

| Freelancers Health Service Corporation 2014 Small Group Rate Filing Table of Contents | |
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Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rate Setting Parameters

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| HIOS ID | Product | Market | Metal | Index Rate (Adult) | Rate Factor |
|----------------|---|---------------------|----------|--------------------|-------------|
| | | | | 192.586035 | |
| | | | | Conversion Factor | 1.212121 |
| | | | | Rate Factor | |
| 71644NY0050004 | EssentialCare Platinum Plan | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0050003 | EssentialCare Gold Plan | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0050002 | EssentialCare Silver Plan | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0050001 | EssentialCare Bronze Plan | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0230004 | EssentialCare Platinum Plan Restricted-D | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0230003 | EssentialCare Gold Plan Restricted-D | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0230002 | EssentialCare Silver Plan Restricted-D | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0230001 | EssentialCare Bronze Plan Restricted-D | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0240004 | EssentialCare Platinum Plan Restricted-F | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0240003 | EssentialCare Gold Plan Restricted-F | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0240002 | EssentialCare Silver Plan Restricted-F | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0240001 | EssentialCare Bronze Plan Restricted-F | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0250004 | EssentialCare Platinum Plan Restricted-DF | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0250003 | EssentialCare Gold Plan Restricted-DF | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0250002 | EssentialCare Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0250001 | EssentialCare Bronze Plan Restricted-DF | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0620004 | Essential Care Platinum Plan | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0620003 | Essential Care Gold Plan | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0620002 | Essential Care Silver Plan | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0620001 | Essential Care Bronze Plan | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0290004 | Essential Care Platinum Plan Restricted-D | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0290003 | Essential Care Gold Plan Restricted-D | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0290002 | Essential Care Silver Plan Restricted-D | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0290001 | Essential Care Bronze Plan Restricted-D | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0300004 | Essential Care Platinum Plan Restricted-F | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0300003 | Essential Care Gold Plan Restricted-F | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0300002 | Essential Care Silver Plan Restricted-F | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0300001 | Essential Care Bronze Plan Restricted-F | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0310004 | Essential Care Platinum Plan Restricted-DF | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0310003 | Essential Care Gold Plan Restricted-DF | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0310002 | Essential Care Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0310001 | Essential Care Bronze Plan Restricted-DF | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0170004 | EssentialCare Platinum Plan 29 | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0170003 | EssentialCare Gold Plan 29 | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0170002 | EssentialCare Silver Plan 29 | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0170001 | EssentialCare Bronze Plan 29 | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0260004 | EssentialCare Platinum Plan 29 Restricted-D | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0260003 | EssentialCare Gold Plan 29 Restricted-D | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0260002 | EssentialCare Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0260001 | EssentialCare Bronze Plan 29 Restricted-D | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0270004 | EssentialCare Platinum Plan 29 Restricted-F | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0270003 | EssentialCare Gold Plan 29 Restricted-F | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0270002 | EssentialCare Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0270001 | EssentialCare Bronze Plan 29 Restricted-F | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0280004 | EssentialCare Platinum Plan 29 Restricted-DF | On and Off Exchange | Platinum | 1.679497 | |
| 71644NY0280003 | EssentialCare Gold Plan 29 Restricted-DF | On and Off Exchange | Gold | 1.428384 | |
| 71644NY0280002 | EssentialCare Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.222445 | |
| 71644NY0280001 | EssentialCare Bronze Plan 29 Restricted-DF | On and Off Exchange | Bronze | 1.000000 | |
| 71644NY0180004 | Essential Care Platinum Plan 29 | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0180003 | Essential Care Gold Plan 29 | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0180002 | Essential Care Silver Plan 29 | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0180001 | Essential Care Bronze Plan 29 | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0320004 | Essential Care Platinum Plan 29 Restricted-D | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0320003 | Essential Care Gold Plan 29 Restricted-D | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0320002 | Essential Care Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0320001 | Essential Care Bronze Plan 29 Restricted-D | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0330004 | Essential Care Platinum Plan 29 Restricted-F | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0330003 | Essential Care Gold Plan 29 Restricted-F | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0330002 | Essential Care Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0330001 | Essential Care Bronze Plan 29 Restricted-F | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0340004 | Essential Care Platinum Plan 29 Restricted-DF | On and Off Exchange | Platinum | 1.706409 | |
| 71644NY0340003 | Essential Care Gold Plan 29 Restricted-DF | On and Off Exchange | Gold | 1.454640 | |
| 71644NY0340002 | Essential Care Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.248383 | |
| 71644NY0340001 | Essential Care Bronze Plan 29 Restricted-DF | On and Off Exchange | Bronze | 1.016855 | |
| 71644NY0070004 | PrimarySelect Platinum Plan | On and Off Exchange | Platinum | 1.610092 | |
| 71644NY0070003 | PrimarySelect Gold Plan | On and Off Exchange | Gold | 1.427252 | |
| 71644NY0070002 | PrimarySelect Silver Plan | On and Off Exchange | Silver | 1.221564 | |
| 71644NY0070001 | PrimarySelect Bronze Plan | On and Off Exchange | Bronze | 0.866851 | |
| 71644NY0350004 | PrimarySelect Platinum Plan Restricted-D | On and Off Exchange | Platinum | 1.610092 | |
| 71644NY0350003 | PrimarySelect Gold Plan Restricted-D | On and Off Exchange | Gold | 1.427252 | |
| 71644NY0350002 | PrimarySelect Silver Plan Restricted-D | On and Off Exchange | Silver | 1.221564 | |
| 71644NY0350001 | PrimarySelect Bronze Plan Restricted-D | On and Off Exchange | Bronze | 0.866851 | |

| Age Band | Rate Factor | Tobacco Factor |
|----------|-------------|----------------|
| 0-17 | 1.000 | 1.000 |
| 18 | 1.000 | 1.000 |
| 19 | 1.000 | 1.000 |
| 20 | 1.000 | 1.000 |
| 21 | 1.000 | 1.000 |
| 22 | 1.000 | 1.000 |
| 23 | 1.000 | 1.000 |
| 24 | 1.000 | 1.000 |
| 25 | 1.000 | 1.000 |
| 26 | 1.000 | 1.000 |
| 27 | 1.000 | 1.000 |
| 28 | 1.000 | 1.000 |
| 29 | 1.000 | 1.000 |
| 30 | 1.000 | 1.000 |
| 31 | 1.000 | 1.000 |
| 32 | 1.000 | 1.000 |
| 33 | 1.000 | 1.000 |
| 34 | 1.000 | 1.000 |
| 35 | 1.000 | 1.000 |
| 36 | 1.000 | 1.000 |
| 37 | 1.000 | 1.000 |
| 38 | 1.000 | 1.000 |
| 39 | 1.000 | 1.000 |
| 40 | 1.000 | 1.000 |
| 41 | 1.000 | 1.000 |
| 42 | 1.000 | 1.000 |
| 43 | 1.000 | 1.000 |
| 44 | 1.000 | 1.000 |
| 45 | 1.000 | 1.000 |
| 46 | 1.000 | 1.000 |
| 47 | 1.000 | 1.000 |
| 48 | 1.000 | 1.000 |
| 49 | 1.000 | 1.000 |
| 50 | 1.000 | 1.000 |
| 51 | 1.000 | 1.000 |
| 52 | 1.000 | 1.000 |
| 53 | 1.000 | 1.000 |
| 54 | 1.000 | 1.000 |
| 55 | 1.000 | 1.000 |
| 56 | 1.000 | 1.000 |
| 57 | 1.000 | 1.000 |
| 58 | 1.000 | 1.000 |
| 59 | 1.000 | 1.000 |
| 60 | 1.000 | 1.000 |
| 61 | 1.000 | 1.000 |
| 62 | 1.000 | 1.000 |
| 63 | 1.000 | 1.000 |
| 64+ | 1.000 | 1.000 |

Geographic Factors:

| Area | Rate Factor |
|----------|-------------|
| Region 1 | 1.086664 |
| Region 2 | 1.017235 |
| Region 3 | 1.220650 |
| Region 4 | 1.431276 |
| Region 5 | 1.000000 |
| Region 6 | 1.056058 |
| Region 7 | 1.027582 |
| Region 8 | 1.431276 |

Four Tier Family Factors:

| | |
|---|-------|
| Individual | 1.000 |
| Couple | 2.000 |
| Primary Subscriber and One Dependent | 1.700 |
| Primary Subscriber and Two Dependents | 1.700 |
| Primary Subscriber and Three or More Dependents | 1.700 |
| Couple and One Dependent | 2.850 |
| Couple and Two Dependents | 2.850 |
| Couple and Three or More Dependents | 2.850 |

Semi-Annual Trend Factors:

| | |
|---------------|-------|
| Period 1 2014 | 1.000 |
| Period 2 2014 | 1.025 |

Sample Rate Calculation:

Platinum Select in Region 2 for a Couple with Two Dependents =
Base Rate x Conversion Factor x Platinum Select Factor x Region 2 Factor x Couple and Two Dependents Factor =
\$192.59 x 1.212121 x 1.610092 x 1.017235 x 2.85 = **\$1,089.65**

