

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NON GROUP

RATES FOR ALTERNATIVE EFFECTIVE DATES

This filing presents proposed rates effective June 1, 2009. To the extent that the rate review process delays the effective date of the rate increase, the proposed premiums to be charged are adjusted to reflect the new rating period.

Section II, Table 2 provides proposed rate schedules for a rate increase effective up to 12 months after the current requested effective date. The proposed rate level for each rate increase effective month reflects additional claims and expense trend to get to the new effective rate period. For example, if there is a one month delay in the effective date (i.e. July 1, 2009), the proposed rates are adjusted to reflect an additional month of trend.

Section III, Table 3 provides additional detail behind this rate development.

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High Options Rate Increase By Various Effective Dates			
Effective Date	Months Delayed	Open Option A	Closed Options B, E, F
07/09-06/10	1	73.20%	60.40%
08/09-07/10	2	75.45%	62.86%
09/09-08/10	3	77.73%	65.36%
10/09-09/10	4	80.06%	67.90%
11/09-10/10	5	82.42%	70.48%
12/09-11/10	6	84.83%	73.10%
01/10-12/10	7	87.27%	75.77%
02/10-01/11	8	89.75%	78.47%
03/10-02/11	9	92.27%	81.22%
04/10-03/11	10	94.84%	84.02%
05/10-04/11	11	97.44%	86.86%
06/10-05/11	12	100.08%	89.74%

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Moderate Options Rate Increase By Various Effective Dates			
Effective Date	Months Delayed	Open Option C	Closed Options D. G
07/09-06/10	1	56.20%	65.60%
08/09-07/10	2	58.60%	68.12%
09/09-08/10	3	61.03%	70.67%
10/09-09/10	4	63.50%	73.27%
11/09-10/10	5	66.02%	75.91%
12/09-11/10	6	68.57%	78.59%
01/10-12/10	7	71.17%	81.31%
02/10-01/11	8	73.81%	84.08%
03/10-02/11	9	76.49%	86.89%
04/10-03/11	10	79.21%	89.75%
05/10-04/11	11	81.98%	92.65%
06/10-05/11	12	84.79%	95.60%

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Value Options Rate Increase By Various Effective Dates								
Effective Date	Months Delayed	YAB		VB		ICB	FB15	FB25
		TRAD	PPO	TRAD	PPO			
07/09-06/10	1	34.06%	12.71%	74.21%	25.84%	74.81%	74.39%	4.97%
08/09-07/10	2	35.66%	13.94%	76.73%	27.64%	77.24%	77.34%	6.83%
09/09-08/10	3	37.28%	15.20%	79.29%	29.45%	79.71%	80.35%	8.71%
10/09-09/10	4	38.92%	16.45%	81.89%	31.30%	82.22%	83.41%	10.65%
11/09-10/10	5	40.58%	17.74%	84.53%	33.17%	84.77%	86.53%	12.61%
