blue of california

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CALIFORNIA
DEPT. OF INSURANCE

September 14, 2010

CDI File Clerk
Policy Approval Bureau
California Department of Insurance
45 Fremont Street, 23rd Floor
San Francisco, CA 94105

CA Insurer No. 1450-6

RE: Blue Shield of California Life & Health Insurance Company
Rates for Individual and Family (IFP) Plans Effective January 1, 2011.

Dear CDI File Clerk:

Blue Shield of California Life & Health Insurance Company respectfully submits two copies of this rate filing for individual and family (IFP) health insurance PPO plans, including the Blue Shield Life PPO Plans, Shield Spectrum Plans, Shield Savings Plans, Active Start Plans, Essential Plans, Balance Plans, and Vital Shield Plans. Rates are to be effective January 1, 2011.

This filing contains rates for the following IFP health insurance plans and forms- please note that the form numbers with "GF" are for grandfathered plans and form numbers with "NGF" are for nongrandfathered plans:

Plan Name/Form #	Document Type	Market	Previously Filed Form #/ File Date/Approval Date
Blue Shield Life PPO Plan 1500 IFP-DOIAS-000GF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Blue Shield Life PPO Plan 2000 IFP-DOIAS-000GF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Shield Spectrum PPO Plan 5000 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 3-26-09 Approved: *still required* DOI File #PF-2010-00727
Shield Savings 1800/3600 IFP-DOIPSP-000GF (1-11) IFP-DOIPSP-000NGF (1-11)	Rates	IFP	Form IFP-DOIPSP-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Shield Savings 4000/8000 IFP-DOIPSP-000GF (1-11)	Rates	IFP	Form IFP-DOIPSP-000 (7-10) Filed: 4-08-10

An Independent Licensee of the Blue Shield Association ABU1012-NO (8/06)

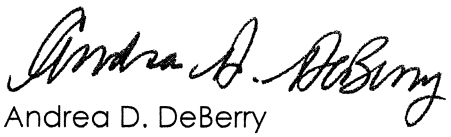
Plan Name/Form #	Document Type	Market	Previously Filed Form #/ File Date/Approval Date
IFP-DOIPSP-000NGF (1-11)			Approved: *still required* DOI File #PF-2010-00727
Active Start Plan 25 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Active Start Plan 35 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Active Start Plan 25 (Generic Rx) IFP-DOIAS-000GF (1-11)- IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Active Start Plan 35 (Generic Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Essential Plan 1750 IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Essential Plan 3000 IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Essential Plan 4500 IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required*
Balance Plan 1000 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Balance Plan 1700 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Balance Plan 2500 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plan 900 IFP-DOIAS-000GF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10

Plan Name/Form #	Document Type	Market	Previously Filed Form #/ File Date/Approval Date
IFP-DOIAS-000NGF (1-11)			Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plan 2900 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plus 400 (Combo Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plus 900 (Combo Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plus 2900 (Combo Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required*
Vital Shield Plus 400 (Generic Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plus 900 (Generic Rx) IFP-DOIAS-000GF (1-11)- IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Vital Shield Plus 2900 (Generic Rx) IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIAS-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Shield Savings 3500 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIPSP-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727
Shield Savings 5200 IFP-DOIAS-000GF (1-11) IFP-DOIAS-000NGF (1-11)	Rates	IFP	Form # IFP-DOIPSP-000 (7-10) Filed: 4-08-10 Approved: *still required* DOI File #PF-2010-00727

The anticipated lifetime loss ratio for these policy forms is 91.3%. An exhibit to the actuarial certification provides additional detail.

Thank you in advance for your time and attention in reviewing this filing. Should you have any questions, please do not hesitate to contact me directly at (415) 229-5124 or by email at andrea.deberry@blueshieldca.com.

Sincerely,



Andrea D. DeBerry
Associate General Counsel

Enclosures

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number: **1450-6**
(Not NAIC Number)

FOR DEPARTMENT USE ONLY

Our File #:

Fee Code:

Official Insurer Name:

Blue Shield of California Life & Health Insurance Company

Reviewer:

Submitter and Complete Mailing Address:
Andrea D. DeBerry, Esq.
Law Department, 22nd Floor JN
Blue Shield of California Life & Health Insurance Company
50 Beale Street
San Francisco, CA 94105

Submission Date: September 14, 2010

Dept Action Date:

	Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1.	IFP-DOIAS-000GF (1-11)	Rates			
2.	IFP-DOIAS-000NGF (1-11)	Rates			
3.	IFP-DOIPSP-000GF (1-11)	Rates			
4.	IFP-DOIPSP-000NGF (1-11)	Rates			
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INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate – the copy of this form that we return to you will be your only record of our action on your submission.

THIS IS NOT A BILL – DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.

Total $

Cont'd on _____ Pages

BLUE SHIELD OF CALIFORNIA
LIFE & HEALTH INSURANCE COMPANY

Actuarial Certification

Non-Grandfathered	Grandfathered	Plan
	IFP-DOIAS-000GF (1-11)	Blue Shield Life PPO Plan 1500
	IFP-DOIAS-000GF (1-11)	Blue Shield Life PPO Plan 2000
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Shield Spectrum PPO Plan 5000
IFP-DOIPSP-000NGF (1-11)	IFP-DOIPSP-000GF (1-11)	Shield Savings 1800/3600
IFP-DOIPSP-000NGF (1-11)	IFP-DOIPSP-000GF (1-11)	Shield Savings 4000/8000
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Active Start Plan 25
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Active Start Plan 35
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Active Start Plan 25 (Generic Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Active Start Plan 35 (Generic Rx)
IFP-DOIAS-000NGF (1-11)		Essential Plan 1750
IFP-DOIAS-000NGF (1-11)		Essential Plan 3000
IFP-DOIAS-000NGF (1-11)		Essential Plan 4500
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Balance Plan 1000
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Balance Plan 1700
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Balance Plan 2500
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plan 900
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plan 2900
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 400 (Combo Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 900 (Combo Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 2900 (Combo Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 400 (Generic Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 900 (Generic Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Vital Shield Plus 2900 (Generic Rx)
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Shield Savings 3500
IFP-DOIAS-000NGF (1-11)	IFP-DOIAS-000GF (1-11)	Shield Savings 5200

The purpose of this filing is to file rates that reflect the actuarial impacts of the federal Patient Protection and Affordable Care Act (PPACA), as well as to bring the rates in compliance with Section 10140.2(a) of the California Insurance Code, which prohibits gender rating in the health insurance market.

1. **Description of Health Insurance Policies**

   These policies are individual health insurance PPO plans that utilize the provider networks of Blue Shield of California (Blue Shield Life's parent company). The policies will be offered on an underwritten basis to individuals under 65 years of age, and will be marketed through general agencies, internet media, and independent brokers as components of Blue Shield's Individual and Family Plans (IFP) portfolio. Please note that benefit differences between grandfathered and non-grandfathered plans are highlighted at the end of each plan description.

2. **Policy Benefits**

   Blue Shield Life PPO Plan 1500

   Benefits under this policy are subject to an annual $1,500 deductible (individual), with the exception of office visits and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $4,500 (if only preferred providers are used) or $9,000 (if any non-preferred providers are used) is reached. After the annual out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

   The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the co-payment is 30% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

   Office visits are subject to a $40 co-pay in-network (not covered out-of-network). ER visits require a $100 co-payment and hospital services (inpatient and outpatient) require a $250 co-payment in addition to the deductible and coinsurance. Prescription drugs are subject to a co-pay of $10 for formulary generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand drugs are subject to a separate $500 deductible.

   There is no non-grandfathered version of this plan.

Blue Shield Life PPO Plan 2000

Benefits under this policy are subject to an annual $2,000 deductible (individual), with the exception of office visits and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $5,000 (if only preferred providers are used) or $10,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the co-payment is 30% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $45 co-pay in-network (not covered out-of-network). ER visits require a $100 co-payment and hospital services (inpatient and outpatient) require a $250 co-payment in addition to the deductible and coinsurance. Prescription drugs are subject to a co-pay of $10 for formulary generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand drugs are subject to a separate $500 deductible.

There is no non-grandfathered version of this plan.

Shield Spectrum PPO 5000

Benefits under this policy are subject to an annual $5,000 deductible (individual), with the exception of preventive care and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $7,000 (if only preferred providers are used) or $10,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the co-payment is 30%. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are subject to a $35 co-pay in-network (not covered out-of-network). Prescription drugs are subject to a co-pay of $10 for formulary generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand drugs are subject to a separate $500 deductible.

The non-grandfathered version of this plan is distinguished by following benefits: removal of $35 co-pay for in-network preventive care visits and removal of $2,000 annual maximum of orthoses benefits.

Shield Savings 1800/3600

Benefits under this policy are subject to an annual $1,800 deductible, with the exception of preventive care. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $5,800 (if only preferred providers are used) or $10,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the co-payment is 30%. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are subject to a $35 co-pay in-network, no coverage for out-of-network. Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary after the deductible has been met.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $35 co-pay for in-network preventive care visits and removal of $2,000 annual maximum of orthoses benefits.

Shield Savings 4000/8000

Benefits under this policy are subject to an annual $4,000 deductible (individual), with the exception of preventive care. If only preferred providers are utilized, the policy pays 100% of covered benefits after the deductible is met. For utilizing non-preferred providers, the insured pays coinsurance, after meeting the deductible, until an annual coinsurance out-of-pocket maximum of $1,000 is reached.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For hospital services rendered by preferred choice providers, there is no co-payment charge. For hospital services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are paid in full in-network (not covered out-of-network). There is no co-payment charge on prescription drugs after the deductible has been met.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Active Start Plan 25

This policy has no annual deductible. The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $6,000 (if only preferred providers are used) or $8,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $25 co-pay in-network (not covered out-of-network). Maternity services are not covered by this policy. ER visits require a $100 co-payment and hospital services (inpatient and outpatient) require a $500 co-payment in addition to the deductible and coinsurance.

Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand drugs are subject to a $500 deductible. and a $2,000 annual maximum.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $25 co-pay for in-network preventive care visits, removal of $2,000 annual maximum of brand drugs benefit and removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

The generic only version of Active Start Plan 25 *(Active Start Plan 25 Generic Rx)* covers generic prescriptions only with a $10 co-pay. Brand Drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $25 co-pay for in-network preventive care visits and removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Active Start Plan 35

This policy has no annual deductible. The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $7,500 (if only preferred providers are used) or $10,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $35 co-pay in-network (not covered out-of-network). Maternity services are not covered by this policy. ER visits require a $100 co-payment and hospital services (inpatient and outpatient) require a $500 co-payment in addition to the deductible and coinsurance.

Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand drugs are subject to a $750 deductible and a $2,000 annual maximum.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $35 co-pay for in-network preventive care visits, removal of $2,000 annual maximum of brand drugs benefit and removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

The generic only version of Active Start Plan 35 *(Active Start Plan 35 Generic Rx)* covers generic prescriptions only with a $10 co-pay. Brand Drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $35 co-pay for in-network preventive care visits and removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Essential Plan 1750

Benefits under this policy are subject to an annual $1,750 calendar year deductible, with the exception of certain office visits, ER visits, and prescription drugs. If only preferred providers are utilized, the policy pays 100% of covered benefits after the deductible is met. For utilizing non-preferred providers, the insured pays coinsurance, after meeting the deductible, until an annual out-of-pocket maximum of $8,000 is reached.

The coinsurance varies based on the provider's contract status with Blue Shield of California. As indicated above, for services rendered by preferred providers, the coinsurance is 0% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are not subject to a co-pay in-network (not covered out-of-network). The first 3 office visits in a calendar year are subject to $40 co-pay, and additional visits are subject to the deductible. Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible. Prescription drugs are covered for generic drugs only and are subject to a $10 co-payment.

There is no grandfather version of this plan.

Essential Plan 3000

Benefits under this policy are subject to an annual $3,000 calendar year deductible, with the exception of certain office visits, ER visits, and prescription drugs. If only preferred providers are utilized, the policy pays 100% of covered benefits after the deductible is met. For utilizing non-preferred providers, the insured pays coinsurance, after meeting the deductible, until an annual out-of-pocket maximum of $8,000 is reached.

The coinsurance varies based on the provider's contract status with Blue Shield of California. As indicated above, for services rendered by preferred providers, the coinsurance is 0% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are not subject to a co-pay in-network (not covered out-of-network). The first 3 office visits in a calendar year are subject to $40 co-pay, and additional visits are subject to the deductible. Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible. Prescription drugs are covered for generic drugs only and are subject to a $10 co-payment.

There is no grandfather version of this plan.

Essential Plan 4500

Benefits under this policy are subject to an annual $4,500 calendar year deductible, with the exception of certain office visits, ER visits, and prescription drugs. If only preferred providers are utilized, the policy pays 100% of covered benefits after the deductible is met. For utilizing non-preferred providers, the insured pays coinsurance, after meeting the deductible, until an annual out-of-pocket maximum of $8,000 is reached.

The coinsurance varies based on the provider's contract status with Blue Shield of California. As indicated above, for services rendered by preferred providers, the coinsurance is 0% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are not subject to a co-pay in-network (not covered out-of-network). The first 3 office visits in a calendar year are subject to $40 co-pay, and additional visits are subject to the deductible. Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible. Prescription drugs are covered for generic drugs only and are subject to a $10 co-payment.

There is no grandfather version of this plan.

Balance Plan 1000

Benefits under this policy are subject to an annual $1,000 deductible (individual), with the exception of office visits, ER visits, and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $5,500 (if only preferred providers are used) or $8,500 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 30% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $30 co-pay in-network (not covered out-of-network). Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible and out-of-pocket maximum. Outpatient hospital services require a $250 co-payment in addition to the deductible and coinsurance.

Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand formulary drugs are subject to a $500 deductible with a $2,500 calendar year maximum.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $30 co-pay for in-network preventive care visits, removal of $2,500 annual maximum of brand drugs benefit and removal of combined $5,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Balance Plan 1700

Benefits under this policy are subject to an annual $1,700 deductible (individual), with the exception of office visits and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $6,500 (if only preferred providers are used) or $9,500 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 30% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $30 co-pay in-network (not covered out-of-network). Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible and out-of-pocket maximum. Outpatient hospital services require a $250 co-payment in addition to the deductible and coinsurance.

Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand formulary drugs are subject to a $500 deductible with a $2,500 calendar year maximum.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $30 co-pay for in-network preventive care visits, removal of $2,500 annual maximum of brand drugs benefit and removal of combined $5,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Balance Plan 2500

Benefits under this policy are subject to an annual $2,500 deductible (individual), with the exception of office visits and prescription drugs. After the deductible has been met, the insured must pay coinsurance until an out-of-pocket maximum of $7,500 (if only preferred providers are used) or $10,500 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 30% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for coinsurance of 50% as well as any expenses in excess of the allowable amount.

Office visits are subject to a $30 co-pay in-network (not covered out-of-network). Maternity services are not covered by this policy. ER visits require a $100 co-payment and do not accrue toward the deductible and out-of-pocket maximum. Outpatient hospital services require a $250 co-payment in addition to the deductible and coinsurance.

Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary. In addition, brand formulary drugs are subject to a $500 deductible with a $2,500 calendar year maximum.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of $30 co-pay for in-network preventive care visits, removal of $2,500 annual maximum of brand drugs benefit and removal of combined $5,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Vital Shield 900

This policy has an annual $900 deductible. The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $4,900 (if only preferred providers are used) or $7,900 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

2 physician office visits are covered at a $40 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics. Brand drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 1 physician office visit is covered at a $40 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield 2900

This policy has an annual $2,900 deductible. The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $5,900 (if only preferred providers are used) or $8,900 (if any non-preferred providers are used) is reached. After the annual out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

2 physician office visits are covered at a $40 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics. Brand drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 1 physician office visit is covered at a $40 co-pay before the out-of-pocket maximum is reached.

Vital Shield Plus 400 (Combo Rx)

This policy has an annual $400 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $2,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics and $45 for brand name.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield Plus 900 (Combo Rx)

This policy has an annual $900 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $3,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics and $45 for brand name.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield Plus 2900 (Combo Rx)

This policy has an annual $2,900 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $4,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics and $45 for brand name.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield Plus 400 (Generic Rx)

This policy has an annual $400 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $2,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics. Brand drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield Plus 900 (Generic Rx)

This policy has an annual $900 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $3,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics. Brand drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Vital Shield Plus 2900 (Generic Rx)

This policy has an annual $2,900 deductible (individual). The insured pays co-payments or coinsurance until an annual out-of-pocket maximum of $4,900 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the out-of-pocket maximum has been reached, the policy pays 100% of covered benefits.

5 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached. However, once the annual co-pay maximum is reached, physician based services are covered at 100% for the remainder of the calendar year.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the coinsurance is 40% after applicable co-payments. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Maternity services are not covered by this policy. ER visits require an additional $100 co-payment.

Prescription drugs are subject to a co-pay of $10 for generics. Brand drugs are not covered.

The non-grandfathered version of this plan is distinguished by the following benefits: in-network preventive care visits without any co-pays, and 4 physician office visits are covered at a $30 co-pay before the annual out-of-pocket maximum is reached.

Shield Savings 3500

Benefits under this policy are subject to an annual $3,500 deductible (individual) for in-network providers and a $5,000 deductible for out of network providers, After the deductible has been met, the insured must pay coinsurance until an annual out-of-pocket maximum of $5,000 (if only preferred providers are used) or $15,000 (if any non-preferred providers are used) is reached. After the coinsurance maximum has been reached, the policy pays 100% of covered benefits.

The coinsurance varies based on the provider's contract status with Blue Shield of California. For services rendered by preferred providers, the co-payment is 30%. For services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are paid first-dollar in-network (not covered out-of-network). Prescription drugs are subject to a co-pay of $10 for generics, $35 for formulary brand drugs, and $50 or 50% (whichever is greater) for non-formulary after the deductible has been met.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

Shield Savings 5200

Benefits under this policy are subject to an annual $5,200 deductible (individual) for in-network providers and a $5,200 deductible for out of network providers. If only preferred providers are utilized, the policy pays 100% of covered benefits after the deductible is met. For utilizing non-preferred providers, the insured pays coinsurance, after meeting the deductible, until an annual out-of-pocket maximum of $15,000 is reached.

The coinsurance percentage varies based on the provider's contract status with Blue Shield of California. For hospital services rendered by preferred providers, there is no co-payment charge. For hospital services rendered by non-contracting providers, the insured is responsible for a coinsurance of 50% as well as any expenses in excess of the allowable amount.

Preventive care visits are paid first-dollar in-network (not covered out-of-network). There is no co-payment on prescription drugs after the deductible has been met.

The non-grandfathered version of this plan is distinguished by the following benefits: removal of combined $2,000 annual maximum of orthoses, prosthetic and durable medical equipment benefits.

3. Rates

The rates vary by age, family composition, geographic area, and underwriting tier.

a. Unisex Rating

Unisex rates for each plan design were developed by taking October 2010 gender specific rates and blending the male and female rate according to the projected male/female split for that particular age, family tier and plan. The overall impact of this adjustment is revenue neutral.

b. Federal Patient Protection and Affordable Care Act (PPACA) – healthcare reform

The following adjustments to rates were made due to changes mandated by federal healthcare reform (refer to Exhibit II for more detail):

- Grandfathered Plans
  - i. Removal of lifetime limits – This has a moderate impact (0.1% to 0.2%) on rates.
  - ii. Restrictions on the rescission of policies – This is expected to have an impact of 0.3% on rates.
  - iii. Coverage of dependents up to age 26 – The overall impact of this adjustment is 0.5%, affecting the Subscriber+Child, Subscriber+Children, and Family Tier rates.
- Non-Grandfathered Plans – These plans will receive the three adjustments above applicable to Grandfathered plans as well as the following additional adjustments:
  - i. Coverage of Preventive Care at 100% - The impact of this change varies from 0.7% to 4.9%, depending on plan design. Refer to Exhibit II for the plan by plan detail.
  - ii. Removal of Annual Dollar Limits – The impact of this change varies from 0.0% to 6.1% depending on plan design. The most significant impact was due to the removal of the Brand Drug Annual Maximum from the Active Start and Balance Plan portfolios.
  - iii. Guaranteed Issue Coverage for Children – Rates are increased for the 0-18 subscriber-only age bands by 13.5% to account for the impact of guaranteed issue. The overall impact across each plan is shown in Exhibit II. It varies by plan to the extent that each plan has a different split between adult and child subscribers.

