

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL COMPREHENSIVE MEDICAL
A Brief Description of the Individual Options

<u>Option</u>	<u>Option Category</u>	<u>Option Name</u>	<u>Description</u>
A	High	Trad Option A	Full Coverage (no cost sharing)
B	High	Trad Option B	15% copay, \$0 deductible, \$500 copay maximum
C	Moderate	Trad Option C	20% copay, \$0 deductible, \$1000 copay maximum
D	Moderate	Trad Option D	30% copay, \$0 deductible, \$1000 copay maximum
E	High	Trad Option E	Deductible \$250 single/\$500 family
F	High	Blue Plus (PPO)	Full Coverage (no cost sharing)
G	Moderate	Basic Blue (PPO)	30% copay, \$1000 copay maximum
M	Value	Young Adult Blue (Trad)	Deductible \$1000, 30% copay, \$2500 copay maximum
N	Value	Value Blue (Trad)	Deductible \$1000/\$2000, 30% copay, \$2500 copay maximum
O	Value	Young Adult Blue (PPO)	Deductible \$1000, 30% copay, \$2500 copay maximum
P	Value	Value Blue (PPO)	Deductible \$1000/\$2000, 30% copay, \$2500 copay maximum
Q	Value	Individual Care Blue (PPO)	30% copay, \$2,500 copay maximum; Rx: 50% copay with \$10/\$100 min/max
R	Value	Flexible Blue 1500 (HSA)	0%/20%, \$1,500 ded, \$0/\$2000 copay maximum; Rx: 0% copay after medical ded met
S	Value	Flexible Blue 2500 (HSA)	20%/40%, \$2,500 ded, \$2,500/\$5,000 copay maximum; Rx: 50% copay with \$10/\$100 min/max
T	PLUS	Individual Care Blue (PPO)	30%/50%, \$1,000 ded, \$2,500/\$5,000 copay maximum; Rx: 50% copay with \$10/\$100 min/max
U	PLUS	Flexible Blue II 1500 (HSA)	20%/40%, \$1,500 ded, \$2,500/\$5,000 copay maximum; Rx: 50% copay with \$10/\$100 min/max
V	PLUS	Flexible Blue II 2500 (HSA)	20%/40%, \$2,500 ded, \$2,500/\$5,000 copay maximum; Rx: 50% copay with \$10/\$100 min/max
W	PLUS	Flexible Blue II 5000 (HSA)	20%/40%, \$5,000 ded, \$800/\$1,600 copay maximum; Rx: 50% copay with \$10/\$100 min/max
X	YAB Max	Young Adult Blue Max	30%/50%, \$1,000/\$2,000 ded., \$2,500/\$3,500 copay maximum

*New products (Keep Fit, Member Edge) open to new enrollment in September 2011 are not included.

Closed plans

**Blue Cross Blue Shield of Michigan
Individual Membership
August 2011 Data**

Plan Type	Plan Name	Contracts		
		Individual	Group Conversion	Total
<i>Legacy Plans - August 2011</i>				
A	Trad Option A	96	492	588
B	Trad Option B	119	288	407
C	Trad Option C	878	1253	2131
D	Trad Option D	651	811	1462
E	Trad Option E	827	2021	2848
F	Blue Plus (PPO)	140	1025	1165
G	Basic Blue (PPO)	1994	2399	4393
M	Young Adult Blue (Trad)	1507	865	2372
N	Value Blue (Trad)	1322	857	2179
O	Young Adult Blue (PPO)	9301	2561	11862
P	Value Blue (PPO)	7065	2899	9964
Q	Individual Care Blue (PPO)	9129	3778	12907
R	Flexible Blue 1500 (HSA)	2893	941	3834
S	Flexible Blue 2500 (HSA)	7936	1620	9556
Total - Legacy		43,858	21,810	65,668
<i>Policy Forms 750A, 751A - August 2011</i>				
T	IC Blue Plus	4242	696	4938
U	FB II 1500	1962	184	2146
V	FB II 2500	10634	3259	13893
W	FB II 5000	11860	2827	14687
Total - New Forms		28,698	6,966	35,664
X	YAB Max	1,964	326	2,290
Grand Total		74,520	29,103	103,623

