NEIL ABERCROMBIE
GOVERNOR

**STATE OF HAWAII**
**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**
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CLIFFORD UWAINE

**ADMINISTRATOR**
BARBARA CORIELL

May 3, 2011

# ADDENDUM 6
# TO
# REQUEST FOR PROPOSALS
# No. 11-02

## TO FURNISH VISION SERVICE BENEFITS

HSTA Active and Retiree Claims Experience (see Attachment – 4 pages)

VSP

CLIENT UTILIZATION REPORT

FOR: *HSTA* DIV: *HSTA ACTIVES*



RUN DATE: 11 / 08 / 2009

**CLIENT ID:** *12281132 Division: 0001 Class: 0001 A*
**CONTRACT TYPE:** *Risk*
**CLIENT TYPE:** *Individually Rated*

| PERIOD | NBR COVERED | GROSS $ | RETENTION $ | RETN % | NET $ | CLAIM $ | GAIN/ LOSS $ | PLR % | AVG CLM COST | # CLMS PAID | PAID FREQ | REV/ MBR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NOV | 10,752 | $101,423 | $10,142 | 10.0 | $91,281 | $77,377 | $13904 | 84 | $122.63 | 631 | 59 | $9.43 |
| DEC | 10,775 | $101,604 | $10,160 | 10.0 | $91,443 | $78,070 | $13373 | 85 | $120.11 | 650 | 60 | $9.43 |
| JAN | 10,740 | $101,317 | $10,132 | 10.0 | $91,185 | $106,021 | $-14836 | 116 | $123.14 | 861 | 80 | $9.43 |
| FEB | 10,726 | $101,158 | $10,116 | 10.0 | $91,042 | $76,589 | $14453 | 84 | $123.73 | 619 | 58 | $9.43 |
| MAR | 10,767 | $101,628 | $10,163 | 10.0 | $91,465 | $70,170 | $21295 | 76 | $122.25 | 574 | 53 | $9.44 |
| APR | 10,781 | $101,857 | $10,186 | 10.0 | $91,671 | $101,328 | $-9657 | 110 | $123.87 | 818 | 76 | $9.45 |
| MAY | 10,768 | $101,790 | $10,179 | 10.0 | $91,611 | $65,619 | $25991 | 71 | $115.12 | 570 | 53 | $9.45 |
| JUN | 10,755 | $101,801 | $10,180 | 10.0 | $91,621 | $106,640 | $-15020 | 116 | $123.43 | 864 | 80 | $9.47 |
| JUL | 10,590 | $100,423 | $10,042 | 10.0 | $90,381 | $129,284 | $-38903 | 143 | $120.15 | 1,076 | 102 | $9.48 |
| AUG | 10,298 | $98,034 | $9,803 | 10.0 | $88,231 | $106,548 | $-18317 | 120 | $123.32 | 864 | 84 | $9.52 |
| SEP | 10,412 | $98,783 | $9,878 | 10.0 | $88,905 | $78,309 | $10596 | 88 | $116.19 | 674 | 65 | $9.49 |
| OCT | 10,442 | $102,716 | $10,272 | 10.0 | $92,444 | $85,214 | $7230 | 92 | $122.43 | 696 | 67 | $9.84 |
| LTM | 127,806 | $1,212,532 | $121,253 | 10.0 | $1,091,279 | $1,081,169 | $10109 | 99 | $121.52 | 8,897 | 70 | $9.49 |
| ADJ | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| CC | 41,742 | $399,956 | $39,996 | 10.0 | $359,961 | $399,355 | $-39394 | 110 | $120.65 | 3,310 | 79 | $9.58 |
| YTD | 106,279 | $1,009,505 | $100,951 | 10.0 | $908,555 | $925,723 | $-17168 | 101 | $121.55 | 7,616 | 72 | $9.50 |

