

SERFF Tracking Number: AMRP-127335545 State: Tennessee
Filing Company: World Insurance Company State Tracking Number: H-111228
Company Tracking Number: TN-CGMM-201112
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: World MM - CG IND
Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Filing at a Glance

Company: World Insurance Company

Product Name: World MM - CG IND

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Filing Type: Rate

SERFF Tr Num: AMRP-127335545 State: Tennessee

SERFF Status: Pending Industry Response
State Tr Num: H-111228

Co Tr Num: TN-CGMM-201112

State Status: Assigned - Pending Review

Reviewer(s): Vicky Stotzer, Brian Hoffmeister, Carole Templeton

Author: Mike Haynes

Date Submitted: 09/12/2011

Disposition Date:

Disposition Status:

Implementation Date:

Implementation Date Requested: 02/01/2012

State Filing Description:

I MM rates

01A

9.9% increase in closed ind maj med rates

General Information

Project Name: 12/1/11 Rate Adjustment

Project Number: TN-CGMM-201112

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.9%

Deemer Date:

Submitted By: Mike Haynes

PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

Rate Filing for Major Medical Forms.

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 10/03/2011

State Status Changed: 09/13/2011

Created By: Mike Haynes

Corresponding Filing Tracking Number:

SERFF Tracking Number: AMRP-127335545 State: Tennessee
 Filing Company: World Insurance Company State Tracking Number: H-111228
 Company Tracking Number: TN-CGMM-201112
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: World MM - CG IND
 Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Company and Contact

Filing Contact Information

Mike Haynes, mike.haynes@americanenterprise.com
 Product Analyst 2 Actuarial 402-496-8278 [Phone]
 P. O. Box 3160
 Omaha, NE 68103-0160

Filing Company Information

World Insurance Company CoCode: 70629 State of Domicile: Nebraska
 11808 Grant Street Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-8000 Group Name: American Enterprise State ID Number:
 (402) 496-8289 ext. [Phone] FEIN Number: 47-0339860

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
World Insurance Company	\$0.00	09/12/2011	

SERFF Tracking Number: AMRP-127335545 State: Tennessee
Filing Company: World Insurance Company State Tracking Number: H-111228
Company Tracking Number: TN-CGMM-201112
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider
(PPO)
Product Name: World MM - CG IND
Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Objection Letter

Objection Letter Status Pending Company Response
Objection Letter Date 10/03/2011
Submitted Date 10/03/2011
Respond By Date
Dear Mike Haynes,

I have reviewed your filing and conclude the above referenced submission cannot be approved for use in the State of Tennessee for the following reasons:

Objection 1

Comment: Do you have other blocks of grandfathered individual market business? This includes association business which is now regulated as individual health insurance.

It is unlawful, in accordance with Section 56-26-102, T.C.A. for you to issue a Contract or utilize these rates in Tennessee until you receive approval. Your filing will be held in suspense for ninety (90) days. If no response is received from you within this time period, your filing will be rejected. If you have any questions, please phone me at (615) 741-6259 or through e-mail at victoria.stotzer@tn.gov.

Sincerely,
Vicky Stotzer

SERFF Tracking Number: AMRP-127335545 State: Tennessee
 Filing Company: World Insurance Company State Tracking Number: H-111228
 Company Tracking Number: TN-CGMM-201112
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: World MM - CG IND
 Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 14.000%
Effective Date of Last Rate Revision: 02/01/2011
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
---------------	----------------------	-----------------------------	------------------------	--	--	-----------------------------------	------------------------------------	------------------------------------

World Insurance Company	Increase	9.900%	9.900%	\$21,310	20	\$215,248	9.900%	9.900%
-------------------------	----------	--------	--------	----------	----	-----------	--------	--------

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	0	26	0	0	5	0	0	0
Policy Holders:	0	18	0	0	2	0	0	0

SERFF Tracking Number: AMRP-127335545 State: Tennessee
Filing Company: World Insurance Company State Tracking Number: H-111228
Company Tracking Number: TN-CGMM-201112
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: World MM - CG IND
Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Rate Review Details

COMPANY:

Company Name: World Insurance Company
HHS Issuer Id: 89357
Product Names: CGI Individual
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms: 01A, 01C, 12A
Other Affected Forms:

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 474
Benefit Change: None
Percent Change Requested: Min: 9.9 Max: 9.9 Avg: 9.9

PRIOR RATE:

Total Earned Premium: 233,244.00
Total Incurred Claims: 51,618.00
Annual \$: Min: 154.00 Max: 1,669.00 Avg: 499.00

REQUESTED RATE:

Projected Earned Premium: 205,068.00
Projected Incurred Claims: 47,282.00
Annual \$: Min: 169.00 Max: 1,834.00 Avg: 548.00

SERFF Tracking Number: AMRP-127335545 State: Tennessee
 Filing Company: World Insurance Company State Tracking Number: H-111228
 Company Tracking Number: TN-CGMM-201112
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: World MM - CG IND
 Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	TN Rates	01A, 01C, 12A	Revised	Previous State Filing Number: Percent Rate Change 9.900 Request:	TN CGI Rate Sheets.pdf

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M
01A	STANDARD_%		100	100	250	250	500	500	1,000
01A	STANDARD_%	Child	673.69	673.69	514.95	514.95	432.54	432.54	324.29
01A	STANDARD_%	18	1,027.51	1,522.05	868.58	1,283.62	702.18	1,055.97	536.96
01A	STANDARD_%	19	1,035.73	1,538.33	875.95	1,297.58	712.41	1,067.56	544.63
01A	STANDARD_%	20	1,046.27	1,558.31	884.55	1,314.02	723.86	1,082.01	553.97
01A	STANDARD_%	21	1,057.73	1,581.56	894.06	1,333.51	736.19	1,098.88	563.72
01A	STANDARD_%	22	1,069.83	1,607.76	904.20	1,355.45	747.49	1,117.85	572.93
01A	STANDARD_%	23	1,080.83	1,636.28	913.40	1,379.55	756.37	1,137.87	579.61
01A	STANDARD_%	24	1,091.52	1,667.89	922.31	1,405.64	764.35	1,160.00	585.60
01A	STANDARD_%	25	1,103.91	1,702.76	933.06	1,435.11	773.24	1,184.68	592.57
01A	STANDARD_%	26	1,120.65	1,741.19	947.02	1,467.19	784.67	1,212.69	601.78
01A	STANDARD_%	27	1,143.44	1,783.65	966.05	1,502.96	800.49	1,244.46	615.29
01A	STANDARD_%	28	1,173.67	1,830.93	991.38	1,542.71	822.01	1,281.34	634.51
01A	STANDARD_%	29	1,209.31	1,881.92	1,021.46	1,585.54	847.30	1,321.83	657.79
01A	STANDARD_%	30	1,249.29	1,937.25	1,054.77	1,631.73	875.75	1,365.65	683.85
01A	STANDARD_%	31	1,293.00	1,996.30	1,091.30	1,681.15	907.23	1,412.17	712.28
01A	STANDARD_%	32	1,339.02	2,059.06	1,130.13	1,734.26	941.55	1,460.50	741.55
01A	STANDARD_%	33	1,384.74	2,127.26	1,168.50	1,791.36	977.08	1,510.18	770.96
01A	STANDARD_%	34	1,432.63	2,199.62	1,208.56	1,852.14	1,015.02	1,561.96	801.20
01A	STANDARD_%	35	1,484.55	2,276.02	1,252.30	1,915.99	1,055.97	1,616.17	834.09
01A	STANDARD_%	36	1,542.20	2,354.60	1,300.66	1,981.69	1,101.74	1,672.62	869.90
01A	STANDARD_%	37	1,607.76	2,434.57	1,355.45	2,048.92	1,153.07	1,730.88	910.59
01A	STANDARD_%	38	1,685.71	2,516.10	1,420.69	2,117.36	1,212.84	1,792.16	957.98
01A	STANDARD_%	39	1,771.73	2,599.78	1,492.83	2,187.36	1,278.94	1,855.69	1,010.11
01A	STANDARD_%	40	1,862.85	2,685.02	1,569.72	2,259.03	1,348.49	1,920.89	1,065.58
01A	STANDARD_%	41	1,956.00	2,910.23	1,647.70	2,448.21	1,419.09	2,086.96	1,122.02
01A	STANDARD_%	42	2,047.90	3,002.03	1,724.75	2,525.09	1,487.59	2,157.47	1,177.62
01A	STANDARD_%	43	2,132.06	3,099.65	1,795.20	2,607.12	1,548.58	2,231.14	1,228.21
01A	STANDARD_%	44	2,214.04	3,201.03	1,863.96	2,692.38	1,606.98	2,307.32	1,277.41
01A	STANDARD_%	45	2,298.66	3,301.12	1,935.17	2,776.18	1,666.75	2,382.72	1,328.41
01A	STANDARD_%	46	2,389.94	3,555.82	2,011.46	2,990.10	1,732.39	2,570.71	1,383.88
01A	STANDARD_%	47	2,492.54	3,640.89	2,097.72	3,061.35	1,807.97	2,636.62	1,447.43
01A	STANDARD_%	48	2,611.56	3,704.81	2,197.33	3,114.87	1,899.05	2,690.26	1,522.55
01A	STANDARD_%	49	2,740.98	3,755.97	2,305.86	3,157.92	1,999.31	2,735.32	1,605.46
01A	STANDARD_%	50	2,877.97	3,799.78	2,420.96	3,194.90	2,106.05	2,776.06	1,693.26
01A	STANDARD_%	51	3,020.09	3,912.07	2,540.23	3,288.91	2,216.11	2,865.65	1,783.99
01A	STANDARD_%	52	3,164.69	3,958.96	2,661.17	3,328.45	2,326.92	2,905.44	1,874.99
01A	STANDARD_%	53	3,312.06	4,012.75	2,784.88	3,373.83	2,436.97	2,945.58	1,965.44
01A	STANDARD_%	54	3,463.33	4,067.09	2,911.97	3,419.40	2,549.13	2,984.19	2,057.98
01A	STANDARD_%	55	3,618.01	4,123.33	3,041.67	3,466.15	2,663.10	3,022.64	2,151.35
01A	STANDARD_%	56	3,774.38	4,292.76	3,172.75	3,608.77	2,778.43	3,145.15	2,245.70
01A	STANDARD_%	57	3,930.91	4,354.07	3,303.98	3,660.14	2,894.64	3,190.15	2,341.16
01A	STANDARD_%	58	4,088.05	4,412.71	3,435.67	3,709.73	3,011.47	3,236.21	2,436.35
01A	STANDARD_%	59	4,246.44	4,471.34	3,568.75	3,758.45	3,129.80	3,284.01	2,532.52
01A	STANDARD_%	60	4,405.30	4,534.09	3,701.97	3,810.88	3,249.34	3,335.93	2,629.36
01A	STANDARD_%	61	4,563.22	4,806.17	3,834.44	4,039.19	3,369.33	3,542.78	2,727.34
01A	STANDARD_%	62	4,719.59	4,894.88	3,965.37	4,113.60	3,489.63	3,616.12	2,826.15
01A	STANDARD_%	63	4,864.81	5,001.07	4,087.24	4,203.11	3,606.91	3,704.64	2,923.56
01A	STANDARD_%	64	5,004.44	5,119.33	4,204.66	4,302.57	3,722.82	3,803.63	3,020.84

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
01A	STANDARD_%		1,000	2,500	2,500	5,000	5,000	10,000	10,000
01A	STANDARD_%	Child	324.29	237.91	237.91	182.68	182.68	130.67	130.67
01A	STANDARD_%	18	818.90	386.96	596.22	308.12	455.37	220.33	325.71
01A	STANDARD_%	19	828.24	392.88	603.18	310.73	460.28	222.27	329.21
01A	STANDARD_%	20	839.80	399.84	611.60	313.78	466.13	224.47	333.34
01A	STANDARD_%	21	853.32	407.07	621.58	317.12	472.99	226.86	338.31
01A	STANDARD_%	22	868.37	414.04	632.89	320.74	480.78	229.44	343.93
01A	STANDARD_%	23	883.98	418.77	644.20	323.99	489.33	231.74	349.99
01A	STANDARD_%	24	901.26	422.98	656.81	327.14	498.60	234.03	356.61
01A	STANDARD_%	25	920.63	427.71	670.87	330.95	509.08	236.69	364.15
01A	STANDARD_%	26	942.94	434.54	687.70	335.95	520.49	240.28	372.24
01A	STANDARD_%	27	969.28	445.19	707.80	342.63	533.12	245.07	381.35
01A	STANDARD_%	28	1,000.62	461.23	732.78	351.63	547.22	251.51	391.37
01A	STANDARD_%	29	1,036.45	480.81	761.43	362.31	562.43	259.13	402.31
01A	STANDARD_%	30	1,075.05	502.63	792.19	374.18	578.85	267.59	413.99
01A	STANDARD_%	31	1,114.90	525.77	824.40	387.07	596.39	276.88	426.59
01A	STANDARD_%	32	1,155.73	549.69	856.33	400.90	615.14	286.73	440.02
01A	STANDARD_%	33	1,196.16	571.76	887.23	414.45	635.45	296.47	454.46
01A	STANDARD_%	34	1,237.82	594.24	917.99	428.73	656.98	306.59	469.90
01A	STANDARD_%	35	1,280.61	618.17	949.66	444.23	679.61	317.71	486.08
01A	STANDARD_%	36	1,325.20	644.84	982.26	461.39	702.99	330.03	502.82
01A	STANDARD_%	37	1,371.48	674.42	1,016.44	480.78	726.83	343.93	519.83
01A	STANDARD_%	38	1,420.11	709.52	1,052.05	503.97	751.05	360.47	537.22
01A	STANDARD_%	39	1,470.15	748.03	1,089.25	529.50	775.92	378.77	554.97
01A	STANDARD_%	40	1,522.26	789.04	1,127.24	556.78	801.34	398.27	573.17
01A	STANDARD_%	41	1,654.28	830.84	1,225.00	584.52	868.48	418.04	621.14
01A	STANDARD_%	42	1,711.19	872.50	1,268.06	611.80	895.76	437.63	640.65
01A	STANDARD_%	43	1,772.37	911.14	1,314.72	636.84	924.80	455.47	661.50
01A	STANDARD_%	44	1,835.87	949.66	1,363.56	661.25	955.09	472.94	683.12
01A	STANDARD_%	45	1,899.24	989.36	1,412.84	686.48	984.81	490.97	704.37
01A	STANDARD_%	46	2,052.69	1,033.26	1,529.72	713.57	1,060.70	510.36	758.66
01A	STANDARD_%	47	2,109.10	1,082.94	1,574.83	744.09	1,085.90	532.25	776.76
01A	STANDARD_%	48	2,154.62	1,142.61	1,612.84	779.44	1,104.98	557.53	790.31
01A	STANDARD_%	49	2,194.02	1,208.20	1,647.26	817.94	1,120.18	585.04	801.23
01A	STANDARD_%	50	2,229.44	1,277.87	1,678.62	858.77	1,133.35	614.28	810.64
01A	STANDARD_%	51	2,304.31	1,349.50	1,739.33	901.08	1,166.64	644.53	834.46
01A	STANDARD_%	52	2,338.96	1,420.62	1,768.33	943.93	1,180.77	675.15	844.55
01A	STANDARD_%	53	2,374.40	1,490.41	1,795.71	987.93	1,196.76	706.60	855.97
01A	STANDARD_%	54	2,408.58	1,560.60	1,820.89	1,033.01	1,212.98	738.88	867.61
01A	STANDARD_%	55	2,442.46	1,631.84	1,845.32	1,078.94	1,229.61	771.71	879.44
01A	STANDARD_%	56	2,543.78	1,703.47	1,920.61	1,125.43	1,280.16	804.99	915.59
01A	STANDARD_%	57	2,581.75	1,775.64	1,948.71	1,172.00	1,298.38	838.29	928.71
01A	STANDARD_%	58	2,618.78	1,847.67	1,977.73	1,218.75	1,315.99	871.67	941.30
01A	STANDARD_%	59	2,656.29	1,920.21	2,006.62	1,265.98	1,333.30	905.50	953.56
01A	STANDARD_%	60	2,696.35	1,993.70	2,038.50	1,313.20	1,351.85	939.25	966.89
01A	STANDARD_%	61	2,862.25	2,067.30	2,165.31	1,360.25	1,432.78	972.91	1,024.80
01A	STANDARD_%	62	2,920.78	2,141.84	2,210.89	1,406.64	1,459.28	1,006.11	1,043.67
01A	STANDARD_%	63	2,992.53	2,214.91	2,265.30	1,449.87	1,491.02	1,037.01	1,066.41
01A	STANDARD_%	64	3,072.96	2,287.21	2,326.50	1,491.53	1,526.31	1,066.80	1,091.69