Members		
Individual	Group Conversion	Total
<i>Legacy Plans - August 2011</i>		
113	681	794
176	479	655
1161	1820	2981
1007	1396	2403
1159	3105	4264
214	1704	1918
3155	4356	7511
1507	866	2373
1918	1457	3375
9302	2561	11863
10874	4895	15769
19205	7550	26755
6163	2016	8179
15166	3142	18308
71,120	36,028	107,148
<i>Policy Forms 750A, 751A - August 2011</i>		
6349	1056	7405
3246	335	3581
19078	5974	25052
20023	5047	25070
48,696	12,412	61,108
1,964	326	2,290
121,780	48,766	170,546

*New products (Keep Fit, Member Edge) open to new enrollment in September 2011 are not included.

Closed plans

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

	2010 RATE	% OF INCREASE	Pre-Reform RATE	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
OPTION A 1 Person	\$999.19	9.30%	\$1,092.11	\$16.94	\$1,109.05
2 person	\$1,998.35	9.30%	\$2,184.20	\$33.88	\$2,218.08
Family	\$2,098.26	9.30%	\$2,293.40	\$303.75	\$2,597.15
Rider FC	\$349.71	N/A			
OPTION B 1 Person	\$561.43	9.30%	\$613.64	\$16.44	\$630.08
2 person	\$1,122.86	9.30%	\$1,227.29	\$32.87	\$1,260.16
Family	\$1,179.00	9.30%	\$1,288.65	\$186.79	\$1,475.44
Rider FC	\$196.51	N/A			
OPTION C 1 Person	\$438.86	9.30%	\$479.67	\$16.29	\$495.96
2 person	\$877.71	9.30%	\$959.34	\$32.59	\$991.93
Family	\$921.63	9.30%	\$1,007.34	\$154.05	\$1,161.39
Rider FC	\$153.59	N/A			
OPTION D 1 Person	\$395.68	9.30%	\$432.48	\$16.25	\$448.73
2 person	\$791.41	9.30%	\$865.01	\$32.49	\$897.50
Family	\$830.98	9.30%	\$908.26	\$142.51	\$1,050.77
Rider FC	\$138.51	N/A			
OPTION E 1 Person	\$574.22	9.30%	\$627.62	\$16.45	\$644.07
2 person	\$1,148.43	9.30%	\$1,255.23	\$32.90	\$1,288.13
Family	\$1,205.84	9.30%	\$1,317.98	\$190.21	\$1,508.19
Rider FC	\$200.97	N/A			
OPTION F 1 Person	\$872.89	9.30%	\$954.07	\$12.79	\$966.86
2 person	\$1,745.75	9.30%	\$1,908.10	\$25.60	\$1,933.70
Family	\$1,833.04	9.30%	\$2,003.51	\$260.70	\$2,264.21
Rider FC	\$305.49	N/A			
OPTION G 1 Person	\$334.85	9.30%	\$365.99	\$12.18	\$378.17
2 person	\$669.68	9.30%	\$731.96	\$24.36	\$756.32
Family	\$703.17	9.30%	\$768.56	\$116.94	\$885.50
Rider FC	\$117.19	N/A			
OPTION M 1 Person	\$60.98	9.30%	\$66.65	\$10.51	\$77.16
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
OPTION N 1 Person	\$250.84	9.30%	\$274.17	\$12.08	\$286.25
2 person	\$501.71	9.30%	\$548.37	\$24.17	\$572.54
Family	\$526.79	9.30%	\$575.78	\$94.50	\$670.28
Rider FC	\$87.80	N/A			
OPTION O 1 Person	\$49.30	9.30%	\$53.88	\$10.50	\$64.38
2 person	N/A	N/A	N/A	N/A	N/A
Family	N/A	N/A	N/A	N/A	N/A
Rider FC	N/A	N/A			
OPTION P 1 Person	\$188.15	9.30%	\$205.65	\$12.01	\$217.66
2 person	\$376.30	9.30%	\$411.30	\$24.02	\$435.32
Family	\$395.11	9.30%	\$431.86	\$77.75	\$509.61
Rider FC	\$65.85	N/A			