| MEMBERSHIP AVERAGES | | | | |
|---|---|---|---|---|
| PERIOD | REV/ MBR | CLM $ | IND RATE | PNL % |
| Q1 | $9.43 | $7.84 | $8.71 | 81 |
| Q2 | $9.46 | $8.47 | $9.41 | 83 |
| Q3 | $9.50 | $10.04 | $11.15 | 83 |
| Q4 | $9.84 | $8.16 | $9.06 | 87 |
| LTM | $9.49 | $8.46 | $9.39 | 83 |
| CC | $9.58 | $9.57 | $10.63 | 84 |
| YTD | $9.50 | $8.71 | $9.67 | 83 |

| | MEMBERS | | | | SPOUSE | | | | DEPENDENTS | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| PERIOD | CLMS $ | # CLMS | AVG COST | MBR % | CLMS $ | # CLMS | AVG COST | SP % | CLMS $ | # CLMS | AVG COST | DPT % | SP+ DEP % |
| NOV | $48,005 | 382 | $125.67 | 61 | $15,431 | 130 | $118.70 | 21 | $13,941 | 119 | $117.15 | 19 | 39 |
| DEC | $45,967 | 373 | $123.24 | 57 | $19,088 | 161 | $118.56 | 25 | $13,015 | 116 | $112.20 | 18 | 43 |
| JAN | $67,681 | 529 | $127.94 | 61 | $17,848 | 148 | $120.59 | 17 | $20,492 | 184 | $111.37 | 21 | 39 |
| FEB | $49,436 | 392 | $126.11 | 63 | $14,514 | 119 | $121.96 | 19 | $12,640 | 108 | $117.04 | 17 | 37 |
| MAR | $45,370 | 351 | $129.26 | 61 | $14,150 | 122 | $115.98 | 21 | $10,650 | 101 | $105.44 | 18 | 39 |
| APR | $64,447 | 508 | $126.86 | 62 | $20,787 | 170 | $122.28 | 21 | $16,094 | 140 | $114.96 | 17 | 38 |
| MAY | $38,671 | 339 | $114.07 | 59 | $17,809 | 144 | $123.68 | 25 | $9,139 | 87 | $105.05 | 15 | 41 |
| JUN | $67,348 | 543 | $124.03 | 63 | $21,491 | 173 | $124.23 | 20 | $17,802 | 148 | $120.28 | 17 | 37 |
| JUL | $86,382 | 691 | $125.01 | 64 | $18,718 | 161 | $116.26 | 15 | $24,183 | 224 | $107.96 | 21 | 36 |
| AUG | $60,867 | 478 | $127.34 | 55 | $19,910 | 164 | $121.40 | 19 | $25,770 | 222 | $116.08 | 26 | 45 |
| SEP | $45,296 | 386 | $117.35 | 57 | $17,411 | 147 | $118.44 | 22 | $15,603 | 141 | $110.66 | 21 | 43 |
| OCT | $55,444 | 432 | $128.34 | 62 | $13,560 | 118 | $114.92 | 17 | $16,211 | 146 | $111.03 | 21 | 38 |
| TOT | $674,914 | 5,404 | $124.89 | 61 | $210,716 | 1,757 | $119.93 | 20 | $195,539 | 1,736 | $112.64 | 20 | 39 |

***ADJ - Adjustments***
***CC - Current Contract***
***LTM - Last Twelve Months***

*This report is solely intended for the use of the contract holder and is not to be shared*

