

Medical Claims Experience

Experience Year: 04/01/2009 - 03/31/2010

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Rx claims	\$ 14,104,672	\$ 7,645,888	\$ 21,750,560	\$ 493,106
Trend factor (9% annual trend)	1.267	1.267	1.267	1.267
Incurral factor	1.014	1.014	1.014	1.014
Projected Incurred claims	\$ 18,133,381	\$ 9,829,778	\$ 27,963,159	\$ 633,952
Average Contracts	1,417	477	1,893	209
Average Members	4,275	963	5,238	259
Per Member Per Month Claims (PMPM)	\$ 353.45	\$ 850.69	\$ 444.85	\$ 203.91

Experience Year: 05/01/2010 - 04/30/2011

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Rx claims	\$ 12,983,903	\$ 6,396,825	\$ 19,380,728	\$ 384,610
Trend factor (9% annual trend)	1.154	1.154	1.154	1.154
Incurral factor	1.014	1.014	1.014	1.014
Projected Incurred claims	\$ 15,203,502	\$ 7,490,363	\$ 22,693,865	\$ 450,359
Average Contracts	1,296	494	1,790	175
Average Members	3,950	1,017	4,967	211
Per Member Per Month Claims (PMPM)	\$ 320.75	\$ 613.71	\$ 380.74	\$ 178.01
Weighted average PMPM (60/40)	\$ 333.83	\$ 708.50	\$ 406.38	\$ 188.37
Administrative fees	\$ 7.41	\$ 10.76	\$ 8.10	\$ 13.95
Total Medical PMPM	\$ 341.24	\$ 719.26	\$ 414.48	\$ 202.32

Medical Rate Development

	<u>Active</u>	<u>Pre-65 Retiree</u>	<u>Pre-65 Blend</u>	<u>Post-65</u>
Total Medical PMPM	\$ 341.24	\$ 719.26	\$ 414.48	\$ 202.32
Members per contract	3.055	2.041	2.776	1.207
Per Employee Per Month Cost (PEPM)	\$ 1,042.39	\$ 1,467.82	\$ 1,150.77	\$ 244.18
Rating Tiers				
Single	1.000	1.000	1.000	1.000
Double	2.150	1.950	2.061	1.999
Family	2.600	2.220	2.557	2.249
Composite Tier	2.205	1.749	2.080	1.198
Single Rate*	\$ 472.71	\$ 839.34	\$ 553.29	\$ 203.80
Double Rate*	\$ 1,016.31	\$ 1,636.71	\$ 1,140.11	\$ 407.49
Family Rate*	\$ 1,228.96	\$ 1,863.33	\$ 1,414.60	\$ 458.26

* Rate calculated as the PEPM times the rating tier divided by the composite tier

Rx Pre-65 Claims Experience

Experience Year: 04/01/2009 - 03/31/2010

Projection Year: 01/01/2012 - 12/31/2012

	Active	Pre-65 Retirees	Pre-65 Blend
Paid Rx claims	\$ 3,085,441	\$ 2,451,933	\$ 5,537,374
Trend factor (9% annual trend)	1.267	1.267	1.267
Incurral factor	1.014	1.014	1.014
Projected Incurred claims	\$ 3,966,734	\$ 3,152,277	\$ 7,119,011
Average Contracts	1,417	477	1,893
Average Members	4,275	963	5,238
Per Member Per Month Claims (PMPM)	\$ 77.32	\$ 272.81	\$ 113.26

Experience Year: 05/01/2010 - 04/30/2011

Projection Year: 01/01/2012 - 12/31/2012

	Active	Pre-65 Retirees	Pre-65 Blend
Paid Rx claims	\$ 3,034,109	\$ 2,380,865	\$ 5,414,974
Trend factor (9% annual trend)	1.154	1.154	1.154
Incurral factor	1.014	1.014	1.014
Projected Incurred claims	\$ 3,552,790	\$ 2,787,874	\$ 6,340,664
Average Contracts	1,296	494	1,790
Average Members	3,950	1,017	4,967
Per Member Per Month Claims (PMPM)	\$ 74.95	\$ 228.42	\$ 106.38
Weighted average PMPM (80/20)	\$ 75.42	\$ 237.30	\$ 109.13
Administrative fees	\$ -	\$ -	\$ -
Total Rx PMPM	\$ 75.42	\$ 237.30	\$ 107.76