* Healthcare reform changes took effect 1/1/2011, and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

INDIVIDUAL CARE BLUE (OPTION Q) - Policy Issues on or after 10/1/2006

ONE PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$181.83	9.30%	\$198.74	\$3.28	\$202.02
25 - 29	\$227.31	9.30%	\$248.45	\$4.10	\$252.55
30 - 34	\$245.70	9.30%	\$268.55	\$4.44	\$272.99
35 - 39	\$271.60	9.30%	\$296.86	\$4.90	\$301.76
40 - 44	\$308.73	9.30%	\$337.44	\$5.58	\$343.02
45 - 49	\$364.18	9.30%	\$398.05	\$6.58	\$404.63
50 - 54	\$445.62	9.30%	\$487.06	\$8.05	\$495.11
55+	\$649.51	9.30%	\$709.91	\$11.73	\$721.64

TWO PERSON					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$363.66	9.30%	\$397.48	\$6.56	\$404.04
25 - 29	\$454.63	9.30%	\$496.91	\$8.21	\$505.12
30 - 34	\$491.38	9.30%	\$537.08	\$8.87	\$545.95
35 - 39	\$543.20	9.30%	\$593.72	\$9.80	\$603.52
40 - 44	\$617.44	9.30%	\$674.86	\$11.15	\$686.01
45 - 49	\$728.36	9.30%	\$796.10	\$13.15	\$809.25
50 - 54	\$891.29	9.30%	\$974.18	\$16.10	\$990.28
55+	\$1,299.04	9.30%	\$1,419.85	\$23.46	\$1,443.31

FAMILY					
	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$381.86	9.30%	\$417.37	\$44.98	\$462.35
25 - 29	\$477.38	9.30%	\$521.78	\$56.24	\$578.02
30 - 34	\$515.99	9.30%	\$563.98	\$60.79	\$624.77
35 - 39	\$570.37	9.30%	\$623.41	\$67.19	\$690.60
40 - 44	\$648.32	9.30%	\$708.61	\$76.38	\$784.99
45 - 49	\$764.77	9.30%	\$835.89	\$90.09	\$925.98
50 - 54	\$935.86	9.30%	\$1,022.89	\$110.25	\$1,133.14
55+	\$1,363.99	9.30%	\$1,490.84	\$160.68	\$1,651.52

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BLUE CROSS AND BLUE SHIELD OF MICHIGAN
 INDIVIDUAL LEGACY
 RATE COMPARISON
 Effective: April 1, 2011

Option Flexible Blue 1500 With Out Maternity

Option B
no mat.

ONE PERSON

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE B = C + D
Under 25	\$132.20	9.30%	\$144.49	\$3.24	\$147.73
25 - 29	\$170.10	9.30%	\$185.92	\$4.05	\$189.97
30 - 34	\$189.53	9.30%	\$207.16	\$4.39	\$211.55
35 - 39	\$225.52	9.30%	\$246.49	\$4.86	\$251.35
40 - 44	\$260.27	9.30%	\$284.48	\$5.53	\$290.01
45 - 49	\$310.93	9.30%	\$339.85	\$6.53	\$346.38
50 - 54	\$392.35	9.30%	\$428.84	\$8.00	\$436.84
55+	\$577.11	9.30%	\$630.78	\$11.67	\$642.45