**CLIENT ID:** *12281132 Division: 0003 Class: 0003 A*
**CONTRACT TYPE:** *Risk*
**CLIENT TYPE:** *Individually Rated*

| PERIOD | NBR COVERED | GROSS $ | RETENTION $ | RETN % | NET $ | CLAIM $ | GAIN/ LOSS $ | PLR % | AVG CLM COST | # CLMS PAID | PAID FREQ | REV/ MBR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NOV | 1,154 | $12,049 | $1,205 | 10.0 | $10,844 | $16,141 | $-5296 | 148 | $116.96 | 138 | 120 | $10.44 |
| DEC | 1,136 | $11,868 | $1,187 | 10.0 | $10,681 | $9,441 | $1241 | 88 | $116.55 | 81 | 71 | $10.45 |
| JAN | 1,151 | $12,015 | $1,202 | 10.0 | $10,813 | $11,101 | $-287 | 102 | $120.66 | 92 | 80 | $10.44 |
| FEB | 1,158 | $12,093 | $1,209 | 10.0 | $10,884 | $12,509 | $-1625 | 114 | $131.67 | 95 | 82 | $10.44 |
| MAR | 1,147 | $12,008 | $1,201 | 10.0 | $10,807 | $9,239 | $1568 | 85 | $123.19 | 75 | 65 | $10.47 |
| APR | 1,131 | $11,855 | $1,185 | 10.0 | $10,669 | $8,735 | $1935 | 81 | $119.65 | 73 | 65 | $10.48 |
| MAY | 1,116 | $11,708 | $1,171 | 10.0 | $10,537 | $11,216 | $-679 | 106 | $126.02 | 89 | 80 | $10.49 |
| JUN | 1,115 | $11,694 | $1,169 | 10.0 | $10,525 | $10,294 | $231 | 97 | $128.68 | 80 | 72 | $10.49 |
| JUL | 1,203 | $12,635 | $1,264 | 10.0 | $11,372 | $12,759 | $-1388 | 112 | $113.92 | 112 | 93 | $10.50 |
| AUG | 1,208 | $12,694 | $1,269 | 10.0 | $11,425 | $17,688 | $-6263 | 154 | $117.92 | 150 | 124 | $10.51 |
| SEP | 1,194 | $12,584 | $1,258 | 10.0 | $11,325 | $15,058 | $-3732 | 133 | $117.64 | 128 | 107 | $10.54 |
| OCT | 1,187 | $12,947 | $1,295 | 10.0 | $11,652 | $10,598 | $1054 | 91 | $111.56 | 95 | 80 | $10.91 |
| LTM | 13,900 | $146,150 | $14,615 | 10.0 | $131,535 | $144,778 | $-13243 | 110 | $119.85 | 1,208 | 87 | $10.51 |
| ADJ | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| CC | 4,792 | $50,860 | $5,086 | 10.0 | $45,774 | $56,103 | $-10329 | 122 | $115.68 | 485 | 101 | $10.61 |
| YTD | 11,610 | $122,233 | $12,223 | 10.0 | $110,010 | $119,196 | $-9187 | 108 | $120.52 | 989 | 85 | $10.53 |

**MEMBERSHIP AVERAGES**

| PERIOD | REV/ MBR | CLM $ | IND RATE | PNL % |
|---|---|---|---|---|
| Q1 | $10.45 | $9.50 | $10.56 | 85 |
| Q2 | $10.49 | $9.00 | $9.99 | 84 |
| Q3 | $10.52 | $12.62 | $14.02 | 86 |
| Q4 | $10.91 | $8.93 | $9.92 | 84 |
| LTM | $10.51 | $10.42 | $11.57 | 85 |
| CC | $10.61 | $11.71 | $13.00 | 86 |
| YTD | $10.53 | $10.27 | $11.40 | 85 |