12/09-11/10	6	42.30%	19.05%	87.21%	35.08%	87.36%	89.71%	14.61%
01/10-12/10	7	43.99%	20.38%	89.93%	37.01%	89.98%	92.94%	16.66%
02/10-01/11	8	45.76%	21.70%	92.69%	38.97%	92.65%	96.22%	18.74%
03/10-02/11	9	47.53%	23.08%	95.50%	40.96%	95.37%	99.58%	20.87%
04/10-03/11	10	49.32%	24.47%	98.35%	42.98%	98.12%	102.99%	23.03%
05/10-04/11	11	51.14%	25.88%	101.25%	45.04%	100.92%	106.47%	25.25%
06/10-05/11	12	53.00%	27.30%	104.19%	47.13%	103.76%	110.01%	27.48%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
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RATE COMPARISON

		CURRENT RATE	PROPOSED RATE	% OF INCREASE
<u>OPTION A</u>	1 Person	\$779.10	\$1,332.08	70.98%
	2 person	\$1,558.18	\$2,664.12	70.98%
	Family	\$1,636.09	\$2,797.33	70.98%
	Rider FC	\$272.68	\$466.22	70.98%
<u>OPTION B</u>	1 Person	\$456.17	\$720.66	57.98%
	2 person	\$912.33	\$1,441.29	57.98%
	Family	\$957.95	\$1,513.37	57.98%
	Rider FC	\$159.66	\$252.23	57.98%
<u>OPTION C</u>	1 Person	\$361.42	\$556.01	53.84%
	2 person	\$722.82	\$1,111.99	53.84%
	Family	\$758.99	\$1,167.63	53.84%
	Rider FC	\$126.49	\$194.59	53.84%
<u>OPTION D</u>	1 Person	\$316.23	\$515.86	63.13%
	2 person	\$632.49	\$1,031.78	63.13%
	Family	\$664.12	\$1,083.38	63.13%
	Rider FC	\$110.69	\$180.57	63.13%
<u>OPTION E</u>	1 Person	\$466.55	\$737.05	57.98%
	2 person	\$933.11	\$1,474.13	57.98%
	Family	\$979.75	\$1,547.81	57.98%
	Rider FC	\$163.29	\$257.96	57.98%
<u>OPTION F</u>	1 Person	\$709.23	\$1,120.44	57.98%
	2 person	\$1,418.43	\$2,240.84	57.98%
	Family	\$1,489.36	\$2,352.89	57.98%
	Rider FC	\$248.22	\$392.13	57.98%
<u>OPTION G</u>	1 Person	\$267.61	\$436.55	63.13%
	2 person	\$535.21	\$873.09	63.13%
	Family	\$561.97	\$916.74	63.13%
	Rider FC	\$93.66	\$152.79	63.13%
<u>OPTION M</u>	1 Person	\$54.00	\$71.55	32.50%
	2 person	\$0.00	\$0.00	N/A
	Family	\$0.00	\$0.00	N/A
	Rider FC	\$0.00	\$0.00	N/A
<u>OPTION N</u>	1 Person	\$195.14	\$335.10	71.72%
	2 person	\$390.30	\$670.22	71.72%
	Family	\$409.81	\$703.72	71.72%
	Rider FC	\$68.30	\$117.29	71.73%
<u>OPTION O</u>	1 Person	\$47.14	\$52.57	11.52%
	2 person	\$0.00	\$0.00	N/A
	Family	\$0.00	\$0.00	N/A
	Rider FC	\$0.00	\$0.00	N/A
<u>OPTION P</u>	1 Person	\$171.70	\$213.04	24.08%
	2 person	\$343.39	\$426.08	24.08%
	Family	\$360.55	\$447.37	24.08%
	Rider FC	\$60.09	\$74.56	24.08%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NONGROUP
RATE COMPARISON
OPEN INDIVIDUAL CARE BLUE (OPTION Q)

