.61	4.32	5.2%	3.53%
	4T FAMILY	129.56	136.28	6.72	5.2%	3.53%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $1,500 Ded Total		**72.88**	**79.56**	**6.67**	**9.2%**	

Rx Riders - with $2,000/$4,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	47.69	53.31	5.62	11.8%	3.49%
	2T FAMILY	126.38	141.27	14.89	11.8%	3.49%
	DOUBLE	121.61	135.94	14.33	11.8%	3.49%
	3T FAMILY	128.76	143.94	15.18	11.8%	3.49%
	PTCHILD	85.84	95.96	10.12	11.8%	3.49%
	4T FAMILY	133.53	149.27	15.74	11.8%	3.49%
	Total	59.80	66.84	7.05	11.8%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	48.50	54.07	5.57	11.5%	3.52%
	2T FAMILY	128.53	143.29	14.76	11.5%	3.53%
	DOUBLE	123.68	137.88	14.20	11.5%	3.52%
	3T FAMILY	130.95	145.99	15.04	11.5%	3.52%
	PTCHILD	87.30	97.33	10.03	11.5%	3.53%
	4T FAMILY	135.80	151.40	15.60	11.5%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	41.84	43.81	1.97	4.7%	3.50%
	2T FAMILY	110.88	116.10	5.22	4.7%	3.50%
	DOUBLE	106.69	111.72	5.03	4.7%	3.50%
	3T FAMILY	112.97	118.29	5.32	4.7%	3.50%
	PTCHILD	75.31	78.86	3.55	4.7%	3.50%
	4T FAMILY	117.15	122.67	5.52	4.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	34.18	37.40	3.22	9.4%	3.52%
	2T FAMILY	90.58	99.11	8.53	9.4%	3.52%
	DOUBLE	87.16	95.37	8.21	9.4%	3.52%
	3T FAMILY	92.29	100.98	8.69	9.4%	3.52%
	PTCHILD	61.52	67.32	5.80	9.4%	3.52%
	4T FAMILY	95.70	104.72	9.02	9.4%	3.52%
	Total	59.10	64.67	5.57	9.4%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	36.57	41.76	5.19	14.2%	3.49%
	2T FAMILY	96.91	110.66	13.75	14.2%	3.49%
	DOUBLE	93.25	106.49	13.24	14.2%	3.50%
	3T FAMILY	98.74	112.75	14.01	14.2%	3.49%
	PTCHILD	65.83	75.17	9.34	14.2%	3.50%
	4T FAMILY	102.40	116.93	14.53	14.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.87	8.72	-0.15	-1.7%	3.44%
	2T FAMILY	23.51	23.11	-0.40	-1.7%	3.45%
	DOUBLE	22.62	22.24	-0.38	-1.7%	3.44%
	3T FAMILY	23.95	23.54	-0.41	-1.7%	3.43%
	PTCHILD	15.97	15.70	-0.27	-1.7%	3.49%
	4T FAMILY	24.84	24.42	-0.42	-1.7%	3.47%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	42.54	47.43	4.89	11.5%	3.54%
IHBC-RX-E-005	2T FAMILY	112.73	125.69	12.96	11.5%	3.53%
	DOUBLE	108.48	120.95	12.47	11.5%	3.54%
	3T FAMILY	114.86	128.06	13.20	11.5%	3.53%
	PTCHILD	76.57	85.37	8.80	11.5%	3.53%
	4T FAMILY	119.11	132.80	13.69	11.5%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50% & $0 Tier 1 Child Copay						
IHBC-RX-R-001:	SINGLE	44.25	49.89	5.64	12.7%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	117.26	132.21	14.95	12.7%	3.51%
	DOUBLE	112.84	127.22	14.38	12.7%	3.51%
	3T FAMILY	119.48	134.70	15.22	12.7%	3.50%
	PTCHILD	79.65	89.80	10.15	12.7%	3.50%
	4T FAMILY	123.90	139.69	15.79	12.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	13.14	12.69	-0.45	-3.4%	3.42%
IHBC-RX-OPTE-004	2T FAMILY	34.82	33.63	-1.19	-3.4%	3.41%
	DOUBLE	33.51	32.36	-1.15	-3.4%	3.42%
	3T FAMILY	35.48	34.26	-1.22	-3.4%	3.41%
	PTCHILD	23.65	22.84	-0.81	-3.4%	3.40%
	4T FAMILY	36.79	35.53	-1.26	-3.4%	3.41%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	38.29	42.87	4.58	12.0%	3.48%
IHBC-RX-OPTE-005	2T FAMILY	101.47	113.61	12.14	12.0%	3.48%
	DOUBLE	97.64	109.32	11.68	12.0%	3.47%
	3T FAMILY	103.38	115.75	12.37	12.0%	3.48%
	PTCHILD	68.92	77.17	8.25	12.0%	3.49%
	4T FAMILY	107.21	120.04	12.83	12.0%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	53.22	56.73	3.51	6.6%	3.50%
IHBC-PE1000	2T FAMILY	141.03	150.33	9.30	6.6%	3.50%
	DOUBLE	135.71	144.66	8.95	6.6%	3.50%
	3T FAMILY	143.69	153.17	9.48	6.6%	3.50%
	PTCHILD	95.80	102.11	6.31	6.6%	3.50%
	4T FAMILY	149.02	158.84	9.82	6.6%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.39	49.68	3.29	7.1%	3.50%
IHBC-PE1000	2T FAMILY	122.93	131.65	8.72	7.1%	3.50%
	DOUBLE	118.29	126.68	8.39	7.1%	3.50%
	3T FAMILY	125.25	134.14	8.89	7.1%	3.50%
	PTCHILD	83.50	89.42	5.92	7.1%	3.50%
	4T FAMILY	129.89	139.10	9.21	7.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.34	44.84	2.50	5.9%	3.51%
IHBC-PE1000	2T FAMILY	112.20	118.83	6.63	5.9%	3.51%
	DOUBLE	107.97	114.34	6.37	5.9%	3.50%
	3T FAMILY	114.32	121.07	6.75	5.9%	3.51%
	PTCHILD	76.21	80.71	4.50	5.9%	3.50%
	4T FAMILY	118.55	125.55	7.00	5.9%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,000 Ded Total		**59.36**	**65.49**	**6.12**	**10.3%**	

Rx Riders - with $2,500/$5,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	44.09	49.67	5.58	12.7%	3.50%
	2T FAMILY	116.84	131.63	14.79	12.7%	3.51%
	DOUBLE	112.43	126.66	14.23	12.7%	3.51%
	3T FAMILY	119.04	134.11	15.07	12.7%	3.50%
	PTCHILD	79.36	89.41	10.05	12.7%	3.51%
	4T FAMILY	123.45	139.08	15.63	12.7%	3.51%
	Total	44.09	49.67	5.58	12.7%	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	44.89	50.43	5.54	12.3%	3.51%
	2T FAMILY	118.96	133.64	14.68	12.3%	3.51%
	DOUBLE	114.47	128.60	14.13	12.3%	3.51%
	3T FAMILY	121.20	136.16	14.96	12.3%	3.51%
	PTCHILD	80.80	90.77	9.97	12.3%	3.50%
	4T FAMILY	125.69	141.20	15.51	12.3%	3.50%
	Total	88.10	98.97	10.87	12.3%	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	37.78	40.64	2.86	7.6%	3.49%
	2T FAMILY	100.12	107.70	7.58	7.6%	3.49%
	DOUBLE	96.34	103.63	7.29	7.6%	3.49%
	3T FAMILY	102.01	109.73	7.72	7.6%	3.49%
	PTCHILD	68.00	73.15	5.15	7.6%	3.48%
	4T FAMILY	105.78	113.79	8.01	7.6%	3.48%
	Total	79.34	85.35	6.01	7.6%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	30.65	34.55	3.90	12.7%	3.54%
	2T FAMILY	81.22	91.56	10.34	12.7%	3.54%
	DOUBLE	78.16	88.10	9.94	12.7%	3.54%
	3T FAMILY	82.76	93.29	10.53	12.7%	3.54%
	PTCHILD	55.17	62.19	7.02	12.7%	3.53%
	4T FAMILY	85.82	96.74	10.92	12.7%	3.53%
	Total	50.88	57.35	6.48	12.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	33.13	38.71	5.58	16.8%	3.53%
	2T FAMILY	87.79	102.58	14.79	16.8%	3.53%
	DOUBLE	84.48	98.71	14.23	16.8%	3.53%
	3T FAMILY	89.45	104.52	15.07	16.8%	3.54%
	PTCHILD	59.63	69.68	10.05	16.9%	3.54%
	4T FAMILY	92.76	108.39	15.63	16.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	8.01	7.64	-0.37	-4.6%	3.38%
	2T FAMILY	21.23	20.25	-0.98	-4.6%	3.42%
	DOUBLE	20.43	19.48	-0.95	-4.7%	3.40%
	3T FAMILY	21.63	20.63	-1.00	-4.6%	3.41%
	PTCHILD	14.42	13.75	-0.67	-4.6%	3.38%
	4T FAMILY	22.43	21.39	-1.04	-4.6%	3.38%
	Total	11.79	11.24	-0.54	-4.6%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	39.24	44.05	4.81	12.3%	3.50%
IHBC-RX-E-005	2T FAMILY	103.99	116.73	12.74	12.3%	3.50%
	DOUBLE	100.06	112.33	12.27	12.3%	3.50%
	3T FAMILY	105.95	118.94	12.99	12.3%	3.51%
	PTCHILD	70.63	79.29	8.66	12.3%	3.50%
	4T FAMILY	109.87	123.34	13.47	12.3%	3.50%
	Total	78.27	87.86	9.59	12.3%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	40.85	46.39	5.54	13.6%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	108.25	122.93	14.68	13.6%	3.48%
	DOUBLE	104.17	118.29	14.12	13.6%	3.47%
	3T FAMILY	110.30	125.25	14.95	13.6%	3.48%
	PTCHILD	73.53	83.50	9.97	13.6%	3.48%
	4T FAMILY	114.38	129.89	15.51	13.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	11.90	11.24	-0.66	-5.5%	3.59%
IHBC-RX-OPTE-004	2T FAMILY	31.54	29.79	-1.75	-5.5%	3.62%
	DOUBLE	30.35	28.66	-1.69	-5.6%	3.58%
	3T FAMILY	32.13	30.35	-1.78	-5.5%	3.58%
	PTCHILD	21.42	20.23	-1.19	-5.6%	3.58%
	4T FAMILY	33.32	31.47	-1.85	-5.6%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	35.27	39.76	4.49	12.7%	3.46%
IHBC-RX-OPTE-005	2T FAMILY	93.47	105.36	11.89	12.7%	3.46%
	DOUBLE	89.94	101.39	11.45	12.7%	3.46%
	3T FAMILY	95.23	107.35	12.12	12.7%	3.46%
	PTCHILD	63.49	71.57	8.08	12.7%	3.47%
	4T FAMILY	98.76	111.33	12.57	12.7%	3.47%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	49.35	52.92	3.57	7.2%	3.50%
IHBC-PE1000	2T FAMILY	130.78	140.24	9.46	7.2%	3.51%
	DOUBLE	125.84	134.95	9.11	7.2%	3.51%
	3T FAMILY	133.25	142.88	9.63	7.2%	3.50%
	PTCHILD	88.83	95.26	6.43	7.2%	3.51%
	4T FAMILY	138.18	148.18	10.00	7.2%	3.51%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	42.82	46.15	3.33	7.8%	3.50%
IHBC-PE1000	2T FAMILY	113.47	122.30	8.83	7.8%	3.50%
	DOUBLE	109.19	117.68	8.49	7.8%	3.50%
	3T FAMILY	115.61	124.61	9.00	7.8%	3.51%
	PTCHILD	77.08	83.07	5.99	7.8%	3.50%
	4T FAMILY	119.90	129.22	9.32	7.8%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.03	41.60	2.57	6.6%	3.51%
IHBC-PE1000	2T FAMILY	103.43	110.24	6.81	6.6%	3.51%
	DOUBLE	99.53	106.08	6.55	6.6%	3.51%
	3T FAMILY	105.38	112.32	6.94	6.6%	3.51%
	PTCHILD	70.25	74.88	4.63	6.6%	3.51%
	4T FAMILY	109.28	116.48	7.20	6.6%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $2,500 Ded Total		**66.93**	**75.03**	**8.10**	**12.1%**	