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M
01B	STANDARD_%		100	100	250	250	500	500	1,000
01B	STANDARD_%	Child	469.99	469.99	371.61	371.61	325.53	325.53	256.32
01B	STANDARD_%	18	716.74	1,061.71	626.88	926.35	528.47	794.69	424.31
01B	STANDARD_%	19	722.44	1,073.09	632.11	936.48	536.18	803.40	430.45
01B	STANDARD_%	20	729.88	1,086.99	638.35	948.28	544.78	814.28	437.79
01B	STANDARD_%	21	737.87	1,103.20	645.25	962.43	554.05	826.95	445.46
01B	STANDARD_%	22	746.31	1,121.48	652.60	978.23	562.54	841.21	452.80
01B	STANDARD_%	23	753.97	1,141.41	659.17	995.60	569.22	856.37	458.06
01B	STANDARD_%	24	761.41	1,163.41	665.62	1,014.42	575.22	873.02	462.78
01B	STANDARD_%	25	770.06	1,187.83	673.43	1,035.68	581.89	891.58	468.25
01B	STANDARD_%	26	781.77	1,214.64	683.44	1,058.83	590.50	912.63	475.60
01B	STANDARD_%	27	797.65	1,244.21	697.24	1,084.66	602.38	936.51	486.22
01B	STANDARD_%	28	818.67	1,277.15	715.51	1,113.39	618.57	964.37	501.46
01B	STANDARD_%	29	843.52	1,312.74	737.21	1,144.23	637.70	994.81	519.87
01B	STANDARD_%	30	871.43	1,351.38	761.25	1,177.62	659.10	1,027.75	540.47
01B	STANDARD_%	31	901.98	1,392.54	787.53	1,213.25	682.76	1,062.72	562.94
01B	STANDARD_%	32	934.06	1,436.33	815.58	1,251.66	708.56	1,099.17	586.06
01B	STANDARD_%	33	965.91	1,483.85	843.31	1,292.84	735.26	1,136.52	609.28
01B	STANDARD_%	34	999.31	1,534.42	872.25	1,336.71	763.90	1,175.46	633.18
01B	STANDARD_%	35	1,035.54	1,587.63	903.76	1,382.80	794.69	1,216.32	659.15
01B	STANDARD_%	36	1,075.82	1,642.48	938.71	1,430.12	829.10	1,258.76	687.43
01B	STANDARD_%	37	1,121.48	1,698.31	978.23	1,478.65	867.81	1,302.57	719.65
01B	STANDARD_%	38	1,175.88	1,755.13	1,025.32	1,528.07	912.74	1,348.74	757.01
01B	STANDARD_%	39	1,235.89	1,813.47	1,077.31	1,578.62	962.44	1,396.51	798.21
01B	STANDARD_%	40	1,299.49	1,872.93	1,132.86	1,630.28	1,014.84	1,445.64	842.05
01B	STANDARD_%	41	1,364.40	2,030.03	1,189.09	1,766.84	1,067.92	1,570.56	886.64
01B	STANDARD_%	42	1,428.56	2,094.04	1,244.75	1,822.37	1,119.55	1,623.69	930.59
01B	STANDARD_%	43	1,487.24	2,162.22	1,295.63	1,881.51	1,165.39	1,679.07	970.60
01B	STANDARD_%	44	1,544.38	2,232.92	1,345.17	1,943.02	1,209.41	1,736.48	1,009.49
01B	STANDARD_%	45	1,603.50	2,302.68	1,396.61	2,003.55	1,254.35	1,793.17	1,049.82
01B	STANDARD_%	46	1,667.10	2,480.39	1,451.60	2,157.86	1,303.81	1,934.71	1,093.66
01B	STANDARD_%	47	1,738.71	2,539.74	1,513.94	2,209.30	1,360.63	1,984.26	1,143.85
01B	STANDARD_%	48	1,821.69	2,584.31	1,585.75	2,248.00	1,429.22	2,024.61	1,203.23
01B	STANDARD_%	49	1,912.00	2,620.08	1,664.11	2,278.98	1,504.61	2,058.60	1,268.78
01B	STANDARD_%	50	2,007.58	2,650.54	1,747.17	2,305.69	1,584.97	2,089.22	1,338.14
01B	STANDARD_%	51	2,106.66	2,728.89	1,833.23	2,373.53	1,667.82	2,156.63	1,409.81
01B	STANDARD_%	52	2,207.59	2,761.63	1,920.51	2,402.09	1,751.13	2,186.53	1,481.70
01B	STANDARD_%	53	2,310.39	2,799.15	2,009.79	2,434.88	1,833.99	2,216.71	1,553.25
01B	STANDARD_%	54	2,415.92	2,837.02	2,101.52	2,467.80	1,918.42	2,245.85	1,626.34
01B	STANDARD_%	55	2,523.76	2,876.27	2,195.16	2,501.46	2,004.22	2,274.76	1,700.09
01B	STANDARD_%	56	2,632.91	2,994.48	2,289.78	2,604.44	2,090.93	2,366.94	1,774.72
01B	STANDARD_%	57	2,742.06	3,037.29	2,384.41	2,641.45	2,178.42	2,400.80	1,850.11
01B	STANDARD_%	58	2,851.65	3,078.19	2,479.49	2,677.30	2,266.37	2,435.54	1,925.29
01B	STANDARD_%	59	2,962.22	3,119.00	2,575.55	2,712.49	2,355.44	2,471.48	2,001.35
01B	STANDARD_%	60	3,073.00	3,162.81	2,671.63	2,750.26	2,445.43	2,510.53	2,077.84
01B	STANDARD_%	61	3,183.14	3,352.60	2,767.26	2,915.00	2,535.63	2,666.25	2,155.31
01B	STANDARD_%	62	3,292.18	3,414.48	2,861.78	2,968.70	2,626.19	2,721.40	2,233.34
01B	STANDARD_%	63	3,393.55	3,488.57	2,949.73	3,033.36	2,714.47	2,788.09	2,310.37
01B	STANDARD_%	64	3,490.87	3,571.08	3,034.45	3,105.09	2,801.75	2,862.52	2,387.19

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
01B	STANDARD_%		1,000	2,500	2,500	5,000	5,000	10,000	10,000
01B	STANDARD_%	Child	256.32	202.50	202.50	164.57	164.57	119.48	119.48
01B	STANDARD_%	18	647.10	329.46	507.51	277.71	410.31	201.58	297.82
01B	STANDARD_%	19	654.55	334.48	513.52	279.98	414.80	203.23	301.10
01B	STANDARD_%	20	663.64	340.38	520.60	282.76	420.02	205.29	304.89
01B	STANDARD_%	21	674.38	346.49	529.12	285.85	426.29	207.51	309.49
01B	STANDARD_%	22	686.22	352.50	538.73	289.12	433.31	209.81	314.58
01B	STANDARD_%	23	698.60	356.54	548.44	291.96	441.04	211.94	320.17
01B	STANDARD_%	24	712.20	360.02	559.15	294.81	449.36	213.99	326.16
01B	STANDARD_%	25	727.53	364.06	571.15	298.32	458.74	216.54	332.99
01B	STANDARD_%	26	745.17	369.95	585.46	302.73	469.01	219.74	340.46
01B	STANDARD_%	27	765.99	379.02	602.59	308.85	480.50	224.19	348.77
01B	STANDARD_%	28	790.76	392.67	623.77	316.91	493.21	230.01	357.97
01B	STANDARD_%	29	819.04	409.26	648.22	326.53	506.82	237.00	367.92
01B	STANDARD_%	30	849.61	427.92	674.42	337.20	521.65	244.73	378.68
01B	STANDARD_%	31	881.06	447.58	701.83	348.86	537.38	253.19	390.10
01B	STANDARD_%	32	913.27	468.00	729.01	361.25	554.42	262.23	402.42
01B	STANDARD_%	33	945.28	486.77	755.32	373.56	572.69	271.11	415.66
01B	STANDARD_%	34	978.14	505.87	781.51	386.36	592.08	280.47	429.79
01B	STANDARD_%	35	1,012.02	526.29	808.47	400.29	612.54	290.59	444.59
01B	STANDARD_%	36	1,047.29	548.99	836.21	415.78	633.49	301.84	459.79
01B	STANDARD_%	37	1,083.79	574.09	865.24	433.31	655.02	314.58	475.49
01B	STANDARD_%	38	1,122.25	604.01	895.59	454.17	676.85	329.70	491.35
01B	STANDARD_%	39	1,161.81	636.76	927.25	477.24	699.27	346.38	507.62
01B	STANDARD_%	40	1,203.02	671.69	959.57	501.77	722.17	364.22	524.22
01B	STANDARD_%	41	1,307.36	707.28	1,042.85	526.71	782.66	382.37	568.11
01B	STANDARD_%	42	1,352.22	742.76	1,079.51	551.42	807.23	400.21	585.98
01B	STANDARD_%	43	1,400.66	775.62	1,119.18	573.91	833.42	416.57	604.96
01B	STANDARD_%	44	1,450.84	808.47	1,160.79	595.83	860.64	432.51	624.72
01B	STANDARD_%	45	1,500.88	842.20	1,202.74	618.66	887.51	449.03	644.22
01B	STANDARD_%	46	1,622.14	879.65	1,302.28	643.03	955.88	466.78	693.87
01B	STANDARD_%	47	1,666.74	921.90	1,340.59	670.58	978.64	486.74	710.33
01B	STANDARD_%	48	1,702.67	972.66	1,373.01	702.44	995.77	509.92	722.82
01B	STANDARD_%	49	1,733.88	1,028.55	1,402.31	737.17	1,009.48	535.07	732.75
01B	STANDARD_%	50	1,761.86	1,087.83	1,428.97	773.94	1,021.32	561.77	741.34
01B	STANDARD_%	51	1,821.02	1,148.86	1,480.62	812.08	1,051.39	589.47	763.19
01B	STANDARD_%	52	1,848.40	1,209.34	1,505.33	850.71	1,063.99	617.49	772.41
01B	STANDARD_%	53	1,876.36	1,268.72	1,528.68	890.25	1,078.50	646.26	782.89
01B	STANDARD_%	54	1,903.36	1,328.54	1,550.08	930.91	1,093.12	675.75	793.48
01B	STANDARD_%	55	1,930.13	1,389.13	1,570.86	972.32	1,108.08	705.83	804.34
01B	STANDARD_%	56	2,010.19	1,450.15	1,635.03	1,014.31	1,153.70	736.23	837.40
01B	STANDARD_%	57	2,040.30	1,511.61	1,658.88	1,056.19	1,170.00	766.64	849.32
01B	STANDARD_%	58	2,069.53	1,572.85	1,683.62	1,098.34	1,185.95	797.30	860.85
01B	STANDARD_%	59	2,099.16	1,634.63	1,708.22	1,140.89	1,201.51	828.11	872.20
01B	STANDARD_%	60	2,130.79	1,697.19	1,735.34	1,183.43	1,218.29	859.01	884.28
01B	STANDARD_%	61	2,261.96	1,759.86	1,843.28	1,225.74	1,291.20	889.74	937.33
01B	STANDARD_%	62	2,308.11	1,823.28	1,882.05	1,267.63	1,314.98	920.15	954.59
01B	STANDARD_%	63	2,364.79	1,885.50	1,928.42	1,306.59	1,343.62	948.51	975.39
01B	STANDARD_%	64	2,428.44	1,947.07	1,980.55	1,344.09	1,375.42	975.70	998.46

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M 150	SMK_F 150	SMK_M 300	SMK_F 300	SMK_M 600	SMK_F 600	SMK_M 900	SMK_F 900
12A	80/20_COIN	Child	502.46	502.46	384.24	384.24	328.39	328.39	275.24	275.24
12A	80/20_COIN	18	769.31	1,134.03	644.83	950.64	532.78	801.12	481.99	724.82
12A	80/20_COIN	19	777.39	1,153.48	651.66	966.86	540.44	815.12	488.97	737.54
12A	80/20_COIN	20	785.46	1,172.91	658.43	983.18	548.19	829.21	495.96	750.17
12A	80/20_COIN	21	793.53	1,192.44	665.17	999.49	555.94	843.21	502.94	762.88
12A	80/20_COIN	22	801.69	1,211.88	672.01	1,015.81	563.60	857.22	509.92	775.59
12A	80/20_COIN	23	809.76	1,231.32	678.77	1,032.11	571.34	871.22	516.90	788.31
12A	80/20_COIN	24	817.83	1,250.77	685.52	1,048.43	579.09	885.31	523.89	800.93
12A	80/20_COIN	25	825.91	1,270.21	692.28	1,064.74	586.83	899.31	530.87	813.65
12A	80/20_COIN	26	854.49	1,312.81	716.25	1,100.42	608.33	932.02	550.41	843.31
12A	80/20_COIN	27	883.08	1,355.40	740.23	1,136.17	629.91	964.81	569.87	872.89
12A	80/20_COIN	28	911.68	1,398.07	764.20	1,171.93	651.42	997.51	589.40	902.47
12A	80/20_COIN	29	940.26	1,440.67	788.18	1,207.60	673.00	1,030.22	608.86	932.12
12A	80/20_COIN	30	968.84	1,483.26	812.15	1,243.35	694.59	1,063.01	628.40	961.70
12A	80/20_COIN	31	997.44	1,525.93	836.13	1,279.10	716.08	1,095.72	647.86	991.36
12A	80/20_COIN	32	1,026.02	1,568.53	860.01	1,314.77	737.68	1,128.43	667.39	1,020.94
12A	80/20_COIN	33	1,054.61	1,611.20	883.99	1,350.54	759.18	1,161.22	686.85	1,050.61
12A	80/20_COIN	34	1,083.20	1,653.79	907.96	1,386.29	780.76	1,193.92	706.39	1,080.19
12A	80/20_COIN	35	1,111.79	1,696.39	931.94	1,421.96	802.27	1,226.62	725.92	1,109.84
12A	80/20_COIN	36	1,172.67	1,761.06	983.01	1,476.17	848.64	1,276.23	767.82	1,154.72
12A	80/20_COIN	37	1,233.63	1,825.74	1,034.09	1,530.38	894.95	1,325.90	809.72	1,199.60
12A	80/20_COIN	38	1,294.51	1,890.41	1,085.17	1,584.60	941.24	1,375.50	851.62	1,244.47
12A	80/20_COIN	39	1,355.48	1,955.07	1,136.17	1,638.80	987.55	1,425.09	893.52	1,289.36
12A	80/20_COIN	40	1,416.37	2,019.74	1,187.25	1,693.01	1,033.85	1,474.77	935.42	1,334.32
12A	80/20_COIN	41	1,477.32	2,188.63	1,238.33	1,834.58	1,080.23	1,600.59	977.32	1,448.15
12A	80/20_COIN	42	1,538.21	2,256.55	1,289.40	1,891.50	1,126.53	1,652.65	1,019.22	1,495.28
12A	80/20_COIN	43	1,599.17	2,324.45	1,340.48	1,948.42	1,172.83	1,704.74	1,061.12	1,542.40
12A	80/20_COIN	44	1,660.14	2,392.36	1,391.56	2,005.33	1,219.13	1,756.89	1,103.02	1,589.52
12A	80/20_COIN	45	1,721.01	2,460.26	1,442.65	2,062.25	1,265.44	1,808.98	1,144.92	1,636.72
12A	80/20_COIN	46	1,819.80	2,621.46	1,525.44	2,197.44	1,341.39	1,931.00	1,213.64	1,747.04
12A	80/20_COIN	47	1,918.59	2,665.59	1,608.24	2,234.31	1,417.35	1,966.80	1,282.30	1,779.50
12A	80/20_COIN	48	2,017.36	2,709.64	1,691.03	2,271.29	1,493.23	2,002.60	1,351.03	1,811.84
12A	80/20_COIN	49	2,116.14	2,753.67	1,773.83	2,308.27	1,569.19	2,038.39	1,419.68	1,844.31
12A	80/20_COIN	50	2,214.91	2,797.82	1,856.62	2,345.16	1,645.06	2,074.29	1,488.42	1,876.67
12A	80/20_COIN	51	2,313.78	2,893.53	1,939.42	2,425.44	1,721.01	2,148.44	1,557.15	1,943.83
12A	80/20_COIN	52	2,412.56	2,938.36	2,022.30	2,463.08	1,796.98	2,184.89	1,625.81	1,976.79
12A	80/20_COIN	53	2,511.34	2,983.31	2,105.10	2,500.63	1,872.86	2,221.33	1,694.54	2,009.82
12A	80/20_COIN	54	2,610.11	3,028.15	2,187.89	2,538.28	1,948.81	2,257.87	1,763.18	2,042.78
12A	80/20_COIN	55	2,708.90	3,072.99	2,270.69	2,575.93	2,024.70	2,302.43	1,831.92	2,083.13
12A	80/20_COIN	56	2,824.24	3,211.96	2,367.33	2,692.30	2,113.34	2,409.88	1,912.03	2,180.33
12A	80/20_COIN	57	2,939.49	3,268.54	2,463.97	2,739.75	2,201.91	2,455.63	1,992.21	2,221.75
12A	80/20_COIN	58	3,054.83	3,325.09	2,560.69	2,787.24	2,290.46	2,501.49	2,072.32	2,263.25
12A	80/20_COIN	59	3,170.09	3,381.65	2,657.33	2,834.60	2,379.03	2,547.25	2,152.43	2,304.68
12A	80/20_COIN	60	3,285.43	3,438.31	2,753.95	2,882.07	2,467.67	2,593.01	2,232.62	2,346.09
12A	80/20_COIN	61	3,400.76	3,646.81	2,850.59	3,056.91	2,556.24	2,753.60	2,312.73	2,491.32
12A	80/20_COIN	62	3,516.02	3,705.83	2,947.23	3,106.34	2,644.80	2,801.34	2,392.92	2,534.52
12A	80/20_COIN	63	3,631.36	3,764.85	3,043.95	3,155.86	2,733.37	2,849.09	2,473.03	2,577.74
12A	80/20_COIN	64	3,746.69	3,823.98	3,140.59	3,205.39	2,821.93	2,896.86	2,553.21	2,620.96

