

SERFF Tracking Number: TRST-128434163 State: Arkansas
Filing Company: Trustmark Life Insurance Company State Tracking Number:
Company Tracking Number: 12.00274
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
Product Name: S989C
Project Name/Number: small group rate filing/12.00274

Filing at a Glance

Company: Trustmark Life Insurance Company

Product Name: S989C

SERFF Tr Num: TRST-128434163 State: Arkansas

TOI: H16G Group Health - Major Medical

SERFF Status: Closed-
Disapproved

State Tr Num:

Sub-TOI: H16G.003A Small Group Only - PPO Co Tr Num: 12.00274

State Status: Disapproved-Closed

Filing Type: Rate

Reviewer(s): Rosalind Minor,
Donna Lambert

Author: Brenda Young

Disposition Date: 06/28/2012

Date Submitted: 05/31/2012

Disposition Status: Disapproved

Implementation Date Requested: 09/01/2012

Implementation Date:

State Filing Description:

General Information

Project Name: small group rate filing

Status of Filing in Domicile: Not Filed

Project Number: 12.00274

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small

Group Market Type: Employer, Trust

Overall Rate Impact: 5.7%

Filing Status Changed: 06/28/2012

State Status Changed: 06/28/2012

Deemer Date:

Created By: Brenda Young

Submitted By: Lisa Sayerstad

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Healthcare.gov ID:

Filing Description:

Please find, for your review, a rate filing pertaining to our S989C small group major medical policies.

An actuarial memorandum and supporting materials are attached to provide you with more details regarding this filing.

We are requesting a 5.7% rate increase at this time.

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Thank you for your time in this matter. If you have any questions, please contact me at 1-800-666-6977, ext. 32423 or at byoung@trustmarkinsurance.com.

State Narrative:

Company and Contact

Filing Contact Information

Brenda Young, Compliance Analyst BY0@trustmarkins.com
 400 Field Drive 847-283-2423 [Phone]
 Lake Forest, IL 60045

Filing Company Information

| | | |
|----------------------------------|-------------------------|-----------------------------|
| Trustmark Life Insurance Company | CoCode: 62863 | State of Domicile: Illinois |
| 400 Field Drive | Group Code: 276 | Company Type: |
| Lake Forest, IL 60045 | Group Name: | State ID Number: |
| (800) 666-6977 ext. [Phone] | FEIN Number: 36-3421358 | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 - AR fee for a rate filing. IL does not charge a fee for rate filings.
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------------------|---------|----------------|---------------|
| Trustmark Life Insurance Company | \$50.00 | 05/31/2012 | 59571587 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-------------|----------------|------------|----------------|
| Disapproved | Rosalind Minor | 06/28/2012 | 06/28/2012 |

Objection Letters and Response Letters

| Objection Letters | | | | Response Letters | | |
|-------------------|----------------|------------|----------------|------------------|------------|----------------|
| Status | Created By | Created On | Date Submitted | Responded By | Created On | Date Submitted |
| Pending | Rosalind Minor | 06/05/2012 | 06/05/2012 | Brenda Young | 06/06/2012 | 06/06/2012 |
| Industry Response | | | | | | |

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Disposition

Disposition Date: 06/28/2012

Implementation Date:

Status: Disapproved

HHS Status: HHS Denied

State Review: Reviewed by Actuary

Comment:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Based on your average three years loss ratio of approximately 60% and the fact that there has been rate increases over the past three years, we are disapproving your request for a rate increase on this block of business.

We appreciate your understanding and cooperation.

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|-------------------------------------|-----------------------------------|---------------------------|--|---|---|--|--|
| Trustmark Life Insurance Company | 5.700% | 5.700% | \$120,517 | 28 | \$1,583,407 | 17.800% | -23.800% |

Percent Change Approved:

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Minimum: % **Maximum:** % **Weighted Average:** %

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|-------------------------------|----------------------------------|----------------------|---------------|
| Supporting Document | Flesch Certification | Disapproved | Yes |
| Supporting Document (revised) | Health - Actuarial Justification | Disapproved | No |
| Supporting Document | Health - Actuarial Justification | Replaced | No |
| Supporting Document | Rate Summary Worksheet | Disapproved | Yes |
| Supporting Document | Consumer Disclosure Form | Disapproved | Yes |
| Rate | rate manual | Disapproved | No |

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Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/05/2012

Submitted Date 06/05/2012

Respond By Date

Dear Brenda Young,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

It is requested that you provide us with a breakdown of the policyholders and what percentage increase they will receive.

Thank you for your cooperation.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/06/2012
Submitted Date 06/06/2012

Dear Rosalind Minor,

Comments:

thank you for your recent communication.

Response 1

Comments: please see attached.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

It is requested that you provide us with a breakdown of the policyholders and what percentage increase they will receive.

Thank you for your cooperation.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time in this matter.

Sincerely,
Brenda Young

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Rate/Rule Schedule

| Schedule Item Status: | Document Name: | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information: | Attachments |
|---|----------------|---|--------------|--------------------------|-------------------------------|
| Disapprove rate manual d 06/28/2012 | | S989C | New | | 2012-09-01_AR_rate manual.pdf |



9-1-2012 Rate Manual

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- C. Signature 50/50 Advantage
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- G. Medical Savings Account (MSA)
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- I. Discontinued Plans and Factors

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II. 9-1-2012 Medical Monthly Base Rates

Section A

1. Monthly Major Medical Base Rates

Use area, industry, size, mult, deduct., plan, rate guar., smoker load, network factors, child mult., trend factors, and Rate-up as allowed by states.

i. Regular Benefit Base Rates

| Employee Age* | Male | Female | Child |
|---------------|--------|--------|--------|
| to 24 | 142.24 | 212.43 | 158.39 |
| 25-29 | 154.79 | 245.72 | 158.39 |
| 30-34 | 178.02 | 291.75 | 158.39 |
| 35-39 | 211.17 | 313.48 | 158.39 |
| 40-44 | 278.04 | 363.78 | 158.39 |
| 45-49 | 348.50 | 444.08 | 158.39 |
| 50-54 | 470.15 | 492.82 | 158.39 |
| 55-59 | 626.51 | 582.55 | 158.39 |
| 60-64 | 804.55 | 711.22 | 158.39 |
| 65+ sec | 275.97 | 275.97 | 158.39 |
| 65+ pri | 938.78 | 938.78 | 158.39 |

Smoker Load 1.00

| # of Children | Child Multiplier |
|---------------|------------------|
| 1 | 1.00 |
| 2 | 1.71 |
| 3+ | 2.48 |

Commissions

Commissions may vary from 0-6%. The current commissions percentage is 4.59% of premium.

ii. No options discount (No Mat, PDC buy up, SA, EF/OVD) 0.94

Apply this 6% discount for all groups. If the group has maternity, 3% of this discount will be reversed during the maternity calculation and the other 3% must be added back into the base rates. If the group does not have maternity but has any of PDC, Supp Acc, or EF/OVD, 3% must be added back into the base rates. For groups with a Signature or Consumer Health Series plan, no discount will be applied. As of 1/1/2009 this discount will not apply.

iii. Maternity Coverage

Maternity charge has two parts

a. normal maternity rates (SAAOI or FLAT)

SAAOI - Maternity

2 or more lives required

1. Maternity SAAOI base rates

| Employee Age* | Base Rates |
|---------------|------------|
| to 24 | 185.30 |
| 25-29 | 193.09 |
| 30-34 | 159.73 |
| 35-39 | 97.11 |
| 40-44 | 25.55 |

Maternity SAAOI size factors

| # of Medical Employees | AR Factor |
|------------------------|-----------|
| 1 | 2.00 |
| 2 | 2.00 |
| 3-6 | 1.05 |
| 7-14 | 0.75 |
| 15-24 | 0.60 |
| 25-40 | 0.55 |
| 41+ | 0.50 |

*Use employee age for employee and spouse unless one is 65 or older and the other is under 65. In that case, if the spouse is over 65, use the 65+ rate as the spouse rate, and the appropriate age bracket for the employee's age. If the employee is over 65, use 65+ for the employee and 60-64 for the spouse.

b. 3% major medical plan premium

Multiply major medical base rates by 3% and add to maternity rates.

2. Monthly Supplemental Accident Base Rates (\$500 benefit)

Use area, industry, size, rate guar, trend factors, child multiplier and rate up as allowed by State Law. Note medical plan factor is not applied Multiply these rates by .75 for N plans(\$300 benefit) Multiply rate by 3 for an employee 65 or older if we are primary

i. Supplemental Accident Base Rates

| | |
|--------------|--------|
| Male Adult | 3.3816 |
| Female Adult | 2.6488 |
| Child | 4.2165 |

| # of Children | Child Multiplier |
|---------------|------------------|
| 1 | 1.00 |
| 2 | 1.71 |
| 3+ | 2.48 |

ii. Supplemental Accident Plan Factors

| Deductible | Factor | Deductible | Factor |
|------------|--------|------------|--------|
| \$150 | 0.865 | \$2,000 | 1.834 |
| \$250 | 0.9 | \$2,500 | 2.011 |
| \$500 | 1.139 | \$3,000 | 2.011 |
| \$750 | 1.322 | \$4,000 | 2.011 |
| \$1,000 | 1.479 | \$5,000 | 2.011 |
| \$1,200 | 1.55 | \$10,000 | 2.011 |
| \$1,500 | 1.656 | | |

* Only Qualified plans

3. Monthly PDC Base Rates 2 or more lives required

Size, industry, rate guarantee, trend factors and Rate-up apply.

Area factors do not apply.

These rates will now be included in Medical MR tables.

i. PDC Base Rates

All Plans:

| Employee Age* | Male | Female |
|---------------|-------|--------|
| to 29 | 12.48 | 20.03 |
| 30-39 | 21.24 | 30.06 |
| 40-44 | 32.58 | 40.29 |
| 45-49 | 35.06 | 45.81 |
| 50-54 | 58.73 | 64.48 |
| 55-59 | 65.17 | 68.40 |
| 60+ | 72.33 | 80.82 |
| Child | 11.95 | 11.95 |

| # of Children | Child Multiplier |
|---------------|------------------|
| 1 | 1.00 |
| 2 | 1.71 |
| 3+ | 2.48 |

ii. PDC Plan Factors

| Generic/Preferred/Non-Preferred Copay | Annual Deductible | Factor |
|---------------------------------------|-------------------|--------|
| \$4/\$8* | \$0 | 1.58 |
| \$7/\$15* | \$0 | 0.96 |
| \$7/\$15* | \$100 | 0.64 |
| \$7/\$15* | \$200 | 0.57 |
| \$7/\$15* | \$300 | 0.52 |
| \$10/\$20* | \$0 | 0.75 |
| \$10/\$20* | \$200 | 0.54 |
| \$10/\$20* | \$300 | 0.40 |
| \$10/\$20/\$40-30%* | \$0 | 0.48 |
| \$10/\$25/\$40-30%* | \$0 | 0.40 |
| \$10/\$25/\$40-30%* | \$200 | 0.30 |
| \$10/\$25/\$40-30%* | \$400 | 0.22 |
| \$10/\$20/\$40* | \$0 | 0.50 |
| \$10/\$25/\$40* | \$0 | 0.42 |
| \$10/\$25/\$40* | \$200 | 0.32 |
| \$10/\$25/\$40* | \$400 | 0.24 |
| \$10/\$30/\$50-30%* | \$0 | 0.38 |
| \$10/\$30/\$50-30%* | \$250 | 0.26 |
| \$10/\$30/\$50-30%* | \$500 | 0.19 |
| \$15/\$45/\$75-30%* | \$0 | 0.25 |
| \$15/\$45/\$75-30%* | \$250 | 0.16 |
| \$15/\$45/\$75-30%* | \$500 | 0.11 |
| \$20/\$60/\$100-30%* | \$0 | 0.12 |
| \$20/\$60/\$100-30%* | \$250 | 0.08 |
| \$20/\$60/\$100-30%* | \$500 | 0.05 |
| \$0/\$30/\$50 | \$0 | 0.47 |
| \$10/\$30/\$50 | \$0 | 0.4 |
| \$10/\$30/\$50 | \$250 | 0.28 |
| \$10/\$30/\$50 | \$500 | 0.21 |
| \$0/\$45/\$75*** | \$0 | 0.32 |
| \$15/\$45/\$75*** | \$0 | 0.25 |
| \$15/\$45/\$75*** | \$250 | 0.16 |
| \$15/\$45/\$75*** | \$500 | 0.11 |
| \$20/\$60/\$100 | \$0 | 0.13 |
| \$20/\$60/\$100*** | \$250 | 0.09 |
| \$20/\$60/\$100*** | \$500 | 0.06 |
| PAP(2000)** | -- | -0.10 |
| PAP(3000)** | -- | -0.20 |
| PAP(4000)** | -- | -0.30 |
| PAP(5000)** | -- | -0.40 |

**Available for PPO Horizon Plans only

*Discontinued and available only for renewing groups.

***Available only for Signature Series products

4. Preventive care option

This factor should be applied to medical base rates ONLY.

Use area, industry, size, rate guar, trend factors & Rate-up as allowed by State Law. Note medical plan factor is NOT applied! (Keep separate from Maternity and Supplemental Accident)

| Preventive Care Limit | Factor |
|-----------------------|--------|
| \$250 | 0.014 |
| \$500 | 0.019 |
| Unlimited | 0.029 |

III. 9-1-2012 Major Medical Rate Factors

Section A - Area Classes

| State & Zip Codes | Factor | Den Class |
|-----------------------|--------|-----------|
| Arkansas 716-729 (AR) | | |
| 716..... | 0.7090 | B |
| 717..... | 0.7830 | B |
| 718..... | 0.6210 | B |
| 719..... | 0.5940 | B |
| 720..... | 0.5000 | B |
| 721..... | 0.5150 | B |
| 722..... | 0.3230 | B |
| 723..... | 0.7820 | B |
| 724..... | 0.8450 | B |
| 725..... | 0.6800 | B |
| 726..... | 0.6800 | B |
| 727..... | 0.5630 | B |
| 728..... | 0.5750 | B |
| 729..... | 0.4310 | B |

III. 9-1-2012 Major Medical Rate Factors

Section B - Network Factors

Network Factor Calculation
 Network Factor = 1 - (Discount * Utilization)

1. Marketed States

| State | Zip | Hosp Only Discount | MD/Hospital Discount | Open Access Discount |
|---|-----|--------------------|----------------------|----------------------|
| ARKANSAS | | | | |
| Aetna Signature Administrators | | | | |
| | 716 | | 0.3973 | --- |
| | 717 | | 0.4384 | --- |
| | 718 | | 0.5013 | --- |
| | 719 | | 0.4399 | --- |
| | 720 | | 0.4449 | --- |
| | 721 | | 0.4465 | --- |
| | 722 | | 0.4483 | --- |
| | 723 | | 0.2945 | --- |
| | 724 | | 0.4950 | --- |
| | 725 | | 0.4217 | --- |
| | 726 | | 0.3297 | --- |
| | 727 | | 0.4217 | --- |
| | 728 | | 0.4483 | --- |
| | 729 | | 0.4306 | --- |
| Arkansas Managed Care Organization | | | | |
| | 716 | | 0.4121 | --- |
| | 717 | | 0.4495 | --- |
| | 718 | | 0.2253 | --- |
| | 719 | | 0.4389 | --- |
| | 720 | | 0.4035 | --- |
| | 721 | | 0.4023 | --- |
| | 722 | | 0.1980 | --- |
| | 723 | | 0.2543 | --- |
| | 724 | | 0.2790 | --- |
| | 725 | | 0.1709 | --- |
| | 726 | | 0.3389 | --- |
| | 727 | | 0.3038 | --- |
| | 728 | | 0.1832 | --- |
| | 729 | | 0.3381 | --- |
| Beech Street / Viant | | | | |
| | 723 | | 0.2346 | --- |
| First Health Network | | | | |
| | 716 | | 0.4316 | --- |
| | 717 | | 0.4661 | --- |
| | 718 | | 0.3922 | --- |
| | 719 | | 0.4853 | --- |
| | 720 | | 0.4184 | --- |
| | 721 | | 0.4185 | --- |
| | 722 | | 0.2296 | --- |
| | 723 | | 0.2370 | --- |
| | 724 | | 0.2981 | --- |
| | 725 | | 0.1627 | --- |
| | 726 | | 0.3312 | --- |
| | 727 | | 0.2584 | --- |
| | 728 | | 0.2171 | --- |
| | 729 | | 0.2806 | --- |
| HealthLink | | | | |
| | 719 | | 0.4337 | --- |
| | 720 | 0.0871 | 0.3353 | --- |
| | 721 | 0.0871 | 0.3600 | --- |
| | 722 | 0.0871 | 0.1386 | --- |
| | 724 | 0.0871 | 0.4653 | --- |
| | 725 | 0.0871 | 0.1129 | --- |
| | 726 | 0.0871 | 0.2829 | --- |
| | 727 | 0.0871 | 0.2671 | --- |
| | 728 | 0.0871 | 0.1537 | --- |
| | 729 | 0.0871 | 0.2654 | --- |
| Novasys | | | | |
| | 716 | | 0.4820 | --- |
| | 717 | | 0.5262 | --- |
| | 718 | | 0.3020 | --- |
| | 719 | | 0.5191 | --- |
| | 720 | | 0.4480 | --- |
| | 721 | | 0.4576 | --- |
| | 722 | | 0.2951 | --- |
| | 723 | | 0.1811 | --- |
| | 724 | | 0.2685 | --- |
| | 725 | | 0.2258 | --- |
| | 726 | | 0.1985 | --- |
| | 727 | | 0.2726 | --- |
| | 728 | | 0.2637 | --- |
| | 729 | | 0.3090 | --- |
| Preferred Community Choice | | | | |
| | 722 | 0.0969 | -0.0934 | --- |
| | 727 | 0.0969 | 0.3003 | --- |
| | 728 | 0.0969 | -0.0196 | --- |
| | 729 | 0.0969 | 0.3105 | --- |
| Private Healthcare Systems | | | | |
| | 716 | | 0.3973 | --- |
| | 717 | 0.1900 | 0.4384 | --- |
| | 718 | 0.2361 | 0.3442 | --- |
| | 719 | | 0.4399 | --- |
| | 720 | 0.1079 | 0.4449 | --- |
| | 721 | 0.1079 | 0.4465 | --- |
| | 722 | 0.1079 | 0.2478 | --- |
| | 723 | 0.2088 | 0.2945 | 0.3335 |
| | 724 | 0.1079 | 0.3600 | --- |
| | 725 | | 0.1758 | --- |
| | 726 | | 0.3297 | --- |
| | 727 | 0.1079 | 0.3305 | --- |
| | 728 | | 0.1671 | --- |
| | 729 | 0.1079 | 0.3846 | --- |
| PPO Plus | | | | |
| | 716 | | 0.4788 | --- |
| | 717 | | 0.5198 | --- |
| | 718 | | 0.4289 | --- |
| | 719 | | 0.5192 | --- |
| | 720 | | 0.4717 | --- |
| | 721 | | 0.4703 | --- |
| | 722 | | 0.2819 | --- |
| | 723 | | 0.3548 | --- |
| | 724 | | 0.3773 | --- |
| | 725 | | 0.2351 | --- |
| | 726 | | 0.4720 | --- |
| | 727 | | 0.2743 | --- |
| | 728 | | 0.2691 | --- |
| | 729 | | 0.2847 | --- |

III. 9-1-2012 Major Medical Rate Factors

Section B - Network Factors

2. Utilization Factor

| <u>Utilization Type</u> | <u>Factor</u> |
|-------------------------|---------------|
| MD/Hospital | 0.8000 |
| Open Access | 0.7000 |
| Hosp. Only | 0.6000 |