4. Anticipated Lifetime Loss Ratio

The anticipated lifetime loss ratio for these policy forms is 91.3% (see Exhibit III). This meets the "Standards of Reasonability" of 70% as defined under Section 2222.12 of Title 10 of the California Code of Regulations.

Please note that the historic experience reflect only grandfathered versions of the plans. The projected experience reflects expected grandfathered rate increases in premium and cost of healthcare to maintain this consistency. Any differences between grandfathered and non-grandfathered plan benefits would be offset by corresponding premium differences and would not affect the lifetime loss ratio.

5. Proposed Effective Date

The premiums are calculated to be effective January 1, 2011.

Certification

I certify that, to the best of my knowledge, this filing is in compliance with the laws and regulations of the state of California with regard to development of premium rates and that the benefits are reasonable in relation to the premiums charged.

Michael J. Beuoy, FSA, MAAA
Actuary

September 13, 2011

Blue Shield Life

Exhibits

I	Projected Rate Increase and Rate Increase History
II	HCR Impacts for Grandfather and non-Grandfather Plans
III	Lifetime Loss Ratio Projection
IV	Rating Region Definitions
V.i	Increases by Plan, Region, Family Tier and Age for GF Plans
V.ii	Increases by Plan, Region, Family Tier and Age for non-GF Plans
VI.i	HCR Impacts by Plan, Region, Family Tier and Age for GF Plans
VI.ii	HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans
VII.i	Individual Medical Plan Tier 1 Rates for GF Plans (1/2011)
VII.ii	Individual Medical Plan Tier 1 Rates for non-GF Plans (1/2011)
VIII	Subscribership by Region, Plan, Family Tier and Age

Blue Shield Life

Filing Exhibit I - Rate Increase History

	Effective Date						Proposed Jan-11	
Plan	Feb-05	Feb-06	Feb-07	Jul-08	Jul-09	Oct-10	GF	non-GF
Active Start Plan 25	n/a	n/a	25.0%	28.2%	24.6%	15.1%	0.4%	10.3%
Active Start Plan 25 (Generic Rx)	n/a	n/a	n/a	28.6%	23.7%	14.9%	0.4%	4.3%
Active Start Plan 35	n/a	25.8%	25.0%	23.0%	20.6%	18.9%	0.4%	10.2%
Active Start Plan 35 (Generic Rx)	n/a	n/a	n/a	13.0%	18.8%	23.0%	0.4%	5.2%
Balance Plan 1000	n/a	n/a	n/a	13.7%	20.4%	20.3%	0.8%	8.8%
Balance Plan 1700	n/a	n/a	n/a	8.5%	25.8%	16.3%	0.9%	8.5%
Balance Plan 2500	n/a	n/a	n/a	3.4%	14.1%	18.1%	0.9%	8.7%
Blue Shield Life PPO Plan 1500	27.0%	18.8%	16.1%	16.0%	19.1%	15.8%	0.5%	n/a
Blue Shield Life PPO Plan 2000	18.8%	19.3%	15.2%	15.6%	22.5%	16.0%	0.7%	n/a
Essential Plan 1750	n/a	n/a	n/a	13.6%	27.7%	28.6%	n/a	3.1%
Essential Plan 3000	n/a	n/a	16.0%	10.2%	22.1%	19.7%	n/a	3.1%
Essential Plan 4500	n/a	n/a	15.7%	3.0%	22.1%	15.8%	n/a	2.7%
Shield Spectrum PPO Plan 5000	20.6%	18.3%	14.7%	15.0%	24.0%	16.6%	1.0%	2.6%
Shield Savings 1800/3600	n/a	n/a	n/a	n/a	11.4%	17.3%	1.0%	3.3%
Shield Savings 4000/8000	n/a	18.3%	13.9%	10.2%	13.2%	16.3%	0.8%	1.1%
Shield Savings 3500	n/a	n/a	n/a	n/a	n/a	21.1%	0.9%	1.1%
Shield Savings 5200	n/a	n/a	n/a	n/a	n/a	20.8%	0.8%	0.9%
Vital Shield Plan 900	n/a	n/a	n/a	n/a	10.4%	24.6%	0.4%	6.5%
Vital Shield Plan 2900	n/a	n/a	n/a	8.0%	12.2%	24.4%	0.4%	6.0%
Vital Shield Plus 400 (Combo Rx)	n/a	n/a	n/a	n/a	7.4%	22.8%	0.5%	5.1%
Vital Shield Plus 900 (Combo Rx)	n/a	n/a	n/a	n/a	7.2%	23.3%	0.6%	5.7%
Vital Shield Plus 2900 (Combo Rx)	n/a	n/a	n/a	n/a	7.2%	22.2%	0.6%	5.7%
Vital Shield Plus 400 (Generic Rx)	n/a	n/a	n/a	n/a	7.9%	22.3%	0.5%	5.4%
Vital Shield Plus 900 (Generic Rx)	n/a	n/a	n/a	n/a	7.2%	22.8%	0.6%	5.7%
Vital Shield Plus 2900 (Generic Rx)	n/a	n/a	n/a	n/a	7.6%	21.9%	0.7%	6.3%
Total	**20.7%**	**21.1%**	**18.0%**	**14.6%**	**18.7%**	**18.8%**	0.8%	4.8%

BLUE SHIELD LIFE AND HEALTH INSURANCE COMPANY
Exhibit II - HCR Impacts

Grandfather Plans	Removal of Lifetime Limits	Stricter Rescission	Extend Dep Age up to 26	Jan-11 GF
Active Start Plan 25	0.1%	0.3%	0.0%	0.4%
Active Start Plan 25 (Generic Rx)	0.1%	0.3%	0.0%	0.4%
Active Start Plan 35	0.1%	0.3%	0.0%	0.4%
Active Start Plan 35 (Generic Rx)	0.1%	0.3%	0.0%	0.4%
Balance Plan 1000	0.1%	0.3%	0.4%	0.8%
Balance Plan 1700	0.1%	0.3%	0.5%	0.9%
Balance Plan 2500	0.1%	0.3%	0.6%	0.9%
Blue Shield Life PPO Plan 1500	0.1%	0.3%	0.2%	0.5%
Blue Shield Life PPO Plan 2000	0.1%	0.3%	0.4%	0.7%
Essential Plan 1750	n/a	n/a	n/a	n/a
Essential Plan 3000	n/a	n/a	n/a	n/a
Essential Plan 4500	n/a	n/a	n/a	n/a
Shield Spectrum PPO Plan 5000	0.1%	0.3%	0.7%	1.0%
Shield Savings 1800/3600	0.1%	0.3%	0.7%	1.0%
Shield Savings 4000/8000	0.1%	0.3%	0.4%	0.8%
Shield Savings 3500	0.1%	0.3%	0.5%	0.9%
Shield Savings 5200	0.1%	0.3%	0.4%	0.8%
Vital Shield Plan 900	0.2%	0.3%	0.0%	0.4%
Vital Shield Plan 2900	0.2%	0.3%	0.0%	0.4%
Vital Shield Plus 400 (Combo Rx)	0.2%	0.3%	0.1%	0.5%
Vital Shield Plus 900 (Combo Rx)	0.2%	0.3%	0.2%	0.6%
Vital Shield Plus 2900 (Combo Rx)	0.2%	0.3%	0.2%	0.6%
Vital Shield Plus 400 (Generic Rx)	0.2%	0.3%	0.1%	0.5%
Vital Shield Plus 900 (Generic Rx)	0.2%	0.3%	0.2%	0.6%
Vital Shield Plus 2900 (Generic Rx)	0.2%	0.3%	0.3%	0.7%

Non-Grandfather Plans	Removal of Lifetime Limits	Stricter Rescission	Extend Dep Age up to 26	Removal of Prev Copay	Removal of Annual Limit	GI for Kids	Jan-11 non-GF
Active Start Plan 25	0.1%	0.3%	0.0%	0.7%	6.1%	2.9%	10.3%
Active Start Plan 25 (Generic Rx)	0.1%	0.3%	0.0%	0.8%	0.1%	3.1%	4.3%
Active Start Plan 35	0.1%	0.3%	0.0%	1.0%	6.1%	2.5%	10.2%
Active Start Plan 35 (Generic Rx)	0.1%	0.3%	0.0%	1.1%	0.1%	3.6%	5.2%
Balance Plan 1000	0.1%	0.3%	0.4%	0.9%	5.7%	1.2%	8.8%
Balance Plan 1700	0.1%	0.3%	0.5%	1.0%	5.9%	0.5%	8.5%
Balance Plan 2500	0.1%	0.3%	0.6%	1.0%	6.1%	0.4%	8.7%
Blue Shield Life PPO Plan 1500	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Blue Shield Life PPO Plan 2000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Essential Plan 1750	0.1%	0.3%	0.0%	1.3%	0.1%	1.3%	3.1%
Essential Plan 3000	0.1%	0.3%	0.0%	1.4%	0.1%	1.2%	3.1%
Essential Plan 4500	0.1%	0.3%	0.0%	1.4%	0.1%	0.8%	2.7%
Shield Spectrum PPO Plan 5000	0.1%	0.3%	0.7%	1.3%	0.1%	0.2%	2.6%
Shield Savings 1800/3600	0.1%	0.3%	0.7%	1.9%	0.1%	0.3%	3.3%
Shield Savings 4000/8000	0.1%	0.3%	0.4%	0.0%	0.1%	0.2%	1.1%
Shield Savings 3500	0.1%	0.3%	0.5%	0.0%	0.1%	0.1%	1.1%
Shield Savings 5200	0.1%	0.3%	0.4%	0.0%	0.1%	0.0%	0.9%
Vital Shield Plan 900	0.2%	0.3%	0.0%	4.6%	0.0%	1.4%	6.5%
Vital Shield Plan 2900	0.2%	0.3%	0.0%	4.9%	0.0%	0.7%	6.0%
Vital Shield Plus 400 (Combo Rx)	0.2%	0.3%	0.1%	2.9%	0.0%	1.7%	5.1%
Vital Shield Plus 900 (Combo Rx)	0.2%	0.3%	0.2%	3.6%	0.0%	1.4%	5.7%
Vital Shield Plus 2900 (Combo Rx)	0.2%	0.3%	0.2%	4.3%	0.0%	0.7%	5.7%
Vital Shield Plus 400 (Generic Rx)	0.2%	0.3%	0.1%	3.0%	0.0%	1.8%	5.4%
Vital Shield Plus 900 (Generic Rx)	0.2%	0.3%	0.2%	3.8%	0.0%	1.3%	5.7%
Vital Shield Plus 2900 (Generic Rx)	0.2%	0.3%	0.3%	4.6%	0.0%	1.0%	6.3%

Blue Shield of California Life & Health Insurance Company.