| PERIOD | MEMBERS CLMS $ | MEMBERS # CLMS | MEMBERS AVG COST | MEMBERS MBR % | SPOUSE CLMS $ | SPOUSE # CLMS | SPOUSE AVG COST | SPOUSE SP % | DEPENDENTS CLMS $ | DEPENDENTS # CLMS | DEPENDENTS AVG COST | DEPENDENTS DPT % | DEPENDENTS SP+ DEP % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NOV | $10,931 | 87 | $125.64 | 63 | $4,880 | 47 | $103.83 | 34 | $330 | 4 | $82.50 | 3 | 37 |
| DEC | $6,053 | 52 | $116.41 | 64 | $2,623 | 21 | $124.92 | 26 | $764 | 8 | $95.50 | 10 | 36 |
| JAN | $5,879 | 46 | $127.81 | 50 | $3,269 | 29 | $112.71 | 32 | $1,953 | 17 | $114.87 | 18 | 50 |
| FEB | $7,973 | 61 | $130.70 | 64 | $3,978 | 29 | $137.17 | 31 | $558 | 5 | $111.59 | 5 | 36 |
| MAR | $5,363 | 41 | $130.80 | 55 | $2,899 | 26 | $111.50 | 35 | $977 | 8 | $122.16 | 11 | 45 |
| APR | $5,791 | 46 | $125.90 | 63 | $2,749 | 25 | $109.95 | 34 | $195 | 2 | $97.40 | 3 | 37 |
| MAY | $7,069 | 55 | $128.53 | 62 | $3,565 | 29 | $122.92 | 33 | $582 | 5 | $116.32 | 6 | 3 |
| JUN | $6,676 | 53 | $125.95 | 66 | $3,406 | 26 | $131.00 | 33 | $213 | 1 | $212.51 | 1 | 3 |
| JUL | $7,598 | 71 | $107.01 | 63 | $4,300 | 33 | $130.30 | 29 | $862 | 8 | $107.72 | 7 | 3 |
| AUG | $11,603 | 97 | $119.62 | 65 | $4,182 | 37 | $113.03 | 25 | $1,903 | 16 | $118.96 | 11 | 3 |
| SEP | $10,501 | 87 | $120.71 | 68 | $3,601 | 32 | $112.53 | 25 | $955 | 9 | $106.13 | 7 | 3 |
| OCT | $6,394 | 60 | $106.56 | 63 | $3,609 | 29 | $124.46 | 31 | $595 | 6 | $99.20 | 6 | 3 |
| TOT | $91,831 | 756 | $121.47 | 63 | $43,060 | 363 | $118.62 | 30 | $9,886 | 89 | $111.08 | 7 | 3 |

*ADJ - Adjustments*
*CC - Current Contract*
*LTM - Last Twelve Months*
*YTD - Year To Date*

*This report is solely intended for the use of the contract holder and is not to be shared*

CHIROPLAN

VSP

CLIENT UTILIZATION REPORT

FOR: HSTA

Received

NOV 2 4 2008

CLIENT ID: 12281132 Summary
CONTRACT TYPE: Risk
CLIENT TYPE: Individually Rated


RUN DATE: 11 / 08 / 2008

Benefit Plan Solutions, Inc.

| PERIOD | NBR COVERED | GROSS $ | RETENTION $ | RETN % | NET $ | CLAIM $ | GAIN/ LOSS $ | PLR % | AVG CLM COST | # CLMS PAID | PAID FREQ | REV/ MBR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2005 | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| 2006 | 111,824 | $1,054,052 | $105,405 | 10.0 | $948,647 | $818,073 | $130574 | 86 | $112.84 | 7,250 | 65 | $9.43 |
| 2007 | 148,951 | $1,416,356 | $141,636 | 10.0 | $1,274,720 | $1,206,332 | $68388 | 94 | $119.05 | 10,133 | 68 | $9.51 |
| NOV | 12,749 | $119,613 | $11,961 | 10.0 | $107,652 | $82,008 | $25644 | 76 | $123.69 | 663 | 52 | $9.38 |
| DEC | 12,742 | $120,548 | $12,055 | 10.0 | $108,493 | $100,974 | $7519 | 93 | $124.97 | 808 | 63 | $9.46 |
| JAN | 12,749 | $120,629 | $12,063 | 10.0 | $108,566 | $138,538 | $-29972 | 127 | $126.87 | 1,092 | 86 | $9.46 |
| FEB | 12,769 | $120,274 | $12,027 | 10.0 | $108,247 | $83,090 | $25157 | 76 | $124.20 | 669 | 52 | $9.42 |
| MAR | 12,764 | $120,203 | $12,020 | 10.0 | $108,182 | $105,656 | $2527 | 97 | $123.57 | 855 | 67 | $9.42 |
| APR | 12,792 | $120,939 | $12,094 | 10.0 | $108,845 | $99,229 | $9617 | 91 | $122.81 | 808 | 63 | $9.45 |
| MAY | 12,797 | $121,176 | $12,118 | 10.0 | $109,059 | $84,355 | $24704 | 77 | $127.23 | 663 | 52 | $9.47 |
| JUN | 12,776 | $120,791 | $12,079 | 10.0 | $108,712 | $118,137 | $-9425 | 108 | $120.79 | 978 | 77 | $9.45 |
| JUL | 13,025 | $122,993 | $12,299 | 10.0 | $110,694 | $171,529 | $-60835 | 155 | $123.76 | 1,386 | 106 | $9.44 |
| AUG | 12,793 | $121,724 | $12,172 | 10.0 | $109,551 | $129,057 | $-19506 | 117 | $125.79 | 1,026 | 80 | $9.51 |
| SEP | 12,987 | $123,214 | $12,321 | 10.0 | $110,892 | $118,814 | $-7921 | 107 | $124.15 | 957 | 74 | $9.49 |
| OCT | 13,096 | $123,800 | $12,380 | 10.0 | $111,420 | $111,674 | $-254 | 100 | $120.60 | 926 | 71 | $9.45 |
| LTM | 154,039 | $1,455,903 | $145,590 | 10.0 | $1,310,313 | $1,343,060 | $-32747 | 102 | $124.00 | 10,831 | 70 | $9.45 |
| ADJ | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| CC | 204,346 | $1,931,248 | $193,125 | 10.0 | $1,738,123 | $1,852,901 | $-114778 | 106 | $124.18 | 14,921 | 73 | $9.45 |
| YTD | 128,548 | $1,215,742 | $121,574 | 10.0 | $1,094,168 | $1,160,078 | $-65910 | 106 | $123.94 | 9,360 | 73 | $9.46 |