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$76.38	\$131.69	72.41%	\$152.76	\$263.37	72.41%	\$160.40	\$276.55	72.41%	\$55.31	\$95.36	72.41%
25 - 29	\$93.76	\$161.65	72.41%	\$187.50	\$323.27	72.41%	\$196.88	\$339.44	72.41%	\$55.31	\$95.36	72.41%
30 - 34	\$98.58	\$169.96	72.41%	\$197.15	\$339.91	72.41%	\$207.02	\$356.92	72.41%	\$55.31	\$95.36	72.41%
35 - 39	\$105.78	\$182.38	72.41%	\$211.55	\$364.73	72.41%	\$222.12	\$382.96	72.41%	\$55.31	\$95.36	72.41%
40 - 44	\$117.98	\$203.41	72.41%	\$235.96	\$406.82	72.41%	\$247.76	\$427.16	72.41%	\$55.31	\$95.36	72.41%
45 - 49	\$136.85	\$235.94	72.41%	\$273.68	\$471.85	72.41%	\$287.37	\$495.45	72.41%	\$55.31	\$95.36	72.41%
50 - 54	\$166.25	\$286.63	72.41%	\$332.50	\$573.26	72.41%	\$349.13	\$601.94	72.41%	\$55.31	\$95.36	72.41%
55+	\$244.49	\$421.53	72.41%	\$488.99	\$843.07	72.41%	\$513.44	\$885.22	72.41%	\$55.31	\$95.36	72.41%
BLUE SHIELD												
Under 25	\$48.60	\$83.79	72.41%	\$97.20	\$167.58	72.41%	\$102.08	\$176.00	72.41%	\$33.47	\$57.71	72.42%
25 - 29	\$58.62	\$101.07	72.42%	\$117.24	\$202.13	72.41%	\$123.11	\$212.25	72.41%	\$33.47	\$57.71	72.42%
30 - 34	\$61.39	\$105.84	72.41%	\$122.78	\$211.68	72.41%	\$128.93	\$222.29	72.41%	\$33.47	\$57.71	72.42%
35 - 39	\$65.54	\$113.00	72.41%	\$131.09	\$226.01	72.41%	\$137.65	\$237.32	72.41%	\$33.47	\$57.71	72.42%
40 - 44	\$72.58	\$125.14	72.42%	\$145.15	\$250.25	72.41%	\$152.42	\$262.79	72.41%	\$33.47	\$57.71	72.42%
45 - 49	\$83.46	\$143.89	72.41%	\$166.93	\$287.80	72.41%	\$175.27	\$302.18	72.41%	\$33.47	\$57.71	72.42%
50 - 54	\$100.40	\$173.10	72.41%	\$200.82	\$346.23	72.41%	\$210.86	\$363.54	72.41%	\$33.47	\$57.71	72.42%
55+	\$145.50	\$250.86	72.41%	\$291.00	\$501.71	72.41%	\$305.56	\$526.82	72.41%	\$33.47	\$57.71	72.42%
PRES. DRUG												
Under 25	\$16.17	\$27.88	72.42%	\$32.34	\$55.76	72.42%	\$33.96	\$58.55	72.41%	\$19.83	\$34.19	72.42%
25 - 29	\$24.08	\$41.52	72.43%	\$48.18	\$83.07	72.42%	\$50.59	\$87.22	72.41%	\$19.83	\$34.19	72.42%
30 - 34	\$30.76	\$53.03	72.40%	\$61.52	\$106.07	72.42%	\$64.60	\$111.38	72.41%	\$19.83	\$34.19	72.42%
35 - 39	\$39.52	\$68.14	72.42%	\$79.04	\$136.27	72.41%	\$82.99	\$143.08	72.41%	\$19.83	\$34.19	72.42%
40 - 44	\$49.10	\$84.65	72.40%	\$98.20	\$169.31	72.41%	\$103.10	\$177.75	72.41%	\$19.83	\$34.19	72.42%
45 - 49	\$62.40	\$107.58	72.40%	\$124.80	\$215.17	72.41%	\$131.03	\$225.91	72.41%	\$19.83	\$34.19	72.42%
50 - 54	\$79.28	\$136.69	72.41%	\$158.57	\$273.39	72.41%	\$166.49	\$287.05	72.41%	\$19.83	\$34.19	72.42%
55+	\$114.21	\$196.91	72.41%	\$228.43	\$393.84	72.41%	\$239.85	\$413.53	72.41%	\$19.83	\$34.19	72.42%
COMBINED												
Under 25	\$141.15	\$243.36	72.41%	\$282.30	\$486.71	72.41%	\$296.43	\$511.10	72.42%	\$108.61	\$187.26	72.42%
25 - 29	\$176.46	\$304.24	72.41%	\$352.92	\$608.47	72.41%	\$370.58	\$638.91	72.41%	\$108.61	\$187.26	72.42%
30 - 34	\$190.73	\$328.83	72.41%	\$381.45	\$657.66	72.41%	\$400.55	\$690.59	72.41%	\$108.61	\$187.26	72.42%
35 - 39	\$210.84	\$363.52	72.42%	\$421.68	\$727.01	72.41%	\$442.77	\$763.36	72.41%	\$108.61	\$187.26	72.42%
40 - 44	\$239.66	\$413.20	72.41%	\$479.31	\$826.38	72.41%	\$503.28	\$867.70	72.41%	\$108.61	\$187.26	72.42%
45 - 49	\$282.71	\$487.41	72.41%	\$565.41	\$974.82	72.41%	\$593.68	\$1,023.54	72.41%	\$108.61	\$187.26	72.42%
50 - 54	\$345.93	\$596.42	72.41%	\$691.89	\$1,192.88	72.41%	\$726.49	\$1,252.53	72.41%	\$108.61	\$187.26	72.42%
55+	\$504.20	\$869.30	72.41%	\$1,008.42	\$1,738.62	72.41%	\$1,058.84	\$1,825.57	72.41%	\$108.61	\$187.26	72.42%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NON GROUP
RATE COMPARISON
CLOSED INDIVIDUAL CARE BLUE (OPTION Q)

