

	Premium Relativity Factors		
	HMO Blue Value Plus	HMO Blue Options - No Deductible	Premium Variance
2009	1.000	0.82	-18%
2010	1.000	0.82	-18%
2011	1.000	0.84	-16%
2012	1.000	0.82	-18%
2013	1.000	N/A	N/A

* HMO Blue Options - No Deductible plan closed as of 2Q12

	Premium Relativity Factors		
	HMO Blue Value Plus	HMO Blue Options \$500 Deductible	Premium Variance
2009	1.000	0.65	-35%
2010	1.000	0.64	-36%
2011	1.000	0.66	-34%
2012	1.000	0.64	-36%
2013	1.000	0.64	-36%

· Benefit differences (including Standard and Basic tiers) are the main drivers of the premium variances.

We go through a comprehensive tiering process that accounts for both cost and quality metrics. The distribution by tier