Rx Rate Development (Pre-65 Retirees and Actives)

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>
Total Rx PMPM	\$ 75.42	\$ 237.30	\$ 107.76
Members per contract	3.055	2.041	2.776
Per Employee Per Month Cost (PEPM)	\$ 230.39	\$ 484.27	\$ 299.19
Rating Tiers			
Single	1.000	1.000	1.000
Double	2.150	1.950	2.061
Family	2.600	2.220	2.557
Composite Tier	2.205	1.749	2.080
Single Rate*	\$ 104.48	\$ 276.92	\$ 143.85
Double Rate*	\$ 224.63	\$ 540.00	\$ 296.42
Family Rate*	\$ 271.63	\$ 614.76	\$ 367.78

* Rate calculated as the PEPM times the rating tier divided by the composite tier

Post-65 Rx Claims Experience

Experience Yea 04/01/2009 - 03/31/2010

Projection Year 01/01/2012 - 12/31/2012

	<u>2 Copay</u>	<u>4 Copay</u>	<u>\$4/\$8 Copay</u>	<u>\$10/\$20 Copay</u>	<u>Post 65 total</u>
Paid Rx claims	\$ 272,227	\$ 28,042	\$ 157,941	\$ 593,424	\$ 1,051,634
Trend factor (9% annual trend)	1.267	1.267	1.267	1.267	1.267
Incurral factor	1.014	1.014	1.014	1.014	1.014
Projected Incurred claims	\$ 349,983	\$ 36,052	\$ 203,054	\$ 762,923	\$ 1,352,012
Average Contracts	35	5	32	137	209
Average Members	42	7	39	171	259
Per Member Per Month Claims (PMPM)	\$ 690.30	\$ 419.21	\$ 433.88	\$ 372.52	\$ 434.87

Experience Yea 05/01/2010 - 04/30/2011

Projection Year 01/01/2012 - 12/31/2012

	<u>2 Copay</u>	<u>4 Copay</u>	<u>\$4/\$8 Copay</u>	<u>\$10/\$20 Copay</u>	<u>Post 65 total</u>
Paid Rx claims	\$ 178,369	\$ 24,984	\$ 99,105	\$ 531,840	\$ 834,298
Trend factor (9% annual trend)	1.154	1.154	1.154	1.154	1.154
Incurral factor	1.014	1.014	1.014	1.014	1.014
Projected Incurred claims	\$ 208,861	\$ 29,255	\$ 116,047	\$ 622,758	\$ 976,921
Average Contracts	29	4	22	120	175
Average Members	32	5	26	147	211
Per Member Per Month Claims (PMPM)	\$ 539.69	\$ 457.11	\$ 370.76	\$ 352.64	\$ 386.14

Rx Rate Development (Post-65 Retirees)

Experience Year: 04/01/2009 - 03/31/2010

Projection Year: 01/01/2012 - 12/31/2012

		<u>\$2 Copay</u>		<u>\$4 Copay</u>		<u>\$4/\$8 Copay</u>		<u>\$10/\$20 Copay</u>
Overall Rx PMPM	\$	434.87	\$	434.87	\$	434.87	\$	434.87
Relative Value to \$10/\$20 Copay Plan		1.098		1.076		1.056		0.960
Utilization Assumption		1.201		1.179		1.111		0.907
PMPM based on Relative Values	\$	573.82	\$	551.42	\$	510.25	\$	378.35
PMPM based on Experience	\$	690.30	\$	419.21	\$	433.88	\$	372.52