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$75.38	\$129.96	72.41%	\$150.76	\$259.93	72.41%	\$158.30	\$272.93	72.41%	\$54.96	\$94.76	72.42%
25 - 29	\$92.76	\$159.93	72.41%	\$185.50	\$319.82	72.41%	\$194.78	\$335.82	72.41%	\$54.96	\$94.76	72.42%
30 - 34	\$97.58	\$168.24	72.41%	\$195.15	\$336.46	72.41%	\$204.92	\$353.30	72.41%	\$54.96	\$94.76	72.42%
35 - 39	\$104.78	\$180.65	72.41%	\$209.55	\$361.29	72.41%	\$220.02	\$379.34	72.41%	\$54.96	\$94.76	72.42%
40 - 44	\$116.98	\$201.69	72.41%	\$233.96	\$403.37	72.41%	\$245.66	\$423.54	72.41%	\$54.96	\$94.76	72.42%
45 - 49	\$135.85	\$234.22	72.41%	\$271.68	\$468.40	72.41%	\$285.27	\$491.83	72.41%	\$54.96	\$94.76	72.42%
50 - 54	\$165.25	\$284.91	72.41%	\$330.50	\$569.82	72.41%	\$347.03	\$598.31	72.41%	\$54.96	\$94.76	72.42%
55+	\$243.49	\$419.80	72.41%	\$486.99	\$839.62	72.41%	\$511.34	\$881.60	72.41%	\$54.96	\$94.76	72.42%
BLUE SHIELD												
Under 25	\$41.38	\$71.34	72.40%	\$82.76	\$142.69	72.41%	\$86.91	\$149.84	72.41%	\$30.16	\$52.00	72.41%
25 - 29	\$50.92	\$87.79	72.41%	\$101.84	\$175.58	72.41%	\$106.93	\$184.36	72.41%	\$30.16	\$52.00	72.41%
30 - 34	\$53.56	\$92.34	72.40%	\$107.12	\$184.69	72.41%	\$112.48	\$193.93	72.41%	\$30.16	\$52.00	72.41%
35 - 39	\$57.51	\$99.15	72.40%	\$115.03	\$198.32	72.41%	\$120.78	\$208.24	72.41%	\$30.16	\$52.00	72.41%
40 - 44	\$64.22	\$110.72	72.41%	\$128.43	\$221.43	72.41%	\$134.86	\$232.51	72.41%	\$30.16	\$52.00	72.41%
45 - 49	\$74.58	\$128.58	72.41%	\$149.17	\$257.18	72.41%	\$156.62	\$270.03	72.41%	\$30.16	\$52.00	72.41%
50 - 54	\$90.71	\$156.39	72.41%	\$181.44	\$312.82	72.41%	\$190.51	\$328.46	72.41%	\$30.16	\$52.00	72.41%
55+	\$133.67	\$230.46	72.41%	\$267.34	\$460.92	72.41%	\$280.71	\$483.97	72.41%	\$30.16	\$52.00	72.41%
PRES DRUG												
Under 25	\$16.17	\$27.88	72.42%	\$32.34	\$55.76	72.42%	\$33.96	\$58.55	72.41%	\$19.83	\$34.19	72.42%
25 - 29	\$24.08	\$41.52	72.43%	\$48.18	\$83.07	72.42%	\$50.59	\$87.22	72.41%	\$19.83	\$34.19	72.42%
30 - 34	\$30.76	\$53.03	72.40%	\$61.52	\$106.07	72.42%	\$64.60	\$111.38	72.41%	\$19.83	\$34.19	72.42%
35 - 39	\$39.52	\$68.14	72.42%	\$79.04	\$136.27	72.41%	\$82.99	\$143.08	72.41%	\$19.83	\$34.19	72.42%
40 - 44	\$49.10	\$84.65	72.40%	\$98.20	\$169.31	72.41%	\$103.10	\$177.75	72.41%	\$19.83	\$34.19	72.42%
45 - 49	\$62.40	\$107.58	72.40%	\$124.80	\$215.17	72.41%	\$131.03	\$225.91	72.41%	\$19.83	\$34.19	72.42%
50 - 54	\$79.28	\$136.69	72.41%	\$158.57	\$273.39	72.41%	\$166.49	\$287.05	72.41%	\$19.83	\$34.19	72.42%
55+	\$114.21	\$196.91	72.41%	\$228.43	\$393.84	72.41%	\$239.85	\$413.53	72.41%	\$19.83	\$34.19	72.42%
COMBINED												
Under 25	\$132.93	\$229.18	72.41%	\$265.86	\$458.38	72.41%	\$279.16	\$481.32	72.42%	\$104.95	\$180.95	72.42%
25 - 29	\$167.76	\$289.24	72.41%	\$335.52	\$578.47	72.41%	\$352.30	\$607.40	72.41%	\$104.95	\$180.95	72.42%
30 - 34	\$181.90	\$313.61	72.41%	\$363.79	\$627.22	72.41%	\$382.00	\$658.61	72.41%	\$104.95	\$180.95	72.42%
35 - 39	\$201.81	\$347.94	72.41%	\$403.62	\$695.88	72.41%	\$423.80	\$730.66	72.41%	\$104.95	\$180.95	72.42%
40 - 44	\$230.30	\$397.06	72.41%	\$460.59	\$794.11	72.41%	\$483.62	\$833.80	72.41%	\$104.95	\$180.95	72.42%
45 - 49	\$272.83	\$470.38	72.41%	\$545.65	\$940.75	72.41%	\$572.93	\$987.77	72.41%	\$104.95	\$180.95	72.42%
50 - 54	\$335.24	\$577.99	72.41%	\$670.51	\$1,156.03	72.41%	\$704.04	\$1,213.82	72.41%	\$104.95	\$180.95	72.42%
55+	\$491.37	\$847.17	72.41%	\$982.76	\$1,694.38	72.41%	\$1,031.89	\$1,779.10	72.41%	\$104.95	\$180.95	72.42%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NONGROUP
RATE COMPARISON