TWO PERSON

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE B = C + D
Under 25	\$264.40	9.30%	\$288.99	\$6.48	\$295.47
25 - 29	\$340.21	9.30%	\$371.85	\$8.10	\$379.95
30 - 34	\$379.06	9.30%	\$414.31	\$8.77	\$423.08
35 - 39	\$451.03	9.30%	\$492.98	\$9.72	\$502.70
40 - 44	\$520.53	9.30%	\$568.94	\$11.07	\$580.01
45 - 49	\$621.85	9.30%	\$679.68	\$13.06	\$692.74
50 - 54	\$784.71	9.30%	\$857.69	\$16.00	\$873.69
55+	\$1,154.23	9.30%	\$1,261.57	\$23.33	\$1,284.90

FAMILY

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE B = C + D
Under 25	\$277.61	9.30%	\$303.43	\$34.77	\$338.20
25 - 29	\$357.23	9.30%	\$390.45	\$44.47	\$434.92
30 - 34	\$398.03	9.30%	\$435.05	\$49.25	\$484.30
35 - 39	\$473.61	9.30%	\$517.66	\$57.77	\$575.43
40 - 44	\$546.57	9.30%	\$597.40	\$66.49	\$663.89
45 - 49	\$652.96	9.30%	\$713.69	\$79.23	\$792.92
50 - 54	\$823.96	9.30%	\$900.59	\$99.43	\$1,000.02
55+	\$1,211.94	9.30%	\$1,324.65	\$146.01	\$1,470.66

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BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011

Option Flexible Blue 1500 With Maternity

Option Reval

ONE PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$303.97	9.30%	\$332.24	\$3.39	\$335.63
25 - 29	\$341.87	9.30%	\$373.66	\$4.21	\$377.87
30 - 34	\$361.30	9.30%	\$394.90	\$4.54	\$399.44
35 - 39	\$397.28	9.30%	\$434.23	\$5.02	\$439.25
40 - 44	\$432.03	9.30%	\$472.21	\$5.69	\$477.90
45 - 49	\$482.69	9.30%	\$527.58	\$6.68	\$534.26
50 - 54	\$564.12	9.30%	\$616.58	\$8.16	\$624.74
55+	\$748.88	9.30%	\$818.53	\$11.82	\$830.35

TWO PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$436.17	9.30%	\$476.73	\$6.63	\$483.36
25 - 29	\$511.98	9.30%	\$559.59	\$8.26	\$567.85
30 - 34	\$550.83	9.30%	\$602.06	\$8.92	\$610.98
35 - 39	\$622.80	9.30%	\$680.72	\$9.88	\$690.60
40 - 44	\$692.30	9.30%	\$756.68	\$11.22	\$767.90
45 - 49	\$793.62	9.30%	\$867.43	\$13.21	\$880.64
50 - 54	\$956.47	9.30%	\$1,045.42	\$16.16	\$1,061.58
55+	\$1,325.99	9.30%	\$1,449.31	\$23.49	\$1,472.80

FAMILY

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	$C = A * (1 + B)$	D	$E = C + D$
Under 25	\$449.38	9.30%	\$491.17	\$51.78	\$542.95
25 - 29	\$529.00	9.30%	\$578.20	\$61.48	\$639.68
30 - 34	\$569.79	9.30%	\$622.78	\$66.27	\$689.05
35 - 39	\$645.38	9.30%	\$705.40	\$74.78	\$780.18
40 - 44	\$718.34	9.30%	\$785.15	\$83.50	\$868.65
45 - 49	\$824.73	9.30%	\$901.43	\$96.25	\$997.68
50 - 54	\$995.73	9.30%	\$1,088.33	\$116.44	\$1,204.77
55+	\$1,383.70	9.30%	\$1,512.38	\$163.02	\$1,675.40

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**BLUE CROSS AND BLUE SHIELD OF MICHIGAN
INDIVIDUAL LEGACY
RATE COMPARISON
Effective: April 1, 2011**