3. Network Plan Requirements

i. Coinsurance Differentials

The networks listed below have changed their minimum insured percent differentials. For example, AMC can be quoted with a 90/70 plan (20% differential), a 90/60 plan (30% differential), but not a 90/80 plan (10% differential).

| | Differential |
|--|--------------|
| Arkansas Managed Care Organization (AMC) | 20% |
| Novasys (NOV) | 20% |

4. Network Access Fees (Added to Employee Rates)

| <u>Network</u> | <u>Network Type</u> | <u>UR</u> | <u>Repricing</u> | <u>Access</u> |
|------------------------------------|---------------------|-----------|------------------|---------------|
| Aetna Signature Administrators | PPO | 2.15 | 5.65 | 15.00 |
| Arkansas Managed Care Organization | PPO | 2.15 | 6.95 | 4.00 |
| Beech Street / Viant | PPO | 2.15 | 7.95 | 2.20 |
| First Health Network | PPO | 2.15 | 8.80 | 4.55 |
| HealthLink | PPO | 2.15 | 5.45 | 3.50 |
| Novasys | PPO | 2.15 | 5.45 | 4.25 |
| PPO Plus | PPO | 2.15 | 5.45 | 4.25 |
| Preferred Community Choice | PPO | 2.15 | 5.45 | 2.90 |
| Private Healthcare Systems | PPO | 2.15 | 5.58 | 3.65 |
| Private Healthcare Systems | HOSP ONLY | 2.15 | 5.58 | 3.65 |
| Private Healthcare Systems | OA | 2.15 | 5.58 | 3.65 |

III. 9-1-2012 Major Medical Rating Factors

Section C - Industry Factors

| Industry Classes/Factors | | |
|--------------------------|-----------|--------|
| Industry Class | #of Steps | Factor |
| P | -4 | 0.9610 |
| S | 0 | 1.0000 |
| A | 4 | 1.0406 |
| B | 8 | 1.0829 |
| C | 12 | 1.1268 |
| SL15 | 14 | 1.1495 |
| D | 16 | 1.1726 |
| SL20 | 18 | 1.1961 |
| SL22 | 19 | 1.2081 |
| E | 20 | 1.2202 |
| F | 24 | 1.2697 |

| DESCRIPTION | | MEDICAL CLASS | LTD PLANS AVAILABLE | LTD INDUSTRY FACTOR |
|----------------------|--|---------------|---------------------|---------------------|
| Agriculture | | | | |
| 01 | Agriculture Production - Crops | B | 4 | 1.50 |
| 02 | Agricultural Production - Livestock | B | 3 4 | 1.50 |
| 07 | Agricultural Services | B | 4 | 2.50 |
| >>>> Exceptions <<<< | | | | |
| 07 41 | Veterinary - Livestock | S | ALL | 0.90 |
| 07 42 | Veterinary - Other Specialties | S | ALL | 0.90 |
| 08 | Forestry | S | NA | NA |
| 09 | Fishing, Hunting, & Trapping (Commercial) | SL15 | NA | NA |
| Mining | | | | |
| 10 | Mining - Metal | C | NA | NA |
| 12 | Mining - Coal | C | 4 | 2.50 |
| 13 | Mining - Oil & Gas Extraction | C | 3 4 | 2.00 |
| 14 | Mining - Nonmetallic Minerals (except fuels) | C | 3 4 | 2.50 |
| Construction | | | | |
| 15 | Contractors - General Building (on-site) | A | 3 4 | 1.10 |
| 16 | Construction - Heavy (except building) | A | 3 4 | 2.50 |
| 17 | Contractors - Special Trade | A | 3 4 | 1.75 |
| >>>> Exceptions <<<< | | | | |
| 17 11 | Plumbing, Heating, Air Conditioning | A | 3 4 | 1.75 |
| 17 21 | Painting & Paper Hanging | A | 3 4 | 1.75 |
| 17 31 | Electrical Work | A | 3 4 | 1.75 |
| 17 42 | Plastering, Drywall, & Insulation | A | 3 4 | 1.75 |
| 17 95 | Wrecking & Demolition Work | SL15 | 3 4 | 2.50 |
| 17 96 | Installing Building Equipment | A | 3 4 | 1.75 |

III. 9-1-2012 Major Medical Rating Factors

| DESCRIPTION | | MEDICAL CLASS | LTD PLANS AVAILABLE | LTD INDUSTRY FACTOR |
|--|--|---------------|---------------------|---------------------|
| Manufacturing | | | | |
| 20 | Food and Kindred Products - mfg | S | NA | NA |
| 21 | Tobacco Products - mfg | S | 3 4 | 1.10 |
| 22 | Textile Mill Products - mfg | S | 3 4 | 1.10 |
| 23 | Apparel & Other Textile Prod. - mfg | S | 3 4 | 1.10 |
| 24 | Lumber & Wood Products, Except Furniture - mfg | S | 3 4 | 1.10 |
| 25 | Furniture & Fixtures - mfg | S | ALL | 0.95 |
| 26 | Paper & Allied Products - mfg | S | ALL | 1.25 |
| 27 | Printing & Publishing | S | ALL | 1.00 |
| 28 | Chemicals & Allied Products (Dangerous Chemicals, 2800 TO 2849 | | | |
| 28 | 1 Industrial Organic Materials | S | ALL | 1.00 |
| 28 | 2 Plastics Materials and Synthetics | S | ALL | 1.00 |
| 28 | 3 Drugs | S | ALL | 1.00 |
| 28 | 4 Soaps, Cleaners, and Toiletry Goods | S | ALL | 1.00 |
| | 2850 TO 2899 | | | |
| 28 | 5 Paints and Allied Products | S | NA | NA |
| 28 | 6 Industrial Organic Chemicals | S | NA | NA |
| 28 | 7 Agriculture Chemicals | S | NA | NA |
| 28 | 9 Miscellaneous Chemical Products | S | NA | NA |
| 29 | Petroleum & Coal Products - mfg | S | 3 4 | 1.10 |
| 30 | Rubber & Misc Plastics Products - mfg | S | ALL | 0.95 |
| 31 | Leather & Leather Products - mfg | S | 3 4 | 1.10 |
| 32 | Stone, Clay, & Glass Products - mfg | S | ALL | 0.95 |
| 33 | Primary Metal Industries - mfg | S | NA | NA |
| 34 | Fabricated Metal Products - mfg | S | ALL | 1.10 |
| 35 | Industrial Machinery & Equipment | S | ALL | 1.15 |
| 36 | Electronic Equipt. & Components, Except Computer | S | ALL | 1.00 |
| 37 | Transportation Equipment - mfg | S | ALL | 1.00 |
| 38 | Instruments & Related Products - mfg | S | ALL | 1.00 |
| 39 | Miscellaneous Manufacturing Industries | S | 3 4 | 1.10 |
| Transportation & Public Utilities | | | | |
| 40 | Railroad Transportation | S | 3 4 | 2.00 |
| 41 | Local & Interurban Passenger Transit | S | 3 4 | 1.50 |
| | >>>> Exceptions <<<< | | | |
| 41 | 21 Taxicab Operations | SL15 | NA | NA |
| 42 | Trucking & Warehousing | A | 3 4 | 2.00 |
| 43 | U.S. Postal Service | S | NA | NA |
| 44 | Water Transportation | S | NA | NA |
| 45 | Transportation By Air | S | 3 4 | 2.00 |
| 46 | Pipelines, Except Natural Gas | S | NA | NA |
| 47 | Transportation Services | S | ALL | 0.95 |
| 48 | Communications | S | ALL | 0.80 |
| 49 | Electric, Gas, & Sanitary Services | S | ALL | 1.15 |

III. 9-1-2012 Major Medical Rating Factors

| DESCRIPTION | | MEDICAL CLASS | LTD PLANS AVAILABLE | LTD INDUSTRY FACTOR |
|--|---|---------------|---------------------|---------------------|
| Wholesale Trade | | | | |
| 50 | Wholesale Trade - Durable Goods >>>> Exceptions <<<< | S | ALL | 0.90 |
| 50 | 15 Motor Vehicle Parts, Used | A | ALL | 1.00 |
| 50 | 93 Scrap and Waste Materials | A | NA | NA |
| 51 | Wholesale Trade - Non-Durable Goods | S | ALL | 1.15 |
| Retail Trade | | | | |
| 52 | Building Material, Garden Supply, & Mobile Homes | S | ALL | 0.95 |
| 53 | Retail - General Merchandise Stores | S | ALL | 0.95 |
| 54 | Food Stores | S | 3 4 | 1.10 |
| 55 | Automotive Dealers & Gas Service Stations >>>> Exceptions <<<< | S | 3 4 | 2.00 |
| 55 | 11 Motor Vehicle Dealer, New and Used | B | 3 4 | 2.00 |
| 56 | Apparel & Accessory Stores | S | ALL | 0.95 |
| 57 | Homefurnishing Sales & Equipment | S | ALL | 0.95 |
| 58 | Eating & Drinking Places >>>> Exceptions <<<< | B | 3 4 | 2.00 |
| 58 | 13 Drinking Places (i.e. bars, taverns, lounges) | SL15 | NA | NA |
| 59 | Miscellaneous Retail(i.e. Pharmacy) >>>> Exceptions <<<< | S | ALL | 0.95 |
| 59 | 3 Used Merchandise Stores | S | 3 4 | 1.75 |
| 59 | 41 Sporting Goods and Bicycle Shops | S | 3 4 | 1.75 |
| Finance, Insurance, & Real Estate | | | | |
| 60 | Depository Institutions | S | ALL | 0.80 |
| 61 | NonDepository Credit Institutions | S | ALL | 1.00 |
| 62 | Security & Commodity Brokers | B | ALL | 0.80 |
| 63 | Insurance Carriers | S | ALL | 1.00 |
| 64 | Insurance Agencies (salaried employees only) | S | ALL | 0.95 |
| 65 | Real Estate | S | ALL | 0.90 |
| 67 | Holding & Other Investment Offices | S | ALL | 0.90 |
| Service | | | | |
| 70 | Hotels and Other Lodging Places | S | 3 4 | 2.00 |
| 72 | Personal Services | B | 3 4 | 2.00 |
| 73 | Business Services >>>> Exceptions <<<< | S | ALL | 0.90 |
| 73 | 1 Advertising | S | ALL | 0.90 |
| 73 | 22 Adjustment & Collection Services | S | ALL | 1.25 |
| 73 | 42 Disinfecting & Pest Control Services | S | 3 4 | 2.50 |
| 73 | 49 Building Maintenance Services | S | 3 4 | 2.00 |
| 73 | 61 Employment Agencies | S | 3 4 | 1.50 |
| 73 | 63 Help Supply Services | S | NA | NA |
| 73 | 7 Computer & Data Processing Services | S | ALL | 0.90 |
| 73 | 81 Detective & Armored Car Services | S | 3 4 | 2.00 |
| 73 | 89 Business Services, NEC | S | ALL | 1.15 |
| 73 | 90 Repossession Services & Telemarketing (ONLY)** | S | NA | NA |

** The Alphabetical SIC listing distributed by Starmark uses both 7389 and 7390. When you find an SIC using this the Alphabetical SIC list please put all 7389 and 7390 groups as 7389 EXCEPT Repossession Services and Telemarketing, these two industries code as 7390 ONLY!

III. 9-1-2012 Major Medical Rating Factors

| DESCRIPTION | | MEDICAL CLASS | LTD PLANS AVAILABLE | LTD INDUSTRY FACTOR |
|------------------------------|--|---------------|---------------------|---------------------|
| Service(Cont.) | | | | |
| 75 | Automotive Repair, Services, & Parking | S | 3 4 | 2.50 |
| 76 | Miscellaneous Repair Services | S | ALL | 1.00 |
| 78 | Video Tapes & Motion Pictures | S | ALL | 1.00 |
| 79 | Amusement & Recreation Services | S | 3 4 | 2.50 |
| | >>>> Exceptions <<<< | | | |
| 79 | 22 Theatrical Producers & Services | SL15 | NA | NA |
| 79 | 29 Entertainers - (i.e. stunt fliers, actors, musicians) | SL15 | NA | NA |
| 79 | 33 Bowling Centers | S | 3 4 | 2.50 |
| 79 | 41 Sports Clubs, Managers, & Promoters | S | NA | NA |
| 79 | 48 Racing, Including Track Operation | S | NA | NA |
| 79 | 91 Physical Fitness Facilities | S | 3 4 | 2.50 |
| 80 | Health Services | B | ALL | 1.15 |
| 81 | Legal Services (i.e. attorneys) | C | ALL | 1.00 |
| 82 | Educational Services | S | ALL | 1.00 |
| 83 | Social Services | S | 3 4 | 1.25 |
| 84 | Museums, Botanical, Zoological Gardens | S | ALL | 0.95 |
| 86 | Membership Organizations | S | ALL | 0.95 |
| | >>>> Exceptions <<<< | | | |
| 86 | 6 Religious Organizations | S | 3 4 | 2.50 |
| 87 | Engineering, Accounting, Manag. & Related Serv. | S | ALL | 0.80 |
| 88 | Private Households (i.e. cooks, maids) | S | NA | NA |
| 89 | Services, Not Elsewhere Classified | S | NA | NA |
| Public Administration | | | | |
| 91 | Government - Executive, Legislative, & General | S | NA | NA |
| 92 | Justice, Public Order, & Safety | S | NA | NA |
| 93 | Public Finance, Taxation, & Monetary Policy | S | NA | NA |
| 94 | Administration of Human Resource Programs | S | NA | NA |
| 95 | Administration of Environmental Quality & Housing | S | NA | NA |
| 96 | Administration of Economic Programs | S | NA | NA |
| 97 | National Security & International Affairs | S | NA | NA |

- LTD benefits are not available to any business that is conducted out of a private home.
- Benefits, contract provisions, and underwriting rules are modified for states as required by law.

To order the SIC code book:

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* Most current edition (1987) and price as of 1-1-95

III. 9-1-2012 Major Medical Rate Factors

Section D - Other Factors

1. Size Factors

| # of Medical Employees | Factor | Code |
|------------------------|--------|------|
| 1(no dependents) | 1.526 | A |
| 1(w/ dependents) | 1.526 | B |
| 2 | 1.364 | C |
| 3-4 | 1.154 | D |
| 5-6 | 1.074 | E |
| 7-10 | 1.000 | J |
| 11-14 | 1.000 | F |
| 15-24 | 0.989 | G |
| 25-40 | 0.936 | H |
| 41 + | 0.924 | I |

2. (A) Medical Effective Date Adjustment (Trend)

Sep-2012 4.4520

(B) Prescription Drug Card Effective Date Adjustment (Trend)

Sep-2012 4.4520

3. Multiple plan/deductible factor (not applicable to groups with Multiple Option Plans)

Apply to ONLY major medical and maternity plan factors when more than one plan/deductible is selected

1.00

If ALL of the following are true about a group, the factor is 1.00:

- 1) There are 50 or more medical employees on the group
- 2) There are 10 or more employees in each class
- 3) The deductible selection is the employer's choice

IV. 9-1-2012 Major Medical Plan Factors

Section A - Signature Series

Applicable in the following states for new business and renewals:
AR

| Plan Factor Calculation | |
|-------------------------|---|
| 1 | Deductible Factor/Insured %/Stop Loss + |
| 2 | Office Visit Factor |
| | ----- |
| | This Sum |
| 3 | Base Rate Adjustment Factor x |
| | ----- |
| | Plan Factor = |

1. Deductible/Insured Percent/Stop Loss Factor

Signature Select

2x Family Out-of-Pocket

| Deductible | (\$5,000 Coinsurance limit) | | | | | (\$10,000 Coinsurance limit) | | | | |
|------------|-----------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$250 | 0.6717 | 0.6223 | 0.5929 | 0.5639 | 0.5353 | 0.6688 | 0.6100 | 0.5713 | 0.5332 | 0.4959 |
| \$500 | 0.6259 | 0.5862 | 0.5595 | 0.5331 | 0.5126 | 0.6230 | 0.5745 | 0.5390 | 0.5040 | 0.4746 |
| \$750 | 0.5952 | 0.5610 | 0.5361 | 0.5117 | 0.4930 | 0.5924 | 0.5496 | 0.5165 | 0.4837 | 0.4565 |
| \$1,000 | 0.5682 | 0.5388 | 0.5156 | 0.4928 | 0.4753 | 0.5656 | 0.5280 | 0.4966 | 0.4658 | 0.4403 |
| \$1,500 | 0.5216 | 0.4954 | 0.4748 | 0.4547 | 0.4398 | 0.5193 | 0.4854 | 0.4574 | 0.4300 | 0.4075 |
| \$2,000 | 0.4871 | 0.4630 | 0.4445 | 0.4262 | 0.4129 | 0.4849 | 0.4539 | 0.4284 | 0.4035 | 0.3832 |
| \$2,500 | 0.4566 | 0.4394 | 0.4222 | 0.4100 | 0.3978 | 0.4546 | 0.4307 | 0.4071 | 0.3884 | 0.3696 |
| \$3,000 | 0.4340 | 0.4180 | 0.4021 | 0.3910 | 0.3799 | 0.4322 | 0.4098 | 0.3879 | 0.3707 | 0.3535 |
| \$4,000 | 0.3950 | 0.3810 | 0.3715 | 0.3618 | 0.3522 | 0.3934 | 0.3738 | 0.3588 | 0.3439 | 0.3288 |
| \$5,000 | 0.3663 | 0.3578 | 0.3493 | 0.3410 | 0.3325 | 0.3647 | 0.3512 | 0.3380 | 0.3245 | 0.3111 |
| \$10,000 | 0.2793 | 0.2744 | 0.2696 | 0.2646 | 0.2597 | 0.2784 | 0.2702 | 0.2620 | 0.2540 | 0.2459 |

| Deductible | (\$15,000 Coinsurance limit) | | | | | (\$20,000 Coinsurance limit) | | | | |
|------------|------------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$250 | 0.6670 | 0.6028 | 0.5686 | 0.5152 | 0.4725 | 0.6659 | 0.5980 | 0.5501 | 0.5032 | 0.4570 |
| \$500 | 0.6214 | 0.5675 | 0.5268 | 0.4867 | 0.4521 | 0.6203 | 0.5629 | 0.5186 | 0.4751 | 0.4369 |
| \$750 | 0.5909 | 0.5429 | 0.5046 | 0.4670 | 0.4346 | 0.5898 | 0.5385 | 0.4966 | 0.4557 | 0.4199 |
| \$1,000 | 0.5641 | 0.5214 | 0.4852 | 0.4496 | 0.4191 | 0.5630 | 0.5170 | 0.4776 | 0.4386 | 0.4049 |
| \$1,500 | 0.5179 | 0.4794 | 0.4469 | 0.4151 | 0.3890 | 0.5169 | 0.4752 | 0.4397 | 0.4047 | 0.3745 |
| \$2,000 | 0.4836 | 0.4481 | 0.4185 | 0.3893 | 0.3648 | 0.4827 | 0.4442 | 0.4116 | 0.3796 | 0.3521 |
| \$2,500 | 0.4534 | 0.4253 | 0.3977 | 0.3749 | 0.3520 | 0.4525 | 0.4215 | 0.3911 | 0.3655 | 0.3397 |
| \$3,000 | 0.4309 | 0.4048 | 0.3791 | 0.3579 | 0.3367 | 0.4302 | 0.4011 | 0.3728 | 0.3488 | 0.3249 |
| \$4,000 | 0.3923 | 0.3693 | 0.3507 | 0.3321 | 0.3135 | 0.3916 | 0.3660 | 0.3448 | 0.3236 | 0.3025 |
| \$5,000 | 0.3637 | 0.3471 | 0.3304 | 0.3137 | 0.2971 | 0.3630 | 0.3440 | 0.3248 | 0.3058 | 0.2865 |
| \$10,000 | 0.2776 | 0.2672 | 0.2566 | 0.2461 | 0.2356 | 0.2770 | 0.2646 | 0.2523 | 0.2399 | 0.2276 |

