State: *New York* **Filing Company:** *Aetna Health Insurance Company of New York*
TOI/Sub-TOI: *H21 Health - Other/H21.000 Health - Other*
Product Name: *NY SG AHIC 1q13-4q13*
Project Name/Number: */*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		Rate Manual		Revised	*Previous State Filing Number:*		AHIC Rate Manual.PDF
					Percent Rate Change Request:		

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General

The attached pages contain worksheets and instructions for calculating the manual rates for the standard plans and NYC Community Plans available from Aetna Health Insurance Company. They include adjustments for certain benefit combinations. Factors for intermediate benefit variations not specifically listed in the factor tables will be derived on an actuarially consistent basis.

Quality Point of Service Calculation

Summary

Rate calculations for Aetna Health Insurance Company's Quality Point of Service (QPOS) and NYC Community Plans combine actuarial methodologies of both HMO (AHI) and non-HMO (AHIC) rate setting to arrive at a blended premium. The specific calculation is outlined below:

1. In-Network calculation

a. From AHI – NY HMO filing, get
   1. HMO (or NYC Community Plan) Medical Rates
   2. QPOS Other Coverage Adjustment Factor
   3. HMO Rider Rates

b. Locate the HMO (or NYC Community Plan) Medical Rates from the Medical Rates Table. Multiply the HMO (or NYC Community Plan) Medical Rates (1a1) by the appropriate Other Coverage Adjustment Factor (1a2) to get In-network (or Tier-1 NYC Community Plan) Medical Premium Rates..

c. Add the Rider Premium Rates (1a3) to get the overall In-Network (or Tier-1 NYC Community Plan) Premium Rates.

2. Out-of-Network calculation

a. Locate the Out-of-Network (or Tier-2 NYC Community Plan) Medical Rates from the QPOS Out-of-Network (or Tier-2 NYC Community Plan) Premium Rates table (Table 1).

3. Combined Rates

a. Add overall In-Network (or Tier-1 NYC Community Plan) Premium Rates (1c) and QPOS Out-of-Network (or Tier-2 NYC Community Plan) Premium Rates (2a) to get Total Premium Rates.

b. Multiply the Total Premium Rates (3a) by the appropriate Area Factor from Table 2.

c. Multiply (3b) by the appropriate Dependent Age Adjustment Factor

Non-Student Age	Student Age	Single	Parent & Child(ren)	Couple	Family
26	26	1.000	1.000	1.000	1.000
30	30	1.000	1.032	1.000	1.032

The rate for an unmarried young adult who chooses coverage under the Young Adult Option would be equal to the rate that would be paid by the young adult's subscriber/parent if that subscriber were billed as a single member.

d. Round rates to nearest dollar.

Table 1a - 1Q 2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	1Q 2012 Single Premium Rate	1Q 2012 Parent & Child(ren) Premium Rate	1Q 2012 Couple Premium Rate	1Q 2012 Family Premium Rate	1Q 2013 Single Premium Rate	1Q 2013 Parent & Child(ren) Premium Rate	1Q 2013 Couple Premium Rate	1Q 2013 Family Premium Rate	1Q 2013 / 1Q 2012 Percent Increase Single Premium	1Q 2013 / 1Q 2012 Percent Increase Parent & Child(ren)	1Q 2013 / 1Q 2012 Percent Increase Couple Premium	1Q 2013 / 1Q 2012 Percent Increase Family Premium	1Q 2013 - 1Q 2012 Dollar Increase Single Premium	1Q 2013 - 1Q 2012 Dollar Increase Parent & Child(ren)	1Q 2013 - 1Q 2012 Dollar Increase Couple Premium	1Q 2013 - 1Q 2012 Dollar Increase Family Premium
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	Yes	$197.13	$368.93	$419.85	$600.57	$ 210.84	$ 394.58	$ 449.04	$ 642.33	6.95%	6.95%	6.95%	6.95%	$ 13.71	$ 25.65	$ 29.19	$ 41.76
NYC Community Plans*																					
Med 1 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$19.52	$36.70	$41.67	$59.76	$ 20.87	$ 39.25	$ 44.57	$ 63.91	6.95%	6.95%	6.95%	6.95%	$ 1.36	$ 2.55	$ 2.90	$ 4.16
Med 6 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$19.63	$36.84	$42.09	$59.99	$ 21.00	$ 39.40	$ 45.02	$ 64.17	6.95%	6.95%	6.95%	6.95%	$ 1.37	$ 2.56	$ 2.93	$ 4.17

* Rates include DME and mandatory offer benefits but exclude Self injectables

Table 1b - 2Q 2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	2Q 2012 Single Premium Rate	2Q 2012 Parent & Child(ren) Premium Rate	2Q 2012 Couple Premium Rate	2Q 2012 Family Premium Rate	2Q 2013 Single Premium Rate	2Q 2013 Parent & Child(ren) Premium Rate	2Q 2013 Couple Premium Rate	2Q 2013 Family Premium Rate	2Q 2013 / 2Q 2012 Percent Increase Single Premium	2Q 2013 / 2Q 2012 Percent Increase Parent & Child(ren)	2Q 2013 / 2Q 2012 Percent Increase Couple Premium	2Q 2013 / 2Q 2012 Percent Increase Family Premium	2Q 2013 - 2Q 2012 Dollar Increase Single Premium	2Q 2013 - 2Q 2012 Dollar Increase Parent & Child(ren)	2Q 2013 - 2Q 2012 Dollar Increase Couple Premium	2Q 2013 - 2Q 2012 Dollar Increase Family Premium
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	Yes	$201.08	$376.31	$428.25	$612.58	$ 216.74	$ 405.63	$ 461.61	$ 660.31	7.79%	7.79%	7.79%	7.79%	$ 15.67	$ 29.32	$ 33.37	$ 47.73
NYC Community Plans*																					
Med 1 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$19.91	$37.43	$42.51	$60.95	$ 21.46	$ 40.35	$ 45.82	$ 65.70	7.79%	7.79%	7.79%	7.79%	$ 1.55	$ 2.92	$ 3.31	$ 4.75
Med 6 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$20.02	$37.58	$42.93	$61.19	$ 21.59	$ 40.51	$ 46.28	$ 65.96	7.79%	7.79%	7.79%	7.79%	$ 1.56	$ 2.93	$ 3.35	$ 4.77

* Rates include DME and mandatory offer benefits but exclude Self Injectables

Table 1c - 3Q 2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	3Q 2012 Single Premium Rate	3Q 2012 Parent & Child(ren) Premium Rate	3Q 2012 Couple Premium Rate	3Q 2012 Family Premium Rate	3Q 2013 Single Premium Rate	3Q 2013 Parent & Child(ren) Premium Rate	3Q 2013 Couple Premium Rate	3Q 2013 Family Premium Rate	3Q 2013 / 3Q 2012 Percent Increase Single Premium	3Q 2013 / 3Q 2012 Percent Increase Parent & Child(ren)	3Q 2013 / 3Q 2012 Percent Increase Couple Premium	3Q 2013 / 3Q 2012 Percent Increase Family Premium	3Q 2013 - 3Q 2012 Dollar Increase Single Premium	3Q 2013 - 3Q 2012 Dollar Increase Parent & Child(ren)	3Q 2013 - 3Q 2012 Dollar Increase Couple Premium	3Q 2013 - 3Q 2012 Dollar Increase Family Premium
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	Yes	$205.10	$383.83	$436.81	$624.83	$ 222.81	$ 416.98	$ 474.54	$ 678.80	8.64%	8.64%	8.64%	8.64%	$ 17.72	$ 33.15	$ 37.73	$ 53.97
NYC Community Plans*																					
Med 1 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$20.30	$38.18	$43.36	$62.17	$ 22.06	$ 41.48	$ 47.10	$ 67.54	8.64%	8.64%	8.64%	8.64%	$ 1.75	$ 3.30	$ 3.75	$ 5.37
Med 6 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$20.43	$38.33	$43.79	$62.42	$ 22.19	$ 41.64	$ 47.57	$ 67.81	8.64%	8.64%	8.64%	8.64%	$ 1.76	$ 3.31	$ 3.78	$ 5.39