Experience Year: 05/01/2010 - 04/30/2011

Projection Year: 01/01/2012 - 12/31/2012

		<u>\$2 Copay</u>		<u>\$4 Copay</u>		<u>\$4/\$8 Copay</u>		<u>\$10/\$20 Copay</u>
Overall Rx PMPM	\$	386.14	\$	386.14	\$	386.14	\$	386.14
Relative Value to \$10/\$20 Copay Plan		1.103		1.080		1.061		0.964
Utilization Assumption		1.213		1.190		1.121		0.915
PMPM based on Relative Values	\$	516.55	\$	496.39	\$	459.32	\$	340.59
PMPM based on Experience	\$	539.69	\$	457.11	\$	370.76	\$	352.64
Weighted average PMPM (80/20)**	\$	528.00	\$	507.40	\$	469.51	\$	348.14
Per Employee Per Month Cost (PEPM)	\$	637.24	\$	612.38	\$	566.65	\$	420.17
Single		1.000		1.000		1.000		1.000
Double		1.999		1.999		1.999		1.999
Family		2.249		2.249		2.249		2.249
Composite Tier		1.198		1.198		1.198		1.198
Single Rate*	\$	531.86	\$	511.10	\$	472.93	\$	350.68
Double Rate*	\$	1,063.42	\$	1,021.91	\$	945.60	\$	701.17
Family Rate*	\$	1,195.94	\$	1,149.25	\$	1,063.43	\$	788.54

* Rate calculated as the PEPM times the rating tier divided by the composite tier.

** Uses relativities based on GRS model since PMPM based on Experience not credible

Dental Claims Experience

Experience Year: 04/01/2009 - 03/31/2010

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Dental claims	\$ 1,216,208	\$ 345,789	\$ 1,561,997	\$ 15,374
Trend factor (5% annual trend)	1.144	1.144	1.144	1.144
Incurral factor	1.008	1.008	1.008	1.008
Projected Incurred claims	\$ 1,402,118	\$ 398,646	\$ 1,800,765	\$ 17,724
Average Contracts	1,417	477	1,893	36
Average Members	4,275	963	5,238	49
Per Member Per Month Claims (PMPM)	\$ 27.33	\$ 34.50	\$ 28.65	\$ 30.04

Experience Year: 05/01/2010 - 04/30/2011

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Dental claims	\$ 1,149,990	\$ 389,841	\$ 1,539,831	\$ 8,278
Trend factor (5% annual trend)	1.085	1.085	1.085	1.085
Incurral factor	1.008	1.008	1.008	1.008
Projected Incurred claims	\$ 1,257,470	\$ 426,276	\$ 1,683,746	\$ 9,052
Average Contracts	1,296	494	1,790	29
Average Members	3,950	1,017	4,967	37
Per Member Per Month Claims (PMPM)	\$ 26.53	\$ 34.93	\$ 28.25	\$ 20.16
Weighted average PMPM (60/40)	\$ 26.85	\$ 34.76	\$ 28.41	\$ 24.11
Administrative fees	\$ -	\$ -	\$ -	\$ -
Total Dental PMPM	\$ 26.85	\$ 34.76	\$ 28.41	\$ 24.11

Dental Rate Development

	<u>Active</u>	<u>Pre-65 Retiree</u>	<u>Pre-65 Blend</u>	<u>Post-65</u>
Total Dental PMPM	\$ 26.85	\$ 34.76	\$ 28.41	\$ 24.11
Members per contract	3.055	2.041	2.776	1.207
Per Employee Per Month Cost (PEPM)	\$ 82.02	\$ 70.94	\$ 78.88	\$ 29.10
Rating Tiers				
Single	1.000	1.000	1.000	1.000
Double	2.150	1.950	2.061	1.999
Family	2.600	2.220	2.557	2.249
Composite Tier	2.205	1.749	2.080	1.198
Single Rate*	\$ 37.19	\$ 40.56	\$ 37.92	\$ 24.29
Double Rate*	\$ 79.96	\$ 79.09	\$ 78.14	\$ 48.57
Family Rate*	\$ 96.69	\$ 90.05	\$ 96.95	\$ 54.62

* Rate calculated as the PEPM times the rating tier divided by the composite tier

Vision Claims Experience

Experience Year: 04/01/2009 - 03/31/2010

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Rx claims	\$ 301,747	\$ 86,149	\$ 387,896	\$ 4,307
Trend factor (5% annual trend)	1.099	1.099	1.099	1.099
Incurral factor	1.006	1.006	1.006	1.006
Projected Incurred claims	\$ 333,581	\$ 95,238	\$ 428,818	\$ 4,761
Average Contracts	1,417	477	1,893	209
Average Members	4,275	963	5,238	259
Per Member Per Month Claims (PMPM)	\$ 6.50	\$ 8.24	\$ 6.82	\$ 1.53