Rx Riders - with $3,000/$6,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	41.01	46.49	5.48	13.4%	3.50%
	2T FAMILY	108.68	123.20	14.52	13.4%	3.49%
	DOUBLE	104.58	118.55	13.97	13.4%	3.49%
	3T FAMILY	110.73	125.52	14.79	13.4%	3.50%
	PTCHILD	73.82	83.68	9.86	13.4%	3.49%
	4T FAMILY	114.83	130.17	15.34	13.4%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	41.77	47.21	5.44	13.0%	3.51%
	2T FAMILY	110.69	125.11	14.42	13.0%	3.51%
	DOUBLE	106.51	120.39	13.88	13.0%	3.51%
	3T FAMILY	112.78	127.47	14.69	13.0%	3.51%
	PTCHILD	75.19	84.98	9.79	13.0%	3.51%
	4T FAMILY	116.96	132.19	15.23	13.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	34.38	37.91	3.53	10.3%	3.49%
	2T FAMILY	91.11	100.46	9.35	10.3%	3.49%
	DOUBLE	87.67	96.67	9.00	10.3%	3.49%
	3T FAMILY	92.83	102.36	9.53	10.3%	3.50%
	PTCHILD	61.88	68.24	6.36	10.3%	3.50%
	4T FAMILY	96.26	106.15	9.89	10.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	27.77	32.08	4.31	15.5%	3.48%
	2T FAMILY	73.59	85.01	11.42	15.5%	3.48%
	DOUBLE	70.81	81.80	10.99	15.5%	3.48%
	3T FAMILY	74.98	86.62	11.64	15.5%	3.49%
	PTCHILD	49.99	57.74	7.75	15.5%	3.48%
	4T FAMILY	77.76	89.82	12.06	15.5%	3.48%
	Total	52.76	60.95	8.19	15.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	30.04	36.04	6.00	20.0%	3.47%
	2T FAMILY	79.61	95.51	15.90	20.0%	3.48%
	DOUBLE	76.60	91.90	15.30	20.0%	3.47%
	3T FAMILY	81.11	97.31	16.20	20.0%	3.48%
	PTCHILD	54.07	64.87	10.80	20.0%	3.48%
	4T FAMILY	84.11	100.91	16.80	20.0%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	7.27	6.79	-0.48	-6.6%	3.51%
	2T FAMILY	19.27	17.99	-1.28	-6.6%	3.51%
	DOUBLE	18.54	17.31	-1.23	-6.6%	3.47%
	3T FAMILY	19.63	18.33	-1.30	-6.6%	3.50%
	PTCHILD	13.09	12.22	-0.87	-6.6%	3.47%
	4T FAMILY	20.36	19.01	-1.35	-6.6%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	36.45	41.16	4.71	12.9%	3.52%
IHBC-RX-E-005	2T FAMILY	96.59	109.07	12.48	12.9%	3.52%
	DOUBLE	92.95	104.96	12.01	12.9%	3.52%
	3T FAMILY	98.42	111.13	12.71	12.9%	3.52%
	PTCHILD	65.61	74.09	8.48	12.9%	3.52%
	4T FAMILY	102.06	115.25	13.19	12.9%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	38.00	43.37	5.37	14.1%	3.48%
IHBC-RX-OPTE-003	2T FAMILY	100.70	114.93	14.23	14.1%	3.48%
	DOUBLE	96.90	110.59	13.69	14.1%	3.48%
	3T FAMILY	102.60	117.10	14.50	14.1%	3.48%
	PTCHILD	68.40	78.07	9.67	14.1%	3.49%
	4T FAMILY	106.40	121.44	15.04	14.1%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	10.90	10.04	-0.86	-7.9%	3.61%
IHBC-RX-OPTE-004	2T FAMILY	28.89	26.61	-2.28	-7.9%	3.62%
	DOUBLE	27.80	25.60	-2.20	-7.9%	3.60%
	3T FAMILY	29.43	27.11	-2.32	-7.9%	3.63%
	PTCHILD	19.62	18.07	-1.55	-7.9%	3.61%
	4T FAMILY	30.52	28.11	-2.41	-7.9%	3.61%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	32.75	37.08	4.33	13.2%	3.49%
IHBC-RX-OPTE-005	2T FAMILY	86.79	98.26	11.47	13.2%	3.49%
	DOUBLE	83.51	94.55	11.04	13.2%	3.48%
	3T FAMILY	88.43	100.12	11.69	13.2%	3.49%
	PTCHILD	58.95	66.74	7.79	13.2%	3.49%
	4T FAMILY	91.70	103.82	12.12	13.2%	3.49%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	46.00	49.59	3.59	7.8%	3.51%
IHBC-PE1000	2T FAMILY	121.90	131.41	9.51	7.8%	3.51%
	DOUBLE	117.30	126.45	9.15	7.8%	3.50%
	3T FAMILY	124.20	133.89	9.69	7.8%	3.50%
	PTCHILD	82.80	89.26	6.46	7.8%	3.50%
	4T FAMILY	128.80	138.85	10.05	7.8%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	39.82	43.12	3.30	8.3%	3.48%
IHBC-PE1000	2T FAMILY	105.52	114.27	8.75	8.3%	3.48%
	DOUBLE	101.54	109.96	8.42	8.3%	3.48%
	3T FAMILY	107.51	116.42	8.91	8.3%	3.48%
	PTCHILD	71.68	77.62	5.94	8.3%	3.48%
	4T FAMILY	111.50	120.74	9.24	8.3%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.26	38.80	2.54	7.0%	3.49%
IHBC-PE1000	2T FAMILY	96.09	102.82	6.73	7.0%	3.49%
	DOUBLE	92.46	98.94	6.48	7.0%	3.49%
	3T FAMILY	97.90	104.76	6.86	7.0%	3.50%
	PTCHILD	65.27	69.84	4.57	7.0%	3.50%
	4T FAMILY	101.53	108.64	7.11	7.0%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $3,000 Ded Total		**52.76**	**60.95**	**8.19**	**15.5%**	

Rx Riders - with $4,000/$8,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	36.18	41.31	5.13	14.2%	3.51%
	2T FAMILY	95.88	109.47	13.59	14.2%	3.51%
	DOUBLE	92.26	105.34	13.08	14.2%	3.51%
	3T FAMILY	97.69	111.54	13.85	14.2%	3.51%
	PTCHILD	65.12	74.36	9.24	14.2%	3.51%
	4T FAMILY	101.30	115.67	14.37	14.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	36.91	42.00	5.09	13.8%	3.52%
	2T FAMILY	97.81	111.30	13.49	13.8%	3.53%
	DOUBLE	94.12	107.10	12.98	13.8%	3.53%
	3T FAMILY	99.66	113.40	13.74	13.8%	3.52%
	PTCHILD	66.44	75.60	9.16	13.8%	3.52%
	4T FAMILY	103.35	117.60	14.25	13.8%	3.52%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	29.02	33.41	4.39	15.1%	3.50%
	2T FAMILY	76.90	88.54	11.64	15.1%	3.51%
	DOUBLE	74.00	85.20	11.20	15.1%	3.51%
	3T FAMILY	78.35	90.21	11.86	15.1%	3.50%
	PTCHILD	52.24	60.14	7.90	15.1%	3.51%
	4T FAMILY	81.26	93.55	12.29	15.1%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	23.22	28.20	4.98	21.4%	3.49%
	2T FAMILY	61.53	74.73	13.20	21.5%	3.49%
	DOUBLE	59.21	71.91	12.70	21.4%	3.48%
	3T FAMILY	62.69	76.14	13.45	21.5%	3.48%
	PTCHILD	41.80	50.76	8.96	21.4%	3.49%
	4T FAMILY	65.02	78.96	13.94	21.4%	3.49%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	25.15	31.73	6.58	26.2%	3.46%
	2T FAMILY	66.65	84.08	17.43	26.2%	3.44%
	DOUBLE	64.13	80.91	16.78	26.2%	3.45%
	3T FAMILY	67.91	85.67	17.76	26.2%	3.45%
	PTCHILD	45.27	57.11	11.84	26.2%	3.44%
	4T FAMILY	70.42	88.84	18.42	26.2%	3.45%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	6.19	5.52	-0.67	-10.8%	3.56%
	2T FAMILY	16.40	14.63	-1.77	-10.8%	3.61%
	DOUBLE	15.78	14.08	-1.70	-10.8%	3.61%
	3T FAMILY	16.71	14.90	-1.81	-10.8%	3.54%
	PTCHILD	11.14	9.94	-1.20	-10.8%	3.65%
	4T FAMILY	17.33	15.46	-1.87	-10.8%	3.62%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	31.97	36.36	4.39	13.7%	3.50%
IHBC-RX-E-005	2T FAMILY	84.72	96.35	11.63	13.7%	3.50%
	DOUBLE	81.52	92.72	11.20	13.7%	3.51%
	3T FAMILY	86.32	98.17	11.85	13.7%	3.50%
	PTCHILD	57.55	65.45	7.90	13.7%	3.51%
	4T FAMILY	89.52	101.81	12.29	13.7%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	33.41	38.43	5.02	15.0%	3.53%
IHBC-RX-OPTE-003	2T FAMILY	88.54	101.84	13.30	15.0%	3.53%
	DOUBLE	85.20	98.00	12.80	15.0%	3.53%
	3T FAMILY	90.21	103.76	13.55	15.0%	3.53%
	PTCHILD	60.14	69.17	9.03	15.0%	3.52%
	4T FAMILY	93.55	107.60	14.05	15.0%	3.52%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	9.34	8.29	-1.05	-11.2%	3.50%
IHBC-RX-OPTE-004	2T FAMILY	24.75	21.97	-2.78	-11.2%	3.49%
	DOUBLE	23.82	21.14	-2.68	-11.3%	3.48%
	3T FAMILY	25.22	22.38	-2.84	-11.3%	3.47%
	PTCHILD	16.81	14.92	-1.89	-11.2%	3.47%
	4T FAMILY	26.15	23.21	-2.94	-11.2%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	28.63	32.69	4.06	14.2%	3.45%
IHBC-RX-OPTE-005	2T FAMILY	75.87	86.63	10.76	14.2%	3.45%
	DOUBLE	73.01	83.36	10.35	14.2%	3.45%
	3T FAMILY	77.30	88.26	10.96	14.2%	3.45%
	PTCHILD	51.53	58.84	7.31	14.2%	3.45%
	4T FAMILY	80.16	91.53	11.37	14.2%	3.45%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	40.65	44.11	3.46	8.5%	3.47%
IHBC-PE1000	2T FAMILY	107.72	116.89	9.17	8.5%	3.47%
	DOUBLE	103.66	112.48	8.82	8.5%	3.47%
	3T FAMILY	109.76	119.10	9.34	8.5%	3.48%
	PTCHILD	73.17	79.40	6.23	8.5%	3.48%
	4T FAMILY	113.82	123.51	9.69	8.5%	3.48%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	35.00	38.12	3.12	8.9%	3.47%
IHBC-PE1000	2T FAMILY	92.75	101.02	8.27	8.9%	3.47%
	DOUBLE	89.25	97.21	7.96	8.9%	3.48%
	3T FAMILY	94.50	102.92	8.42	8.9%	3.47%
	PTCHILD	63.00	68.62	5.62	8.9%	3.48%
	4T FAMILY	98.00	106.74	8.74	8.9%	3.48%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	31.78	34.23	2.45	7.7%	3.51%
IHBC-PE1000	2T FAMILY	84.22	90.71	6.49	7.7%	3.50%
	DOUBLE	81.04	87.29	6.25	7.7%	3.51%
	3T FAMILY	85.81	92.42	6.61	7.7%	3.51%
	PTCHILD	57.20	61.61	4.41	7.7%	3.49%
	4T FAMILY	88.98	95.84	6.86	7.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $4,000 Ded Total		**N/A**	**N/A**	**N/A**	**N/A**	