* Rates include DME and mandatory offer benefits but exclude Self Injectables

Table 1d - 4Q 2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	4Q 2012 Single Premium Rate	4Q 2012 Parent & Child(ren) Premium Rate	4Q 2012 Couple Premium Rate	4Q 2012 Family Premium Rate	4Q 2013 Single Premium Rate	4Q 2013 Parent & Child(ren) Premium Rate	4Q 2013 Couple Premium Rate	4Q 2013 Family Premium Rate	4Q 2013 / 4Q 2012 Percent Increase Single Premium	4Q 2013 / 4Q 2012 Percent Increase Parent & Child(ren)	4Q 2013 / 4Q 2012 Percent Increase Couple Premium	4Q 2013 / 4Q 2012 Percent Increase Family Premium	4Q 2013 - 4Q 2012 Dollar Increase Single Premium	4Q 2013 - 4Q 2012 Dollar Increase Parent & Child(ren)	4Q 2013 - 4Q 2012 Dollar Increase Couple Premium	4Q 2013 - 4Q 2012 Dollar Increase Family Premium
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	Yes	$205.10	$383.83	$436.81	$624.83	$ 229.05	$ 428.66	$ 487.83	$ 697.81	11.68%	11.68%	11.68%	11.68%	$ 23.95	$ 44.83	$ 51.02	$ 72.98
NYC Community Plans*																					
Med 1 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$20.30	$38.18	$43.36	$62.17	$ 22.68	$ 42.64	$ 48.42	$ 69.43	11.68%	11.68%	11.68%	11.68%	$ 2.37	$ 4.46	$ 5.06	$ 7.26
Med 6 - NYC	$5,000 / $15,000	70%	$20,000 / $60,000	Unlimited	Yes	$20.43	$38.33	$43.79	$62.42	$ 22.81	$ 42.81	$ 48.90	$ 69.71	11.68%	11.68%	11.68%	11.68%	$ 2.39	$ 4.48	$ 5.11	$ 7.29