Exhibit III - Lifetime Loss Ratio Projection

Discount Rate	1.47%

Year	Member Months	Revenue	Cost of Health Care	Loss Ratio	DISCOUNTED Revenue	DISCOUNTED Cost of Health Care	DISCOUNTED Loss Ratio
2004	244,195	$24,300,850	$14,031,547	57.7%	$26,140,252	$15,093,635	57.7%
2005	707,327	$82,455,091	$55,880,455	67.8%	$87,411,408	$59,239,390	67.8%
2006	1,049,270	$132,893,759	$84,086,804	63.3%	$138,840,947	$87,849,810	63.3%
2007	1,508,210	$225,972,188	$157,166,465	69.6%	$232,664,600	$161,821,121	69.6%
2008	1,940,556	$304,325,686	$217,385,392	71.4%	$308,799,274	$220,580,957	71.4%
2009	2,532,504	$424,659,870	$300,702,967	70.8%	$424,659,870	$300,702,967	70.8%
2010	3,101,529	$640,170,349	$461,324,922	72.1%	$630,896,176	$454,641,689	72.1%
2011	2,659,076	$635,589,700	$496,271,573	78.1%	$617,307,466	$481,996,715	78.1%
2012	2,044,676	$586,558,927	$483,766,715	82.5%	$561,433,946	$463,044,791	82.5%
2013	1,634,860	$561,958,939	$482,217,407	85.8%	$530,095,286	$454,875,182	85.8%
2014	1,337,604	$550,377,254	$488,331,422	88.7%	$511,649,054	$453,969,179	88.7%
2015	1,111,321	$546,985,681	$498,119,696	91.1%	$501,129,530	$456,360,190	91.1%
2016	933,176	$549,136,539	$510,260,166	92.9%	$495,811,641	$460,710,429	92.9%
2017	789,192	$555,057,259	$524,378,442	94.5%	$493,897,131	$466,598,723	94.5%
2018	670,283	$563,341,253	$540,753,895	96.0%	$494,006,442	$474,199,086	96.0%
2019	571,248	$573,603,496	$557,295,383	97.2%	$495,718,568	$481,624,800	97.2%
2020	488,441	$585,828,657	$571,065,878	97.5%	$498,949,220	$486,375,788	97.5%
2021	418,749	$599,784,451	$585,334,206	97.6%	$503,434,852	$491,305,900	97.6%
2022	359,240	$614,461,974	$599,445,789	97.6%	$508,282,815	$495,861,430	97.6%
2023	308,188	$629,521,263	$613,920,803	97.5%	$513,195,877	$500,478,131	97.5%
2024	264,391	$644,972,716	$628,769,086	97.5%	$518,174,978	$505,156,884	97.5%
2025	226,818	$660,827,024	$644,000,748	97.5%	$523,221,075	$509,898,584	97.5%
2026	194,585	$677,095,181	$659,626,184	97.4%	$528,335,139	$514,704,139	97.4%
2027	166,932	$693,788,488	$675,656,084	97.4%	$533,518,155	$519,574,472	97.4%
2028	143,209	$710,918,568	$692,101,435	97.4%	$538,771,123	$524,510,519	97.4%
2029	122,858	$728,497,373	$708,973,536	97.3%	$544,095,060	$529,513,232	97.3%
2030	105,398	$746,537,192	$726,284,003	97.3%	$549,490,997	$534,583,575	97.3%
2031	90,420	$765,050,662	$744,044,781	97.3%	$554,959,981	$539,722,529	97.3%
2032	77,570	$784,050,778	$762,268,151	97.2%	$560,503,078	$544,931,089	97.2%
2033	66,547	$803,550,906	$780,966,741	97.2%	$566,121,366	$550,210,267	97.2%
2034	57,090	$823,564,787	$800,153,537	97.2%	$571,815,943	$555,561,089	97.2%
Historical	7,982,062	$1,194,607,444	$829,253,629	69.4%	$1,218,516,351	$845,287,879	69.4%
Projected	17,943,402	$16,231,229,416	$15,235,330,586	93.9%	$13,344,814,899	$12,450,408,411	93.3%
Lifetime	25,925,464	$17,425,836,860	$16,064,584,214	92.2%	$14,563,331,250	$13,295,696,290	**91.3%**

KEY ASSUMPTIONS	
Jan 2011 Rate Increase	0.8%
Jul 2011-2034 Rate Increases [1]	16.8%
Claims Trend (excluding duration)	16.8%
Last Month of Sales:	Dec-11
No buydowns assumed	

[1] 8.1% semi-annually

Rating Region Definitions

Effective 1/1/2011

Rating Region	Counties
1	Butte, Kern, Kings, Madera, San Joaquin, San Luis Obispo, Santa Barbara, Sonoma, and Stanislaus counties
2	San Diego County
3	Amador, Calaveras, Fresno, Glenn, Merced, Modoc, Nevada, Sacramento, Shasta, Sierra, Tulare, Tuolumme, Placer, Yolo counties
4	Alameda, Contra Costa counties and Santa Clara county except ZIP codes beginning with 940-943
5	Marin, Mono, Monterey, San Francisco, San Mateo counties and Santa Clara county ZIP codes beginning with 940-943
6	El Dorado, Lake, Lassen, Mariposa, Napa, Santa Cruz, Solano, Sutter, Tehama, Yuba counties
7	San Bernardino county, the following Los Angeles county ZIP codes: 90247-51, 90260-61, 90274-75, 90500-10 and ZIP codes beginning with 906-912, 915, 917-18 and 935, Orange county except ZIP codes beginning with 926 , the following Riverside county ZIP codes: 91752, 92248, and ZIP codes beginning with 923-28 (exept 92860, 92880, 92883) and Ventura county except ZIP codes beginning with 913
8	Orange county ZIP codes beginning with 926 and Riverside county, except ZIP codes listed in Region 7
9	Los Angeles county except ZIP codes listed in Region 7 and Ventura county ZIP codes beginning with 913