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	80/20_COIN		1,200	1,200	2,500	2,500	5,000	5,000	10,000	10,000
12A	80/20_COIN	Child	245.21	245.21	189.99	189.99	146.38	146.38	106.98	106.98
12A	80/20_COIN	18	405.60	617.82	309.41	477.26	216.29	333.65	156.91	242.07
12A	80/20_COIN	19	411.60	628.89	314.02	485.87	219.55	339.66	159.24	246.44
12A	80/20_COIN	20	417.59	640.04	318.64	494.49	222.79	345.67	161.63	250.82
12A	80/20_COIN	21	423.67	651.20	323.33	503.10	226.04	351.73	163.96	255.13
12A	80/20_COIN	22	429.67	662.27	327.94	511.71	229.28	357.73	166.29	259.51
12A	80/20_COIN	23	435.67	673.41	332.56	520.32	232.47	363.74	168.69	263.89
12A	80/20_COIN	24	441.74	684.57	337.25	529.01	235.71	369.81	171.02	268.26
12A	80/20_COIN	25	447.73	695.64	341.86	537.62	238.97	375.81	173.37	272.64
12A	80/20_COIN	26	466.12	722.86	357.09	559.92	249.63	391.42	181.13	283.94
12A	80/20_COIN	27	484.50	750.07	372.38	582.22	260.35	407.03	188.90	295.23
12A	80/20_COIN	28	502.87	777.29	387.69	604.51	271.01	422.56	196.59	306.61
12A	80/20_COIN	29	521.25	804.44	402.92	626.82	281.68	438.16	204.36	317.91
12A	80/20_COIN	30	539.63	831.65	418.21	649.12	292.34	453.77	212.12	329.21
12A	80/20_COIN	31	558.00	858.87	433.52	671.42	303.01	469.37	219.83	340.50
12A	80/20_COIN	32	576.38	886.09	448.74	693.72	313.74	484.90	227.59	351.80
12A	80/20_COIN	33	594.75	913.32	464.04	716.01	324.41	500.52	235.36	363.11
12A	80/20_COIN	34	613.06	940.45	479.26	738.31	335.07	516.13	243.06	374.47
12A	80/20_COIN	35	631.43	967.68	494.56	760.61	345.74	531.73	250.82	385.77
12A	80/20_COIN	36	668.72	1,007.58	524.25	792.29	366.49	553.83	265.86	401.79
12A	80/20_COIN	37	705.94	1,047.49	553.93	823.96	387.26	576.00	280.91	417.90
12A	80/20_COIN	38	743.23	1,087.40	583.61	855.65	407.94	598.10	295.95	433.93
12A	80/20_COIN	39	780.45	1,127.31	613.28	887.33	428.71	620.29	311.06	450.02
12A	80/20_COIN	40	817.66	1,167.21	642.96	919.00	449.46	642.46	326.10	466.06
12A	80/20_COIN	41	854.96	1,267.47	672.64	998.22	470.23	697.78	341.15	506.26
12A	80/20_COIN	42	892.17	1,309.39	702.33	1,031.48	490.91	721.06	356.18	523.10
12A	80/20_COIN	43	929.38	1,351.28	732.01	1,064.67	511.68	744.27	371.22	540.01
12A	80/20_COIN	44	966.68	1,393.18	761.60	1,097.92	532.43	767.55	386.26	556.83
12A	80/20_COIN	45	1,003.89	1,435.15	791.29	1,131.19	553.20	790.78	401.30	573.74
12A	80/20_COIN	46	1,066.03	1,534.46	842.65	1,211.62	589.06	846.97	427.36	614.49
12A	80/20_COIN	47	1,128.23	1,565.41	894.01	1,238.17	625.01	865.55	453.42	627.93
12A	80/20_COIN	48	1,190.35	1,596.37	945.38	1,264.74	660.88	884.12	479.47	641.46
12A	80/20_COIN	49	1,252.49	1,627.32	996.74	1,291.30	696.76	902.68	505.53	654.89
12A	80/20_COIN	50	1,314.60	1,658.29	1,048.11	1,317.85	732.70	921.23	531.59	668.33
12A	80/20_COIN	51	1,376.74	1,720.05	1,099.47	1,368.75	768.58	956.89	557.58	694.23
12A	80/20_COIN	52	1,438.94	1,751.56	1,150.84	1,395.81	804.51	975.80	583.63	707.92
12A	80/20_COIN	53	1,501.08	1,783.08	1,202.19	1,422.85	840.39	994.69	609.69	721.61
12A	80/20_COIN	54	1,563.20	1,814.61	1,253.57	1,449.89	876.26	1,013.52	635.75	735.28
12A	80/20_COIN	55	1,625.33	1,846.11	1,304.92	1,476.93	912.21	1,032.42	661.81	749.04
12A	80/20_COIN	56	1,698.45	1,932.25	1,363.21	1,546.37	952.94	1,080.94	691.39	784.22
12A	80/20_COIN	57	1,771.50	1,968.95	1,421.49	1,576.18	993.76	1,101.82	720.91	799.40
12A	80/20_COIN	58	1,844.62	2,005.57	1,479.85	1,606.06	1,034.51	1,122.69	750.49	814.50
12A	80/20_COIN	59	1,917.67	2,042.26	1,538.14	1,635.95	1,075.25	1,143.55	780.08	829.69
12A	80/20_COIN	60	1,990.79	2,078.96	1,596.49	1,665.76	1,116.07	1,164.52	809.66	844.80
12A	80/20_COIN	61	2,063.85	2,207.63	1,654.78	1,769.37	1,156.81	1,236.92	839.26	897.38
12A	80/20_COIN	62	2,136.97	2,245.84	1,713.14	1,800.55	1,197.55	1,258.69	868.85	913.13
12A	80/20_COIN	63	2,210.02	2,284.13	1,771.42	1,831.66	1,238.37	1,280.48	898.43	928.98
12A	80/20_COIN	64	2,283.14	2,322.43	1,829.78	1,862.84	1,279.12	1,302.26	928.02	944.73

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M 150	SMK_F 150	SMK_M 300	SMK_F 300	SMK_M 600	SMK_F 600	SMK_M 900	SMK_F 900
12A	90/10_COIN	Child	539.14	539.14	411.52	411.52	350.39	350.39	291.21	291.21
12A	90/10_COIN	18	825.46	1,216.82	690.61	1,018.14	568.48	854.79	509.94	766.86
12A	90/10_COIN	19	834.13	1,237.68	697.93	1,035.51	576.66	869.73	517.33	780.32
12A	90/10_COIN	20	842.79	1,258.53	705.18	1,052.99	584.91	884.76	524.73	793.68
12A	90/10_COIN	21	851.45	1,279.50	712.41	1,070.45	593.18	899.71	532.11	807.12
12A	90/10_COIN	22	860.22	1,300.35	719.72	1,087.93	601.36	914.65	539.50	820.58
12A	90/10_COIN	23	868.88	1,321.21	726.96	1,105.39	609.62	929.59	546.88	834.02
12A	90/10_COIN	24	877.54	1,342.08	734.20	1,122.87	617.89	944.62	554.27	847.39
12A	90/10_COIN	25	886.21	1,362.93	741.44	1,140.33	626.15	959.57	561.66	860.84
12A	90/10_COIN	26	916.87	1,408.65	767.10	1,178.55	649.09	994.46	582.33	892.23
12A	90/10_COIN	27	947.54	1,454.34	792.78	1,216.84	672.12	1,029.46	602.91	923.52
12A	90/10_COIN	28	978.23	1,500.12	818.46	1,255.14	695.06	1,064.34	623.58	954.81
12A	90/10_COIN	29	1,008.90	1,545.84	844.14	1,293.33	718.09	1,099.24	644.18	986.19
12A	90/10_COIN	30	1,039.56	1,591.53	869.80	1,331.63	741.13	1,134.24	664.84	1,017.48
12A	90/10_COIN	31	1,070.25	1,637.31	895.50	1,369.92	764.06	1,169.13	685.44	1,048.87
12A	90/10_COIN	32	1,100.93	1,683.03	921.08	1,408.13	787.10	1,204.03	706.11	1,080.16
12A	90/10_COIN	33	1,131.59	1,728.82	946.76	1,446.44	810.04	1,239.03	726.69	1,111.55
12A	90/10_COIN	34	1,162.27	1,774.52	972.42	1,484.72	833.07	1,273.91	747.36	1,142.84
12A	90/10_COIN	35	1,192.95	1,820.22	998.10	1,522.92	856.02	1,308.81	768.03	1,174.20
12A	90/10_COIN	36	1,258.28	1,889.62	1,052.81	1,580.98	905.50	1,361.74	812.36	1,221.70
12A	90/10_COIN	37	1,323.68	1,959.01	1,107.51	1,639.03	954.91	1,414.74	856.68	1,269.17
12A	90/10_COIN	38	1,389.02	2,028.41	1,162.22	1,697.10	1,004.30	1,467.67	901.01	1,316.65
12A	90/10_COIN	39	1,454.43	2,097.79	1,216.84	1,755.15	1,053.71	1,520.58	945.34	1,364.14
12A	90/10_COIN	40	1,519.75	2,167.18	1,271.54	1,813.21	1,103.11	1,573.58	989.67	1,411.71
12A	90/10_COIN	41	1,585.17	2,348.40	1,326.25	1,964.84	1,152.61	1,707.82	1,034.01	1,532.14
12A	90/10_COIN	42	1,650.49	2,421.27	1,380.95	2,025.80	1,202.01	1,763.38	1,078.33	1,582.01
12A	90/10_COIN	43	1,715.92	2,494.14	1,435.66	2,086.76	1,251.40	1,818.96	1,122.66	1,631.86
12A	90/10_COIN	44	1,781.34	2,567.01	1,490.36	2,147.71	1,300.81	1,874.61	1,166.99	1,681.71
12A	90/10_COIN	45	1,846.64	2,639.86	1,545.08	2,208.67	1,350.22	1,930.19	1,211.32	1,731.65
12A	90/10_COIN	46	1,952.64	2,812.83	1,633.74	2,353.47	1,431.27	2,060.38	1,284.03	1,848.37
12A	90/10_COIN	47	2,058.64	2,860.18	1,722.42	2,392.94	1,512.32	2,098.57	1,356.67	1,882.71
12A	90/10_COIN	48	2,164.62	2,907.45	1,811.09	2,432.55	1,593.28	2,136.77	1,429.39	1,916.93
12A	90/10_COIN	49	2,270.62	2,954.70	1,899.77	2,472.16	1,674.33	2,174.96	1,502.02	1,951.28
12A	90/10_COIN	50	2,376.61	3,002.06	1,988.44	2,511.66	1,755.28	2,213.26	1,574.74	1,985.52
12A	90/10_COIN	51	2,482.69	3,104.76	2,077.12	2,597.64	1,836.32	2,292.39	1,647.46	2,056.58
12A	90/10_COIN	52	2,588.67	3,152.86	2,165.89	2,637.97	1,917.38	2,331.27	1,720.10	2,091.45
12A	90/10_COIN	53	2,694.67	3,201.09	2,254.55	2,678.18	1,998.33	2,370.15	1,792.82	2,126.39
12A	90/10_COIN	54	2,800.65	3,249.22	2,343.22	2,718.50	2,079.38	2,409.15	1,865.45	2,161.27
12A	90/10_COIN	55	2,906.65	3,297.32	2,431.91	2,758.82	2,160.34	2,456.70	1,938.17	2,203.94
12A	90/10_COIN	56	3,030.41	3,446.44	2,535.41	2,883.46	2,254.93	2,571.34	2,022.93	2,306.78
12A	90/10_COIN	57	3,154.06	3,507.14	2,638.91	2,934.28	2,349.44	2,620.16	2,107.77	2,350.60
12A	90/10_COIN	58	3,277.83	3,567.81	2,742.50	2,985.13	2,443.92	2,669.09	2,192.52	2,394.52
12A	90/10_COIN	59	3,401.50	3,628.52	2,846.00	3,035.86	2,538.42	2,717.92	2,277.27	2,438.35
12A	90/10_COIN	60	3,525.27	3,689.30	2,949.49	3,086.70	2,633.01	2,766.74	2,362.11	2,482.15
12A	90/10_COIN	61	3,649.02	3,913.03	3,052.99	3,273.94	2,727.52	2,938.10	2,446.86	2,635.82
12A	90/10_COIN	62	3,772.69	3,976.36	3,156.49	3,326.90	2,822.00	2,989.03	2,531.72	2,681.52
12A	90/10_COIN	63	3,896.46	4,039.68	3,260.08	3,379.92	2,916.50	3,039.98	2,616.47	2,727.25
12A	90/10_COIN	64	4,020.21	4,103.13	3,363.58	3,432.98	3,010.99	3,090.95	2,701.29	2,772.97

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	90/10_COIN		1,200	1,200	2,500	2,500	5,000	5,000	10,000	10,000
12A	90/10_COIN	Child	259.44	259.44	199.87	199.87	153.26	153.26	111.68	111.68
12A	90/10_COIN	18	429.11	653.65	325.50	502.08	226.45	349.34	163.81	252.72
12A	90/10_COIN	19	435.47	665.36	330.36	511.14	229.86	355.63	166.24	257.29
12A	90/10_COIN	20	441.81	677.17	335.21	520.20	233.25	361.91	168.75	261.87
12A	90/10_COIN	21	448.24	688.97	340.14	529.26	236.66	368.26	171.18	266.36
12A	90/10_COIN	22	454.60	700.68	344.99	538.31	240.06	374.54	173.60	270.93
12A	90/10_COIN	23	460.94	712.46	349.85	547.38	243.40	380.83	176.12	275.49
12A	90/10_COIN	24	467.36	724.28	354.79	556.51	246.80	387.20	178.54	280.07
12A	90/10_COIN	25	473.71	735.98	359.64	565.58	250.19	393.47	181.00	284.64
12A	90/10_COIN	26	493.16	764.79	375.65	589.04	261.36	409.82	189.10	296.43
12A	90/10_COIN	27	512.60	793.57	391.75	612.50	272.59	426.15	197.21	308.23
12A	90/10_COIN	28	532.04	822.38	407.86	635.95	283.76	442.42	205.23	320.10
12A	90/10_COIN	29	551.49	851.10	423.87	659.42	294.91	458.76	213.36	331.90
12A	90/10_COIN	30	570.94	879.89	439.96	682.88	306.08	475.10	221.45	343.69
12A	90/10_COIN	31	590.36	908.69	456.07	706.33	317.25	491.43	229.49	355.49
12A	90/10_COIN	32	609.80	937.49	472.08	729.79	328.49	507.69	237.60	367.27
12A	90/10_COIN	33	629.24	966.29	488.17	753.24	339.66	524.04	245.71	379.09
12A	90/10_COIN	34	648.62	995.00	504.18	776.70	350.81	540.39	253.76	390.95
12A	90/10_COIN	35	668.05	1,023.81	520.28	800.16	361.98	556.72	261.87	402.75
12A	90/10_COIN	36	707.51	1,066.03	551.51	833.49	383.72	579.86	277.57	419.47
12A	90/10_COIN	37	746.88	1,108.25	582.74	866.80	405.46	603.07	293.27	436.28
12A	90/10_COIN	38	786.34	1,150.47	613.96	900.14	427.11	626.21	308.97	453.02
12A	90/10_COIN	39	825.71	1,192.69	645.18	933.47	448.86	649.44	324.74	469.82
12A	90/10_COIN	40	865.09	1,234.92	676.40	966.79	470.58	672.65	340.46	486.56
12A	90/10_COIN	41	904.55	1,340.99	707.62	1,050.13	492.33	730.58	356.16	528.53
12A	90/10_COIN	42	943.92	1,385.33	738.86	1,085.11	513.98	754.95	371.85	546.11
12A	90/10_COIN	43	983.29	1,429.65	770.08	1,120.02	535.73	779.25	387.55	563.76
12A	90/10_COIN	44	1,022.75	1,473.99	801.20	1,155.02	557.45	803.63	403.25	581.33
12A	90/10_COIN	45	1,062.11	1,518.39	832.44	1,190.01	579.20	827.95	418.95	598.99
12A	90/10_COIN	46	1,127.85	1,623.46	886.47	1,274.63	616.75	886.78	446.16	641.53
12A	90/10_COIN	47	1,193.66	1,656.20	940.50	1,302.55	654.38	906.23	473.37	655.56
12A	90/10_COIN	48	1,259.39	1,688.95	994.53	1,330.50	691.95	925.67	500.56	669.68
12A	90/10_COIN	49	1,325.13	1,721.70	1,048.57	1,358.44	729.51	945.11	527.77	683.71
12A	90/10_COIN	50	1,390.86	1,754.47	1,102.61	1,386.38	767.13	964.53	554.98	697.74
12A	90/10_COIN	51	1,456.60	1,819.81	1,156.63	1,439.93	804.69	1,001.86	582.10	724.78
12A	90/10_COIN	52	1,522.41	1,853.15	1,210.68	1,468.40	842.33	1,021.66	609.31	739.07
12A	90/10_COIN	53	1,588.15	1,886.49	1,264.71	1,496.84	879.89	1,041.44	636.52	753.37
12A	90/10_COIN	54	1,653.86	1,919.86	1,318.74	1,525.28	917.44	1,061.16	663.73	767.64
12A	90/10_COIN	55	1,719.60	1,953.19	1,372.78	1,553.72	955.08	1,080.94	690.92	782.01
12A	90/10_COIN	56	1,796.96	2,044.33	1,434.10	1,626.79	997.73	1,131.75	721.81	818.73
12A	90/10_COIN	57	1,874.24	2,083.14	1,495.41	1,658.14	1,040.48	1,153.62	752.64	834.58
12A	90/10_COIN	58	1,951.62	2,121.90	1,556.80	1,689.58	1,083.13	1,175.45	783.51	850.34
12A	90/10_COIN	59	2,028.91	2,160.71	1,618.12	1,721.03	1,125.79	1,197.30	814.41	866.20
12A	90/10_COIN	60	2,106.26	2,199.54	1,679.51	1,752.38	1,168.52	1,219.26	845.29	881.97
12A	90/10_COIN	61	2,183.55	2,335.67	1,740.83	1,861.38	1,211.19	1,295.06	876.19	936.86
12A	90/10_COIN	62	2,260.91	2,376.10	1,802.23	1,894.17	1,253.83	1,317.85	907.07	953.31
12A	90/10_COIN	63	2,338.20	2,416.61	1,863.54	1,926.91	1,296.57	1,340.66	937.96	969.85
12A	90/10_COIN	64	2,415.56	2,457.14	1,924.93	1,959.70	1,339.23	1,363.46	968.86	986.30