* Rates include DME and mandatory offer benefits but exclude Self Injectables

Table 1a - 1Q2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	1Q 2012 Single	1Q 2012 Parent & Child(ren)	1Q 2012 Couple	1Q 2012 Family	1Q 2013 Single	1Q 2013 Parent & Child(ren)	1Q 2013 Couple	1Q 2013 Family	1Q 2013 / 1Q 2012 Percent Increase Single Premium Rate	1Q 2013 / 1Q 2012 Percent Increase Parent & Child(ren) Premium Rate	1Q 2013 / 1Q 2012 Percent Increase Couple Premium Rate	1Q 2013 / 1Q 2012 Percent Increase Family Premium Rate	1Q 2013 - 1Q 2012 Dollar Increase Single Premium Rate	1Q 2013 - 1Q 2012 Dollar Increase Parent & Child(ren) Premium Rate	1Q 2013 - 1Q 2012 Dollar Increase Couple Premium Rate	1Q 2013 - 1Q 2012 Dollar Increase Family Premium Rate
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	No	$ 195.96	$ 366.72	$ 417.30	$ 596.93	$ 209.58	$ 392.21	$ 446.32	$ 638.44	6.95%	6.95%	6.95%	6.95%	$ 13.63	$ 25.50	$ 29.02	$ 41.51
2	$1,000 / $3,000	50%	$10,000 / $20,000	$50,000	No	$ 128.18	$ 239.87	$ 272.97	$ 390.46	$ 137.09	$ 256.55	$ 291.95	$ 417.61	6.95%	6.95%	6.95%	6.95%	$ 8.91	$ 16.68	$ 18.98	$ 27.15
3	$1,000 / $3,000	50%	$10,000 / $30,000	$1,000,000	No	$ 156.01	$ 291.96	$ 332.24	$ 475.25	$ 166.86	$ 312.26	$ 355.34	$ 508.30	6.95%	6.95%	6.95%	6.95%	$ 10.85	$ 20.30	$ 23.10	$ 33.04
4	$1,000 / $3,000	50%	$10,000 / $30,000	$50,000	No	$ 129.63	$ 242.59	$ 276.06	$ 394.89	$ 138.65	$ 259.46	$ 295.26	$ 422.35	6.95%	6.95%	6.95%	6.95%	$ 9.01	$ 16.87	$ 19.19	$ 27.46
5	$1,000 / $3,000	70%	$10,000 / $30,000	$500,000	No	$ 172.05	$ 321.98	$ 366.40	$ 524.12	$ 184.02	$ 344.37	$ 391.88	$ 560.56	6.95%	6.95%	6.95%	6.95%	$ 11.96	$ 22.39	$ 25.48	$ 36.44
6	$1,000 / $3,000	70%	$3,000 / $9,000	$1,000,000	No	$ 187.20	$ 350.33	$ 398.66	$ 570.26	$ 200.22	$ 374.69	$ 426.38	$ 609.91	6.95%	6.95%	6.95%	6.95%	$ 13.02	$ 24.36	$ 27.72	$ 39.65
7	$1,000 / $3,000	70%	$5,000 / $15,000	$1,000,000	No	$ 182.32	$ 341.19	$ 388.26	$ 555.39	$ 195.00	$ 364.92	$ 415.26	$ 594.00	6.95%	6.95%	6.95%	6.95%	$ 12.68	$ 23.72	$ 27.00	$ 38.62
11	$100 / $300	80%	$500 / $1,500	$2,000,000	No	$ 252.99	$ 473.44	$ 538.75	$ 770.65	$ 270.58	$ 506.36	$ 576.21	$ 824.24	6.95%	6.95%	6.95%	6.95%	$ 17.59	$ 32.92	$ 37.46	$ 53.58
12	$2,000 / $4,000	80%	$3,000 / $6,000	Unlimited	No	$ 170.36	$ 318.81	$ 362.79	$ 518.95	$ 182.20	$ 340.98	$ 388.02	$ 555.04	6.95%	6.95%	6.95%	6.95%	$ 11.85	$ 22.17	$ 25.23	$ 36.08
13	$200 / $400	80%	$1,000 / $2,000	$1,000,000	No	$ 242.87	$ 454.51	$ 517.21	$ 739.84	$ 259.76	$ 486.11	$ 553.17	$ 791.28	6.95%	6.95%	6.95%	6.95%	$ 16.89	$ 31.60	$ 35.96	$ 51.44
14	$200 / $400	80%	$2,000 / $4,000	$1,000,000	No	$ 236.35	$ 442.30	$ 503.32	$ 719.97	$ 252.78	$ 473.06	$ 538.32	$ 770.03	6.95%	6.95%	6.95%	6.95%	$ 16.43	$ 30.75	$ 35.00	$ 50.06
15	$200 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 243.89	$ 456.42	$ 519.39	$ 742.96	$ 260.85	$ 488.16	$ 555.50	$ 794.62	6.95%	6.95%	6.95%	6.95%	$ 16.96	$ 31.74	$ 36.11	$ 51.66
16	$200 / $600	80%	$1,000 / $3,000	$1,000,000	No	$ 243.89	$ 456.42	$ 519.39	$ 742.96	$ 260.85	$ 488.16	$ 555.50	$ 794.62	6.95%	6.95%	6.95%	6.95%	$ 16.96	$ 31.74	$ 36.11	$ 51.66
17	$200 / $600	80%	$1,000 / $3,000	$250,000	No	$ 239.03	$ 447.32	$ 509.03	$ 728.14	$ 255.65	$ 478.43	$ 544.43	$ 778.77	6.95%	6.95%	6.95%	6.95%	$ 16.62	$ 31.10	$ 35.39	$ 50.63
18	$200 / $600	80%	$1,000 / $3,000	$500,000	No	$ 240.33	$ 449.77	$ 511.81	$ 732.12	$ 257.05	$ 481.04	$ 547.40	$ 783.02	6.95%	6.95%	6.95%	6.95%	$ 16.71	$ 31.27	$ 35.59	$ 50.90
20	$250 / $500	70%	$2,500 / $5,000	$1,000,000	No	$ 222.13	$ 415.70	$ 473.05	$ 676.67	$ 237.58	$ 444.61	$ 505.94	$ 723.72	6.95%	6.95%	6.95%	6.95%	$ 15.45	$ 28.90	$ 32.89	$ 47.05
24	$250 / $500	80%	$5,000 / $15,000	$1,000,000	No	$ 225.52	$ 422.05	$ 480.27	$ 687.00	$ 241.20	$ 451.39	$ 513.66	$ 734.77	6.95%	6.95%	6.95%	6.95%	$ 15.68	$ 29.35	$ 33.39	$ 47.77
26	$250 / $750	70%	$3,000 / $9,000	$1,000,000	No	$ 220.25	$ 412.18	$ 469.04	$ 670.94	$ 235.57	$ 440.84	$ 501.65	$ 717.59	6.95%	6.95%	6.95%	6.95%	$ 15.31	$ 28.66	$ 32.61	$ 46.65
27	$250 / $750	70%	$5,000 / $15,000	$1,000,000	No	$ 210.28	$ 393.53	$ 447.81	$ 640.57	$ 224.91	$ 420.89	$ 478.95	$ 685.11	6.95%	6.95%	6.95%	6.95%	$ 14.62	$ 27.36	$ 31.14	$ 44.54
28	$250 / $750	80%	$1,000 / $2,000	$1,000,000	No	$ 238.86	$ 447.01	$ 508.68	$ 727.63	$ 255.47	$ 478.09	$ 544.05	$ 778.23	6.95%	6.95%	6.95%	6.95%	$ 16.61	$ 31.08	$ 35.37	$ 50.59
29	$250 / $750	80%	$1,000 / $3,000	$1,000,000	No	$ 241.34	$ 451.65	$ 513.95	$ 735.18	$ 258.12	$ 483.05	$ 549.69	$ 786.30	6.95%	6.95%	6.95%	6.95%	$ 16.78	$ 31.40	$ 35.74	$ 51.12
32	$300 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 237.93	$ 445.27	$ 506.69	$ 724.80	$ 254.48	$ 476.23	$ 541.92	$ 775.19	6.95%	6.95%	6.95%	6.95%	$ 16.54	$ 30.96	$ 35.23	$ 50.40
34	$300 / $900	70%	$1,500 / $4,500	$1,000,000	No	$ 227.35	$ 425.46	$ 484.16	$ 692.56	$ 243.16	$ 455.05	$ 517.82	$ 740.71	6.95%	6.95%	6.95%	6.95%	$ 15.81	$ 29.58	$ 33.66	$ 48.15
35	$300 / $900	70%	$5,000 / $10,000	$1,000,000	No	$ 207.81	$ 388.89	$ 442.54	$ 633.03	$ 222.25	$ 415.93	$ 473.31	$ 677.04	6.95%	6.95%	6.95%	6.95%	$ 14.45	$ 27.04	$ 30.77	$ 44.02
36	$300 / $900	70%	$5,000 / $15,000	$1,000,000	No	$ 209.95	$ 392.90	$ 447.10	$ 639.55	$ 224.55	$ 420.22	$ 478.19	$ 684.02	6.95%	6.95%	6.95%	6.95%	$ 14.60	$ 27.32	$ 31.09	$ 44.47
46	$500 / $1,000	80%	$2,000 / $4,000	$1,000,000	No	$ 224.03	$ 419.26	$ 477.10	$ 682.46	$ 239.61	$ 448.41	$ 510.27	$ 729.91	6.95%	6.95%	6.95%	6.95%	$ 15.58	$ 29.15	$ 33.17	$ 47.45
49	$500 / $1,500	70%	$1,500 / $4,500	$1,000,000	No	$ 217.61	$ 407.23	$ 463.41	$ 662.88	$ 232.74	$ 435.54	$ 495.63	$ 708.97	6.95%	6.95%	6.95%	6.95%	$ 15.13	$ 28.32	$ 32.22	$ 46.09
52	$500 / $1,500	80%	$1,000 / $2,000	$1,000,000	No	$ 225.34	$ 421.70	$ 479.87	$ 686.43	$ 241.01	$ 451.02	$ 513.24	$ 734.16	6.95%	6.95%	6.95%	6.95%	$ 15.67	$ 29.32	$ 33.37	$ 47.73
53	$500 / $1,500	80%	$1,000 / $3,000	Unlimited	No	$ 227.89	$ 426.47	$ 485.31	$ 694.21	$ 243.74	$ 456.13	$ 519.05	$ 742.47	6.95%	6.95%	6.95%	6.95%	$ 15.85	$ 29.65	$ 33.74	$ 48.27
54	$500 / $1,500	80%	$1,500 / $4,500	$1,000,000	No	$ 262.52	$ 491.29	$ 559.06	$ 799.71	$ 280.78	$ 525.45	$ 597.94	$ 855.31	6.95%	6.95%	6.95%	6.95%	$ 18.25	$ 34.16	$ 38.87	$ 55.60
55	$500 / $1,500	80%	$2,000 / $6,000	$1,000,000	No	$ 221.41	$ 414.34	$ 471.50	$ 674.46	$ 236.80	$ 443.15	$ 504.28	$ 721.35	6.95%	6.95%	6.95%	6.95%	$ 15.39	$ 28.81	$ 32.78	$ 46.90
56	$500 / $1,500	80%	$2,500 / $7,500	$1,000,000	No	$ 219.11	$ 410.05	$ 466.62	$ 667.48	$ 234.35	$ 438.56	$ 499.07	$ 713.89	6.95%	6.95%	6.95%	6.95%	$ 15.24	$ 28.51	$ 32.44	$ 46.41
57	$500 / $1,500	80%	$3,000 / $9,000	$1,000,000	No	$ 217.33	$ 406.71	$ 462.81	$ 662.03	$ 232.44	$ 434.98	$ 494.99	$ 708.06	6.95%	6.95%	6.95%	6.95%	$ 15.11	$ 28.28	$ 32.18	$ 46.03