Signature Select

1x Family Out-of-Pocket

| Deductible | (\$5,000 Coinsurance limit) | | | | | (\$10,000 Coinsurance limit) | | | | |
|------------|-----------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$250 | 0.6717 | 0.6252 | 0.5985 | 0.5722 | 0.5463 | 0.6688 | 0.6128 | 0.5767 | 0.5412 | 0.5065 |
| \$500 | 0.6259 | 0.5888 | 0.5645 | 0.5405 | 0.5225 | 0.6230 | 0.5770 | 0.5438 | 0.5112 | 0.4843 |
| \$750 | 0.5952 | 0.5633 | 0.5406 | 0.5184 | 0.5019 | 0.5924 | 0.5519 | 0.5209 | 0.4904 | 0.4654 |
| \$1,000 | 0.5682 | 0.5408 | 0.5196 | 0.4988 | 0.4834 | 0.5656 | 0.5301 | 0.5007 | 0.4718 | 0.4484 |
| \$1,500 | 0.5216 | 0.4971 | 0.4782 | 0.4596 | 0.4463 | 0.5193 | 0.4871 | 0.4608 | 0.4351 | 0.4143 |
| \$2,000 | 0.4871 | 0.4645 | 0.4473 | 0.4304 | 0.4185 | 0.4849 | 0.4554 | 0.4313 | 0.4079 | 0.3890 |
| \$2,500 | 0.4566 | 0.4406 | 0.4246 | 0.4136 | 0.4027 | 0.4546 | 0.4320 | 0.4097 | 0.3824 | 0.3747 |
| \$3,000 | 0.4340 | 0.4190 | 0.4041 | 0.3941 | 0.3840 | 0.4322 | 0.4109 | 0.3902 | 0.3741 | 0.3580 |
| \$4,000 | 0.3950 | 0.3818 | 0.3731 | 0.3642 | 0.3554 | 0.3934 | 0.3747 | 0.3606 | 0.3466 | 0.3324 |
| \$5,000 | 0.3663 | 0.3584 | 0.3505 | 0.3429 | 0.3350 | 0.3647 | 0.3519 | 0.3395 | 0.3267 | 0.3140 |
| \$10,000 | 0.2793 | 0.2746 | 0.2701 | 0.2648 | 0.2606 | 0.2784 | 0.2705 | 0.2626 | 0.2549 | 0.2471 |

| Deductible | (\$15,000 Coinsurance limit) | | | | | (\$20,000 Coinsurance limit) | | | | |
|------------|------------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$250 | 0.6670 | 0.6050 | 0.5631 | 0.5217 | 0.4812 | 0.6659 | 0.5998 | 0.5537 | 0.5085 | 0.4640 |
| \$500 | 0.6214 | 0.5695 | 0.5303 | 0.4928 | 0.4601 | 0.6203 | 0.5645 | 0.5219 | 0.4800 | 0.4435 |
| \$750 | 0.5909 | 0.5448 | 0.5083 | 0.4725 | 0.4421 | 0.5898 | 0.5400 | 0.4996 | 0.4602 | 0.4259 |
| \$1,000 | 0.5641 | 0.5231 | 0.4888 | 0.4548 | 0.4259 | 0.5630 | 0.5184 | 0.4804 | 0.4429 | 0.4105 |
| \$1,500 | 0.5179 | 0.4809 | 0.4499 | 0.4195 | 0.3940 | 0.5169 | 0.4766 | 0.4422 | 0.4084 | 0.3795 |
| \$2,000 | 0.4836 | 0.4494 | 0.4211 | 0.3933 | 0.3701 | 0.4827 | 0.4453 | 0.4138 | 0.3829 | 0.3565 |
| \$2,500 | 0.4534 | 0.4265 | 0.4000 | 0.3785 | 0.3567 | 0.4525 | 0.4225 | 0.3931 | 0.3680 | 0.3437 |
| \$3,000 | 0.4309 | 0.4058 | 0.3812 | 0.3610 | 0.3409 | 0.4302 | 0.4021 | 0.3746 | 0.3515 | 0.3286 |
| \$4,000 | 0.3923 | 0.3701 | 0.3524 | 0.3346 | 0.3169 | 0.3916 | 0.3667 | 0.3463 | 0.3258 | 0.3056 |
| \$5,000 | 0.3637 | 0.3478 | 0.3318 | 0.3159 | 0.2999 | 0.3630 | 0.3446 | 0.3261 | 0.3077 | 0.2890 |
| \$10,000 | 0.2776 | 0.2675 | 0.2572 | 0.2470 | 0.2368 | 0.2770 | 0.2644 | 0.2529 | 0.2408 | 0.2289 |

IV. 9-1-2012 Major Medical Plan Factors

Signature Freedom

2x Family Out-of-Pocket

| Deductible | (\$5,000 Coinsurance limit) | | | | | (\$10,000 Coinsurance limit) | | | | |
|------------|-----------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$250 | 0.7401 | 0.6864 | 0.6547 | 0.6234 | 0.5928 | 0.7457 | 0.6817 | 0.6401 | 0.5990 | 0.5589 |
| \$500 | 0.6885 | 0.6456 | 0.6168 | 0.5884 | 0.5665 | 0.6938 | 0.6412 | 0.6029 | 0.5652 | 0.5338 |
| \$750 | 0.6540 | 0.6171 | 0.5903 | 0.5640 | 0.5439 | 0.6589 | 0.6127 | 0.5769 | 0.5416 | 0.5125 |
| \$1,000 | 0.6237 | 0.5919 | 0.5670 | 0.5425 | 0.5237 | 0.6285 | 0.5879 | 0.5541 | 0.5209 | 0.4936 |
| \$1,500 | 0.5717 | 0.5434 | 0.5213 | 0.4995 | 0.4836 | 0.5762 | 0.5396 | 0.5093 | 0.4799 | 0.4558 |
| \$2,000 | 0.5333 | 0.5073 | 0.4873 | 0.4677 | 0.4535 | 0.5373 | 0.5038 | 0.4763 | 0.4494 | 0.4278 |
| \$2,500 | 0.4993 | 0.4808 | 0.4623 | 0.4493 | 0.4362 | 0.5032 | 0.4775 | 0.4521 | 0.4321 | 0.4119 |
| \$3,000 | 0.4742 | 0.4570 | 0.4399 | 0.4280 | 0.4162 | 0.4779 | 0.4538 | 0.4302 | 0.4118 | 0.3934 |
| \$4,000 | 0.4310 | 0.4160 | 0.4058 | 0.3954 | 0.3852 | 0.4342 | 0.4131 | 0.3970 | 0.3811 | 0.3650 |
| \$5,000 | 0.3992 | 0.3902 | 0.3811 | 0.3721 | 0.3630 | 0.4019 | 0.3875 | 0.3734 | 0.3589 | 0.3446 |
| \$10,000 | 0.3030 | 0.2978 | 0.2927 | 0.2874 | 0.2821 | 0.3049 | 0.2962 | 0.2874 | 0.2788 | 0.2702 |

| Deductible | (\$15,000 Coinsurance limit) | | | | | (\$20,000 Coinsurance limit) | | | | |
|------------|------------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$250 | 0.7491 | 0.6791 | 0.6316 | 0.5848 | 0.5390 | 0.7514 | 0.6774 | 0.6259 | 0.5754 | 0.5258 |
| \$500 | 0.6970 | 0.6385 | 0.5946 | 0.5516 | 0.5146 | 0.6993 | 0.6367 | 0.5892 | 0.5424 | 0.5017 |
| \$750 | 0.6622 | 0.6101 | 0.5689 | 0.5284 | 0.4938 | 0.6642 | 0.6085 | 0.5636 | 0.5195 | 0.4813 |
| \$1,000 | 0.6315 | 0.5853 | 0.5464 | 0.5081 | 0.4754 | 0.6335 | 0.5837 | 0.5413 | 0.4994 | 0.4634 |
| \$1,500 | 0.5790 | 0.5372 | 0.5024 | 0.4680 | 0.4392 | 0.5808 | 0.5357 | 0.4974 | 0.4598 | 0.4277 |
| \$2,000 | 0.5400 | 0.5016 | 0.4696 | 0.4382 | 0.4120 | 0.5418 | 0.5000 | 0.4651 | 0.4305 | 0.4012 |
| \$2,500 | 0.5056 | 0.4754 | 0.4457 | 0.4213 | 0.3969 | 0.5073 | 0.4739 | 0.4412 | 0.4138 | 0.3864 |
| \$3,000 | 0.4801 | 0.4520 | 0.4242 | 0.4016 | 0.3790 | 0.4818 | 0.4505 | 0.4201 | 0.3944 | 0.3699 |
| \$4,000 | 0.4362 | 0.4114 | 0.3917 | 0.3717 | 0.3518 | 0.4378 | 0.4102 | 0.3876 | 0.3650 | 0.3425 |
| \$5,000 | 0.4039 | 0.3860 | 0.3682 | 0.3503 | 0.3326 | 0.4053 | 0.3849 | 0.3644 | 0.3441 | 0.3235 |
| \$10,000 | 0.3063 | 0.2951 | 0.2837 | 0.2725 | 0.2613 | 0.3073 | 0.2940 | 0.2809 | 0.2676 | 0.2545 |

Signature Freedom

1x Family Out-of-Pocket

| Deductible | (\$5,000 Coinsurance limit) | | | | | (\$10,000 Coinsurance limit) | | | | |
|------------|-----------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$250 | 0.7401 | 0.6896 | 0.6608 | 0.6326 | 0.6050 | 0.7401 | 0.6847 | 0.6461 | 0.6080 | 0.5708 |
| \$500 | 0.6885 | 0.6483 | 0.6222 | 0.5965 | 0.5774 | 0.6885 | 0.6439 | 0.6083 | 0.5732 | 0.5447 |
| \$750 | 0.6540 | 0.6196 | 0.5952 | 0.5712 | 0.5537 | 0.6540 | 0.6152 | 0.5818 | 0.5490 | 0.5224 |
| \$1,000 | 0.6237 | 0.5941 | 0.5714 | 0.5491 | 0.5326 | 0.6237 | 0.5902 | 0.5586 | 0.5278 | 0.5028 |
| \$1,500 | 0.5717 | 0.5452 | 0.5249 | 0.5050 | 0.4909 | 0.5717 | 0.5415 | 0.5131 | 0.4856 | 0.4634 |
| \$2,000 | 0.5333 | 0.5088 | 0.4904 | 0.4722 | 0.4595 | 0.5333 | 0.5055 | 0.4796 | 0.4544 | 0.4343 |
| \$2,500 | 0.4993 | 0.4821 | 0.4650 | 0.4533 | 0.4415 | 0.4993 | 0.4789 | 0.4549 | 0.4364 | 0.4177 |
| \$3,000 | 0.4742 | 0.4581 | 0.4421 | 0.4314 | 0.4207 | 0.4742 | 0.4551 | 0.4327 | 0.4156 | 0.3984 |
| \$4,000 | 0.4315 | 0.4169 | 0.4070 | 0.3980 | 0.3886 | 0.4315 | 0.4141 | 0.3990 | 0.3841 | 0.3690 |
| \$5,000 | 0.3992 | 0.3909 | 0.3824 | 0.3741 | 0.3658 | 0.3992 | 0.3883 | 0.3750 | 0.3613 | 0.3478 |
| \$10,000 | 0.3030 | 0.2980 | 0.2932 | 0.2881 | 0.2831 | 0.3030 | 0.2965 | 0.2881 | 0.2798 | 0.2715 |

| Deductible | (\$15,000 Coinsurance limit) | | | | | (\$20,000 Coinsurance limit) | | | | |
|------------|------------------------------|--------|--------|--------|--------|------------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$250 | 0.7401 | 0.6816 | 0.6365 | 0.5923 | 0.5488 | 0.7401 | 0.6794 | 0.6299 | 0.5814 | 0.5338 |
| \$500 | 0.6885 | 0.6408 | 0.5991 | 0.5583 | 0.5237 | 0.6885 | 0.6387 | 0.5929 | 0.5479 | 0.5091 |
| \$750 | 0.6540 | 0.6122 | 0.5731 | 0.5346 | 0.5023 | 0.6540 | 0.6102 | 0.5670 | 0.5246 | 0.4882 |
| \$1,000 | 0.6237 | 0.5873 | 0.5503 | 0.5140 | 0.4833 | 0.6237 | 0.5853 | 0.5445 | 0.5043 | 0.4699 |
| \$1,500 | 0.5717 | 0.5390 | 0.5058 | 0.4730 | 0.4459 | 0.5717 | 0.5371 | 0.5002 | 0.4641 | 0.4333 |
| \$2,000 | 0.5333 | 0.5036 | 0.4725 | 0.4427 | 0.4179 | 0.5333 | 0.5013 | 0.4676 | 0.4342 | 0.4063 |
| \$2,500 | 0.4993 | 0.4768 | 0.4483 | 0.4252 | 0.4022 | 0.4993 | 0.4750 | 0.4434 | 0.4172 | 0.3910 |
| \$3,000 | 0.4742 | 0.4532 | 0.4265 | 0.4052 | 0.3836 | 0.4742 | 0.4516 | 0.4221 | 0.3974 | 0.3729 |
| \$4,000 | 0.4315 | 0.4123 | 0.3936 | 0.3745 | 0.3557 | 0.4315 | 0.4110 | 0.3893 | 0.3675 | 0.3458 |
| \$5,000 | 0.3992 | 0.3868 | 0.3697 | 0.3532 | 0.3357 | 0.3992 | 0.3856 | 0.3659 | 0.3462 | 0.3263 |
| \$10,000 | 0.3030 | 0.2954 | 0.2844 | 0.2735 | 0.2626 | 0.3030 | 0.2943 | 0.2816 | 0.2686 | 0.2558 |

IV. 9-1-2012 Major Medical Plan Factors

Signature Advantage

2x Family Out-of-Pocket

(\$5,000 In-Network, \$15,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.5016 |
| \$250 | \$750 | 0.6287 | 0.5813 | 0.5525 | 0.5241 | 0.4963 | 0.4778 |
| \$500 | \$1,500 | 0.5822 | 0.5444 | 0.5186 | 0.4932 | 0.4731 | 0.4563 |
| \$750 | \$1,500 | 0.5538 | 0.5210 | 0.4969 | 0.4733 | 0.4549 | 0.4396 |
| \$1,000 | \$2,000 | 0.5273 | 0.4991 | 0.4768 | 0.4548 | 0.4377 | 0.4236 |
| \$1,500 | \$3,000 | 0.4822 | 0.4572 | 0.4375 | 0.4182 | 0.4037 | 0.3914 |
| \$2,000 | \$4,000 | 0.4489 | 0.4261 | 0.4084 | 0.3911 | 0.3782 | 0.3673 |
| \$2,500 | \$5,000 | 0.4198 | 0.4034 | 0.3871 | 0.3753 | 0.3636 | 0.3536 |
| \$3,000 | \$6,000 | 0.3982 | 0.3830 | 0.3680 | 0.3573 | 0.3466 | 0.3374 |
| \$4,000 | \$8,000 | 0.3611 | 0.3479 | 0.3388 | 0.3297 | 0.3205 | 0.3126 |
| \$5,000 | \$10,000 | 0.3339 | 0.3258 | 0.3178 | 0.3098 | 0.3017 | 0.2948 |
| \$10,000 | \$20,000 | 0.2520 | 0.2475 | 0.2430 | 0.2383 | 0.2338 | 0.2298 |

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4580 |
| \$250 | \$750 | 0.6284 | 0.5723 | 0.5351 | 0.4985 | 0.4626 | 0.4361 |
| \$500 | \$1,500 | 0.5819 | 0.5359 | 0.5021 | 0.4688 | 0.4408 | 0.4163 |
| \$750 | \$1,500 | 0.5534 | 0.5127 | 0.4811 | 0.4498 | 0.4237 | 0.4010 |
| \$1,000 | \$2,000 | 0.5270 | 0.4913 | 0.4615 | 0.4322 | 0.4078 | 0.3865 |
| \$1,500 | \$3,000 | 0.4819 | 0.4499 | 0.4235 | 0.3976 | 0.3762 | 0.3575 |
| \$2,000 | \$4,000 | 0.4486 | 0.4195 | 0.3955 | 0.3720 | 0.3529 | 0.3359 |
| \$2,500 | \$5,000 | 0.4196 | 0.3971 | 0.3750 | 0.3574 | 0.3396 | 0.3240 |
| \$3,000 | \$6,000 | 0.3980 | 0.3771 | 0.3567 | 0.3405 | 0.3242 | 0.3097 |
| \$4,000 | \$8,000 | 0.3610 | 0.3428 | 0.3288 | 0.3147 | 0.3006 | 0.2880 |
| \$5,000 | \$10,000 | 0.3337 | 0.3212 | 0.3088 | 0.2963 | 0.2838 | 0.2725 |
| \$10,000 | \$20,000 | 0.2519 | 0.2445 | 0.2370 | 0.2297 | 0.2222 | 0.2152 |

(\$15,000 In-Network, \$30,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4321 |
| \$250 | \$750 | 0.6279 | 0.5668 | 0.5245 | 0.4830 | 0.4423 | 0.4112 |
| \$500 | \$1,500 | 0.5815 | 0.5306 | 0.4920 | 0.4541 | 0.4211 | 0.3922 |
| \$750 | \$1,500 | 0.5530 | 0.5076 | 0.4712 | 0.4355 | 0.4047 | 0.3778 |
| \$1,000 | \$2,000 | 0.5266 | 0.4863 | 0.4521 | 0.4184 | 0.3894 | 0.3640 |
| \$1,500 | \$3,000 | 0.4816 | 0.4454 | 0.4149 | 0.3848 | 0.3593 | 0.3367 |
| \$2,000 | \$4,000 | 0.4483 | 0.4152 | 0.3873 | 0.3600 | 0.3370 | 0.3165 |
| \$2,500 | \$5,000 | 0.4193 | 0.3931 | 0.3673 | 0.3459 | 0.3245 | 0.3053 |
| \$3,000 | \$6,000 | 0.3977 | 0.3733 | 0.3493 | 0.3296 | 0.3098 | 0.2920 |
| \$4,000 | \$8,000 | 0.3607 | 0.3393 | 0.3221 | 0.3048 | 0.2875 | 0.2719 |
| \$5,000 | \$10,000 | 0.3335 | 0.3181 | 0.3025 | 0.2871 | 0.2717 | 0.2576 |
| \$10,000 | \$20,000 | 0.2518 | 0.2423 | 0.2326 | 0.2230 | 0.2134 | 0.2045 |

(\$20,000 In-Network, \$40,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4152 |
| \$250 | \$750 | 0.6277 | 0.5633 | 0.5177 | 0.4729 | 0.4290 | 0.3948 |
| \$500 | \$1,500 | 0.5813 | 0.5272 | 0.4853 | 0.4443 | 0.4082 | 0.3762 |
| \$750 | \$1,500 | 0.5528 | 0.5043 | 0.4648 | 0.4260 | 0.3921 | 0.3622 |
| \$1,000 | \$2,000 | 0.5264 | 0.4830 | 0.4458 | 0.4091 | 0.3772 | 0.3490 |
| \$1,500 | \$3,000 | 0.4814 | 0.4424 | 0.4089 | 0.3761 | 0.3478 | 0.3226 |
| \$2,000 | \$4,000 | 0.4482 | 0.4122 | 0.3818 | 0.3518 | 0.3261 | 0.3032 |
| \$2,500 | \$5,000 | 0.4191 | 0.3903 | 0.3619 | 0.3379 | 0.3139 | 0.2924 |
| \$3,000 | \$6,000 | 0.3976 | 0.3707 | 0.3443 | 0.3220 | 0.2997 | 0.2797 |
| \$4,000 | \$8,000 | 0.3606 | 0.3369 | 0.3173 | 0.2977 | 0.2781 | 0.2603 |
| \$5,000 | \$10,000 | 0.3334 | 0.3158 | 0.2981 | 0.2805 | 0.2627 | 0.2467 |
| \$10,000 | \$20,000 | 0.2517 | 0.2404 | 0.2293 | 0.2180 | 0.2067 | 0.1962 |

