

**Proposed Small/Large Group Rate Filing Template  
August 28, 2009**

**Historical Information**

<b><u>Experience Period for Developing Rates</u></b>	
<b><u>From</u></b>	<b><u>To</u></b>
N/A	N/A

Utilization Data by Quarter (Last 8 available quarters)

<b><u>Quarter</u></b>	<b><u>End Date</u></b>	<b><u>IP Days</u></b>	<b><u>Member Months</u></b>	<b><u>Earned Premium</u></b>	<b><u>Incurred Claims Total</u></b>	<b><u>Incurred Claims IP</u></b>	<b><u>Incurred Claims OP</u></b>	<b><u>Incurred Claims Primary Care</u></b>	<b><u>Incurred Claims Other M/S</u></b>	<b><u>Incurred Claims Rx</u></b>	<b><u>Loss Ratio</u></b>
<b>1 (oldest)</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>2</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>3</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>4</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>5</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>6</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>7</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>8</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Prospective Information**

Trend Factors for Projection Purposes (Annualized)

	<b><u>IP</u></b>	<b><u>OP</u></b>	<b><u>Primary Care</u></b>	<b><u>Other M/S</u></b>	<b><u>Rx</u></b>
<b>Total</b>	8.8%	12.0%	8.1%	8.7%	10.1%
<b>Price Only</b>	7.4%	7.5%	6.7%	5.8%	7.3%
<b>Utilization*</b>	1.3%	4.2%	1.3%	2.7%	2.6%

\* Utilization trend includes Mix of Business.

The following items for the period to which the rate filing applies, by quarter:

<b><u>Quarter</u></b>	<b><u>Beginning Date</u></b>	<b><u>Average % Rate Increase</u></b>	<b><u>Expected Medical Loss Ratio</u></b>	<b><u>Expected Contribution to Reserves</u></b>	<b><u>Administrative Expense Per Contract Per Month (1)(2)</u></b>	<b><u>Average Commissions as PCPM or Percent</u></b>
1	01/01/2010	8.5%	88.0%	0.0%	9.0%	3.0%
2	04/01/2010	8.5%	88.0%	0.0%	9.0%	3.0%
3	07/01/2010	8.5%	88.0%	0.0%	9.0%	3.0%
4	10/01/2010	8.5%	88.0%	0.0%	9.0%	3.0%

Notes:

(1) Includes 7% administrative expense and 2% premium tax.