MEMBERSHIP AVERAGES

| PERIOD | REV/ MBR | CLM $ | IND RATE | PNL % |
|---|---|---|---|---|
| 2005 | $0.00 | $0.00 | $0.00 | 0 |
| 2006 | $9.43 | $7.32 | $8.12 | 82 |
| 2007 | $9.51 | $8.10 | $8.99 | 81 |
| Q1 | $9.43 | $8.55 | $9.49 | 82 |
| Q2 | $9.46 | $7.86 | $8.73 | 81 |
| Q3 | $9.48 | $10.81 | $12.00 | 83 |
| Q4 | $9.45 | $8.53 | $9.47 | 85 |
| LTM | $9.45 | $8.72 | $9.68 | 82 |
| CC | $9.45 | $9.07 | $10.07 | 83 |
| YTD | $9.46 | $9.02 | $10.02 | 83 |

| | MEMBERS | | | | | SPOUSE | | | | DEPENDENTS | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| PERIOD | CLMS $ | # CLMS | AVG COST | MBR % | CLMS $ | # CLMS | AVG COST | SP % | CLMS $ | # CLMS | AVG COST | DPT % | SP+ DEP % |
| NOV | $54,860 | 431 | $127.29 | 65 | $16,571 | 144 | $115.08 | 22 | $10,577 | 88 | $120.19 | 13 | 35 |
| DEC | $62,836 | 495 | $126.94 | 61 | $25,328 | 195 | $129.89 | 24 | $12,811 | 118 | $108.57 | 15 | 39 |
| JAN | $89,010 | 677 | $131.48 | 62 | $25,262 | 192 | $131.57 | 18 | $24,266 | 223 | $108.82 | 20 | 38 |
| FEB | $53,452 | 416 | $128.49 | 62 | $19,588 | 165 | $118.71 | 25 | $10,049 | 88 | $114.20 | 13 | 38 |
| MAR | $66,820 | 523 | $127.76 | 61 | $22,959 | 187 | $122.78 | 22 | $15,876 | 145 | $109.49 | 17 | 39 |
| APR | $63,748 | 495 | $128.78 | 61 | $21,436 | 178 | $120.42 | 22 | $14,045 | 135 | $104.04 | 17 | 39 |
| MAY | $50,408 | 386 | $130.59 | 58 | $22,599 | 179 | $126.25 | 27 | $11,348 | 98 | $115.80 | 15 | 42 |
| JUN | $76,883 | 612 | $125.63 | 63 | $22,445 | 192 | $116.90 | 20 | $18,809 | 174 | $108.10 | 18 | 37 |
| JUL | $116,198 | 891 | $130.41 | 64 | $23,456 | 201 | $116.70 | 15 | $31,875 | 294 | $108.42 | 21 | 36 |
| AUG | $76,001 | 584 | $130.14 | 57 | $25,283 | 197 | $128.34 | 19 | $27,773 | 245 | $113.36 | 24 | 43 |
| SEP | $73,227 | 567 | $129.15 | 59 | $25,355 | 219 | $115.78 | 23 | $20,232 | 171 | $118.32 | 18 | 41 |
| OCT | $74,521 | 590 | $126.31 | 64 | $23,072 | 193 | $119.55 | 21 | $14,081 | 143 | $98.47 | 15 | 36 |
| TOT | $857,964 | 6,667 | $128.69 | 62 | $273,355 | 2,242 | $121.92 | 21 | $211,741 | 1,922 | $110.17 | 18 | 38 |