IV. 9-1-2012 Major Medical Plan Factors

Signature Advantage

1x Family Out-of-Pocket

(\$5,000 In-Network, \$15,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.5167 |
| \$250 | \$750 | 0.6287 | 0.5839 | 0.5577 | 0.5319 | 0.5065 | 0.4906 |
| \$500 | \$1,500 | 0.5827 | 0.5467 | 0.5232 | 0.5000 | 0.4822 | 0.4677 |
| \$750 | \$1,500 | 0.5538 | 0.5231 | 0.5011 | 0.4795 | 0.4630 | 0.4497 |
| \$1,000 | \$2,000 | 0.5273 | 0.5011 | 0.4805 | 0.4603 | 0.4451 | 0.4329 |
| \$1,500 | \$3,000 | 0.4822 | 0.4587 | 0.4406 | 0.4227 | 0.4097 | 0.3989 |
| \$2,000 | \$4,000 | 0.4489 | 0.4275 | 0.4109 | 0.3949 | 0.3832 | 0.3736 |
| \$2,500 | \$5,000 | 0.4198 | 0.4045 | 0.3893 | 0.3787 | 0.3680 | 0.3590 |
| \$3,000 | \$6,000 | 0.3982 | 0.3839 | 0.3699 | 0.3601 | 0.3504 | 0.3422 |
| \$4,000 | \$8,000 | 0.3611 | 0.3486 | 0.3403 | 0.3318 | 0.3234 | 0.3163 |
| \$5,000 | \$10,000 | 0.3338 | 0.3264 | 0.3188 | 0.3115 | 0.3040 | 0.2976 |
| \$10,000 | \$20,000 | 0.2520 | 0.2477 | 0.2434 | 0.2389 | 0.2346 | 0.2308 |

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4717 |
| \$250 | \$750 | 0.6284 | 0.5748 | 0.5402 | 0.5060 | 0.4725 | 0.4484 |
| \$500 | \$1,500 | 0.5819 | 0.5383 | 0.5066 | 0.4755 | 0.4497 | 0.4275 |
| \$750 | \$1,500 | 0.5534 | 0.5149 | 0.4852 | 0.4560 | 0.4319 | 0.4113 |
| \$1,000 | \$2,000 | 0.5270 | 0.4932 | 0.4654 | 0.4378 | 0.4154 | 0.3960 |
| \$1,500 | \$3,000 | 0.4819 | 0.4516 | 0.4267 | 0.4024 | 0.3826 | 0.3655 |
| \$2,000 | \$4,000 | 0.4486 | 0.4209 | 0.3982 | 0.3760 | 0.3583 | 0.3427 |
| \$2,500 | \$5,000 | 0.4196 | 0.3983 | 0.3775 | 0.3609 | 0.3444 | 0.3300 |
| \$3,000 | \$6,000 | 0.3980 | 0.3782 | 0.3588 | 0.3436 | 0.3284 | 0.3149 |
| \$4,000 | \$8,000 | 0.3610 | 0.3436 | 0.3304 | 0.3173 | 0.3040 | 0.2922 |
| \$5,000 | \$10,000 | 0.3337 | 0.3219 | 0.3101 | 0.2983 | 0.2865 | 0.2758 |
| \$10,000 | \$20,000 | 0.2519 | 0.2443 | 0.2375 | 0.2305 | 0.2233 | 0.2166 |

(\$15,000 In-Network, \$30,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4433 |
| \$250 | \$750 | 0.6279 | 0.5689 | 0.5287 | 0.4892 | 0.4503 | 0.4214 |
| \$500 | \$1,500 | 0.5815 | 0.5325 | 0.4957 | 0.4597 | 0.4286 | 0.4015 |
| \$750 | \$1,500 | 0.5530 | 0.5094 | 0.4747 | 0.4407 | 0.4116 | 0.3864 |
| \$1,000 | \$2,000 | 0.5266 | 0.4879 | 0.4553 | 0.4232 | 0.3959 | 0.3721 |
| \$1,500 | \$3,000 | 0.4816 | 0.4468 | 0.4177 | 0.3889 | 0.3648 | 0.3436 |
| \$2,000 | \$4,000 | 0.4483 | 0.4164 | 0.3898 | 0.3636 | 0.3419 | 0.3225 |
| \$2,500 | \$5,000 | 0.4193 | 0.3942 | 0.3694 | 0.3491 | 0.3289 | 0.3106 |
| \$3,000 | \$6,000 | 0.3977 | 0.3743 | 0.3512 | 0.3324 | 0.3136 | 0.2967 |
| \$4,000 | \$8,000 | 0.3607 | 0.3401 | 0.3236 | 0.3071 | 0.2906 | 0.2757 |
| \$5,000 | \$10,000 | 0.3335 | 0.3187 | 0.3039 | 0.2890 | 0.2742 | 0.2608 |
| \$10,000 | \$20,000 | 0.2518 | 0.2426 | 0.2332 | 0.2238 | 0.2145 | 0.2059 |

(\$20,000 In-Network, \$40,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|--------|
| | | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 50/50 |
| \$0 | \$3,000 | | | | | | 0.4241 |
| \$250 | \$750 | 0.6277 | 0.5650 | 0.5210 | 0.4779 | 0.4355 | 0.4030 |
| \$500 | \$1,500 | 0.5813 | 0.5287 | 0.4884 | 0.4488 | 0.4142 | 0.3838 |
| \$750 | \$1,500 | 0.5528 | 0.5057 | 0.4676 | 0.4303 | 0.3977 | 0.3693 |
| \$1,000 | \$2,000 | 0.5264 | 0.4843 | 0.4485 | 0.4130 | 0.3825 | 0.3557 |
| \$1,500 | \$3,000 | 0.4819 | 0.4436 | 0.4112 | 0.3796 | 0.3524 | 0.3284 |
| \$2,000 | \$4,000 | 0.4482 | 0.4132 | 0.3838 | 0.3549 | 0.3302 | 0.3082 |
| \$2,500 | \$5,000 | 0.4191 | 0.3912 | 0.3637 | 0.3407 | 0.3176 | 0.2970 |
| \$3,000 | \$6,000 | 0.3976 | 0.3715 | 0.3459 | 0.3245 | 0.3030 | 0.2836 |
| \$4,000 | \$8,000 | 0.3606 | 0.3376 | 0.3187 | 0.2997 | 0.2809 | 0.2637 |
| \$5,000 | \$10,000 | 0.3334 | 0.3164 | 0.2992 | 0.2822 | 0.2650 | 0.2496 |
| \$10,000 | \$20,000 | 0.2517 | 0.2407 | 0.2298 | 0.2188 | 0.2078 | 0.1976 |

IV. 9-1-2012 Major Medical Plan Factors

2. Office Visit Add to Plan Factor
 i. Applicable in IL

Signature Select

| Deductible | Office Visit Fee | | | | | |
|------------|------------------|---------|---------|-----------|---------|---------|
| | without labs | | | with labs | | |
| | \$20 | \$30 | \$40 | \$20 | \$30 | \$40 |
| \$250 | 0.0021 | -0.0066 | -0.0136 | 0.0052 | -0.0055 | -0.0151 |
| \$500 | 0.0070 | -0.0018 | -0.0087 | 0.0116 | 0.0008 | -0.0087 |
| \$750 | 0.0107 | 0.0019 | -0.0050 | 0.0163 | 0.0055 | -0.0040 |
| \$1,000 | 0.0138 | 0.0051 | -0.0019 | 0.0201 | 0.0094 | -0.0001 |
| \$1,500 | 0.0190 | 0.0103 | 0.0034 | 0.0266 | 0.0158 | 0.0063 |
| \$2,000 | 0.0226 | 0.0139 | 0.0070 | 0.0310 | 0.0202 | 0.0108 |
| \$2,500 | 0.0252 | 0.0165 | 0.0095 | 0.0341 | 0.0234 | 0.0139 |
| \$3,000 | 0.0274 | 0.0187 | 0.0118 | 0.0368 | 0.0261 | 0.0167 |
| \$4,000 | 0.0305 | 0.0218 | 0.0149 | 0.0406 | 0.0299 | 0.0204 |
| \$5,000 | 0.0327 | 0.0240 | 0.0171 | 0.0433 | 0.0326 | 0.0232 |
| \$10,000 | 0.0395 | 0.0308 | 0.0239 | 0.0517 | 0.0410 | 0.0316 |

Signature Freedom

| Deductible | Office Visit Fee | | | | | |
|------------|------------------|---------|---------|-----------|---------|---------|
| | without labs | | | with labs | | |
| | \$20 | \$30 | \$40 | \$20 | \$30 | \$40 |
| \$250 | 0.0009 | -0.0088 | -0.0165 | 0.0040 | -0.0079 | -0.0184 |
| \$500 | 0.0064 | -0.0032 | -0.0109 | 0.0112 | -0.0007 | -0.0112 |
| \$750 | 0.0106 | 0.0010 | -0.0067 | 0.0165 | 0.0047 | -0.0058 |
| \$1,000 | 0.0142 | 0.0046 | -0.0031 | 0.0209 | 0.0091 | -0.0014 |
| \$1,500 | 0.0200 | 0.0105 | 0.0028 | 0.0281 | 0.0164 | 0.0059 |
| \$2,000 | 0.0241 | 0.0145 | 0.0069 | 0.0331 | 0.0213 | 0.0109 |
| \$2,500 | 0.0270 | 0.0174 | 0.0098 | 0.0366 | 0.0249 | 0.0145 |
| \$3,000 | 0.0294 | 0.0199 | 0.0123 | 0.0396 | 0.0279 | 0.0175 |
| \$4,000 | 0.0328 | 0.0234 | 0.0158 | 0.0438 | 0.0321 | 0.0218 |
| \$5,000 | 0.0353 | 0.0258 | 0.0183 | 0.0468 | 0.0351 | 0.0248 |
| \$10,000 | 0.0427 | 0.0333 | 0.0258 | 0.0559 | 0.0443 | 0.0341 |

Signature Advantage

| Deductible | Office Visit Fee | | | | | |
|-------------------|------------------|---------|---------|-----------|---------|---------|
| | without labs | | | with labs | | |
| | \$20 | \$30 | \$40 | \$20 | \$30 | \$40 |
| \$0/\$3000 | 0.0097 | 0.0020 | -0.0041 | 0.0129 | 0.0036 | -0.0038 |
| \$250/\$750 | 0.0010 | -0.0067 | -0.0129 | 0.0036 | -0.0059 | -0.0144 |
| \$500/\$1,500 | 0.0056 | -0.0021 | -0.0083 | 0.0095 | 0.0000 | -0.0084 |
| \$750/\$1,500 | 0.0091 | 0.0014 | -0.0048 | 0.0139 | 0.0045 | -0.0039 |
| \$1,000/\$2,000 | 0.0119 | 0.0042 | -0.0019 | 0.0175 | 0.0080 | -0.0004 |
| \$1,500/\$3,000 | 0.0167 | 0.0090 | 0.0029 | 0.0233 | 0.0139 | 0.0055 |
| \$2,000/\$4,000 | 0.0199 | 0.0123 | 0.0061 | 0.0273 | 0.0178 | 0.0095 |
| \$2,500/\$5,000 | 0.0222 | 0.0145 | 0.0084 | 0.0301 | 0.0207 | 0.0123 |
| \$3,000/\$6,000 | 0.0242 | 0.0165 | 0.0104 | 0.0325 | 0.0231 | 0.0147 |
| \$4,000/\$8,000 | 0.0270 | 0.0193 | 0.0132 | 0.0359 | 0.0264 | 0.0181 |
| \$5,000/\$10,000 | 0.0289 | 0.0213 | 0.0152 | 0.0383 | 0.0288 | 0.0205 |
| \$10,000/\$20,000 | 0.0350 | 0.0273 | 0.0212 | 0.0458 | 0.0364 | 0.0261 |

3. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

IV. 9-1-2012 Major Medical Plan Factors

Section B - Consumer Health Series

Applicable in the following states for new business and renewals:
AR

| Plan Factor Calculation | | |
|-------------------------|-----------------------------------|---|
| 1. | Ded, Insured % & Stop Loss Factor | x |
| 2. | Base Rate Adjustment Factor | = |
| | Plan Factor | |

1. Deductible, Insured Percent & Stop Loss Factor

Consumer Health Select

2x Family Out-of-Pocket

(\$5,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.5101 | 0.4856 | 0.4614 | 0.4424 | | 0.5218 | 0.4990 | 0.4767 | 0.4596 |
| \$1,500 | 0.5130 | 0.4844 | 0.4615 | 0.4392 | 0.4216 | 0.5244 | 0.4974 | 0.4763 | 0.4554 | 0.4398 |
| \$2,000 | 0.4748 | 0.4488 | 0.4283 | 0.4081 | 0.3926 | 0.4884 | 0.4640 | 0.4447 | 0.4259 | 0.4121 |
| \$2,500 | 0.4414 | 0.4222 | 0.4036 | 0.3894 | 0.3754 | 0.4570 | 0.4393 | 0.4217 | 0.4090 | 0.3964 |
| \$3,000 | 0.4162 | 0.3986 | 0.3814 | 0.3686 | 0.3557 | 0.4337 | 0.4172 | 0.4010 | 0.3893 | 0.3779 |
| \$4,000 | 0.3728 | 0.3577 | 0.3469 | 0.3361 | 0.3253 | 0.3934 | 0.3790 | 0.3692 | 0.3593 | 0.3494 |
| \$5,000 | 0.3404 | 0.3310 | 0.3216 | 0.3122 | 0.3028 | 0.3635 | 0.3549 | 0.3462 | 0.3376 | 0.3290 |

(\$10,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.4988 | 0.4658 | 0.4333 | 0.4059 | | 0.5111 | 0.4803 | 0.4500 | 0.4250 |
| \$1,500 | 0.5105 | 0.4737 | 0.4428 | 0.4125 | 0.3870 | 0.5221 | 0.4872 | 0.4585 | 0.4302 | 0.4068 |
| \$2,000 | 0.4724 | 0.4389 | 0.4110 | 0.3836 | 0.3609 | 0.4863 | 0.4545 | 0.4284 | 0.4027 | 0.3817 |
| \$2,500 | 0.4392 | 0.4131 | 0.3875 | 0.3665 | 0.3454 | 0.4550 | 0.4304 | 0.4063 | 0.3869 | 0.3676 |
| \$3,000 | 0.4141 | 0.3901 | 0.3665 | 0.3472 | 0.3279 | 0.4317 | 0.4090 | 0.3865 | 0.3688 | 0.3509 |
| \$4,000 | 0.3711 | 0.3502 | 0.3338 | 0.3173 | 0.3006 | 0.3917 | 0.3718 | 0.3564 | 0.3410 | 0.3254 |
| \$5,000 | 0.3388 | 0.3242 | 0.3097 | 0.2953 | 0.2808 | 0.3620 | 0.3483 | 0.3346 | 0.3209 | 0.3072 |

(\$15,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.4924 | 0.4545 | 0.4174 | 0.3850 | | 0.5047 | 0.4691 | 0.4342 | 0.4043 |
| \$1,500 | 0.5090 | 0.4676 | 0.4321 | 0.3972 | 0.3671 | 0.5207 | 0.4812 | 0.4476 | 0.4149 | 0.3869 |
| \$2,000 | 0.4711 | 0.4332 | 0.4010 | 0.3694 | 0.3424 | 0.4850 | 0.4487 | 0.4182 | 0.3883 | 0.3630 |
| \$2,500 | 0.4379 | 0.4077 | 0.3781 | 0.3529 | 0.3276 | 0.4537 | 0.4249 | 0.3968 | 0.3732 | 0.3497 |
| \$3,000 | 0.4130 | 0.3850 | 0.3575 | 0.3343 | 0.3111 | 0.4306 | 0.4038 | 0.3775 | 0.3558 | 0.3340 |
| \$4,000 | 0.3700 | 0.3457 | 0.3256 | 0.3055 | 0.2854 | 0.3907 | 0.3671 | 0.3480 | 0.3291 | 0.3100 |
| \$5,000 | 0.3378 | 0.3201 | 0.3022 | 0.2845 | 0.2668 | 0.3611 | 0.3440 | 0.3269 | 0.3100 | 0.2929 |

Consumer Health Select

1x Family Out-of-Pocket

(\$5,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.5154 | 0.4956 | 0.4761 | 0.4618 | | 0.5240 | 0.5034 | 0.4832 | 0.4683 |
| \$1,500 | 0.5133 | 0.4893 | 0.4708 | 0.4529 | 0.4398 | 0.5244 | 0.4994 | 0.4802 | 0.4612 | 0.4475 |
| \$2,000 | 0.4750 | 0.4532 | 0.4366 | 0.4204 | 0.4089 | 0.4884 | 0.4657 | 0.4480 | 0.4304 | 0.4187 |
| \$2,500 | 0.4416 | 0.4261 | 0.4111 | 0.4007 | 0.3905 | 0.4570 | 0.4407 | 0.4245 | 0.4133 | 0.4022 |
| \$3,000 | 0.4164 | 0.4023 | 0.3883 | 0.3789 | 0.3694 | 0.4337 | 0.4184 | 0.4035 | 0.3931 | 0.3828 |
| \$4,000 | 0.3729 | 0.3606 | 0.3528 | 0.3448 | 0.3369 | 0.3934 | 0.3799 | 0.3711 | 0.3621 | 0.3532 |
| \$5,000 | 0.3405 | 0.3335 | 0.3266 | 0.3197 | 0.3127 | 0.3635 | 0.3556 | 0.3477 | 0.3398 | 0.3319 |

(\$10,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.5045 | 0.4767 | 0.4494 | 0.4274 | | 0.5135 | 0.4848 | 0.4567 | 0.4339 |
| \$1,500 | 0.5107 | 0.4791 | 0.4531 | 0.4278 | 0.4073 | 0.5221 | 0.4893 | 0.4626 | 0.4362 | 0.4149 |
| \$2,000 | 0.4726 | 0.4438 | 0.4204 | 0.3975 | 0.3794 | 0.4863 | 0.4563 | 0.4319 | 0.4079 | 0.3886 |
| \$2,500 | 0.4394 | 0.4177 | 0.3963 | 0.3795 | 0.3627 | 0.4550 | 0.4319 | 0.4093 | 0.3916 | 0.3737 |
| \$3,000 | 0.4143 | 0.3942 | 0.3745 | 0.3593 | 0.3439 | 0.4317 | 0.4103 | 0.3892 | 0.3728 | 0.3563 |
| \$4,000 | 0.3712 | 0.3539 | 0.3410 | 0.3279 | 0.3147 | 0.3917 | 0.3729 | 0.3585 | 0.3442 | 0.3297 |
| \$5,000 | 0.3389 | 0.3274 | 0.3161 | 0.3048 | 0.2934 | 0.3620 | 0.3492 | 0.3363 | 0.3235 | 0.3106 |

