

Active Rates

	Medical	Drug	Chiro	Total M,Rx,C Bundle	Dental	Vision	Life	Total
Actives - Single								
Proposed--First Year								
HMSA/Rx/Chiro/HDS/VSP	\$178.52	\$50.86	\$1.17	\$230.55	\$24.08	\$5.89	\$4.12	\$264.64
Admin Costs	\$2.25	\$0.74	\$0.00	\$2.99	\$0.36	\$0.07	\$0.04	\$3.46
Total	\$180.77	\$51.60	\$1.17	\$233.54	\$24.44	\$5.96	\$4.16	\$268.10
Kaiser/Rx/Chiro/HDS/VSP								
HMSA/Rx/Chiro/HDS/VSP	\$192.52	\$23.92	\$1.17	\$217.61	\$24.08	\$5.89	\$4.12	\$251.70
Admin Costs	\$2.25	\$0.74	\$0.00	\$2.99	\$0.36	\$0.07	\$0.04	\$3.46
Total	\$194.77	\$24.66	\$1.17	\$220.60	\$24.44	\$5.96	\$4.16	\$255.16
Royal State*/HMSARx/Chiro/HDS*/VSP								
HMSA/Rx/Chiro/HDS/VSP	\$110.13	\$24.02	\$1.17	\$135.32	\$14.09	\$3.32	\$4.12	\$156.85
Admin Costs	\$2.26	\$0.74	\$0.00	\$3.00	\$0.37	\$0.06	\$0.04	\$3.47
Total	\$112.39	\$24.76	\$1.17	\$138.32	\$14.46	\$3.38	\$4.16	\$160.32
Proposed--Second Year								
HMSA/Rx/Chiro/HDS/VSP	\$202.38	\$61.04	\$1.25	\$264.67	\$25.52	\$5.89	\$4.12	\$300.20
Admin Costs	\$1.91	\$0.62	\$0.00	\$2.53	\$0.30	\$0.05	\$0.04	\$2.92
Total	\$204.29	\$61.66	\$1.25	\$267.20	\$25.82	\$5.94	\$4.16	\$303.12
Carrier Percent Increase for Year Two	13.37%	20.02%	6.84%		5.98%	0.00%	0.00%	13.44%
Kaiser/Rx/Chiro/HDS/VSP								
HMSA/Rx/Chiro/HDS/VSP	\$263.96	\$30.92	\$1.25	\$296.13	\$25.52	\$5.89	\$4.12	\$331.66
Admin Costs	\$1.91	\$0.62	\$0.00	\$2.53	\$0.30	\$0.05	\$0.04	\$2.92
Total	\$265.87	\$31.54	\$1.25	\$298.66	\$25.82	\$5.94	\$4.16	\$334.58
Carrier Percent Increase for Year Two	37.11%	29.26%	6.84%		5.98%	0.00%	0.00%	31.77%
Royal State*/HMSARx/Chiro/HDS*/VSP								
HMSA/Rx/Chiro/HDS/VSP	\$118.40	\$36.62	\$1.25	\$156.27	\$15.01	\$3.32	\$4.12	\$178.72
Admin Costs	\$1.91	\$0.62	\$0.00	\$2.53	\$0.29	\$0.06	\$0.04	\$2.92
Total	\$120.31	\$37.24	\$1.25	\$158.80	\$15.30	\$3.38	\$4.16	\$181.64
Carrier Percent Increase for Year Two	7.51%	52.46%	6.84%		6.53%	0.00%	0.00%	13.94%

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Note: For HMSA and Kaiser the increase is a maximum.

Active Rates

				Total					
Actives - Family	Medical	Drug	Chiro	M,Rx,C Bundle		Dental	Vision	Life	Total
Proposed--First Year									
HMSA/Rx/Chiro/HDS/VSP	\$535.66	\$156.54	\$2.44	\$694.64		\$68.92	\$12.67	\$4.12	\$780.35
Admin Costs	\$2.25	\$0.74	\$0.01	\$3.00		\$0.36	\$0.07	\$0.04	\$3.47
Total	\$537.91	\$157.28	\$2.45	\$697.64		\$69.28	\$12.74	\$4.16	\$783.82
Kaiser/Rx/Chiro/HDS/VSP									
HMSA/Rx/Chiro/HDS/VSP	\$577.56	\$71.72	\$2.44	\$651.72		\$68.92	\$12.67	\$4.12	\$737.43
Admin Costs	\$2.25	\$0.74	\$0.01	\$3.00		\$0.36	\$0.07	\$0.04	\$3.47
Total	\$579.81	\$72.46	\$2.45	\$654.72		\$69.28	\$12.74	\$4.16	\$740.90
Royal State*/HMSARx/Chiro/HDS*/VSP									
HMSA/Rx/Chiro/HDS*/VSP	\$337.40	\$73.94	\$2.44	\$413.78		\$40.99	\$7.16	\$4.12	\$466.05
Admin Costs	\$2.25	\$0.74	\$0.01	\$3.00		\$0.35	\$0.08	\$0.04	\$3.47
Total	\$339.65	\$74.68	\$2.45	\$416.78		\$41.34	\$7.24	\$4.16	\$469.52
Proposed--Second Year									
HMSA/Rx/Chiro/HDS/VSP	\$607.22	\$187.84	\$2.58	\$797.64		\$72.92	\$12.67	\$4.12	\$887.35
Admin Costs	\$1.91	\$0.62	\$0.01	\$2.54		\$0.30	\$0.05	\$0.04	\$2.93
Total	\$609.13	\$188.46	\$2.59	\$800.18		\$73.22	\$12.72	\$4.16	\$890.28
Carrier Percent Increase for Year Two	13.36%	19.99%	5.74%			5.80%	0.00%	0.00%	13.71%
Kaiser/Rx/Chiro/HDS/VSP									
HMSA/Rx/Chiro/HDS/VSP	\$791.84	\$92.72	\$2.58	\$887.14		\$72.92	\$12.67	\$4.12	\$976.85
Admin Costs	\$1.91	\$0.62	\$0.01	\$2.54		\$0.30	\$0.05	\$0.04	\$2.93
Total	\$793.75	\$93.34	\$2.59	\$889.68		\$73.22	\$12.72	\$4.16	\$979.78
Carrier Percent Increase for Year Two	37.10%	29.28%	5.74%			5.80%	0.00%	0.00%	32.47%
Royal State*/HMSARx/Chiro/HDS*/VSP									
HMSA/Rx/Chiro/HDS*/VSP	\$360.76	\$112.70	\$2.58	\$476.04		\$43.45	\$7.16	\$4.12	\$530.77
Admin Costs	\$1.91	\$0.62	\$0.01	\$2.54		\$0.29	\$0.06	\$0.04	\$2.93
Total	\$362.67	\$113.32	\$2.59	\$478.58		\$43.74	\$7.22	\$4.16	\$533.70
Carrier Percent Increase for Year Two	6.92%	52.42%	5.74%			6.00%	0.00%	0.00%	13.89%

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Note: For HMSA and Kaiser the increase is a maximum.