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 1											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	2.0%	4.5%	-0.7%	3.4%	3.6%	0.4%	3.3%	3.5%	5.6%	1.2%
M	30 to 34	1.3%	3.3%	2.7%	2.4%	2.3%	1.8%	3.1%	3.7%	5.6%	1.2%
M	35 to 39	2.0%	3.1%	3.9%	2.8%	3.8%	2.9%	3.9%	4.4%	5.2%	5.1%
M	40 to 44	6.5%	5.6%	0.9%	2.5%	4.8%	1.8%	2.3%	6.1%	8.3%	5.1%
M	45 to 49	7.0%	6.0%	0.8%	3.3%	3.5%	1.9%	2.3%	5.1%	9.7%	5.4%
M	50 to 54	2.4%	1.8%	0.4%	0.4%	0.9%	0.4%	0.4%	0.4%	0.9%	0.7%
M	55 to 59	0.4%	0.4%	2.0%	1.6%	1.6%	1.9%	1.6%	1.6%	1.5%	1.2%
M	60 to 64	-2.3%	-7.7%	-5.3%	-6.5%	-2.9%	-3.1%	-4.8%	-3.7%	-6.8%	-5.9%
M	65 to 99	-2.0%	-7.7%	-4.2%	-4.2%	-4.2%	-4.0%	-4.2%	-4.3%	-7.0%	-5.5%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-1.6%	-4.1%	1.3%	-3.0%	-2.1%	0.4%	-2.5%	-2.2%	-5.0%	-0.8%
F	30 to 34	-0.9%	-3.0%	-2.3%	-2.8%	-2.1%	-1.2%	-2.2%	-2.6%	-6.6%	-0.8%
F	35 to 39	-1.6%	-3.2%	-2.3%	-3.2%	-2.6%	-1.9%	-2.7%	-2.5%	-6.0%	-6.0%
F	40 to 44	-6.2%	-4.0%	-0.7%	-3.5%	-3.6%	-1.1%	-1.8%	-4.4%	-8.6%	-5.0%
F	45 to 49	-4.9%	-4.3%	-0.1%	-1.3%	-4.1%	-1.6%	-1.3%	-2.5%	-6.3%	-4.6%
F	50 to 54	-1.2%	-0.8%	0.4%	0.4%	0.0%	0.4%	0.4%	0.4%	-0.2%	0.1%
F	55 to 59	0.4%	0.4%	-0.3%	-0.5%	-0.4%	-0.3%	-0.6%	-0.6%	-0.2%	-0.4%
F	60 to 64	2.5%	6.4%	1.9%	0.6%	4.6%	4.2%	2.3%	3.6%	5.1%	3.4%
F	65 to 99	1.8%	5.6%	3.2%	3.1%	3.1%	3.1%	3.2%	3.2%	5.0%	3.9%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.1%	2.1%	2.2%	3.5%	2.8%	2.7%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.3%	2.6%	3.2%	2.6%	2.6%	3.2%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.6%	3.8%	3.4%	4.0%	3.6%	3.9%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.7%	8.3%	7.2%	8.9%	7.3%	9.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.4%	-0.6%	-0.4%	-0.6%	-0.3%	-0.3%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.4%	3.1%	3.3%	3.6%	3.2%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.7%	1.5%	1.6%	1.7%	1.6%	1.4%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.7%	-2.8%	-2.8%	-2.8%	-2.7%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.6%	-2.8%	-2.7%	-2.7%	-2.7%	-2.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.1%	-1.7%	-0.9%	-1.8%	-0.9%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.0%	-0.9%	-1.1%	-1.2%	-1.6%	-1.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.2%	-2.5%	-3.2%	-2.8%	-2.6%	-2.3%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-2.8%	-5.9%	-3.1%	-5.9%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.7%	0.8%	0.7%	0.7%	0.9%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	-0.1%	0.2%	0.2%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.5%	0.5%	0.6%	0.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.4%	2.4%	2.4%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.4%	2.5%	2.4%	2.4%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.0%	-0.3%	0.1%	0.2%	0.1%	0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.8%	0.6%	0.6%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.8%	1.3%	1.5%	1.6%	1.9%	1.8%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.4%	2.7%	1.3%	7.5%	1.7%	3.5%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.9%	6.9%	6.4%	7.1%	5.8%	6.6%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.7%	7.7%	7.5%	7.6%	8.0%	7.2%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.7%	8.5%	8.3%	8.4%	8.5%	8.1%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.6%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.6%	3.5%	3.3%	3.6%	3.6%	3.4%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.5%	0.5%	0.4%	0.5%	0.4%	0.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.1%	-0.2%	0.0%	0.1%	-0.2%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	0.2%	1.1%	-1.4%	0.8%	-0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.6%	1.3%	1.3%	1.7%	0.4%	0.9%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.6%	5.9%	5.9%	5.9%	5.4%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.7%	5.5%	5.9%	5.9%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.2%	3.2%	3.1%	3.2%	3.3%	3.1%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.2%	3.3%	3.2%	3.1%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 2											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	2.3%	6.1%	0.1%	2.5%	4.0%	0.4%	3.2%	3.4%	3.5%	5.1%
M	30 to 34	0.8%	3.9%	2.0%	2.8%	2.6%	3.0%	3.0%	3.0%	3.8%	4.4%
M	35 to 39	2.6%	6.2%	3.6%	2.9%	3.6%	3.7%	2.9%	4.1%	3.3%	3.7%
M	40 to 44	5.0%	6.0%	1.1%	2.6%	5.2%	1.7%	2.9%	6.7%	7.9%	8.7%
M	45 to 49	6.7%	5.9%	0.7%	2.6%	3.2%	1.9%	2.2%	4.7%	8.0%	8.7%
M	50 to 54	0.8%	3.0%	0.4%	0.4%	1.9%	0.4%	0.4%	0.4%	3.0%	3.0%
M	55 to 59	0.4%	1.8%	2.1%	1.8%	0.5%	2.0%	1.7%	1.5%	0.3%	0.2%
M	60 to 64	-2.6%	-7.1%	-5.5%	-6.7%	-2.8%	-3.1%	-4.8%	-3.8%	-6.1%	-8.0%
M	65 to 99	-2.0%	-7.9%	-4.2%	-4.4%	-4.2%	-4.1%	-4.3%	-4.2%	-6.3%	-7.2%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-2.0%	-5.6%	0.7%	-2.1%	-2.3%	0.4%	-2.3%	-2.1%	-3.1%	-5.0%
F	30 to 34	-0.2%	-3.7%	-1.5%	-3.5%	-2.4%	-2.6%	-2.1%	-2.0%	-4.5%	-4.9%
F	35 to 39	-2.2%	-6.6%	-2.1%	-3.3%	-2.4%	-2.5%	-1.9%	-2.3%	-3.6%	-4.3%
F	40 to 44	-4.7%	-4.3%	-1.1%	-3.7%	-4.0%	-1.0%	-2.4%	-4.9%	-8.3%	-8.4%
F	45 to 49	-4.7%	-4.2%	0.1%	-0.9%	-3.7%	-1.6%	-1.2%	-2.3%	-5.2%	-7.3%
F	50 to 54	0.1%	-1.8%	0.4%	0.4%	-0.7%	0.4%	0.4%	0.4%	-2.1%	-1.8%
F	55 to 59	0.4%	-0.8%	-0.4%	-0.6%	0.3%	-0.3%	-0.7%	-0.6%	0.3%	0.5%
F	60 to 64	2.8%	5.9%	2.0%	0.6%	4.5%	4.1%	2.3%	3.6%	4.5%	4.6%
F	65 to 99	1.8%	5.7%	3.2%	3.2%	3.1%	3.1%	3.2%	3.2%	4.4%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.2%	2.1%	2.7%	3.0%	2.6%	3.3%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.2%	2.7%	3.2%	2.5%	2.2%	3.2%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.6%	3.9%	3.5%	3.9%	3.7%	4.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.4%	8.7%	7.3%	9.6%	7.1%	9.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.5%	-0.9%	-0.8%	-0.5%	-0.5%	-0.7%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.4%	3.1%	3.3%	3.5%	3.5%	2.8%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.7%	1.5%	1.6%	1.7%	1.7%	1.6%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.9%	-2.9%	-2.7%	-2.7%	-2.7%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.7%	-2.7%	-2.8%	-2.7%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.2%	-2.3%	-0.7%	-1.7%	-1.2%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-0.9%	-1.0%	-1.1%	-1.2%	-1.3%	-1.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.2%	-2.6%	-3.3%	-2.7%	-2.7%	-2.3%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.6%	-2.9%	-6.0%	-3.4%	-5.8%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.9%	0.8%	1.0%	0.7%	0.8%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	0.0%	0.3%	0.0%	-0.7%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.5%	0.5%	0.5%	0.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.5%	2.4%	2.3%	2.4%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.5%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.2%	0.0%	-0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.8%	1.7%	1.4%	1.6%	1.6%	1.5%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.4%	5.9%	1.3%	6.6%	4.2%	3.7%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.9%	6.9%	6.3%	6.9%	5.7%	6.2%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.6%	7.9%	7.6%	7.9%	7.3%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.6%	8.5%	8.2%	8.5%	8.5%	8.4%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.7%	3.4%	3.4%	3.6%	3.4%	3.4%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.5%	0.5%	0.4%	0.6%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.0%	-0.1%	0.0%	0.2%	-0.1%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-2.0%	1.3%	-1.0%	-2.2%	-0.6%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.7%	1.3%	1.4%	1.7%	0.5%	1.2%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.6%	5.7%	5.9%	6.0%	5.4%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.8%	5.7%	5.7%	5.9%	5.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.2%	3.2%	3.3%	3.2%	3.2%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.2%	3.3%	3.3%	3.1%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 3											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	1.4%	6.5%	0.1%	3.4%	3.6%	0.4%	3.8%	3.5%	5.2%	1.2%
M	30 to 34	0.8%	3.3%	2.6%	2.6%	3.4%	3.0%	3.9%	3.6%	5.4%	1.3%
M	35 to 39	2.7%	4.0%	3.7%	3.1%	3.6%	3.7%	3.3%	4.2%	5.7%	5.3%
M	40 to 44	6.2%	6.0%	1.2%	2.7%	5.6%	1.7%	3.5%	6.9%	4.9%	5.1%
M	45 to 49	7.2%	5.9%	1.7%	4.1%	4.3%	2.6%	2.7%	6.1%	6.1%	5.3%
M	50 to 54	3.1%	3.2%	0.4%	0.5%	2.1%	0.4%	0.4%	0.6%	0.8%	1.9%
M	55 to 59	0.4%	0.4%	1.7%	1.7%	0.5%	2.0%	1.4%	1.7%	1.6%	1.2%
M	60 to 64	-2.4%	-7.6%	-5.2%	-6.6%	-2.7%	-3.1%	-5.2%	-3.8%	-5.4%	-4.6%
M	65 to 99	-2.0%	-7.9%	-4.2%	-4.1%	-4.2%	-4.0%	-4.3%	-4.1%	-5.5%	-4.2%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-0.9%	-6.0%	0.7%	-3.0%	-2.1%	0.4%	-2.9%	-2.2%	-4.7%	-0.7%
F	30 to 34	-0.2%	-3.0%	-2.2%	-3.1%	-3.4%	-2.7%	-3.0%	-2.5%	-6.4%	-1.0%
F	35 to 39	-2.4%	-4.1%	-2.2%	-3.7%	-2.4%	-2.6%	-2.3%	-2.4%	-6.5%	-6.3%
F	40 to 44	-5.9%	-4.3%	-1.1%	-3.8%	-4.3%	-1.1%	-3.1%	-5.0%	-5.3%	-5.0%
F	45 to 49	-5.0%	-4.2%	-1.0%	-1.7%	-5.1%	-2.5%	-1.6%	-3.0%	-4.0%	-4.6%
F	50 to 54	-1.7%	-2.0%	0.4%	0.3%	-0.8%	0.4%	0.4%	0.2%	-0.1%	-0.9%
F	55 to 59	0.4%	0.4%	-0.2%	-0.5%	0.3%	-0.3%	-0.5%	-0.7%	-0.2%	-0.4%
F	60 to 64	2.6%	6.4%	1.9%	0.6%	4.4%	4.2%	2.4%	3.6%	4.0%	2.7%