(\$15,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200 | | 0.4977 | 0.4649 | 0.4326 | 0.4053 | | 0.5066 | 0.4729 | 0.4399 | 0.4118 |
| \$1,500 | 0.5092 | 0.4726 | 0.4420 | 0.4117 | 0.3864 | 0.5207 | 0.4830 | 0.4511 | 0.4201 | 0.3939 |
| \$2,000 | 0.4713 | 0.4379 | 0.4102 | 0.3829 | 0.3603 | 0.4850 | 0.4503 | 0.4213 | 0.3930 | 0.3692 |
| \$2,500 | 0.4381 | 0.4121 | 0.3866 | 0.3657 | 0.3447 | 0.4537 | 0.4263 | 0.3995 | 0.3774 | 0.3553 |
| \$3,000 | 0.4132 | 0.3891 | 0.3656 | 0.3464 | 0.3271 | 0.4306 | 0.4050 | 0.3800 | 0.3595 | 0.3389 |
| \$4,000 | 0.3701 | 0.3494 | 0.3329 | 0.3163 | 0.2997 | 0.3912 | 0.3681 | 0.3500 | 0.3321 | 0.3145 |
| \$5,000 | 0.3379 | 0.3239 | 0.3088 | 0.2943 | 0.2798 | 0.3611 | 0.3448 | 0.3287 | 0.3130 | 0.2962 |

IV. 9-1-2012 Major Medical Plan Factors

Consumer Health Freedom

2x Family Out-of-Pocket

(\$5,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5627 | 0.5363 | 0.5103 | 0.4900 | 0.4900 | 0.5735 | 0.5489 | 0.5248 | 0.5067 | 0.5067 |
| \$1,500 | 0.5649 | 0.5339 | 0.5092 | 0.4851 | 0.4664 | 0.5754 | 0.5462 | 0.5233 | 0.5009 | 0.4842 |
| \$2,000 | 0.5221 | 0.4940 | 0.4718 | 0.4501 | 0.4335 | 0.5352 | 0.5087 | 0.4880 | 0.4678 | 0.4531 |
| \$2,500 | 0.4848 | 0.4642 | 0.4441 | 0.4290 | 0.4140 | 0.5002 | 0.4811 | 0.4622 | 0.4486 | 0.4352 |
| \$3,000 | 0.4567 | 0.4377 | 0.4192 | 0.4055 | 0.3918 | 0.4743 | 0.4565 | 0.4392 | 0.4266 | 0.4143 |
| \$4,000 | 0.4084 | 0.3922 | 0.3806 | 0.3691 | 0.3575 | 0.4296 | 0.4140 | 0.4036 | 0.3930 | 0.3824 |
| \$5,000 | 0.3723 | 0.3622 | 0.3522 | 0.3422 | 0.3322 | 0.3965 | 0.3872 | 0.3780 | 0.3688 | 0.3595 |

(\$10,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5584 | 0.5228 | 0.4879 | 0.4586 | 0.4586 | 0.5694 | 0.5362 | 0.5037 | 0.4770 | 0.4770 |
| \$1,500 | 0.5696 | 0.5298 | 0.4965 | 0.4640 | 0.4367 | 0.5800 | 0.5423 | 0.5113 | 0.4808 | 0.4558 |
| \$2,000 | 0.5265 | 0.4902 | 0.4601 | 0.4306 | 0.4064 | 0.5395 | 0.5051 | 0.4770 | 0.4492 | 0.4269 |
| \$2,500 | 0.4888 | 0.4607 | 0.4332 | 0.4106 | 0.3881 | 0.5042 | 0.4777 | 0.4518 | 0.4310 | 0.4103 |
| \$3,000 | 0.4604 | 0.4345 | 0.4091 | 0.3884 | 0.3678 | 0.4779 | 0.4534 | 0.4292 | 0.4102 | 0.3912 |
| \$4,000 | 0.4117 | 0.3892 | 0.3717 | 0.3541 | 0.3362 | 0.4327 | 0.4113 | 0.3948 | 0.3784 | 0.3617 |
| \$5,000 | 0.3752 | 0.3596 | 0.3441 | 0.3287 | 0.3131 | 0.3993 | 0.3847 | 0.3700 | 0.3554 | 0.3407 |

(\$15,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5561 | 0.5153 | 0.4753 | 0.4409 | 0.4409 | 0.5670 | 0.5287 | 0.4912 | 0.4592 | 0.4592 |
| \$1,500 | 0.5724 | 0.5276 | 0.4894 | 0.4519 | 0.4197 | 0.5828 | 0.5401 | 0.5039 | 0.4687 | 0.4388 |
| \$2,000 | 0.5291 | 0.4880 | 0.4535 | 0.4194 | 0.3906 | 0.5422 | 0.5029 | 0.4700 | 0.4378 | 0.4108 |
| \$2,500 | 0.4913 | 0.4587 | 0.4269 | 0.3999 | 0.3730 | 0.5066 | 0.4756 | 0.4453 | 0.4201 | 0.3950 |
| \$3,000 | 0.4628 | 0.4327 | 0.4031 | 0.3783 | 0.3535 | 0.4803 | 0.4513 | 0.4230 | 0.3999 | 0.3766 |
| \$4,000 | 0.4137 | 0.3876 | 0.3662 | 0.3446 | 0.3232 | 0.4349 | 0.4095 | 0.3891 | 0.3689 | 0.3485 |
| \$5,000 | 0.3770 | 0.3581 | 0.3390 | 0.3201 | 0.3011 | 0.4013 | 0.3830 | 0.3648 | 0.3467 | 0.3284 |

Consumer Health Freedom

1x Family Out-of-Pocket

(\$5,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5652 | 0.5393 | 0.5195 | 0.5002 | 0.4885 | 0.5754 | 0.5484 | 0.5277 | 0.5074 | 0.4928 |
| \$1,500 | 0.5652 | 0.5393 | 0.5195 | 0.5002 | 0.4885 | 0.5754 | 0.5484 | 0.5277 | 0.5074 | 0.4928 |
| \$2,000 | 0.5224 | 0.4987 | 0.4810 | 0.4636 | 0.4516 | 0.5352 | 0.5105 | 0.4917 | 0.4732 | 0.4603 |
| \$2,500 | 0.4850 | 0.4685 | 0.4525 | 0.4415 | 0.4307 | 0.5002 | 0.4827 | 0.4654 | 0.4534 | 0.4415 |
| \$3,000 | 0.4569 | 0.4417 | 0.4269 | 0.4169 | 0.4069 | 0.4743 | 0.4579 | 0.4419 | 0.4307 | 0.4198 |
| \$4,000 | 0.4085 | 0.3954 | 0.3874 | 0.3787 | 0.3702 | 0.4296 | 0.4151 | 0.4056 | 0.3961 | 0.3865 |
| \$5,000 | 0.3724 | 0.3651 | 0.3577 | 0.3503 | 0.3431 | 0.3965 | 0.3880 | 0.3796 | 0.3712 | 0.3627 |

(\$10,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5647 | 0.5351 | 0.5061 | 0.4829 | 0.4829 | 0.5719 | 0.5413 | 0.5111 | 0.4869 | 0.4869 |
| \$1,500 | 0.5651 | 0.5357 | 0.5076 | 0.4811 | 0.4596 | 0.5754 | 0.5446 | 0.5159 | 0.4875 | 0.4649 |
| \$2,000 | 0.5223 | 0.4956 | 0.4707 | 0.4462 | 0.4273 | 0.5352 | 0.5071 | 0.4809 | 0.4551 | 0.4346 |
| \$2,500 | 0.4850 | 0.4658 | 0.4430 | 0.4252 | 0.4076 | 0.5002 | 0.4794 | 0.4552 | 0.4366 | 0.4172 |
| \$3,000 | 0.4569 | 0.4392 | 0.4162 | 0.4019 | 0.3858 | 0.4743 | 0.4549 | 0.4321 | 0.4147 | 0.3971 |
| \$4,000 | 0.4085 | 0.3933 | 0.3797 | 0.3660 | 0.3520 | 0.4296 | 0.4125 | 0.3971 | 0.3819 | 0.3665 |
| \$5,000 | 0.3724 | 0.3632 | 0.3511 | 0.3392 | 0.3272 | 0.3965 | 0.3857 | 0.3719 | 0.3578 | 0.3445 |

(\$15,000 Coinsurance limit)

| Deductible | Aggregate Family Deductible Insured % | | | | | Embedded Family Deductible Insured % | | | | |
|------------|---------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|--------|
| | 100 | 90 | 80 | 70 | 60 | 100 | 90 | 80 | 70 | 60 |
| \$1,200 | 0.5621 | 0.5270 | 0.4927 | 0.4642 | 0.4642 | 0.5692 | 0.5330 | 0.4976 | 0.4678 | 0.4678 |
| \$1,500 | 0.5651 | 0.5333 | 0.5005 | 0.4684 | 0.4418 | 0.5754 | 0.5421 | 0.5078 | 0.4746 | 0.4468 |
| \$2,000 | 0.5223 | 0.4934 | 0.4638 | 0.4347 | 0.4110 | 0.5352 | 0.5046 | 0.4735 | 0.4430 | 0.4183 |
| \$2,500 | 0.4850 | 0.4636 | 0.4365 | 0.4145 | 0.3925 | 0.5002 | 0.4773 | 0.4484 | 0.4247 | 0.4012 |
| \$3,000 | 0.4569 | 0.4373 | 0.4121 | 0.3919 | 0.3717 | 0.4743 | 0.4528 | 0.4257 | 0.4041 | 0.3822 |
| \$4,000 | 0.4086 | 0.3918 | 0.3743 | 0.3568 | 0.3394 | 0.4296 | 0.4106 | 0.3914 | 0.3723 | 0.3531 |
| \$5,000 | 0.3724 | 0.3618 | 0.3464 | 0.3317 | 0.3159 | 0.3965 | 0.3839 | 0.3668 | 0.3495 | 0.3321 |

IV. 9-1-2012 Major Medical Plan Factors

Consumer Health Advantage

2x Family Out-of-Pocket

(\$5,000 In-Network, \$10,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | | 0.4672 | 0.4442 | 0.4215 | 0.4036 | | 0.4793 | 0.4578 | 0.4367 | 0.4205 |
| \$1,500/\$3,000 | 0.4692 | 0.4426 | 0.4212 | 0.4002 | 0.3838 | 0.4812 | 0.4559 | 0.4360 | 0.4164 | 0.4015 |
| \$2,000/\$4,000 | 0.4328 | 0.4087 | 0.3896 | 0.3709 | 0.3564 | 0.4468 | 0.4239 | 0.4060 | 0.3884 | 0.3753 |
| \$2,500/\$5,000 | 0.4012 | 0.3835 | 0.3662 | 0.3531 | 0.3399 | 0.4170 | 0.4004 | 0.3840 | 0.3721 | 0.3602 |
| \$3,000/\$6,000 | 0.3775 | 0.3612 | 0.3453 | 0.3334 | 0.3215 | 0.3948 | 0.3795 | 0.3644 | 0.3536 | 0.3428 |
| \$4,000/\$8,000 | 0.3367 | 0.3229 | 0.3129 | 0.3029 | 0.2931 | 0.3568 | 0.3435 | 0.3343 | 0.3251 | 0.3160 |
| \$5,000/\$10,000 | 0.3064 | 0.2978 | 0.2891 | 0.2806 | 0.2720 | 0.3288 | 0.3207 | 0.3126 | 0.3047 | 0.2966 |

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | | 0.4587 | 0.4280 | 0.3977 | 0.3721 | | 0.4710 | 0.4421 | 0.4136 | 0.3901 |
| \$1,500/\$3,000 | 0.4687 | 0.4346 | 0.4059 | 0.3778 | 0.3541 | 0.4806 | 0.4480 | 0.4211 | 0.3946 | 0.3726 |
| \$2,000/\$4,000 | 0.4323 | 0.4013 | 0.3755 | 0.3502 | 0.3292 | 0.4463 | 0.4167 | 0.3923 | 0.3683 | 0.3487 |
| \$2,500/\$5,000 | 0.4007 | 0.3767 | 0.3532 | 0.3337 | 0.3142 | 0.4165 | 0.3936 | 0.3712 | 0.3531 | 0.3350 |
| \$3,000/\$6,000 | 0.3770 | 0.3549 | 0.3332 | 0.3155 | 0.2976 | 0.3943 | 0.3732 | 0.3523 | 0.3358 | 0.3193 |
| \$4,000/\$8,000 | 0.3364 | 0.3174 | 0.3022 | 0.2871 | 0.2719 | 0.3564 | 0.3380 | 0.3237 | 0.3094 | 0.2951 |
| \$5,000/\$10,000 | 0.3061 | 0.2928 | 0.2796 | 0.2664 | 0.2531 | 0.3284 | 0.3158 | 0.3030 | 0.2904 | 0.2777 |

(\$15,000 In-Network, \$30,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | | 0.4540 | 0.4188 | 0.3843 | 0.3543 | | 0.4662 | 0.4329 | 0.4002 | 0.3722 |
| \$1,500/\$3,000 | 0.4684 | 0.4301 | 0.3972 | 0.3650 | 0.3370 | 0.4803 | 0.4435 | 0.4122 | 0.3817 | 0.3556 |
| \$2,000/\$4,000 | 0.4320 | 0.3971 | 0.3675 | 0.3383 | 0.3133 | 0.4460 | 0.4123 | 0.3840 | 0.3563 | 0.3327 |
| \$2,500/\$5,000 | 0.4005 | 0.3727 | 0.3455 | 0.3223 | 0.2991 | 0.4162 | 0.3895 | 0.3634 | 0.3416 | 0.3198 |
| \$3,000/\$6,000 | 0.3768 | 0.3511 | 0.3259 | 0.3047 | 0.2834 | 0.3941 | 0.3693 | 0.3450 | 0.3249 | 0.3048 |
| \$4,000/\$8,000 | 0.3362 | 0.3140 | 0.2957 | 0.2773 | 0.2590 | 0.3562 | 0.3345 | 0.3170 | 0.2994 | 0.2819 |
| \$5,000/\$10,000 | 0.3059 | 0.2897 | 0.2735 | 0.2574 | 0.2413 | 0.3283 | 0.3125 | 0.2969 | 0.2813 | 0.2655 |

IV. 9-1-2012 Major Medical Plan Factors

Consumer Health Advantage

1x Family Out-of-Pocket

(\$5,000 In-Network, \$10,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|---------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | 0.4695 | 0.4719 | 0.4534 | 0.4349 | 0.4213 | 0.4812 | 0.4813 | 0.4618 | 0.4427 | 0.4285 |
| \$1,500/\$3,000 | 0.4695 | 0.4470 | 0.4297 | 0.4127 | 0.4003 | 0.4812 | 0.4577 | 0.4392 | 0.4217 | 0.4087 |
| \$2,000/\$4,000 | 0.4330 | 0.4126 | 0.3972 | 0.3821 | 0.3712 | 0.4468 | 0.4254 | 0.4090 | 0.3930 | 0.3813 |
| \$2,500/\$5,000 | 0.4014 | 0.3870 | 0.3730 | 0.3633 | 0.3536 | 0.4170 | 0.4017 | 0.3866 | 0.3760 | 0.3655 |
| \$3,000/\$6,000 | 0.3776 | 0.3644 | 0.3510 | 0.3428 | 0.3339 | 0.3948 | 0.3806 | 0.3667 | 0.3569 | 0.3472 |
| \$4,000/\$8,000 | 0.3368 | 0.3256 | 0.3182 | 0.3108 | 0.3035 | 0.3568 | 0.3443 | 0.3360 | 0.3271 | 0.3194 |
| \$5,000/\$10,000 | 0.3065 | 0.3001 | 0.2937 | 0.2873 | 0.2809 | 0.3288 | 0.3214 | 0.3139 | 0.3067 | 0.2992 |

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|---------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | 0.4638 | 0.4638 | 0.4380 | 0.4125 | 0.3918 | 0.4731 | 0.4462 | 0.4198 | 0.3982 | 0.3801 |
| \$1,500/\$3,000 | 0.4689 | 0.4395 | 0.4154 | 0.3917 | 0.3726 | 0.4806 | 0.4499 | 0.4248 | 0.4001 | 0.3801 |
| \$2,000/\$4,000 | 0.4325 | 0.4058 | 0.3836 | 0.3629 | 0.3460 | 0.4463 | 0.4183 | 0.3955 | 0.3730 | 0.3551 |
| \$2,500/\$5,000 | 0.4014 | 0.3809 | 0.3611 | 0.3456 | 0.3300 | 0.4165 | 0.3950 | 0.3740 | 0.3573 | 0.3406 |
| \$3,000/\$6,000 | 0.3771 | 0.3587 | 0.3406 | 0.3264 | 0.3122 | 0.3943 | 0.3744 | 0.3548 | 0.3394 | 0.3241 |
| \$4,000/\$8,000 | 0.3365 | 0.3207 | 0.3087 | 0.2967 | 0.2847 | 0.3564 | 0.3390 | 0.3256 | 0.3123 | 0.2989 |
| \$5,000/\$10,000 | 0.3062 | 0.2957 | 0.2853 | 0.2749 | 0.2645 | 0.3284 | 0.3166 | 0.3047 | 0.2928 | 0.2809 |

(\$15,000 In-Network, \$30,000 Out-of-Network Coinsurance limit)

| In-Net/Out of Net Deductible | Aggregate Family Deductible | | | | | Embedded Family Deductible | | | | |
|---------------------------------|-----------------------------|--------|--------|--------|--------|----------------------------|--------|--------|--------|--------|
| | Insured % | | | | | Insured % | | | | |
| | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 | 100/80 | 90/70 | 80/60 | 70/50 | 60/40 |
| \$1,200/\$2,400 | 0.4589 | 0.4589 | 0.4284 | 0.3983 | 0.3729 | 0.4680 | 0.4364 | 0.4055 | 0.3792 | 0.3592 |
| \$1,500/\$3,000 | 0.4686 | 0.4347 | 0.4063 | 0.3784 | 0.3548 | 0.4803 | 0.4451 | 0.4155 | 0.3865 | 0.3620 |
| \$2,000/\$4,000 | 0.4322 | 0.4014 | 0.3758 | 0.3507 | 0.3298 | 0.4460 | 0.4137 | 0.3868 | 0.3605 | 0.3383 |
| \$2,500/\$5,000 | 0.4006 | 0.3767 | 0.3534 | 0.3340 | 0.3146 | 0.4162 | 0.3909 | 0.3660 | 0.3454 | 0.3248 |
| \$3,000/\$6,000 | 0.3769 | 0.3550 | 0.3333 | 0.3157 | 0.2980 | 0.3941 | 0.3704 | 0.3472 | 0.3284 | 0.3093 |
| \$4,000/\$8,000 | 0.3363 | 0.3174 | 0.3022 | 0.2871 | 0.2720 | 0.3562 | 0.3354 | 0.3188 | 0.3021 | 0.2855 |
| \$5,000/\$10,000 | 0.3060 | 0.2928 | 0.2795 | 0.2663 | 0.2530 | 0.3283 | 0.3133 | 0.2984 | 0.2836 | 0.2686 |

2. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

IV. 9-1-2012 Major Medical Plan Factors

Section C - Signature 50/50 Advantage

Applicable in the following states for new business and renewals:
AR

| Plan Factor Calculation | |
|-------------------------|---|
| 1 | Deductible Factor/Insured %/Stop Loss + |
| 2 | Office Visit Factor |
| | ----- |
| | This Sum |
| 3 | Base Rate Adjustment Factor x |
| | ----- |
| | Plan Factor = |

1. Deductible/Insured Percent/Stop Loss Factor

| In-Net Deductible | Out of Net Deductible | Insured Pct 50%/50% | | | |
|-------------------|-----------------------|---------------------|-------------------|----------------------------|-------------------|
| | | \$5,000/\$15,000 | \$10,000/\$20,000 | Coinsurance Limit (In/Out) | |
| | | | | \$15,000/\$30,000 | \$20,000/\$40,000 |
| \$0 | \$3,000 | 0.5021 | 0.4580 | 0.4321 | 0.4152 |
| \$500 | \$3,000 | 0.4443 | 0.4052 | 0.3817 | 0.3662 |
| \$1,000 | \$3,000 | 0.4045 | 0.3691 | 0.3475 | 0.3332 |