Rx Riders - with $5,000/$10,000 Shared Deductible Option

$7 / $25 / $40 Rx						
IHBC-HSAQR-653E	SINGLE	31.89	37.23	5.34	16.7%	3.53%
	2T FAMILY	84.51	98.66	14.15	16.7%	3.54%
	DOUBLE	81.32	94.94	13.62	16.7%	3.53%
	3T FAMILY	86.10	100.52	14.42	16.7%	3.53%
	PTCHILD	57.40	67.01	9.61	16.7%	3.52%
	4T FAMILY	89.29	104.24	14.95	16.7%	3.53%
	Total	N/A	N/A	N/A	N/A	
$10 / $20 / $35 Rx						
IHBC-HSAQR-655E	SINGLE	32.93	37.91	4.98	15.1%	3.49%
	2T FAMILY	87.26	100.46	13.20	15.1%	3.49%
	DOUBLE	83.97	96.67	12.70	15.1%	3.49%
	3T FAMILY	88.91	102.36	13.45	15.1%	3.50%
	PTCHILD	59.27	68.24	8.97	15.1%	3.50%
	4T FAMILY	92.20	106.15	13.95	15.1%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $100 Rx						
IHBC-HSAQR-657E	SINGLE	25.07	30.01	4.94	19.7%	3.48%
	2T FAMILY	66.44	79.53	13.09	19.7%	3.49%
	DOUBLE	63.93	76.53	12.60	19.7%	3.49%
	3T FAMILY	67.69	81.03	13.34	19.7%	3.49%
	PTCHILD	45.13	54.02	8.89	19.7%	3.49%
	4T FAMILY	70.20	84.03	13.83	19.7%	3.49%
	Total	66.44	79.53	13.09	19.7%	
$10 / $50 / $100 Rx						
IHBC-HSAQR-659E	SINGLE	19.96	25.17	5.21	26.1%	3.50%
	2T FAMILY	52.89	66.70	13.81	26.1%	3.49%
	DOUBLE	50.90	64.18	13.28	26.1%	3.48%
	3T FAMILY	53.89	67.96	14.07	26.1%	3.50%
	PTCHILD	35.93	45.31	9.38	26.1%	3.49%
	4T FAMILY	55.89	70.48	14.59	26.1%	3.49%
	Total	52.89	66.70	13.81	26.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	21.68	28.44	6.76	31.2%	3.49%
	2T FAMILY	57.45	75.37	17.92	31.2%	3.50%
	DOUBLE	55.28	72.52	17.24	31.2%	3.50%
	3T FAMILY	58.54	76.79	18.25	31.2%	3.49%
	PTCHILD	39.02	51.19	12.17	31.2%	3.50%
	4T FAMILY	60.70	79.63	18.93	31.2%	3.50%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Rx						
IHBC-R-226	SINGLE	5.39	4.52	-0.87	-16.1%	3.43%
	2T FAMILY	14.28	11.98	-2.30	-16.1%	3.45%
	DOUBLE	13.74	11.53	-2.21	-16.1%	3.50%
	3T FAMILY	14.55	12.20	-2.35	-16.2%	3.39%
	PTCHILD	9.70	8.14	-1.56	-16.1%	3.43%
	4T FAMILY	15.09	12.66	-2.43	-16.1%	3.43%
	Total	14.28	11.98	-2.30	-16.1%	
$10 / $30 / $50 Rx						
IHBC-RX-R-001:	SINGLE	27.92	32.69	4.77	17.1%	3.45%
IHBC-RX-E-005	2T FAMILY	73.99	86.63	12.64	17.1%	3.45%
	DOUBLE	71.20	83.36	12.16	17.1%	3.45%
	3T FAMILY	75.38	88.26	12.88	17.1%	3.45%
	PTCHILD	50.26	58.84	8.58	17.1%	3.45%
	4T FAMILY	78.18	91.53	13.35	17.1%	3.45%
	Total	N/A	N/A	N/A	N/A	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	29.50	34.55	5.05	17.1%	3.54%
IHBC-RX-OPTE-003	2T FAMILY	78.18	91.56	13.38	17.1%	3.54%
	DOUBLE	75.23	88.10	12.87	17.1%	3.54%
	3T FAMILY	79.65	93.29	13.64	17.1%	3.54%
	PTCHILD	53.10	62.19	9.09	17.1%	3.53%
	4T FAMILY	82.60	96.74	14.14	17.1%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	8.16	6.91	-1.25	-15.3%	3.60%
IHBC-RX-OPTE-004	2T FAMILY	21.62	18.31	-3.31	-15.3%	3.56%
	DOUBLE	20.81	17.62	-3.19	-15.3%	3.59%
	3T FAMILY	22.03	18.66	-3.37	-15.3%	3.61%
	PTCHILD	14.69	12.44	-2.25	-15.3%	3.58%
	4T FAMILY	22.85	19.35	-3.50	-15.3%	3.59%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	24.93	29.36	4.43	17.8%	3.53%
IHBC-RX-OPTE-005	2T FAMILY	66.06	77.80	11.74	17.8%	3.53%
	DOUBLE	63.57	74.87	11.30	17.8%	3.53%
	3T FAMILY	67.31	79.27	11.96	17.8%	3.53%
	PTCHILD	44.87	52.85	7.98	17.8%	3.53%
	4T FAMILY	69.80	82.21	12.41	17.8%	3.53%
	Total	N/A	N/A	N/A	N/A	
$4 / $15 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	36.48	39.83	3.35	9.2%	3.51%
IHBC-PE1000	2T FAMILY	96.67	105.55	8.88	9.2%	3.51%
	DOUBLE	93.02	101.57	8.55	9.2%	3.52%
	3T FAMILY	98.50	107.54	9.04	9.2%	3.50%
	PTCHILD	65.66	71.69	6.03	9.2%	3.51%
	4T FAMILY	102.14	111.52	9.38	9.2%	3.51%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	31.25	34.28	3.03	9.7%	3.50%
IHBC-PE1000	2T FAMILY	82.81	90.84	8.03	9.7%	3.50%
	DOUBLE	79.69	87.41	7.72	9.7%	3.49%
	3T FAMILY	84.38	92.56	8.18	9.7%	3.51%
	PTCHILD	56.25	61.70	5.45	9.7%	3.49%
	4T FAMILY	87.50	95.98	8.48	9.7%	3.49%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	28.37	30.73	2.36	8.3%	3.50%
IHBC-PE1000	2T FAMILY	75.18	81.43	6.25	8.3%	3.50%
	DOUBLE	72.34	78.36	6.02	8.3%	3.50%
	3T FAMILY	76.60	82.97	6.37	8.3%	3.51%
	PTCHILD	51.07	55.31	4.24	8.3%	3.50%
	4T FAMILY	79.44	86.04	6.60	8.3%	3.50%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ $5,000 Ded Total		**46.63**	**56.23**	**9.60**	**20.6%**	