Experience Year: 05/01/2010 - 04/30/2011

Projection Year: 01/01/2012 - 12/31/2012

	<u>Active</u>	<u>Pre-65 Retirees</u>	<u>Pre-65 Blend</u>	<u>Post-65 Retirees</u>
Paid Vision claims	\$ 294,171	\$ 89,029	\$ 383,199	\$ 2,660
Trend factor (5% annual trend)	1.085	1.085	1.085	1.085
Incurral factor	1.008	1.008	1.008	1.008
Projected Incurred claims	\$ 321,665	\$ 97,350	\$ 419,013	\$ 2,909
Average Contracts	1,296	494	1,790	175
Average Members	3,950	1,017	4,967	211
Per Member Per Month Claims (PMPM)	\$ 6.79	\$ 7.98	\$ 7.03	\$ 1.15
Weighted average PMPM (60/40)	\$ 6.67	\$ 8.08	\$ 6.95	\$ 1.30
Administrative fees	\$ -	\$ -	\$ -	\$ -
Total Vision PMPM	\$ 6.67	\$ 8.08	\$ 6.95	\$ 1.30

Vision Rate Development

	<u>Active</u>	<u>Pre-65 Retiree</u>	<u>Pre-65 Blend</u>	<u>Post-65</u>
Total Vision PMPM	\$ 6.67	\$ 8.08	\$ 6.95	\$ 1.30
Members per contract	3.055	2.041	2.776	1.207
Per Employee Per Month Cost (PEPM)	\$ 20.37	\$ 16.49	\$ 19.30	\$ 1.57
Rating Tiers				
Single	1.000	1.000	1.000	1.000
Double	2.150	1.950	2.061	1.999
Family	2.600	2.220	2.557	2.249
Composite Tier	2.205	1.749	2.080	1.198
Single Rate*	\$ 9.24	\$ 9.43	\$ 9.27	\$ 1.31
Double Rate*	\$ 19.87	\$ 18.39	\$ 19.10	\$ 2.62
Family Rate*	\$ 24.02	\$ 20.94	\$ 23.70	\$ 2.95

* Rate calculated as the PEPM times the rating tier divided by the composite tier

2012 Recommended Premium Rates

		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
active	EE Only	228	\$ 623.62	\$ 586.43	\$ 37.19	\$ 1,706,224
	2 person	328	\$ 1,340.77	\$ 1,260.81	\$ 79.96	\$ 5,277,271
	Family	742	\$ 1,621.30	\$ 1,524.61	\$ 96.69	\$ 14,436,055
	Composite	1298	\$ 1,375.16	\$ 1,293.15	\$ 82.01	\$ 21,419,550
Retired <65	EE Only	131	\$ 1,166.25	\$ 1,125.69	\$ 40.56	\$ 1,833,345
	2 person	265	\$ 2,274.19	\$ 2,195.10	\$ 79.09	\$ 7,231,924
	Family	95	\$ 2,589.08	\$ 2,499.03	\$ 90.05	\$ 2,951,551
	Composite	491	\$ 2,039.51	\$ 1,968.58	\$ 70.93	\$ 12,016,820
Blended	EE Only	359	\$ 821.63	\$ 783.21	\$ 38.42	\$ 3,539,569
	2 person	593	\$ 1,757.90	\$ 1,678.33	\$ 79.57	\$ 12,509,195
	Family	837	\$ 1,731.14	\$ 1,635.21	\$ 95.94	\$ 17,387,606
	Composite	1789	\$ 1,557.50	\$ 1,478.53	\$ 78.97	\$ 33,436,371
Retired >65 \$2 Rx Copay	EE Only	26	\$ 736.97	\$ 736.97	\$	\$ 229,935
	w Dep>65	3	\$ 1,473.53	\$ 1,473.53	\$	\$ 53,047
	w Dep<65	0	\$ 1,657.15	\$ 1,657.15	\$	\$ -
	Composite	29	\$ 813.17	\$ 813.17	\$	\$ 282,982
Retired >65 \$4 Rx Copay	EE Only	4	\$ 716.21	\$ 716.21	\$	\$ 34,378
	w Dep>65	1	\$ 1,432.02	\$ 1,432.02	\$	\$ 17,184
	w Dep<65	0	\$ 1,610.46	\$ 1,610.46	\$	\$ -
	Composite	5	\$ 859.37	\$ 859.37	\$	\$ 51,562
Retired >65 \$4/8 Rx Copay	EE Only	17	\$ 702.33	\$ 678.04	\$ 24.29	\$ 143,275
	w Dep>65	4	\$ 1,404.28	\$ 1,355.71	\$ 48.57	\$ 67,405
	w Dep<65	0	\$ 1,579.26	\$ 1,524.64	\$ 54.62	\$ -
	Composite	21	\$ 836.03	\$ 807.12	\$ 28.91	\$ 210,681
Retired >65 \$10/20 Rx Copay	EE Only	93	\$ 580.08	\$ 555.79	\$ 24.29	\$ 647,369
	w Dep>65	24	\$ 1,159.85	\$ 1,111.28	\$ 48.57	\$ 334,037
	w Dep<65	2	\$ 1,304.37	\$ 1,249.75	\$ 54.62	\$ 31,305
	Composite	119	\$ 709.18	\$ 679.48	\$ 29.70	\$ 1,012,711
Composite >65	EE Only	140	\$ 627.95	\$ 608.87	\$ 19.09	\$ 1,054,957
	w Dep>65	32	\$ 1,228.32	\$ 1,185.82	\$ 42.50	\$ 471,674
	w Dep<65	2	\$ 1,304.37	\$ 1,249.75	\$ 54.62	\$ 31,305
	Composite	174	\$ 746.14	\$ 722.34	\$ 23.80	\$ 1,557,936
Retiree all	EE Only	271	\$ 888.16	\$ 858.70	\$ 29.47	\$ 2,888,302
	w Dep>65	297	\$ 2,161.50	\$ 2,086.36	\$ 75.15	\$ 7,703,598
	w Dep<65	97	\$ 2,562.59	\$ 2,473.27	\$ 89.32	\$ 2,982,856
	Composite	665	\$ 1,701.10	\$ 1,642.50	\$ 58.60	\$ 13,574,756

