



**BlueCross BlueShield  
of Illinois**

**Renewal Exhibit for**

Group number(s):0M8845  
Renewal Effective:05/01/2011

<u>Current Health Plan(s)</u>	<b>Current Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN C3436	\$502.83	\$1,058.97	\$882.30	\$1,438.43	\$258.43	\$516.86	\$1,005.66
Contracts	2	0	0	0	0	0	2
Total Current Health Premium							\$1,005.66
Total Health Contracts							2

<u>Renewal Health Plan(s)</u>	<b>Renewal Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN C3436	\$728.00	\$1,533.16	\$1,180.55	\$1,985.72	\$308.21	\$616.42	\$1,456.00
Contracts	2	0	0	0	0	0	2
Total Renewal Health Premium							\$1,456.00
Total Health Contracts							2

<b>Health Renewal Premium Change Components</b>	
a. Account/Benefit Program Adjustment (incl. Trend):	3.70%
b. Demographic Adjustment:	21.40%
c. Change in Risk:	15.00%
<b>Total*:</b>	<b>44.78%</b>

\* The total health renewal premium change percentage is calculated by multiplying each of the components in the above table. This change percentage is based upon total monthly premium. Each tier's rate change may vary from the total change percentage.

**Change Component Definitions**

- a) Account/Benefit Program Adjustment (incl. Trend) includes group and benefit plan specific pricing changes due to factors such as medical cost trends, pool adjustments, plan, industry and geographical pricing, etc.
- b) Demographic Adjustment is the pricing change for age, gender, group size and dependent composition differences.
- c) Change in Risk is the pricing change resulting from BCBSIL's analysis of medical conditions and experience and includes adjustments (if any) resulting from State of Illinois Small Employers Health Insurance Rating Act (SEHIRA).



**BlueCross BlueShield  
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**Renewal Exhibit for**

Group number(s): 0A  
Renewal Effective: 12/01/2010

<u>Current Health Plan(s)</u>	<b>Current Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN C2326	\$824.20	\$1,735.76	\$1,397.70	\$2,309.27	\$390.59	\$781.17	\$1,648.40
Contracts	2	0	0	0	0	0	2
<b>Total Current Health Premium</b>							<b>\$1,648.40</b>
<b>Total Health Contracts</b>							<b>2</b>

<u>Renewal Health Plan(s)</u>	<b>Renewal Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN C2326	\$1,117.88	\$2,354.25	\$1,857.57	\$3,093.94	\$503.76	\$1,007.53	\$2,235.76
Contracts	2	0	0	0	0	0	2
<b>Total Renewal Health Premium</b>							<b>\$2,235.76</b>
<b>Total Health Contracts</b>							<b>2</b>

<b>Health Renewal Premium Change Components</b>	
a. Account/Benefit Program Adjustment (incl. Trend):	12.16%
b. Demographic Adjustment:	5.16%
c. Change in Risk and Compliance:	15.00%
<b>Total*:</b>	<b>35.63%</b>

\* The total health renewal premium change percentage is calculated by multiplying each of the components in the above table. This change percentage is based upon total monthly premium. Each tier's rate change may vary from the total change percentage.

**Change Component Definitions**

- a) Account/Benefit Program Adjustment (incl. Trend) includes group and benefit plan specific pricing changes due to factors such as medical cost trends, pool adjustments, plan, industry and geographical pricing, etc.
- b) Demographic Adjustment is the pricing change for age, gender, group size and dependent composition differences.
- c) Change in Risk and Compliance is the pricing change resulting from BCBSIL's analysis of medical conditions and experience and includes adjustments (if any) resulting from legislative rating compliance.



**BlueCross BlueShield  
of Illinois**

**Renewal Exhibit for**

Group number(s): 0M  
Renewal Effective: 07/01/2010

<u>Current Health Plan(s)</u>	<b>Current Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN 72322	\$432.28	\$1,028.56	\$957.02	\$1,553.30	\$357.38	\$714.74	\$4,310.98
Contracts	4	1	0	1	0	0	6
Total Current Health Premium							\$4,310.98
Total Health Contracts							6

<u>Renewal Health Plan(s)</u>	<b>Renewal Health Monthly Rates</b>						
	<u>Empl.</u>	<u>Empl. + Spouse</u>	<u>Empl. + Child(ren)</u>	<u>Family</u>	<u>Medicare Primary Empl.</u>	<u>Medicare Primary Family</u>	<u>Total Health Premium</u>
BC SELECT PLAN 72322	\$583.95	\$1,347.35	\$1,215.88	\$1,979.27	\$430.37	\$860.74	\$5,662.42
Contracts	4	1	0	1	0	0	6
Total Renewal Health Premium							\$5,662.42
Total Health Contracts							6

<b>Health Renewal Premium Change Components</b>	
a. Account/Benefit Program Adjustment (incl. Trend):	31.35%
b. Demographic Adjustment:	0.00%
c. Change in Risk and Compliance:	0.00%
Total*:	<b>31.35%</b>

\* The total health renewal premium change percentage is calculated by multiplying each of the components in the above table. This change percentage is based upon total monthly premium. Each tier's rate change may vary from the total change percentage.

**Change Component Definitions**

- a) Account/Benefit Program Adjustment (incl. Trend) includes group and benefit plan specific pricing changes due to factors such as medical cost trends, pool adjustments, plan, industry and geographical pricing, etc.
- b) Demographic Adjustment is the pricing change for age, gender, group size and dependent composition differences.
- c) Change in Risk and Compliance is the pricing change resulting from BCBSIL's analysis of medical conditions and experience and includes adjustments (if any) resulting from legislative rating compliance.