Rx Riders - non-HSA Qualified - with Any Deductible Option

$7 / $25 / $40 Three Tier Rx						
IHBC-HSAQR-653E	SINGLE	73.14	78.47	5.33	7.3%	3.51%
	2T FAMILY	193.82	207.95	14.13	7.3%	3.51%
	DOUBLE	186.51	200.10	13.59	7.3%	3.51%
	3T FAMILY	197.48	211.87	14.39	7.3%	3.51%
	PTCHILD	131.65	141.25	9.60	7.3%	3.51%
	4T FAMILY	204.79	219.72	14.93	7.3%	3.51%
	Total	114.32	122.65	8.33	7.3%	
$10 / $20 / $35 Three Tier Rx						
IHBC-HSAQR-655E	SINGLE	74.03	79.24	5.21	7.0%	3.50%
	2T FAMILY	196.18	209.99	13.81	7.0%	3.50%
	DOUBLE	188.78	202.06	13.28	7.0%	3.50%
	3T FAMILY	199.88	213.95	14.07	7.0%	3.50%
	PTCHILD	133.25	142.63	9.38	7.0%	3.50%
	4T FAMILY	207.28	221.87	14.59	7.0%	3.50%
	Total	140.24	150.11	9.87	7.0%	
$10 / $30 / $100 Three Tier Rx						
IHBC-HSAQR-657E	SINGLE	65.94	66.09	0.15	0.2%	3.51%
	2T FAMILY	174.74	175.14	0.40	0.2%	3.51%
	DOUBLE	168.15	168.53	0.38	0.2%	3.51%
	3T FAMILY	178.04	178.44	0.40	0.2%	3.50%
	PTCHILD	118.69	118.96	0.27	0.2%	3.51%
	4T FAMILY	184.63	185.05	0.42	0.2%	3.51%
	Total	145.07	145.40	0.33	0.2%	
$10 / $50 / $100 Three Tier Rx						
IHBC-HSAQR-659E	SINGLE	57.29	57.65	0.36	0.6%	3.48%
	2T FAMILY	151.82	152.77	0.95	0.6%	3.48%
	DOUBLE	146.09	147.01	0.92	0.6%	3.48%
	3T FAMILY	154.68	155.66	0.98	0.6%	3.48%
	PTCHILD	103.12	103.77	0.65	0.6%	3.48%
	4T FAMILY	160.41	161.42	1.01	0.6%	3.48%
	Total	102.35	102.99	0.64	0.6%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
30% ($1 Min /$100 Max) on Tiers 1 & 2						
IHBC-HSAQR-689E	SINGLE	58.25	63.47	5.22	9.0%	3.51%
	2T FAMILY	154.36	168.20	13.84	9.0%	3.51%
	DOUBLE	148.54	161.85	13.31	9.0%	3.50%
	3T FAMILY	157.28	171.37	14.09	9.0%	3.51%
	PTCHILD	104.85	114.25	9.40	9.0%	3.51%
	4T FAMILY	163.10	177.72	14.62	9.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / 100% / 100% Three Tier Rx						
IHBC-R-226	SINGLE	19.11	21.39	2.28	11.9%	3.48%
	2T FAMILY	50.64	56.68	6.04	11.9%	3.47%
	DOUBLE	48.73	54.54	5.81	11.9%	3.47%
	3T FAMILY	51.60	57.75	6.15	11.9%	3.48%
	PTCHILD	34.40	38.50	4.10	11.9%	3.47%
	4T FAMILY	53.51	59.89	6.38	11.9%	3.47%
	Total	30.93	34.62	3.69	11.9%	
$10 / $30 / $50 Three Tier Rx						
IHBC-RX-R-001:	SINGLE	66.32	70.84	4.52	6.8%	3.51%
IHBC-RX-E-005	2T FAMILY	175.75	187.73	11.98	6.8%	3.51%
	DOUBLE	169.12	180.64	11.52	6.8%	3.51%
	3T FAMILY	179.06	191.27	12.21	6.8%	3.51%
	PTCHILD	119.38	127.51	8.13	6.8%	3.51%
	4T FAMILY	185.70	198.35	12.65	6.8%	3.51%
	Total	109.68	117.16	7.48	6.8%	
$4 / $25 / 50%						
IHBC-RX-R-001:	SINGLE	68.48	74.12	5.64	8.2%	3.51%
IHBC-RX-OPTE-003	2T FAMILY	181.47	196.42	14.95	8.2%	3.50%
	DOUBLE	174.62	189.01	14.39	8.2%	3.50%
	3T FAMILY	184.90	200.12	15.22	8.2%	3.50%
	PTCHILD	123.26	133.42	10.16	8.2%	3.51%
	4T FAMILY	191.74	207.54	15.80	8.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$4 / 100% / 100% Rx						
IHBC-RX-R-001:	SINGLE	26.25	29.20	2.95	11.2%	3.51%
IHBC-RX-OPTE-004	2T FAMILY	69.56	77.38	7.82	11.2%	3.50%
	DOUBLE	66.94	74.46	7.52	11.2%	3.50%
	3T FAMILY	70.88	78.84	7.96	11.2%	3.51%
	PTCHILD	47.25	52.56	5.31	11.2%	3.51%
	4T FAMILY	73.50	81.76	8.26	11.2%	3.51%
	Total	39.24	43.65	4.41	11.2%	
$10 / $30 / 50% (min $45 copay tier 3)						
IHBC-RX-R-001:	SINGLE	60.23	64.67	4.44	7.4%	3.51%
IHBC-RX-OPTE-005	2T FAMILY	159.61	171.38	11.77	7.4%	3.51%
	DOUBLE	153.59	164.91	11.32	7.4%	3.51%
	3T FAMILY	162.62	174.61	11.99	7.4%	3.50%
	PTCHILD	108.41	116.41	8.00	7.4%	3.51%
	4T FAMILY	168.64	181.08	12.44	7.4%	3.51%
	Total	159.61	171.38	11.77	7.4%	
$4 / $15 / $75 Rx						
IHBC-RX-R-001:	SINGLE	80.72	83.04	2.32	2.9%	3.50%
IHBC-PE1000	2T FAMILY	213.91	220.06	6.15	2.9%	3.50%
	DOUBLE	205.84	211.75	5.91	2.9%	3.50%
	3T FAMILY	217.94	224.21	6.27	2.9%	3.50%
	PTCHILD	145.30	149.47	4.17	2.9%	3.50%
	4T FAMILY	226.02	232.51	6.49	2.9%	3.50%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$4 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	71.89	74.19	2.30	3.2%	3.52%
IHBC-PE1000	2T FAMILY	190.51	196.60	6.09	3.2%	3.51%
	DOUBLE	183.32	189.18	5.86	3.2%	3.51%
	3T FAMILY	194.10	200.31	6.21	3.2%	3.51%
	PTCHILD	129.40	133.54	4.14	3.2%	3.51%
	4T FAMILY	201.29	207.73	6.44	3.2%	3.51%
	Total	N/A	N/A	N/A	N/A	
$10 / $30 / $75 Rx						
IHBC-RX-R-001:	SINGLE	66.19	67.53	1.34	2.0%	3.51%
IHBC-PE1000	2T FAMILY	175.40	178.95	3.55	2.0%	3.51%
	DOUBLE	168.78	172.20	3.42	2.0%	3.51%
	3T FAMILY	178.71	182.33	3.62	2.0%	3.51%
	PTCHILD	119.14	121.55	2.41	2.0%	3.51%
	4T FAMILY	185.33	189.08	3.75	2.0%	3.51%
	Total	N/A	N/A	N/A	N/A	
Small - Rx w/ Non-HSA qualified		**110.47**	**117.15**	**6.68**	**6.0%**	

Additional Rx Riders - With Any Deductible Option - HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.21	0.23	0.02	9.5%	9.52%
	2T FAMILY	0.56	0.61	0.05	8.9%	8.93%
	DOUBLE	0.54	0.59	0.05	9.3%	9.26%
	3T FAMILY	0.57	0.62	0.05	8.8%	8.77%
	PTCHILD	0.38	0.41	0.03	7.9%	7.89%
	4T FAMILY	0.59	0.64	0.05	8.5%	8.47%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.28	0.29	0.01	3.6%	3.57%
	2T FAMILY	0.74	0.77	0.03	4.1%	4.05%
	DOUBLE	0.71	0.74	0.03	4.2%	4.23%
	3T FAMILY	0.76	0.78	0.02	2.6%	2.63%
	PTCHILD	0.50	0.52	0.02	4.0%	4.00%
	4T FAMILY	0.78	0.81	0.03	3.8%	3.85%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.34	0.36	0.02	5.9%	2.86%
	2T FAMILY	0.90	0.95	0.05	5.6%	2.15%
	DOUBLE	0.87	0.92	0.05	5.7%	3.37%
	3T FAMILY	0.92	0.97	0.05	5.4%	2.11%
	PTCHILD	0.61	0.65	0.04	6.6%	3.17%
	4T FAMILY	0.95	1.01	0.06	6.3%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.44	0.47	0.03	6.8%	4.44%
	2T FAMILY	1.17	1.25	0.08	6.8%	5.04%
	DOUBLE	1.12	1.20	0.08	7.1%	4.35%
	3T FAMILY	1.19	1.27	0.08	6.7%	4.10%
	PTCHILD	0.79	0.85	0.06	7.6%	4.94%
	4T FAMILY	1.23	1.32	0.09	7.3%	4.76%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.53	0.60	0.07	13.2%	1.69%
	2T FAMILY	1.40	1.59	0.19	13.6%	1.92%
	DOUBLE	1.35	1.53	0.18	13.3%	2.00%
	3T FAMILY	1.43	1.62	0.19	13.3%	1.89%
	PTCHILD	0.95	1.08	0.13	13.7%	1.89%
	4T FAMILY	1.48	1.68	0.20	13.5%	1.82%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	0.66	0.77	0.11	16.7%	2.67%
	2T FAMILY	1.75	2.04	0.29	16.6%	2.51%
	DOUBLE	1.68	1.96	0.28	16.7%	2.62%
	3T FAMILY	1.78	2.08	0.30	16.9%	2.46%
	PTCHILD	1.19	1.39	0.20	16.8%	2.96%
	4T FAMILY	1.85	2.16	0.31	16.8%	2.86%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-1.95	-1.72	0.23	-11.8%	4.24%
	2T FAMILY	-5.17	-4.56	0.61	-11.8%	4.35%
	DOUBLE	-4.97	-4.39	0.58	-11.7%	4.28%
	3T FAMILY	-5.27	-4.64	0.63	-12.0%	4.04%
	PTCHILD	-3.51	-3.10	0.41	-11.7%	4.38%
	4T FAMILY	-5.46	-4.82	0.64	-11.7%	4.33%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	1.95	1.72	-0.23	-11.8%	4.24%
	2T FAMILY	5.17	4.56	-0.61	-11.8%	4.35%
	DOUBLE	4.97	4.39	-0.58	-11.7%	4.28%
	3T FAMILY	5.27	4.64	-0.63	-12.0%	4.04%
	PTCHILD	3.51	3.10	-0.41	-11.7%	4.38%
	4T FAMILY	5.46	4.82	-0.64	-11.7%	4.33%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - HSA qualified		**N/A**	**N/A**	**N/A**	**N/A**	