Option Flexible Blue 1500 With Out Maternity

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$50.08	\$85.88	71.49%	\$100.16	\$171.76	71.49%	\$105.17	\$180.36	71.49%	\$40.43	\$69.34	71.50%
25 - 29	\$62.77	\$107.64	71.48%	\$125.54	\$215.29	71.49%	\$131.82	\$226.06	71.49%	\$40.43	\$69.34	71.50%
30 - 34	\$67.29	\$115.40	71.50%	\$134.58	\$230.79	71.49%	\$141.31	\$242.33	71.49%	\$40.43	\$69.34	71.50%
35 - 39	\$78.39	\$134.43	71.49%	\$156.78	\$268.86	71.49%	\$164.62	\$282.31	71.49%	\$40.43	\$69.34	71.50%
40 - 44	\$88.25	\$151.34	71.49%	\$176.50	\$302.68	71.49%	\$185.33	\$317.82	71.49%	\$40.43	\$69.34	71.50%
45 - 49	\$103.14	\$176.87	71.49%	\$206.28	\$353.75	71.49%	\$216.59	\$371.43	71.49%	\$40.43	\$69.34	71.50%
50 - 54	\$130.51	\$223.81	71.49%	\$261.02	\$447.62	71.49%	\$274.07	\$470.00	71.49%	\$40.43	\$69.34	71.50%
55+	\$195.16	\$334.68	71.49%	\$390.32	\$669.36	71.49%	\$409.84	\$702.83	71.49%	\$40.43	\$69.34	71.50%
BLUE SHIELD												
Under 25	\$33.44	\$57.34	71.49%	\$66.87	\$114.68	71.49%	\$70.22	\$120.42	71.49%	\$24.89	\$42.69	71.48%
25 - 29	\$40.76	\$69.89	71.49%	\$81.51	\$139.78	71.49%	\$85.59	\$146.78	71.49%	\$24.89	\$42.69	71.48%
30 - 34	\$43.35	\$74.34	71.49%	\$86.70	\$148.68	71.49%	\$91.04	\$156.12	71.49%	\$24.89	\$42.69	71.48%
35 - 39	\$49.75	\$85.32	71.48%	\$99.51	\$170.65	71.49%	\$104.49	\$179.19	71.49%	\$24.89	\$42.69	71.48%
40 - 44	\$55.45	\$95.08	71.49%	\$110.89	\$190.17	71.49%	\$116.44	\$199.68	71.49%	\$24.89	\$42.69	71.48%
45 - 49	\$64.03	\$109.81	71.49%	\$128.07	\$219.62	71.49%	\$134.48	\$230.62	71.49%	\$24.89	\$42.69	71.48%
50 - 54	\$79.79	\$136.84	71.49%	\$159.59	\$273.68	71.49%	\$167.57	\$287.37	71.49%	\$24.89	\$42.69	71.48%
55+	\$117.07	\$200.76	71.49%	\$234.14	\$401.52	71.49%	\$245.85	\$421.61	71.49%	\$24.89	\$42.69	71.48%
PRES DRUG												
Under 25	\$19.40	\$33.27	71.49%	\$38.80	\$66.54	71.49%	\$40.74	\$69.87	71.50%	\$23.80	\$40.81	71.50%
25 - 29	\$28.90	\$49.56	71.49%	\$57.80	\$99.12	71.49%	\$60.69	\$104.08	71.49%	\$23.80	\$40.81	71.50%
30 - 34	\$36.91	\$63.30	71.50%	\$73.82	\$126.59	71.48%	\$77.51	\$132.92	71.49%	\$23.80	\$40.81	71.50%
35 - 39	\$47.42	\$81.32	71.49%	\$94.84	\$162.64	71.49%	\$99.58	\$170.77	71.49%	\$23.80	\$40.81	71.50%
40 - 44	\$58.92	\$101.04	71.49%	\$117.84	\$202.08	71.49%	\$123.73	\$212.19	71.49%	\$23.80	\$40.81	71.50%
45 - 49	\$74.88	\$128.41	71.49%	\$149.76	\$256.82	71.49%	\$157.25	\$269.66	71.49%	\$23.80	\$40.81	71.50%
50 - 54	\$95.14	\$163.16	71.49%	\$190.28	\$326.31	71.49%	\$199.79	\$342.63	71.49%	\$23.80	\$40.81	71.50%
55+	\$137.05	\$235.03	71.49%	\$274.10	\$470.05	71.49%	\$287.81	\$493.56	71.49%	\$23.80	\$40.81	71.50%
COMBINED												
Under 25	\$102.92	\$176.49	71.49%	\$205.83	\$352.98	71.49%	\$216.12	\$370.65	71.50%	\$89.12	\$152.84	71.50%
25 - 29	\$132.43	\$227.09	71.49%	\$264.85	\$454.19	71.49%	\$278.10	\$476.92	71.49%	\$89.12	\$152.84	71.50%
30 - 34	\$147.55	\$253.04	71.50%	\$295.10	\$506.06	71.49%	\$309.86	\$531.37	71.49%	\$89.12	\$152.84	71.50%
35 - 39	\$175.56	\$301.07	71.49%	\$351.13	\$602.15	71.49%	\$368.70	\$632.27	71.49%	\$89.12	\$152.84	71.50%
40 - 44	\$202.62	\$347.46	71.49%	\$405.23	\$694.93	71.49%	\$425.50	\$729.69	71.49%	\$89.12	\$152.84	71.50%
45 - 49	\$242.05	\$415.09	71.49%	\$484.11	\$830.19	71.49%	\$508.33	\$871.71	71.49%	\$89.12	\$152.84	71.50%
50 - 54	\$305.44	\$523.81	71.49%	\$610.89	\$1,047.61	71.49%	\$641.45	\$1,100.00	71.49%	\$89.12	\$152.84	71.50%
55+	\$449.28	\$770.47	71.49%	\$898.56	\$1,540.93	71.49%	\$943.49	\$1,618.00	71.49%	\$89.12	\$152.84	71.50%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NONGROUP
RATE COMPARISON