2. Office Visit
i. Applicable in states listed above

| In-Net Deductible | Out of Net Deductible | Office Visit Fee | | | | | |
|-------------------|-----------------------|------------------|--------|---------|-----------|--------|---------|
| | | without labs | | | with labs | | |
| | | \$20 | \$30 | \$40 | \$20 | \$30 | \$40 |
| \$0 | \$3,000 | 0.0097 | 0.0020 | -0.0041 | 0.0129 | 0.0036 | -0.0038 |
| \$500 | \$3,000 | 0.0161 | 0.0085 | 0.0025 | 0.0213 | 0.0121 | 0.0049 |
| \$1,000 | \$3,000 | 0.0199 | 0.0124 | 0.0065 | 0.0260 | 0.0170 | 0.0099 |

3. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

IV. 9-1-2012 Major Medical Plan Factors

Section D - Super*Star

| Plan Factor Calculation | | | |
|-------------------------|---------------------------------------|---|--|
| 1. | Deductible Factor/Insured %/Stop Loss | + | |
| 2. | Office Visit Factor | | |
| | This Sum | x | |
| 3. | Base Rate Adjustment Factor | x | |
| 4. | Contract Option | = | |
| | Plan Factor | | |

1. Deductible/Insured Percent/Stop Loss Factor

Hospital Only/Doctor-Hospital Factors

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$150 | 90/80 | \$2,500 | 0.6567 | \$2,500 | 90/80 | \$2,500 | 0.4547 |
| \$150 | 90/70 | \$2,500 | 0.6541 | \$2,500 | 90/70 | \$2,500 | 0.4536 |
| \$150 | 90/60 | \$2,500 | 0.6516 | \$2,500 | 90/60 | \$2,500 | 0.4526 |
| \$150 | 90/50 | \$2,500 | 0.6491 | \$2,500 | 90/50 | \$2,500 | 0.4515 |
| \$150 | 80/70 | \$2,500 | 0.6336 | \$2,500 | 80/70 | \$2,500 | 0.4424 |
| \$150 | 80/60 | \$2,500 | 0.6312 | \$2,500 | 80/60 | \$2,500 | 0.4413 |
| \$150 | 70/60 | \$2,500 | 0.6108 | \$2,500 | 70/60 | \$2,500 | 0.4351 |
| \$150 | 70/50 | \$2,500 | 0.6084 | \$2,500 | 70/50 | \$2,500 | 0.4341 |
| \$150 | 60/50 | \$2,500 | 0.5884 | \$2,500 | 60/50 | \$2,500 | 0.4278 |
| \$250 | 90/80 | \$2,500 | 0.6436 | \$5,000 | 90/80 | \$2,500 | 0.3700 |
| \$250 | 90/70 | \$2,500 | 0.6413 | \$5,000 | 90/70 | \$2,500 | 0.3693 |
| \$250 | 90/60 | \$2,500 | 0.6388 | \$5,000 | 90/60 | \$2,500 | 0.3685 |
| \$250 | 90/50 | \$2,500 | 0.6365 | \$5,000 | 90/50 | \$2,500 | 0.3678 |
| \$250 | 80/70 | \$2,500 | 0.6216 | \$5,000 | 80/70 | \$2,500 | 0.3651 |
| \$250 | 80/60 | \$2,500 | 0.6193 | \$5,000 | 80/60 | \$2,500 | 0.3644 |
| \$250 | 70/60 | \$2,500 | 0.6000 | \$5,000 | 70/60 | \$2,500 | 0.3604 |
| \$250 | 70/50 | \$2,500 | 0.5976 | \$5,000 | 70/50 | \$2,500 | 0.3597 |
| \$250 | 60/50 | \$2,500 | 0.5786 | \$5,000 | 60/50 | \$2,500 | 0.3554 |
| \$500 | 90/80 | \$2,500 | 0.6043 | \$10,000 | 90/80 | \$2,500 | 0.2837 |
| \$500 | 90/70 | \$2,500 | 0.6022 | \$10,000 | 90/70 | \$2,500 | 0.2833 |
| \$500 | 90/60 | \$2,500 | 0.6002 | \$10,000 | 90/60 | \$2,500 | 0.2829 |
| \$500 | 90/50 | \$2,500 | 0.5981 | \$10,000 | 90/50 | \$2,500 | 0.2824 |
| \$500 | 80/70 | \$2,500 | 0.5847 | \$10,000 | 80/70 | \$2,500 | 0.2810 |
| \$500 | 80/60 | \$2,500 | 0.5826 | \$10,000 | 80/60 | \$2,500 | 0.2806 |
| \$500 | 70/60 | \$2,500 | 0.5652 | \$10,000 | 70/60 | \$2,500 | 0.2782 |
| \$500 | 70/50 | \$2,500 | 0.5632 | \$10,000 | 70/50 | \$2,500 | 0.2778 |
| \$500 | 60/50 | \$2,500 | 0.5520 | \$10,000 | 60/50 | \$2,500 | 0.2754 |
| \$750 | 90/80 | \$2,500 | 0.5771 | \$150 | 90/80 | \$5,000 | 0.6474 |
| \$750 | 90/70 | \$2,500 | 0.5753 | \$150 | 90/70 | \$5,000 | 0.6437 |
| \$750 | 90/60 | \$2,500 | 0.5735 | \$150 | 90/60 | \$5,000 | 0.6399 |
| \$750 | 90/50 | \$2,500 | 0.5717 | \$150 | 90/50 | \$5,000 | 0.6362 |
| \$750 | 80/70 | \$2,500 | 0.5591 | \$150 | 80/70 | \$5,000 | 0.6164 |
| \$750 | 80/60 | \$2,500 | 0.5573 | \$150 | 80/60 | \$5,000 | 0.6128 |
| \$750 | 70/60 | \$2,500 | 0.5413 | \$150 | 70/60 | \$5,000 | 0.5859 |
| \$750 | 70/50 | \$2,500 | 0.5395 | \$150 | 70/50 | \$5,000 | 0.5822 |
| \$750 | 60/50 | \$2,500 | 0.5295 | \$150 | 60/50 | \$5,000 | 0.5558 |
| \$1,000 | 90/80 | \$2,500 | 0.5570 | \$250 | 90/80 | \$5,000 | 0.6345 |
| \$1,000 | 90/70 | \$2,500 | 0.5552 | \$250 | 90/70 | \$5,000 | 0.6310 |
| \$1,000 | 90/60 | \$2,500 | 0.5536 | \$250 | 90/60 | \$5,000 | 0.6275 |
| \$1,000 | 90/50 | \$2,500 | 0.5519 | \$250 | 90/50 | \$5,000 | 0.6238 |
| \$1,000 | 80/70 | \$2,500 | 0.5401 | \$250 | 80/70 | \$5,000 | 0.6048 |
| \$1,000 | 80/60 | \$2,500 | 0.5385 | \$250 | 80/60 | \$5,000 | 0.6013 |
| \$1,000 | 70/60 | \$2,500 | 0.5236 | \$250 | 70/60 | \$5,000 | 0.5755 |
| \$1,000 | 70/50 | \$2,500 | 0.5220 | \$250 | 70/50 | \$5,000 | 0.5721 |
| \$1,000 | 60/50 | \$2,500 | 0.5126 | \$250 | 60/50 | \$5,000 | 0.5467 |
| \$1,500 | 90/80 | \$2,500 | 0.5135 | \$500 | 90/80 | \$5,000 | 0.5957 |
| \$1,500 | 90/70 | \$2,500 | 0.5121 | \$500 | 90/70 | \$5,000 | 0.5926 |
| \$1,500 | 90/60 | \$2,500 | 0.5107 | \$500 | 90/60 | \$5,000 | 0.5895 |
| \$1,500 | 90/50 | \$2,500 | 0.5093 | \$500 | 90/50 | \$5,000 | 0.5864 |
| \$1,500 | 80/70 | \$2,500 | 0.4986 | \$500 | 80/70 | \$5,000 | 0.5689 |
| \$1,500 | 80/60 | \$2,500 | 0.4972 | \$500 | 80/60 | \$5,000 | 0.5658 |
| \$1,500 | 70/60 | \$2,500 | 0.4840 | \$500 | 70/60 | \$5,000 | 0.5425 |
| \$1,500 | 70/50 | \$2,500 | 0.4826 | \$500 | 70/50 | \$5,000 | 0.5394 |
| \$1,500 | 60/50 | \$2,500 | 0.4749 | \$500 | 60/50 | \$5,000 | 0.5220 |

\$2500 stop loss is discontinued and available only to renewing groups.

IV. 9-1-2012 Major Medical Plan Factors

Section D - Super*Star (cont.)

Hospital Only/Doctor-Hospital Factors

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$750 | 90/80 | \$5,000 | 0.5691 | \$150 | 90/80 | \$10,000 | 0.6362 |
| \$750 | 90/70 | \$5,000 | 0.5662 | \$150 | 90/70 | \$10,000 | 0.6310 |
| \$750 | 90/60 | \$5,000 | 0.5634 | \$150 | 90/60 | \$10,000 | 0.6258 |
| \$750 | 80/70 | \$5,000 | 0.5442 | \$150 | 80/70 | \$10,000 | 0.5956 |
| \$750 | 80/60 | \$5,000 | 0.5413 | \$150 | 80/60 | \$10,000 | 0.5905 |
| \$750 | 70/60 | \$5,000 | 0.5198 | \$150 | 70/60 | \$10,000 | 0.5557 |
| \$750 | 70/50 | \$5,000 | 0.5170 | \$150 | 70/50 | \$10,000 | 0.5507 |
| \$750 | 60/50 | \$5,000 | 0.5012 | \$150 | 60/50 | \$10,000 | 0.5168 |
| \$1,000 | 90/80 | \$5,000 | 0.5493 | \$250 | 90/80 | \$10,000 | 0.6234 |
| \$1,000 | 90/70 | \$5,000 | 0.5466 | \$250 | 90/70 | \$10,000 | 0.6185 |
| \$1,000 | 90/60 | \$5,000 | 0.5440 | \$250 | 90/60 | \$10,000 | 0.6135 |
| \$1,000 | 80/70 | \$5,000 | 0.5259 | \$250 | 80/70 | \$10,000 | 0.5843 |
| \$1,000 | 80/60 | \$5,000 | 0.5233 | \$250 | 80/60 | \$10,000 | 0.5794 |
| \$1,000 | 70/60 | \$5,000 | 0.5031 | \$250 | 70/60 | \$10,000 | 0.5458 |
| \$1,000 | 70/50 | \$5,000 | 0.5005 | \$250 | 70/50 | \$10,000 | 0.5409 |
| \$1,000 | 60/50 | \$5,000 | 0.4856 | \$250 | 60/50 | \$10,000 | 0.5081 |
| \$1,500 | 90/80 | \$5,000 | 0.5066 | \$500 | 90/80 | \$10,000 | 0.5853 |
| \$1,500 | 90/70 | \$5,000 | 0.5043 | \$500 | 90/70 | \$10,000 | 0.5808 |
| \$1,500 | 90/60 | \$5,000 | 0.5021 | \$500 | 90/60 | \$10,000 | 0.5763 |
| \$1,500 | 80/70 | \$5,000 | 0.4858 | \$500 | 80/70 | \$10,000 | 0.5495 |
| \$1,500 | 80/60 | \$5,000 | 0.4836 | \$500 | 80/60 | \$10,000 | 0.5451 |
| \$1,500 | 70/60 | \$5,000 | 0.4656 | \$500 | 70/60 | \$10,000 | 0.5144 |
| \$1,500 | 70/50 | \$5,000 | 0.4633 | \$500 | 70/50 | \$10,000 | 0.5099 |
| \$1,500 | 60/50 | \$5,000 | 0.4506 | \$500 | 60/50 | \$10,000 | 0.4849 |
| \$2,500 | 90/80 | \$5,000 | 0.4490 | \$750 | 90/80 | \$10,000 | 0.5589 |
| \$2,500 | 90/70 | \$5,000 | 0.4471 | \$750 | 90/70 | \$10,000 | 0.5547 |
| \$2,500 | 90/60 | \$5,000 | 0.4453 | \$750 | 90/60 | \$10,000 | 0.5505 |
| \$2,500 | 80/70 | \$5,000 | 0.4317 | \$750 | 80/70 | \$10,000 | 0.5256 |
| \$2,500 | 80/60 | \$5,000 | 0.4299 | \$750 | 80/60 | \$10,000 | 0.5215 |
| \$2,500 | 70/60 | \$5,000 | 0.4195 | \$750 | 70/60 | \$10,000 | 0.4928 |
| \$2,500 | 70/50 | \$5,000 | 0.4176 | \$750 | 70/50 | \$10,000 | 0.4887 |
| \$2,500 | 60/50 | \$5,000 | 0.4072 | \$750 | 60/50 | \$10,000 | 0.4656 |
| \$5,000 | 90/80 | \$5,000 | 0.3658 | \$1,000 | 90/80 | \$10,000 | 0.5396 |
| \$5,000 | 90/70 | \$5,000 | 0.3646 | \$1,000 | 90/70 | \$10,000 | 0.5357 |
| \$5,000 | 90/60 | \$5,000 | 0.3633 | \$1,000 | 90/60 | \$10,000 | 0.5318 |
| \$5,000 | 80/70 | \$5,000 | 0.3573 | \$1,000 | 80/70 | \$10,000 | 0.5080 |
| \$5,000 | 80/60 | \$5,000 | 0.3560 | \$1,000 | 80/60 | \$10,000 | 0.5042 |
| \$5,000 | 70/60 | \$5,000 | 0.3489 | \$1,000 | 70/60 | \$10,000 | 0.4770 |
| \$5,000 | 70/50 | \$5,000 | 0.3477 | \$1,000 | 70/50 | \$10,000 | 0.4731 |
| \$5,000 | 60/50 | \$5,000 | 0.3404 | \$1,000 | 60/50 | \$10,000 | 0.4513 |
| \$10,000 | 90/80 | \$5,000 | 0.2812 | \$1,500 | 90/80 | \$10,000 | 0.4976 |
| \$10,000 | 90/70 | \$5,000 | 0.2804 | \$1,500 | 90/70 | \$10,000 | 0.4942 |
| \$10,000 | 90/60 | \$5,000 | 0.2797 | \$1,500 | 90/60 | \$10,000 | 0.4907 |
| \$10,000 | 80/70 | \$5,000 | 0.2763 | \$1,500 | 80/70 | \$10,000 | 0.4693 |
| \$10,000 | 80/60 | \$5,000 | 0.2756 | \$1,500 | 80/60 | \$10,000 | 0.4659 |
| \$10,000 | 70/60 | \$5,000 | 0.2712 | \$1,500 | 70/60 | \$10,000 | 0.4416 |
| \$10,000 | 70/50 | \$5,000 | 0.2705 | \$1,500 | 70/50 | \$10,000 | 0.4382 |
| \$10,000 | 60/50 | \$5,000 | 0.2663 | \$1,500 | 60/50 | \$10,000 | 0.4190 |

\$2500 stop loss is discontinued and available only to renewing groups.

IV. 9-1-2012 Major Medical Plan Factors

Section D - Super*Star (cont.)

Hospital Only/Doctor-Hospital Factors

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$2,500 | 90/80 | \$10,000 | 0.4412 | \$750 | 90/80 | \$15,000 | 0.5528 |
| \$2,500 | 90/70 | \$10,000 | 0.4383 | \$750 | 90/70 | \$15,000 | 0.5479 |
| \$2,500 | 90/60 | \$10,000 | 0.4355 | \$750 | 90/60 | \$15,000 | 0.5430 |
| \$2,500 | 80/70 | \$10,000 | 0.4174 | \$750 | 80/70 | \$15,000 | 0.5144 |
| \$2,500 | 80/60 | \$10,000 | 0.4145 | \$750 | 80/60 | \$15,000 | 0.5095 |
| \$2,500 | 70/60 | \$10,000 | 0.3986 | \$750 | 70/60 | \$15,000 | 0.4766 |
| \$2,500 | 70/50 | \$10,000 | 0.3958 | \$750 | 70/50 | \$15,000 | 0.4717 |
| \$2,500 | 60/50 | \$10,000 | 0.3796 | \$750 | 60/50 | \$15,000 | 0.4442 |
| \$5,000 | 90/80 | \$10,000 | 0.3600 | \$1,000 | 90/80 | \$15,000 | 0.5337 |
| \$5,000 | 90/70 | \$10,000 | 0.3579 | \$1,000 | 90/70 | \$15,000 | 0.5291 |
| \$5,000 | 90/60 | \$10,000 | 0.3559 | \$1,000 | 90/60 | \$15,000 | 0.5243 |
| \$5,000 | 80/70 | \$10,000 | 0.3467 | \$1,000 | 80/70 | \$15,000 | 0.4972 |
| \$5,000 | 80/60 | \$10,000 | 0.3446 | \$1,000 | 80/60 | \$15,000 | 0.4926 |
| \$5,000 | 70/60 | \$10,000 | 0.3330 | \$1,000 | 70/60 | \$15,000 | 0.4613 |
| \$5,000 | 70/50 | \$10,000 | 0.3309 | \$1,000 | 70/50 | \$15,000 | 0.4566 |
| \$5,000 | 60/50 | \$10,000 | 0.3195 | \$1,000 | 60/50 | \$15,000 | 0.4306 |
| \$10,000 | 90/80 | \$10,000 | 0.2774 | \$1,500 | 90/80 | \$15,000 | 0.4922 |
| \$10,000 | 90/70 | \$10,000 | 0.2762 | \$1,500 | 90/70 | \$15,000 | 0.4881 |
| \$10,000 | 90/60 | \$10,000 | 0.2749 | \$1,500 | 90/60 | \$15,000 | 0.4838 |
| \$10,000 | 80/70 | \$10,000 | 0.2691 | \$1,500 | 80/70 | \$15,000 | 0.4594 |
| \$10,000 | 80/60 | \$10,000 | 0.2678 | \$1,500 | 80/60 | \$15,000 | 0.4552 |
| \$10,000 | 70/60 | \$10,000 | 0.2610 | \$1,500 | 70/60 | \$15,000 | 0.4271 |
| \$10,000 | 70/50 | \$10,000 | 0.2596 | \$1,500 | 70/50 | \$15,000 | 0.4230 |
| \$10,000 | 60/50 | \$10,000 | 0.2527 | \$1,500 | 60/50 | \$15,000 | 0.3998 |
| \$150 | 90/80 | \$15,000 | 0.6296 | \$2,500 | 90/80 | \$15,000 | 0.4364 |
| \$150 | 90/70 | \$15,000 | 0.6235 | \$2,500 | 90/70 | \$15,000 | 0.4329 |
| \$150 | 90/60 | \$15,000 | 0.6175 | \$2,500 | 90/60 | \$15,000 | 0.4294 |
| \$150 | 80/70 | \$15,000 | 0.5834 | \$2,500 | 80/70 | \$15,000 | 0.4085 |
| \$150 | 80/60 | \$15,000 | 0.5775 | \$2,500 | 80/60 | \$15,000 | 0.4050 |
| \$150 | 70/60 | \$15,000 | 0.5381 | \$2,500 | 70/60 | \$15,000 | 0.3854 |
| \$150 | 70/50 | \$15,000 | 0.5322 | \$2,500 | 70/50 | \$15,000 | 0.3820 |
| \$150 | 60/50 | \$15,000 | 0.4936 | \$2,500 | 60/50 | \$15,000 | 0.3624 |
| \$250 | 90/80 | \$15,000 | 0.6170 | \$5,000 | 90/80 | \$15,000 | 0.3562 |
| \$250 | 90/70 | \$15,000 | 0.6111 | \$5,000 | 90/70 | \$15,000 | 0.3537 |
| \$250 | 90/60 | \$15,000 | 0.6052 | \$5,000 | 90/60 | \$15,000 | 0.3512 |
| \$250 | 80/70 | \$15,000 | 0.5723 | \$5,000 | 80/70 | \$15,000 | 0.3393 |
| \$250 | 80/60 | \$15,000 | 0.5664 | \$5,000 | 80/60 | \$15,000 | 0.3368 |
| \$250 | 70/60 | \$15,000 | 0.5283 | \$5,000 | 70/60 | \$15,000 | 0.3226 |
| \$250 | 70/50 | \$15,000 | 0.5226 | \$5,000 | 70/50 | \$15,000 | 0.3201 |
| \$250 | 60/50 | \$15,000 | 0.4851 | \$5,000 | 60/50 | \$15,000 | 0.3058 |
| \$500 | 90/80 | \$15,000 | 0.5789 | \$10,000 | 90/80 | \$15,000 | 0.2746 |
| \$500 | 90/70 | \$15,000 | 0.5737 | \$10,000 | 90/70 | \$15,000 | 0.2730 |
| \$500 | 90/60 | \$15,000 | 0.5683 | \$10,000 | 90/60 | \$15,000 | 0.2714 |
| \$500 | 80/70 | \$15,000 | 0.5379 | \$10,000 | 80/70 | \$15,000 | 0.2639 |
| \$500 | 80/60 | \$15,000 | 0.5327 | \$10,000 | 80/60 | \$15,000 | 0.2623 |
| \$500 | 70/60 | \$15,000 | 0.4976 | \$10,000 | 70/60 | \$15,000 | 0.2533 |
| \$500 | 70/50 | \$15,000 | 0.4924 | \$10,000 | 70/50 | \$15,000 | 0.2517 |
| \$500 | 60/50 | \$15,000 | 0.4628 | \$10,000 | 60/50 | \$15,000 | 0.2426 |

\$2500 stop loss is discontinued and available only to renewing groups.