Additional Rx Riders - With Any Deductible Option - Non HSA Qualified

$0 Tier 1 Rx Child Copay (from $3)						
HSAQR-661E	SINGLE	0.32	0.36	0.04	12.5%	2.86%
	2T FAMILY	0.85	0.95	0.10	11.8%	2.15%
	DOUBLE	0.82	0.92	0.10	12.2%	3.37%
	3T FAMILY	0.86	0.97	0.11	12.8%	2.11%
	PTCHILD	0.58	0.65	0.07	12.1%	3.17%
	4T FAMILY	0.90	1.01	0.11	12.2%	3.06%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $4)						
HSAQR-661E	SINGLE	0.42	0.44	0.02	4.8%	2.33%
	2T FAMILY	1.11	1.17	0.06	5.4%	2.63%
	DOUBLE	1.07	1.12	0.05	4.7%	1.82%
	3T FAMILY	1.13	1.19	0.06	5.3%	2.59%
	PTCHILD	0.76	0.79	0.03	3.9%	2.60%
	4T FAMILY	1.18	1.23	0.05	4.2%	2.50%
	Total	0.67	0.71	0.03	5.1%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Tier 1 Rx Child Copay (from $5)						
HSAQR-661E	SINGLE	0.51	0.55	0.04	7.8%	3.77%
	2T FAMILY	1.35	1.46	0.11	8.1%	4.29%
	DOUBLE	1.30	1.40	0.10	7.7%	3.70%
	3T FAMILY	1.38	1.49	0.11	8.0%	4.20%
	PTCHILD	0.92	0.99	0.07	7.6%	4.21%
	4T FAMILY	1.43	1.54	0.11	7.7%	4.05%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $7)						
HSAQR-661E	SINGLE	0.68	0.72	0.04	5.9%	4.35%
	2T FAMILY	1.80	1.91	0.11	6.1%	4.37%
	DOUBLE	1.73	1.84	0.11	6.4%	4.55%
	3T FAMILY	1.84	1.94	0.10	5.4%	4.30%
	PTCHILD	1.22	1.30	0.08	6.6%	4.84%
	4T FAMILY	1.90	2.02	0.12	6.3%	4.66%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $10)						
HSAQR-661E	SINGLE	0.90	0.96	0.06	6.7%	3.23%
	2T FAMILY	2.39	2.54	0.15	6.3%	3.25%
	DOUBLE	2.30	2.45	0.15	6.5%	3.38%
	3T FAMILY	2.43	2.59	0.16	6.6%	3.19%
	PTCHILD	1.62	1.73	0.11	6.8%	3.59%
	4T FAMILY	2.52	2.69	0.17	6.7%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Tier 1 Rx Child Copay (from $15)						
HSAQR-661E	SINGLE	1.19	1.23	0.04	3.4%	3.36%
	2T FAMILY	3.15	3.26	0.11	3.5%	3.49%
	DOUBLE	3.03	3.14	0.11	3.6%	3.63%
	3T FAMILY	3.21	3.32	0.11	3.4%	3.43%
	PTCHILD	2.14	2.21	0.07	3.3%	3.27%
	4T FAMILY	3.33	3.44	0.11	3.3%	3.30%
	Total	N/A	N/A	N/A	N/A	
Removal of Contraceptive Coverage - Religious Groups						
IHBC-HSAQR-663E	SINGLE	-3.26	-2.85	0.41	-12.6%	3.26%
	2T FAMILY	-8.64	-7.55	1.09	-12.6%	3.28%
	DOUBLE	-8.31	-7.27	1.04	-12.5%	3.27%
	3T FAMILY	-8.80	-7.70	1.10	-12.5%	3.36%
	PTCHILD	-5.87	-5.13	0.74	-12.6%	3.22%
	4T FAMILY	-9.13	-7.98	1.15	-12.6%	3.23%
	Total	N/A	N/A	N/A	N/A	
Contraceptive Coverage - Employees of Religious Groups						
IHBC-HSAQR-664E	SINGLE	3.26	2.85	-0.41	-12.6%	3.26%
	2T FAMILY	8.64	7.55	-1.09	-12.6%	3.28%
	DOUBLE	8.31	7.27	-1.04	-12.5%	3.27%
	3T FAMILY	8.80	7.70	-1.10	-12.5%	3.36%
	PTCHILD	5.87	5.13	-0.74	-12.6%	3.22%
	4T FAMILY	9.13	7.98	-1.15	-12.6%	3.23%
	Total	N/A	N/A	N/A	N/A	
Additional Rx w/ any Ded - Non HSA qualified		**0.67**	**0.71**	**0.03**	**5.1%**	
Small - Rx Grand Total		**89.04**	**95.83**	**6.80**	**7.6%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Non-Rx Riders with HSA Qualified Plans						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-665E	SINGLE	1.27	1.24	-0.03	-2.4%	3.33%
	2T FAMILY	3.37	3.29	-0.08	-2.4%	3.46%
	DOUBLE	3.24	3.16	-0.08	-2.5%	3.27%
	3T FAMILY	3.43	3.35	-0.08	-2.3%	3.40%
	PTCHILD	2.29	2.23	-0.06	-2.6%	3.24%
	4T FAMILY	3.56	3.47	-0.09	-2.5%	3.27%
	Total	2.25	2.20	-0.05	-2.4%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-665E	SINGLE	0.97	0.96	-0.01	-1.0%	3.23%
	2T FAMILY	2.57	2.54	-0.03	-1.2%	3.25%
	DOUBLE	2.47	2.45	-0.02	-0.8%	3.38%
	3T FAMILY	2.62	2.59	-0.03	-1.1%	3.19%
	PTCHILD	1.75	1.73	-0.02	-1.1%	3.59%
	4T FAMILY	2.72	2.69	-0.03	-1.1%	3.46%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-665E	SINGLE	0.72	0.73	0.01	1.4%	4.29%
	2T FAMILY	1.91	1.93	0.02	1.0%	3.76%
	DOUBLE	1.84	1.86	0.02	1.1%	3.91%
	3T FAMILY	1.94	1.97	0.03	1.5%	4.23%
	PTCHILD	1.30	1.31	0.01	0.8%	3.97%
	4T FAMILY	2.02	2.04	0.02	1.0%	4.08%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-665E	SINGLE	0.49	0.49	0.00	0.0%	4.26%
	2T FAMILY	1.30	1.30	0.00	0.0%	4.00%
	DOUBLE	1.25	1.25	0.00	0.0%	4.17%
	3T FAMILY	1.32	1.32	0.00	0.0%	3.94%
	PTCHILD	0.88	0.88	0.00	0.0%	3.53%
	4T FAMILY	1.37	1.37	0.00	0.0%	3.79%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-665E	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $1,500/$3,000 Ded						
HSAQR-666C	SINGLE	1.16	1.15	-0.01	-0.9%	2.68%
	2T FAMILY	3.07	3.05	-0.02	-0.7%	2.69%
	DOUBLE	2.96	2.93	-0.03	-1.0%	2.45%
	3T FAMILY	3.13	3.11	-0.02	-0.6%	2.98%
	PTCHILD	2.09	2.07	-0.02	-1.0%	2.48%
	4T FAMILY	3.25	3.22	-0.03	-0.9%	2.55%
	Total	1.88	1.86	-0.01	-0.7%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-666C	SINGLE	0.88	0.92	0.04	4.5%	3.37%
	2T FAMILY	2.33	2.44	0.11	4.7%	3.39%
	DOUBLE	2.24	2.35	0.11	4.9%	3.52%
	3T FAMILY	2.38	2.48	0.10	4.2%	3.33%
	PTCHILD	1.58	1.66	0.08	5.1%	3.75%
	4T FAMILY	2.46	2.58	0.12	4.9%	3.61%
	Total	0.88	0.92	0.04	4.5%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-666C	SINGLE	0.66	0.70	0.04	6.1%	1.45%
	2T FAMILY	1.75	1.86	0.11	6.3%	1.64%
	DOUBLE	1.68	1.79	0.11	6.5%	1.70%
	3T FAMILY	1.78	1.89	0.11	6.2%	1.61%
	PTCHILD	1.19	1.26	0.07	5.9%	1.61%
	4T FAMILY	1.85	1.96	0.11	5.9%	1.55%
	Total	1.18	1.26	0.07	6.2%	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $3,000/$6,000 Ded						
HSAQR-666C	SINGLE	0.44	0.47	0.03	6.8%	2.17%
	2T FAMILY	1.17	1.25	0.08	6.8%	2.46%
	DOUBLE	1.12	1.20	0.08	7.1%	2.56%
	3T FAMILY	1.19	1.27	0.08	6.7%	2.42%
	PTCHILD	0.79	0.85	0.06	7.6%	2.41%
	4T FAMILY	1.23	1.32	0.09	7.3%	2.33%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-666C	SINGLE	0.01	0.01	0.00	0.0%	0.00%
	2T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	DOUBLE	0.03	0.03	0.00	0.0%	0.00%
	3T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	PTCHILD	0.02	0.02	0.00	0.0%	0.00%
	4T FAMILY	0.03	0.03	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 & 5 Series - Option C, $5,000/$10,000 Ded						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans						
HSAQR-668E	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 1 Series Plans Cal. - Year						
HSAQR-668E	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Inpatient Rehab for Substance Abuse on iDirect 2 Series Plans						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 3 Series Plans						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 90%/10% Coins						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 4 Series - 80%/20% Coins						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse on iDirect 2, 3, 4 Series - Cal. Year						
HSAQR-602P	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Right to Life Rider						
HSAQR-669E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Sterilization Exclusion						
HSAQR-670E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded						
HSAQR-673C	SINGLE	-1.34	-1.13	0.21	-15.7%	1.80%
	2T FAMILY	-3.55	-2.99	0.56	-15.8%	1.70%
	DOUBLE	-3.42	-2.88	0.54	-15.8%	1.77%
	3T FAMILY	-3.62	-3.05	0.57	-15.7%	1.67%
	PTCHILD	-2.41	-2.03	0.38	-15.8%	1.50%
	4T FAMILY	-3.75	-3.16	0.59	-15.7%	1.61%
	Total	-2.14	-1.81	0.34	-15.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded						
HSAQR-673C	SINGLE	-1.09	-0.84	0.25	-22.9%	3.70%
	2T FAMILY	-2.89	-2.23	0.66	-22.8%	3.72%
	DOUBLE	-2.78	-2.14	0.64	-23.0%	3.38%
	3T FAMILY	-2.94	-2.27	0.67	-22.8%	3.65%
	PTCHILD	-1.96	-1.51	0.45	-23.0%	3.42%
	4T FAMILY	-3.05	-2.35	0.70	-23.0%	3.52%
	Total	-1.63	-1.25	0.37	-22.9%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded						
HSAQR-673C	SINGLE	-0.84	-0.69	0.15	-17.9%	2.99%
	2T FAMILY	-2.23	-1.83	0.40	-17.9%	2.81%
	DOUBLE	-2.14	-1.76	0.38	-17.8%	2.92%
	3T FAMILY	-2.27	-1.86	0.41	-18.1%	2.76%