*ADJ - Adjustments*
*CC - Current Contract*
*LTM - Last Twelve Months*
*YTD - Year To Date*

*This report is solely intended for the use of the contract holder and is not to be shared*

# CLIENT UTILIZATION REPORT

**FOR:** *HSTA*

**CLIENT ID:** *12281132 Summary*
**CONTRACT TYPE:** *Risk*
**CLIENT TYPE:** *Individually Rated*


RUN DATE: 11 / 08 / 2007

| PERIOD | NBR COVERED | GROSS $ | RETENTION $ | RETN % | NET $ | CLAIM $ | GAIN/ LOSS $ | PLR % | AVG CLM COST | # CLMS PAID | PAID FREQ | REV/ MBR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2004 | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| 2005 | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| 2006 | 111,824 | $1,054,052 | $105,405 | 10.0 | $948,647 | $818,073 | $130574 | 86 | $112.84 | 7,250 | 65 | $9.43 |
| 2007 NOV | 11,087 | $103,384 | $10,338 | 10.0 | $93,046 | $68,727 | $24319 | 73 | $114.55 | 600 | 54 | $9.32 |
| DEC | 11,087 | $103,803 | $10,380 | 10.0 | $93,422 | $72,042 | $21381 | 77 | $112.57 | 640 | 58 | $9.36 |
| JAN | 12,088 | $115,594 | $11,559 | 10.0 | $104,035 | $106,135 | $-2100 | 102 | $115.62 | 918 | 76 | $9.56 |
| FEB | 12,166 | $116,339 | $11,634 | 10.0 | $104,705 | $66,605 | $38101 | 63 | $107.08 | 622 | 51 | $9.56 |
| MAR | 12,149 | $116,266 | $11,627 | 10.0 | $104,639 | $74,047 | $30592 | 70 | $110.85 | 668 | 55 | $9.57 |
| APR | 12,180 | $116,638 | $11,664 | 10.0 | $104,974 | $92,940 | $12034 | 88 | $114.60 | 811 | 67 | $9.58 |
| MAY | 12,172 | $116,460 | $11,646 | 10.0 | $104,814 | $74,154 | $30660 | 70 | $109.70 | 676 | 56 | $9.57 |
| JUN | 12,398 | $119,552 | $11,955 | 10.0 | $107,597 | $99,628 | $7969 | 92 | $113.60 | 877 | 71 | $9.64 |
| JUL | 12,456 | $117,932 | $11,793 | 10.0 | $106,139 | $157,409 | $-51270 | 148 | $121.93 | 1,291 | 104 | $9.47 |
| AUG | 12,475 | $118,271 | $11,827 | 10.0 | $106,444 | $125,766 | $-19323 | 118 | $127.42 | 987 | 79 | $9.48 |
| SEP | 12,668 | $118,871 | $11,887 | 10.0 | $106,984 | $106,718 | $266 | 99 | $124.24 | 859 | 68 | $9.38 |
| OCT | 12,732 | $120,271 | $12,027 | 10.0 | $108,244 | $119,948 | $-11704 | 110 | $125.86 | 953 | 75 | $9.45 |
| LTM | 145,658 | $1,383,382 | $138,338 | 10.0 | $1,245,043 | $1,164,119 | $80924 | 93 | $117.56 | 9,902 | 68 | $9.50 |
| ADJ | 0 | $0 | $0 | 0.0 | $0 | $0 | $0 | 0 | $0.00 | 0 | 0 | $0.00 |
| CC | 50,331 | $475,345 | $47,535 | 10.0 | $427,811 | $509,842 | $-82031 | 119 | $124.66 | 4,090 | 81 | $9.44 |
| YTD | 123,484 | $1,176,195 | $117,620 | 10.0 | $1,058,575 | $1,023,350 | $35225 | 96 | $118.14 | 8,662 | 70 | $9.53 |