Option Flexible Blue 1500 with Maternity

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$150.37	\$257.87	71.49%	\$200.45	\$343.75	71.49%	\$205.46	\$352.34	71.49%	\$40.43	\$69.34	71.50%
25 - 29	\$163.06	\$279.63	71.49%	\$225.83	\$387.28	71.49%	\$232.11	\$398.05	71.49%	\$40.43	\$69.34	71.50%
30 - 34	\$167.58	\$287.38	71.49%	\$234.87	\$402.78	71.49%	\$241.60	\$414.32	71.49%	\$40.43	\$69.34	71.50%
35 - 39	\$178.68	\$306.42	71.49%	\$257.07	\$440.85	71.49%	\$264.91	\$454.29	71.49%	\$40.43	\$69.34	71.50%
40 - 44	\$188.54	\$323.33	71.49%	\$276.79	\$474.67	71.49%	\$285.62	\$489.81	71.49%	\$40.43	\$69.34	71.50%
45 - 49	\$203.43	\$348.86	71.49%	\$306.57	\$525.74	71.49%	\$316.88	\$543.42	71.49%	\$40.43	\$69.34	71.50%
50 - 54	\$230.80	\$395.80	71.49%	\$261.31	\$619.61	71.49%	\$374.36	\$641.99	71.49%	\$40.43	\$69.34	71.50%
55+	\$295.45	\$506.67	71.49%	\$490.61	\$841.35	71.49%	\$510.13	\$874.82	71.49%	\$40.43	\$69.34	71.50%
BLUE SHIELD												
Under 25	\$66.87	\$114.67	71.49%	\$100.50	\$172.01	71.49%	\$103.65	\$177.75	71.49%	\$24.89	\$42.69	71.48%
25 - 29	\$74.19	\$127.22	71.49%	\$114.94	\$197.11	71.49%	\$119.02	\$204.11	71.49%	\$24.89	\$42.69	71.48%
30 - 34	\$76.78	\$131.67	71.49%	\$120.13	\$206.01	71.49%	\$124.47	\$213.45	71.49%	\$24.89	\$42.69	71.48%
35 - 39	\$83.18	\$142.65	71.49%	\$132.94	\$227.98	71.49%	\$137.92	\$236.52	71.49%	\$24.89	\$42.69	71.48%
40 - 44	\$88.88	\$152.41	71.49%	\$144.32	\$247.49	71.49%	\$149.87	\$257.01	71.49%	\$24.89	\$42.69	71.48%
45 - 49	\$97.46	\$167.14	71.49%	\$161.50	\$276.95	71.49%	\$167.91	\$287.95	71.49%	\$24.89	\$42.69	71.48%
50 - 54	\$113.22	\$194.17	71.49%	\$193.02	\$331.01	71.49%	\$201.00	\$344.70	71.49%	\$24.89	\$42.69	71.48%
55+	\$150.50	\$258.09	71.49%	\$267.57	\$458.85	71.49%	\$279.28	\$478.94	71.49%	\$24.89	\$42.69	71.48%
PRES DRUG												
Under 25	\$19.40	\$33.27	71.49%	\$38.80	\$66.54	71.49%	\$40.74	\$69.87	71.50%	\$23.80	\$40.81	71.50%
25 - 29	\$28.90	\$49.56	71.49%	\$57.80	\$99.12	71.49%	\$60.69	\$104.08	71.49%	\$23.80	\$40.81	71.50%
30 - 34	\$36.91	\$63.30	71.50%	\$73.82	\$126.59	71.48%	\$77.51	\$132.92	71.49%	\$23.80	\$40.81	71.50%
35 - 39	\$47.42	\$81.32	71.49%	\$94.84	\$162.64	71.49%	\$99.58	\$170.77	71.49%	\$23.80	\$40.81	71.50%
40 - 44	\$58.92	\$101.04	71.49%	\$117.84	\$202.08	71.49%	\$123.73	\$212.19	71.49%	\$23.80	\$40.81	71.50%
45 - 49	\$74.88	\$128.41	71.49%	\$149.76	\$256.82	71.49%	\$157.25	\$269.66	71.49%	\$23.80	\$40.81	71.50%
50 - 54	\$95.14	\$163.16	71.49%	\$190.28	\$326.31	71.49%	\$199.79	\$342.63	71.49%	\$23.80	\$40.81	71.50%
55+	\$137.05	\$235.03	71.49%	\$274.10	\$470.05	71.49%	\$287.81	\$493.56	71.49%	\$23.80	\$40.81	71.50%
COMBINED												
Under 25	\$236.64	\$405.81	71.49%	\$339.55	\$582.50	71.49%	\$349.84	\$599.96	71.50%	\$89.12	\$152.84	71.50%
25 - 29	\$266.15	\$456.41	71.49%	\$398.57	\$683.51	71.49%	\$411.82	\$706.24	71.49%	\$89.12	\$152.84	71.50%
30 - 34	\$281.27	\$482.35	71.49%	\$428.82	\$735.38	71.49%	\$443.58	\$760.69	71.49%	\$89.12	\$152.84	71.50%
35 - 39	\$309.28	\$530.39	71.49%	\$484.85	\$831.47	71.49%	\$502.42	\$861.58	71.49%	\$89.12	\$152.84	71.50%
40 - 44	\$336.34	\$576.78	71.49%	\$538.95	\$924.24	71.49%	\$559.22	\$959.01	71.49%	\$89.12	\$152.84	71.50%
45 - 49	\$375.77	\$644.41	71.49%	\$617.83	\$1,059.51	71.49%	\$642.05	\$1,101.03	71.49%	\$89.12	\$152.84	71.50%
50 - 54	\$459.16	\$753.13	71.49%	\$744.61	\$1,276.93	71.49%	\$775.17	\$1,329.32	71.49%	\$89.12	\$152.84	71.50%
55+	\$583.00	\$999.79	71.49%	\$1,032.28	\$1,770.25	71.49%	\$1,077.21	\$1,847.32	71.49%	\$89.12	\$152.84	71.50%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NONGROUP
RATE COMPARISON