2011 Implemented Premium Rates

		Enrollment	Total	Med/Rx/Vis	Dental	Total revenue
active	EE Only	232	\$ 538.19	\$ 499.11	\$ 39.08	\$ 1,498,321
	2 person	341	\$ 1,157.11	\$ 1,073.09	\$ 84.02	\$ 4,734,894
	Family	791	\$ 1,399.30	\$ 1,297.70	\$ 101.60	\$ 13,282,156
	Composite	1364	\$ 1,192.29	\$ 1,105.72	\$ 86.57	\$ 19,515,371
Retired <65	EE Only	122	\$ 1,232.01	\$ 1,191.48	\$ 40.53	\$ 1,803,663
	2 person	258	\$ 2,402.42	\$ 2,323.39	\$ 79.03	\$ 7,437,892
	Family	104	\$ 2,735.07	\$ 2,645.09	\$ 89.98	\$ 3,413,367
	Composite	484	\$ 2,178.88	\$ 2,107.20	\$ 71.68	\$ 12,654,922
Blended	EE Only	354	\$ 777.30	\$ 737.72	\$ 39.58	\$ 3,301,984
	2 person	599	\$ 1,693.49	\$ 1,611.62	\$ 81.87	\$ 12,172,786
	Family	895	\$ 1,554.52	\$ 1,454.27	\$ 100.25	\$ 16,695,523
	Composite	1848	\$ 1,450.68	\$ 1,368.01	\$ 82.67	\$ 32,170,293
Retired >65 \$2 Rx Copay	EE Only	45	\$ 692.34	\$ 692.34	\$ -	\$ 373,864
	w Dep>65	9	\$ 1,383.90	\$ 1,383.90	\$ -	\$ 149,461
	w Dep<65	9	\$ 1,416.42	\$ 1,416.42	\$ -	\$ 152,973
	Composite	63	\$ 894.57	\$ 894.57	\$ -	\$ 676,298
Retired >65 \$4 Rx Copay	EE Only	0	\$ 667.89	\$ 667.89	\$ -	\$ -
	w Dep>65	0	\$ 1,334.59	\$ 1,334.59	\$ -	\$ -
	w Dep<65	0	\$ 1,373.23	\$ 1,373.23	\$ -	\$ -
	Composite	0				\$ -
Retired >65 \$4/8 Rx Copay	EE Only	34	\$ 639.18	\$ 626.70	\$ 12.48	\$ 260,785
	w Dep>65	6	\$ 1,277.65	\$ 1,252.68	\$ 24.97	\$ 91,991
	w Dep<65	1	\$ 1,325.73	\$ 1,300.77	\$ 24.96	\$ 15,909
	Composite	41	\$ 749.36	\$ 734.75	\$ 14.61	\$ 368,685
Retired >65 \$10/20 Rx Copay	EE Only	72	\$ 530.72	\$ 518.24	\$ 12.48	\$ 458,542
	w Dep>65	14	\$ 1,060.89	\$ 1,035.92	\$ 24.97	\$ 178,230
	w Dep<65	3	\$ 1,135.32	\$ 1,110.36	\$ 24.96	\$ 40,872
	Composite	89	\$ 634.50	\$ 619.63	\$ 14.87	\$ 677,643
Composite >65	EE Only	151	\$ 603.31	\$ 594.55	\$ 8.76	\$ 1,093,191
	w Dep>65	29	\$ 1,205.98	\$ 1,188.76	\$ 17.22	\$ 419,682
	w Dep<65	13	\$ 1,344.57	\$ 1,336.89	\$ 7.68	\$ 209,754
	Composite	193	\$ 743.79	\$ 733.83	\$ 9.96	\$ 1,722,626