Table 1b - 2Q2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	2Q 2012 Single	2Q 2012 Parent & Child(ren)	2Q 2012 Couple	2Q 2012 Family	2Q 2013 Single	2Q 2013 Parent & Child(ren)	2Q 2013 Couple	2Q 2013 Family	2Q 2013 / 2Q 2012 Percent Increase Single Premium Rate	2Q 2013 / 2Q 2012 Percent Increase Parent & Child(ren) Premium Rate	2Q 2013 / 2Q 2012 Percent Increase Couple Premium Rate	2Q 2013 / 2Q 2012 Percent Increase Family Premium Rate	2Q 2013 - 2Q 2012 Dollar Increase Single Premium Rate	2Q 2013 - 2Q 2012 Dollar Increase Parent & Child(ren) Premium Rate	2Q 2013 - 2Q 2012 Dollar Increase Couple Premium Rate	2Q 2013 - 2Q 2012 Dollar Increase Family Premium Rate
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	No	$ 199.88	$ 374.05	$ 425.65	$ 608.87	$ 215.45	$ 403.20	$ 458.82	$ 656.31	7.79%	7.79%	7.79%	7.79%	$ 15.57	$ 29.15	$ 33.17	$ 47.44
2	$1,000 / $3,000	50%	$10,000 / $20,000	$50,000	No	$ 130.74	$ 244.67	$ 278.43	$ 398.27	$ 140.93	$ 263.74	$ 300.12	$ 429.30	7.79%	7.79%	7.79%	7.79%	$ 10.19	$ 19.06	$ 21.69	$ 31.03
3	$1,000 / $3,000	50%	$10,000 / $30,000	$1,000,000	No	$ 159.13	$ 297.80	$ 338.89	$ 484.76	$ 171.53	$ 321.01	$ 365.29	$ 522.53	7.79%	7.79%	7.79%	7.79%	$ 12.40	$ 23.20	$ 26.41	$ 37.77
4	$1,000 / $3,000	50%	$10,000 / $30,000	$50,000	No	$ 132.22	$ 247.45	$ 281.58	$ 402.79	$ 142.53	$ 266.73	$ 303.52	$ 434.17	7.79%	7.79%	7.79%	7.79%	$ 10.30	$ 19.28	$ 21.94	$ 31.39
5	$1,000 / $3,000	70%	$10,000 / $30,000	$500,000	No	$ 175.49	$ 328.42	$ 373.73	$ 534.60	$ 189.17	$ 354.01	$ 402.85	$ 576.25	7.79%	7.79%	7.79%	7.79%	$ 13.67	$ 25.59	$ 29.12	$ 41.66
6	$1,000 / $3,000	70%	$3,000 / $9,000	$1,000,000	No	$ 190.94	$ 357.34	$ 406.63	$ 581.66	$ 205.82	$ 385.18	$ 438.31	$ 626.98	7.79%	7.79%	7.79%	7.79%	$ 14.88	$ 27.84	$ 31.68	$ 45.32
7	$1,000 / $3,000	70%	$5,000 / $15,000	$1,000,000	No	$ 185.97	$ 348.02	$ 396.03	$ 566.50	$ 200.46	$ 375.14	$ 426.89	$ 610.64	7.79%	7.79%	7.79%	7.79%	$ 14.49	$ 27.12	$ 30.86	$ 44.14
11	$100 / $300	80%	$500 / $1,500	$2,000,000	No	$ 258.04	$ 482.91	$ 549.53	$ 786.07	$ 278.15	$ 520.54	$ 592.34	$ 847.32	7.79%	7.79%	7.79%	7.79%	$ 20.11	$ 37.63	$ 42.82	$ 61.25
12	$2,000 / $4,000	80%	$3,000 / $6,000	Unlimited	No	$ 173.77	$ 325.19	$ 370.05	$ 529.33	$ 187.31	$ 350.52	$ 398.88	$ 570.58	7.79%	7.79%	7.79%	7.79%	$ 13.54	$ 25.34	$ 28.83	$ 41.25
13	$200 / $400	80%	$1,000 / $2,000	$1,000,000	No	$ 247.73	$ 463.60	$ 527.55	$ 754.63	$ 267.03	$ 499.72	$ 568.66	$ 813.43	7.79%	7.79%	7.79%	7.79%	$ 19.30	$ 36.12	$ 41.11	$ 58.80
14	$200 / $400	80%	$2,000 / $4,000	$1,000,000	No	$ 241.07	$ 451.15	$ 513.39	$ 734.37	$ 259.86	$ 486.30	$ 553.39	$ 791.59	7.79%	7.79%	7.79%	7.79%	$ 18.78	$ 35.15	$ 40.00	$ 57.22
15	$200 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 248.77	$ 465.55	$ 529.78	$ 757.82	$ 268.16	$ 501.83	$ 571.06	$ 816.86	7.79%	7.79%	7.79%	7.79%	$ 19.38	$ 36.28	$ 41.28	$ 59.05
16	$200 / $600	80%	$1,000 / $3,000	$1,000,000	No	$ 248.77	$ 465.55	$ 529.78	$ 757.82	$ 268.16	$ 501.83	$ 571.06	$ 816.86	7.79%	7.79%	7.79%	7.79%	$ 19.38	$ 36.28	$ 41.28	$ 59.05
17	$200 / $600	80%	$1,000 / $3,000	$250,000	No	$ 243.81	$ 456.27	$ 519.21	$ 742.71	$ 262.81	$ 491.82	$ 559.67	$ 800.58	7.79%	7.79%	7.79%	7.79%	$ 19.00	$ 35.55	$ 40.46	$ 57.87
18	$200 / $600	80%	$1,000 / $3,000	$500,000	No	$ 245.14	$ 458.76	$ 522.05	$ 746.76	$ 264.24	$ 494.51	$ 562.72	$ 804.95	7.79%	7.79%	7.79%	7.79%	$ 19.10	$ 35.75	$ 40.68	$ 58.19
20	$250 / $500	70%	$2,500 / $5,000	$1,000,000	No	$ 226.58	$ 424.02	$ 482.51	$ 690.20	$ 244.23	$ 457.05	$ 520.11	$ 743.98	7.79%	7.79%	7.79%	7.79%	$ 17.65	$ 33.04	$ 37.60	$ 53.78
24	$250 / $500	80%	$5,000 / $15,000	$1,000,000	No	$ 230.03	$ 430.49	$ 489.87	$ 700.74	$ 247.96	$ 464.03	$ 528.05	$ 755.34	7.79%	7.79%	7.79%	7.79%	$ 17.92	$ 33.54	$ 38.17	$ 54.60
26	$250 / $750	70%	$3,000 / $9,000	$1,000,000	No	$ 224.66	$ 420.42	$ 478.42	$ 684.36	$ 242.16	$ 453.18	$ 515.70	$ 737.68	7.79%	7.79%	7.79%	7.79%	$ 17.51	$ 32.76	$ 37.28	$ 53.32
27	$250 / $750	70%	$5,000 / $15,000	$1,000,000	No	$ 214.49	$ 401.40	$ 456.77	$ 653.39	$ 231.20	$ 432.67	$ 492.36	$ 704.30	7.79%	7.79%	7.79%	7.79%	$ 16.71	$ 31.28	$ 35.59	$ 50.91
28	$250 / $750	80%	$1,000 / $2,000	$1,000,000	No	$ 243.64	$ 455.95	$ 518.85	$ 742.19	$ 262.62	$ 491.48	$ 559.28	$ 800.02	7.79%	7.79%	7.79%	7.79%	$ 18.98	$ 35.53	$ 40.43	$ 57.83
29	$250 / $750	80%	$1,000 / $3,000	$1,000,000	No	$ 246.17	$ 460.68	$ 524.23	$ 749.89	$ 265.35	$ 496.58	$ 565.08	$ 808.32	7.79%	7.79%	7.79%	7.79%	$ 19.18	$ 35.90	$ 40.85	$ 58.43
32	$300 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 242.69	$ 454.17	$ 516.83	$ 739.29	$ 261.60	$ 489.56	$ 557.10	$ 796.90	7.79%	7.79%	7.79%	7.79%	$ 18.91	$ 35.39	$ 40.27	$ 57.61
34	$300 / $900	70%	$1,500 / $4,500	$1,000,000	No	$ 231.90	$ 433.97	$ 493.84	$ 706.41	$ 249.97	$ 467.79	$ 532.32	$ 761.45	7.79%	7.79%	7.79%	7.79%	$ 18.07	$ 33.82	$ 38.48	$ 55.04
35	$300 / $900	70%	$5,000 / $10,000	$1,000,000	No	$ 211.96	$ 396.67	$ 451.39	$ 645.69	$ 228.48	$ 427.58	$ 486.56	$ 696.00	7.79%	7.79%	7.79%	7.79%	$ 16.52	$ 30.91	$ 35.17	$ 50.31
36	$300 / $900	70%	$5,000 / $15,000	$1,000,000	No	$ 214.15	$ 400.76	$ 456.04	$ 652.34	$ 230.83	$ 431.98	$ 491.58	$ 703.17	7.79%	7.79%	7.79%	7.79%	$ 16.69	$ 31.23	$ 35.53	$ 50.83
46	$500 / $1,000	80%	$2,000 / $4,000	$1,000,000	No	$ 228.51	$ 427.64	$ 486.64	$ 696.11	$ 246.32	$ 460.96	$ 524.56	$ 750.35	7.79%	7.79%	7.79%	7.79%	$ 17.81	$ 33.32	$ 37.92	$ 54.24
49	$500 / $1,500	70%	$1,500 / $4,500	$1,000,000	No	$ 221.96	$ 415.37	$ 472.68	$ 676.14	$ 239.25	$ 447.74	$ 509.51	$ 728.82	7.79%	7.79%	7.79%	7.79%	$ 17.29	$ 32.37	$ 36.83	$ 52.68
52	$500 / $1,500	80%	$1,000 / $2,000	$1,000,000	No	$ 229.84	$ 430.13	$ 489.47	$ 700.16	$ 247.75	$ 463.65	$ 527.61	$ 754.72	7.79%	7.79%	7.79%	7.79%	$ 17.91	$ 33.52	$ 38.14	$ 54.56
53	$500 / $1,500	80%	$1,000 / $3,000	Unlimited	No	$ 232.45	$ 435.00	$ 495.01	$ 708.09	$ 250.56	$ 468.90	$ 533.59	$ 763.26	7.79%	7.79%	7.79%	7.79%	$ 18.11	$ 33.90	$ 38.57	$ 55.17
54	$500 / $1,500	80%	$1,500 / $4,500	$1,000,000	No	$ 267.77	$ 501.12	$ 570.25	$ 815.70	$ 288.64	$ 540.16	$ 614.68	$ 879.26	7.79%	7.79%	7.79%	7.79%	$ 20.86	$ 39.05	$ 44.43	$ 63.56
55	$500 / $1,500	80%	$2,000 / $6,000	$1,000,000	No	$ 225.83	$ 422.63	$ 480.93	$ 687.94	$ 243.43	$ 455.56	$ 518.40	$ 741.55	7.79%	7.79%	7.79%	7.79%	$ 17.60	$ 32.93	$ 37.47	$ 53.60
56	$500 / $1,500	80%	$2,500 / $7,500	$1,000,000	No	$ 223.50	$ 418.25	$ 475.95	$ 680.82	$ 240.91	$ 450.84	$ 513.04	$ 733.87	7.79%	7.79%	7.79%	7.79%	$ 17.41	$ 32.59	$ 37.09	$ 53.05
57	$500 / $1,500	80%	$3,000 / $9,000	$1,000,000	No	$ 221.67	$ 414.84	$ 472.07	$ 675.27	$ 238.95	$ 447.16	$ 508.85	$ 727.88	7.79%	7.79%	7.79%	7.79%	$ 17.27	$ 32.32	$ 36.78	$ 52.62