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	50/50_COIN		150	150	300	300	600	600	900	900
12A	50/50_COIN	Child	469.79	469.79	361.96	361.96	310.66	310.66	262.02	262.02
12A	50/50_COIN	18	719.30	1,060.32	607.43	895.51	504.02	757.86	458.85	690.04
12A	50/50_COIN	19	726.86	1,078.50	613.86	910.79	511.26	771.10	465.50	702.13
12A	50/50_COIN	20	734.41	1,096.67	620.23	926.16	518.58	784.43	472.15	714.16
12A	50/50_COIN	21	741.94	1,114.93	626.60	941.52	525.92	797.68	478.80	726.26
12A	50/50_COIN	22	749.58	1,133.10	633.03	956.89	533.16	810.93	485.45	738.37
12A	50/50_COIN	23	757.13	1,151.29	639.40	972.25	540.49	824.17	492.09	750.46
12A	50/50_COIN	24	764.68	1,169.47	645.75	987.62	547.81	837.50	498.74	762.49
12A	50/50_COIN	25	772.22	1,187.64	652.14	1,002.98	555.15	850.75	505.39	774.60
12A	50/50_COIN	26	798.96	1,227.48	674.70	1,036.60	575.48	881.69	523.98	802.83
12A	50/50_COIN	27	825.67	1,267.29	697.29	1,070.28	595.90	912.71	542.52	830.99
12A	50/50_COIN	28	852.42	1,307.20	719.87	1,103.96	616.24	943.64	561.11	859.15
12A	50/50_COIN	29	879.13	1,347.02	742.46	1,137.56	636.66	974.58	579.64	887.37
12A	50/50_COIN	30	905.87	1,386.84	765.04	1,171.24	657.08	1,005.61	598.23	915.53
12A	50/50_COIN	31	932.61	1,426.75	787.63	1,204.92	677.41	1,036.55	616.76	943.78
12A	50/50_COIN	32	959.33	1,466.57	810.13	1,238.52	697.84	1,067.49	635.36	971.94
12A	50/50_COIN	33	986.06	1,506.48	832.72	1,272.21	718.17	1,098.51	653.88	1,000.18
12A	50/50_COIN	34	1,012.79	1,546.29	855.29	1,305.89	738.59	1,129.44	672.49	1,028.34
12A	50/50_COIN	35	1,039.52	1,586.12	877.89	1,339.48	758.95	1,160.39	691.08	1,056.57
12A	50/50_COIN	36	1,096.45	1,646.59	926.00	1,390.55	802.81	1,207.32	730.96	1,099.30
12A	50/50_COIN	37	1,153.45	1,707.07	974.12	1,441.61	846.62	1,254.30	770.85	1,142.01
12A	50/50_COIN	38	1,210.36	1,767.53	1,022.23	1,492.69	890.42	1,301.23	810.74	1,184.74
12A	50/50_COIN	39	1,267.37	1,827.99	1,070.28	1,543.75	934.22	1,348.14	850.64	1,227.47
12A	50/50_COIN	40	1,324.30	1,888.46	1,118.40	1,594.81	978.02	1,395.13	890.51	1,270.28
12A	50/50_COIN	41	1,381.30	2,046.38	1,166.51	1,728.17	1,021.90	1,514.15	930.41	1,378.63
12A	50/50_COIN	42	1,438.23	2,109.87	1,214.61	1,781.80	1,065.70	1,563.41	970.30	1,423.51
12A	50/50_COIN	43	1,495.23	2,173.37	1,262.73	1,835.40	1,109.50	1,612.69	1,010.18	1,468.37
12A	50/50_COIN	44	1,552.24	2,236.86	1,310.84	1,889.02	1,153.29	1,662.02	1,050.07	1,513.23
12A	50/50_COIN	45	1,609.15	2,300.34	1,358.97	1,942.64	1,197.10	1,711.29	1,089.97	1,558.16
12A	50/50_COIN	46	1,701.51	2,451.07	1,436.96	2,069.99	1,268.96	1,826.73	1,155.38	1,663.19
12A	50/50_COIN	47	1,793.88	2,492.33	1,514.97	2,104.72	1,340.82	1,860.59	1,220.76	1,694.09
12A	50/50_COIN	48	1,886.23	2,533.51	1,592.94	2,139.56	1,412.60	1,894.45	1,286.18	1,724.87
12A	50/50_COIN	49	1,978.59	2,574.68	1,670.95	2,174.39	1,484.45	1,928.32	1,351.54	1,755.79
12A	50/50_COIN	50	2,070.95	2,615.96	1,748.94	2,209.15	1,556.22	1,962.27	1,416.97	1,786.59
12A	50/50_COIN	51	2,163.39	2,705.45	1,826.94	2,284.77	1,628.08	2,032.43	1,482.40	1,850.53
12A	50/50_COIN	52	2,255.73	2,747.37	1,905.00	2,320.22	1,699.95	2,066.90	1,547.78	1,881.91
12A	50/50_COIN	53	2,348.11	2,789.40	1,983.01	2,355.60	1,771.73	2,101.38	1,613.19	1,913.35
12A	50/50_COIN	54	2,440.45	2,831.33	2,061.00	2,391.06	1,843.57	2,135.94	1,678.55	1,944.73
12A	50/50_COIN	55	2,532.82	2,873.24	2,138.99	2,426.53	1,915.36	2,178.09	1,743.99	1,983.13
12A	50/50_COIN	56	2,640.66	3,003.18	2,230.03	2,536.15	1,999.21	2,279.74	1,820.25	2,075.67
12A	50/50_COIN	57	2,748.43	3,056.08	2,321.05	2,580.86	2,083.00	2,323.03	1,896.58	2,115.10
12A	50/50_COIN	58	2,856.26	3,108.95	2,412.18	2,625.58	2,166.78	2,366.40	1,972.85	2,154.62
12A	50/50_COIN	59	2,964.03	3,161.84	2,503.20	2,670.18	2,250.57	2,409.69	2,049.11	2,194.05
12A	50/50_COIN	60	3,071.88	3,214.82	2,594.23	2,714.90	2,334.42	2,452.98	2,125.46	2,233.48
12A	50/50_COIN	61	3,179.71	3,409.77	2,685.25	2,879.61	2,418.21	2,604.91	2,201.72	2,371.74
12A	50/50_COIN	62	3,287.48	3,464.96	2,776.29	2,926.17	2,501.98	2,650.06	2,278.06	2,412.86
12A	50/50_COIN	63	3,395.33	3,520.13	2,867.40	2,972.83	2,585.77	2,695.24	2,354.32	2,454.01
12A	50/50_COIN	64	3,503.15	3,575.42	2,958.44	3,019.48	2,669.54	2,740.43	2,430.66	2,495.15

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	50/50_COIN		1,200	1,200	2,500	2,500	5,000	5,000	10,000	10,000
12A	50/50_COIN	Child	236.38	236.38	185.43	185.43	142.87	142.87	103.56	103.56
12A	50/50_COIN	18	390.99	595.58	301.98	465.81	211.10	325.64	151.88	234.32
12A	50/50_COIN	19	396.78	606.25	306.49	474.21	214.27	331.51	154.14	238.56
12A	50/50_COIN	20	402.56	617.00	310.99	482.62	217.44	337.37	156.46	242.80
12A	50/50_COIN	21	408.42	627.75	315.57	491.04	220.61	343.28	158.72	246.96
12A	50/50_COIN	22	414.21	638.43	320.07	499.43	223.78	349.15	160.98	251.20
12A	50/50_COIN	23	419.98	649.16	324.57	507.83	226.88	355.01	163.29	255.44
12A	50/50_COIN	24	425.84	659.93	329.15	516.31	230.06	360.93	165.55	259.68
12A	50/50_COIN	25	431.61	670.59	333.65	524.71	233.23	366.78	167.82	263.91
12A	50/50_COIN	26	449.33	696.83	348.51	546.48	243.64	382.04	175.33	274.85
12A	50/50_COIN	27	467.06	723.07	363.44	568.24	254.11	397.26	182.85	285.79
12A	50/50_COIN	28	484.76	749.31	378.39	590.00	264.50	412.42	190.30	296.81
12A	50/50_COIN	29	502.49	775.48	393.25	611.78	274.92	427.65	197.82	307.74
12A	50/50_COIN	30	520.21	801.71	408.18	633.55	285.33	442.88	205.33	318.67
12A	50/50_COIN	31	537.90	827.96	423.12	655.31	295.74	458.10	212.80	329.60
12A	50/50_COIN	32	555.63	854.20	437.97	677.06	306.21	473.27	220.30	340.54
12A	50/50_COIN	33	573.33	880.44	452.90	698.82	316.62	488.51	227.82	351.49
12A	50/50_COIN	34	590.99	906.60	467.76	720.59	327.03	503.74	235.29	362.49
12A	50/50_COIN	35	608.70	932.84	482.69	742.35	337.44	518.97	242.80	373.42
12A	50/50_COIN	36	644.65	971.31	511.66	773.28	357.69	540.54	257.36	388.94
12A	50/50_COIN	37	680.53	1,009.79	540.64	804.19	377.97	562.18	271.91	404.53
12A	50/50_COIN	38	716.48	1,048.25	569.60	835.12	398.14	583.75	286.48	420.03
12A	50/50_COIN	39	752.36	1,086.72	598.56	866.03	418.42	605.40	301.11	435.62
12A	50/50_COIN	40	788.22	1,125.19	627.53	896.94	438.67	627.04	315.66	451.14
12A	50/50_COIN	41	824.19	1,221.84	656.50	974.27	458.95	681.04	330.23	490.05
12A	50/50_COIN	42	860.05	1,262.25	685.48	1,006.73	479.12	703.76	344.78	506.36
12A	50/50_COIN	43	895.93	1,302.64	714.44	1,039.11	499.40	726.41	359.33	522.74
12A	50/50_COIN	44	931.88	1,343.03	743.32	1,071.57	519.65	749.13	373.90	539.01
12A	50/50_COIN	45	967.75	1,383.49	772.31	1,104.04	539.92	771.79	388.46	555.39
12A	50/50_COIN	46	1,027.65	1,479.21	822.43	1,182.55	574.92	826.64	413.68	594.83
12A	50/50_COIN	47	1,087.61	1,509.06	872.55	1,208.45	610.01	844.78	438.91	607.84
12A	50/50_COIN	48	1,147.50	1,538.89	922.69	1,234.38	645.02	862.90	464.14	620.93
12A	50/50_COIN	49	1,207.40	1,568.74	972.81	1,260.30	680.03	881.02	489.35	633.94
12A	50/50_COIN	50	1,267.27	1,598.60	1,022.95	1,286.22	715.11	899.12	514.58	646.95
12A	50/50_COIN	51	1,327.18	1,658.12	1,073.09	1,335.91	750.12	933.92	539.73	672.02
12A	50/50_COIN	52	1,387.14	1,688.50	1,123.22	1,362.31	785.20	952.38	564.96	685.27
12A	50/50_COIN	53	1,447.04	1,718.88	1,173.34	1,388.69	820.23	970.82	590.19	698.51
12A	50/50_COIN	54	1,506.93	1,749.29	1,223.48	1,415.09	855.22	989.20	615.40	711.75
12A	50/50_COIN	55	1,566.82	1,779.65	1,273.60	1,441.48	890.32	1,007.64	640.63	725.08
12A	50/50_COIN	56	1,637.31	1,862.70	1,330.49	1,509.26	930.07	1,055.00	669.26	759.13
12A	50/50_COIN	57	1,707.73	1,898.07	1,387.38	1,538.35	969.91	1,075.37	697.84	773.82
12A	50/50_COIN	58	1,778.22	1,933.38	1,444.33	1,567.52	1,009.69	1,095.75	726.48	788.45
12A	50/50_COIN	59	1,848.64	1,968.74	1,501.22	1,596.69	1,049.44	1,116.11	755.12	803.14
12A	50/50_COIN	60	1,919.13	2,004.11	1,558.17	1,625.78	1,089.28	1,136.57	783.76	817.76
12A	50/50_COIN	61	1,989.55	2,128.15	1,615.07	1,726.91	1,129.05	1,207.23	812.40	868.67
12A	50/50_COIN	62	2,060.03	2,164.99	1,672.03	1,757.33	1,168.81	1,228.48	841.05	883.92
12A	50/50_COIN	63	2,130.46	2,201.91	1,728.90	1,787.69	1,208.65	1,249.75	869.68	899.24
12A	50/50_COIN	64	2,200.94	2,238.82	1,785.86	1,818.13	1,248.42	1,271.01	898.33	914.51

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	100/0_COIN		1,200	1,200	2,500	2,500	5,000	5,000	10,000	10,000		
12A	100/0_COIN	Child	277.33	277.33	212.98	212.98	163.52	163.52	119.38	119.38		
12A	100/0_COIN	18	458.74	698.75	346.84	535.00	241.59	372.69	175.11	270.14		
12A	100/0_COIN	19	465.53	711.27	352.02	544.67	245.24	379.40	177.70	275.03		
12A	100/0_COIN	20	472.30	723.88	357.20	554.32	248.86	386.11	180.38	279.93		
12A	100/0_COIN	21	479.17	736.50	362.45	563.98	252.49	392.88	182.98	284.72		
12A	100/0_COIN	22	485.96	749.03	367.63	573.63	256.11	399.59	185.59	289.61		
12A	100/0_COIN	23	492.73	761.63	372.80	583.28	259.66	406.30	188.27	294.49		
12A	100/0_COIN	24	499.61	774.25	378.05	593.02	263.28	413.09	190.86	299.39		
12A	100/0_COIN	25	506.39	786.76	383.23	602.68	266.93	419.77	193.47	304.27		
12A	100/0_COIN	26	527.18	817.55	400.29	627.67	278.83	437.22	202.13	316.87		
12A	100/0_COIN	27	547.96	848.32	417.44	652.67	290.81	454.65	210.82	329.49		
12A	100/0_COIN	28	568.75	879.12	434.60	677.66	302.73	472.00	219.39	342.19		
12A	100/0_COIN	29	589.53	909.82	451.66	702.67	314.64	489.42	228.06	354.79		
12A	100/0_COIN	30	610.32	940.60	468.81	727.66	326.55	506.87	236.73	367.39		
12A	100/0_COIN	31	631.09	971.38	485.97	752.66	338.45	524.29	245.32	380.00		
12A	100/0_COIN	32	651.89	1,002.17	503.05	777.66	350.45	541.64	253.98	392.60		
12A	100/0_COIN	33	672.65	1,032.97	520.18	802.65	362.36	559.08	262.67	405.23		
12A	100/0_COIN	34	693.36	1,063.66	537.26	827.65	374.28	576.51	271.25	417.92		
12A	100/0_COIN	35	714.15	1,094.44	554.41	852.64	386.19	593.95	279.93	430.52		
12A	100/0_COIN	36	756.33	1,139.58	587.69	888.16	409.37	618.63	296.71	448.41		
12A	100/0_COIN	37	798.41	1,184.71	620.96	923.66	432.57	643.40	313.49	466.38		
12A	100/0_COIN	38	840.60	1,229.85	654.23	959.17	455.66	668.08	330.29	484.26		
12A	100/0_COIN	39	882.68	1,274.98	687.49	994.70	478.87	692.86	347.14	502.22		
12A	100/0_COIN	40	924.78	1,320.12	720.76	1,030.20	502.05	717.63	363.93	520.13		
12A	100/0_COIN	41	966.96	1,433.51	754.03	1,119.01	525.25	779.42	380.72	564.99		
12A	100/0_COIN	42	1,009.04	1,480.91	787.31	1,156.30	548.34	805.42	397.49	583.77		
12A	100/0_COIN	43	1,051.14	1,528.30	820.58	1,193.49	571.54	831.36	414.28	602.65		
12A	100/0_COIN	44	1,093.32	1,575.68	853.75	1,230.78	594.72	857.36	431.06	621.42		
12A	100/0_COIN	45	1,135.40	1,623.16	887.03	1,268.06	617.93	883.30	447.85	640.30		
12A	100/0_COIN	46	1,205.67	1,735.47	944.61	1,358.23	657.99	946.07	476.93	685.77		
12A	100/0_COIN	47	1,276.03	1,770.48	1,002.18	1,387.99	698.14	966.82	506.01	700.77		
12A	100/0_COIN	48	1,346.29	1,805.49	1,059.77	1,417.77	738.20	987.56	535.10	715.87		
12A	100/0_COIN	49	1,416.56	1,840.50	1,117.34	1,447.54	778.29	1,008.30	564.17	730.86		
12A	100/0_COIN	50	1,486.82	1,875.52	1,174.93	1,477.31	818.42	1,029.01	593.26	745.86		
12A	100/0_COIN	51	1,557.09	1,945.37	1,232.50	1,534.37	858.49	1,068.85	622.25	774.76		
12A	100/0_COIN	52	1,627.45	1,981.01	1,290.09	1,564.70	898.64	1,089.97	651.34	790.03		
12A	100/0_COIN	53	1,697.72	2,016.66	1,347.66	1,595.01	938.71	1,111.07	680.41	805.31		
12A	100/0_COIN	54	1,767.98	2,052.33	1,405.25	1,625.33	978.78	1,132.10	709.50	820.57		
12A	100/0_COIN	55	1,838.25	2,087.95	1,462.83	1,655.64	1,018.94	1,153.21	738.58	835.93		
12A	100/0_COIN	56	1,920.94	2,185.38	1,528.16	1,733.49	1,064.44	1,207.41	771.59	875.19		
12A	100/0_COIN	57	2,003.56	2,226.88	1,593.49	1,766.90	1,110.03	1,230.74	804.54	892.14		
12A	100/0_COIN	58	2,086.27	2,268.31	1,658.91	1,800.39	1,155.55	1,254.04	837.54	908.98		
12A	100/0_COIN	59	2,168.89	2,309.80	1,724.26	1,833.90	1,201.04	1,277.35	870.58	925.93		
12A	100/0_COIN	60	2,251.59	2,351.31	1,789.67	1,867.31	1,246.65	1,300.77	903.58	942.80		
12A	100/0_COIN	61	2,334.21	2,496.83	1,855.01	1,983.46	1,292.17	1,381.65	936.61	1,001.47		
12A	100/0_COIN	62	2,416.91	2,540.05	1,920.44	2,018.41	1,337.66	1,405.95	969.64	1,019.06		
12A	100/0_COIN	63	2,499.53	2,583.35	1,985.76	2,053.29	1,383.26	1,430.30	1,002.64	1,036.74		
12A	100/0_COIN	64	2,582.23	2,626.67	2,051.17	2,088.23	1,428.77	1,454.62	1,035.68	1,054.32		