| Freelancers Health Service Corporation 2014 Small Group Rate Filing Rate Setting Parameters | | | | |
|---|---|---------------------|----------|----------|
| Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | | |
| 71644NY0360004 | PrimarySelect Platinum Plan Restricted-F | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0360003 | PrimarySelect Gold Plan Restricted-F | On and Off Exchange | Gold | 1.427252 |
| 71644NY0360002 | PrimarySelect Silver Plan Restricted-F | On and Off Exchange | Silver | 1.221564 |
| 71644NY0360001 | PrimarySelect Bronze Plan Restricted-F | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0370004 | PrimarySelect Platinum Plan Restricted-DF | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0370003 | PrimarySelect Gold Plan Restricted-DF | On and Off Exchange | Gold | 1.427252 |
| 71644NY0370002 | PrimarySelect Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.221564 |
| 71644NY0370001 | PrimarySelect Bronze Plan Restricted-DF | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0640004 | Primary Select Platinum Plan | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0640003 | Primary Select Gold Plan | On and Off Exchange | Gold | 1.453509 |
| 71644NY0640002 | Primary Select Silver Plan | On and Off Exchange | Silver | 1.247502 |
| 71644NY0640001 | Primary Select Bronze Plan | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0410004 | Primary Select Platinum Plan Restricted-D | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0410003 | Primary Select Gold Plan Restricted-D | On and Off Exchange | Gold | 1.453509 |
| 71644NY0410002 | Primary Select Silver Plan Restricted-D | On and Off Exchange | Silver | 1.247502 |
| 71644NY0410001 | Primary Select Bronze Plan Restricted-D | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0420004 | Primary Select Platinum Plan Restricted-F | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0420003 | Primary Select Gold Plan Restricted-F | On and Off Exchange | Gold | 1.453509 |
| 71644NY0420002 | Primary Select Silver Plan Restricted-F | On and Off Exchange | Silver | 1.247502 |
| 71644NY0420001 | Primary Select Bronze Plan Restricted-F | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0430004 | Primary Select Platinum Plan Restricted-DF | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0430003 | Primary Select Gold Plan Restricted-DF | On and Off Exchange | Gold | 1.453509 |
| 71644NY0430002 | Primary Select Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.247502 |
| 71644NY0430001 | Primary Select Bronze Plan Restricted-DF | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0190004 | PrimarySelect Platinum Plan 29 | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0190003 | PrimarySelect Gold Plan 29 | On and Off Exchange | Gold | 1.427252 |
| 71644NY0190002 | PrimarySelect Silver Plan 29 | On and Off Exchange | Silver | 1.221564 |
| 71644NY0190001 | PrimarySelect Bronze Plan 29 | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0380004 | PrimarySelect Platinum Plan 29 Restricted-D | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0380003 | PrimarySelect Gold Plan 29 Restricted-D | On and Off Exchange | Gold | 1.427252 |
| 71644NY0380002 | PrimarySelect Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.221564 |
| 71644NY0380001 | PrimarySelect Bronze Plan 29 Restricted-D | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0390004 | PrimarySelect Platinum Plan 29 Restricted-F | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0390003 | PrimarySelect Gold Plan 29 Restricted-F | On and Off Exchange | Gold | 1.427252 |
| 71644NY0390002 | PrimarySelect Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.221564 |
| 71644NY0390001 | PrimarySelect Bronze Plan 29 Restricted-F | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0400004 | PrimarySelect Platinum Plan 29 Restricted-DF | On and Off Exchange | Platinum | 1.610092 |
| 71644NY0400003 | PrimarySelect Gold Plan 29 Restricted-DF | On and Off Exchange | Gold | 1.427252 |
| 71644NY0400002 | PrimarySelect Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.221564 |
| 71644NY0400001 | PrimarySelect Bronze Plan 29 Restricted-DF | On and Off Exchange | Bronze | 0.866851 |
| 71644NY0200004 | Primary Select Platinum Plan 29 | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0200003 | Primary Select Gold Plan 29 | On and Off Exchange | Gold | 1.453509 |
| 71644NY0200002 | Primary Select Silver Plan 29 | On and Off Exchange | Silver | 1.247502 |
| 71644NY0200001 | Primary Select Bronze Plan 29 | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0440004 | Primary Select Platinum Plan 29 Restricted-D | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0440003 | Primary Select Gold Plan 29 Restricted-D | On and Off Exchange | Gold | 1.453509 |
| 71644NY0440002 | Primary Select Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.247502 |
| 71644NY0440001 | Primary Select Bronze Plan 29 Restricted-D | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0450004 | Primary Select Platinum Plan 29 Restricted-F | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0450003 | Primary Select Gold Plan 29 Restricted-F | On and Off Exchange | Gold | 1.453509 |
| 71644NY0450002 | Primary Select Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.247502 |
| 71644NY0450001 | Primary Select Bronze Plan 29 Restricted-F | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0460004 | Primary Select Platinum Plan 29 Restricted-DF | On and Off Exchange | Platinum | 1.637004 |
| 71644NY0460003 | Primary Select Gold Plan 29 Restricted-DF | On and Off Exchange | Gold | 1.453509 |
| 71644NY0460002 | Primary Select Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.247502 |
| 71644NY0460001 | Primary Select Bronze Plan 29 Restricted-DF | On and Off Exchange | Bronze | 0.883706 |
| 71644NY0080002 | PrimarySelect EPO Silver Plan | On and Off Exchange | Silver | 1.152587 |
| 71644NY0470002 | PrimarySelect EPO Silver Plan Restricted-D | On and Off Exchange | Silver | 1.152587 |
| 71644NY0480002 | PrimarySelect EPO Silver Plan Restricted-F | On and Off Exchange | Silver | 1.152587 |
| 71644NY0490002 | PrimarySelect EPO Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.152587 |
| 71644NY0650002 | Primary Select EPO Silver Plan | On and Off Exchange | Silver | 1.178525 |
| 71644NY0500002 | Primary Select EPO Silver Plan Restricted-D | On and Off Exchange | Silver | 1.178525 |
| 71644NY0510002 | Primary Select EPO Silver Plan Restricted-F | On and Off Exchange | Silver | 1.178525 |
| 71644NY0520002 | Primary Select EPO Silver Plan Restricted-DF | On and Off Exchange | Silver | 1.178525 |
| 71644NY0210002 | PrimarySelect EPO Silver Plan 29 | On and Off Exchange | Silver | 1.152587 |
| 71644NY0530002 | PrimarySelect EPO Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.152587 |
| 71644NY0540002 | PrimarySelect EPO Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.152587 |
| 71644NY0550002 | PrimarySelect EPO Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.152587 |
| 71644NY0220002 | Primary Select EPO Silver Plan 29 | On and Off Exchange | Silver | 1.178525 |
| 71644NY0560002 | Primary Select EPO Silver Plan 29 Restricted-D | On and Off Exchange | Silver | 1.178525 |
| 71644NY0570002 | Primary Select EPO Silver Plan 29 Restricted-F | On and Off Exchange | Silver | 1.178525 |
| 71644NY0660002 | Primary Select EPO Silver Plan 29 Restricted-DF | On and Off Exchange | Silver | 1.178525 |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| EssentialCare Platinum | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Restricted-D | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold Restricted-D | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver Restricted-D | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze Restricted-D | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Restricted-F | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold Restricted-F | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver Restricted-F | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze Restricted-F | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Restricted-DF | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP01, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Essential Care Platinum Dental | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Restricted-D | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental Restricted-D | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental Restricted-D | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental Restricted-D | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Restricted-F | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental Restricted-F | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental Restricted-F | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental Restricted-F | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Restricted-DF | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| EssentialCare Platinum Age 29 Option | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold Age 29 Option | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver Age 29 Option | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze Age 29 Option | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Age 29 Option Restricted-D | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold Age 29 Option Restricted-D | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver Age 29 Option Restricted-D | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze Age 29 Option Restricted-D | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Age 29 Option Restricted-F | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | \$703.86 | \$703.86 | \$1,180.00 | \$1,180.00 | \$1,180.00 |
| | Region 7 | \$402.87 | \$805.74 | \$684.88 | \$684.88 | \$684.88 | \$1,148.18 | \$1,148.18 | \$1,148.18 |
| | Region 8 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| EssentialCare Gold Age 29 Option Restricted-F | Region 1 | \$362.34 | \$724.67 | \$615.97 | \$615.97 | \$615.97 | \$1,032.66 | \$1,032.66 | \$1,032.66 |
| | Region 2 | \$339.19 | \$678.37 | \$576.61 | \$576.61 | \$576.61 | \$966.68 | \$966.68 | \$966.68 |
| | Region 3 | \$407.01 | \$814.02 | \$691.92 | \$691.92 | \$691.92 | \$1,159.98 | \$1,159.98 | \$1,159.98 |
| | Region 4 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| | Region 5 | \$333.44 | \$666.88 | \$566.85 | \$566.85 | \$566.85 | \$950.30 | \$950.30 | \$950.30 |
| | Region 6 | \$352.13 | \$704.26 | \$598.62 | \$598.62 | \$598.62 | \$1,003.57 | \$1,003.57 | \$1,003.57 |
| | Region 7 | \$342.64 | \$685.27 | \$582.48 | \$582.48 | \$582.48 | \$976.51 | \$976.51 | \$976.51 |
| | Region 8 | \$477.24 | \$954.48 | \$811.31 | \$811.31 | \$811.31 | \$1,360.14 | \$1,360.14 | \$1,360.14 |
| EssentialCare Silver Age 29 Option Restricted-F | Region 1 | \$310.10 | \$620.19 | \$527.16 | \$527.16 | \$527.16 | \$883.77 | \$883.77 | \$883.77 |
| | Region 2 | \$290.28 | \$580.57 | \$493.48 | \$493.48 | \$493.48 | \$827.31 | \$827.31 | \$827.31 |
| | Region 3 | \$348.33 | \$696.66 | \$592.16 | \$592.16 | \$592.16 | \$992.74 | \$992.74 | \$992.74 |
| | Region 4 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| | Region 5 | \$285.36 | \$570.73 | \$485.12 | \$485.12 | \$485.12 | \$813.29 | \$813.29 | \$813.29 |
| | Region 6 | \$301.36 | \$602.72 | \$512.31 | \$512.31 | \$512.31 | \$858.88 | \$858.88 | \$858.88 |
| | Region 7 | \$293.24 | \$586.47 | \$498.50 | \$498.50 | \$498.50 | \$835.72 | \$835.72 | \$835.72 |
| | Region 8 | \$408.44 | \$816.87 | \$694.34 | \$694.34 | \$694.34 | \$1,164.04 | \$1,164.04 | \$1,164.04 |
| EssentialCare Bronze Age 29 Option Restricted-F | Region 1 | \$253.67 | \$507.34 | \$431.24 | \$431.24 | \$431.24 | \$722.95 | \$722.95 | \$722.95 |
| | Region 2 | \$237.46 | \$474.92 | \$403.68 | \$403.68 | \$403.68 | \$676.76 | \$676.76 | \$676.76 |
| | Region 3 | \$284.95 | \$569.89 | \$484.41 | \$484.41 | \$484.41 | \$812.10 | \$812.10 | \$812.10 |
| | Region 4 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| | Region 5 | \$233.44 | \$466.88 | \$396.84 | \$396.84 | \$396.84 | \$665.30 | \$665.30 | \$665.30 |
| | Region 6 | \$246.52 | \$493.05 | \$419.09 | \$419.09 | \$419.09 | \$702.59 | \$702.59 | \$702.59 |
| | Region 7 | \$239.88 | \$479.75 | \$407.79 | \$407.79 | \$407.79 | \$683.65 | \$683.65 | \$683.65 |
| | Region 8 | \$334.11 | \$668.23 | \$567.99 | \$567.99 | \$567.99 | \$952.22 | \$952.22 | \$952.22 |
| EssentialCare Platinum Age 29 Option Restricted-DF | Region 1 | \$426.04 | \$852.07 | \$724.26 | \$724.26 | \$724.26 | \$1,214.20 | \$1,214.20 | \$1,214.20 |
| | Region 2 | \$398.81 | \$797.63 | \$677.99 | \$677.99 | \$677.99 | \$1,136.62 | \$1,136.62 | \$1,136.62 |
| | Region 3 | \$478.57 | \$957.13 | \$813.56 | \$813.56 | \$813.56 | \$1,363.91 | \$1,363.91 | \$1,363.91 |
| | Region 4 | \$561.14 | \$1,122.29 | \$953.94 | \$953.94 | \$953.94 | \$1,599.26 | \$1,599.26 | \$1,599.26 |
| | Region 5 | \$392.06 | \$784.12 | \$666.50 | \$666.50 | \$666.50 | \$1,117.36 | \$1,117.36 | \$1,117.36 |
| | Region 6 | \$414.04 | \$828.07 | \$703.86 | | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Essential Care Platinum Dental Age 29 Option | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental Age 29 Option | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental Age 29 Option | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental Age 29 Option | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Age 29 Option Restricted-D | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental Age 29 Option Restricted-D | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental Age 29 Option Restricted-D | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental Age 29 Option Restricted-D | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Age 29 Option Restricted-F | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420.67 | \$841.34 | \$715.14 | \$715.14 | \$715.14 | \$1,198.91 | \$1,198.91 | \$1,198.91 |