Table 1c - 3Q2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	3Q 2012 Single	3Q 2012 Parent & Child(ren)	3Q 2012 Couple	3Q 2012 Family	3Q 2013 Single	3Q 2013 Parent & Child(ren)	3Q 2013 Couple	3Q 2013 Family	3Q 2013 / 3Q 2012 Percent Increase Single Premium Rate	3Q 2013 / 3Q 2012 Percent Increase Parent & Child(ren) Premium Rate	3Q 2013 / 3Q 2012 Percent Increase Couple Premium Rate	3Q 2013 / 3Q 2012 Percent Increase Family Premium Rate	3Q 2013 - 3Q 2012 Dollar Increase Single Premium Rate	3Q 2013 - 3Q 2012 Dollar Increase Parent & Child(ren) Premium Rate	3Q 2013 - 3Q 2012 Dollar Increase Couple Premium Rate	3Q 2013 - 3Q 2012 Dollar Increase Family Premium Rate
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	No	$ 203.87	$ 381.53	$ 434.16	$ 621.05	$ 221.48	$ 414.48	$ 471.66	$ 674.69	8.64%	8.64%	8.64%	8.64%	$ 17.61	$ 32.95	$ 37.50	$ 53.64
2	$1,000 / $3,000	50%	$10,000 / $20,000	$50,000	No	$ 133.36	$ 249.57	$ 283.99	$ 406.24	$ 144.88	$ 271.12	$ 308.52	$ 441.33	8.64%	8.64%	8.64%	8.64%	$ 11.52	$ 21.56	$ 24.53	$ 35.09
3	$1,000 / $3,000	50%	$10,000 / $30,000	$1,000,000	No	$ 162.32	$ 303.76	$ 345.66	$ 494.45	$ 176.34	$ 330.00	$ 375.52	$ 537.16	8.64%	8.64%	8.64%	8.64%	$ 14.02	$ 26.24	$ 29.86	$ 42.71
4	$1,000 / $3,000	50%	$10,000 / $30,000	$50,000	No	$ 134.87	$ 252.39	$ 287.21	$ 410.84	$ 146.52	$ 274.20	$ 312.02	$ 446.33	8.64%	8.64%	8.64%	8.64%	$ 11.65	$ 21.80	$ 24.81	$ 35.49
5	$1,000 / $3,000	70%	$10,000 / $30,000	$500,000	No	$ 179.00	$ 334.99	$ 381.20	$ 545.29	$ 194.47	$ 363.93	$ 414.13	$ 592.39	8.64%	8.64%	8.64%	8.64%	$ 15.46	$ 28.93	$ 32.93	$ 47.10
6	$1,000 / $3,000	70%	$3,000 / $9,000	$1,000,000	No	$ 194.76	$ 364.48	$ 414.76	$ 593.30	$ 211.59	$ 395.96	$ 450.59	$ 644.54	8.64%	8.64%	8.64%	8.64%	$ 16.82	$ 31.48	$ 35.82	$ 51.25
7	$1,000 / $3,000	70%	$5,000 / $15,000	$1,000,000	No	$ 189.68	$ 354.98	$ 403.95	$ 577.83	$ 206.07	$ 385.64	$ 438.84	$ 627.73	8.64%	8.64%	8.64%	8.64%	$ 16.38	$ 30.66	$ 34.89	$ 49.91
11	$100 / $300	80%	$500 / $1,500	$2,000,000	No	$ 263.21	$ 492.57	$ 560.52	$ 801.79	$ 285.94	$ 535.11	$ 608.93	$ 871.04	8.64%	8.64%	8.64%	8.64%	$ 22.73	$ 42.54	$ 48.41	$ 69.25
12	$2,000 / $4,000	80%	$3,000 / $6,000	Unlimited	No	$ 177.24	$ 331.69	$ 377.45	$ 539.92	$ 192.55	$ 360.34	$ 410.05	$ 586.55	8.64%	8.64%	8.64%	8.64%	$ 15.31	$ 28.65	$ 32.60	$ 46.63
13	$200 / $400	80%	$1,000 / $2,000	$1,000,000	No	$ 252.68	$ 472.87	$ 538.10	$ 769.72	$ 274.51	$ 513.71	$ 584.58	$ 836.21	8.64%	8.64%	8.64%	8.64%	$ 21.83	$ 40.84	$ 46.48	$ 66.48
14	$200 / $400	80%	$2,000 / $4,000	$1,000,000	No	$ 245.90	$ 460.17	$ 523.65	$ 749.06	$ 267.14	$ 499.92	$ 568.88	$ 813.76	8.64%	8.64%	8.64%	8.64%	$ 21.24	$ 39.75	$ 45.23	$ 64.70
15	$200 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 253.75	$ 474.86	$ 540.37	$ 772.97	$ 275.66	$ 515.88	$ 587.05	$ 839.74	8.64%	8.64%	8.64%	8.64%	$ 21.92	$ 41.02	$ 46.67	$ 66.76
16	$200 / $600	80%	$1,000 / $3,000	$1,000,000	No	$ 253.75	$ 474.86	$ 540.37	$ 772.97	$ 275.66	$ 515.88	$ 587.05	$ 839.74	8.64%	8.64%	8.64%	8.64%	$ 21.92	$ 41.02	$ 46.67	$ 66.76
17	$200 / $600	80%	$1,000 / $3,000	$250,000	No	$ 248.69	$ 465.40	$ 529.60	$ 757.56	$ 270.17	$ 505.59	$ 575.34	$ 822.99	8.64%	8.64%	8.64%	8.64%	$ 21.48	$ 40.20	$ 45.74	$ 65.43
18	$200 / $600	80%	$1,000 / $3,000	$500,000	No	$ 250.04	$ 467.94	$ 532.49	$ 761.69	$ 271.64	$ 508.35	$ 578.48	$ 827.49	8.64%	8.64%	8.64%	8.64%	$ 21.60	$ 40.42	$ 45.99	$ 65.79
20	$250 / $500	70%	$2,500 / $5,000	$1,000,000	No	$ 231.11	$ 432.50	$ 492.16	$ 704.01	$ 251.07	$ 469.85	$ 534.67	$ 764.81	8.64%	8.64%	8.64%	8.64%	$ 19.96	$ 37.36	$ 42.51	$ 60.81
24	$250 / $500	80%	$5,000 / $15,000	$1,000,000	No	$ 234.63	$ 439.10	$ 499.67	$ 714.75	$ 254.90	$ 477.02	$ 542.83	$ 776.49	8.64%	8.64%	8.64%	8.64%	$ 20.27	$ 37.93	$ 43.16	$ 61.74
26	$250 / $750	70%	$3,000 / $9,000	$1,000,000	No	$ 229.15	$ 428.83	$ 487.99	$ 698.04	$ 248.94	$ 465.87	$ 530.14	$ 758.34	8.64%	8.64%	8.64%	8.64%	$ 19.79	$ 37.04	$ 42.15	$ 60.29
27	$250 / $750	70%	$5,000 / $15,000	$1,000,000	No	$ 218.78	$ 409.43	$ 465.91	$ 666.45	$ 237.68	$ 444.79	$ 506.15	$ 724.02	8.64%	8.64%	8.64%	8.64%	$ 18.90	$ 35.36	$ 40.24	$ 57.56
28	$250 / $750	80%	$1,000 / $2,000	$1,000,000	No	$ 248.51	$ 465.07	$ 529.23	$ 757.03	$ 269.98	$ 505.24	$ 574.94	$ 822.42	8.64%	8.64%	8.64%	8.64%	$ 21.47	$ 40.17	$ 45.71	$ 65.39
29	$250 / $750	80%	$1,000 / $3,000	$1,000,000	No	$ 251.09	$ 469.89	$ 534.72	$ 764.88	$ 272.78	$ 510.48	$ 580.90	$ 830.95	8.64%	8.64%	8.64%	8.64%	$ 21.69	$ 40.59	$ 46.19	$ 66.07
32	$300 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 247.54	$ 463.26	$ 527.16	$ 754.08	$ 268.93	$ 503.27	$ 572.70	$ 819.21	8.64%	8.64%	8.64%	8.64%	$ 21.38	$ 40.01	$ 45.53	$ 65.13
34	$300 / $900	70%	$1,500 / $4,500	$1,000,000	No	$ 236.53	$ 442.65	$ 503.72	$ 720.54	$ 256.96	$ 480.89	$ 547.23	$ 782.78	8.64%	8.64%	8.64%	8.64%	$ 20.43	$ 38.23	$ 43.51	$ 62.24
35	$300 / $900	70%	$5,000 / $10,000	$1,000,000	No	$ 216.20	$ 404.60	$ 460.42	$ 658.60	$ 234.88	$ 439.55	$ 500.18	$ 715.49	8.64%	8.64%	8.64%	8.64%	$ 18.67	$ 34.95	$ 39.77	$ 56.89
36	$300 / $900	70%	$5,000 / $15,000	$1,000,000	No	$ 218.43	$ 408.77	$ 465.16	$ 665.39	$ 237.30	$ 444.08	$ 505.34	$ 722.86	8.64%	8.64%	8.64%	8.64%	$ 18.87	$ 35.31	$ 40.18	$ 57.47
46	$500 / $1,000	80%	$2,000 / $4,000	$1,000,000	No	$ 233.08	$ 436.20	$ 496.37	$ 710.03	$ 253.22	$ 473.87	$ 539.24	$ 771.36	8.64%	8.64%	8.64%	8.64%	$ 20.13	$ 37.68	$ 42.87	$ 61.33
49	$500 / $1,500	70%	$1,500 / $4,500	$1,000,000	No	$ 226.40	$ 423.68	$ 482.13	$ 689.66	$ 245.95	$ 460.28	$ 523.77	$ 749.23	8.64%	8.64%	8.64%	8.64%	$ 19.55	$ 36.60	$ 41.64	$ 59.57
52	$500 / $1,500	80%	$1,000 / $2,000	$1,000,000	No	$ 234.44	$ 438.73	$ 499.26	$ 714.16	$ 254.69	$ 476.63	$ 542.38	$ 775.85	8.64%	8.64%	8.64%	8.64%	$ 20.25	$ 37.90	$ 43.12	$ 61.69
53	$500 / $1,500	80%	$1,000 / $3,000	Unlimited	No	$ 237.10	$ 443.70	$ 504.91	$ 722.25	$ 257.58	$ 482.03	$ 548.53	$ 784.64	8.64%	8.64%	8.64%	8.64%	$ 20.48	$ 38.32	$ 43.61	$ 62.38
54	$500 / $1,500	80%	$1,500 / $4,500	$1,000,000	No	$ 273.13	$ 511.14	$ 581.65	$ 832.02	$ 296.72	$ 555.29	$ 631.89	$ 903.88	8.64%	8.64%	8.64%	8.64%	$ 23.59	$ 44.15	$ 50.24	$ 71.86
55	$500 / $1,500	80%	$2,000 / $6,000	$1,000,000	No	$ 230.35	$ 431.08	$ 490.55	$ 701.70	$ 250.25	$ 468.32	$ 532.92	$ 762.31	8.64%	8.64%	8.64%	8.64%	$ 19.90	$ 37.23	$ 42.37	$ 60.61
56	$500 / $1,500	80%	$2,500 / $7,500	$1,000,000	No	$ 227.97	$ 426.62	$ 485.47	$ 694.44	$ 247.66	$ 463.47	$ 527.40	$ 754.42	8.64%	8.64%	8.64%	8.64%	$ 19.69	$ 36.85	$ 41.93	$ 59.98
57	$500 / $1,500	80%	$3,000 / $9,000	$1,000,000	No	$ 226.11	$ 423.14	$ 481.51	$ 688.77	$ 245.64	$ 459.69	$ 523.10	$ 748.26	8.64%	8.64%	8.64%	8.64%	$ 19.53	$ 36.55	$ 41.59	$ 59.49