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12A	DRUG_RATES		0	0	150	150	0	0	150	150
12A	DRUG_RATES	Child	67.84	67.84	24.71	24.71	67.84	67.84	24.71	24.71
12A	DRUG_RATES	18	83.55	101.77	17.47	31.80	71.02	86.51	14.85	27.03
12A	DRUG_RATES	19	85.01	101.77	18.13	31.80	72.25	86.51	15.41	27.03
12A	DRUG_RATES	20	87.14	101.77	19.36	31.80	74.08	86.51	16.46	27.03
12A	DRUG_RATES	21	90.44	104.88	21.58	33.86	76.87	89.15	18.34	28.78
12A	DRUG_RATES	22	95.18	111.75	25.05	39.14	80.91	94.98	21.29	33.27
12A	DRUG_RATES	23	102.25	125.03	30.48	49.84	86.91	106.28	25.90	42.36
12A	DRUG_RATES	24	111.18	142.28	37.48	63.93	94.51	120.94	31.85	54.35
12A	DRUG_RATES	25	120.86	161.96	45.07	80.00	102.73	137.67	38.31	68.00
12A	DRUG_RATES	26	127.45	177.36	50.25	92.68	108.34	150.76	42.71	78.78
12A	DRUG_RATES	27	132.98	190.46	54.54	103.39	113.03	161.89	46.36	87.88
12A	DRUG_RATES	28	136.76	200.34	57.33	111.39	116.24	170.28	48.73	94.67
12A	DRUG_RATES	29	139.66	209.06	59.40	118.39	118.71	177.70	50.49	100.62
12A	DRUG_RATES	30	142.19	216.63	61.12	124.41	120.86	184.13	51.96	105.75
12A	DRUG_RATES	31	144.71	222.93	62.86	129.35	123.00	189.49	53.43	109.94
12A	DRUG_RATES	32	147.72	228.16	65.00	133.37	125.56	193.94	55.24	113.36
12A	DRUG_RATES	33	151.59	232.23	67.89	136.43	128.86	197.40	57.70	115.97
12A	DRUG_RATES	34	155.76	235.13	71.02	138.48	132.39	199.86	60.37	117.71
12A	DRUG_RATES	35	159.73	237.17	73.98	139.80	135.77	201.60	62.88	118.84
12A	DRUG_RATES	36	168.55	245.13	79.00	144.09	143.27	208.36	67.16	122.49
12A	DRUG_RATES	37	176.69	253.07	83.46	148.37	150.18	215.11	70.95	126.12
12A	DRUG_RATES	38	183.86	260.34	87.08	152.08	156.29	221.29	74.02	129.26
12A	DRUG_RATES	39	190.55	267.41	90.30	155.63	161.97	227.29	76.76	132.28
12A	DRUG_RATES	40	197.05	274.58	93.34	159.25	167.50	233.39	79.34	135.37
12A	DRUG_RATES	41	203.53	282.53	96.39	163.53	173.00	240.16	81.93	139.00
12A	DRUG_RATES	42	210.42	291.94	99.77	169.06	178.87	248.14	84.81	143.70
12A	DRUG_RATES	43	217.40	303.67	103.23	176.55	184.79	258.12	87.74	150.07
12A	DRUG_RATES	44	224.47	316.65	106.77	185.12	190.79	269.15	90.76	157.36
12A	DRUG_RATES	45	231.84	330.41	110.56	194.34	197.07	280.85	93.97	165.20
12A	DRUG_RATES	46	239.79	339.14	115.26	199.70	203.83	288.27	97.97	169.75
12A	DRUG_RATES	47	248.41	346.69	120.54	204.07	211.15	294.69	102.46	173.46
12A	DRUG_RATES	48	257.33	352.41	126.05	206.87	218.73	299.56	107.15	175.85
12A	DRUG_RATES	49	266.64	357.06	131.90	208.77	226.65	303.50	112.12	177.45
12A	DRUG_RATES	50	276.91	361.32	138.57	210.33	235.37	307.13	117.78	178.78
12A	DRUG_RATES	51	288.64	365.41	146.48	211.73	245.35	310.60	124.51	179.97
12A	DRUG_RATES	52	302.60	370.05	156.29	213.62	257.21	314.54	132.84	181.57
12A	DRUG_RATES	53	319.27	375.19	168.40	215.92	271.38	318.91	143.14	183.54
12A	DRUG_RATES	54	338.07	380.32	182.32	218.24	287.36	323.27	154.97	185.50
12A	DRUG_RATES	55	358.42	385.56	197.56	220.63	304.66	327.72	167.92	187.54
12A	DRUG_RATES	56	379.95	401.36	215.85	234.05	322.95	341.16	183.48	198.95
12A	DRUG_RATES	57	402.03	417.65	234.63	247.89	341.72	355.00	199.44	210.70
12A	DRUG_RATES	58	424.43	434.12	253.66	261.91	360.76	369.00	215.60	222.62
12A	DRUG_RATES	59	447.50	450.89	273.27	276.15	380.37	383.26	232.29	234.73
12A	DRUG_RATES	60	471.53	468.43	293.70	291.07	400.80	398.17	249.64	247.41
12A	DRUG_RATES	61	496.64	487.04	315.03	306.88	422.14	413.99	267.77	260.86
12A	DRUG_RATES	62	522.71	507.30	337.20	324.10	444.30	431.20	286.62	275.48
12A	DRUG_RATES	63	549.55	529.58	360.02	343.06	467.11	450.15	306.01	291.60
12A	DRUG_RATES	64	577.28	553.54	383.58	363.40	490.69	470.51	326.05	308.89

Proposed TN Rates - Effective 2/1/2011

Plan	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
12M		1,700	1,700	2,500	2,500	3,350	3,350	5,050	5,050
12M	Child	-	-	-	-	133.80	133.80	119.79	119.79
12M	18	252.76	387.16	224.62	345.57	219.91	336.81	195.45	300.65
12M	19	256.48	391.62	228.05	349.58	223.14	340.71	198.38	304.14
12M	20	260.93	397.08	232.06	354.44	227.04	345.47	201.89	308.38
12M	21	265.57	403.56	236.26	360.26	231.07	351.07	205.56	313.42
12M	22	269.99	410.73	240.24	366.73	234.91	357.33	209.02	319.06
12M	23	273.13	418.13	242.99	373.34	237.62	363.75	211.42	324.79
12M	24	275.94	426.25	245.45	380.59	240.03	370.84	213.57	331.13
12M	25	279.13	435.40	248.25	388.77	242.82	378.79	215.97	338.21
12M	26	283.50	446.11	252.18	398.48	246.63	388.11	219.42	346.66
12M	27	290.10	458.83	258.26	410.07	252.41	399.18	224.68	356.76
12M	28	299.77	474.28	267.37	424.33	260.80	412.61	232.59	369.18
12M	29	311.50	491.91	278.51	440.69	271.03	427.96	242.31	383.40
12M	30	324.62	510.89	290.84	458.27	282.41	444.49	253.05	398.71
12M	31	338.73	530.65	304.06	476.64	294.70	461.64	264.56	414.66
12M	32	353.30	550.56	317.70	494.97	307.39	478.96	276.37	430.63
12M	33	367.39	570.07	330.38	512.72	319.62	495.98	287.43	446.06
12M	34	381.83	589.88	343.42	530.52	332.18	513.21	298.77	461.56
12M	35	397.35	610.25	357.28	548.81	345.69	530.92	310.84	477.47
12M	36	414.49	631.39	372.68	567.69	360.61	549.33	324.27	493.91
12M	37	433.73	653.42	389.87	587.47	377.31	568.48	339.18	511.10
12M	38	456.31	676.47	410.11	608.06	396.95	588.52	356.81	529.04
12M	39	481.06	700.31	432.38	629.59	418.52	609.30	376.17	547.75
12M	40	507.47	724.98	456.08	651.59	441.52	630.73	396.83	566.87
12M	41	534.37	787.87	480.27	708.14	464.88	685.41	417.86	616.06
12M	42	560.96	815.23	504.33	732.94	488.05	709.24	438.77	637.64
12M	43	585.37	844.71	526.54	759.75	509.31	734.91	458.09	660.98
12M	44	609.38	875.49	548.58	787.87	530.17	761.69	477.30	685.45
12M	45	634.22	906.30	571.37	816.16	551.78	788.50	497.07	710.02
12M	46	661.43	980.29	596.52	883.34	575.44	852.84	518.97	768.51
12M	47	692.40	1,008.05	625.00	909.14	602.38	877.00	543.73	790.93
12M	48	729.30	1,031.00	659.11	930.74	634.49	896.96	573.43	809.75
12M	49	769.98	1,051.15	696.63	950.14	669.92	914.52	606.06	826.64
12M	50	813.10	1,069.49	736.47	967.79	707.40	930.45	640.74	841.98
12M	51	857.54	1,106.62	777.50	1,002.42	746.06	962.75	676.43	872.08
12M	52	901.94	1,124.06	818.26	1,018.89	784.67	977.93	711.90	886.42
12M	53	945.80	1,141.25	858.33	1,034.61	822.81	992.86	746.76	900.10
12M	54	990.32	1,157.46	898.78	1,049.16	861.57	1,007.02	781.92	912.78
12M	55	1,035.37	1,173.43	939.77	1,063.36	900.76	1,020.89	817.60	925.13
12M	56	1,080.78	1,221.77	981.01	1,106.85	940.29	1,062.91	853.47	962.93
12M	57	1,126.65	1,239.83	1,022.56	1,123.12	980.18	1,078.67	889.64	977.12
12M	58	1,172.45	1,257.93	1,064.11	1,139.72	1,020.02	1,094.41	925.76	991.56
12M	59	1,218.63	1,276.09	1,105.92	1,156.34	1,060.18	1,110.20	962.16	1,005.98
12M	60	1,265.21	1,295.80	1,148.21	1,174.58	1,100.76	1,127.35	998.94	1,021.88
12M	61	1,312.18	1,375.92	1,190.67	1,247.49	1,141.56	1,197.04	1,035.86	1,085.31
12M	62	1,359.59	1,404.41	1,233.63	1,273.63	1,182.86	1,221.81	1,073.25	1,108.08
12M	63	1,406.26	1,438.94	1,275.79	1,305.01	1,223.44	1,251.88	1,109.95	1,135.33
12M	64	1,452.67	1,477.67	1,317.57	1,340.17	1,263.85	1,285.59	1,146.29	1,165.98

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Age	SMK_M	SMK_F	SMK_M	SMK_F
12M		3,350	3,350	5,050	5,050
12M	Child	133.80	133.80	119.79	119.79
12M	18	204.73	313.59	181.94	279.91
12M	19	207.74	317.22	184.70	283.19
12M	20	211.38	321.64	187.97	287.12
12M	21	215.14	326.85	191.34	291.81
12M	22	218.69	332.66	194.58	297.06
12M	23	221.21	338.65	196.86	302.39
12M	24	223.49	345.26	198.82	308.30
12M	25	226.07	352.70	201.11	314.91
12M	26	229.66	361.35	204.29	322.78
12M	27	234.99	371.67	209.19	332.14
12M	28	242.82	384.18	216.58	343.73
12M	29	252.31	398.44	225.59	356.93
12M	30	262.95	413.83	235.61	371.19
12M	31	274.40	429.80	246.28	386.06
12M	32	286.17	445.94	257.35	400.94
12M	33	297.58	461.77	267.62	415.32
12M	34	309.27	477.82	278.16	429.72
12M	35	321.85	494.31	289.41	444.53
12M	36	335.72	511.41	301.87	459.84
12M	37	351.29	529.26	315.78	475.85
12M	38	369.58	547.94	332.22	492.57
12M	39	389.64	567.26	350.24	509.97
12M	40	411.04	587.20	369.44	527.81
12M	41	432.82	634.94	389.04	573.59
12M	42	454.37	660.33	408.50	593.65
12M	43	474.14	684.22	426.52	615.43
12M	44	493.60	709.15	444.37	638.15
12M	45	513.73	734.13	462.82	661.06
12M	46	535.77	794.00	483.15	715.55
12M	47	560.87	816.52	506.21	736.42
12M	48	590.75	835.09	533.85	753.88
12M	49	623.68	851.45	564.28	769.61
12M	50	658.58	866.27	596.57	783.91
12M	51	694.63	896.32	629.76	811.98
12M	52	730.58	910.48	662.79	825.31
12M	53	766.09	924.39	695.27	838.04
12M	54	802.17	937.56	728.00	849.84
12M	55	838.65	950.50	761.20	861.36
12M	56	875.43	989.60	794.61	896.55
12M	57	912.60	1,004.27	828.28	909.71
12M	58	949.65	1,018.91	861.92	923.21
12M	59	987.08	1,033.64	895.80	936.62
12M	60	1,024.83	1,049.58	930.06	951.41
12M	61	1,062.84	1,114.48	964.44	1,010.47
12M	62	1,101.29	1,137.53	999.25	1,031.68
12M	63	1,139.08	1,165.56	1,033.36	1,057.02
12M	64	1,176.68	1,196.89	1,067.21	1,085.57