| | Region 7 | \$409.33 | \$818.65 | \$695.86 | \$695.86 | \$695.86 | \$1,166.58 | \$1,166.58 | \$1,166.58 |
| | Region 8 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| Essential Care Gold Dental Age 29 Option Restricted-F | Region 1 | \$369.00 | \$737.99 | \$627.29 | \$627.29 | \$627.29 | \$1,051.64 | \$1,051.64 | \$1,051.64 |
| | Region 2 | \$345.42 | \$690.84 | \$587.21 | \$587.21 | \$587.21 | \$984.45 | \$984.45 | \$984.45 |
| | Region 3 | \$414.49 | \$828.99 | \$704.64 | \$704.64 | \$704.64 | \$1,181.31 | \$1,181.31 | \$1,181.31 |
| | Region 4 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| | Region 5 | \$339.57 | \$679.14 | \$577.27 | \$577.27 | \$577.27 | \$967.77 | \$967.77 | \$967.77 |
| | Region 6 | \$358.60 | \$717.21 | \$609.63 | \$609.63 | \$609.63 | \$1,022.02 | \$1,022.02 | \$1,022.02 |
| | Region 7 | \$348.93 | \$697.87 | \$593.19 | \$593.19 | \$593.19 | \$994.46 | \$994.46 | \$994.46 |
| | Region 8 | \$486.02 | \$972.03 | \$826.23 | \$826.23 | \$826.23 | \$1,385.14 | \$1,385.14 | \$1,385.14 |
| Essential Care Silver Dental Age 29 Option Restricted-F | Region 1 | \$316.68 | \$633.35 | \$538.35 | \$538.35 | \$538.35 | \$902.52 | \$902.52 | \$902.52 |
| | Region 2 | \$296.44 | \$592.88 | \$503.95 | \$503.95 | \$503.95 | \$844.86 | \$844.86 | \$844.86 |
| | Region 3 | \$355.72 | \$711.44 | \$604.73 | \$604.73 | \$604.73 | \$1,013.81 | \$1,013.81 | \$1,013.81 |
| | Region 4 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| | Region 5 | \$291.42 | \$582.84 | \$495.41 | \$495.41 | \$495.41 | \$830.55 | \$830.55 | \$830.55 |
| | Region 6 | \$307.76 | \$615.51 | \$523.19 | \$523.19 | \$523.19 | \$877.10 | \$877.10 | \$877.10 |
| | Region 7 | \$299.46 | \$598.92 | \$509.08 | \$509.08 | \$509.08 | \$853.45 | \$853.45 | \$853.45 |
| | Region 8 | \$417.10 | \$834.20 | \$709.07 | \$709.07 | \$709.07 | \$1,188.74 | \$1,188.74 | \$1,188.74 |
| Essential Care Bronze Dental Age 29 Option Restricted-F | Region 1 | \$257.94 | \$515.89 | \$438.50 | \$438.50 | \$438.50 | \$735.14 | \$735.14 | \$735.14 |
| | Region 2 | \$241.46 | \$482.93 | \$410.49 | \$410.49 | \$410.49 | \$688.17 | \$688.17 | \$688.17 |
| | Region 3 | \$289.75 | \$579.50 | \$492.57 | \$492.57 | \$492.57 | \$825.78 | \$825.78 | \$825.78 |
| | Region 4 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| | Region 5 | \$237.37 | \$474.74 | \$403.53 | \$403.53 | \$403.53 | \$676.51 | \$676.51 | \$676.51 |
| | Region 6 | \$250.68 | \$501.36 | \$426.15 | \$426.15 | \$426.15 | \$714.44 | \$714.44 | \$714.44 |
| | Region 7 | \$243.92 | \$487.84 | \$414.66 | \$414.66 | \$414.66 | \$695.17 | \$695.17 | \$695.17 |
| | Region 8 | \$339.75 | \$679.49 | \$577.57 | \$577.57 | \$577.57 | \$968.27 | \$968.27 | \$968.27 |
| Essential Care Platinum Dental Age 29 Option Restricted-DF | Region 1 | \$432.86 | \$865.72 | \$735.87 | \$735.87 | \$735.87 | \$1,233.66 | \$1,233.66 | \$1,233.66 |
| | Region 2 | \$405.21 | \$810.41 | \$688.85 | \$688.85 | \$688.85 | \$1,154.84 | \$1,154.84 | \$1,154.84 |
| | Region 3 | \$486.23 | \$972.47 | \$826.60 | \$826.60 | \$826.60 | \$1,385.77 | \$1,385.77 | \$1,385.77 |
| | Region 4 | \$570.13 | \$1,140.27 | \$969.23 | \$969.23 | \$969.23 | \$1,624.88 | \$1,624.88 | \$1,624.88 |
| | Region 5 | \$398.34 | \$796.68 | \$677.18 | \$677.18 | \$677.18 | \$1,135.27 | \$1,135.27 | \$1,135.27 |
| | Region 6 | \$420. | | | | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|------------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| PrimarySelect Platinum | Region 1 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 2 | \$382.33 | \$764.67 | \$649.97 | \$649.97 | \$649.97 | \$1,089.65 | \$1,089.65 | \$1,089.65 |
| | Region 3 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 4 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 5 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 6 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 7 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| | Region 8 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| PrimarySelect Gold | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 4 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 5 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 6 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| | Region 7 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 8 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| PrimarySelect Silver | Region 1 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 2 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 3 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 4 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 5 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 6 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| | Region 7 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 8 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| PrimarySelect Bronze | Region 1 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 2 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 3 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 4 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 5 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 6 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| | Region 7 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 8 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| PrimarySelect Platinum Restricted-D | Region 1 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 2 | \$382.33 | \$764.67 | \$649.97 | \$649.97 | \$649.97 | \$1,089.65 | \$1,089.65 | \$1,089.65 |
| | Region 3 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 4 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 5 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 6 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 7 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| | Region 8 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| PrimarySelect Gold Restricted-D | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 4 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 5 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 6 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| | Region 7 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 8 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| PrimarySelect Silver Restricted-D | Region 1 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 2 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 3 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 4 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 5 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 6 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| | Region 7 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 8 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| PrimarySelect Bronze Restricted-D | Region 1 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 2 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 3 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 4 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 5 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 6 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| | Region 7 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 8 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| PrimarySelect Platinum Restricted-F | Region 1 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 2 | \$382.33 | \$764.67 | \$649.97 | \$649.97 | \$649.97 | \$1,089.65 | \$1,089.65 | \$1,089.65 |
| | Region 3 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 4 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 5 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 6 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 7 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| | Region 8 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| PrimarySelect Gold Restricted-F | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 4 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 5 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 6 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| | Region 7 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 8 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| PrimarySelect Silver Restricted-F | Region 1 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 2 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 3 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 4 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 5 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 6 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| | Region 7 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 8 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| PrimarySelect Bronze Restricted-F | Region 1 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 2 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 3 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 4 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 5 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 6 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| | Region 7 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 8 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| PrimarySelect Platinum Restricted-DF | Region 1 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 2 | \$382.33 | \$764.67 | \$649.97 | \$649.97 | \$649.97 | \$1,089.65 | \$1,089.65 | \$1,089.65 |
| | Region 3 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 4 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 5 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 6 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 7</ | | | | | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Dental | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Restricted-D | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental Restricted-D | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental Restricted-D | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental Restricted-D | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Restricted-F | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental Restricted-F | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental Restricted-F | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental Restricted-F | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Restricted-DF | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|--|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Age 29 Option | Region 1 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 2 | \$382.33 | \$764.67 | \$649.97 | \$649.97 | \$649.97 | \$1,089.65 | \$1,089.65 | \$1,089.65 |
| | Region 3 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 4 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 5 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 6 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 7 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| | Region 8 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| Primary Select Gold Age 29 Option | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 4 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 5 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 6 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 7 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 8 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| Primary Select Silver Age 29 Option | Region 1 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 2 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 3 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 4 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 5 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 6 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 7 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 8 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| Primary Select Bronze Age 29 Option | Region 1 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 2 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 3 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 4 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 5 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 6 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 7 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 8 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| Primary Select Platinum Age 29 Option Restricted-D | Region 1 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 2 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 3 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 4 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 5 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 6 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 7 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 8 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| Primary Select Gold Age 29 Option Restricted-D | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 4 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 5 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 6 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 7 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 8 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| Primary Select Silver Age 29 Option Restricted-D | Region 1 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 2 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 3 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 4 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 5 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 6 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 7 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 8 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| Primary Select Bronze Age 29 Option Restricted-D | Region 1 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 2 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 3 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 4 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 5 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 6 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 7 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 8 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| Primary Select Platinum Age 29 Option Restricted-F | Region 1 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 2 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 3 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 4 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 5 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 6 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | \$1,071.19 | \$1,071.19 |
