

**PARTICIPATING EMPLOYER RATES  
2006-2015 MONTHLY RATES**

**REPRESENTS ENROLLEES WITH RX DRUG COVERAGE**

	<b>Gross Rate (1)</b>	<b>% Change</b>	<b>Net Rate (2)</b>	<b>% Change</b>
<b>Individual</b>				
2006 (3)	463.20	8.7%	432.64	4.2%
2007 (3)	493.70	6.6%	462.74	7.0%
2008	517.06	4.7%	483.37	4.5%
2009	508.00	-1.8%	481.52	-0.4%
2010	536.22	5.6%	499.07	3.6%
2011	599.25	11.8%	561.83	12.6%
2012 (4)	646.04	7.8%	612.26	9.0%
2013	622.25	-3.7%	609.56	-0.4%
2014	633.04	1.7%	617.51	1.3%
2015 Projected	664.68	5.0%	645.92	4.6%
<b><u>Average Percent Increase</u></b>				
From Inception (1985)		7.0%		7.0%
Most Recent 10 Years		4.6%		4.6%
Most Recent 5 Years		4.5%		5.4%
<b>Family</b>				
2006 (3)	1,045.11	9.6%	976.50	5.1%
2007 (3)	1,123.91	7.5%	1,056.23	8.2%
2008	1,191.70	6.0%	1,118.71	5.9%
2009	1,190.98	-0.1%	1,132.44	1.2%
2010	1,248.31	4.8%	1,165.06	2.9%
2011	1,390.76	11.4%	1,308.84	12.3%
2012 (4)	1,500.45	7.9%	1,423.94	8.8%
2013	1,499.54	-0.1%	1,470.65	3.3%
2014	1,534.36	2.3%	1,499.61	2.0%
2015 Projected	1,619.64	5.6%	1,574.80	5.0%
<b><u>Average Percent Increase</u></b>				
From Inception (1985)		7.5%		7.5%
Most Recent 10 Years		5.5%		5.5%
Most Recent 5 Years		5.4%		6.3%

(1) Represents the premiums charged by the carriers.

(2) Represents the premium charged to a participating employer.

(3) Rates presented do not include Medicare Part B surcharge.

(4) Reflects rates effective 7/1/2012.

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**REPRESENTS ENROLLEES WITHOUT RX DRUG COVERAGE**

	<b>Gross Rate (1)</b>	<b>% Change</b>	<b>Net Rate (2)</b>	<b>% Change</b>
<b>Individual</b>				
2006 (3)	310.87	8.2%	291.21	3.9%
2007 (3)	338.77	9.0%	322.24	10.7%
2008	358.10	5.7%	343.35	6.6%
2009	359.79	0.5%	346.01	0.8%
2010	383.85	6.7%	361.11	4.4%
2011	422.70	10.1%	407.98	13.0%
2012 (4)	470.89	11.4%	450.01	10.3%
2013	473.37	0.5%	466.99	3.8%
2014	472.25	-0.2%	464.40	-0.6%
2015 Projected	501.72	6.2%	486.17	4.7%
<b><u>Average Percent Increase</u></b>				
From Inception (1985)		6.6%		6.6%
Most Recent 10 Years		5.8%		5.7%
Most Recent 5 Years		5.6%		6.2%
<b>Family</b>				
2006 (3)	742.45	9.5%	695.56	5.2%
2007 (3)	809.96	9.1%	770.95	10.8%
2008	870.96	7.5%	835.62	8.4%
2009	883.85	1.5%	850.83	1.8%
2010	938.53	6.2%	884.48	4.0%
2011	1,034.74	10.3%	999.11	13.0%
2012 (4)	1,142.72	10.4%	1,092.47	9.3%
2013	1,190.63	4.2%	1,174.47	7.5%
2014	1,198.84	0.7%	1,179.71	0.4%
2015 Projected	1,279.79	6.8%	1,241.61	5.2%
<b><u>Average Percent Increase</u></b>				
From Inception (1985)		7.3%		7.3%
Most Recent 10 Years		6.6%		6.6%
Most Recent 5 Years		6.5%		7.1%

(1) Represents the premiums charged by the carriers.

(2) Represents the premium charged to a participating employer.

(3) Rates presented do not include Medicare Part B surcharge.

(4) Reflects rates effective 7/1/2012.