Smoker rates are listed above. Adult Nonsmokers get a 15% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
130	STANDARD_%		100	100	250	250	500	500
130	STANDARD_%	Child	587.41	587.41	448.98	448.98	383.94	383.94
130	STANDARD_%	18	884.10	1,589.39	747.81	1,341.24	615.36	1,123.18
130	STANDARD_%	19	891.24	1,606.65	753.76	1,355.33	624.23	1,135.49
130	STANDARD_%	20	900.37	1,627.49	761.29	1,372.80	634.32	1,150.82
130	STANDARD_%	21	910.09	1,651.71	769.63	1,393.23	645.22	1,168.77
130	STANDARD_%	22	920.61	1,665.80	778.36	1,404.93	655.31	1,179.67
130	STANDARD_%	23	930.14	1,682.08	786.30	1,418.62	662.97	1,191.38
130	STANDARD_%	24	939.26	1,700.72	793.83	1,433.91	669.83	1,204.69
130	STANDARD_%	25	949.98	1,722.15	803.17	1,452.15	677.71	1,220.42
130	STANDARD_%	26	964.27	1,746.96	815.06	1,472.40	687.79	1,238.99
130	STANDARD_%	27	983.93	1,774.94	831.52	1,496.19	701.50	1,260.97
130	STANDARD_%	28	1,010.11	1,806.69	853.55	1,522.78	720.47	1,287.61
130	STANDARD_%	29	1,040.67	1,841.62	879.15	1,552.15	742.46	1,317.47
130	STANDARD_%	30	1,075.01	1,879.93	907.91	1,584.09	767.68	1,349.76
130	STANDARD_%	31	1,112.71	1,920.80	939.46	1,618.22	795.32	1,383.85
130	STANDARD_%	32	1,152.41	1,964.26	972.60	1,654.73	825.18	1,419.16
130	STANDARD_%	33	1,191.70	2,011.90	1,005.93	1,694.80	856.26	1,454.67
130	STANDARD_%	34	1,232.98	2,062.50	1,040.46	1,736.87	889.55	1,491.38
130	STANDARD_%	35	1,277.63	2,115.29	1,077.95	1,781.11	925.45	1,529.72
130	STANDARD_%	36	1,327.44	2,168.66	1,119.62	1,825.96	965.61	1,569.06
130	STANDARD_%	37	1,383.40	2,222.25	1,166.85	1,871.20	1,010.60	1,609.21
130	STANDARD_%	38	1,450.48	2,276.04	1,222.99	1,916.03	1,063.05	1,651.18
130	STANDARD_%	39	1,524.69	2,330.22	1,285.10	1,961.47	1,120.75	1,694.16
130	STANDARD_%	40	1,603.09	2,384.79	1,351.16	2,007.10	1,182.09	1,737.73
130	STANDARD_%	41	1,683.25	2,573.00	1,418.43	2,165.17	1,243.83	1,879.07
130	STANDARD_%	42	1,762.44	2,641.54	1,484.69	2,222.88	1,304.15	1,933.52
130	STANDARD_%	43	1,834.67	2,714.89	1,545.40	2,284.12	1,357.22	1,990.28
130	STANDARD_%	44	1,905.33	2,790.54	1,604.73	2,347.66	1,408.47	2,048.54
130	STANDARD_%	45	1,978.15	2,864.09	1,665.84	2,409.54	1,460.92	2,105.73
130	STANDARD_%	46	2,056.75	3,070.33	1,731.51	2,582.97	1,518.42	2,260.83
130	STANDARD_%	47	2,145.26	3,133.41	1,805.71	2,635.80	1,584.81	2,311.22
130	STANDARD_%	48	2,247.45	3,188.43	1,891.63	2,681.86	1,664.49	2,358.25
130	STANDARD_%	49	2,358.98	3,232.31	1,985.08	2,718.94	1,752.26	2,397.75
130	STANDARD_%	50	2,476.86	3,270.29	2,084.08	2,750.60	1,846.07	2,433.27
130	STANDARD_%	51	2,599.11	3,366.87	2,186.86	2,831.50	1,942.51	2,511.85
130	STANDARD_%	52	2,723.74	3,407.33	2,291.22	2,865.73	2,039.77	2,546.65
130	STANDARD_%	53	2,850.55	3,453.55	2,397.57	2,904.60	2,136.19	2,581.89
130	STANDARD_%	54	2,980.73	3,500.44	2,506.89	2,943.95	2,234.66	2,615.80
130	STANDARD_%	55	3,113.89	3,548.67	2,618.60	2,984.39	2,334.52	2,649.70
130	STANDARD_%	56	3,248.44	3,694.62	2,731.49	3,106.76	2,435.40	2,757.10
130	STANDARD_%	57	3,383.19	3,747.34	2,844.59	3,151.24	2,537.30	2,796.54
130	STANDARD_%	58	3,518.34	3,798.01	2,957.88	3,193.69	2,639.79	2,836.90
130	STANDARD_%	59	3,654.67	3,848.21	3,072.55	3,235.67	2,743.70	2,878.69
130	STANDARD_%	60	3,791.40	3,902.31	3,187.04	3,281.08	2,848.19	2,923.91
130	STANDARD_%	61	3,927.34	4,136.28	3,301.12	3,477.54	2,953.32	3,105.27
130	STANDARD_%	62	4,061.89	4,212.71	3,414.02	3,541.83	3,059.04	3,169.68
130	STANDARD_%	63	4,186.92	4,304.16	3,518.98	3,618.50	3,161.73	3,247.15
130	STANDARD_%	64	4,307.17	4,406.09	3,619.77	3,704.20	3,263.42	3,334.08

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F
130	STANDARD_%		1,000	1,000	2,500	2,500
130	STANDARD_%	Child	295.73	295.73	224.99	224.99
130	STANDARD_%	18	483.36	894.46	361.14	675.29
130	STANDARD_%	19	490.27	904.91	366.53	683.19
130	STANDARD_%	20	498.47	917.43	373.28	692.82
130	STANDARD_%	21	507.44	932.18	379.82	703.99
130	STANDARD_%	22	515.65	941.14	386.37	711.31
130	STANDARD_%	23	521.81	950.66	390.81	718.43
130	STANDARD_%	24	527.23	961.29	394.65	726.14
130	STANDARD_%	25	533.20	974.17	399.09	735.97
130	STANDARD_%	26	541.61	989.86	405.44	748.29
130	STANDARD_%	27	553.75	1,009.10	415.26	763.89
130	STANDARD_%	28	571.10	1,033.18	430.29	784.11
130	STANDARD_%	29	592.19	1,060.99	448.59	807.99
130	STANDARD_%	30	615.54	1,091.05	469.01	833.81
130	STANDARD_%	31	641.11	1,122.04	490.77	860.39
130	STANDARD_%	32	667.43	1,153.40	512.91	885.81
130	STANDARD_%	33	694.14	1,183.28	533.72	909.89
130	STANDARD_%	34	721.20	1,213.90	554.52	933.38
130	STANDARD_%	35	750.70	1,245.08	577.05	957.07
130	STANDARD_%	36	783.18	1,276.82	601.71	981.15
130	STANDARD_%	37	819.78	1,309.86	629.65	1,006.19
130	STANDARD_%	38	862.35	1,343.83	662.00	1,032.20
130	STANDARD_%	39	909.40	1,378.56	698.21	1,058.77
130	STANDARD_%	40	959.24	1,414.41	736.34	1,085.92
130	STANDARD_%	41	1,010.21	1,529.83	775.44	1,174.82
130	STANDARD_%	42	1,060.25	1,575.31	814.35	1,210.21
130	STANDARD_%	43	1,105.81	1,623.72	850.57	1,248.63
130	STANDARD_%	44	1,150.05	1,674.11	886.39	1,289.28
130	STANDARD_%	45	1,195.80	1,723.89	923.56	1,329.52
130	STANDARD_%	46	1,245.82	1,854.45	964.39	1,432.88
130	STANDARD_%	47	1,303.14	1,898.81	1,011.01	1,469.95
130	STANDARD_%	48	1,370.92	1,939.89	1,066.67	1,505.55
130	STANDARD_%	49	1,445.59	1,975.42	1,127.92	1,537.53
130	STANDARD_%	50	1,524.57	2,007.45	1,192.83	1,566.79
130	STANDARD_%	51	1,606.33	2,074.48	1,259.67	1,623.53
130	STANDARD_%	52	1,688.11	2,106.05	1,325.93	1,650.70
130	STANDARD_%	53	1,769.69	2,137.84	1,391.02	1,676.15
130	STANDARD_%	54	1,852.96	2,168.57	1,456.89	1,699.90
130	STANDARD_%	55	1,936.97	2,199.10	1,523.15	1,722.54
130	STANDARD_%	56	2,022.10	2,290.65	1,589.98	1,792.82
130	STANDARD_%	57	2,107.79	2,324.56	1,657.41	1,818.96
130	STANDARD_%	58	2,193.68	2,358.05	1,724.62	1,845.98
130	STANDARD_%	59	2,280.12	2,391.55	1,792.62	1,873.23
130	STANDARD_%	60	2,367.50	2,427.84	1,860.98	1,902.70
130	STANDARD_%	61	2,455.62	2,577.07	1,929.95	2,021.23
130	STANDARD_%	62	2,544.67	2,629.73	1,999.48	2,063.78
130	STANDARD_%	63	2,632.42	2,694.25	2,067.47	2,114.63
130	STANDARD_%	64	2,719.98	2,766.61	2,135.07	2,171.71

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
PPA	STANDARD_%		100	100	250	250	500	500	1,000	1,000
PPA	STANDARD_%	Child	317.67	317.67	242.88	242.88	207.66	207.66	166.41	166.41
PPA	STANDARD_%	18	484.60	717.88	409.64	605.40	337.13	506.94	275.53	420.25
PPA	STANDARD_%	19	488.47	725.55	413.09	611.96	342.00	512.51	279.46	425.06
PPA	STANDARD_%	20	493.45	735.00	417.20	619.77	347.50	519.48	284.26	430.97
PPA	STANDARD_%	21	498.91	745.96	421.65	628.96	353.42	527.56	289.31	437.95
PPA	STANDARD_%	22	504.54	758.32	426.46	639.34	358.88	536.66	294.00	445.63
PPA	STANDARD_%	23	509.74	771.75	430.80	650.65	363.11	546.27	297.45	453.66
PPA	STANDARD_%	24	514.85	786.64	434.96	662.96	366.91	556.93	300.50	462.51
PPA	STANDARD_%	25	520.64	803.10	440.06	676.85	371.19	568.77	304.07	472.42
PPA	STANDARD_%	26	528.56	821.27	446.63	692.03	376.70	582.19	308.76	483.89
PPA	STANDARD_%	27	539.29	841.25	455.59	708.86	384.25	597.43	315.73	497.44
PPA	STANDARD_%	28	553.54	863.59	467.55	727.60	394.64	615.19	325.64	513.50
PPA	STANDARD_%	29	570.35	887.61	481.79	747.82	406.76	634.65	337.54	531.90
PPA	STANDARD_%	30	589.22	913.70	497.49	769.63	420.43	655.63	350.97	551.66
PPA	STANDARD_%	31	609.80	941.54	514.67	792.89	435.54	678.03	365.51	572.17
PPA	STANDARD_%	32	631.54	971.14	533.02	817.98	452.01	701.24	380.51	593.15
PPA	STANDARD_%	33	653.11	1,003.32	551.12	844.95	469.08	725.02	395.63	613.85
PPA	STANDARD_%	34	675.67	1,037.43	570.00	873.55	487.30	749.94	411.17	635.23
PPA	STANDARD_%	35	700.17	1,073.53	590.64	903.68	506.94	775.96	428.05	657.16
PPA	STANDARD_%	36	727.38	1,110.58	613.42	934.69	528.91	803.04	446.39	680.13
PPA	STANDARD_%	37	758.32	1,148.33	639.34	966.39	553.59	831.00	467.25	703.80
PPA	STANDARD_%	38	795.07	1,186.77	670.04	998.69	582.30	860.42	491.64	728.78
PPA	STANDARD_%	39	835.62	1,226.22	704.04	1,031.69	614.01	890.89	518.36	754.45
PPA	STANDARD_%	40	878.64	1,266.42	740.39	1,065.51	647.42	922.26	546.84	781.18
PPA	STANDARD_%	41	922.55	1,372.64	777.14	1,154.72	681.30	1,001.97	575.80	848.98
PPA	STANDARD_%	42	965.92	1,415.96	813.48	1,190.97	714.19	1,035.82	604.35	878.21
PPA	STANDARD_%	43	1,005.61	1,462.00	846.71	1,229.68	743.43	1,071.21	630.30	909.60
PPA	STANDARD_%	44	1,044.22	1,509.82	879.18	1,269.93	771.57	1,107.76	655.52	942.15
PPA	STANDARD_%	45	1,084.20	1,557.02	912.70	1,309.39	800.23	1,143.95	681.77	974.71
PPA	STANDARD_%	46	1,127.22	1,677.14	948.75	1,410.35	831.76	1,234.26	710.20	1,053.48
PPA	STANDARD_%	47	1,175.63	1,717.31	989.37	1,443.94	868.04	1,265.86	742.79	1,082.36
PPA	STANDARD_%	48	1,231.79	1,747.47	1,036.38	1,469.21	911.76	1,291.65	781.36	1,105.78
PPA	STANDARD_%	49	1,292.80	1,771.52	1,087.59	1,489.46	959.89	1,313.24	823.90	1,125.96
PPA	STANDARD_%	50	1,357.44	1,792.21	1,141.87	1,506.93	1,011.18	1,332.79	868.98	1,144.14
PPA	STANDARD_%	51	1,424.50	1,845.16	1,198.14	1,551.27	1,063.98	1,375.87	915.52	1,182.61
PPA	STANDARD_%	52	1,492.67	1,867.28	1,255.17	1,569.90	1,117.15	1,394.95	962.23	1,200.40
PPA	STANDARD_%	53	1,562.19	1,892.68	1,313.55	1,591.32	1,170.00	1,414.26	1,008.65	1,218.58
PPA	STANDARD_%	54	1,633.51	1,918.28	1,373.46	1,612.79	1,223.87	1,432.77	1,056.19	1,236.10
PPA	STANDARD_%	55	1,706.48	1,944.87	1,434.63	1,634.83	1,278.61	1,451.22	1,104.07	1,253.50
PPA	STANDARD_%	56	1,780.22	2,024.81	1,496.47	1,702.14	1,334.01	1,510.04	1,152.55	1,305.47
PPA	STANDARD_%	57	1,854.07	2,053.66	1,558.37	1,726.33	1,389.80	1,531.68	1,201.55	1,324.95
PPA	STANDARD_%	58	1,928.21	2,081.36	1,620.50	1,749.79	1,445.83	1,553.78	1,250.37	1,344.02
PPA	STANDARD_%	59	2,002.88	2,108.99	1,683.27	1,772.71	1,502.69	1,576.70	1,299.72	1,363.17
PPA	STANDARD_%	60	2,077.85	2,138.58	1,746.10	1,797.45	1,560.07	1,601.64	1,349.42	1,383.80
PPA	STANDARD_%	61	2,152.35	2,266.94	1,808.59	1,905.13	1,617.68	1,700.96	1,399.71	1,468.93
PPA	STANDARD_%	62	2,226.07	2,308.72	1,870.36	1,940.24	1,675.42	1,736.13	1,450.41	1,498.96
PPA	STANDARD_%	63	2,294.59	2,358.87	1,927.86	1,982.50	1,731.75	1,778.67	1,500.40	1,535.82
PPA	STANDARD_%	64	2,360.41	2,414.65	1,983.19	2,029.35	1,787.43	1,826.16	1,550.34	1,577.10

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
PPA	STANDARD_%		2,500	2,500	5,000	5,000	10,000	10,000
PPA	STANDARD_%	Child	128.01	128.01	107.96	107.96	77.89	77.89
PPA	STANDARD_%	18	208.19	320.84	182.16	269.20	131.41	194.30
PPA	STANDARD_%	19	211.41	324.59	183.69	272.14	132.52	196.35
PPA	STANDARD_%	20	215.17	329.16	185.45	275.59	133.87	198.81
PPA	STANDARD_%	21	219.03	334.55	187.50	279.63	135.28	201.79
PPA	STANDARD_%	22	222.79	340.60	189.61	284.20	136.85	205.15
PPA	STANDARD_%	23	225.37	346.69	191.54	289.31	138.20	208.77
PPA	STANDARD_%	24	227.64	353.48	193.42	294.76	139.55	212.70
PPA	STANDARD_%	25	230.17	361.04	195.65	300.97	141.13	217.22
PPA	STANDARD_%	26	233.86	370.14	198.58	307.71	143.31	222.01
PPA	STANDARD_%	27	239.61	380.91	202.57	315.16	146.17	227.42
PPA	STANDARD_%	28	248.23	394.34	207.90	323.54	149.99	233.45
PPA	STANDARD_%	29	258.76	409.82	214.17	332.50	154.56	239.96
PPA	STANDARD_%	30	270.50	426.34	221.20	342.24	159.60	246.94
PPA	STANDARD_%	31	282.98	443.69	228.82	352.61	165.11	254.43
PPA	STANDARD_%	32	295.81	460.87	237.03	363.68	171.02	262.47
PPA	STANDARD_%	33	307.71	477.51	245.00	375.71	176.83	271.08
PPA	STANDARD_%	34	319.79	494.04	253.43	388.42	182.87	280.28
PPA	STANDARD_%	35	332.69	511.09	262.58	401.85	189.49	289.96
PPA	STANDARD_%	36	347.04	528.68	272.78	415.67	196.88	299.92
PPA	STANDARD_%	37	362.92	547.02	284.20	429.75	205.15	310.12
PPA	STANDARD_%	38	381.85	566.19	297.98	444.04	214.98	320.49
PPA	STANDARD_%	39	402.55	586.23	313.04	458.75	225.94	331.04
PPA	STANDARD_%	40	424.64	606.69	329.16	473.82	237.55	341.88
PPA	STANDARD_%	41	447.14	659.30	345.58	513.52	249.34	370.49
PPA	STANDARD_%	42	469.60	682.45	361.69	529.63	261.05	382.12
PPA	STANDARD_%	43	490.41	707.55	376.52	546.73	271.73	394.61
PPA	STANDARD_%	44	511.09	733.83	390.95	564.71	282.10	407.48
PPA	STANDARD_%	45	532.43	760.42	405.83	582.26	292.82	420.22
PPA	STANDARD_%	46	556.10	823.32	421.89	627.13	304.42	452.60
PPA	STANDARD_%	47	582.83	847.56	439.95	642.04	317.45	463.37
PPA	STANDARD_%	48	614.95	868.06	460.87	653.32	332.56	471.42
PPA	STANDARD_%	49	650.24	886.57	483.60	662.27	348.98	477.93
PPA	STANDARD_%	50	687.75	903.45	507.75	670.07	366.45	483.56
PPA	STANDARD_%	51	726.31	936.10	532.78	689.80	384.49	497.79
PPA	STANDARD_%	52	764.59	951.72	558.10	698.14	402.78	503.82
PPA	STANDARD_%	53	802.16	966.50	584.13	707.59	421.54	510.60
PPA	STANDARD_%	54	839.90	980.01	610.73	717.18	440.76	517.54
PPA	STANDARD_%	55	878.24	993.15	637.92	727.01	460.33	524.64
PPA	STANDARD_%	56	916.87	1,033.70	665.41	756.89	480.20	546.17
PPA	STANDARD_%	57	955.67	1,048.80	692.97	767.66	500.07	554.00
PPA	STANDARD_%	58	994.46	1,064.43	720.63	778.10	520.00	561.55
PPA	STANDARD_%	59	1,033.50	1,080.00	748.52	788.35	540.16	568.83
PPA	STANDARD_%	60	1,073.07	1,097.12	776.49	799.28	560.33	576.77
PPA	STANDARD_%	61	1,112.68	1,165.37	804.27	847.11	580.38	611.33
PPA	STANDARD_%	62	1,152.77	1,189.90	831.71	862.86	600.18	622.60
PPA	STANDARD_%	63	1,192.11	1,219.24	857.26	881.58	618.64	636.10
PPA	STANDARD_%	64	1,231.03	1,252.16	881.87	902.46	636.41	651.23

