

Exhibit C: PPO Estimated Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

PPO Average Loss Ratio = 103.2%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 73.2%	2.0%	3
73.3% to 79.7%	3.0%	3
79.8% to 86.2%	4.0%	5
86.3% to 92.7%	5.0%	9
92.8% to 99.2%	6.0%	23
99.3% to 107.2%	7.0%	40
107.3% to 113.7%	8.0%	17
113.8% to 120.2%	9.0%	14
120.3% to 126.7%	10.0%	5
126.8% to 133.2%	11.0%	0
133.3% +	12.0%	3

Exhibit C: HMO Estimated Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

HMO Average Loss Ratio = 99.0%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 69.0%	0.3%	5
69.1% to 75.5%	1.3%	9
75.6% to 82.0%	2.3%	6
82.1% to 88.5%	3.3%	8
88.6% to 95.0%	4.3%	11
95.1% to 103.0%	5.3%	29
103.1% to 109.5%	6.3%	18
109.6% to 116.0%	7.3%	11
116.1% to 122.5%	8.3%	7
122.6% to 129.0%	9.3%	2
129.1% +	10.3%	2

Exhibit C: Dental Estimated Rate Adjustment

(See Appendix Exhibit 16,17, & 18 for Individual District Rate Adjustments)

DENTAL Average Loss Ratio = 94.7%		
<u>Paid Claim Loss Ratio</u>	<u>Rate Adjustment</u>	<u># of Members in Band</u>
0.0% to 64.7%	-0.9%	0
64.8% to 79.7%	1.6%	5
79.8% to 109.7%	4.1%	62
109.8% to 124.7%	6.6%	4
124.8% +	9.1%	0