Option Flexible Blue 2500 With Out Maternity

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$31.89	\$32.89	3.14%	\$63.78	\$65.79	3.15%	\$66.97	\$69.08	3.15%	\$25.57	\$26.38	3.16%
25 - 29	\$39.87	\$41.13	3.16%	\$79.74	\$82.25	3.15%	\$83.73	\$86.37	3.15%	\$25.57	\$26.38	3.16%
30 - 34	\$42.71	\$44.06	3.16%	\$85.42	\$88.11	3.15%	\$89.69	\$92.52	3.16%	\$25.57	\$26.38	3.16%
35 - 39	\$49.70	\$51.27	3.16%	\$99.40	\$102.53	3.15%	\$104.37	\$107.66	3.15%	\$25.57	\$26.38	3.16%
40 - 44	\$55.91	\$57.67	3.15%	\$111.82	\$115.34	3.15%	\$117.41	\$121.11	3.15%	\$25.57	\$26.38	3.16%
45 - 49	\$65.28	\$67.34	3.16%	\$130.56	\$134.67	3.15%	\$137.09	\$141.41	3.15%	\$25.57	\$26.38	3.16%
50 - 54	\$82.50	\$85.10	3.15%	\$165.00	\$170.20	3.15%	\$173.25	\$178.71	3.15%	\$25.57	\$26.38	3.16%
55+	\$123.18	\$127.06	3.15%	\$246.36	\$254.12	3.15%	\$258.68	\$266.83	3.15%	\$25.57	\$26.38	3.16%
BLUE SHIELD												
Under 25	\$22.96	\$23.68	3.14%	\$45.92	\$47.36	3.14%	\$48.22	\$49.74	3.15%	\$16.33	\$16.85	3.16%
25 - 29	\$27.56	\$28.43	3.17%	\$55.11	\$56.85	3.15%	\$57.87	\$59.69	3.14%	\$16.33	\$16.85	3.16%
30 - 34	\$29.20	\$30.11	3.13%	\$58.39	\$60.23	3.15%	\$61.31	\$63.25	3.16%	\$16.33	\$16.85	3.16%
35 - 39	\$33.22	\$34.26	3.14%	\$66.43	\$68.53	3.16%	\$69.76	\$71.95	3.14%	\$16.33	\$16.85	3.16%
40 - 44	\$36.80	\$37.96	3.16%	\$73.59	\$75.91	3.15%	\$77.27	\$79.71	3.15%	\$16.33	\$16.85	3.16%
45 - 49	\$42.20	\$43.53	3.14%	\$84.41	\$87.07	3.15%	\$88.64	\$91.43	3.15%	\$16.33	\$16.85	3.16%
50 - 54	\$52.13	\$53.77	3.15%	\$104.25	\$107.54	3.15%	\$109.47	\$112.92	3.15%	\$16.33	\$16.85	3.16%
55+	\$75.58	\$77.96	3.14%	\$151.17	\$155.93	3.15%	\$158.73	\$163.73	3.15%	\$16.33	\$16.85	3.16%
PRES. DRUG												
Under 25	\$4.98	\$5.14	3.21%	\$9.96	\$10.27	3.11%	\$10.46	\$10.79	3.17%	\$6.11	\$6.30	3.15%
25 - 29	\$7.42	\$7.65	3.10%	\$14.84	\$15.31	3.17%	\$15.58	\$16.07	3.13%	\$6.11	\$6.30	3.15%
30 - 34	\$9.47	\$9.77	3.17%	\$18.94	\$19.54	3.17%	\$19.89	\$20.51	3.13%	\$6.11	\$6.30	3.15%
35 - 39	\$12.17	\$12.55	3.12%	\$24.34	\$25.11	3.16%	\$25.56	\$26.36	3.14%	\$6.11	\$6.30	3.15%
40 - 44	\$15.12	\$15.60	3.17%	\$30.24	\$31.19	3.14%	\$31.75	\$32.75	3.14%	\$6.11	\$6.30	3.15%
45 - 49	\$19.22	\$19.83	3.17%	\$38.44	\$39.65	3.15%	\$40.36	\$41.63	3.14%	\$6.11	\$6.30	3.15%
50 - 54	\$24.42	\$25.19	3.15%	\$48.84	\$50.38	3.15%	\$51.28	\$52.90	3.16%	\$6.11	\$6.30	3.15%
55+	\$35.18	\$36.29	3.16%	\$70.36	\$72.58	3.16%	\$73.88	\$76.21	3.16%	\$6.11	\$6.30	3.15%
COMBINED												
Under 25	\$59.83	\$61.71	3.15%	\$119.66	\$123.42	3.15%	\$125.64	\$129.61	3.16%	\$48.01	\$49.53	3.16%
25 - 29	\$74.85	\$77.21	3.16%	\$149.69	\$154.41	3.15%	\$157.18	\$162.13	3.15%	\$48.01	\$49.53	3.16%
30 - 34	\$81.38	\$83.94	3.15%	\$162.75	\$167.88	3.15%	\$170.89	\$176.28	3.15%	\$48.01	\$49.53	3.16%
35 - 39	\$95.09	\$98.08	3.15%	\$190.17	\$196.17	3.15%	\$199.69	\$205.97	3.14%	\$48.01	\$49.53	3.16%
40 - 44	\$107.83	\$111.23	3.16%	\$215.65	\$222.44	3.15%	\$226.44	\$233.57	3.15%	\$48.01	\$49.53	3.16%
45 - 49	\$126.70	\$130.70	3.15%	\$253.41	\$261.39	3.15%	\$266.10	\$274.47	3.15%	\$48.01	\$49.53	3.16%
50 - 54	\$159.05	\$164.06	3.15%	\$318.09	\$328.12	3.15%	\$334.01	\$344.53	3.15%	\$48.01	\$49.53	3.16%
55+	\$233.94	\$241.31	3.15%	\$467.89	\$482.63	3.15%	\$491.28	\$506.77	3.15%	\$48.01	\$49.53	3.16%