F	65 to 99	1.8%	5.7%	3.2%	3.1%	3.1%	3.1%	3.2%	3.1%	3.9%	3.0%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.0%	2.1%	2.4%	3.4%	2.8%	3.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.6%	2.5%	3.0%	2.3%	2.3%	2.5%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.6%	4.0%	3.1%	4.0%	3.8%	4.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.6%	9.3%	7.2%	9.9%	7.2%	9.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.4%	-0.6%	-0.6%	-0.5%	-0.4%	-0.5%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.4%	3.0%	3.2%	3.5%	3.4%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.8%	1.5%	1.7%	1.8%	1.6%	1.7%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.7%	-2.9%	-2.8%	-2.7%	-2.8%	-2.9%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.8%	-2.8%	-2.7%	-2.6%	-2.7%	-2.7%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.1%	-2.0%	-0.8%	-1.7%	-1.1%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.2%	-0.9%	-1.0%	-1.0%	-1.3%	-0.7%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.1%	-2.7%	-2.9%	-2.8%	-2.8%	-2.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.7%	-3.1%	-5.9%	-3.4%	-5.9%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.7%	0.9%	0.7%	0.8%	1.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	0.0%	0.3%	0.1%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.4%	0.4%	0.6%	0.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.4%	2.5%	2.4%	2.4%	2.4%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.4%	2.4%	2.5%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.0%	-0.1%	0.1%	0.2%	0.1%	-0.1%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.8%	0.6%	0.4%	0.4%	0.8%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.8%	1.4%	1.3%	1.7%	2.0%	1.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.4%	3.5%	1.3%	6.3%	2.2%	4.2%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.9%	6.7%	6.6%	6.9%	5.8%	5.9%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.7%	7.7%	7.9%	7.2%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.6%	8.5%	8.3%	8.4%	8.5%	7.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.5%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.7%	3.5%	3.3%	3.5%	3.5%	3.5%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.5%	0.4%	0.4%	0.5%	0.4%	0.6%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.4%	0.4%	0.3%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.1%	0.0%	-0.1%	0.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-0.4%	1.3%	-0.9%	0.1%	-0.9%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.7%	1.4%	1.2%	1.7%	0.4%	1.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.7%	5.8%	5.8%	6.0%	5.4%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	6.0%	5.8%	5.5%	5.8%	5.9%	5.8%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.2%	3.2%	3.1%	3.2%	3.1%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.2%	3.3%	3.3%	3.1%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 4											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	3.3%	2.9%	-0.7%	3.4%	4.2%	0.4%	2.9%	2.9%	3.1%	3.0%
M	30 to 34	2.9%	4.5%	2.4%	2.9%	2.6%	3.2%	2.6%	4.1%	5.9%	5.7%
M	35 to 39	3.3%	5.8%	3.5%	2.5%	3.8%	3.5%	3.8%	4.7%	3.5%	3.7%
M	40 to 44	3.0%	7.6%	1.9%	3.5%	6.7%	1.8%	4.5%	6.3%	9.8%	10.5%
M	45 to 49	6.5%	8.3%	1.6%	3.9%	4.1%	2.1%	2.0%	4.0%	10.3%	8.7%
M	50 to 54	0.4%	2.4%	0.4%	0.4%	0.9%	0.4%	0.4%	0.4%	1.4%	0.6%
M	55 to 59	1.4%	0.4%	1.8%	1.6%	0.4%	2.1%	1.8%	1.7%	0.5%	1.2%
M	60 to 64	-3.7%	-5.5%	-5.4%	-6.8%	-2.8%	-3.2%	-5.2%	-3.8%	-6.9%	-7.9%
M	65 to 99	-4.4%	-6.3%	-4.1%	-4.4%	-4.3%	-4.2%	-4.3%	-4.1%	-7.0%	-7.2%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-3.1%	-2.4%	1.3%	-3.1%	-2.5%	0.4%	-2.0%	-1.7%	-2.7%	-2.8%
F	30 to 34	-2.9%	-4.3%	-1.9%	-3.6%	-2.5%	-2.8%	-1.8%	-2.9%	-7.0%	-6.3%
F	35 to 39	-3.0%	-6.1%	-2.1%	-2.9%	-2.5%	-2.4%	-2.7%	-2.8%	-4.0%	-4.3%
F	40 to 44	-2.7%	-5.4%	-2.5%	-5.1%	-5.2%	-1.1%	-4.1%	-4.6%	-9.9%	-9.8%
F	45 to 49	-4.5%	-5.9%	-0.9%	-1.6%	-4.8%	-2.0%	-1.1%	-1.9%	-6.6%	-7.3%
F	50 to 54	0.4%	-1.4%	0.4%	0.4%	0.0%	0.4%	0.4%	0.4%	-0.7%	0.1%
F	55 to 59	-0.4%	0.4%	-0.2%	-0.5%	0.4%	-0.3%	-0.7%	-0.7%	0.3%	-0.4%
F	60 to 64	3.8%	4.6%	2.0%	0.6%	4.4%	4.3%	2.4%	3.6%	5.1%	4.5%
F	65 to 99	3.2%	4.5%	3.1%	3.2%	3.2%	3.2%	3.2%	3.1%	5.0%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.5%	2.3%	2.5%	3.2%	2.9%	3.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.5%	2.6%	3.4%	2.4%	2.6%	3.2%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.4%	4.0%	3.3%	3.6%	3.3%	4.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	5.2%	10.2%	7.2%	10.2%	7.6%	9.5%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.4%	-0.7%	-0.9%	-0.4%	-0.4%	-0.6%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.1%	3.0%	3.1%	3.5%	3.3%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.8%	1.5%	1.4%	1.9%	1.6%	1.7%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.8%	-2.8%	-2.7%	-2.9%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.8%	-2.7%	-2.8%	-2.7%	-2.8%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.4%	-2.0%	-0.8%	-1.8%	-1.1%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.1%	-0.9%	-1.2%	-1.1%	-1.6%	-1.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.0%	-2.6%	-3.1%	-2.5%	-2.4%	-2.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-3.2%	-3.4%	-5.9%	-3.5%	-6.2%	-4.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.7%	1.1%	0.7%	0.8%	1.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.1%	-0.2%	0.0%	0.3%	0.1%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.6%	0.4%	0.6%	0.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.4%	2.5%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.2%	-0.1%	0.1%	0.2%	0.1%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.6%	0.6%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.9%	1.3%	1.3%	1.8%	1.8%	1.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.1%	4.5%	1.3%	5.3%	3.0%	1.8%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.8%	6.8%	6.6%	7.0%	5.7%	6.3%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.7%	7.6%	7.8%	7.7%	7.8%	7.2%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.6%	8.4%	8.2%	8.5%	8.5%	8.2%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.6%	3.5%	3.4%	3.6%	3.5%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.3%	0.3%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.1%	-0.1%	-0.1%	0.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.1%	-1.0%	1.3%	-0.5%	-0.8%	0.8%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.7%	1.4%	1.2%	1.7%	0.5%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.0%	5.6%	5.8%	5.8%	6.0%	5.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	6.0%	5.8%	5.6%	5.8%	5.9%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.2%	3.2%	3.3%	3.2%	3.1%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.2%	3.1%	3.3%	3.3%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 5											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	3.2%	6.4%	-0.6%	3.0%	3.7%	0.4%	3.4%	3.7%	3.4%	2.2%
M	30 to 34	2.4%	3.0%	2.3%	1.9%	2.3%	2.8%	2.8%	3.2%	5.4%	5.6%
M	35 to 39	3.5%	4.0%	0.7%	2.0%	3.6%	2.4%	2.0%	5.1%	3.7%	3.6%
M	40 to 44	3.4%	4.3%	2.6%	1.2%	1.1%	3.4%	3.3%	2.2%	10.0%	10.4%
M	45 to 49	6.7%	5.6%	2.8%	1.6%	0.4%	3.2%	4.2%	2.3%	10.5%	8.9%
M	50 to 54	0.4%	0.4%	2.8%	1.4%	0.4%	3.2%	3.5%	1.2%	0.8%	0.6%
M	55 to 59	1.8%	0.4%	2.0%	1.5%	1.9%	2.0%	1.6%	1.9%	1.4%	1.2%
M	60 to 64	-3.8%	-7.5%	-5.1%	-6.6%	-2.9%	-3.2%	-5.0%	-3.9%	-6.9%	-7.9%
M	65 to 99	-4.2%	-8.1%	-4.2%	-4.2%	-4.2%	-4.1%	-4.0%	-4.1%	-7.0%	-7.2%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-2.9%	-5.9%	1.2%	-2.6%	-2.1%	0.4%	-2.5%	-2.3%	-3.0%	-1.9%
F	30 to 34	-2.3%	-2.7%	-1.8%	-2.0%	-2.2%	-2.4%	-2.0%	-2.2%	-6.4%	-6.2%
F	35 to 39	-3.2%	-4.2%	0.2%	-2.1%	-2.4%	-1.4%	-1.2%	-3.0%	-4.2%	-4.2%
F	40 to 44	-3.1%	-3.0%	-3.7%	-1.2%	-0.3%	-2.8%	-2.9%	-1.3%	-10.1%	-9.7%
F	45 to 49	-4.6%	-4.0%	-2.2%	-0.3%	0.4%	-3.3%	-2.8%	-0.8%	-6.7%	-7.5%
F	50 to 54	0.4%	0.4%	-1.7%	-0.1%	0.4%	-1.7%	-1.6%	-0.2%	-0.1%	0.1%
F	55 to 59	-0.7%	0.4%	-0.3%	-0.4%	-0.6%	-0.3%	-0.6%	-0.9%	-0.1%	-0.4%
F	60 to 64	3.8%	6.3%	1.9%	0.6%	4.6%	4.3%	2.4%	3.8%	5.1%	4.5%