Table 1d - 4Q 2013 Premium Levels

Plan	OON Deductible	OON Coinsurance Percent	OON Annual Coinsurance Limit	OON Max Benefit (Lifetime)	UNLTD Bio MH?	4Q 2012 Single	4Q 2012 Parent & Child(ren)	4Q 2012 Couple	4Q 2012 Family	4Q 2013 Single	4Q 2013 Parent & Child(ren)	4Q 2013 Couple	4Q 2013 Family	4Q 2013 / 4Q 2012 Percent Increase Single Premium Rate	4Q 2013 / 4Q 2012 Percent Increase Parent & Child(ren) Premium Rate	4Q 2013 / 4Q 2012 Percent Increase Couple Premium Rate	4Q 2013 / 4Q 2012 Percent Increase Family Premium Rate	4Q 2013 - 4Q 2012 Dollar Increase Single Premium Rate	4Q 2013 - 4Q 2012 Dollar Increase Parent & Child(ren) Premium Rate	4Q 2013 - 4Q 2012 Dollar Increase Couple Premium Rate	4Q 2013 - 4Q 2012 Dollar Increase Family Premium Rate
1	$1,000 / $2,000	70%	$2,000 / $4,000	Unlimited	No	$ 203.87	$ 381.53	$ 434.16	$ 621.05	$ 227.68	$ 426.09	$ 484.87	$ 693.58	11.68%	11.68%	11.68%	11.68%	$ 23.81	$ 44.56	$ 50.71	$ 72.53
2	$1,000 / $3,000	50%	$10,000 / $20,000	$50,000	No	$ 133.36	$ 249.57	$ 283.99	$ 406.24	$ 148.93	$ 278.71	$ 317.16	$ 453.68	11.68%	11.68%	11.68%	11.68%	$ 15.58	$ 29.15	$ 33.17	$ 47.45
3	$1,000 / $3,000	50%	$10,000 / $30,000	$1,000,000	No	$ 162.32	$ 303.76	$ 345.66	$ 494.45	$ 181.27	$ 339.24	$ 386.03	$ 552.20	11.68%	11.68%	11.68%	11.68%	$ 18.96	$ 35.48	$ 40.37	$ 57.75
4	$1,000 / $3,000	50%	$10,000 / $30,000	$50,000	No	$ 134.87	$ 252.39	$ 287.21	$ 410.84	$ 150.62	$ 281.87	$ 320.76	$ 458.83	11.68%	11.68%	11.68%	11.68%	$ 15.75	$ 29.48	$ 33.54	$ 47.98
5	$1,000 / $3,000	70%	$10,000 / $30,000	$500,000	No	$ 179.00	$ 334.99	$ 381.20	$ 545.29	$ 199.91	$ 374.12	$ 425.73	$ 608.98	11.68%	11.68%	11.68%	11.68%	$ 20.91	$ 39.12	$ 44.52	$ 63.69
6	$1,000 / $3,000	70%	$3,000 / $9,000	$1,000,000	No	$ 194.76	$ 364.48	$ 414.76	$ 593.30	$ 217.51	$ 407.05	$ 463.20	$ 662.59	11.68%	11.68%	11.68%	11.68%	$ 22.75	$ 42.57	$ 48.44	$ 69.29
7	$1,000 / $3,000	70%	$5,000 / $15,000	$1,000,000	No	$ 189.68	$ 354.98	$ 403.95	$ 577.83	$ 211.84	$ 396.44	$ 451.13	$ 645.31	11.68%	11.68%	11.68%	11.68%	$ 22.15	$ 41.46	$ 47.18	$ 67.49
11	$100 / $300	80%	$500 / $1,500	$2,000,000	No	$ 263.21	$ 492.57	$ 560.52	$ 801.79	$ 293.95	$ 550.09	$ 625.98	$ 895.43	11.68%	11.68%	11.68%	11.68%	$ 30.74	$ 57.53	$ 65.46	$ 93.64
12	$2,000 / $4,000	80%	$3,000 / $6,000	Unlimited	No	$ 177.24	$ 331.69	$ 377.45	$ 539.92	$ 197.94	$ 370.43	$ 421.53	$ 602.98	11.68%	11.68%	11.68%	11.68%	$ 20.70	$ 38.74	$ 44.08	$ 63.06
13	$200 / $400	80%	$1,000 / $2,000	$1,000,000	No	$ 252.68	$ 472.87	$ 538.10	$ 769.72	$ 282.19	$ 528.10	$ 600.95	$ 859.62	11.68%	11.68%	11.68%	11.68%	$ 29.51	$ 55.23	$ 62.85	$ 89.90
14	$200 / $400	80%	$2,000 / $4,000	$1,000,000	No	$ 245.90	$ 460.17	$ 523.65	$ 749.06	$ 274.62	$ 513.92	$ 584.81	$ 836.54	11.68%	11.68%	11.68%	11.68%	$ 28.72	$ 53.74	$ 61.16	$ 87.48
15	$200 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 253.75	$ 474.86	$ 540.37	$ 772.97	$ 283.38	$ 530.32	$ 603.48	$ 863.25	11.68%	11.68%	11.68%	11.68%	$ 29.64	$ 55.46	$ 63.11	$ 90.28
16	$200 / $600	80%	$1,000 / $3,000	$1,000,000	No	$ 253.75	$ 474.86	$ 540.37	$ 772.97	$ 283.38	$ 530.32	$ 603.48	$ 863.25	11.68%	11.68%	11.68%	11.68%	$ 29.64	$ 55.46	$ 63.11	$ 90.28
17	$200 / $600	80%	$1,000 / $3,000	$250,000	No	$ 248.69	$ 465.40	$ 529.60	$ 757.56	$ 277.73	$ 519.75	$ 591.45	$ 846.04	11.68%	11.68%	11.68%	11.68%	$ 29.04	$ 54.35	$ 61.85	$ 88.48