	PTCHILD	-1.51	-1.24	0.27	-17.9%	2.48%
	4T FAMILY	-2.35	-1.93	0.42	-17.9%	2.66%
	Total	-1.51	-1.24	0.27	-17.9%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded						
HSAQR-673C	SINGLE	-0.43	-0.57	-0.14	32.6%	5.56%
	2T FAMILY	-1.14	-1.51	-0.37	32.5%	5.59%
	DOUBLE	-1.10	-1.45	-0.35	31.8%	5.07%
	3T FAMILY	-1.16	-1.54	-0.38	32.8%	5.48%
	PTCHILD	-0.77	-1.03	-0.26	33.8%	6.19%
	4T FAMILY	-1.20	-1.60	-0.40	33.3%	5.96%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded						
HSAQR-673C	SINGLE	-0.17	-0.28	-0.11	64.7%	3.70%
	2T FAMILY	-0.45	-0.74	-0.29	64.4%	2.78%
	DOUBLE	-0.43	-0.71	-0.28	65.1%	2.90%
	3T FAMILY	-0.46	-0.76	-0.30	65.2%	4.11%
	PTCHILD	-0.31	-0.50	-0.19	61.3%	2.04%
	4T FAMILY	-0.48	-0.78	-0.30	62.5%	2.63%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
EyeMed Premier Vision Rider						
HSAQE-675E	SINGLE	4.58	3.87	-0.71	-15.5%	0.00%
	2T FAMILY	12.14	10.26	-1.88	-15.5%	0.00%
	DOUBLE	11.68	9.87	-1.81	-15.5%	0.00%
	3T FAMILY	12.37	10.45	-1.92	-15.5%	0.00%
	PTCHILD	8.24	6.97	-1.27	-15.4%	0.00%
	4T FAMILY	12.82	10.84	-1.98	-15.4%	0.00%
	Total	8.36	7.07	-1.30	-15.5%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Unlimited Skilled Nursing Facility						
HSAQR-676E	SINGLE	0.03	0.12	0.09	300.0%	9.09%
	2T FAMILY	0.08	0.32	0.24	300.0%	10.34%
	DOUBLE	0.08	0.31	0.23	287.5%	10.71%
	3T FAMILY	0.08	0.32	0.24	300.0%	6.67%
	PTCHILD	0.05	0.22	0.17	340.0%	10.00%
	4T FAMILY	0.08	0.34	0.26	325.0%	9.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.66	0.51	-0.15	-22.7%	2.00%
	2T FAMILY	1.75	1.35	-0.40	-22.9%	1.50%
	DOUBLE	1.68	1.30	-0.38	-22.6%	1.56%
	3T FAMILY	1.78	1.38	-0.40	-22.5%	2.22%
	PTCHILD	1.19	0.92	-0.27	-22.7%	2.22%
	4T FAMILY	1.85	1.43	-0.42	-22.7%	2.14%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.56	0.40	-0.16	-28.6%	2.56%
	2T FAMILY	1.48	1.06	-0.42	-28.4%	2.91%
	DOUBLE	1.43	1.02	-0.41	-28.7%	3.03%
	3T FAMILY	1.51	1.08	-0.43	-28.5%	2.86%
	PTCHILD	1.01	0.72	-0.29	-28.7%	2.86%
	4T FAMILY	1.57	1.12	-0.45	-28.7%	2.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.44	0.28	-0.16	-36.4%	3.70%
	2T FAMILY	1.17	0.74	-0.43	-36.8%	2.78%
	DOUBLE	1.12	0.71	-0.41	-36.6%	2.90%
	3T FAMILY	1.19	0.76	-0.43	-36.1%	4.11%
	PTCHILD	0.79	0.50	-0.29	-36.7%	2.04%
	4T FAMILY	1.23	0.78	-0.45	-36.6%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.28	0.20	-0.08	-28.6%	0.00%
	2T FAMILY	0.74	0.53	-0.21	-28.4%	0.00%
	DOUBLE	0.71	0.51	-0.20	-28.2%	0.00%
	3T FAMILY	0.76	0.54	-0.22	-28.9%	0.00%
	PTCHILD	0.50	0.36	-0.14	-28.0%	0.00%
	4T FAMILY	0.78	0.56	-0.22	-28.2%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.06	0.12	0.06	100.0%	9.09%
	2T FAMILY	0.16	0.32	0.16	100.0%	10.34%
	DOUBLE	0.15	0.31	0.16	106.7%	10.71%
	3T FAMILY	0.16	0.32	0.16	100.0%	6.67%
	PTCHILD	0.11	0.22	0.11	100.0%	10.00%
	4T FAMILY	0.17	0.34	0.17	100.0%	9.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded						
HSAQR-677E	SINGLE	0.90	0.78	-0.12	-13.3%	2.63%
	2T FAMILY	2.39	2.07	-0.32	-13.4%	2.99%
	DOUBLE	2.30	1.99	-0.31	-13.5%	2.58%
	3T FAMILY	2.43	2.11	-0.32	-13.2%	2.93%
	PTCHILD	1.62	1.40	-0.22	-13.6%	2.19%
	4T FAMILY	2.52	2.18	-0.34	-13.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded						
HSAQR-677E	SINGLE	0.74	0.62	-0.12	-16.2%	1.64%
	2T FAMILY	1.96	1.64	-0.32	-16.3%	1.23%
	DOUBLE	1.89	1.58	-0.31	-16.4%	1.28%
	3T FAMILY	2.00	1.67	-0.33	-16.5%	1.21%
	PTCHILD	1.33	1.12	-0.21	-15.8%	1.82%
	4T FAMILY	2.07	1.74	-0.33	-15.9%	1.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded						
HSAQR-677E	SINGLE	0.57	0.50	-0.07	-12.3%	2.04%
	2T FAMILY	1.51	1.33	-0.18	-11.9%	2.31%
	DOUBLE	1.45	1.28	-0.17	-11.7%	2.40%
	3T FAMILY	1.54	1.35	-0.19	-12.3%	2.27%
	PTCHILD	1.03	0.90	-0.13	-12.6%	2.27%
	4T FAMILY	1.60	1.40	-0.20	-12.5%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded						
HSAQR-677E	SINGLE	0.31	0.34	0.03	9.7%	6.25%
	2T FAMILY	0.82	0.90	0.08	9.8%	5.88%
	DOUBLE	0.79	0.87	0.08	10.1%	6.10%
	3T FAMILY	0.84	0.92	0.08	9.5%	6.98%
	PTCHILD	0.56	0.61	0.05	8.9%	5.17%
	4T FAMILY	0.87	0.95	0.08	9.2%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded						
HSAQR-677E	SINGLE	0.08	0.20	0.12	150.0%	0.00%
	2T FAMILY	0.21	0.53	0.32	152.4%	0.00%
	DOUBLE	0.20	0.51	0.31	155.0%	0.00%
	3T FAMILY	0.22	0.54	0.32	145.5%	0.00%
	PTCHILD	0.14	0.36	0.22	157.1%	0.00%
	4T FAMILY	0.22	0.56	0.34	154.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	1.08	0.96	-0.12	-11.1%	3.23%
	2T FAMILY	2.86	2.54	-0.32	-11.2%	3.25%
	DOUBLE	2.75	2.45	-0.30	-10.9%	3.38%
	3T FAMILY	2.92	2.59	-0.33	-11.3%	3.19%
	PTCHILD	1.94	1.73	-0.21	-10.8%	3.59%
	4T FAMILY	3.02	2.69	-0.33	-10.9%	3.46%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.88	0.76	-0.12	-13.6%	4.11%
	2T FAMILY	2.33	2.01	-0.32	-13.7%	4.15%
	DOUBLE	2.24	1.94	-0.30	-13.4%	4.30%
	3T FAMILY	2.38	2.05	-0.33	-13.9%	4.06%
	PTCHILD	1.58	1.37	-0.21	-13.3%	4.58%
	4T FAMILY	2.46	2.13	-0.33	-13.4%	4.41%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.68	0.62	-0.06	-8.8%	1.64%
	2T FAMILY	1.80	1.64	-0.16	-8.9%	1.23%
	DOUBLE	1.73	1.58	-0.15	-8.7%	1.28%
	3T FAMILY	1.84	1.67	-0.17	-9.2%	1.21%
	PTCHILD	1.22	1.12	-0.10	-8.2%	1.82%
	4T FAMILY	1.90	1.74	-0.16	-8.4%	1.75%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.33	0.50	0.17	51.5%	2.04%
	2T FAMILY	0.87	1.33	0.46	52.9%	2.31%
	DOUBLE	0.84	1.28	0.44	52.4%	2.40%
	3T FAMILY	0.89	1.35	0.46	51.7%	2.27%
	PTCHILD	0.59	0.90	0.31	52.5%	2.27%
	4T FAMILY	0.92	1.40	0.48	52.2%	2.19%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.10	0.26	0.16	160.0%	8.33%
	2T FAMILY	0.27	0.69	0.42	155.6%	7.81%
	DOUBLE	0.26	0.66	0.40	153.8%	8.20%
	3T FAMILY	0.27	0.70	0.43	159.3%	7.69%
	PTCHILD	0.18	0.47	0.29	161.1%	9.30%
	4T FAMILY	0.28	0.73	0.45	160.7%	8.96%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $1,500 Ded						
IHBC-R1014	SINGLE	1.12	1.08	-0.04	-3.6%	3.85%
	2T FAMILY	2.97	2.86	-0.11	-3.7%	3.62%
	DOUBLE	2.86	2.75	-0.11	-3.8%	3.77%
	3T FAMILY	3.02	2.92	-0.10	-3.3%	3.91%
	PTCHILD	2.02	1.94	-0.08	-4.0%	3.74%
	4T FAMILY	3.14	3.02	-0.12	-3.8%	3.78%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series w/ $3,000 Ded						
IHBC-R1014	SINGLE	0.40	0.43	0.03	7.5%	2.38%
	2T FAMILY	1.06	1.14	0.08	7.5%	2.70%
	DOUBLE	1.02	1.10	0.08	7.8%	2.80%
	3T FAMILY	1.08	1.16	0.08	7.4%	2.65%
	PTCHILD	0.72	0.77	0.05	6.9%	1.32%
	4T FAMILY	1.12	1.20	0.08	7.1%	1.69%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child w/ 5Series w/ $5,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $1,500/$3,000 Ded						
IHBC-R1014	SINGLE	0.91	0.78	-0.13	-14.3%	2.63%
	2T FAMILY	2.41	2.07	-0.34	-14.1%	2.99%
	DOUBLE	2.32	1.99	-0.33	-14.2%	2.58%
	3T FAMILY	2.46	2.11	-0.35	-14.2%	2.93%
	PTCHILD	1.64	1.40	-0.24	-14.6%	2.19%
	4T FAMILY	2.55	2.18	-0.37	-14.5%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $3,000/$6,000 Ded						
IHBC-R1014	SINGLE	0.38	0.34	-0.04	-10.5%	6.25%
	2T FAMILY	1.01	0.90	-0.11	-10.9%	5.88%
	DOUBLE	0.97	0.87	-0.10	-10.3%	6.10%
	3T FAMILY	1.03	0.92	-0.11	-10.7%	6.98%
	PTCHILD	0.68	0.61	-0.07	-10.3%	5.17%
	4T FAMILY	1.06	0.95	-0.11	-10.4%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child w/ 5Series & $15 OV w/ $5,000/$10,000 Ded						
IHBC-R1014	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 1 Series B & C Plan						
IHBC-R-014	SINGLE	0.94	0.51	-0.43	-45.7%	2.00%
	2T FAMILY	2.49	1.35	-1.14	-45.8%	1.50%
	DOUBLE	2.40	1.30	-1.10	-45.8%	1.56%
	3T FAMILY	2.54	1.38	-1.16	-45.7%	2.22%
	PTCHILD	1.69	0.92	-0.77	-45.6%	2.22%