F	65 to 99	3.1%	5.9%	3.2%	3.1%	3.1%	3.1%	3.0%	3.1%	5.0%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	3.9%	2.1%	2.8%	3.1%	2.5%	3.1%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.2%	2.5%	2.9%	2.3%	2.7%	3.2%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.4%	3.9%	3.4%	4.2%	3.6%	4.3%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.1%	2.7%	4.2%	4.0%	3.1%	8.9%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.5%	-0.7%	-0.6%	-0.7%	-0.6%	-0.6%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.4%	3.1%	3.2%	3.7%	3.5%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.7%	1.4%	1.6%	1.6%	1.8%	1.5%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.9%	-2.8%	-2.8%	-2.8%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.8%	-2.7%	-2.8%	-2.7%	-2.8%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.2%	-2.2%	-2.3%	-0.7%	-1.5%	-1.1%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-0.9%	-0.9%	-1.0%	-1.0%	-1.7%	-1.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.1%	-2.6%	-3.2%	-3.0%	-2.6%	-2.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-0.2%	-0.6%	-3.4%	-1.2%	-2.4%	-4.1%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.7%	0.9%	0.8%	0.9%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	0.0%	0.2%	0.0%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.4%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.4%	2.5%	2.5%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.2%	0.0%	-0.1%	0.2%	0.2%	0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.8%	1.6%	1.3%	1.8%	1.8%	1.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.4%	8.2%	4.5%	9.5%	6.9%	3.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.9%	6.8%	6.5%	6.9%	5.6%	6.3%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.9%	7.5%	7.8%	7.7%	7.9%	7.3%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.7%	8.4%	8.3%	8.5%	8.6%	8.1%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.7%	3.5%	3.4%	3.6%	3.5%	3.4%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.5%	0.5%	0.4%	0.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.4%	0.4%	0.3%	0.1%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.0%	-0.1%	-0.1%	0.1%	-0.1%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-3.4%	-2.9%	-2.1%	-4.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.6%	1.4%	1.3%	1.7%	0.7%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.8%	5.7%	5.7%	5.8%	5.9%	5.3%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.8%	5.6%	5.8%	5.8%	5.6%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.2%	3.1%	3.2%	3.2%	3.2%	3.2%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.2%	3.3%	3.2%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 6											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	3.1%	5.0%	-0.5%	3.4%	3.7%	0.7%	3.9%	4.3%	5.2%	1.1%
M	30 to 34	3.1%	3.0%	2.4%	2.6%	2.7%	3.1%	3.1%	2.8%	5.8%	2.3%
M	35 to 39	3.4%	4.8%	3.6%	2.8%	3.6%	3.4%	3.7%	4.2%	5.5%	5.2%
M	40 to 44	5.1%	5.5%	1.2%	2.9%	5.8%	1.6%	3.2%	6.8%	7.9%	6.4%
M	45 to 49	6.7%	5.7%	1.3%	3.7%	3.7%	1.9%	2.0%	5.8%	9.7%	5.9%
M	50 to 54	0.7%	3.2%	0.4%	0.9%	2.8%	0.4%	0.4%	0.6%	0.9%	0.5%
M	55 to 59	0.4%	1.6%	1.9%	1.5%	0.4%	2.2%	1.7%	1.7%	1.5%	1.3%
M	60 to 64	-3.8%	-7.4%	-5.4%	-6.5%	-2.8%	-3.2%	-5.0%	-3.7%	-6.9%	-5.5%
M	65 to 99	-4.1%	-7.9%	-4.2%	-4.2%	-4.2%	-4.2%	-4.2%	-4.1%	-7.0%	-5.1%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-2.8%	-4.6%	1.2%	-3.0%	-2.2%	0.1%	-3.0%	-2.8%	-4.7%	-0.6%
F	30 to 34	-3.1%	-2.7%	-1.9%	-3.1%	-2.6%	-2.7%	-2.3%	-1.8%	-6.8%	-2.3%
F	35 to 39	-3.1%	-5.1%	-2.1%	-3.3%	-2.4%	-2.3%	-2.6%	-2.4%	-6.3%	-6.2%
F	40 to 44	-4.9%	-3.9%	-1.2%	-4.1%	-4.5%	-0.9%	-2.7%	-4.9%	-8.3%	-6.3%
F	45 to 49	-4.6%	-4.0%	-0.6%	-1.5%	-4.4%	-1.7%	-1.0%	-2.9%	-6.2%	-5.1%
F	50 to 54	0.1%	-2.0%	0.4%	0.2%	-1.2%	0.4%	0.4%	0.3%	-0.2%	0.2%
F	55 to 59	0.4%	-0.7%	-0.3%	-0.5%	0.4%	-0.4%	-0.7%	-0.7%	-0.2%	-0.5%
F	60 to 64	3.8%	6.2%	2.0%	0.6%	4.4%	4.3%	2.3%	3.5%	5.1%	3.2%
F	65 to 99	3.1%	5.7%	3.2%	3.1%	3.1%	3.2%	3.1%	3.1%	5.0%	3.6%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.2%	2.2%	2.2%	3.1%	2.5%	2.8%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.5%	2.9%	3.0%	2.5%	2.7%	2.9%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.5%	3.7%	3.4%	3.9%	3.8%	4.3%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.3%	9.0%	7.3%	10.1%	7.0%	9.1%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.5%	-0.8%	-0.6%	-0.6%	-0.6%	-0.6%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.3%	3.1%	3.4%	3.7%	3.3%	2.6%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.7%	1.5%	1.7%	1.6%	1.7%	1.7%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.7%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.8%	-2.7%	-2.7%	-2.8%	-2.7%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.3%	-1.7%	-0.7%	-1.5%	-0.9%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.1%	-1.1%	-1.0%	-1.1%	-1.7%	-0.9%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.1%	-2.5%	-3.2%	-2.7%	-2.7%	-2.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.6%	-3.0%	-6.0%	-3.5%	-5.7%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.7%	0.9%	0.7%	0.9%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	-0.1%	0.2%	0.1%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.4%	0.5%	0.6%	0.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.4%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.4%	2.5%	2.5%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.1%	-0.2%	-0.1%	0.2%	-0.1%	-0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.7%	0.7%	0.8%	0.7%	0.6%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.9%	1.6%	1.5%	1.6%	1.7%	1.5%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.4%	5.1%	1.3%	6.3%	3.5%	3.9%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.8%	6.5%	6.5%	6.9%	5.7%	6.1%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.9%	7.8%	7.8%	7.3%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.6%	8.5%	8.2%	8.4%	8.6%	8.2%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.5%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.7%	3.5%	3.4%	3.6%	3.5%	3.4%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.5%	0.5%	0.5%	0.5%	0.7%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.0%	-0.1%	0.0%	0.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-1.4%	1.3%	-0.9%	-1.3%	-0.7%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	1.5%	1.3%	1.7%	0.6%	1.3%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.7%	5.7%	5.7%	6.0%	5.3%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.8%	5.6%	5.8%	5.8%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.1%	3.2%	3.2%	3.3%	3.2%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.1%	3.3%	3.2%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 7											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	2.4%	6.6%	-0.3%	2.6%	4.1%	0.0%	3.3%	3.5%	2.4%	3.2%
M	30 to 34	2.2%	3.3%	2.2%	1.8%	2.6%	2.1%	3.2%	3.1%	5.5%	5.5%
M	35 to 39	3.9%	3.5%	0.7%	2.2%	3.7%	2.3%	2.2%	3.7%	3.3%	3.7%
M	40 to 44	3.1%	4.0%	2.4%	1.2%	1.2%	3.5%	3.1%	2.1%	10.2%	10.0%
M	45 to 49	6.9%	5.9%	2.9%	1.7%	0.4%	3.2%	4.6%	1.9%	10.3%	8.9%
M	50 to 54	0.4%	0.4%	2.1%	0.4%	0.4%	2.5%	3.3%	0.4%	1.0%	0.7%
M	55 to 59	1.7%	0.4%	1.7%	1.9%	1.7%	2.0%	1.6%	1.7%	1.4%	1.1%
M	60 to 64	-3.7%	-7.3%	-5.3%	-6.7%	-2.8%	-3.2%	-4.9%	-3.8%	-6.9%	-8.0%
M	65 to 99	-4.2%	-7.9%	-4.1%	-4.2%	-4.2%	-4.2%	-4.3%	-4.2%	-7.0%	-7.2%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-2.1%	-6.0%	1.0%	-2.1%	-2.4%	0.8%	-2.4%	-2.1%	-1.9%	-3.0%
F	30 to 34	-2.0%	-3.0%	-1.7%	-1.9%	-2.5%	-1.6%	-2.3%	-2.0%	-6.5%	-6.1%
F	35 to 39	-3.7%	-3.6%	0.2%	-2.4%	-2.4%	-1.4%	-1.4%	-2.1%	-3.7%	-4.4%
F	40 to 44	-2.8%	-2.7%	-3.5%	-1.1%	-0.4%	-2.9%	-2.7%	-1.2%	-10.3%	-9.5%
F	45 to 49	-4.8%	-4.2%	-2.3%	-0.4%	0.4%	-3.3%	-3.1%	-0.6%	-6.6%	-7.5%
F	50 to 54	0.4%	0.4%	-1.1%	0.4%	0.4%	-1.2%	-1.4%	0.4%	-0.3%	0.1%
F	55 to 59	-0.6%	0.4%	-0.2%	-0.7%	-0.5%	-0.3%	-0.6%	-0.7%	-0.1%	-0.3%
F	60 to 64	3.7%	6.1%	2.0%	0.6%	4.5%	4.3%	2.3%	3.6%	5.1%	4.5%
F	65 to 99	3.2%	5.7%	3.1%	3.1%	3.1%	3.1%	3.2%	3.2%	5.0%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	3.7%	1.9%	2.4%	3.4%	2.7%	3.7%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.8%	2.5%	2.7%	2.6%	2.3%	2.5%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.4%	4.0%	3.3%	4.2%	3.8%	4.1%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.7%	2.8%	4.6%	4.0%	3.2%	9.1%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.4%	-0.9%	-0.7%	-0.5%	-0.7%	-0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.3%	3.0%	3.3%	3.5%	3.1%	2.6%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.7%	1.5%	1.7%	1.6%	1.8%	1.7%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.9%	-2.8%	-2.8%	-2.7%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.8%	-2.8%	-2.8%	-2.7%	-2.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.2%	-1.8%	-1.9%	-0.8%	-1.7%	-1.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.3%	-0.9%	-0.8%	-1.2%	-1.3%	-0.7%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.0%	-2.7%	-3.1%	-2.9%	-2.8%	-2.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.1%	-0.7%	-3.7%	-1.2%	-2.5%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.8%	1.0%	0.7%	0.9%	1.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.3%	0.0%	0.3%	0.2%	-0.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.3%	0.4%	0.5%	0.5%	0.3%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.5%	2.4%	2.5%	2.4%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.5%	2.5%	2.5%	2.4%	2.4%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.2%	0.0%	-0.1%	0.0%	-0.1%	0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.6%	0.8%	0.4%	0.7%	0.6%	0.6%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.9%	1.4%	1.4%	1.7%	1.8%	1.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.5%	8.1%	4.3%	9.4%	6.7%	2.6%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.7%	6.7%	6.6%	7.0%	5.7%	6.1%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.7%	7.7%	7.7%	8.1%	7.3%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.7%	8.5%	8.2%	8.5%	8.7%	8.2%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.3%	3.4%	3.4%	3.2%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.6%	3.5%	3.3%	3.7%	3.5%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.4%	0.3%	0.3%	0.2%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.1%	0.1%	-0.1%	-0.1%	0.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-3.3%	-2.6%	-2.1%	-4.7%	0.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	1.5%	1.2%	1.7%	0.6%	1.2%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.6%	5.8%	5.8%	5.8%	5.3%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.8%	5.6%	5.7%	5.8%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.3%	3.1%	3.2%	3.0%	3.2%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.2%	3.2%	3.3%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 8											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	2.9%	6.1%	0.1%	2.5%	3.4%	0.8%	3.1%	3.3%	1.8%	5.5%