| | Region 7 | \$396.93 | \$793.85 | \$674.77 | \$674.77 | \$674.77 | \$1,131.24 | \$1,131.24 | \$1,131.24 |
| | Region 8 | \$386.22 | \$772.45 | \$666.58 | \$666.58 | \$666.58 | \$1,100.74 | \$1,100.74 | \$1,100.74 |
| Primary Select Gold Age 29 Option Restricted-F | Region 1 | \$362.05 | \$724.10 | \$615.48 | \$615.48 | \$615.48 | \$1,031.84 | \$1,031.84 | \$1,031.84 |
| | Region 2 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 3 | \$338.92 | \$677.83 | \$576.16 | \$576.16 | \$576.16 | \$965.91 | \$965.91 | \$965.91 |
| | Region 4 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 5 | \$406.69 | \$813.38 | \$691.37 | \$691.37 | \$691.37 | \$1,159.06 | \$1,159.06 | \$1,159.06 |
| | Region 6 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 7 | \$333.17 | \$666.35 | \$566.40 | \$566.40 | \$566.40 | \$949.55 | \$949.55 | \$949.55 |
| | Region 8 | \$351.85 | \$703.70 | \$598.15 | \$598.15 | \$598.15 | \$1,002.78 | \$1,002.78 | \$1,002.78 |
| Primary Select Silver Age 29 Option Restricted-F | Region 1 | \$342.36 | \$684.73 | \$582.02 | \$582.02 | \$582.02 | \$975.74 | \$975.74 | \$975.74 |
| | Region 2 | \$476.86 | \$953.73 | \$810.67 | \$810.67 | \$810.67 | \$1,359.06 | \$1,359.06 | \$1,359.06 |
| | Region 3 | \$309.87 | \$619.74 | \$526.78 | \$526.78 | \$526.78 | \$883.14 | \$883.14 | \$883.14 |
| | Region 4 | \$290.07 | \$580.15 | \$493.13 | \$493.13 | \$493.13 | \$826.71 | \$826.71 | \$826.71 |
| | Region 5 | \$348.08 | \$696.16 | \$591.73 | \$591.73 | \$591.73 | \$992.03 | \$992.03 | \$992.03 |
| | Region 6 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 7 | \$285.16 | \$570.32 | \$484.77 | \$484.77 | \$484.77 | \$812.70 | \$812.70 | \$812.70 |
| | Region 8 | \$301.14 | \$602.29 | \$511.95 | \$511.95 | \$511.95 | \$858.26 | \$858.26 | \$858.26 |
| Primary Select Bronze Age 29 Option Restricted-F | Region 1 | \$293.02 | \$586.05 | \$498.14 | \$498.14 | \$498.14 | \$835.12 | \$835.12 | \$835.12 |
| | Region 2 | \$408.14 | \$816.28 | \$693.84 | \$693.84 | \$693.84 | \$1,163.20 | \$1,163.20 | \$1,163.20 |
| | Region 3 | \$219.89 | \$439.79 | \$373.82 | \$373.82 | \$373.82 | \$626.69 | \$626.69 | \$626.69 |
| | Region 4 | \$205.84 | \$411.69 | \$349.93 | \$349.93 | \$349.93 | \$586.65 | \$586.65 | \$586.65 |
| | Region 5 | \$247.01 | \$494.01 | \$419.91 | \$419.91 | \$419.91 | \$703.97 | \$703.97 | \$703.97 |
| | Region 6 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 7 | \$202.36 | \$404.71 | \$344.00 | \$344.00 | \$344.00 | \$576.71 | \$576.71 | \$576.71 |
| | Region 8 | \$213.70 | \$427.40 | \$363.29 | \$363.29 | \$363.29 | \$609.04 | \$609.04 | \$609.04 |
| Primary Select Platinum Age 29 Option Restricted-DF | Region 1 | \$207.94 | \$415.87 | \$353.49 | \$353.49 | \$353.49 | \$592.62 | \$592.62 | \$592.62 |
| | Region 2 | \$289.63 | \$579.25 | \$492.37 | \$492.37 | \$492.37 | \$825.44 | \$825.44 | \$825.44 |
| | Region 3 | \$408.43 | \$816.86 | \$694.33 | \$694.33 | \$694.33 | \$1,164.02 | \$1,164.02 | \$1,164.02 |
| | Region 4 | \$458.79 | \$917.58 | \$779.94 | \$779.94 | \$779.94 | \$1,307.55 | \$1,307.55 | \$1,307.55 |
| | Region 5 | \$537.95 | \$1,075.91 | \$914.52 | \$914.52 | \$914.52 | \$1,533.17 | \$1,533.17 | \$1,533.17 |
| | Region 6 | \$375.86 | \$751.71 | \$638.96 | \$638.96 | \$638.96 | \$1,071.19 | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 1 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Dental Age 29 Option | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental Age 29 Option | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental Age 29 Option | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental Age 29 Option | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Age 29 Option Restricted-D | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental Age 29 Option Restricted-D | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental Age 29 Option Restricted-D | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental Age 29 Option Restricted-D | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Age 29 Option Restricted-F | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.12 | \$686.05 | \$686.05 | \$686.05 | \$1,150.15 | \$1,150.15 | \$1,150.15 |
| | Region 7 | \$392.68 | \$785.36 | \$667.55 | \$667.55 | \$667.55 | \$1,119.13 | \$1,119.13 | \$1,119.13 |
| | Region 8 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| Primary Select Gold Dental Age 29 Option Restricted-F | Region 1 | \$368.71 | \$737.42 | \$626.81 | \$626.81 | \$626.81 | \$1,050.82 | \$1,050.82 | \$1,050.82 |
| | Region 2 | \$345.15 | \$690.30 | \$586.76 | \$586.76 | \$586.76 | \$983.68 | \$983.68 | \$983.68 |
| | Region 3 | \$414.17 | \$828.34 | \$704.09 | \$704.09 | \$704.09 | \$1,180.39 | \$1,180.39 | \$1,180.39 |
| | Region 4 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| | Region 5 | \$339.30 | \$678.61 | \$576.82 | \$576.82 | \$576.82 | \$967.02 | \$967.02 | \$967.02 |
| | Region 6 | \$358.32 | \$716.65 | \$609.15 | \$609.15 | \$609.15 | \$1,021.22 | \$1,021.22 | \$1,021.22 |
| | Region 7 | \$348.66 | \$697.32 | \$592.73 | \$592.73 | \$592.73 | \$993.69 | \$993.69 | \$993.69 |
| | Region 8 | \$485.64 | \$971.27 | \$825.58 | \$825.58 | \$825.58 | \$1,384.07 | \$1,384.07 | \$1,384.07 |
| Primary Select Silver Dental Age 29 Option Restricted-F | Region 1 | \$316.45 | \$632.90 | \$537.97 | \$537.97 | \$537.97 | \$901.89 | \$901.89 | \$901.89 |
| | Region 2 | \$296.23 | \$592.47 | \$503.60 | \$503.60 | \$503.60 | \$844.26 | \$844.26 | \$844.26 |
| | Region 3 | \$355.47 | \$710.94 | \$604.30 | \$604.30 | \$604.30 | \$1,013.09 | \$1,013.09 | \$1,013.09 |
| | Region 4 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| | Region 5 | \$291.21 | \$582.43 | \$495.06 | \$495.06 | \$495.06 | \$829.96 | \$829.96 | \$829.96 |
| | Region 6 | \$307.54 | \$615.08 | \$522.82 | \$522.82 | \$522.82 | \$876.49 | \$876.49 | \$876.49 |
| | Region 7 | \$299.25 | \$598.49 | \$508.72 | \$508.72 | \$508.72 | \$852.85 | \$852.85 | \$852.85 |
| | Region 8 | \$416.81 | \$833.62 | \$708.57 | \$708.57 | \$708.57 | \$1,187.90 | \$1,187.90 | \$1,187.90 |
| Primary Select Bronze Dental Age 29 Option Restricted-F | Region 1 | \$224.17 | \$448.34 | \$381.09 | \$381.09 | \$381.09 | \$638.88 | \$638.88 | \$638.88 |
| | Region 2 | \$209.85 | \$419.69 | \$356.74 | \$356.74 | \$356.74 | \$598.06 | \$598.06 | \$598.06 |
| | Region 3 | \$251.81 | \$503.62 | \$428.07 | \$428.07 | \$428.07 | \$717.65 | \$717.65 | \$717.65 |
| | Region 4 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| | Region 5 | \$206.29 | \$412.58 | \$350.69 | \$350.69 | \$350.69 | \$587.93 | \$587.93 | \$587.93 |
| | Region 6 | \$217.85 | \$435.71 | \$370.35 | \$370.35 | \$370.35 | \$620.89 | \$620.89 | \$620.89 |
| | Region 7 | \$211.98 | \$423.96 | \$360.37 | \$360.37 | \$360.37 | \$604.14 | \$604.14 | \$604.14 |
| | Region 8 | \$295.26 | \$590.52 | \$501.94 | \$501.94 | \$501.94 | \$841.49 | \$841.49 | \$841.49 |
| Primary Select Platinum Dental Age 29 Option Restricted-DF | Region 1 | \$415.26 | \$830.51 | \$705.93 | \$705.93 | \$705.93 | \$1,183.48 | \$1,183.48 | \$1,183.48 |
| | Region 2 | \$388.72 | \$777.45 | \$660.83 | \$660.83 | \$660.83 | \$1,107.86 | \$1,107.86 | \$1,107.86 |
| | Region 3 | \$466.46 | \$932.91 | \$792.98 | \$792.98 | \$792.98 | \$1,329.40 | \$1,329.40 | \$1,329.40 |
| | Region 4 | \$546.95 | \$1,093.89 | \$929.81 | \$929.81 | \$929.81 | \$1,558.79 | \$1,558.79 | \$1,558.79 |
| | Region 5 | \$382.14 | \$764.28 | \$649.63 | \$649.63 | \$649.63 | \$1,089.09 | \$1,089.09 | \$1,089.09 |
| | Region 6 | \$403.56 | \$807.1 | | | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| EssentialCare Platinum | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Restricted-D | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold Restricted-D | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver Restricted-D | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze Restricted-D | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Restricted-F | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold Restricted-F | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver Restricted-F | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze Restricted-F | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Restricted-DF | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,20 | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Essential Care Platinum Dental | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Restricted-D | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental Restricted-D | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental Restricted-D | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental Restricted-D | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Restricted-F | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental Restricted-F | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental Restricted-F | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental Restricted-F | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Restricted-DF | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| EssentialCare Platinum Age 29 Option | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold Age 29 Option | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver Age 29 Option | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze Age 29 Option | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Age 29 Option Restricted-D | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold Age 29 Option Restricted-D | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver Age 29 Option Restricted-D | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze Age 29 Option Restricted-D | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Age 29 Option Restricted-F | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | \$424.39 | \$848.77 | \$721.46 | \$721.46 | \$721.46 | \$1,209.50 | \$1,209.50 | \$1,209.50 |
| | Region 7 | \$412.94 | \$825.88 | \$702.00 | \$702.00 | \$702.00 | \$1,176.88 | \$1,176.88 | \$1,176.88 |
| | Region 8 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| EssentialCare Gold Age 29 Option Restricted-F | Region 1 | \$371.40 | \$742.79 | \$631.37 | \$631.37 | \$631.37 | \$1,058.48 | \$1,058.48 | \$1,058.48 |
| | Region 2 | \$347.67 | \$695.33 | \$591.03 | \$591.03 | \$591.03 | \$990.85 | \$990.85 | \$990.85 |
| | Region 3 | \$417.19 | \$834.37 | \$709.22 | \$709.22 | \$709.22 | \$1,188.98 | \$1,188.98 | \$1,188.98 |
| | Region 4 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| | Region 5 | \$341.78 | \$683.55 | \$581.02 | \$581.02 | \$581.02 | \$974.06 | \$974.06 | \$974.06 |
| | Region 6 | \$360.93 | \$721.87 | \$613.59 | \$613.59 | \$613.59 | \$1,028.66 | \$1,028.66 | \$1,028.66 |
| | Region 7 | \$351.21 | \$702.40 | \$597.04 | \$597.04 | \$597.04 | \$1,000.92 | \$1,000.92 | \$1,000.92 |
| | Region 8 | \$489.17 | \$978.34 | \$831.59 | \$831.59 | \$831.59 | \$1,394.14 | \$1,394.14 | \$1,394.14 |
| EssentialCare Silver Age 29 Option Restricted-F | Region 1 | \$317.85 | \$635.69 | \$540.34 | \$540.34 | \$540.34 | \$905.86 | \$905.86 | \$905.86 |
| | Region 2 | \$297.54 | \$595.08 | \$505.82 | \$505.82 | \$505.82 | \$847.99 | \$847.99 | \$847.99 |
| | Region 3 | \$357.04 | \$714.08 | \$606.96 | \$606.96 | \$606.96 | \$1,017.56 | \$1,017.56 | \$1,017.56 |
| | Region 4 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| | Region 5 | \$292.49 | \$585.00 | \$497.25 | \$497.25 | \$497.25 | \$833.62 | \$833.62 | \$833.62 |
| | Region 6 | \$308.89 | \$617.79 | \$525.12 | \$525.12 | \$525.12 | \$880.35 | \$880.35 | \$880.35 |
| | Region 7 | \$300.57 | \$601.13 | \$510.96 | \$510.96 | \$510.96 | \$856.61 | \$856.61 | \$856.61 |
| | Region 8 | \$418.65 | \$837.29 | \$711.70 | \$711.70 | \$711.70 | \$1,193.14 | \$1,193.14 | \$1,193.14 |
| EssentialCare Bronze Age 29 Option Restricted-F | Region 1 | \$260.01 | \$520.02 | \$442.02 | \$442.02 | \$442.02 | \$741.02 | \$741.02 | \$741.02 |
| | Region 2 | \$243.40 | \$486.79 | \$413.77 | \$413.77 | \$413.77 | \$693.68 | \$693.68 | \$693.68 |
| | Region 3 | \$292.07 | \$584.14 | \$496.52 | \$496.52 | \$496.52 | \$832.40 | \$832.40 | \$832.40 |
| | Region 4 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| | Region 5 | \$239.28 | \$478.55 | \$406.76 | \$406.76 | \$406.76 | \$681.93 | \$681.93 | \$681.93 |
| | Region 6 | \$252.68 | \$505.38 | \$429.57 | \$429.57 | \$429.57 | \$720.15 | \$720.15 | \$720.15 |
| | Region 7 | \$245.88 | \$491.74 | \$417.98 | \$417.98 | \$417.98 | \$700.74 | \$700.74 | \$700.74 |
| | Region 8 | \$342.46 | \$684.94 | \$582.19 | \$582.19 | \$582.19 | \$976.03 | \$976.03 | \$976.03 |
| EssentialCare Platinum Age 29 Option Restricted-DF | Region 1 | \$436.69 | \$873.37 | \$742.37 | \$742.37 | \$742.37 | \$1,244.66 | \$1,244.66 | \$1,244.66 |
| | Region 2 | \$408.78 | \$817.57 | \$694.94 | \$694.94 | \$694.94 | \$1,165.04 | \$1,165.04 | \$1,165.04 |
| | Region 3 | \$490.53 | \$981.06 | \$833.90 | \$833.90 | \$833.90 | \$1,398.01 | \$1,398.01 | \$1,398.01 |
| | Region 4 | \$575.17 | \$1,150.35 | \$977.79 | \$977.79 | \$977.79 | \$1,639.24 | \$1,639.24 | \$1,639.24 |
| | Region 5 | \$401.86 | \$803.72 | \$683.16 | \$683.16 | \$683.16 | \$1,145.29 | \$1,145.29 | \$1,145.29 |
| | Region 6 | | | | | | | | |

**Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014**

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Essential Care Platinum Dental Age 29 Option | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental Age 29 Option | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental Age 29 Option | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental Age 29 Option | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Age 29 Option Restricted-D | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental Age 29 Option Restricted-D | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental Age 29 Option Restricted-D | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental Age 29 Option Restricted-D | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Age 29 Option Restricted-F | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1,163.65 | \$1,163.65 |
| | Region 6 | \$431.19 | \$862.37 | \$733.02 | \$733.02 | \$733.02 | \$1,228.88 | \$1,228.88 | \$1,228.88 |
| | Region 7 | \$419.56 | \$839.12 | \$713.26 | \$713.26 | \$713.26 | \$1,195.74 | \$1,195.74 | \$1,195.74 |
| | Region 8 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| Essential Care Gold Dental Age 29 Option Restricted-F | Region 1 | \$378.23 | \$756.44 | \$642.97 | \$642.97 | \$642.97 | \$1,077.93 | \$1,077.93 | \$1,077.93 |
| | Region 2 | \$354.06 | \$708.11 | \$601.89 | \$601.89 | \$601.89 | \$1,009.06 | \$1,009.06 | \$1,009.06 |
| | Region 3 | \$424.85 | \$849.71 | \$722.26 | \$722.26 | \$722.26 | \$1,210.84 | \$1,210.84 | \$1,210.84 |
| | Region 4 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| | Region 5 | \$348.06 | \$696.12 | \$591.70 | \$591.70 | \$591.70 | \$991.96 | \$991.96 | \$991.96 |
| | Region 6 | \$367.57 | \$735.14 | \$624.87 | \$624.87 | \$624.87 | \$1,047.57 | \$1,047.57 | \$1,047.57 |
| | Region 7 | \$357.65 | \$715.32 | \$608.02 | \$608.02 | \$608.02 | \$1,019.32 | \$1,019.32 | \$1,019.32 |
| | Region 8 | \$498.17 | \$996.33 | \$846.89 | \$846.89 | \$846.89 | \$1,419.77 | \$1,419.77 | \$1,419.77 |
| Essential Care Silver Dental Age 29 Option Restricted-F | Region 1 | \$324.60 | \$649.18 | \$551.81 | \$551.81 | \$551.81 | \$925.08 | \$925.08 | \$925.08 |
| | Region 2 | \$303.85 | \$607.70 | \$516.55 | \$516.55 | \$516.55 | \$865.98 | \$865.98 | \$865.98 |
| | Region 3 | \$364.61 | \$729.23 | \$619.85 | \$619.85 | \$619.85 | \$1,039.16 | \$1,039.16 | \$1,039.16 |
| | Region 4 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| | Region 5 | \$298.71 | \$597.41 | \$507.80 | \$507.80 | \$507.80 | \$851.31 | \$851.31 | \$851.31 |
| | Region 6 | \$315.45 | \$630.90 | \$536.27 | \$536.27 | \$536.27 | \$899.03 | \$899.03 | \$899.03 |
| | Region 7 | \$306.95 | \$613.89 | \$521.81 | \$521.81 | \$521.81 | \$874.79 | \$874.79 | \$874.79 |
| | Region 8 | \$427.53 | \$855.06 | \$726.80 | \$726.80 | \$726.80 | \$1,218.46 | \$1,218.46 | \$1,218.46 |
| Essential Care Bronze Dental Age 29 Option Restricted-F | Region 1 | \$264.39 | \$528.79 | \$449.46 | \$449.46 | \$449.46 | \$753.52 | \$753.52 | \$753.52 |
| | Region 2 | \$247.50 | \$495.00 | \$420.75 | \$420.75 | \$420.75 | \$705.37 | \$705.37 | \$705.37 |
| | Region 3 | \$296.99 | \$593.99 | \$504.88 | \$504.88 | \$504.88 | \$846.42 | \$846.42 | \$846.42 |
| | Region 4 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| | Region 5 | \$243.30 | \$486.61 | \$413.62 | \$413.62 | \$413.62 | \$693.42 | \$693.42 | \$693.42 |
| | Region 6 | \$256.95 | \$513.89 | \$436.80 | \$436.80 | \$436.80 | \$732.30 | \$732.30 | \$732.30 |
| | Region 7 | \$250.02 | \$500.04 | \$425.03 | \$425.03 | \$425.03 | \$712.55 | \$712.55 | \$712.55 |
| | Region 8 | \$348.24 | \$696.48 | \$592.01 | \$592.01 | \$592.01 | \$992.48 | \$992.48 | \$992.48 |
| Essential Care Platinum Dental Age 29 Option Restricted-DF | Region 1 | \$443.68 | \$887.36 | \$754.27 | \$754.27 | \$754.27 | \$1,264.50 | \$1,264.50 | \$1,264.50 |
| | Region 2 | \$415.34 | \$830.67 | \$706.07 | \$706.07 | \$706.07 | \$1,183.71 | \$1,183.71 | \$1,183.71 |
| | Region 3 | \$498.39 | \$996.78 | \$847.27 | \$847.27 | \$847.27 | \$1,420.41 | \$1,420.41 | \$1,420.41 |
| | Region 4 | \$584.38 | \$1,168.78 | \$993.46 | \$993.46 | \$993.46 | \$1,665.50 | \$1,665.50 | \$1,665.50 |
| | Region 5 | \$408.30 | \$816.60 | \$694.11 | \$694.11 | \$694.11 | \$1,163.65 | \$1, | |

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2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| PrimarySelect Platinum | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| PrimarySelect Gold | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 4 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| | Region 5 | \$341.50 | \$683.01 | \$580.56 | \$580.56 | \$580.56 | \$973.29 | \$973.29 | \$973.29 |
| | Region 6 | \$360.65 | \$721.29 | \$613.10 | \$613.10 | \$613.10 | \$1,027.85 | \$1,027.85 | \$1,027.85 |
| | Region 7 | \$350.92 | \$701.85 | \$596.57 | \$596.57 | \$596.57 | \$1,000.13 | \$1,000.13 | \$1,000.13 |
| | Region 8 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| PrimarySelect Silver | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| PrimarySelect Bronze | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| PrimarySelect Platinum Restricted-D | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| PrimarySelect Gold Restricted-D | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 4 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| | Region 5 | \$341.50 | \$683.01 | \$580.56 | \$580.56 | \$580.56 | \$973.29 | \$973.29 | \$973.29 |
| | Region 6 | \$360.65 | \$721.29 | \$613.10 | \$613.10 | \$613.10 | \$1,027.85 | \$1,027.85 | \$1,027.85 |
| | Region 7 | \$350.92 | \$701.85 | \$596.57 | \$596.57 | \$596.57 | \$1,000.13 | \$1,000.13 | \$1,000.13 |
| | Region 8 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| PrimarySelect Silver Restricted-D | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| PrimarySelect Bronze Restricted-D | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| PrimarySelect Platinum Restricted-F | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| PrimarySelect Gold Restricted-F | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 4 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| | Region 5 | \$341.50 | \$683.01 | \$580.56 | \$580.56 | \$580.56 | \$973.29 | \$973.29 | \$973.29 |
| | Region 6 | \$360.65 | \$721.29 | \$613.10 | \$613.10 | \$613.10 | \$1,027.85 | \$1,027.85 | \$1,027.85 |
| | Region 7 | \$350.92 | \$701.85 | \$596.57 | \$596.57 | \$596.57 | \$1,000.13 | \$1,000.13 | \$1,000.13 |
| | Region 8 | \$488.78 | \$977.57 | \$830.94 | \$830.94 | \$830.94 | \$1,393.04 | \$1,393.04 | \$1,393.04 |
| PrimarySelect Silver Restricted-F | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.34 | \$836.69 | \$711.19 | \$711.19 | \$711.19 | \$1,192.28 | \$1,192.28 | \$1,192.28 |
| PrimarySelect Bronze Restricted-F | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| PrimarySelect Platinum Restricted-DF | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,1 | |

**Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014**

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP01, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Dental | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Restricted-D | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental Restricted-D | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental Restricted-D | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental Restricted-D | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Restricted-F | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental Restricted-F | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental Restricted-F | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental Restricted-F | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Restricted-DF | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$7 | | | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|--|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Age 29 Option | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| Primary Select Gold Age 29 Option | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Silver Age 29 Option | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Bronze Age 29 Option | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| Primary Select Platinum Age 29 Option Restricted-D | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| Primary Select Gold Age 29 Option Restricted-D | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Silver Age 29 Option Restricted-D | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Bronze Age 29 Option Restricted-D | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| Primary Select Platinum Age 29 Option Restricted-F | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159.52 | \$1,159.52 | \$1,159.52 |
| | Region 7 | \$395.88 | \$791.76 | \$672.99 | \$672.99 | \$672.99 | \$1,128.26 | \$1,128.26 | \$1,128.26 |
| | Region 8 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| Primary Select Gold Age 29 Option Restricted-F | Region 1 | \$371.10 | \$742.20 | \$630.87 | \$630.87 | \$630.87 | \$1,057.64 | \$1,057.64 | \$1,057.64 |
| | Region 2 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 3 | \$347.39 | \$694.78 | \$590.56 | \$590.56 | \$590.56 | \$990.06 | \$990.06 | \$990.06 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Silver Age 29 Option Restricted-F | Region 1 | \$317.62 | \$635.23 | \$539.95 | \$539.95 | \$539.95 | \$905.22 | \$905.22 | \$905.22 |
| | Region 2 | \$297.32 | \$594.65 | \$505.46 | \$505.46 | \$505.46 | \$847.38 | \$847.38 | \$847.38 |
| | Region 3 | \$356.78 | \$713.56 | \$606.52 | \$606.52 | \$606.52 | \$1,016.83 | \$1,016.83 | \$1,016.83 |
| | Region 4 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 5 | \$292.29 | \$584.58 | \$496.89 | \$496.89 | \$496.89 | \$833.02 | \$833.02 | \$833.02 |
| | Region 6 | \$308.67 | \$617.35 | \$524.75 | \$524.75 | \$524.75 | \$879.72 | \$879.72 | \$879.72 |
| | Region 7 | \$300.35 | \$600.70 | \$510.59 | \$510.59 | \$510.59 | \$856.00 | \$856.00 | \$856.00 |
| | Region 8 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| Primary Select Bronze Age 29 Option Restricted-F | Region 1 | \$225.39 | \$450.78 | \$383.17 | \$383.17 | \$383.17 | \$642.36 | \$642.36 | \$642.36 |
| | Region 2 | \$210.99 | \$421.98 | \$358.68 | \$358.68 | \$358.68 | \$601.32 | \$601.32 | \$601.32 |
| | Region 3 | \$253.19 | \$506.36 | \$430.41 | \$430.41 | \$430.41 | \$721.57 | \$721.57 | \$721.57 |
| | Region 4 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| | Region 5 | \$207.42 | \$414.83 | \$352.60 | \$352.60 | \$352.60 | \$591.13 | \$591.13 | \$591.13 |
| | Region 6 | \$219.04 | \$438.09 | \$372.37 | \$372.37 | \$372.37 | \$624.27 | \$624.27 | \$624.27 |
| | Region 7 | \$213.14 | \$426.27 | \$362.33 | \$362.33 | \$362.33 | \$607.44 | \$607.44 | \$607.44 |
| | Region 8 | \$296.87 | \$593.73 | \$504.68 | \$504.68 | \$504.68 | \$846.08 | \$846.08 | \$846.08 |
| Primary Select Platinum Age 29 Option Restricted-DF | Region 1 | \$418.64 | \$837.28 | \$711.69 | \$711.69 | \$711.69 | \$1,193.12 | \$1,193.12 | \$1,193.12 |
| | Region 2 | \$391.89 | \$783.79 | \$666.22 | \$666.22 | \$666.22 | \$1,116.89 | \$1,116.89 | \$1,116.89 |
| | Region 3 | \$470.26 | \$940.52 | \$799.44 | \$799.44 | \$799.44 | \$1,340.24 | \$1,340.24 | \$1,340.24 |
| | Region 4 | \$551.40 | \$1,102.81 | \$937.38 | \$937.38 | \$937.38 | \$1,571.50 | \$1,571.50 | \$1,571.50 |
| | Region 5 | \$385.26 | \$770.50 | \$654.93 | \$654.93 | \$654.93 | \$1,097.97 | \$1,097.97 | \$1,097.97 |
| | Region 6 | \$406.85 | \$813.70 | \$691.64 | \$691.64 | \$691.64 | \$1,159. | | |