2011 Recommended Premium Rates

		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
active	EE Only	232	\$ 619.03	\$ 579.95	\$ 39.08	\$ 1,723,380
	2 person	341	\$ 1,330.91	\$ 1,246.89	\$ 84.02	\$ 5,446,084
	Family	791	\$ 1,609.47	\$ 1,507.87	\$ 101.60	\$ 15,277,089
	Composite	1364	\$ 1,371.37	\$ 1,284.80	\$ 86.57	\$ 22,446,552
Retired <65		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	122	\$ 1,285.15	\$ 1,244.62	\$ 40.53	\$ 1,881,460
	2 person	258	\$ 2,506.05	\$ 2,427.02	\$ 79.03	\$ 7,758,731
	Family	104	\$ 2,853.04	\$ 2,763.06	\$ 89.98	\$ 3,560,594
Composite	484	\$ 2,272.86	\$ 2,201.18	\$ 71.68	\$ 13,200,784	
Blended		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	354	\$ 848.60	\$ 809.02	\$ 39.58	\$ 3,604,839
	2 person	599	\$ 1,837.06	\$ 1,755.19	\$ 81.87	\$ 13,204,815
	Family	895	\$ 1,753.97	\$ 1,653.72	\$ 100.25	\$ 18,837,683
Composite	1848	\$ 1,607.47	\$ 1,524.80	\$ 82.67	\$ 35,647,337	
Retired >65 \$2 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	45	\$ 692.34	\$ 692.34	\$ -	\$ 373,864
	w Dep>65	9	\$ 1,383.90	\$ 1,383.90	\$ -	\$ 149,461
	w Dep<65	9	\$ 1,416.42	\$ 1,416.42	\$ -	\$ 152,973
Composite	63	\$ 894.57	\$ 894.57	\$ -	\$ 676,298	
Retired >65 \$4 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	0	\$ 667.89	\$ 667.89	\$ -	\$ -
	w Dep>65	0	\$ 1,334.59	\$ 1,334.59	\$ -	\$ -
	w Dep<65	0	\$ 1,373.23	\$ 1,373.23	\$ -	\$ -
Composite						
Retired >65 \$4/8 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	34	\$ 639.18	\$ 626.70	\$ 12.48	\$ 260,785
	w Dep>65	6	\$ 1,277.65	\$ 1,252.68	\$ 24.97	\$ 91,991
	w Dep<65	1	\$ 1,325.73	\$ 1,300.77	\$ 24.96	\$ 15,909
Composite	41	\$ 749.36	\$ 734.75	\$ 14.61	\$ 368,685	
Retired >65 \$10/20 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	72	\$ 530.72	\$ 518.24	\$ 12.48	\$ 458,542
	w Dep>65	14	\$ 1,060.89	\$ 1,035.92	\$ 24.97	\$ 178,230
	w Dep<65	3	\$ 1,135.32	\$ 1,110.36	\$ 24.96	\$ 40,872
Composite	89	\$ 634.50	\$ 619.63	\$ 14.87	\$ 677,643	
Composite >65		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	151	\$ 603.31	\$ 594.55	\$ 8.76	\$ 1,093,191
	w Dep>65	29	\$ 1,205.98	\$ 1,188.76	\$ 17.22	\$ 419,682
	w Dep<65	13	\$ 1,344.57	\$ 1,336.89	\$ 7.68	\$ 209,754
Composite	193	\$ 743.79	\$ 733.83	\$ 9.96	\$ 1,722,626	