Option Flexible Blue 2500 With Out Maternity

*Option S
no mat*

ONE PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$60.58	9.30%	\$66.21	\$3.19	\$69.40
25 - 29	\$75.79	9.30%	\$82.84	\$3.99	\$86.83
30 - 34	\$82.40	9.30%	\$90.06	\$4.31	\$94.37
35 - 39	\$96.28	9.30%	\$105.23	\$4.77	\$110.00
40 - 44	\$109.18	9.30%	\$119.33	\$5.42	\$124.75
45 - 49	\$128.29	9.30%	\$140.22	\$6.40	\$146.62
50 - 54	\$161.04	9.30%	\$176.02	\$7.83	\$183.85
55+	\$236.88	9.30%	\$258.91	\$11.42	\$270.33

TWO PERSON

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$121.16	9.30%	\$132.43	\$6.38	\$138.81
25 - 29	\$151.57	9.30%	\$165.67	\$7.97	\$173.64
30 - 34	\$164.79	9.30%	\$180.12	\$8.62	\$188.74
35 - 39	\$192.56	9.30%	\$210.47	\$9.54	\$220.01
40 - 44	\$218.36	9.30%	\$238.67	\$10.85	\$249.52
45 - 49	\$256.59	9.30%	\$280.45	\$12.79	\$293.24
50 - 54	\$322.08	9.30%	\$352.03	\$15.67	\$367.70
55+	\$473.75	9.30%	\$517.81	\$22.84	\$540.65

FAMILY

	2010 RATE	% of Increase	Pre-Reform Rate	Healthcare Reform Change*	Post-Reform PROPOSED RATE
	A	B	C = A * (1 + B)	D	E = C + D
Under 25	\$127.21	9.30%	\$139.04	\$23.25	\$162.29
25 - 29	\$159.15	9.30%	\$173.95	\$29.09	\$203.04
30 - 34	\$173.03	9.30%	\$189.12	\$31.57	\$220.69
35 - 39	\$202.20	9.30%	\$221.00	\$36.27	\$257.27
40 - 44	\$229.28	9.30%	\$250.60	\$41.16	\$291.76
45 - 49	\$269.43	9.30%	\$294.49	\$48.41	\$342.90
50 - 54	\$338.20	9.30%	\$369.65	\$60.32	\$429.97
55+	\$497.44	9.30%	\$543.70	\$88.47	\$632.17

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BLUE CROSS AND BLUE SHIELD OF MICHIGAN
 INDIVIDUAL LEGACY
 RATE COMPARISON
 Effective: April 1, 2011

Option Flexible Blue 2500 With Maternity

Option S

ONE PERSON

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE E = C + D
Under 25	\$155.84	9.30%	\$170.33	\$3.30	\$173.63
25 - 29	\$171.04	9.30%	\$186.95	\$4.09	\$191.04
30 - 34	\$177.65	9.30%	\$194.17	\$4.42	\$198.59
35 - 39	\$191.54	9.30%	\$209.35	\$4.88	\$214.23
40 - 44	\$204.44	9.30%	\$223.45	\$5.53	\$228.98
45 - 49	\$223.55	9.30%	\$244.34	\$6.50	\$250.84
50 - 54	\$256.30	9.30%	\$280.14	\$7.94	\$288.08
55+	\$332.14	9.30%	\$363.03	\$11.53	\$374.56

TWO PERSON

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE E = C + D
Under 25	\$216.42	9.30%	\$236.55	\$6.49	\$243.04
25 - 29	\$246.83	9.30%	\$269.79	\$8.08	\$277.87
30 - 34	\$260.05	9.30%	\$284.23	\$8.73	\$292.96
35 - 39	\$287.82	9.30%	\$314.59	\$9.65	\$324.24
40 - 44	\$313.62	9.30%	\$342.79	\$10.96	\$353.75
45 - 49	\$351.85	9.30%	\$384.57	\$12.90	\$397.47
50 - 54	\$417.34	9.30%	\$456.15	\$15.77	\$471.92
55+	\$569.01	9.30%	\$621.93	\$22.95	\$644.88