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
PPJ	STANDARD_%		100	100	250	250	500	500	1,000	1,000
PPJ	STANDARD_%	Child	317.67	317.67	242.88	242.88	207.66	207.66	166.41	166.41
PPJ	STANDARD_%	18	484.60	717.88	409.64	605.40	337.13	506.94	275.53	420.25
PPJ	STANDARD_%	19	488.47	725.55	413.09	611.96	342.00	512.51	279.46	425.06
PPJ	STANDARD_%	20	493.45	735.00	417.20	619.77	347.50	519.48	284.26	430.97
PPJ	STANDARD_%	21	498.91	745.96	421.65	628.96	353.42	527.56	289.31	437.95
PPJ	STANDARD_%	22	504.54	758.32	426.46	639.34	358.88	536.66	294.00	445.63
PPJ	STANDARD_%	23	509.74	771.75	430.80	650.65	363.11	546.27	297.45	453.66
PPJ	STANDARD_%	24	514.85	786.64	434.96	662.96	366.91	556.93	300.50	462.51
PPJ	STANDARD_%	25	520.64	803.10	440.06	676.85	371.19	568.77	304.07	472.42
PPJ	STANDARD_%	26	528.56	821.27	446.63	692.03	376.70	582.19	308.76	483.89
PPJ	STANDARD_%	27	539.29	841.25	455.59	708.86	384.25	597.43	315.73	497.44
PPJ	STANDARD_%	28	553.54	863.59	467.55	727.60	394.64	615.19	325.64	513.50
PPJ	STANDARD_%	29	570.35	887.61	481.79	747.82	406.76	634.65	337.54	531.90
PPJ	STANDARD_%	30	589.22	913.70	497.49	769.63	420.43	655.63	350.97	551.66
PPJ	STANDARD_%	31	609.80	941.54	514.67	792.89	435.54	678.03	365.51	572.17
PPJ	STANDARD_%	32	631.54	971.14	533.02	817.98	452.01	701.24	380.51	593.15
PPJ	STANDARD_%	33	653.11	1,003.32	551.12	844.95	469.08	725.02	395.63	613.85
PPJ	STANDARD_%	34	675.67	1,037.43	570.00	873.55	487.30	749.94	411.17	635.23
PPJ	STANDARD_%	35	700.17	1,073.53	590.64	903.68	506.94	775.96	428.05	657.16
PPJ	STANDARD_%	36	727.38	1,110.58	613.42	934.69	528.91	803.04	446.39	680.13
PPJ	STANDARD_%	37	758.32	1,148.33	639.34	966.39	553.59	831.00	467.25	703.80
PPJ	STANDARD_%	38	795.07	1,186.77	670.04	998.69	582.30	860.42	491.64	728.78
PPJ	STANDARD_%	39	835.62	1,226.22	704.04	1,031.69	614.01	890.89	518.36	754.45
PPJ	STANDARD_%	40	878.64	1,266.42	740.39	1,065.51	647.42	922.26	546.84	781.18
PPJ	STANDARD_%	41	922.55	1,372.64	777.14	1,154.72	681.30	1,001.97	575.80	848.98
PPJ	STANDARD_%	42	965.92	1,415.96	813.48	1,190.97	714.19	1,035.82	604.35	878.21
PPJ	STANDARD_%	43	1,005.61	1,462.00	846.71	1,229.68	743.43	1,071.21	630.30	909.60
PPJ	STANDARD_%	44	1,044.22	1,509.82	879.18	1,269.93	771.57	1,107.76	655.52	942.15
PPJ	STANDARD_%	45	1,084.20	1,557.02	912.70	1,309.39	800.23	1,143.95	681.77	974.71
PPJ	STANDARD_%	46	1,127.22	1,677.14	948.75	1,410.35	831.76	1,234.26	710.20	1,053.48
PPJ	STANDARD_%	47	1,175.63	1,717.31	989.37	1,443.94	868.04	1,265.86	742.79	1,082.36
PPJ	STANDARD_%	48	1,231.79	1,747.47	1,036.38	1,469.21	911.76	1,291.65	781.36	1,105.78
PPJ	STANDARD_%	49	1,292.80	1,771.52	1,087.59	1,489.46	959.89	1,313.24	823.90	1,125.96
PPJ	STANDARD_%	50	1,357.44	1,792.21	1,141.87	1,506.93	1,011.18	1,332.79	868.98	1,144.14
PPJ	STANDARD_%	51	1,424.50	1,845.16	1,198.14	1,551.27	1,063.98	1,375.87	915.52	1,182.61
PPJ	STANDARD_%	52	1,492.67	1,867.28	1,255.17	1,569.90	1,117.15	1,394.95	962.23	1,200.40
PPJ	STANDARD_%	53	1,562.19	1,892.68	1,313.55	1,591.32	1,170.00	1,414.26	1,008.65	1,218.58
PPJ	STANDARD_%	54	1,633.51	1,918.28	1,373.46	1,612.79	1,223.87	1,432.77	1,056.19	1,236.10
PPJ	STANDARD_%	55	1,706.48	1,944.87	1,434.63	1,634.83	1,278.61	1,451.22	1,104.07	1,253.50
PPJ	STANDARD_%	56	1,780.22	2,024.81	1,496.47	1,702.14	1,334.01	1,510.04	1,152.55	1,305.47
PPJ	STANDARD_%	57	1,854.07	2,053.66	1,558.37	1,726.33	1,389.80	1,531.68	1,201.55	1,324.95
PPJ	STANDARD_%	58	1,928.21	2,081.36	1,620.50	1,749.79	1,445.83	1,553.78	1,250.37	1,344.02
PPJ	STANDARD_%	59	2,002.88	2,108.99	1,683.27	1,772.71	1,502.69	1,576.70	1,299.72	1,363.17
PPJ	STANDARD_%	60	2,077.85	2,138.58	1,746.10	1,797.45	1,560.07	1,601.64	1,349.42	1,383.80
PPJ	STANDARD_%	61	2,152.35	2,266.94	1,808.59	1,905.13	1,617.68	1,700.96	1,399.71	1,468.93
PPJ	STANDARD_%	62	2,226.07	2,308.72	1,870.36	1,940.24	1,675.42	1,736.13	1,450.41	1,498.96
PPJ	STANDARD_%	63	2,294.59	2,358.87	1,927.86	1,982.50	1,731.75	1,778.67	1,500.40	1,535.82
PPJ	STANDARD_%	64	2,360.41	2,414.65	1,983.19	2,029.35	1,787.43	1,826.16	1,550.34	1,577.10

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

Proposed TN Rates - Effective 2/1/2011

Plan	Coinsurance	Age	SMK_M	SMK_F	SMK_M	SMK_F	SMK_M	SMK_F
PPJ	STANDARD_%		2,500	2,500	5,000	5,000	10,000	10,000
PPJ	STANDARD_%	Child	128.01	128.01	107.96	107.96	77.89	77.89
PPJ	STANDARD_%	18	208.19	320.84	182.16	269.20	131.41	194.30
PPJ	STANDARD_%	19	211.41	324.59	183.69	272.14	132.52	196.35
PPJ	STANDARD_%	20	215.17	329.16	185.45	275.59	133.87	198.81
PPJ	STANDARD_%	21	219.03	334.55	187.50	279.63	135.28	201.79
PPJ	STANDARD_%	22	222.79	340.60	189.61	284.20	136.85	205.15
PPJ	STANDARD_%	23	225.37	346.69	191.54	289.31	138.20	208.77
PPJ	STANDARD_%	24	227.64	353.48	193.42	294.76	139.55	212.70
PPJ	STANDARD_%	25	230.17	361.04	195.65	300.97	141.13	217.22
PPJ	STANDARD_%	26	233.86	370.14	198.58	307.71	143.31	222.01
PPJ	STANDARD_%	27	239.61	380.91	202.57	315.16	146.17	227.42
PPJ	STANDARD_%	28	248.23	394.34	207.90	323.54	149.99	233.45
PPJ	STANDARD_%	29	258.76	409.82	214.17	332.50	154.56	239.96
PPJ	STANDARD_%	30	270.50	426.34	221.20	342.24	159.60	246.94
PPJ	STANDARD_%	31	282.98	443.69	228.82	352.61	165.11	254.43
PPJ	STANDARD_%	32	295.81	460.87	237.03	363.68	171.02	262.47
PPJ	STANDARD_%	33	307.71	477.51	245.00	375.71	176.83	271.08
PPJ	STANDARD_%	34	319.79	494.04	253.43	388.42	182.87	280.28
PPJ	STANDARD_%	35	332.69	511.09	262.58	401.85	189.49	289.96
PPJ	STANDARD_%	36	347.04	528.68	272.78	415.67	196.88	299.92
PPJ	STANDARD_%	37	362.92	547.02	284.20	429.75	205.15	310.12
PPJ	STANDARD_%	38	381.85	566.19	297.98	444.04	214.98	320.49
PPJ	STANDARD_%	39	402.55	586.23	313.04	458.75	225.94	331.04
PPJ	STANDARD_%	40	424.64	606.69	329.16	473.82	237.55	341.88
PPJ	STANDARD_%	41	447.14	659.30	345.58	513.52	249.34	370.49
PPJ	STANDARD_%	42	469.60	682.45	361.69	529.63	261.05	382.12
PPJ	STANDARD_%	43	490.41	707.55	376.52	546.73	271.73	394.61
PPJ	STANDARD_%	44	511.09	733.83	390.95	564.71	282.10	407.48
PPJ	STANDARD_%	45	532.43	760.42	405.83	582.26	292.82	420.22
PPJ	STANDARD_%	46	556.10	823.32	421.89	627.13	304.42	452.60
PPJ	STANDARD_%	47	582.83	847.56	439.95	642.04	317.45	463.37
PPJ	STANDARD_%	48	614.95	868.06	460.87	653.32	332.56	471.42
PPJ	STANDARD_%	49	650.24	886.57	483.60	662.27	348.98	477.93
PPJ	STANDARD_%	50	687.75	903.45	507.75	670.07	366.45	483.56
PPJ	STANDARD_%	51	726.31	936.10	532.78	689.80	384.49	497.79
PPJ	STANDARD_%	52	764.59	951.72	558.10	698.14	402.78	503.82
PPJ	STANDARD_%	53	802.16	966.50	584.13	707.59	421.54	510.60
PPJ	STANDARD_%	54	839.90	980.01	610.73	717.18	440.76	517.54
PPJ	STANDARD_%	55	878.24	993.15	637.92	727.01	460.33	524.64
PPJ	STANDARD_%	56	916.87	1,033.70	665.41	756.89	480.20	546.17
PPJ	STANDARD_%	57	955.67	1,048.80	692.97	767.66	500.07	554.00
PPJ	STANDARD_%	58	994.46	1,064.43	720.63	778.10	520.00	561.55
PPJ	STANDARD_%	59	1,033.50	1,080.00	748.52	788.35	540.16	568.83
PPJ	STANDARD_%	60	1,073.07	1,097.12	776.49	799.28	560.33	576.77
PPJ	STANDARD_%	61	1,112.68	1,165.37	804.27	847.11	580.38	611.33
PPJ	STANDARD_%	62	1,152.77	1,189.90	831.71	862.86	600.18	622.60
PPJ	STANDARD_%	63	1,192.11	1,219.24	857.26	881.58	618.64	636.10
PPJ	STANDARD_%	64	1,231.03	1,252.16	881.87	902.46	636.41	651.23

Smoker rates are listed above. Adult Nonsmokers get a 10% rate reduction.

SERFF Tracking Number: AMRP-127335545 State: Tennessee
 Filing Company: World Insurance Company State Tracking Number: H-111228
 Company Tracking Number: TN-CGMM-201112
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: World MM - CG IND
 Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Accident & Health		
Comments:		
Attachment: TN_CGMM_coverltr_201112.pdf		

	Item Status:	Status Date:
Bypassed - Item: Filing Fees		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Third Party Authorization		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum A & H Certification - Individual		
Comments:		
Attachment: TN_cert.pdf		

	Item Status:	Status Date:
Satisfied - Item: Accident & Health - Individual Rate Increase		

SERFF Tracking Number: AMRP-127335545 State: Tennessee
Filing Company: World Insurance Company State Tracking Number: H-111228
Company Tracking Number: TN-CGMM-201112
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider
(PPO)
Product Name: World MM - CG IND
Project Name/Number: 12/1/11 Rate Adjustment/TN-CGMM-201112

Comments:

Attachment:

TN_CGMM_Filing_201112.pdf

Item Status:

Status

Date:

Bypassed - Item: Accident & Health - Individual New Rates

Bypass Reason: Not applicable

Comments:



P.O. Box 14556
Des Moines IA 50306-3556

National Headquarters – Omaha NE
Customer Service • 1-800-786-7557

September 12, 2011

Mr. Howard L. Magill
Tennessee Department of Insurance
500 James Robertson Parkway, 4th Floor
Nashville TN 37243-0565

RE: World Insurance Company
NAIC Company # 70629
Rate Filing for Grandfathered Major Medical Forms 01A, 01C, and 12A

Dear Mr. Howard L. Magill:

Enclosed are rates submitted for filing on the above major medical forms. This revised schedule of rates represents an increase in the rates currently on file with your department.

The enclosed actuarial memorandum demonstrates the need for a 9.9% increase. The proposed effective date for this increase is February 1, 2012.

Exhibit F provides a 10-year projection.

We look forward to receiving your notification of approval. If you have any questions or concerns, please contact me at the e-mail address or telephone number listed below.

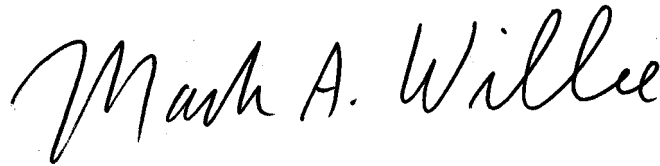
Sincerely,

A handwritten signature in black ink, appearing to read "Michael Haynes".

Michael Haynes
Product Analyst
World Insurance Company
(402) 496-8278 phone
(402) 496-8040 fax
mike.haynes@americanenterprise.com

Certificate of Compliance

I hereby certify that to the best of my knowledge and judgment the attached rate filing is in compliance with the applicable laws and rules of the State of Tennessee and that the premiums are reasonable in relation to benefits.

A handwritten signature in black ink that reads "Mark A. Willse". The signature is written in a cursive style with a large, prominent "M" and "W".

Mark Willse, FSA, MAAA
Vice President and Actuary

September 12, 2011
Dated

World Insurance Company
Omaha, Nebraska

Actuarial Memorandum
August 31, 2011

Grandfathered Major Medical Policy Forms 01A, 01B, 01C, 01E, 02A, 03A, 03B, 03C, 116, 117, 118, 121, 124, 128, 12A, 12C, 12E, 12M, 12N, 130, 13A, 13M, 14A, 14M, 15A, 160, 164, 165, 168, 169, 16A, 17A, 19A, 528, 530, 540, 541, 544, 546, 547, SE1, SE2, SE3, SE4, PP1, PPA, PPB, PPC, PPD, PPE, PPF, PPG, PPJ, PPL, PPM, PPO, PPQ, PPR, PPS, and PPZ

1. Purpose of Filing

The purpose of this memorandum is to demonstrate the need for a premium increase on the above grandfathered policy forms and to certify these rates as reasonable and adequate. The reason for the increase is to reflect Medical care cost trends, to avoid losses by this company that would result in the absence of a rate increase, and to reduce the probability of large future increases.

2. General Description

This rate filing is not related to the Patient Protection and Affordable Care Act (PPACA). That is, no portion of the requested rate increase is applicable to the required PPACA benefits and provisions.

All of the in force policies in this block were issued before 3/23/2010, and, as such, these certificates are considered "grandfathered" under PPACA. Pursuant to PPACA, the following benefit and certificate provision changes became effective on 1/1/2011: (1) removal of lifetime maximums; (2) prohibition of rescissions except for fraud or intentional misrepresentation of material fact; and (3) extending dependent coverage until age 26 (age 28 in Ohio).

These are Individual Major Medical policy forms originally issued by Continental General Insurance Company (CG). World assumed the risk on this CG block initially via 100% coinsurance. Effective August 1, 2010, in most states, World assumed the block of business.

All policies are guaranteed renewable.

This is a closed block. These policies were sold to individuals and families through career agents and independent agents. Policy forms were issued to ages 0-64.