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rates - Period 2 2014

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP01, FHSC-SHOP - D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP - D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| | | Individual | Couple | Primary Subscriber and One Dependent | Primary Subscriber and Two Dependents | Primary Subscriber and Three or More Dependents | Couple and One Dependent | Couple and Two Dependents | Couple and Three or More Dependents |
|---|----------|------------|------------|--------------------------------------|---------------------------------------|---|--------------------------|---------------------------|-------------------------------------|
| Primary Select Platinum Dental Age 29 Option | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental Age 29 Option | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental Age 29 Option | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental Age 29 Option | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Age 29 Option Restricted-D | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental Age 29 Option Restricted-D | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental Age 29 Option Restricted-D | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental Age 29 Option Restricted-D | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Age 29 Option Restricted-F | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |
| | Region 6 | \$413.65 | \$827.30 | \$703.20 | \$703.20 | \$703.20 | \$1,178.90 | \$1,178.90 | \$1,178.90 |
| | Region 7 | \$402.50 | \$804.99 | \$684.24 | \$684.24 | \$684.24 | \$1,147.11 | \$1,147.11 | \$1,147.11 |
| | Region 8 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| Primary Select Gold Dental Age 29 Option Restricted-F | Region 1 | \$377.93 | \$755.86 | \$642.48 | \$642.48 | \$642.48 | \$1,077.09 | \$1,077.09 | \$1,077.09 |
| | Region 2 | \$353.78 | \$707.56 | \$601.43 | \$601.43 | \$601.43 | \$1,008.27 | \$1,008.27 | \$1,008.27 |
| | Region 3 | \$424.52 | \$849.05 | \$721.69 | \$721.69 | \$721.69 | \$1,209.90 | \$1,209.90 | \$1,209.90 |
| | Region 4 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| | Region 5 | \$347.78 | \$695.58 | \$591.24 | \$591.24 | \$591.24 | \$991.20 | \$991.20 | \$991.20 |
| | Region 6 | \$367.28 | \$734.57 | \$624.38 | \$624.38 | \$624.38 | \$1,046.75 | \$1,046.75 | \$1,046.75 |
| | Region 7 | \$357.38 | \$714.75 | \$607.55 | \$607.55 | \$607.55 | \$1,018.53 | \$1,018.53 | \$1,018.53 |
| | Region 8 | \$497.78 | \$995.55 | \$846.22 | \$846.22 | \$846.22 | \$1,418.67 | \$1,418.67 | \$1,418.67 |
| Primary Select Silver Dental Age 29 Option Restricted-F | Region 1 | \$324.36 | \$648.72 | \$551.42 | \$551.42 | \$551.42 | \$924.44 | \$924.44 | \$924.44 |
| | Region 2 | \$303.64 | \$607.28 | \$516.19 | \$516.19 | \$516.19 | \$865.37 | \$865.37 | \$865.37 |
| | Region 3 | \$364.36 | \$728.71 | \$619.41 | \$619.41 | \$619.41 | \$1,038.42 | \$1,038.42 | \$1,038.42 |
| | Region 4 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| | Region 5 | \$298.49 | \$596.99 | \$507.44 | \$507.44 | \$507.44 | \$850.71 | \$850.71 | \$850.71 |
| | Region 6 | \$315.23 | \$630.46 | \$535.89 | \$535.89 | \$535.89 | \$898.40 | \$898.40 | \$898.40 |
| | Region 7 | \$306.73 | \$613.45 | \$521.44 | \$521.44 | \$521.44 | \$874.17 | \$874.17 | \$874.17 |
| | Region 8 | \$427.23 | \$854.46 | \$726.28 | \$726.28 | \$726.28 | \$1,217.60 | \$1,217.60 | \$1,217.60 |
| Primary Select Bronze Dental Age 29 Option Restricted-F | Region 1 | \$229.77 | \$459.55 | \$390.62 | \$390.62 | \$390.62 | \$654.85 | \$654.85 | \$654.85 |
| | Region 2 | \$215.10 | \$430.18 | \$365.66 | \$365.66 | \$365.66 | \$613.01 | \$613.01 | \$613.01 |
| | Region 3 | \$258.11 | \$516.21 | \$438.77 | \$438.77 | \$438.77 | \$735.59 | \$735.59 | \$735.59 |
| | Region 4 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| | Region 5 | \$211.45 | \$422.89 | \$359.46 | \$359.46 | \$359.46 | \$602.63 | \$602.63 | \$602.63 |
| | Region 6 | \$223.30 | \$446.60 | \$379.61 | \$379.61 | \$379.61 | \$636.41 | \$636.41 | \$636.41 |
| | Region 7 | \$217.28 | \$434.56 | \$369.38 | \$369.38 | \$369.38 | \$619.24 | \$619.24 | \$619.24 |
| | Region 8 | \$302.64 | \$605.28 | \$514.49 | \$514.49 | \$514.49 | \$862.53 | \$862.53 | \$862.53 |
| Primary Select Platinum Dental Age 29 Option Restricted-DF | Region 1 | \$425.64 | \$851.27 | \$723.58 | \$723.58 | \$723.58 | \$1,213.07 | \$1,213.07 | \$1,213.07 |
| | Region 2 | \$398.44 | \$796.89 | \$677.35 | \$677.35 | \$677.35 | \$1,135.56 | \$1,135.56 | \$1,135.56 |
| | Region 3 | \$478.12 | \$956.23 | \$812.80 | \$812.80 | \$812.80 | \$1,362.64 | \$1,362.64 | \$1,362.64 |
| | Region 4 | \$560.62 | \$1,121.24 | \$953.06 | \$953.06 | \$953.06 | \$1,597.76 | \$1,597.76 | \$1,597.76 |
| | Region 5 | \$391.69 | \$783.39 | \$665.87 | \$665.87 | \$665.87 | \$1,116.32 | \$1,116.32 | \$1,116.32 |

| Freelancers Health Services Corporation 2014 Small Group Rate Filing Benefit Grid - STANDARD PLANS Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | | |
|---|--|--|--|--|
| Plans: | EssentialCare Platinum | | EssentialCare Gold | |
| | EssentialCare Platinum Restricted-D | EssentialCare Platinum Restricted-F | EssentialCare Gold Restricted-D | EssentialCare Gold Restricted-F |
| | EssentialCare Platinum Restricted-DF | EssentialCare Platinum Restricted-DF | EssentialCare Gold Restricted-DF | EssentialCare Gold Restricted-DF |
| | Essential Care Platinum Dental | Essential Care Platinum Dental | Essential Care Gold Dental | Essential Care Gold Dental |
| | Essential Care Platinum Dental Restricted-D | Essential Care Platinum Dental Restricted-F | Essential Care Gold Dental Restricted-D | Essential Care Gold Dental Restricted-F |
| | Essential Care Platinum Dental Restricted-DF | Essential Care Platinum Dental Restricted-DF | Essential Care Gold Dental Restricted-DF | Essential Care Gold Dental Restricted-DF |
| | EssentialCare Platinum Age 29 Option | EssentialCare Platinum Age 29 Option | EssentialCare Gold Age 29 Option | EssentialCare Gold Age 29 Option |
| | EssentialCare Platinum Age 29 Option Restricted-D | EssentialCare Platinum Age 29 Option Restricted-F | EssentialCare Gold Age 29 Option Restricted-D | EssentialCare Gold Age 29 Option Restricted-F |
| | EssentialCare Platinum Age 29 Option Restricted-DF | EssentialCare Platinum Age 29 Option Restricted-DF | EssentialCare Gold Age 29 Option Restricted-DF | EssentialCare Gold Age 29 Option Restricted-DF |
| | Essential Care Platinum Dental Age 29 Option | Essential Care Platinum Dental Age 29 Option | Essential Care Gold Dental Age 29 Option | Essential Care Gold Dental Age 29 Option |
| | Essential Care Platinum Dental Age 29 Option Restricted-D | Essential Care Platinum Dental Age 29 Option Restricted-F | Essential Care Gold Dental Age 29 Option Restricted-D | Essential Care Gold Dental Age 29 Option Restricted-F |
| | Essential Care Platinum Dental Age 29 Option Restricted-DF | Essential Care Platinum Dental Age 29 Option Restricted-DF | Essential Care Gold Dental Age 29 Option Restricted-DF | Essential Care Gold Dental Age 29 Option Restricted-DF |
| Benefit Summary | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | \$0 | Not Applicable | \$600 | Not Applicable |
| Coinsurance | 100% | Not Applicable | 100% | Not Applicable |
| Out of Pocket Maximum | \$2,000 | Not Applicable | \$4,000 | Not Applicable |
| Preventive Services | | | | |
| Allergy Testing | | | | |
| Bone Density Testing | | | | |
| Cervical Cytology | | | | |
| Colonoscopy Screening | | | | |
| Gynecological Screening | | | | |
| Immunizations | | | | |
| Mammography | \$0 | Not Covered | \$0 | Not Covered |
| Prenatal Maternity Care | | | | |
| Prostate Cancer Screening | | | | |
| Routine Exams | | | | |
| Women's Preventive Health Services | | | | |
| Other Services Noted in Section 2713 of ACA | | | | |
| Physician and Other Services | | | | |
| Office Visit | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Outpatient Surgical Procedures (in physician's office) | \$100 after deductible is met | Not Covered | \$100 after deductible is met | Not Covered |
| Emergency & Urgent Care Services | | | | |
| Emergency Room | \$100 after deductible is met | \$100 after deductible is met | \$150 after deductible is met | \$150 after deductible is met |
| Ambulance | \$100 after deductible is met | \$100 after deductible is met | \$150 after deductible is met | \$150 after deductible is met |
| Urgent Care Center | \$55 after deductible is met | Not Covered | \$60 after deductible is met | Not Covered |
| Hospital Services | | | | |
| Inpatient Hospital | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Outpatient Surgical Procedures (Facility) | \$100 after deductible is met | Not Covered | \$100 after deductible is met | Not Covered |
| Skilled Nursing Facility | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Diagnostic Testing Services | | | | |
| Laboratory Testing | \$35 after deductible is met | Not Covered | \$40 after deductible is met | Not Covered |
| EKG | \$35 after deductible is met | Not Covered | \$40 after deductible is met | Not Covered |
| Routine Radiology | \$35 after deductible is met | Not Covered | \$40 after deductible is met | Not Covered |
| Advanced Radiology | \$35 after deductible is met | Not Covered | \$40 after deductible is met | Not Covered |
| Maternity Services | | | | |
| Inpatient Maternity | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Mental Health & Substance Abuse Services | | | | |
| Inpatient Mental Health | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Outpatient Mental Health | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Inpatient Substance Abuse - Rehab | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Inpatient Substance Abuse - Detox | \$500 after deductible is met | Not Covered | \$1,000 after deductible is met | Not Covered |
| Outpatient Substance Abuse | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Diabetic Supplies and Services | | | | |
| Insulin and Other Oral Agents | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Rehabilitation Services | | | | |
| Chiropractic Services | \$35 after deductible is met | Not Covered | \$40 after deductible is met | Not Covered |
| Physical - Occupational - Speech Therapies | \$25 after deductible is met | Not Covered | \$30 after deductible is met | Not Covered |
| Cardiac Rehabilitation | \$25 after deductible is met | Not Covered | \$30 after deductible is met | Not Covered |
| Pulmonary Rehabilitation | \$25 after deductible is met | Not Covered | \$30 after deductible is met | Not Covered |
| Additional Services | | | | |
| Durable Medical Equipment | 10% cost sharing after deductible is met | Not Covered | 20% cost sharing after deductible is met | Not Covered |
| Prosthetics and Appliances | 10% cost sharing after deductible is met | Not Covered | 20% cost sharing after deductible is met | Not Covered |
| Chemotherapy | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Home Health Care | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Prescription Drug Coverage | | | | |
| Prescription Plan | \$10/\$30/\$60 | Not Covered | \$10/\$35/\$70 | Not Covered |
| Maintenance Medications | \$10/\$30/\$60 | Not Covered | \$10/\$35/\$70 | Not Covered |
| Vision Services | | | | |
| Medical Exam | \$15 after deductible is met | Not Covered | \$25 after deductible is met | Not Covered |
| Standard Plastic Lenses | 10% cost sharing after deductible is met | Not Covered | 20% cost sharing after deductible is met | Not Covered |
| Frames | 10% cost sharing after deductible is met | Not Covered | 20% cost sharing after deductible is met | Not Covered |
| Conventional Contact Lenses | 10% cost sharing after deductible is met | Not Covered | 20% cost sharing after deductible is met | Not Covered |
| Dental Services | | | | |
| Preventive and Routine | Pediatric Coverage with Dental Option | Not Covered | Pediatric Coverage with Dental Option | Not Covered |
| This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Health Contract, attached Riders (if any), or Certificate of Coverage. | | | | |
| All indicated benefits assume the member has appropriate authorization to receive services. | | | | |
| Certain benefits stated in this benefit summary are pending NYS approval. | | | | |