FAMILY

	2010 RATE A	% of Increase B	Pre-Reform Rate C = A * (1 + B)	Healthcare Reform Change* D	Post-Reform PROPOSED RATE E = C + D
Under 25	\$222.47	9.30%	\$243.16	\$35.22	\$278.38
25 - 29	\$254.41	9.30%	\$278.07	\$41.06	\$319.13
30 - 34	\$268.29	9.30%	\$293.24	\$43.54	\$336.78
35 - 39	\$297.46	9.30%	\$325.12	\$48.24	\$373.36
40 - 44	\$324.53	9.30%	\$354.71	\$53.13	\$407.84
45 - 49	\$364.69	9.30%	\$398.61	\$60.38	\$458.99
50 - 54	\$433.46	9.30%	\$473.77	\$72.28	\$546.05
55+	\$592.70	9.30%	\$647.82	\$100.45	\$748.27

* Healthcare reform changes took effect 1/1/2011 and include: removal of lifetime max, removal of pre-ex conditions for children, coverage of dependents up to age 26, and coverage of comprehensive preventative services.

TABLE 1J

**BLUE CROSS BLUE SHIELD OF MICHIGAN
INDIVIDUAL**

PROPOSED MONTHLY PREMIUM RATES

New Business in Period 10/01/2011-12/31/2011

Effective Date 10/1/2011

Option Attained	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
Age				
19 - 24	\$220.18	\$170.01	\$106.11	\$73.43
25 - 29	\$262.06	\$205.46	\$127.93	\$89.55
30 - 34	\$315.40	\$254.37	\$160.38	\$113.01
35 - 39	\$345.61	\$287.36	\$185.59	\$132.41
40 - 44	\$388.62	\$333.23	\$220.51	\$161.26
45 - 49	\$451.37	\$396.83	\$266.39	\$194.76
50 - 54	\$580.48	\$523.27	\$355.64	\$264.11
55+	\$858.34	\$785.85	\$534.28	\$401.50
Child*	\$126.19	\$93.38	\$62.65	\$45.86

New Business in Period 1/01/2012-3/31/2012

Effective Date 1/1/2012

Attained	IC Blue +	Flexible Blue II		
		\$1,500	\$2,500	\$5,000
Age				
19 - 24	\$225.59	\$174.70	\$109.18	\$75.69
25 - 29	\$268.60	\$211.12	\$131.63	\$92.30
30 - 34	\$323.38	\$261.38	\$165.02	\$116.49
35 - 39	\$354.40	\$295.28	\$190.95	\$136.49
40 - 44	\$398.58	\$342.42	\$226.88	\$166.22
45 - 49	\$463.03	\$407.76	\$274.09	\$200.76
50 - 54	\$595.62	\$537.69	\$365.92	\$272.24
55+	\$881.00	\$807.51	\$549.73	\$413.86
Child*	\$129.06	\$95.96	\$64.46	\$47.27
Maternity		\$272.97	\$210.26	
Family Status		Flexible Blue II		
Rate Factor		\$1,500	\$2,500	\$5,000
2 Person		0.95	0.90	0.85
Family		0.98	0.95	0.93

* To comply with National Healthcare Reform, child rates include dependents up to age 26.

** IC Blue+ rates include a charge of \$14.68 for the Dental Plus Preventive rider and \$5.32 for the Vision rider.

Insureds can opt to replace the preventive rider for the Flex Blue Dental Rider. The proposed rate increase is only applied to the medical portion of the premium.

Exhibit B
Blue Cross Blue Shield of Michigan
Individual (Nongroup)
Young Adult Blue Max

Monthly Premium Rates
Effective 1/1/2011-3/31/2011
(Attained Age: 19-30)

MyBlue Balance

Premium Rate*

\$91.18

* Young Adult Blue Max Rates include a charge of \$12.93 for the Dental and Vision Preventive rider (Rider YABMDP-PEB).