18	$200 / $600	80%	$1,000 / $3,000	$500,000	No	$ 250.04	$ 467.94	$ 532.49	$ 761.69	$ 279.25	$ 522.59	$ 594.68	$ 850.65	11.68%	11.68%	11.68%	11.68%	$ 29.20	$ 54.65	$ 62.19	$ 88.96
20	$250 / $500	70%	$2,500 / $5,000	$1,000,000	No	$ 231.11	$ 432.50	$ 492.16	$ 704.01	$ 258.10	$ 483.01	$ 549.64	$ 786.23	11.68%	11.68%	11.68%	11.68%	$ 26.99	$ 50.51	$ 57.48	$ 82.22
24	$250 / $500	80%	$5,000 / $15,000	$1,000,000	No	$ 234.63	$ 439.10	$ 499.67	$ 714.75	$ 262.04	$ 490.38	$ 558.03	$ 798.23	11.68%	11.68%	11.68%	11.68%	$ 27.40	$ 51.28	$ 58.36	$ 83.48
26	$250 / $750	70%	$3,000 / $9,000	$1,000,000	No	$ 229.15	$ 428.83	$ 487.99	$ 698.04	$ 255.91	$ 478.92	$ 544.98	$ 779.57	11.68%	11.68%	11.68%	11.68%	$ 26.76	$ 50.08	$ 56.99	$ 81.53
27	$250 / $750	70%	$5,000 / $15,000	$1,000,000	No	$ 218.78	$ 409.43	$ 465.91	$ 666.45	$ 244.33	$ 457.24	$ 520.32	$ 744.29	11.68%	11.68%	11.68%	11.68%	$ 25.55	$ 47.82	$ 54.41	$ 77.84
28	$250 / $750	80%	$1,000 / $2,000	$1,000,000	No	$ 248.51	$ 465.07	$ 529.23	$ 757.03	$ 277.54	$ 519.39	$ 591.04	$ 845.45	11.68%	11.68%	11.68%	11.68%	$ 29.02	$ 54.32	$ 61.81	$ 88.42
29	$250 / $750	80%	$1,000 / $3,000	$1,000,000	No	$ 251.09	$ 469.89	$ 534.72	$ 764.88	$ 280.42	$ 524.77	$ 597.17	$ 854.22	11.68%	11.68%	11.68%	11.68%	$ 29.33	$ 54.88	$ 62.45	$ 89.33
32	$300 / $600	80%	$1,000 / $2,000	$1,000,000	No	$ 247.54	$ 463.26	$ 527.16	$ 754.08	$ 276.46	$ 517.36	$ 588.73	$ 842.15	11.68%	11.68%	11.68%	11.68%	$ 28.91	$ 54.10	$ 61.57	$ 88.07
34	$300 / $900	70%	$1,500 / $4,500	$1,000,000	No	$ 236.53	$ 442.65	$ 503.72	$ 720.54	$ 264.16	$ 494.35	$ 562.55	$ 804.69	11.68%	11.68%	11.68%	11.68%	$ 27.63	$ 51.70	$ 58.83	$ 84.15
35	$300 / $900	70%	$5,000 / $10,000	$1,000,000	No	$ 216.20	$ 404.60	$ 460.42	$ 658.60	$ 241.45	$ 451.86	$ 514.19	$ 735.52	11.68%	11.68%	11.68%	11.68%	$ 25.25	$ 47.25	$ 53.77	$ 76.92
36	$300 / $900	70%	$5,000 / $15,000	$1,000,000	No	$ 218.43	$ 408.77	$ 465.16	$ 665.39	$ 243.94	$ 456.51	$ 519.49	$ 743.10	11.68%	11.68%	11.68%	11.68%	$ 25.51	$ 47.74	$ 54.33	$ 77.71
46	$500 / $1,000	80%	$2,000 / $4,000	$1,000,000	No	$ 233.08	$ 436.20	$ 496.37	$ 710.03	$ 260.31	$ 487.14	$ 554.34	$ 792.96	11.68%	11.68%	11.68%	11.68%	$ 27.22	$ 50.94	$ 57.97	$ 82.93
49	$500 / $1,500	70%	$1,500 / $4,500	$1,000,000	No	$ 226.40	$ 423.68	$ 482.13	$ 689.66	$ 252.84	$ 473.16	$ 538.44	$ 770.21	11.68%	11.68%	11.68%	11.68%	$ 26.44	$ 49.48	$ 56.31	$ 80.55
52	$500 / $1,500	80%	$1,000 / $2,000	$1,000,000	No	$ 234.44	$ 438.73	$ 499.26	$ 714.16	$ 261.82	$ 489.98	$ 557.57	$ 797.57	11.68%	11.68%	11.68%	11.68%	$ 27.38	$ 51.24	$ 58.31	$ 83.41
53	$500 / $1,500	80%	$1,000 / $3,000	Unlimited	No	$ 237.10	$ 443.70	$ 504.91	$ 722.25	$ 264.79	$ 495.53	$ 563.88	$ 806.61	11.68%	11.68%	11.68%	11.68%	$ 27.69	$ 51.82	$ 58.97	$ 84.35
54	$500 / $1,500	80%	$1,500 / $4,500	$1,000,000	No	$ 273.13	$ 511.14	$ 581.65	$ 832.02	$ 305.03	$ 570.83	$ 649.58	$ 929.19	11.68%	11.68%	11.68%	11.68%	$ 31.90	$ 59.70	$ 67.93	$ 97.17
55	$500 / $1,500	80%	$2,000 / $6,000	$1,000,000	No	$ 230.35	$ 431.08	$ 490.55	$ 701.70	$ 257.25	$ 481.43	$ 547.84	$ 783.66	11.68%	11.68%	11.68%	11.68%	$ 26.90	$ 50.35	$ 57.29	$ 81.95
56	$500 / $1,500	80%	$2,500 / $7,500	$1,000,000	No	$ 227.97	$ 426.62	$ 485.47	$ 694.44	$ 254.59	$ 476.45	$ 542.17	$ 775.55	11.68%	11.68%	11.68%	11.68%	$ 26.62	$ 49.83	$ 56.70	$ 81.11
57	$500 / $1,500	80%	$3,000 / $9,000	$1,000,000	No	$ 226.11	$ 423.14	$ 481.51	$ 688.77	$ 252.51	$ 472.56	$ 537.75	$ 769.22	11.68%	11.68%	11.68%	11.68%	$ 26.41	$ 49.42	$ 56.24	$ 80.44