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
NONGROUP
RATE COMPARISON

Option Flexible Blue 2500 With Maternity

	ONE PERSON			TWO PERSON			FAMILY			RIDER FC		
	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase	Current Rate	Proposed Rate	% of Increase
BLUE CROSS												
Under 25	\$102.45	\$105.68	3.15%	\$134.34	\$138.57	3.15%	\$137.53	\$141.86	3.15%	\$25.57	\$26.38	3.16%
25 - 29	\$110.43	\$113.91	3.15%	\$150.30	\$155.03	3.15%	\$154.29	\$159.15	3.15%	\$25.57	\$26.38	3.16%
30 - 34	\$113.27	\$116.84	3.15%	\$155.98	\$160.89	3.15%	\$160.25	\$165.30	3.15%	\$25.57	\$26.38	3.16%
35 - 39	\$120.26	\$124.05	3.15%	\$169.96	\$175.31	3.15%	\$174.93	\$180.44	3.15%	\$25.57	\$26.38	3.16%
40 - 44	\$126.47	\$130.45	3.15%	\$182.38	\$188.12	3.15%	\$187.97	\$193.89	3.15%	\$25.57	\$26.38	3.16%
45 - 49	\$135.84	\$140.12	3.15%	\$201.12	\$207.46	3.15%	\$207.65	\$214.19	3.15%	\$25.57	\$26.38	3.16%
50 - 54	\$153.06	\$157.88	3.15%	\$235.56	\$242.98	3.15%	\$243.81	\$251.49	3.15%	\$25.57	\$26.38	3.16%
55+	\$193.74	\$199.84	3.15%	\$316.92	\$326.90	3.15%	\$329.24	\$339.61	3.15%	\$25.57	\$26.38	3.16%
BLUE SHIELD												
Under 25	\$46.48	\$47.94	3.15%	\$69.44	\$71.62	3.15%	\$71.74	\$74.00	3.15%	\$16.33	\$16.85	3.16%
25 - 29	\$51.08	\$52.69	3.16%	\$78.63	\$81.11	3.15%	\$81.39	\$83.95	3.14%	\$16.33	\$16.85	3.16%
30 - 34	\$52.72	\$54.38	3.16%	\$81.91	\$84.49	3.15%	\$84.83	\$87.51	3.15%	\$16.33	\$16.85	3.16%
35 - 39	\$56.74	\$58.52	3.14%	\$89.95	\$92.79	3.15%	\$93.28	\$96.21	3.14%	\$16.33	\$16.85	3.16%
40 - 44	\$60.32	\$62.22	3.15%	\$97.11	\$100.17	3.15%	\$100.79	\$103.97	3.15%	\$16.33	\$16.85	3.16%
45 - 49	\$65.72	\$67.79	3.14%	\$107.93	\$111.33	3.15%	\$112.16	\$115.69	3.15%	\$16.33	\$16.85	3.16%
50 - 54	\$75.65	\$78.03	3.15%	\$127.77	\$131.80	3.15%	\$132.99	\$137.18	3.15%	\$16.33	\$16.85	3.16%
55+	\$99.10	\$102.23	3.15%	\$174.69	\$180.19	3.15%	\$182.25	\$187.99	3.15%	\$16.33	\$16.85	3.16%
PRES. DRUG												
Under 25	\$4.98	\$5.14	3.21%	\$9.96	\$10.27	3.11%	\$10.46	\$10.79	3.17%	\$6.11	\$6.30	3.15%
25 - 29	\$7.42	\$7.65	3.10%	\$14.84	\$15.31	3.17%	\$15.58	\$16.07	3.13%	\$6.11	\$6.30	3.15%
30 - 34	\$9.47	\$9.77	3.17%	\$18.94	\$19.54	3.17%	\$19.89	\$20.51	3.13%	\$6.11	\$6.30	3.15%
35 - 39	\$12.17	\$12.55	3.12%	\$24.34	\$25.11	3.16%	\$25.56	\$26.36	3.14%	\$6.11	\$6.30	3.15%
40 - 44	\$15.12	\$15.60	3.17%	\$30.24	\$31.19	3.14%	\$31.75	\$32.75	3.14%	\$6.11	\$6.30	3.15%
45 - 49	\$19.22	\$19.83	3.17%	\$38.44	\$39.65	3.15%	\$40.36	\$41.63	3.14%	\$6.11	\$6.30	3.15%
50 - 54	\$24.42	\$25.19	3.15%	\$48.84	\$50.38	3.15%	\$51.28	\$52.90	3.16%	\$6.11	\$6.30	3.15%
55+	\$35.18	\$36.29	3.16%	\$70.36	\$72.58	3.16%	\$73.88	\$76.21	3.16%	\$6.11	\$6.30	3.15%
COMBINED												
Under 25	\$153.91	\$158.76	3.15%	\$213.74	\$220.46	3.15%	\$219.72	\$226.65	3.15%	\$48.01	\$49.53	3.16%
25 - 29	\$168.93	\$174.25	3.15%	\$243.77	\$251.45	3.15%	\$251.26	\$259.17	3.15%	\$48.01	\$49.53	3.16%
30 - 34	\$175.46	\$180.99	3.15%	\$256.83	\$264.92	3.15%	\$264.97	\$273.32	3.15%	\$48.01	\$49.53	3.16%
35 - 39	\$189.17	\$195.12	3.15%	\$284.25	\$293.21	3.15%	\$293.77	\$303.01	3.14%	\$48.01	\$49.53	3.16%
40 - 44	\$201.91	\$208.27	3.15%	\$309.73	\$319.48	3.15%	\$320.52	\$330.61	3.15%	\$48.01	\$49.53	3.16%
45 - 49	\$220.78	\$227.74	3.15%	\$347.49	\$358.44	3.15%	\$360.18	\$371.51	3.15%	\$48.01	\$49.53	3.16%
50 - 54	\$253.13	\$261.10	3.15%	\$412.17	\$425.16	3.15%	\$428.09	\$441.57	3.15%	\$48.01	\$49.53	3.16%
55+	\$328.02	\$338.36	3.15%	\$561.97	\$579.67	3.15%	\$585.36	\$603.81	3.15%	\$48.01	\$49.53	3.16%