I.   Exhibit IV – change cell C46 to 2.0 based on information on the record as to how the family deductible works on these plans

II.   Exhibit VIII - APM HC Rebates – Prior Estimate

    A.   In cell E58 change $3.91 to match D&O from 2008 filing

        1.   Input $4.30

    B.   In cell E59 change formula to divide dollars by calendar year 2008 HC contract months rather than Jul-08-Jun-09 HC contract months

        1.   Enter formula: =E47/SUM('input detail by benefit'!H13:S37)

        2.   Resulting value should be $4.87

    C.   In cell E60 no change to formula

        1.   Resulting value should be $0.57

    D.   New row 61 should display 2008 HC & Lumenos contract months

        1.   Enter formula: =SUM('input detail by benefit'!H45:S45)

        2.   Resulting value should be 146,139

    E.   New row 62 should display Rebate True-up Dollars to be Credited

        1.   Enter formula: =E60*E61

        2.   Resulting value should be $83,503

    F.   New row 63 should display Rating Period HC & Lumenos Contract Months

        1.   Enter formula: =SUM('input detail by benefit'!AL45:AW45)

        2.   Resulting value should be 107,290

    G.   New row 64 should display the Prior Period PCPM Credit

        1.   Enter formula: =E62/E63

2.   Resulting value should be $0.78 (this should be the cell referenced by Exhibit I)

III.   Exhibit XII – Derivation of Cost for Colonoscopy benefit

A.   In Row 25 change label and formula to reference Exhibit VI.A. (to be consistent with trend source used in row 16 and to keep dollar value the same as in supplemental filing)

    1.   Change label in cell A25 to read 'Trend from Exhibit VI.A.'

    2.   Change formula in cell B25 to: =ROUND(Ex6A_Trend1!W94,3)

IV.   Appendix III – change calculation to equal the average of calendar years 2006, 2007, 2008

A.   In cell H27 enter formula: =ROUND(AVERAGE(H13,H17,H21),3)

B.   Resulting value should be 17.4%

V.   Appendix 4

A.   Change cells D374:D380, D383, and AH54 to refer to column D of Exhibit 4 rather than E

B.   Change cell AH52 to make the Rule 940 adjustment only if it increases the result, by changing formula to =Round(MAX(AH55/AH47*AH44,AH53+Ex4_Rule940!$D$28/1.2),2).

C.   Change cells D385 and D386 to make the Rule 940 adjustment only if it increases the result, by changing D385 to =ROUND(MAX($D$384/$D$348*D349,D384+Ex4_Rule940!D24),2) and copying to D386

D.   Remove rounding function from cell F555

E.   Change cell D384 to $1283.13 [determined using goal seek to make F553 = $56,992,143 and rounding to nearest cent

VI.   Exhibit III - change all proposed rates except mandated plans in Columns B-F and cells AF51:AI55 to equal same cell in revised Appendix 4

VII. Exhibit XIII – Derivation of Preventive Care and Supplemental Accident Rider Rate - change cell E26 (and label in D26) to average increase for high deductible plans, so the percentage rate increase will be the same for all the high deductible plans

      A.   Enter formula: ='Appendix 4'!L512

      B.   Resulting increase should be 15.8%

VIII. Exhibit I

      A.   Experience Claim Cost

         1.   Add 6 new rows between rows 10 (Incurred Claims Completed for Claim Runout: Twelve Months Ending September 30, 2009) and 11 (Annual Claim Trend)

         2.   New row 11 should display Claims in Excess of $100K

            a)   *Enter formula: ='Appendix 3'!D24*

            b)   *Resulting value should be $8,292,359*

         3.   New row 12 should display Incurred Claims Excluding Claims in Excess of $100K

            a)   *Enter formula: =C10-C11*

            b)   *Resulting value should be $48,178,907*

         4.   New row 13 should display the Base Allowed Trend

            a)   *Input 7.3%*

         5.   New row 14 should display Deductible Leveraging Factor

            a)   *Enter formula:*
=(1+C13*ROUND(Ex7_Leverage!C57,2))/(1+Ex1_Summary!C13)-1

            b)   *Resulting value should be 1.7%*

         6.   New row 15 should display Deductible Mix Factor

            a)   *Enter formula: =ROUND(Ex6C_DedMix!AP54,3)*

            b)   *Resulting value should be 2.9%*

         7.   New row 16 should display Aging Factor

> *a)*   *Enter formula: =Ex6B_Aging!F44*
>
> *b)*   *Resulting value should be 0.0%*

8.   Row 17 (formerly 11) should display the Annual Claim Trend (adjusted for leveraging, deductible mix and aging)

> *a)*   *Enter formula: =(1+C13)*(1+C14)*(1+C15)*(1+C16)-1*
>
> *b)*   *Resulting value should be 12.3% (instead of 18.6%)*

9.   Add 2 new rows between rows 17 (Annual Claim Trend) and 18 (Estimated Claims)

10.   New row 18 should display the Estimated 7/1/2010 - 6/30/2011 Claims before Pooling Charge

> *a)*   *Enter formula: =ROUND((C12)*(1+C17)^($G$12/12),0)*
>
> *b)*   *Resulting value should be $59,013,489*

11.   New row 19 should display the Pooling Charge

> *a)*   *Enter formula: ='Appendix 3'!H27*
>
> *b)*   *Resulting value should be 17.4%*

12.   Row 20 (formerly 18) should display the Estimated 7/1/2010 - 6/30/2011 Claims after Pooling Charge

> *a)*   *Enter formula: =ROUND(C18*(1+C19),0)*
>
> *b)*   *Resulting value should be $69,281,836*

13.   Row 21 displays the Projected Claims PCPM before Adjustments

> *a)*   *Resulting value should be $494.55*

B.   Enrollment - No change

C.   **REDACTED**

D.   Adjustments to Claims

1.   In cell C36 change formula to: =-Ex8_InvSOP!$E$64

2.   Resulting value in cell C36 should be -$0.78

3. Resulting value in cell C38 should be $50,692,794

E. Retention and Profit Load

1. In cell C43 change profit and risk percentage from 3.0% to 0.5%

F. Required Premium at Anticipated Enrollment Level

1. Resulting premium in cell C49 should equal $56,992,143

G. Total Requested Premium at Anticipated Enrollment Level

1. Resulting premium in cell C55 should equal $56,992,191

2. In cell C56 change formula to: =Ex3_Prem!F555 (resulting in value of 14.1%)

3. In cell C58 insert formula: =Ex3_Prem!F541 (resulting in value of 14.4%)

IX. Attachment D

A. Change cells B11:F11 to 0.377.