IV. 9-1-2012 Major Medical Plan Factors

Section D - Super*Star (cont.)

Indemnity Factors

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$150 | 80 | \$5,000 | 0.6632 | \$1,000 | 60 | \$10,000 | 0.4886 |
| \$150 | 70 | \$5,000 | 0.6311 | \$1,500 | 80 | \$10,000 | 0.5032 |
| \$150 | 60 | \$5,000 | 0.5995 | \$1,500 | 70 | \$10,000 | 0.4744 |
| \$250 | 80 | \$5,000 | 0.6506 | \$1,500 | 60 | \$10,000 | 0.4508 |
| \$250 | 70 | \$5,000 | 0.6198 | \$2,500 | 80 | \$10,000 | 0.4465 |
| \$250 | 60 | \$5,000 | 0.5895 | \$2,500 | 70 | \$10,000 | 0.4269 |
| \$500 | 80 | \$5,000 | 0.6112 | \$2,500 | 60 | \$10,000 | 0.4073 |
| \$500 | 70 | \$5,000 | 0.5832 | \$5,000 | 80 | \$10,000 | 0.3692 |
| \$500 | 60 | \$5,000 | 0.5619 | \$5,000 | 70 | \$10,000 | 0.3550 |
| \$750 | 80 | \$5,000 | 0.5840 | \$5,000 | 60 | \$10,000 | 0.3410 |
| \$750 | 70 | \$5,000 | 0.5583 | \$10,000 | 80 | \$10,000 | 0.2850 |
| \$750 | 60 | \$5,000 | 0.5387 | \$10,000 | 70 | \$10,000 | 0.2765 |
| \$1,000 | 80 | \$5,000 | 0.5605 | \$10,000 | 60 | \$10,000 | 0.2680 |
| \$1,000 | 70 | \$5,000 | 0.5365 | \$150 | 80 | \$15,000 | 0.6400 |
| \$1,000 | 60 | \$5,000 | 0.5183 | \$150 | 70 | \$15,000 | 0.5922 |
| \$1,500 | 80 | \$5,000 | 0.5150 | \$150 | 60 | \$15,000 | 0.5453 |
| \$1,500 | 70 | \$5,000 | 0.4937 | \$250 | 80 | \$15,000 | 0.6277 |
| \$1,500 | 60 | \$5,000 | 0.4782 | \$250 | 70 | \$15,000 | 0.5813 |
| \$2,500 | 80 | \$5,000 | 0.4565 | \$250 | 60 | \$15,000 | 0.5359 |
| \$2,500 | 70 | \$5,000 | 0.4439 | \$500 | 80 | \$15,000 | 0.5892 |
| \$2,500 | 60 | \$5,000 | 0.4311 | \$500 | 70 | \$15,000 | 0.5468 |
| \$5,000 | 80 | \$5,000 | 0.3767 | \$500 | 60 | \$15,000 | 0.5103 |
| \$5,000 | 70 | \$5,000 | 0.3680 | \$750 | 80 | \$15,000 | 0.5628 |
| \$5,000 | 60 | \$5,000 | 0.3591 | \$750 | 70 | \$15,000 | 0.5230 |
| \$10,000 | 80 | \$5,000 | 0.2902 | \$750 | 60 | \$15,000 | 0.4891 |
| \$10,000 | 70 | \$5,000 | 0.2850 | \$1,000 | 80 | \$15,000 | 0.5401 |
| \$10,000 | 60 | \$5,000 | 0.2798 | \$1,000 | 70 | \$15,000 | 0.5026 |
| \$150 | 80 | \$10,000 | 0.6485 | \$1,000 | 60 | \$15,000 | 0.4705 |
| \$150 | 70 | \$10,000 | 0.6065 | \$1,500 | 80 | \$15,000 | 0.4982 |
| \$150 | 60 | \$10,000 | 0.5654 | \$1,500 | 70 | \$15,000 | 0.4626 |
| \$250 | 80 | \$10,000 | 0.6361 | \$1,500 | 60 | \$15,000 | 0.4344 |
| \$250 | 70 | \$10,000 | 0.5955 | \$2,500 | 80 | \$15,000 | 0.4402 |
| \$250 | 60 | \$10,000 | 0.5557 | \$2,500 | 70 | \$15,000 | 0.4164 |
| \$500 | 80 | \$10,000 | 0.5974 | \$2,500 | 60 | \$15,000 | 0.3925 |
| \$500 | 70 | \$10,000 | 0.5603 | \$5,000 | 80 | \$15,000 | 0.3841 |
| \$500 | 60 | \$10,000 | 0.5295 | \$5,000 | 70 | \$15,000 | 0.3466 |
| \$750 | 80 | \$10,000 | 0.5708 | \$5,000 | 60 | \$15,000 | 0.3292 |
| \$750 | 70 | \$10,000 | 0.5361 | \$10,000 | 80 | \$15,000 | 0.2813 |
| \$750 | 60 | \$10,000 | 0.5077 | \$10,000 | 70 | \$15,000 | 0.2703 |
| \$1,000 | 80 | \$10,000 | 0.5478 | \$10,000 | 60 | \$15,000 | 0.2592 |
| \$1,000 | 70 | \$10,000 | 0.5153 | | | | |

HRA Direct Factors

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$2,000 | 100/70 | \$5,000 | 0.4857 | \$4,000 | 100/70 | \$5,000 | 0.3915 |
| \$2,000 | 100/80 | \$5,000 | 0.4880 | \$4,000 | 100/80 | \$5,000 | 0.3930 |
| \$2,000 | 100/70 | \$10,000 | 0.4825 | \$4,000 | 100/70 | \$10,000 | 0.3890 |
| \$2,000 | 100/80 | \$10,000 | 0.4858 | \$4,000 | 100/80 | \$10,000 | 0.3913 |
| \$2,000 | 100/70 | \$15,000 | 0.4806 | \$4,000 | 100/70 | \$15,000 | 0.3873 |
| \$2,000 | 100/80 | \$15,000 | 0.4845 | \$4,000 | 100/80 | \$15,000 | 0.3903 |
| \$3,000 | 100/70 | \$5,000 | 0.4315 | \$5,000 | 100/70 | \$5,000 | 0.3619 |
| \$3,000 | 100/80 | \$5,000 | 0.4333 | \$5,000 | 100/80 | \$5,000 | 0.3632 |
| \$3,000 | 100/70 | \$10,000 | 0.4285 | \$5,000 | 100/70 | \$10,000 | 0.3597 |
| \$3,000 | 100/80 | \$10,000 | 0.4313 | \$5,000 | 100/80 | \$10,000 | 0.3617 |
| \$3,000 | 100/70 | \$15,000 | 0.4268 | \$5,000 | 100/70 | \$15,000 | 0.3582 |
| \$3,000 | 100/80 | \$15,000 | 0.4302 | \$5,000 | 100/80 | \$15,000 | 0.3608 |

IV. 9-1-2012 Major Medical Plan Factors

Section D - Super*Star (cont.)

2. Office Visit Add to Plan Factor (Not available for HRA Direct plans)

Office Visit - In network only

| Deductible | Office Visit Fee | | | |
|------------|------------------|--------|--------|---------|
| | \$10 | \$15 | \$20 | \$25 |
| \$150 | 0.0138 | 0.0078 | 0.0020 | -0.0029 |
| \$250 | 0.0163 | 0.0103 | 0.0045 | -0.0004 |
| \$500 | 0.0227 | 0.0167 | 0.0110 | 0.0061 |
| \$750 | 0.0273 | 0.0213 | 0.0156 | 0.0107 |
| \$1,000 | 0.0311 | 0.0251 | 0.0193 | 0.0144 |
| \$1,500 | 0.0368 | 0.0308 | 0.0251 | 0.0202 |
| \$2,500 | 0.0432 | 0.0372 | 0.0315 | 0.0266 |
| \$5,000 | 0.0506 | 0.0447 | 0.0390 | 0.0342 |
| \$10,000 | 0.0573 | 0.0514 | 0.0458 | 0.0411 |

Office Visit - Out network only

| Deductible | Office Visit Fee | | | |
|------------|------------------|--------|---------|---------|
| | \$20 | \$25 | \$30 | \$35 |
| \$150 | 0.0057 | 0.0027 | -0.0040 | -0.0098 |
| \$250 | 0.0081 | 0.0052 | -0.0015 | -0.0073 |
| \$500 | 0.0113 | 0.0095 | 0.0019 | -0.0039 |
| \$750 | 0.0124 | 0.0119 | 0.0053 | -0.0014 |
| \$1,000 | 0.0135 | 0.0153 | 0.0077 | 0.0009 |
| \$1,500 | 0.0164 | 0.0186 | 0.0099 | 0.0043 |
| \$2,500 | 0.0194 | 0.0210 | 0.0147 | 0.0070 |
| \$5,000 | 0.0182 | 0.0245 | 0.0161 | 0.0097 |

Office Visit - In/Out network only

| Deductible | Office Visit Fee | | | | | | | | | | |
|------------|------------------|-------------|-------------|-------------|------------|------------|------------|------------|--------|---------|---------|
| | \$10/\$20** | \$15/\$25** | \$20/\$30** | \$25/\$35** | \$10/\$30* | \$15/\$35* | \$20/\$40* | \$25/\$45* | \$20* | \$30* | \$40* |
| \$150 | 0.0199 | 0.0127 | 0.0059 | 0.0000 | | | | | 0.0033 | -0.0076 | -0.0163 |
| \$250 | 0.0224 | 0.0153 | 0.0085 | 0.0025 | 0.0194 | 0.0123 | 0.0065 | 0.0016 | 0.0105 | -0.0003 | -0.0090 |
| \$500 | 0.0319 | 0.0237 | 0.0159 | 0.0100 | 0.0268 | 0.0197 | 0.0129 | 0.0081 | 0.0157 | 0.0049 | -0.0038 |
| \$750 | 0.0376 | 0.0295 | 0.0216 | 0.0147 | 0.0314 | 0.0244 | 0.0186 | 0.0137 | 0.0197 | 0.0089 | 0.0003 |
| \$1,000 | 0.0427 | 0.0345 | 0.0266 | 0.0196 | 0.0364 | 0.0292 | 0.0235 | 0.0175 | 0.0259 | 0.0152 | 0.0066 |
| \$1,500 | 0.0509 | 0.0415 | 0.0324 | 0.0254 | | | | | 0.0321 | 0.0217 | 0.0133 |
| \$2,500 | 0.0609 | 0.0503 | 0.0412 | 0.0341 | | | | | 0.0395 | 0.0293 | 0.0211 |
| \$5,000 | 0.0730 | 0.0621 | 0.0516 | 0.0433 | | | | | | | |

* Offered for new business
 ** Offered for renewals

3. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

4. Contract Option

- i. **Enhanced** 1.000
INCLUDES deductible carryover benefit
- ii. **Standard**
EXCLUDES deductible carryover benefit

| Deductible | Factor | Deductible | Factor |
|------------|--------|------------|--------|
| \$150 | 0.980 | \$2,000 | 0.970 |
| \$250 | 0.980 | \$2,500 | 0.970 |
| \$500 | 0.980 | \$3,000 | 0.970 |
| \$750 | 0.980 | \$4,000 | 0.970 |
| \$1,000 | 0.974 | \$5,000 | 0.970 |
| \$1,500 | 0.970 | \$10,000 | 0.970 |

IV. 9-1-2012 Major Medical Plan Factors

Section E - PPO Advantage Plans and Factors

| Plan Factor Calculation | | |
|-------------------------|-----------------------------------|---|
| 1. | Ded, Insured % & Stop Loss Factor | + |
| 2. | Office Visit Factor | |
| | This Sum | x |
| 3. | Base Rate Adjustment Factor | = |
| | Plan Factor | |

1. Deductible, Insured Percent & Stop Loss Factor

(\$5,000 In-Network, \$15,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|
| | | 60/40 | 70/50 | 70/60 | 80/60 | 90/70 |
| \$250 | \$750 | 0.4927 | 0.5204 | 0.5224 | 0.5486 | 0.5773 |
| \$500 | \$1,500 | 0.4686 | 0.4885 | 0.4901 | 0.5135 | 0.5391 |
| \$1,000 | \$2,000 | 0.4328 | 0.4496 | 0.4510 | 0.4712 | 0.4932 |
| \$1,500 | \$3,000 | 0.3989 | 0.4131 | 0.4143 | 0.4322 | 0.4515 |
| \$2,000 | \$4,000 | 0.3737 | 0.3863 | 0.3872 | 0.4034 | 0.4208 |
| \$2,500 | \$5,000 | 0.3593 | 0.3707 | 0.3716 | 0.3823 | 0.3983 |
| \$3,000 | \$6,000 | 0.3425 | 0.3530 | 0.3537 | 0.3635 | 0.3783 |
| \$5,000 | \$10,000 | 0.2986 | 0.3065 | 0.3071 | 0.3143 | 0.3223 |

Deductible, Insured Percent & Stop Loss Factor

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|
| | | 60/40 | 70/50 | 70/60 | 80/60 | 90/70 |
| \$250 | \$500 | 0.4605 | 0.4963 | 0.4987 | 0.5329 | 0.5700 |
| \$250 | \$750 | 0.4596 | 0.4951 | 0.4973 | 0.5315 | 0.5684 |
| \$500 | \$1,000 | 0.4378 | 0.4657 | 0.4677 | 0.4988 | 0.5326 |
| \$500 | \$1,500 | 0.4368 | 0.4645 | 0.4662 | 0.4973 | 0.5308 |
| \$1,000 | \$2,000 | 0.4034 | 0.4273 | 0.4289 | 0.4562 | 0.4855 |
| \$1,500 | \$3,000 | 0.3720 | 0.3930 | 0.3943 | 0.4185 | 0.4445 |
| \$2,000 | \$4,000 | 0.3489 | 0.3676 | 0.3687 | 0.3907 | 0.4143 |
| \$2,500 | \$5,000 | 0.3358 | 0.3532 | 0.3541 | 0.3704 | 0.3922 |
| \$3,000 | \$6,000 | 0.3206 | 0.3365 | 0.3374 | 0.3524 | 0.3725 |
| \$5,000 | \$10,000 | 0.2810 | 0.2932 | 0.2938 | 0.3055 | 0.3177 |

Deductible, Insured Percent & Stop Loss Factor

(\$15,000 In-Network, \$30,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | | |
|----------------------|--------------------------|-----------|--------|--------|--------|--------|
| | | 60/40 | 70/50 | 70/60 | 80/60 | 90/70 |
| \$250 | \$500 | 0.4403 | 0.4810 | 0.4836 | 0.5224 | 0.5646 |
| \$250 | \$750 | 0.4394 | 0.4798 | 0.4822 | 0.5211 | 0.5630 |
| \$500 | \$1,000 | 0.4184 | 0.4512 | 0.4534 | 0.4889 | 0.5273 |
| \$500 | \$1,500 | 0.4174 | 0.4500 | 0.4519 | 0.4874 | 0.5255 |
| \$1,000 | \$2,000 | 0.3853 | 0.4137 | 0.4156 | 0.4469 | 0.4806 |
| \$1,500 | \$3,000 | 0.3553 | 0.3804 | 0.3818 | 0.4099 | 0.4399 |
| \$2,000 | \$4,000 | 0.3333 | 0.3558 | 0.3570 | 0.3827 | 0.4100 |
| \$2,500 | \$5,000 | 0.3209 | 0.3418 | 0.3429 | 0.3629 | 0.3882 |
| \$3,000 | \$6,000 | 0.3064 | 0.3258 | 0.3267 | 0.3452 | 0.3687 |
| \$5,000 | \$10,000 | 0.2690 | 0.2842 | 0.2848 | 0.2993 | 0.3146 |

2. Office Visit Factor

| Copay | Deductible | Deductible | | | | |
|-------|------------|---------------|---------------|-----------------|-----------------|-------------------|
| | | \$250 / \$500 | \$250 / \$750 | \$500 / \$1,000 | \$500 / \$1,500 | \$1,000 / \$2,000 |
| \$20 | | 0.0047 | 0.0047 | 0.0114 | 0.0114 | 0.0192 |
| \$30 | | -0.0039 | -0.0039 | 0.0028 | 0.0028 | 0.0106 |
| \$40 | | -0.0110 | -0.0110 | -0.0042 | -0.0042 | 0.0037 |

| Copay | Deductible | Deductible | | | | |
|-------|------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| | | \$1,500 / \$3,000 | \$2,000 / \$4,000 | \$2,500 / \$5,000 | \$3,000 / \$6,000 | \$5,000 / \$10,000 |
| \$20 | | 0.0241 | 0.0273 | 0.0296 | 0.0315 | 0.0359 |
| \$30 | | 0.0156 | 0.0188 | 0.0211 | 0.0231 | 0.0275 |
| \$40 | | 0.0087 | 0.0120 | 0.0143 | 0.0162 | 0.0207 |

3. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

IV. 9-1-2012 Major Medical Plan Factors

Section F - HSA Select Plans and Factors

| Plan Factor Calculation | | |
|-------------------------|-----------------------------------|---|
| 1. | Ded, Insured % & Stop Loss Factor | x |
| 2. | Base Rate Adjustment Factor | = |
| | Plan Factor | |

1. Deductible, Insured Percent & Stop Loss Factor *

(\$5,000 In-Network, \$10,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | |
|-------------------|-----------------------|-----------|--------|--------|---------------|
| | | 100/80 | 90/70 | 80/60 | 70/50 60/40 |
| \$1,200 | \$2,400 | 0.5022 | 0.4731 | 0.4496 | 0.4263 0.4080 |
| \$1,500 | \$3,000 | 0.4687 | 0.4421 | 0.4208 | 0.3998 0.3834 |
| \$2,000 | \$4,000 | 0.4324 | 0.4083 | 0.3893 | 0.3705 0.3560 |
| \$2,500 | \$5,000 | 0.4008 | 0.3831 | 0.3658 | 0.3527 0.3396 |
| \$3,000 | \$6,000 | 0.3771 | 0.3609 | 0.3449 | 0.3331 0.3212 |
| \$5,000 | \$10,000 | 0.3061 | 0.2975 | 0.2889 | 0.2803 0.2717 |

Deductible, Insured Percent & Stop Loss Factor

(\$10,000 In-Network, \$20,000 Out-of-Network Coinsurance limit)

| In-Net Deductible | Out of Net Deductible | Insured % | | | |
|-------------------|-----------------------|-----------|--------|--------|---------------|
| | | 100/80 | 90/70 | 80/60 | 70/50 60/40 |
| \$1,200 | \$2,400 | 0.5017 | 0.4645 | 0.4331 | 0.4023 0.3762 |
| \$1,500 | \$3,000 | 0.4682 | 0.4342 | 0.4055 | 0.3774 0.3537 |
| \$2,000 | \$4,000 | 0.4319 | 0.4009 | 0.3752 | 0.3499 0.3288 |
| \$2,500 | \$5,000 | 0.4003 | 0.3764 | 0.3528 | 0.3334 0.3139 |
| \$3,000 | \$6,000 | 0.3767 | 0.3545 | 0.3329 | 0.3151 0.2973 |
| \$5,000 | \$10,000 | 0.3058 | 0.2925 | 0.2793 | 0.2661 0.2529 |

Indemnity Factors

Deductible, Insured Percent & Stop Loss Factor

(\$5,000 Coinsurance limit)

| Deductible | 100* | Insured % | | | |
|------------|--------|-----------|--------|--------|--------|
| | | 90 | 80 | 70 | 60 |
| \$1,200 | 0.6031 | 0.5693 | 0.5424 | 0.5159 | 0.4950 |
| \$1,500 | 0.5643 | 0.5334 | 0.5087 | 0.4846 | 0.4659 |
| \$2,000 | 0.5216 | 0.4935 | 0.4713 | 0.4497 | 0.4331 |
| \$2,500 | 0.4843 | 0.4637 | 0.4436 | 0.4285 | 0.4136 |
| \$3,000 | 0.4562 | 0.4373 | 0.4188 | 0.4051 | 0.3914 |
| \$5,000 | 0.3719 | 0.3619 | 0.3519 | 0.3418 | 0.3319 |

* There is no coinsurance limit for 100% coinsurance percent plan.