	4T FAMILY	2.63	1.43	-1.20	-45.6%	2.14%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 2 Series						
IHBC-R-014	SINGLE	0.84	0.49	-0.35	-41.7%	4.26%
	2T FAMILY	2.23	1.30	-0.93	-41.7%	4.00%
	DOUBLE	2.14	1.25	-0.89	-41.6%	4.17%
	3T FAMILY	2.27	1.32	-0.95	-41.9%	3.94%
	PTCHILD	1.51	0.88	-0.63	-41.7%	3.53%
	4T FAMILY	2.35	1.37	-0.98	-41.7%	3.79%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 3 Series						
IHBC-R-014	SINGLE	0.90	0.61	-0.29	-32.2%	5.17%
	2T FAMILY	2.39	1.62	-0.77	-32.2%	5.19%
	DOUBLE	2.30	1.56	-0.74	-32.2%	5.41%
	3T FAMILY	2.43	1.65	-0.78	-32.1%	5.10%
	PTCHILD	1.62	1.10	-0.52	-32.1%	5.77%
	4T FAMILY	2.52	1.71	-0.81	-32.1%	5.56%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Small Group Make-Available Mental Health Rider - 4 Series -10%						
IHBC-R-014	SINGLE	0.88	0.57	-0.31	-35.2%	5.56%
	2T FAMILY	2.33	1.51	-0.82	-35.2%	5.59%
	DOUBLE	2.24	1.45	-0.79	-35.3%	5.07%
	3T FAMILY	2.38	1.54	-0.84	-35.3%	5.48%
	PTCHILD	1.58	1.03	-0.55	-34.8%	6.19%
	4T FAMILY	2.46	1.60	-0.86	-35.0%	5.96%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 4 Series- 20%						
IHBC-R-014	SINGLE	0.88	0.57	-0.31	-35.2%	5.56%
	2T FAMILY	2.33	1.51	-0.82	-35.2%	5.59%
	DOUBLE	2.24	1.45	-0.79	-35.3%	5.07%
	3T FAMILY	2.38	1.54	-0.84	-35.3%	5.48%
	PTCHILD	1.58	1.03	-0.55	-34.8%	6.19%
	4T FAMILY	2.46	1.60	-0.86	-35.0%	5.96%
	Total	N/A	N/A	N/A	N/A	
Small Group Make-Available Mental Health Rider - 5 Series						
IHBC-R-014	SINGLE	0.87	0.51	-0.36	-41.4%	2.00%
	2T FAMILY	2.31	1.35	-0.96	-41.6%	1.50%
	DOUBLE	2.22	1.30	-0.92	-41.4%	1.56%
	3T FAMILY	2.35	1.38	-0.97	-41.3%	2.22%
	PTCHILD	1.57	0.92	-0.65	-41.4%	2.22%
	4T FAMILY	2.44	1.43	-1.01	-41.4%	2.14%
	Total	N/A	N/A	N/A	N/A	
personalBest Fitness Rider						
IHBC-R-017	SINGLE	5.38	5.38	0.00	0.0%	0.00%
	2T FAMILY	14.26	14.26	0.00	0.0%	0.00%
	DOUBLE	13.72	13.72	0.00	0.0%	0.00%
	3T FAMILY	14.53	14.53	0.00	0.0%	0.00%
	PTCHILD	9.68	9.68	0.00	0.0%	0.00%
	4T FAMILY	15.06	15.06	0.00	0.0%	0.00%
	Total	5.38	5.38	0.00	0.0%	
PT/OT/ST Increase visit limits to 30						
IHBC-R-036	SINGLE	0.53	0.46	-0.07	-13.2%	4.55%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	4.27%
	DOUBLE	1.35	1.17	-0.18	-13.3%	4.46%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	4.20%
	PTCHILD	0.95	0.83	-0.12	-12.6%	5.06%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	4.88%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 45						
IHBC-R-036	SINGLE	0.81	0.69	-0.12	-14.8%	2.99%
	2T FAMILY	2.15	1.83	-0.32	-14.9%	2.81%
	DOUBLE	2.07	1.76	-0.31	-15.0%	2.92%
	3T FAMILY	2.19	1.86	-0.33	-15.1%	2.76%
	PTCHILD	1.46	1.24	-0.22	-15.1%	2.48%
	4T FAMILY	2.27	1.93	-0.34	-15.0%	2.66%
	Total	N/A	N/A	N/A	N/A	
PT/OT/ST Increase visit limits to 30 - 5 Series						
IHBC-R-036	SINGLE	0.53	0.46	-0.07	-13.2%	4.55%
	2T FAMILY	1.40	1.22	-0.18	-12.9%	4.27%
	DOUBLE	1.35	1.17	-0.18	-13.3%	4.46%
	3T FAMILY	1.43	1.24	-0.19	-13.3%	4.20%
	PTCHILD	0.95	0.83	-0.12	-12.6%	5.06%
	4T FAMILY	1.48	1.29	-0.19	-12.8%	4.88%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
PT/OT/ST Increase visit limits to 45 - 5 Series						
IHBC-R-036	SINGLE	0.81	0.67	-0.14	-17.3%	1.52%
	2T FAMILY	2.15	1.78	-0.37	-17.2%	1.71%
	DOUBLE	2.07	1.71	-0.36	-17.4%	1.79%
	3T FAMILY	2.19	1.81	-0.38	-17.4%	1.69%
	PTCHILD	1.46	1.21	-0.25	-17.1%	1.68%
	4T FAMILY	2.27	1.88	-0.39	-17.2%	1.62%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series B						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 1 Series C						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 2 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 3 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 10%						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Opt-Out Rider for Unions - 4 Series 20%						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Opt-Out Rider for Unions - 5 Series						
IHBC-R1002	SINGLE	-1.52	-1.29	0.23	-15.1%	3.20%
	2T FAMILY	-4.03	-3.42	0.61	-15.1%	3.32%
	DOUBLE	-3.88	-3.29	0.59	-15.2%	3.13%
	3T FAMILY	-4.10	-3.48	0.62	-15.1%	2.96%
	PTCHILD	-2.74	-2.32	0.42	-15.3%	3.11%
	4T FAMILY	-4.26	-3.61	0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 1 Series B & C						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	2.21	1.88	-0.33	-15.1%	
Federal MHP Rider for Small Groups (eff 11/1/09) - 2 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 3 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 10%						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 4 Series 20%						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Rider for Small Groups (eff 11/1/09) - 5 Series						
IHBC-R1005	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 1 Series B & C						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	2.38	2.02	-0.36	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 2 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 3 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	3.50	2.97	-0.53	-15.1%	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 10%						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 4 Series 20%						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
Federal MHP Benefit for Small Groups that Qualify (eff 11/1/09) - 5 Series						
IHBC-MHP-A-001	SINGLE	1.52	1.29	-0.23	-15.1%	3.20%
	2T FAMILY	4.03	3.42	-0.61	-15.1%	3.32%
	DOUBLE	3.88	3.29	-0.59	-15.2%	3.13%
	3T FAMILY	4.10	3.48	-0.62	-15.1%	2.96%
	PTCHILD	2.74	2.32	-0.42	-15.3%	3.11%
	4T FAMILY	4.26	3.61	-0.65	-15.3%	3.14%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $1,500/$3,000 Ded						
IHBC-R1001	SINGLE	2.53	2.17	-0.36	-14.2%	3.33%
	2T FAMILY	6.70	5.75	-0.95	-14.2%	3.23%
	DOUBLE	6.45	5.53	-0.92	-14.3%	3.17%
	3T FAMILY	6.83	5.86	-0.97	-14.2%	3.35%
	PTCHILD	4.55	3.91	-0.64	-14.1%	3.44%
	4T FAMILY	7.08	6.08	-1.00	-14.1%	3.40%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$15 Office Visit - 5 Series - $3,000/$6,000 Ded						
IHBC-R1001	SINGLE	0.92	0.81	-0.11	-12.0%	3.85%
	2T FAMILY	2.44	2.15	-0.29	-11.9%	3.86%
	DOUBLE	2.35	2.07	-0.28	-11.9%	4.02%
	3T FAMILY	2.48	2.19	-0.29	-11.7%	3.79%
	PTCHILD	1.66	1.46	-0.20	-12.0%	4.29%
	4T FAMILY	2.58	2.27	-0.31	-12.0%	4.13%
	Total	N/A	N/A	N/A	N/A	
$15 Office Visit - 5 Series - $5,000/$10,000 Ded						
IHBC-R1001	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse 5 Series						
IHBC-R1013	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Inpatient Rehab for Substance Abuse Calendar Year 5 Series						
IHBC-R1013	SINGLE	0.37	0.73	0.36	97.3%	4.29%
	2T FAMILY	0.98	1.93	0.95	96.9%	3.76%
	DOUBLE	0.94	1.86	0.92	97.9%	3.91%
	3T FAMILY	1.00	1.97	0.97	97.0%	4.23%
	PTCHILD	0.67	1.31	0.64	95.5%	3.97%
	4T FAMILY	1.04	2.04	1.00	96.2%	4.08%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Non-Rx Riders with non-HSA Qualified Plans (if different than above)						
$0 Inpatient Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.41	1.33	-0.08	-5.7%	1.53%
	2T FAMILY	3.74	3.52	-0.22	-5.9%	1.44%
	DOUBLE	3.60	3.39	-0.21	-5.8%	1.50%
	3T FAMILY	3.81	3.59	-0.22	-5.8%	1.41%
	PTCHILD	2.54	2.39	-0.15	-5.9%	1.27%
	4T FAMILY	3.95	3.72	-0.23	-5.8%	1.36%
	Total	2.24	2.11	-0.13	-5.8%	
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	1.13	1.05	-0.08	-7.1%	3.96%
	2T FAMILY	2.99	2.78	-0.21	-7.0%	3.73%
	DOUBLE	2.88	2.68	-0.20	-6.9%	3.88%
	3T FAMILY	3.05	2.84	-0.21	-6.9%	4.03%
	PTCHILD	2.03	1.89	-0.14	-6.9%	3.85%
	4T FAMILY	3.16	2.94	-0.22	-7.0%	3.89%
	Total	2.33	2.16	-0.16	-7.0%	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: Small Group