## MEMBERSHIP AVERAGES

| PERIOD | REV/ MBR | CLM $ | IND RATE | PNL % |
|---|---|---|---|---|
| 2004 | $0.00 | $0.00 | $0.00 | 0 |
| 2005 | $0.00 | $0.00 | $0.00 | 0 |
| 2006 | $9.43 | $7.32 | $8.12 | 82 |
| Q1 | $9.57 | $6.78 | $7.53 | 78 |
| Q2 | $9.60 | $7.26 | $8.06 | 80 |
| Q3 | $9.44 | $10.37 | $11.52 | 83 |
| Q4 | $9.45 | $9.42 | $10.46 | 84 |
| LTM | $9.50 | $7.99 | $8.88 | 81 |
| CC | $9.44 | $10.13 | $11.25 | 83 |
| YTD | $9.53 | $8.29 | $9.20 | 81 |

| | MEMBERS | | | | SPOUSE | | | | DEPENDENTS | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| PERIOD | CLMS $ | # CLMS | AVG COST | MBR % | CLMS $ | # CLMS | AVG COST | SP % | CLMS $ | # CLMS | AVG COST | DPT % | SP+ DEP % |
| NOV | $44,578 | 386 | $115.49 | 64 | $15,069 | 129 | $116.81 | 22 | $9,080 | 85 | $106.83 | 14 | 36 |
| DEC | $43,650 | 389 | $112.21 | 61 | $16,527 | 141 | $117.21 | 22 | $11,865 | 110 | $107.86 | 17 | 39 |
| JAN | $66,433 | 569 | $116.75 | 62 | $19,163 | 168 | $114.07 | 18 | $20,539 | 181 | $113.47 | 20 | 38 |
| FEB | $42,606 | 400 | $106.52 | 64 | $15,925 | 139 | $114.57 | 22 | $8,074 | 83 | $97.27 | 13 | 36 |
| MAR | $45,573 | 410 | $111.15 | 61 | $18,821 | 164 | $114.76 | 25 | $9,653 | 94 | $102.69 | 14 | 39 |
| APR | $61,442 | 521 | $117.93 | 64 | $15,674 | 144 | $108.85 | 18 | $15,824 | 146 | $108.39 | 18 | 36 |
| MAY | $45,105 | 409 | $110.28 | 61 | $19,263 | 173 | $111.35 | 26 | $9,786 | 94 | $104.11 | 14 | 39 |
| JUN | $63,534 | 546 | $116.36 | 62 | $20,379 | 180 | $113.22 | 21 | $15,716 | 151 | $104.08 | 17 | 38 |
| JUL | $102,904 | 822 | $125.19 | 64 | $24,955 | 201 | $124.15 | 16 | $29,550 | 268 | $110.26 | 21 | 36 |
| AUG | $72,916 | 562 | $129.74 | 57 | $25,656 | 202 | $127.01 | 20 | $27,194 | 223 | $121.95 | 23 | 43 |
| SEP | $63,143 | 477 | $132.38 | 56 | $25,547 | 216 | $118.27 | 25 | $18,029 | 166 | $108.61 | 19 | 44 |
| OCT | $79,119 | 627 | $126.19 | 66 | $25,640 | 193 | $132.85 | 20 | $15,189 | 133 | $114.20 | 14 | 34 |
| TOT | $731,002 | 6,118 | $119.48 | 62 | $242,617 | 2,050 | $118.35 | 21 | $190,499 | 1,734 | $109.86 | 18 | 38 |

*ADJ - Adjustments*
*CC - Current Contract*
*LTM - Last Twelve Months*
*YTD - Year To Date*

*Passion for people. Vision for life.* SM

*This report is solely intended for the use of the contract holder and is not to be shared*