2010 Recommended Premium Rates

		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
Active	EE Only	280	\$ 500.32	\$ 461.24	\$ 39.08	\$ 1,681,075
	2 person	374	\$ 1,075.69	\$ 991.67	\$ 84.02	\$ 4,827,697
	Family	819	\$ 1,300.84	\$ 1,199.24	\$ 101.60	\$ 12,784,656
	Composite	1473	\$ 1,091.50	\$ 1,006.25	\$ 85.25	\$ 19,293,427
Retired <65		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	162	\$ 1,141.61	\$ 1,101.08	\$ 40.53	\$ 2,219,290
	2 person	232	\$ 2,226.14	\$ 2,147.11	\$ 79.03	\$ 6,197,574
	Family	88	\$ 2,534.38	\$ 2,444.40	\$ 89.98	\$ 2,676,305
	Composite	482	\$ 1,917.91	\$ 1,849.82	\$ 68.09	\$ 11,093,169
Blended		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	442	\$ 735.36	\$ 695.75	\$ 39.61	\$ 3,900,365
	2 person	606	\$ 1,516.13	\$ 1,434.02	\$ 82.11	\$ 11,025,270
	Family	907	\$ 1,420.52	\$ 1,320.05	\$ 100.47	\$ 15,460,961
	Composite	1955	\$ 1,295.25	\$ 1,214.23	\$ 81.02	\$ 30,386,596
Retired >65 \$2 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	40	\$ 650.91	\$ 650.91	\$ -	\$ 312,437
	w Dep>65	10	\$ 1,301.27	\$ 1,301.27	\$ -	\$ 156,152
	w Dep<65	1	\$ 1,331.80	\$ 1,331.80	\$ -	\$ 15,982
	Composite	51	\$ 791.78	\$ 791.78	\$ -	\$ 484,571
Retired >65 \$4 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	0	\$ 626.97	\$ 626.97	\$ -	\$ -
	w Dep>65	0	\$ 1,253.41	\$ 1,253.41	\$ -	\$ -
	w Dep<65	0	\$ 1,289.70	\$ 1,289.70	\$ -	\$ -
	Composite					
Retired >65 \$4/8 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	32	\$ 600.93	\$ 588.45	\$ 12.48	\$ 230,757
	w Dep>65	11	\$ 1,201.36	\$ 1,176.39	\$ 24.97	\$ 158,580
	w Dep<65	1	\$ 1,246.53	\$ 1,221.57	\$ 24.96	\$ 14,958
	Composite	44	\$ 765.71	\$ 749.82	\$ 15.89	\$ 404,295
Retired >65 \$10/20 Rx Copay		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	93	\$ 498.96	\$ 486.48	\$ 12.48	\$ 556,839
	w Dep>65	43	\$ 997.54	\$ 972.57	\$ 24.97	\$ 514,731
	w Dep<65	8	\$ 1,067.50	\$ 1,042.54	\$ 24.96	\$ 102,480
	Composite	144	\$ 679.43	\$ 662.52	\$ 16.90	\$ 1,174,050
Composite >65		Enrollment	Total	Med/Rx/Vis	Dental	Total Revenue
	EE Only	165	\$ 555.57	\$ 546.12	\$ 9.45	\$ 1,100,033
	w Dep>65	64	\$ 1,080.03	\$ 1,058.96	\$ 21.07	\$ 829,463
	w Dep<65	10	\$ 1,111.83	\$ 1,089.37	\$ 22.46	\$ 133,420
	Composite	239	\$ 719.29	\$ 706.18	\$ 13.11	\$ 2,062,916