Benefits are based on reasonable and customary charges for medically necessary care unless otherwise noted. The 01A, 02A, 03A, and 01E policies were first sold in 1989. The policies have calendar year deductibles ranging from \$100 to \$10,000, after which they pay 80% up to \$4,000 during a calendar year and then 100%. Forms 01C and 03C were introduced later, but are simply Forms 01A with 50/50 coinsurance. The 01B and 03B policies were first sold in 1989. They provide for payment of the coinsurance percentage of the amount by which covered expenses incurred during the benefit period exceed the selected deductible amount. The benefit period is three years for each injury or sickness. The coinsurance percentage is 80% until the insured has paid \$800 of covered expenses (in addition to the deductible amount) during a benefit period; the coinsurance percentage is 100% during the remainder of that benefit period. The deductibles ranging from \$100 to \$10,000 must be satisfied each benefit period by each person before that person receives benefits. Forms 116, 117, 118, 121, 124, 128 and 130 were

first sold in 1984. They provide for payment of the coinsurance percentage of the amount by which covered expenses incurred during a calendar year exceed the selected deductible amount. The coinsurance percentage is 75% until the insured has paid \$1,000 of covered expenses (in addition to the deductible amount) during a calendar year; the coinsurance percentage is 100% during the remainder of that same calendar year. The deductible amounts ranging from \$100 to \$10,000 must be satisfied each calendar year by each person before that person receives benefits. Policy forms 12A, 12C, 12E, 13A, 14A, 16A, 17A and 19A are individual major medical plans first sold in 1996, and offering a choice of 80/20, 90/10 or 100/0 coinsurance levels subject to a \$5,000 stop loss level with deductibles ranging from \$150 to \$10,000. These forms also have a 50% coinsurance level with a \$2,000 stop loss level. Form 15A is the 50% coinsurance level with a \$2,000 stop loss level version of form 14A. Forms 12M, 12N, 13M and 14M are individual major medical plans first sold in 2000, and offering a choice of 80/20, 90/10 or 100/0 coinsurance levels subject to a \$5,000 stop loss level with deductible levels of \$1,700, \$2,500, \$3,350, and \$5,050. Policy Forms 528, 530, 540, 541, 544, 546 and 547 were first marketed in 1982. The coinsurance percentage is 80% until the insured has paid \$4,000 of covered expenses (in addition to the deductible amount) during a calendar year; the coinsurance percentage is 100% during the remainder of that same calendar year. The deductible amounts ranging from \$100 to \$10,000 must be satisfied each calendar year by each person before that person receives benefits.

Total benefits for any one insured person cannot exceed the lifetime aggregate limit of \$2,000,000 for all Forms, except Forms 116, 117, 118, 121, 124, 125, 126, 128, and 130 which have a lifetime aggregate limit of \$1,000,000.

Policy Forms 160, 164, 165, 168, 169, SE1, SE2, SE3, and SE4 are basic and standard forms as mandated by the particular state laws.

Policy Forms PP1, PPA, PPB, PPC, PPD, PPE, PPF, PPG, PPJ, PPL, PPM, PPO, PPQ, PPR, PPS, and PPZ are Individual Major Medical plans first marketed in 1994. They offer an 80/20 coinsurance level for Preferred Provider services and 60/40 out-of-network subject to a \$5,000 stop loss level with deductible amounts of \$100, \$250, \$500, \$1,000, \$2,500, \$5,000 and \$10,000. Benefits are based on reasonable and customary charges for medically necessary care unless otherwise noted. Total benefits payable under this policy for each covered person shall not exceed the lifetime aggregate limit of \$2,000,000.

Not all policy forms listed above are applicable in your state. Exhibit D contains a list of plans in your state that are subject to the rate increase. All forms listed in Exhibit D are approved in your state.

Premiums are on an attained age basis.

3. Policy Experience and Proposed Rate Changes

Pooling on this plan grouping is the same as the last filing in your state.

The proposed rate increase is calculated in Exhibit A.

The assumed annual medical trend is 14.5%. This consists of such items as inflation in the cost of services, increases in utilization, and deductible leveraging.

We analyzed 18-months of experience, January 1, 2010 to June 30, 2011, for rate adequacy and reasonableness. Incurred claims reflect PPO savings, net of PPO fees.

The incurred loss ratio during the experience period is 82.7%. Restated to current rate levels this incurred loss ratio is 77.8%. The restated loss ratio was then projected using trend from the mid-point of the experience period (October 1, 2010) to the mid-point of the rate effective period (assumed to be May 1, 2012, due to the effect of modes, rate guarantees, and expected implementation dates). This produced a trended loss ratio of 96.5% for the rate effective period.

The lifetime target loss ratio is 60% for these plans. After adjusting the lifetime target loss ratio to the average duration, the Durationally Adjusted Loss Ratio for the rating period is 75.2%. The maximum rate increase that can be justified was calculated by comparing the projected loss ratio during the rating period with the Durationally Adjusted Loss Ratio. As shown in Exhibit A, the rate increase needed to meet pricing is 28.3%. We are requesting a rate increase of 9.9%.

The anticipated lifetime loss ratio is expected to exceed the state's required minimum loss ratio for this type of coverage. This form is part of our individual major medical block and we intend to fully comply with any Federal and/or state MLR requirements in the future for this block.

4. Policy Counts and Average Premiums

Exhibit C displays state specific in force and average annualized premiums before and after the proposed rate adjustment by plan for the plans in force in your state. This data is as of June 30, 2011.

5. Rate Increase History

See attached Exhibit B for rate adjustment history by state and plan.

6. Rate Sheets and Effective Date

The appropriate rate sheets are attached to this memorandum. Factors for annual premiums, semi-annual, quarterly and monthly bank draft are included with the rates.

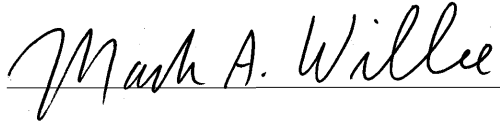
Area rating factors based on three digit zip codes are used to adjust for geographical variations in costs and utilization. Factors are not being changed at this time.

The proposed effective date of the rate increase is listed in the cover letter. The rate increase will apply to all policies on their first premium due date on or after the effective date of the rerate.

7. Actuarial Certification

I, Mark A. Willse, am a Fellow in the Society of Actuaries and a Member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

Based on the assumptions outlined herein, I certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the laws and regulations of the State, that the benefits are reasonable in relation to the premiums, that the rates are not excessive, inadequate or unfairly discriminatory, and that the memorandum was prepared to comply with the current standards of practice as promoted by the Actuarial Standards Board.

A handwritten signature in cursive script that reads "Mark A. Willse". The signature is written in black ink and is positioned above a horizontal line.

Mark Willse, FSA, MAAA
Vice President & Actuary – American Enterprise

World Insurance Company

Exhibit A

Rate Increase Calculation

All Indemnity and PPO

National Experience

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
Current Experience			
1982	2,286,296	907,004	39.7%
1983	7,442,326	4,154,097	55.8%
1984	10,032,604	4,877,698	48.6%
1985	10,708,373	5,289,640	49.4%
1986	9,420,364	5,508,523	58.5%
1987	9,330,169	5,578,282	59.8%
1988	10,969,742	6,782,477	61.8%
1989	33,930,462	17,980,458	53.0%
1990	53,456,361	36,892,037	69.0%
1991	58,620,461	36,090,577	61.6%
1992	59,806,807	38,142,951	63.8%
1993	58,847,273	34,944,103	59.4%
1994	60,007,990	37,345,741	62.2%
1995	55,328,654	33,253,120	60.1%
1996	50,944,732	32,989,118	64.8%
1997	59,361,272	38,988,858	65.7%
1998	67,949,128	49,762,314	73.2%
1999	73,525,724	46,037,161	62.6%
2000	78,223,598	54,320,807	69.4%
2001	81,119,195	58,268,478	71.8%
2002	80,137,221	63,788,582	79.6%
2003	66,756,971	49,309,213	73.9%
2004	45,068,805	34,129,191	75.7%
2005	34,164,976.46	26,454,200.25	77.4%
2006	27,459,656.53	23,308,651.87	84.9%
2007	19,637,843.40	18,486,755.34	94.1%
2008	17,386,470.77	13,846,258.71	79.6%
2009	14,494,967.58	10,378,451.70	71.6%
2010	12,491,672.25	11,054,221.11	88.5%
1-6/2011	5,839,756.20	4,113,325.11	70.4%
Total	1,174,749,872	802,982,293	68.4%
Restated to the Current Rate Level			
2010	13,585,736	11,054,221	81.4%
1-6/2011	5,898,420	4,113,325	69.7%
Total	19,484,157	15,167,546	77.8%
Durationally Adjusted Loss Ratio for Rating Period			75.2%
Lifetime Target Loss Ratio			60.0%
Average 2009 Rate Increase Granted			14.7%
Amount of 2009 National Rate Increase Reflected in 12-2009 Earned Premium			2.6%
Amount of 2009 National Rate Increase Reflected in 12-2010 Earned Premium			14.7%
Average 2010 Rate Increase Granted			10.6%
Amount of 2010 National Rate Increase Reflected in 12-2010 Earned Premium			1.7%
Amount of 2010 National Rate Increase Reflected in 6-2011 Earned Premium			9.5%
Annual Trend Assumption			14.5%
Midpoint of Current Experience Period			10/1/2010
Midpoint of Projected Rating Period			5/1/2012
Cumulative Trend			23.9%
Trended Loss Ratio			96.5%
Rate Increase to Meet the Target Loss Ratio			28.3%
Requested Rate Increase			9.9%

Exhibit B - Page 1 of 2

**HISTORY OF
APPROVED RATE ADJUSTMENTS**

Plan Code	01A Approved 1989	01B Approved 1989	130 Approved 1987	12A Approved 1997	12M Approved 1997	Date Implemented
1987	-	-	0%	-	-	
1988	-	-	0%	-	-	
1989	0%	0%	9-15%*	-	-	
			16-19%*			
1990	20-24%*	20-24%*	20-24%*	-	-	
1991	16-17%*	18-24%*	28%	-	-	
1992	0%	22%	19%	-	-	
1993	0%	0%	20%	-	-	
1994	0-12%*	20%	6-14%*	-	-	
1995	0%	15%	0%	-	-	
1996	6-10%*	0%	9%	-	-	
1997	12-17*	0%	0%	14%	0%	
1998	25%	0%	14%	19%	0%	
1999	16%	0%	0%	16%	0%	
2000	16% + \$10 Admin. Fee	0%	0%	14% + \$10 Admin. Fee	0%	
2001	30%	30%	30%	30%	30%	
2002	12.5-57.5%**	12.5-57.5%**	12.5-57.5%**	12.5-57.5%**	25-50%**	
2003	44%	44%	44%	44%	44%	
2004	0%	0%	0%	0%	0%	
2005	11%	11%	11%	11%	11%	
2006	20%	20%	20%	20%	20%	11/01/06
2009	12%	12%	12%	12%	12%	12/01/09
2011	14%	14%	14%	14%	14%	02/01/11

* Indicates rate increase varies by deductible.

** Indicates rate increase varies by age, gender and deductible.

Exhibit B - Page 2 of 2

HISTORY OF RATE ADJUSTMENTS

Plan Code	PPA Approved 1994	PPJ Approved 1996	Date Implemented
1994	0%	-	
1995	0%	-	
1996	0%	0%	
1997	0%	0%	
1998	14%	14%	
1999	19%	19%	
2000	16%	16%	
2001	28%	28%	
2001	28%	28%	
2002	20-44%*	28%	
2003	44%	44%	
2004	0%	0%	
2005	20%	20%	
2006	30%	30%	3/1/2006
2009	12%	12%	12/1/2009
2011	14%	14%	2/1/2011

* Indicates rate increase varies by age, gender and deductible.

World Insurance Company

Exhibit C

In Force and Annualized Premium Per Policy as of 6/30/2011

Plan Code	State	State-Specific Data			National Data		
		Policy Count	Annualized Premium	Average Annualized Premium	Policy Count	Annualized Premium	Average Annualized Premium
01A	TN	5	78,927	15,785	170	2,165,484	12,738
01B	TN	1	12,618	12,618	10	135,519	13,552
01C	TN	-	-	-	18	177,091	9,838
01D	TN	-	-	-	82	761,733	9,289
01E	TN	-	-	-	12	75,063	6,255
01H	TN	-	-	-	2	14,601	7,301
02A	TN	-	-	-	1	6,450	6,450
03A	TN	-	-	-	3	31,681	10,560
03C	TN	-	-	-	1	10,838	10,838
116	TN	-	-	-	38	370,771	9,757
117	TN	-	-	-	1	3,243	3,243
121	TN	-	-	-	1	5,205	5,205
12A	TN	1	12,577	12,577	362	2,964,936	8,190
12C	TN	-	-	-	19	75,588	3,978
12E	TN	-	-	-	104	1,005,592	9,669
12M	TN	2	16,250	8,125	16	281,552	17,597
12N	TN	-	-	-	3	32,175	10,725
130	TN	1	17,123	17,123	1	17,123	17,123
13A	TN	-	-	-	8	77,369	9,671
13M	TN	-	-	-	10	127,776	12,778
14A	TN	-	-	-	12	65,868	5,489
14M	TN	-	-	-	1	5,807	5,807
15A	TN	-	-	-	4	28,977	7,244
160	TN	-	-	-	1	2,952	2,952
165	TN	-	-	-	1	12,485	12,485
168	TN	-	-	-	26	183,477	7,057
169	TN	-	-	-	14	100,863	7,204
16A	TN	-	-	-	106	968,476	9,137
17A	TN	-	-	-	3	93,887	31,296
530	TN	-	-	-	3	68,185	22,728
540	TN	-	-	-	2	22,159	11,079
541	TN	-	-	-	1	10,994	10,994
544	TN	-	-	-	4	36,804	9,201
PP1	TN	-	-	-	4	41,009	10,252
PPA	TN	2	16,747	8,374	2	16,747	8,374
PPC	TN	-	-	-	7	47,528	6,790
PPD	TN	-	-	-	1	24,432	24,432
PPE	TN	-	-	-	21	184,847	8,802
PPG	TN	-	-	-	2	33,856	16,928
PPJ	TN	8	61,006	7,626	15	158,329	10,555
PPL	TN	-	-	-	11	92,427	8,402
PPM	TN	-	-	-	48	385,094	8,023
PPQ	TN	-	-	-	4	74,055	18,514
PPR	TN	-	-	-	14	95,197	6,800
PPZ	TN	-	-	-	1	9,960	9,960
SE1	TN	-	-	-	1	5,661	5,661
SE2	TN	-	-	-	1	4,955	4,955
SE3	TN	-	-	-	1	1,695	1,695
SE4	TN	-	-	-	6	42,851	7,142
		20	215,248	10,762	1,179	11,159,368	9,465

World Insurance Company

Exhibit D Applicable Plans In Your State

<u>State</u>	<u>Plan Code</u>
TN	01A
TN	01B
TN	12A
TN	12M
TN	130
TN	PPA
TN	PPJ

Exhibit E - Statewide Loss Ratios

Forms - 01A, 01B, 12A, 12M, 130, PPA, PPJ

Calendar	Earned	Incurred	Loss
<u>Year</u>	<u>Premium</u>	<u>Claims</u>	<u>Ratio</u>
2004	687,797	560,474	81.49%
2005	536,770	297,684	55.46%
2006	440,504	123,275	27.98%
2007	328,378	139,904	42.60%
2008	277,835	74,174	26.70%
2009	255,968	64,980	25.39%
2010	233,244	51,618	22.13%
1-6/2011	109,919	7,909	7.19%
Total	2,870,416	1,320,018	45.99%

World Insurance Company

Exhibit F

Projection of National Earned Premiums and Incurred Claims

Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio
1982 - 2000	770,192,336	489,844,966	63.6%
2000	78,223,598	54,320,807	69.4%
2001	81,119,195	58,268,478	71.8%
2002	80,137,221	63,788,582	79.6%
2003	66,756,971	49,309,213	73.9%
2004	45,068,805	34,129,191	75.7%
2005	34,164,976	26,454,200	77.4%
2006	27,459,657	23,308,652	84.9%
2007	19,637,843	18,486,755	94.1%
2008	17,386,471	13,846,259	79.6%
2009	14,494,968	10,378,452	71.6%
2010	12,491,672	11,054,221	88.5%
1-6/2011	5,839,756	4,113,325	70.4%
Total	1,174,749,872	802,982,293	68.4%
Current Value at June 30, 2011	2,360,326,609	1,565,169,496	66.3%
Projection without the Requested Increase			
7-12/2011	4,153,582	6,012,341	144.8%
2012	7,994,670	9,275,111	116.0%
2013	6,395,736	8,496,001	132.8%
2014	5,116,589	7,782,337	152.1%
2015	4,093,271	7,128,621	174.2%
2016	3,274,617	6,529,817	199.4%
2017	2,619,694	5,981,312	228.3%
2018	2,095,755	5,478,882	261.4%
2019	1,676,604	5,018,656	299.3%
2020	1,341,283	4,597,089	342.7%
2021	1,073,026	4,210,933	392.4%
Total	39,834,827	70,511,100	177.0%
Inception to 2016	1,214,584,698	873,493,393	71.9%
Current Value at June 30, 2011	33,924,177	57,413,080	169.2%
Current Value Inception to 2016	2,394,250,786	1,622,582,577	67.8%
Projection with the Requested Increase			
7-12/2011	5,142,922	6,012,341	116.9%
2012	8,786,143	9,275,111	105.6%
2013	7,028,914	8,496,001	120.9%
2014	5,623,131	7,782,337	138.4%
2015	4,498,505	7,128,621	158.5%
2016	3,598,804	6,529,817	181.4%
2017	2,879,043	5,981,312	207.8%
2018	2,303,235	5,478,882	237.9%
2019	1,842,588	5,018,656	272.4%
2020	1,474,070	4,597,089	311.9%
2021	1,179,256	4,210,933	357.1%
Total	44,356,611	70,511,100	159.0%
Inception to 2016	1,219,106,482	873,493,393	71.7%
Current Value at June 30, 2011	37,846,873	57,413,080	151.7%
Current Value Inception to 2016	2,398,173,482	1,622,582,577	67.7%
Annual Persistency			80.0%
Annual Trend			14.5%
Interest Rate			5.0%