| | Freelancers Health Services Corporation 2014 Small Group Rate Filing | | Freelancers Health Services Corporation 2014 Small Group Rate Filing | |
|---|---|-------------------------------|---|--|
| | Benefit Grid - STANDARD PLANS | | | |
| | Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | |
| Plans: | EssentialCare Silver EssentialCare Silver Restricted-D EssentialCare Silver Restricted-F EssentialCare Silver Restricted-DF Essential Care Silver Dental Essential Care Silver Dental Restricted-D Essential Care Silver Dental Restricted-F Essential Care Silver Dental Restricted-DF EssentialCare Silver Age 29 Option EssentialCare Silver Age 29 Option Restricted-D EssentialCare Silver Age 29 Option Restricted-F EssentialCare Silver Age 29 Option Restricted-DF Essential Care Silver Dental Age 29 Option Essential Care Silver Dental Age 29 Option Restricted-D Essential Care Silver Dental Age 29 Option Restricted-F Essential Care Silver Dental Age 29 Option Restricted-DF | | EssentialCare Bronze EssentialCare Bronze Restricted-D EssentialCare Bronze Restricted-F EssentialCare Bronze Restricted-DF Essential Care Bronze Dental Essential Care Bronze Dental Restricted-D Essential Care Bronze Dental Restricted-F Essential Care Bronze Dental Restricted-DF EssentialCare Bronze Age 29 Option EssentialCare Bronze Age 29 Option Restricted-D EssentialCare Bronze Age 29 Option Restricted-F EssentialCare Bronze Age 29 Option Restricted-DF Essential Care Bronze Dental Age 29 Option Essential Care Bronze Dental Age 29 Option Restricted-D Essential Care Bronze Dental Age 29 Option Restricted-F Essential Care Bronze Dental Age 29 Option Restricted-DF | |
| Benefit Summary | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | \$2,000 | Not Applicable | \$3,000 | Not Applicable |
| Coinsurance | 100% | Not Applicable | 50% | Not Applicable |
| Out of Pocket Maximum | \$5,500 | Not Applicable | \$6,350 | Not Applicable |
| Preventive Services | | | | |
| Allergy Testing | | | | |
| Bone Density Testing | | | | |
| Cervical Cytology | | | | |
| Colonoscopy Screening | | | | |
| Gynecological Screening | | | | |
| Immunizations | | | | |
| Mammography | \$0 | Not Covered | \$0 | Not Covered |
| Prenatal Maternity Care | | | | |
| Prostate Cancer Screening | | | | |
| Routine Exams | | | | |
| Women's Preventive Health Services | | | | |
| Other Services Noted in Section 2713 of ACA | | | | |
| Physician and Other Services | | | | |
| Office Visit | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Outpatient Surgical Procedures (in physician's office) | \$100 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Emergency & Urgent Care Services | | | | |
| Emergency Room | \$150 after deductible is met | \$150 after deductible is met | 50% cost sharing after deductible is met | 50% cost sharing after deductible is met |
| Ambulance | \$150 after deductible is met | \$150 after deductible is met | 50% cost sharing after deductible is met | 50% cost sharing after deductible is met |
| Urgent Care Center | \$70 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Hospital Services | | | | |
| Inpatient Hospital | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Outpatient Surgical Procedures (Facility) | \$100 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Skilled Nursing Facility | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Diagnostic Testing Services | | | | |
| Laboratory Testing | \$50 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| EKG | \$50 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Routine Radiology | \$50 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Advanced Radiology | \$50 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Maternity Services | | | | |
| Inpatient Maternity | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Mental Health & Substance Abuse Services | | | | |
| Inpatient Mental Health | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Outpatient Mental Health | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Inpatient Substance Abuse - Rehab | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Inpatient Substance Abuse - Detox | \$1,500 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Outpatient Substance Abuse | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Diabetic Supplies and Services | | | | |
| Insulin and Other Oral Agents | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Rehabilitation Services | | | | |
| Chiropractic Services | \$50 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Physical - Occupational - Speech Therapies | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Cardiac Rehabilitation | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Pulmonary Rehabilitation | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Additional Services | | | | |
| Durable Medical Equipment | 30% cost sharing after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Prosthetics and Appliances | 30% cost sharing after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Chemotherapy | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Home Health Care | \$30 after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Prescription Drug Coverage | | | | |
| Prescription Plan | \$10/\$35/\$70 | Not Covered | \$10/\$35/\$70 | Not Covered |
| Maintenance Medications | \$10/\$35/\$70 | Not Covered | \$10/\$35/\$70 | Not Covered |
| Vision Services | | | | |
| Medical Exam | \$30 after deductible is met | Not Covered | \$10 after deductible is met | Not Covered |
| Standard Plastic Lenses | 30% cost sharing after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Frames | 30% cost sharing after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Conventional Contact Lenses | 30% cost sharing after deductible is met | Not Covered | 50% cost sharing after deductible is met | Not Covered |
| Dental Services | | | | |
| Preventive and Routine | Pediatric Coverage with Dental Option | Not Covered | Pediatric Coverage with Dental Option | Not Covered |
| | This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Health Contract, attached Riders (if any), or Certificate of Coverage. | | | |
| | All indicated benefits assume the member has appropriate authorization to receive services. | | | |
| | Certain benefits stated in this benefit summary are pending NYS approval. | | | |

| Freelancers Health Services Corporation 2014 Small Group Rate Filing Benefit Grid - NON-STANDARD PLANS | | | | |
|---|--|--|--|------------------------------|
| Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | | |
| Plans: | PrimarySelect Platinum PrimarySelect Platinum Restricted-D PrimarySelect Platinum Restricted-F PrimarySelect Platinum Restricted-DF Primary Select Platinum Dental Primary Select Platinum Dental Restricted-D Primary Select Platinum Dental Restricted-F Primary Select Platinum Dental Restricted-DF PrimarySelect Platinum Age 29 Option PrimarySelect Platinum Age 29 Option Restricted-D PrimarySelect Platinum Age 29 Option Restricted-F PrimarySelect Platinum Age 29 Option Restricted-DF Primary Select Platinum Dental Age 29 Option Primary Select Platinum Dental Age 29 Option Restricted-D Primary Select Platinum Dental Age 29 Option Restricted-F Primary Select Platinum Dental Age 29 Option Restricted-DF | PrimarySelect Gold PrimarySelect Gold Restricted-D PrimarySelect Gold Restricted-F PrimarySelect Gold Restricted-DF Primary Select Gold Dental Primary Select Gold Dental Restricted-D Primary Select Gold Dental Restricted-F Primary Select Gold Dental Restricted-DF PrimarySelect Gold Age 29 Option PrimarySelect Gold Age 29 Option Restricted-D PrimarySelect Gold Age 29 Option Restricted-F PrimarySelect Gold Age 29 Option Restricted-DF Primary Select Gold Dental Age 29 Option Primary Select Gold Dental Age 29 Option Restricted-D Primary Select Gold Dental Age 29 Option Restricted-F Primary Select Gold Dental Age 29 Option Restricted-DF | | |
| Benefit Summary | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Deductible | \$0 | Not Applicable | \$250 | Not Applicable |
| Coinsurance | 20% | Not Applicable | 20% | Not Applicable |
| Out of Pocket Maximum | \$1,400 | Not Applicable | \$3,500 | Not Applicable |
| Preventive Services | | | | |
| Allergy Testing | | | | |
| Bone Density Testing | | | | |
| Cervical Cytology | | | | |
| Colonoscopy Screening | | | | |
| Gynecological Screening | | | | |
| Immunizations | \$0 | Not Covered | \$0 | Not Covered |
| Mammography | | | | |
| Prenatal Maternity Care | | | | |
| Prostate Cancer Screening | | | | |
| Routine Exams | | | | |
| Women's Preventive Health Services | | | | |
| Other Services Noted in Section 2713 of ACA | | | | |
| Physician and Other Services | | | | |
| Office Visit | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Outpatient Surgical Procedures (in physician's office) | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Emergency & Urgent Care Services | | | | |
| Emergency Room | \$250 Copay after Deductible | \$250 Copay after Deductible | \$250 Copay after Deductible | \$250 Copay after Deductible |
| Ambulance | \$100 Copay | \$100 Copay | \$150 Copay | \$150 Copay |
| Urgent Care Center | \$100 Copay | Not Covered | \$100 Copay | Not Covered |
| Hospital Services | | | | |
| Inpatient Hospital | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Outpatient Surgical Procedures (Facility) | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Skilled Nursing Facility | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Diagnostic Testing Services | | | | |
| Laboratory Testing | \$75 Copay | Not Covered | \$75 Copay | Not Covered |
| EKG | \$75 Copay | Not Covered | \$75 Copay | Not Covered |
| Routine Radiology | \$75 Copay | Not Covered | \$75 Copay | Not Covered |
| Advanced Radiology | \$75 Copay | Not Covered | \$75 Copay | Not Covered |
| Maternity Services | | | | |
| Inpatient Maternity | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Mental Health & Substance Abuse Services | | | | |
| Inpatient Mental Health | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Outpatient Mental Health | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Inpatient Substance Abuse - Rehab | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Inpatient Substance Abuse - Detox | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Outpatient Substance Abuse | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Diabetic Supplies and Services | | | | |
| Insulin and Other Oral Agents | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Rehabilitation Services | | | | |
| Chiropractic Services | \$75 Copay | Not Covered | \$75 Copay | Not Covered |
| Physical - Occupational - Speech Therapies | \$30 Copay | Not Covered | \$30 Copay | Not Covered |
| Cardiac Rehabilitation | \$30 Copay | Not Covered | \$30 Copay | Not Covered |
| Pulmonary Rehabilitation | \$30 Copay | Not Covered | \$30 Copay | Not Covered |
| Additional Services | | | | |
| Durable Medical Equipment | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Prosthetics and Appliances | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Chemotherapy | \$15 Copay | Not Covered | \$25 Copay | Not Covered |
| Home Health Care | \$15 Copay | Not Covered | \$25 Copay | Not Covered |
| Prescription Drug Coverage | | | | |
| Prescription Plan | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered |
| Maintenance Medications | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered |
| Vision Services | | | | |
| Medical Exam | \$15 Copay | Not Covered | \$25 Copay after deductible is met | Not Covered |
| Standard Plastic Lenses | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Frames | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Conventional Contact Lenses | 20% Cost Sharing | Not Covered | 20% Cost Sharing | Not Covered |
| Dental Services | | | | |
| Preventive and Routine | Pediatric Coverage with Dental Option | Not Covered | Pediatric Coverage with Dental Option | Not Covered |
| This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Health Contract, attached Riders (if any), or Certificate of Coverage. | | | | |
| All indicated benefits assume the member has appropriate authorization to receive services. | | | | |
| Certain benefits stated in this benefit summary are pending NYS approval. | | | | |