Deductible, Insured Percent & Stop Loss Factor

(\$10,000 Coinsurance limit)

| Deductible | 100* | Insured % | | | |
|------------|--------|-----------|--------|--------|--------|
| | | 90 | 80 | 70 | 60 |
| \$1,200 | 0.6081 | 0.5650 | 0.5288 | 0.4932 | 0.4633 |
| \$1,500 | 0.5680 | 0.5293 | 0.4960 | 0.4635 | 0.4363 |
| \$2,000 | 0.5259 | 0.4897 | 0.4597 | 0.4302 | 0.4060 |
| \$2,500 | 0.4883 | 0.4603 | 0.4328 | 0.4102 | 0.3878 |
| \$3,000 | 0.4600 | 0.4341 | 0.4087 | 0.3881 | 0.3674 |
| \$5,000 | 0.4113 | 0.3239 | 0.3094 | 0.2950 | 0.2805 |

* There is no coinsurance limit for 100% coinsurance percent plan.

2. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

IV. 9-1-2012 Major Medical Plan Factors

Section G - Medical Savings Account (MSA) Plans and Factors

| Plan Factor Calculation | | |
|-------------------------|-----------------------------------|---|
| 1. | Ded. Insured % & Stop Loss Factor | x |
| 2. | Aggregate Deductible Factor | x |
| 3. | Base Rate Adjustment Factor | = |
| | Plan Factor | |

1. Deductible, Insured Percent & Stop Loss Factor

| Plan | Deductible | | Insured % | Individual | Family | Factor |
|------|------------|---------|-----------|------------|-----------|--------|
| | Individual | Family | | OOP Max | OOP Max | |
| 1 | \$2,050 | \$4,100 | 100/90 | 2650/2650 | 4100/4700 | 0.4791 |
| 2 | \$2,050 | \$4,100 | 90/80 | 3250 | 5300 | 0.4444 |
| 3 | \$3,050 | \$6,100 | 60/50 | 4000 | 7050 | 0.3858 |
| 4 | \$3,050 | \$6,100 | 100 | 3050 | 6150 | 0.4627 |
| A | \$2,050 | \$4,100 | 100/80 | 2050/2950 | 4100/5900 | 0.4773 |
| B | \$2,050 | \$4,100 | 90/70 | 2950 | 5900 | 0.4474 |
| C | \$2,550 | \$5,100 | 100/80 | 2550/3750 | 5100/7500 | 0.4448 |
| D | \$2,550 | \$5,100 | 90/70 | 3750 | 7500 | 0.4192 |
| E | \$3,050 | \$6,100 | 100/80 | 3050/4000 | 6100/7500 | 0.4218 |
| F | \$3,050 | \$6,100 | 90/70 | 4000 | 7500 | 0.4001 |
| G | \$2,050 | \$4,100 | 80 | 2950 | 5900 | 0.4761 |
| H | \$2,550 | \$5,100 | 80 | 3750 | 7500 | 0.4441 |
| J | \$3,050 | \$6,100 | 80 | 4000 | 7500 | 0.4254 |

2. Aggregate Deductible Factor

| | Factor |
|------------|--------|
| Individual | 1.00 |
| Family | 1.00 |

3. Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

SAAOI Maternity is the only available option with these plans.

IV. 9-1-2012 Major Medical Plan Factors

Section H - Open Access Plans and Factors

Applicable in the following states for renewals only:
AR (selected zip codes only!)

| Plan Factor Calculation | | |
|-------------------------|---------------------------------------|---|
| 1 | Deductible Factor/Insured %/Stop Loss | + |
| 2 | Office Visit Factor | x |
| 3 | Base Rate Adjustment Factor | = |
| Plan Factor | | |

1. Deductible/Insured Percent/Stop Loss Factor

| Deductible | Insured % | Stop Loss | Factor | Deductible | Insured % | Stop Loss | Factor |
|------------|-----------|-----------|--------|------------|-----------|-----------|--------|
| \$0/\$250 | 100/70 | \$5,000 | 0.9421 | \$0/\$250 | 100/70 | \$10,000 | 0.9146 |
| \$0/\$250 | 90/60 | \$5,000 | 0.8451 | \$0/\$250 | 90/60 | \$10,000 | 0.8049 |
| \$250 | 100/70 | \$5,000 | 0.8300 | \$250 | 100/70 | \$10,000 | 0.8059 |
| \$250 | 90/60 | \$5,000 | 0.7446 | \$250 | 90/60 | \$10,000 | 0.7092 |
| \$0/\$500 | 100/80 | \$5,000 | 0.9419 | \$0/\$500 | 100/80 | \$10,000 | 0.9160 |
| \$0/\$500 | 100/70 | \$5,000 | 0.8901 | \$0/\$500 | 100/70 | \$10,000 | 0.8642 |
| \$0/\$500 | 90/70 | \$5,000 | 0.8123 | \$0/\$500 | 90/70 | \$10,000 | 0.7821 |
| \$0/\$500 | 90/60 | \$5,000 | 0.7985 | \$0/\$500 | 90/60 | \$10,000 | 0.7605 |
| \$500 | 100/70 | \$5,000 | 0.7007 | \$500 | 100/70 | \$10,000 | 0.6803 |
| \$500 | 90/60 | \$5,000 | 0.6286 | \$500 | 90/60 | \$10,000 | 0.5987 |

2 Office Visit Add to Plan Factor

Office Visit - In network only

| Deductible | Office Visit Fee | | |
|------------|------------------|-------|-------|
| | \$10 | \$15 | \$20 |
| \$0/\$250 | 0.046 | 0.029 | 0.015 |
| \$250 | 0.046 | 0.029 | 0.015 |
| \$0/\$500 | 0.046 | 0.029 | 0.015 |
| \$500 | 0.066 | 0.050 | 0.036 |

SAOI Maternity is an available option with these plans.

\$500 Supplemental Accident and Preventive Care are available options with the \$250 and \$500 deductible plans.

There is a choice of three drugcards-\$10/\$20/\$40 or 30% No Ded, \$10/\$20-\$200, and \$10/\$20-\$300.

3 Base Rate Adjustment

| State | Factor |
|-------|--------|
| AR | 1.075 |

Section I - Discontinued Plans and Factors

1. Star Series

Applicable in the following states for renewing groups only:
AR

| PLAN | DED | OOP MAXIMUM | FACTOR | UR |
|--|------|----------------|--------|-----|
| STAR (90/80 Hospital PPO) | | | | |
| X-1 | 100 | 0 | 1.196 | yes |
| X-1+ | 100 | 0 | 1.264 | no |
| X-3 | 150 | 1000 | 0.865 | yes |
| X-3+ | 150 | 1000 | 0.905 | no |
| X-4 | 250 | 1000 | 0.821 | yes |
| X-4+ | 250 | 1000 | 0.849 | no |
| X-5 | 500 | 1000 | 0.696 | yes |
| X-5+ | 500 | 1000 | 0.736 | no |
| X-6 | 1000 | 1000 | 0.574 | yes |
| X-6+ | 1000 | 1000 | 0.614 | no |
| X-8 | 1500 | 1000 | 0.528 | yes |
| X-8+ | 1500 | 1000 | 0.568 | no |
| X-9 | 2500 | 1000 | 0.463 | yes |
| X-9+ | 2500 | 1000 | 0.503 | no |
| X-10 | 5000 | 1000 | 0.350 | yes |
| X-10+ | 5000 | 1000 | 0.390 | no |
| STAR FIFTY (60/50 Hospital PPO) | | | | |
| F-1 | 250 | 1000 | 0.753 | yes |
| F-2 | 250 | 1500 | 0.699 | yes |
| F-3 | 250 | 2500 | 0.626 | yes |
| F-4 | 500 | 1000 | 0.683 | yes |
| F-5 | 500 | 1500 | 0.615 | yes |
| F-6 | 500 | 2500 | 0.547 | yes |
| F-7 | 1000 | 1000 | 0.570 | yes |
| F-8 | 1000 | 1500 | 0.526 | yes |
| F-9 | 1000 | 2500 | 0.477 | yes |
| F-10 | 1500 | 1000 | 0.520 | yes |
| F-11 | 1500 | 1500 | 0.484 | yes |
| F-12 | 1500 | 2500 | 0.435 | yes |
| F-13 | 2500 | 1000 | 0.462 | yes |
| F-14 | 2500 | 1500 | 0.434 | yes |
| F-15 | 2500 | 2500 | 0.393 | yes |
| F-18 | 5000 | 2500 | 0.346 | yes |

Coordinator option has been discontinued and is .33 times the plan factor.

| PLAN | DED | OOP MAXIMUM | FACTOR | UR |
|--|------|----------------|--------|-----|
| STAR NET (90/80 Encounter Fee \$15) | | | | |
| N-7 | 250 | 500/1000 | 0.830 | yes |
| N-8 | 500 | 500/1000 | 0.723 | yes |
| N-9 | 1000 | 500/1000 | 0.631 | yes |
| N-10/N-A | 1500 | 500/1000 | 0.586 | yes |
| N-13/N-D | 2500 | 500/1000 | 0.548 | yes |
| STAR NET (90/70 Encounter Fee \$15) | | | | |
| N-1 | 250 | 500/1500 | 0.784 | yes |
| N-3 | 500 | 500/1500 | 0.684 | yes |
| N-5 | 1000 | 500/1500 | 0.585 | yes |
| N-11/N-B | 1500 | 500/1500 | 0.528 | yes |
| N-14/N-E | 2500 | 500/1500 | 0.494 | yes |
| N-17/N-H | 5000 | 500/1500 | 0.400 | yes |
| STAR NET (80/60 Encounter Fee \$15) | | | | |
| N-2 | 250 | 1000/2000 | 0.718 | yes |
| N-4 | 500 | 1000/2000 | 0.638 | yes |
| N-6 | 1000 | 1000/2000 | 0.547 | yes |
| N-12/N-C | 1500 | 1000/2000 | 0.495 | yes |
| N-15/N-F | 2500 | 1000/2000 | 0.463 | yes |
| N-18/N-I | 5000 | 1000/2000 | 0.381 | yes |
| Classic | | | | |
| C-1+ | 100 | 1000 | 1.000 | no |
| C-2+ | 250 | 1000 | 0.910 | no |
| C-3+ | 500 | 1000 | 0.769 | no |
| C-5+ | 100 | 1000 | 1.000 | yes |
| C-6+ | 250 | 1000 | 0.910 | yes |
| Classic Plans have Supplemental Accident built into benefits and plan factor. | | | | |
| Preferred | | | | |
| PP1+ | 0 | 0 | 0.989 | yes |
| PP2+ | 0 | 0 | 0.938 | yes |

PCS, Supp Acc, SAAOI Maternity, and Preventive Care are available with all plans.
Flat maternity available on all plans.

V. 9-1-2012 Composite Rating Methodology

Composite rating for employers with 10 or more employees with medical coverage continues to be available as the normal choice for new business in all states except KY, MA, MD, and NM. Effective July 1, 1996, renewing groups that are currently composite rated and that have 8 or more active medical lives will be composite rated in all states except MD, NH, and NM. See below for exceptions. List bill will continue as an option upon request.

We will use a "four tier" structure with employee (EE), employee and spouse (ES), full family (FF), and employee and child (EC). In addition, we also have three unusual additional tiers of child only (CH), spouse only (SP), and spouse and child (SC).

| Family Status | Employee | Spouse | Child | Total |
|----------------|----------|--------|-------|-------|
| EE | EE | | | |
| ES | EE | SP | | |
| EC | EE | | CH | |
| FF | EE | SP | CH | |
| CH | | | CH | |
| SP | | SP | | |
| SC | | SP | CH | |
| Total | xxx | xxx | xxx | zzz |
| Average | yyy | yyy | yyy | |

First, calculate the normal list bill medical premiums for each employee. Store the total medical premium and the split between the above parts. Sum all the EE premiums and divide by the number of people with EE coverage. This is the EE composite rate.

Sum all the SP premiums and divide by the number of people with SP coverage. This is the SP composite rate.

Sum all the CH premiums and divide by the number of employees with children. This is the CH composite rate.

Skew the composite rates in order to make sure we have the desired relationships between the tiers. Overall rates for the group will remain constant.

The ES composite rate is the sum of the EE composite rate and the SP composite rate. The FF composite rate is the sum of the EE composite rate, the SP composite rate and the CH composite rate. The EC composite rate is the sum of the EE composite rate and the CH composite rate.

All three of the regular medical rates, the PCS rates and the preventive care rates will need the same process.

As an error check, the total medical premium for the group should be the same using the composite rates as it is for the list bill.

V. 9-1-2012 Composite Rating Methodology

OTHER COVERAGES

Dental will always be composite rated according to the above formula. This is because the rate differences by age are minor.

Life, short term disability and long term disability will need average rates also.

TECHNICAL NOTE

The proposal system will need to print sufficient intermediate totals for testing the final composite rates on the sales proposal for the client. We may need a special printout that is only triggered by the testing team that includes enough detail to make verifying the calculations easy.

GUARANTEED RATES -- NEW BUSINESS

We will guarantee the rates in advance as long as the actual people enrolled is less than a 2% difference in the composite rates. If the actual census after enrollment yields more than a 2% difference in the composite rates, then we will either lower the rates for the group or require them to pay the higher rates, as appropriate. We may wish to print an "age/sex/family status" variable on the proposal to support this.

GUARANTEED RATES -- RENEWALS

We will calculate composite rates for a group's current plan and send them out as part of the renewal package. To guarantee these rates, we will use this same census (called the renewal census) for any plan change quoting -- whether requested before or after the group's renewal date. If a group adds a new benefit such as PCS, the census used does NOT need to be the renewal census.

MULTIPLE PLANS -- NEW BUSINESS and RENEWALS

Rate the entire group separately on each plan and calculate the composite rates for that plan based on the proposal census. We will again guarantee the rates in advance as long as the actual people enrolled is less than a 2% difference in the composite rates. This is still based on rating the entire group on each plan. We will not try to anticipate the plan selection choices at enrollment time.

MANDATORY COMPOSITING RULES

| <u>STATE</u> | <u>SIZE OF GROUP</u> |
|--------------|----------------------|
| KY | 10+ |
| MD | ALL |
| MA | ALL |
| NH | 10+ |
| NM | ALL |

SERFF Tracking Number: TRST-128434163 State: Arkansas
 Filing Company: Trustmark Life Insurance Company State Tracking Number:
 Company Tracking Number: 12.00274
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
 Product Name: S989C
 Project Name/Number: small group rate filing/12.00274

Supporting Document Schedules

| | | Item Status: | Status Date: |
|-------------------------|----------------------|---------------------|-------------------------|
| Bypassed - Item: | Flesch Certification | Disapproved | 06/28/2012 |
| Bypass Reason: | not applicable | | |
| Comments: | | | |

| | | Item Status: | Status Date: |
|--------------------------|---|---------------------|-------------------------|
| Satisfied - Item: | Health - Actuarial Justification | Disapproved | 06/28/2012 |
| Comments: | | | |
| Attachments: | | | |
| | AR memo 201209.pdf | | |
| | AR 2012-09 memo redacted for public use.pdf | | |
| | breakdown 06052012.pdf | | |

| | | Item Status: | Status Date: |
|--------------------------|--|---------------------|-------------------------|
| Satisfied - Item: | Rate Summary Worksheet | Disapproved | 06/28/2012 |
| Comments: | | | |
| Attachments: | | | |
| | AR RateSummaryTemplate Trustmark Life Nationwide data 20120901.xls | | |
| | AR RateSummaryTemplate Trustmark Life Nationwide data 20120901.pdf | | |

| | | Item Status: | Status Date: |
|--------------------------|--|---------------------|-------------------------|
| Satisfied - Item: | Consumer Disclosure Form | Disapproved | 06/28/2012 |
| Comments: | | | |
| Attachment: | | | |
| | HIOS Rate Review System Part 2 Written Description AR 2012-09-01.pdf | | |

HIOS Rate Review System – Part 2: Written Description Justifying the Rate Increase

The 5.7% increase requested within this filing is necessary to ensure the continued financial soundness of this Trustmark Life Insurance product offering. The request is made up of the following components:

Trend Increases – 13%

1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization. This component is 4% of the 13% filed trend increase.
2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. This component is 9% of the 13% filed trend increase.

Other Increases – -6.5%

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation. This component is 0% of the filed increase.
2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by Trustmark Life Insurance Company, which are not required by either State or Federal Regulation. This component is 0% of the filed increase.
3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead. This component is 0% of the filed increase.
4. Experience on Prior Rates – Defined as the experience rated component of the increase. This is based on market specific experience, to the extent that it is credible, and supplemented with nationwide experience. This component is -6.5% of the filed increase.

Scope and Range of the Increase: This filing will impact 315 covered lives. The minimum and maximum increases due to the components listed above are -23.8% and 17.8% respectively. Individuals within the group may vary from the aggregate of the above increase components, based on age, plan, and dependent status changes.

The 13% trend component of this filed increase was calculated using the nationwide experience of this product offering.

Financial Experience of the Product - Nationwide: The 2009 Actual Loss Ratio developed on target with the 2009 Expected Loss Ratio. The 2010 Actual Loss Ratio developed 2% higher than the 2010 Expected Loss Ratio. The 2011 Actual Loss Ratio through 7/31/2011 developed on target with the Expected Loss Ratio. Two percent of the 2011 claims experience is estimated. Overall, rate adjustments are intended to meet the Expected Loss Ratio.

SERFF Tracking Number: TRST-128434163 State: Arkansas
 Filing Company: Trustmark Life Insurance Company State Tracking Number:
 Company Tracking Number: 12.00274
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003A Small Group Only - PPO
 Product Name: S989C
 Project Name/Number: small group rate filing/12.00274

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|----------------|----------|--|------------------------------|---|
| 05/31/2012 | | Supporting Health - Actuarial Justification Document | 06/06/2012 | AR memo 201209.pdf AR 2012-09 memo redacted for public use.pdf |