

Outlook E-mail

From: Curley, Bryan
Sent: 10/26/2009 3:01:08 PM
To: German, Terry A; Kuhns, Ann-Louise; Chartrand, Lew; Shane, Barry; Shea, David A.; Bal, Rajeev G.; Oatman, James E.
Subject: Revised Rate Filing Rate Increase Schedule
Attachments: Rate Filing Scenarios_Send2.xls

Based upon today's call, attached are the revised rates that we plan on filing effective 3/1/2010.

Bryan

Bryan Curley
RVP & Actuary
Individual Pricing - West Zone

CA Rate Increase Possibilities

<u>Product Family</u>	<u>Legal Co</u>	<u>as of 8/09 Annualized Rev (\$mils)</u>	<u>First Pass Plan Rate Increase</u>	<u>Proposed Rate Increase</u>	<u>History thru 9/30/2009 MLR</u>	<u>"On Level" Current" MLR</u>	<u>Proposed "On Level" Mar-10 MLR</u>
Smart Sense Total				20.0%			
Lumenos non-Maternity				11.8%			
Tonik				33.7%			
Right Plan				29.3%			
3500 Deductible Plans				14.8%			
Share Plans CDI				35.0%			
[REDACTED]							
Lumenos Maternity				35.0%			
[REDACTED]							
Basic Plans CORE				18.0%			
PPO Saver				16.0%			

Plan Design

Smart Sense 500 GenRx				24.0%			
Smart Sense 1,500 GenRx				26.0%			
Smart Sense 2,500 GenRx				19.5%			
Smart Sense 5,000 GenRx				6.0%			
Smart Sense 500 FullRx				18.0%			
Smart Sense 1,500 FullRx				20.0%			
Smart Sense 2,500 FullRx				13.5%			
Smart Sense 5,000 FullRx				0.0%			
Lumenos 70/30 1,500 (Combiner)				19.0%			
Lumenos 70/30 3,000 (Combiner)				18.0%			
Lumenos 70/30 5,000 (Combiner)				0.0%			
Tonik 1,500 (Medical only)				35.0%			
Tonik 3,000 (Medical only)				35.0%			
Tonik 5,000 (Medical only)				27.3%			
Right Plan FullRx				35.0%			
Right Plan GenRx				26.5%			
Right Plan NoRx				15.5%			
3500 Deductible PPO HSA				13.8%			
3500 Deductible PPO non-HSA				9.5%			
CORE 5,000				13.0%			
Basic PPO 2,500				13.0%			
Basic PPO 1,000				13.0%			
PPO Saver				13.0%			
[REDACTED]							
PPO Share 500 (DOI)				35.0%			
PPO Share 1,000 (DOI)				35.0%			
[REDACTED]							
PPO Share 5,000				35.0%			
Lumenos 100/D 1,500 Maternity				35.0%			
Lumenos 100/D 2,500 Maternity				35.0%			
Lumenos 100/D 3,000 Maternity				35.0%			
Lumenos 100/D 5,000 Maternity				35.0%			
[REDACTED]							