| Freelancers Health Services Corporation 2014 Small Group Rate Filing Benefit Grid - NON-STANDARD PLANS | | | | |
|---|--|------------------------------|--|-----------------------|
| Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | | |
| Plans: | PrimarySelect Silver PrimarySelect Silver Restricted-D PrimarySelect Silver Restricted-F PrimarySelect Silver Restricted-DF Primary Select Silver Dental Primary Select Silver Dental Restricted-D Primary Select Silver Dental Restricted-F Primary Select Silver Dental Restricted-DF PrimarySelect Silver Age 29 Option PrimarySelect Silver Age 29 Option Restricted-D PrimarySelect Silver Age 29 Option Restricted-F PrimarySelect Silver Age 29 Option Restricted-DF Primary Select Silver Dental Age 29 Option Primary Select Silver Dental Age 29 Option Restricted-D Primary Select Silver Dental Age 29 Option Restricted-F Primary Select Silver Dental Age 29 Option Restricted-DF | | PrimarySelect Bronze PrimarySelect Bronze Restricted-D PrimarySelect Bronze Restricted-F PrimarySelect Bronze Restricted-DF Primary Select Bronze Dental Primary Select Bronze Dental Restricted-D Primary Select Bronze Dental Restricted-F Primary Select Bronze Dental Restricted-DF PrimarySelect Bronze Age 29 Option PrimarySelect Bronze Age 29 Option Restricted-D PrimarySelect Bronze Age 29 Option Restricted-F PrimarySelect Bronze Age 29 Option Restricted-DF Primary Select Bronze Dental Age 29 Option Primary Select Bronze Dental Age 29 Option Restricted-D Primary Select Bronze Dental Age 29 Option Restricted-F Primary Select Bronze Dental Age 29 Option Restricted-DF | |
| | Benefit Summary | In-Network | Out-of-Network | In-Network |
| Deductible | \$2,000 | Not Applicable | \$6,350 | Not Applicable |
| Coinsurance | 20% | Not Applicable | 100% | Not Applicable |
| Out of Pocket Maximum | \$6,350 | Not Applicable | \$6,350 | Not Applicable |
| Preventive Services | | | | |
| Allergy Testing | | | | |
| Bone Density Testing | | | | |
| Cervical Cytology | | | | |
| Colonoscopy Screening | | | | |
| Gynecological Screening | | | | |
| Immunizations | \$0 | Not Covered | \$0 | Not Covered |
| Mammography | | | | |
| Prenatal Maternity Care | | | | |
| Prostate Cancer Screening | | | | |
| Routine Exams | | | | |
| Women's Preventive Health Services | | | | |
| Other Services Noted in Section 2713 of ACA | | | | |
| Physician and Other Services | | | | |
| Office Visit | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Outpatient Surgical Procedures (in physician's office) | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Emergency & Urgent Care Services | | | | |
| Emergency Room | \$250 Copay after Deductible | \$250 Copay after Deductible | Subject To Deductible | Subject To Deductible |
| Ambulance | \$150 Copay | \$150 Copay | Subject To Deductible | Subject To Deductible |
| Urgent Care Center | \$100 Copay | Not Covered | Subject To Deductible | Not Covered |
| Hospital Services | | | | |
| Inpatient Hospital | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Outpatient Surgical Procedures (Facility) | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Skilled Nursing Facility | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Diagnostic Testing Services | | | | |
| Laboratory Testing | \$75 Copay | Not Covered | Subject To Deductible | Not Covered |
| EKG | \$75 Copay | Not Covered | Subject To Deductible | Not Covered |
| Routine Radiology | \$75 Copay | Not Covered | Subject To Deductible | Not Covered |
| Advanced Radiology | \$75 Copay | Not Covered | Subject To Deductible | Not Covered |
| Maternity Services | | | | |
| Inpatient Maternity | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Mental Health & Substance Abuse Services | | | | |
| Inpatient Mental Health | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Outpatient Mental Health | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Inpatient Substance Abuse - Rehab | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Inpatient Substance Abuse - Detox | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Outpatient Substance Abuse | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Diabetic Supplies and Services | | | | |
| Insulin and Other Oral Agents | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$0 Copay | Not Covered | \$0 Copay | Not Covered |
| Rehabilitation Services | | | | |
| Chiropractic Services | \$75 Copay | Not Covered | Subject To Deductible | Not Covered |
| Physical - Occupational - Speech Therapies | \$30 Copay | Not Covered | Subject To Deductible | Not Covered |
| Cardiac Rehabilitation | \$30 Copay | Not Covered | Subject To Deductible | Not Covered |
| Pulmonary Rehabilitation | \$30 Copay | Not Covered | Subject To Deductible | Not Covered |
| Additional Services | | | | |
| Durable Medical Equipment | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Prosthetics and Appliances | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Chemotherapy | \$30 Copay | Not Covered | Subject To Deductible | Not Covered |
| Home Health Care | \$30 Copay | Not Covered | Subject To Deductible | Not Covered |
| Prescription Drug Coverage | | | | |
| Prescription Plan | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered | \$0/Subject To Deductible/Subject To Deductible | Not Covered |
| Maintenance Medications | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered | \$0/Subject To Deductible/Subject To Deductible | Not Covered |
| Vision Services | | | | |
| Medical Exam | \$30 Copay after deductible is met | Not Covered | Subject To Deductible | Not Covered |
| Standard Plastic Lenses | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Frames | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Conventional Contact Lenses | 20% Cost Sharing | Not Covered | Subject To Deductible | Not Covered |
| Dental Services | | | | |
| Preventive and Routine | Pediatric Coverage with Dental Option | Not Covered | Pediatric Coverage with Dental Option | Not Covered |
| This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Health Contract, attached Riders (if any), or Certificate of Coverage. | | | | |
| All indicated benefits assume the member has appropriate authorization to receive services. | | | | |
| Certain benefits stated in this benefit summary are pending NYS approval. | | | | |

| Freelancers Health Services Corporation 2014 Small Group Rate Filing Benefit Grid - NON-STANDARD PLANS | | | |
|---|--|--|------------------------------|
| Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003 | | | |
| Plans: | PrimarySelect Silver EPO PrimarySelect Silver EPO Restricted-D PrimarySelect Silver EPO Restricted-F PrimarySelect Silver EPO Restricted-DF Primary Select Silver EPO Dental Primary Select Silver EPO Dental Restricted-D Primary Select Silver EPO Dental Restricted-F Primary Select Silver EPO Dental Restricted-DF PrimarySelect Silver EPO Age 29 Option PrimarySelect Silver EPO Age 29 Option Restricted-D PrimarySelect Silver EPO Age 29 Option Restricted-F PrimarySelect Silver EPO Age 29 Option Restricted-DF Primary Select Silver EPO Dental Age 29 Option Primary Select Silver EPO Dental Age 29 Option Restricted-D Primary Select Silver EPO Dental Age 29 Option Restricted-F Primary Select Silver EPO Dental Age 29 Option Restricted-DF | | |
| Benefit Summary | In-Network (Preferred) | In-Network (Participating) | Out-of-Network |
| Deductible | \$2,000 | \$2,000 | Not Applicable |
| Coinsurance | 20% | 20% | Not Applicable |
| Out of Pocket Maximum | \$6,350 | \$6,350 | Not Applicable |
| Preventive Services | | | |
| Allergy Testing | | | |
| Bone Density Testing | | | |
| Cervical Cytology | | | |
| Colonoscopy Screening | | | |
| Gynecological Screening | | | |
| Immunizations | | | |
| Mammography | \$0 | \$0 | Not Covered |
| Prenatal Maternity Care | | | |
| Prostate Cancer Screening | | | |
| Routine Exams | | | |
| Women's Preventive Health Services | | | |
| Other Services Noted in Section 2713 of ACA | | | |
| Physician and Other Services | | | |
| Office Visit | \$0 Copay if using selected Doctor | \$30 Copay after Deductible | Not Covered |
| Outpatient Surgical Procedures (in physician's office) | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Emergency & Urgent Care Services | | | |
| Emergency Room | \$250 Copay after Deductible | \$250 Copay after Deductible | \$250 Copay after Deductible |
| Ambulance | \$150 Copay after Deductible | \$150 Copay after Deductible | \$150 Copay after Deductible |
| Urgent Care Center | \$100 Copay after Deductible | \$100 Copay after Deductible | Not Covered |
| Hospital Services | | | |
| Inpatient Hospital | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Outpatient Surgical Procedures (Facility) | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Skilled Nursing Facility | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Diagnostic Testing Services | | | |
| Laboratory Testing | \$75 Copay after Deductible | \$75 Copay after Deductible | Not Covered |
| EKG | \$75 Copay after Deductible | \$75 Copay after Deductible | Not Covered |
| Routine Radiology | \$75 Copay after Deductible | \$75 Copay after Deductible | Not Covered |
| Advanced Radiology | \$75 Copay after Deductible | \$75 Copay after Deductible | Not Covered |
| Maternity Services | | | |
| Inpatient Maternity | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Mental Health & Substance Abuse Services | | | |
| Inpatient Mental Health | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Outpatient Mental Health | \$0 Copay | \$0 Copay | Not Covered |
| Inpatient Substance Abuse - Rehab | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Inpatient Substance Abuse - Detox | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Outpatient Substance Abuse | \$0 Copay | \$0 Copay | Not Covered |
| Diabetic Supplies and Services | | | |
| Insulin and Other Oral Agents | \$0 Copay | \$0 Copay | Not Covered |
| Diabetic Medical Supplies (Test Strips, Syringes, etc.) | \$0 Copay | \$0 Copay | Not Covered |
| Rehabilitation Services | | | |
| Chiropractic Services | \$75 Copay | \$75 Copay | Not Covered |
| Physical - Occupational - Speech Therapies | \$30 Copay | \$30 Copay | Not Covered |
| Cardiac Rehabilitation | \$30 Copay | \$30 Copay | Not Covered |
| Pulmonary Rehabilitation | \$30 Copay | \$30 Copay | Not Covered |
| Additional Services | | | |
| Durable Medical Equipment | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Prosthetics and Appliances | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Chemotherapy | \$30 Copay after Deductible | \$30 Copay after Deductible | Not Covered |
| Home Health Care | \$30 Copay after Deductible | \$30 Copay after Deductible | Not Covered |
| Prescription Drug Coverage | | | |
| Prescription Plan | \$0/\$35 after Deductible /\$70 after Deductible | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered |
| Maintenance Medications | \$0/\$35 after Deductible /\$70 after Deductible | \$0/\$35 after Deductible /\$70 after Deductible | Not Covered |
| Vision Services | | | |
| Medical Exam | \$30 Copay after Deductible | \$30 Copay after Deductible | Not Covered |
| Standard Plastic Lenses | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Frames | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Conventional Contact Lenses | 20% Cost Sharing after Deductible | 20% Cost Sharing after Deductible | Not Covered |
| Dental Services | | | |
| Preventive and Routine | Pediatric Coverage with Dental Option | Pediatric Coverage with Dental Option | Not Covered |
| This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Health Contract, attached Riders (if any), or Certificate of Coverage. | | | |
| All indicated benefits assume the member has appropriate authorization to receive services. | | | |
| Certain benefits stated in this benefit summary are pending NYS approval. | | | |

**Freelancers Health Service Corporation
2014 Small Group Rate Filing
Rating Region Composition**

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

| Region 1 | Region 2 | Region 3 | Region 4 | Region 5 | Region 6 | Region 7 | Region 8 |
|---|---|--|--|---|--|--|---------------------------------|
| Albany County Columbia County Fulton County Greene County Montgomery County Rensselaer County Saratoga County Schenectady County Schoharie County Warren County Washington County | Allegany County Cattaraugus County Chautauqua County Erie County Genesee County Niagara County Orleans County Wyoming County | Delaware County Dutchess County Orange County Putnam County Sullivan County Ulster County | Bronx County Kings County New York County Queens County Richmond County Rockland County Westchester County | Livingston County Monroe County Ontario County Seneca County Wayne County Yates County | Broome County Cayuga County Chemung County Cortland County Onondaga County Schuyler County Steuben County Tioga County Tompkins County | Chenango County Clinton County Essex County Franklin County Hamilton County Herkimer County Jefferson County Lewis County Madison County Oneida County Oswego County Otsego County St. Lawrence County | Nassau County Suffolk County |

**Freelancers Health Service Corporation
2014 Small Group Rate Filing
Commission Schedule**

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

Small Group Schedule:

3% of Premium

Freelancers Health Service Corporation
2014 Small Group Rate Filing
Expected Loss Ratio

Form Numbers: FHSC-SHOP-D001, FHSC-SHOP001, FHSC-SHOP – D003, FHSC-SHOP003, FHSC-SHOP-D002, FHSC-SHOP002, FHSC-SHOP – D004, FHSC-SHOP004, Rider Numbers: FHSC-WMBT001, FHSC-WMBT002, FHSC-WMBT003

Federal ACA Loss Ratio * 89.6%

ACA MLR = (Incurred Claims + Quality Initiatives - Gross Reinsurance Recoveries) / (Earned Premium - Taxes and Fees)

** This Loss Ratio differs from the Loss Ratio provided in the Actuarial Memorandum (Actuarial Memorandum was not correct)*

New York State Loss Ratio 87.1%

NY MLR = (Incurred Claims + HCRA Surcharge + Covered Lives Assessment (GME) - Gross Reinsurance Recoveries) / Earned Premium