

HMO Rating Adjustments – January 2010

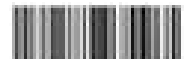
The HMO plans within our Small Group EmployeeElect Portfolio will see a new business average increase of approximately 3.8%.

The following plans will receive an average 4% increase:

The HMO 100% plans, The Classic \$20, The Saver \$20 and the EmployeeChoice Saver HMO.

The following plans will receive an average 2.5% increase:

The Classic \$30 and \$40 plans; The Saver \$30 and \$40 plans; and both Select HMO plans (\$25 and \$35).



PPO Rating Adjustments – January 2010

The PPO plans within our Small Group EmployeeElect Portfolio will see a new business average increase of approximately 3.5%.

The PPO Increases will be as follows:

Premier PPO:

\$10 Copay – 4.0%

\$20 Copay – 3.7%

\$30 Copay – 3.5%

PPO Copay:

\$20 Copay – 4.0%

\$30 Copay – 3.5%

\$40 Copay – 3.0%

GenRx PPO:

\$25 Copay – 4.5%

\$35 Copay – 3.5%

\$45 Copay – 2.5%

Solution:

2500 PPO – 4.0%

3500 PPO – 3.0%

5000 PPO – 2.0%

Elements Hospital:

Elem Hosp – 3.5%

Elem Hosp Plus – 3.5%

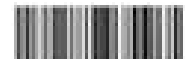
Elem Hosp Pref – 3.5%

EPO and HIA+:

EPO – 4.5%

HIA+ 750 – 3.5%

HIA+ 500 – 3.5%



Lumenos Rating Adjustments – January 2010

The Lumenos HSA plans within our Small Group EmployeeElect Portfolio will see a new business average increase of approximately 6.1%.

The Lumenos Increases will be as follows:

Lumenos HSA (100/70):

2000 (100/70) – 7.5%

3000 (100/70) – 6.5%

5000 (100/70) – 5.0%

Lumenos HSA (80/50):

1500 (80/50) – 5.0%

2500 (80/50) – 5.0%

3500 (80/50) – 5.0%

Lumenos HIA+:

Lumenos HIA+ 750 – 3.5%

Lumenos HIA+ 500 – 3.5%