Proposed Rate Effective Date: October 1, 2012 (4th Quarter)

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Inpatient Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.88	0.78	-0.10	-11.4%	2.63%
	2T FAMILY	2.33	2.07	-0.26	-11.2%	2.99%
	DOUBLE	2.24	1.99	-0.25	-11.2%	2.58%
	3T FAMILY	2.38	2.11	-0.27	-11.3%	2.93%
	PTCHILD	1.58	1.40	-0.18	-11.4%	2.19%
	4T FAMILY	2.46	2.18	-0.28	-11.4%	2.35%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.65	0.53	-0.12	-18.5%	3.92%
	2T FAMILY	1.72	1.40	-0.32	-18.6%	3.70%
	DOUBLE	1.66	1.35	-0.31	-18.7%	3.85%
	3T FAMILY	1.76	1.43	-0.33	-18.8%	3.62%
	PTCHILD	1.17	0.95	-0.22	-18.8%	3.26%
	4T FAMILY	1.82	1.48	-0.34	-18.7%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.10	0.09	-0.01	-10.0%	12.50%
	2T FAMILY	0.27	0.24	-0.03	-11.1%	14.29%
	DOUBLE	0.26	0.23	-0.03	-11.5%	15.00%
	3T FAMILY	0.27	0.24	-0.03	-11.1%	9.09%
	PTCHILD	0.18	0.16	-0.02	-11.1%	14.29%
	4T FAMILY	0.28	0.25	-0.03	-10.7%	13.64%
	Total	N/A	N/A	N/A	N/A	
$0 Inpatient Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-665E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	0.00	0.00	0.00	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	1.27	1.23	-0.04	-3.1%	3.36%
	2T FAMILY	3.37	3.26	-0.11	-3.3%	3.49%
	DOUBLE	3.24	3.14	-0.10	-3.1%	3.63%
	3T FAMILY	3.43	3.32	-0.11	-3.2%	3.43%
	PTCHILD	2.29	2.21	-0.08	-3.5%	3.27%
	4T FAMILY	3.56	3.44	-0.12	-3.4%	3.30%
	Total	2.28	2.20	-0.07	-3.2%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.99	0.92	-0.07	-7.1%	3.37%
	2T FAMILY	2.62	2.44	-0.18	-6.9%	3.39%
	DOUBLE	2.52	2.35	-0.17	-6.7%	3.52%
	3T FAMILY	2.67	2.48	-0.19	-7.1%	3.33%
	PTCHILD	1.78	1.66	-0.12	-6.7%	3.75%
	4T FAMILY	2.77	2.58	-0.19	-6.9%	3.61%
	Total	0.99	0.92	-0.07	-7.1%	
$250 Inpatient Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.75	0.66	-0.09	-12.0%	1.54%
	2T FAMILY	1.99	1.75	-0.24	-12.1%	1.74%
	DOUBLE	1.91	1.68	-0.23	-12.0%	1.20%
	3T FAMILY	2.03	1.78	-0.25	-12.3%	1.14%
	PTCHILD	1.35	1.19	-0.16	-11.9%	1.71%
	4T FAMILY	2.10	1.85	-0.25	-11.9%	1.65%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$250 Inpatient Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.52	0.42	-0.10	-19.2%	5.00%
	2T FAMILY	1.38	1.11	-0.27	-19.6%	4.72%
	DOUBLE	1.33	1.07	-0.26	-19.5%	4.90%
	3T FAMILY	1.40	1.13	-0.27	-19.3%	4.63%
	PTCHILD	0.94	0.76	-0.18	-19.1%	5.56%
	4T FAMILY	1.46	1.18	-0.28	-19.2%	5.36%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.07	0.07	N/A	0.00%
	2T FAMILY	0.00	0.19	0.19	N/A	0.00%
	DOUBLE	0.00	0.18	0.18	N/A	0.00%
	3T FAMILY	0.00	0.19	0.19	N/A	0.00%
	PTCHILD	0.00	0.13	0.13	N/A	0.00%
	4T FAMILY	0.00	0.20	0.20	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$250 Inpatient Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-666C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-1.21	-1.13	0.08	-6.6%	1.80%
	2T FAMILY	-3.21	-2.99	0.22	-6.9%	1.70%
	DOUBLE	-3.09	-2.88	0.21	-6.8%	1.77%
	3T FAMILY	-3.27	-3.05	0.22	-6.7%	1.67%
	PTCHILD	-2.18	-2.03	0.15	-6.9%	1.50%
	4T FAMILY	-3.39	-3.16	0.23	-6.8%	1.61%
	Total	-1.98	-1.85	0.13	-6.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.91	-0.85	0.06	-6.6%	1.19%
	2T FAMILY	-2.41	-2.25	0.16	-6.6%	0.90%
	DOUBLE	-2.32	-2.17	0.15	-6.5%	1.40%
	3T FAMILY	-2.46	-2.30	0.16	-6.5%	1.32%
	PTCHILD	-1.64	-1.53	0.11	-6.7%	1.32%
	4T FAMILY	-2.55	-2.38	0.17	-6.7%	1.28%
	Total	-1.60	-1.50	0.11	-6.6%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.66	-0.59	0.07	-10.6%	3.51%
	2T FAMILY	-1.75	-1.56	0.19	-10.9%	3.31%
	DOUBLE	-1.68	-1.50	0.18	-10.7%	3.45%
	3T FAMILY	-1.78	-1.59	0.19	-10.7%	3.25%
	PTCHILD	-1.19	-1.06	0.13	-10.9%	2.91%
	4T FAMILY	-1.85	-1.65	0.20	-10.8%	3.12%
	Total	-1.20	-1.08	0.13	-10.7%	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.47	-0.42	0.05	-10.6%	5.00%
	2T FAMILY	-1.25	-1.11	0.14	-11.2%	4.72%
	DOUBLE	-1.20	-1.07	0.13	-10.8%	4.90%
	3T FAMILY	-1.27	-1.13	0.14	-11.0%	4.63%
	PTCHILD	-0.85	-0.76	0.09	-10.6%	5.56%
	4T FAMILY	-1.32	-1.18	0.14	-10.6%	5.36%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	-0.09	-0.07	0.02	-22.2%	0.00%
	2T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	DOUBLE	-0.23	-0.18	0.05	-21.7%	0.00%
	3T FAMILY	-0.24	-0.19	0.05	-20.8%	0.00%
	PTCHILD	-0.16	-0.13	0.03	-18.8%	0.00%
	4T FAMILY	-0.25	-0.20	0.05	-20.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$20 Office Visit Copay on iDirect 1 Series Plans - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-673C	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.72	0.57	-0.15	-20.8%	5.56%
	2T FAMILY	1.91	1.51	-0.40	-20.9%	5.59%
	DOUBLE	1.84	1.45	-0.39	-21.2%	5.07%
	3T FAMILY	1.94	1.54	-0.40	-20.6%	5.48%
	PTCHILD	1.30	1.03	-0.27	-20.8%	6.19%
	4T FAMILY	2.02	1.60	-0.42	-20.8%	5.96%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.47	0.42	-0.05	-10.6%	5.00%
	2T FAMILY	1.25	1.11	-0.14	-11.2%	4.72%
	DOUBLE	1.20	1.07	-0.13	-10.8%	4.90%
	3T FAMILY	1.27	1.13	-0.14	-11.0%	4.63%
	PTCHILD	0.85	0.76	-0.09	-10.6%	5.56%
	4T FAMILY	1.32	1.18	-0.14	-10.6%	5.36%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.37	0.28	-0.09	-24.3%	3.70%
	2T FAMILY	0.98	0.74	-0.24	-24.5%	2.78%
	DOUBLE	0.94	0.71	-0.23	-24.5%	2.90%
	3T FAMILY	1.00	0.76	-0.24	-24.0%	4.11%
	PTCHILD	0.67	0.50	-0.17	-25.4%	2.04%
	4T FAMILY	1.04	0.78	-0.26	-25.0%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.29	0.22	-0.07	-24.1%	0.00%
	2T FAMILY	0.77	0.58	-0.19	-24.7%	0.00%
	DOUBLE	0.74	0.56	-0.18	-24.3%	0.00%
	3T FAMILY	0.78	0.59	-0.19	-24.4%	0.00%
	PTCHILD	0.52	0.40	-0.12	-23.1%	0.00%
	4T FAMILY	0.81	0.62	-0.19	-23.5%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.10	0.07	-0.03	-30.0%	0.00%
	2T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	DOUBLE	0.26	0.18	-0.08	-30.8%	0.00%
	3T FAMILY	0.27	0.19	-0.08	-29.6%	0.00%
	PTCHILD	0.18	0.13	-0.05	-27.8%	0.00%
	4T FAMILY	0.28	0.20	-0.08	-28.6%	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay on iDirect 1 Series - Option B, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $1,500/$3,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.78	0.82	0.04	5.1%	2.50%
	2T FAMILY	2.07	2.17	0.10	4.8%	2.36%
	DOUBLE	1.99	2.09	0.10	5.0%	2.45%
	3T FAMILY	2.11	2.21	0.10	4.7%	2.31%
	PTCHILD	1.40	1.48	0.08	5.7%	2.78%
	4T FAMILY	2.18	2.30	0.12	5.5%	2.68%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,000/$4,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.65	0.61	-0.04	-6.2%	5.17%
	2T FAMILY	1.72	1.62	-0.10	-5.8%	5.19%
	DOUBLE	1.66	1.56	-0.10	-6.0%	5.41%
	3T FAMILY	1.76	1.65	-0.11	-6.3%	5.10%
	PTCHILD	1.17	1.10	-0.07	-6.0%	5.77%
	4T FAMILY	1.82	1.71	-0.11	-6.0%	5.56%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $2,500/$5,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.52	0.46	-0.06	-11.5%	4.55%
	2T FAMILY	1.38	1.22	-0.16	-11.6%	4.27%
	DOUBLE	1.33	1.17	-0.16	-12.0%	4.46%
	3T FAMILY	1.40	1.24	-0.16	-11.4%	4.20%
	PTCHILD	0.94	0.83	-0.11	-11.7%	5.06%
	4T FAMILY	1.46	1.29	-0.17	-11.6%	4.88%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $3,000/$6,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.31	0.28	-0.03	-9.7%	3.70%
	2T FAMILY	0.82	0.74	-0.08	-9.8%	2.78%
	DOUBLE	0.79	0.71	-0.08	-10.1%	2.90%
	3T FAMILY	0.84	0.76	-0.08	-9.5%	4.11%
	PTCHILD	0.56	0.50	-0.06	-10.7%	2.04%
	4T FAMILY	0.87	0.78	-0.09	-10.3%	2.63%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $4,000/$8,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.05	-0.02	-28.6%	0.00%
	2T FAMILY	0.19	0.13	-0.06	-31.6%	0.00%
	DOUBLE	0.18	0.13	-0.05	-27.8%	0.00%
	3T FAMILY	0.19	0.14	-0.05	-26.3%	0.00%
	PTCHILD	0.13	0.09	-0.04	-30.8%	0.00%
	4T FAMILY	0.20	0.14	-0.06	-30.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay on iDirect 1 Series - Option C, $5,000/$10,000 Ded (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	47034	NDPD-127211453
Company submitting the rate adjustment request	NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **October 1, 2012 (4th Quarter)**

HDHP Product Line		Present Monthly Rate	Proposed Monthly Rate	$ Change in rate	% Change in rate	Trend over Previous Quarter
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $1,500/$3,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.99	0.98	-0.01	-1.0%	2.08%
	2T FAMILY	2.62	2.60	-0.02	-0.8%	2.36%
	DOUBLE	2.52	2.50	-0.02	-0.8%	2.04%
	3T FAMILY	2.67	2.65	-0.02	-0.7%	2.32%
	PTCHILD	1.78	1.76	-0.02	-1.1%	1.73%
	4T FAMILY	2.77	2.74	-0.03	-1.1%	1.86%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,000/$4,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.75	0.76	0.01	1.3%	4.11%
	2T FAMILY	1.99	2.01	0.02	1.0%	4.15%
	DOUBLE	1.91	1.94	0.03	1.6%	4.30%
	3T FAMILY	2.03	2.05	0.02	1.0%	4.06%
	PTCHILD	1.35	1.37	0.02	1.5%	4.58%
	4T FAMILY	2.10	2.13	0.03	1.4%	4.41%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $2,500/$5,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.57	0.53	-0.04	-7.0%	3.92%
	2T FAMILY	1.51	1.40	-0.11	-7.3%	3.70%
	DOUBLE	1.45	1.35	-0.10	-6.9%	3.85%
	3T FAMILY	1.54	1.43	-0.11	-7.1%	3.62%
	PTCHILD	1.03	0.95	-0.08	-7.8%	3.26%
	4T FAMILY	1.60	1.48	-0.12	-7.5%	3.50%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $3,000/$6,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.33	0.36	0.03	9.1%	0.00%
	2T FAMILY	0.87	0.95	0.08	9.2%	0.00%
	DOUBLE	0.84	0.92	0.08	9.5%	0.00%
	3T FAMILY	0.89	0.97	0.08	9.0%	0.00%
	PTCHILD	0.59	0.65	0.06	10.2%	0.00%
	4T FAMILY	0.92	1.01	0.09	9.8%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $4,000/$8,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.07	0.07	0.00	0.0%	0.00%
	2T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	DOUBLE	0.18	0.18	0.00	0.0%	0.00%
	3T FAMILY	0.19	0.19	0.00	0.0%	0.00%
	PTCHILD	0.13	0.13	0.00	0.0%	0.00%
	4T FAMILY	0.20	0.20	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
$0 Child Office Visit Copay (Non-HSA Qual) on iDirect 1 Series - Option C, $5,000/$10,000 Ded w/ $20 Office Visit Copay (Non-HSA Qual)						
HSAQR-677E	SINGLE	0.00	0.00	0.00	N/A	0.00%
	2T FAMILY	0.00	0.00	0.00	N/A	0.00%
	DOUBLE	0.00	0.00	0.00	N/A	0.00%
	3T FAMILY	0.00	0.00	0.00	N/A	0.00%
	PTCHILD	0.00	0.00	0.00	N/A	0.00%
	4T FAMILY	0.00	0.00	0.00	N/A	0.00%
	Total	N/A	N/A	N/A	N/A	
Your Natural Options Rider						
IHBC-R1015	SINGLE	0.66	0.66	0.00	0.0%	0.00%
	2T FAMILY	1.75	1.75	0.00	0.0%	0.00%
	DOUBLE	1.68	1.68	0.00	0.0%	0.00%
	3T FAMILY	1.78	1.78	0.00	0.0%	0.00%
	PTCHILD	1.19	1.19	0.00	0.0%	0.00%
	4T FAMILY	1.85	1.85	0.00	0.0%	0.00%
	Total	N/A	N/A	N/A	N/A	
Small - NonRx Total		**0.84**	**0.79**	**-0.05**	**-5.6%**	
Small Group Subtotal		**527.25**	**569.59**	**42.34**	**8.0%**	

EXHIBIT A: Summary of Proposed Rate Adjustments

INDEPENDENT HEALTH BENEFITS CORPORATION	511 Farber Lakes Dr., Buffalo, NY 14221	47034	NDPD-127211453
Company submitting the rate adjustment request		NAIC Code	SERFF Tracking #

Market Segment: **Small Group**

Proposed Rate Effective Date: **January 1, 2012 - ALL Quarters**

Description Form No.	Tier	Current Factor	Proposed Factor	% Change
Age through 29 Make Available Rider				
IHBC-R1004	SINGLE	N/A	N/A	N/A
	2T FAMILY	1.020	1.020	0.0%
	DOUBLE	N/A	N/A	N/A
	3T FAMILY	1.020	1.020	0.0%
	PTCHILD	1.020	1.020	0.0%
	4T FAMILY	1.020	1.020	0.0%