Table 2 - Area Factors

County	Non-NYC Community	NYC Community
Nassau	1.0000	N/A
Suffolk	1.0000	N/A
Westchester	1.0000	N/A
Bronx	1.0000	1.0000
Kings	1.0000	1.0000
New York	1.0000	1.0000
Queens	1.0000	1.0000
Richmond	1.0000	1.0000
Sullivan	1.0000	N/A
Ulster	1.0000	N/A
Rockland	1.0000	N/A
Dutchess	1.0000	N/A
Orange	1.0000	N/A
Putnam	1.0000	N/A
Onondaga	0.9044	N/A
Oswego	0.9044	N/A
Cayuga	0.9044	N/A
Broome	0.9044	N/A
Tioga	0.9044	N/A
Other	0.9044	N/A

Loss Ratio for Small Group Coverages

Without expected credits from the Market Stabilization Pool, the small group HMO product's projected loss ratio for customers with rate increases effective for the 4 quarters provided in this filing (1Q2013-4Q2013) would be 88.2%.

As a result of the pooling methodology established by the Fifth Amendment to Regulation 146, we have included a credit of 0.5% of premium for 1Q2013-4Q2013. Therefore, our projected loss ratio adjusted for this reimbursement from the pool is 87.7% (projected loss ratio less reimbursements). This reflects actual membership, premium, and claim experience since our submitted plan as well as adjustments for lapses and buy-downs per our plan. Note that we expect the loss ratio for all four quarters of renewal experience during 2012 including the credit from the market stabilization pool to be in excess of the 82% statutory minimum. The claim trend assumptions underlying this analysis are 11.2%.

The administrative expense assumptions underlying this analysis are approximately 13.6%, comprised of 3% for commissions, 1.9% for premium taxes with the remaining 8.7% for other selling and general administrative expenses.

2013 Producer Compensation Plan

Aggregate Annual Premium	Percentage
$0 - $400,000	4.00%
$400,001 - $1,000,000	3.00%
$1,000,001 - $4,000,000	2.00%
$4,000,001 and above	1.00%