M	30 to 34	3.4%	2.5%	2.6%	1.9%	2.5%	2.0%	3.3%	3.0%	5.9%	5.1%
M	35 to 39	3.3%	3.4%	3.1%	3.0%	4.2%	2.4%	3.6%	4.0%	3.8%	3.4%
M	40 to 44	5.7%	6.1%	0.8%	1.9%	4.4%	1.7%	2.1%	4.9%	9.8%	8.8%
M	45 to 49	6.8%	5.7%	0.9%	0.6%	2.0%	1.9%	2.2%	2.7%	10.2%	8.9%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	1.2%	0.4%	1.6%	0.6%
M	55 to 59	0.4%	0.4%	2.0%	1.7%	1.7%	1.8%	1.5%	1.6%	1.1%	1.2%
M	60 to 64	-3.7%	-7.5%	-5.4%	-6.6%	-3.0%	-3.2%	-5.1%	-3.7%	-6.9%	-7.8%
M	65 to 99	-4.4%	-7.9%	-4.3%	-4.3%	-4.0%	-4.1%	-4.1%	-4.1%	-7.0%	-7.3%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-2.6%	-5.7%	0.7%	-2.0%	-1.9%	0.0%	-2.3%	-2.0%	-1.3%	-5.4%
F	30 to 34	-3.6%	-2.2%	-2.1%	-2.2%	-2.4%	-1.5%	-2.5%	-1.9%	-6.9%	-5.7%
F	35 to 39	-3.1%	-3.4%	-1.7%	-3.6%	-2.9%	-1.5%	-2.5%	-2.3%	-4.3%	-4.0%
F	40 to 44	-5.4%	-4.3%	-0.3%	-2.4%	-3.3%	-1.0%	-1.6%	-3.5%	-10.0%	-8.5%
F	45 to 49	-4.7%	-4.0%	-0.2%	0.2%	-2.0%	-1.7%	-1.2%	-1.0%	-6.5%	-7.5%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	-0.2%	0.4%	-0.9%	0.1%
F	55 to 59	0.4%	0.4%	-0.3%	-0.6%	-0.5%	-0.2%	-0.5%	-0.7%	0.0%	-0.4%
F	60 to 64	3.7%	6.3%	2.0%	0.6%	4.8%	4.3%	2.4%	3.6%	5.1%	4.5%
F	65 to 99	3.2%	5.7%	3.2%	3.2%	3.0%	3.1%	3.1%	3.1%	5.0%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	4.1%	2.1%	2.7%	3.8%	2.6%	3.3%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.7%	3.1%	2.8%	2.7%	2.7%	3.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.2%	4.0%	3.3%	3.9%	3.5%	4.1%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	2.8%	7.0%	7.4%	8.1%	6.3%	9.2%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.6%	-1.0%	-0.9%	-0.5%	-0.7%	-0.7%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.3%	3.1%	3.2%	3.5%	3.4%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.6%	1.4%	1.5%	1.6%	1.7%	1.6%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.9%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.7%	-2.9%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.3%	-2.2%	-2.3%	-1.0%	-1.6%	-1.2%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.2%	-1.2%	-0.9%	-1.3%	-1.6%	-0.9%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.0%	-2.7%	-3.1%	-2.7%	-2.5%	-2.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-1.5%	-2.3%	-6.1%	-2.8%	-5.1%	-4.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.9%	0.8%	1.1%	0.7%	0.9%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.1%	-0.3%	0.0%	0.3%	0.1%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.4%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.5%	2.5%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.4%	2.5%	2.5%	2.4%	2.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	-0.1%	0.2%	0.1%	0.0%	-0.1%	0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.6%	0.9%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	1.9%	1.5%	1.4%	1.8%	1.6%	1.5%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.3%	4.0%	2.0%	8.3%	2.6%	2.5%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.8%	6.7%	6.5%	6.6%	5.8%	6.3%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.6%	7.8%	7.7%	7.7%	7.2%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.7%	8.5%	8.2%	8.5%	8.5%	8.2%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	3.4%	3.2%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.6%	3.4%	3.3%	3.5%	3.5%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.2%	0.3%	0.4%	0.3%	0.3%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.2%	0.0%	-0.1%	-0.1%	0.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-0.7%	0.3%	-1.7%	-0.4%	0.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	1.5%	1.3%	1.9%	0.4%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.7%	5.7%	5.8%	6.0%	5.4%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	5.9%	5.7%	5.6%	5.7%	5.9%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.3%	3.2%	3.2%	3.2%	3.3%	3.1%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.2%	3.3%	3.2%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 9											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
M	19 to 29	3.5%	3.7%	-0.6%	3.3%	3.7%	0.4%	3.4%	4.2%	5.4%	1.1%
M	30 to 34	0.7%	4.5%	2.0%	2.1%	3.0%	2.8%	2.8%	3.2%	5.7%	5.4%
M	35 to 39	3.2%	5.5%	0.7%	1.0%	2.9%	2.4%	2.0%	3.2%	3.9%	3.4%
M	40 to 44	4.2%	3.5%	3.3%	1.8%	0.8%	3.1%	3.7%	1.9%	9.9%	10.2%
M	45 to 49	6.6%	5.8%	4.4%	3.5%	0.9%	4.4%	6.2%	3.1%	10.1%	9.0%
M	50 to 54	2.1%	0.4%	3.2%	2.1%	0.4%	3.2%	3.5%	1.8%	0.9%	0.5%
M	55 to 59	1.7%	0.7%	1.9%	1.8%	1.7%	1.8%	1.5%	1.4%	1.5%	1.2%
M	60 to 64	-3.6%	-7.4%	-5.3%	-6.5%	-2.8%	-3.2%	-4.8%	-3.8%	-6.9%	-7.9%
M	65 to 99	-4.1%	-7.6%	-4.1%	-4.2%	-4.2%	-4.1%	-4.2%	-4.1%	-7.0%	-7.3%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%
F	19 to 29	-3.2%	-3.3%	1.2%	-2.9%	-2.1%	0.4%	-2.5%	-2.7%	-4.9%	-0.7%
F	30 to 34	-0.1%	-4.3%	-1.4%	-2.4%	-2.9%	-2.4%	-2.0%	-2.2%	-6.7%	-6.0%
F	35 to 39	-3.0%	-5.8%	0.2%	-0.6%	-1.8%	-1.4%	-1.2%	-1.8%	-4.4%	-3.9%
F	40 to 44	-3.9%	-2.4%	-5.0%	-2.2%	-0.1%	-2.5%	-3.3%	-1.0%	-10.0%	-9.6%
F	45 to 49	-4.6%	-4.2%	-3.7%	-1.4%	-0.5%	-4.7%	-4.2%	-1.3%	-6.5%	-7.6%
F	50 to 54	-1.0%	0.4%	-2.0%	-0.4%	0.4%	-1.7%	-1.5%	-0.7%	-0.2%	0.2%
F	55 to 59	-0.6%	0.1%	-0.3%	-0.7%	-0.5%	-0.2%	-0.6%	-0.5%	-0.1%	-0.4%
F	60 to 64	3.7%	6.2%	2.0%	0.6%	4.5%	4.3%	2.3%	3.6%	5.1%	4.5%
F	65 to 99	3.1%	5.5%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	5.0%	5.2%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	3.8%	2.3%	2.5%	3.3%	2.5%	3.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	2.6%	2.8%	2.9%	2.8%	2.4%	3.1%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.3%	3.9%	3.4%	3.8%	3.8%	4.2%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	2.1%	1.6%	3.2%	2.5%	2.2%	7.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	-0.4%	-0.9%	-0.9%	-0.8%	-0.6%	-0.6%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.4%	3.0%	3.5%	3.6%	3.4%	2.7%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.8%	1.5%	1.6%	1.8%	1.7%	1.5%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	-2.7%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	-0.2%	-2.4%	-2.1%	-0.8%	-1.5%	-1.3%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	-1.2%	-1.1%	-0.9%	-1.4%	-1.4%	-1.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	-2.0%	-2.6%	-3.2%	-2.6%	-2.8%	-2.5%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-0.9%	-0.2%	-2.5%	-0.5%	-1.5%	-3.2%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	0.8%	1.1%	0.8%	0.9%	1.1%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	0.0%	-0.2%	-0.1%	0.2%	0.1%	-0.6%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	0.5%	0.2%	0.5%	0.4%	0.5%	0.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.4%	2.4%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	2.5%	2.4%	2.4%	2.5%	2.4%	2.5%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	-0.1%	0.2%	-0.3%	0.2%	0.4%	0.2%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.7%	0.6%	0.8%	0.6%	0.6%	0.6%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.7%	1.5%	1.3%	1.7%	1.5%	1.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	9.3%	8.3%	5.6%	9.4%	6.6%	4.2%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	5.8%	6.7%	6.4%	6.7%	5.7%	6.2%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	7.8%	7.6%	7.7%	7.8%	7.9%	7.2%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	8.5%	8.5%	8.3%	8.4%	8.6%	8.1%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.6%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.7%	3.5%	3.4%	3.6%	3.5%	3.4%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.4%	0.5%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.3%	0.3%	0.4%	0.3%	0.3%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.3%	-0.1%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-2.2%	-3.4%	-4.1%	-2.1%	-4.6%	-1.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.8%	1.5%	1.4%	1.8%	0.5%	1.2%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	5.9%	5.7%	5.8%	5.7%	6.0%	5.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	6.0%	5.8%	5.5%	5.8%	5.8%	5.5%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.2%	3.1%	3.2%	3.2%	3.1%	3.2%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.3%	3.3%	3.2%	3.3%	3.3%	3.2%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.4%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.6%	0.6%	0.7%	0.6%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.0%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.2%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	3.9%	4.2%	4.1%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.6%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	4.8%	3.2%	2.1%	0.7%	5.1%	2.4%	0.9%	1.5%	0.3%	11.3%	9.7%	9.4%
M	30 to 34	5.3%	3.0%	3.6%	2.2%	4.6%	0.7%	1.2%	0.3%	0.3%	10.1%	9.9%	9.7%
M	35 to 39	5.6%	6.1%	2.1%	3.2%	1.7%	-0.7%	-4.0%	-0.6%	-3.9%	8.2%	9.2%	8.8%
M	40 to 44	5.4%	5.5%	4.2%	7.3%	1.8%	1.4%	3.8%	1.4%	3.3%	7.6%	8.7%	7.4%
M	45 to 49	6.9%	6.2%	4.7%	4.0%	5.1%	0.3%	1.0%	0.3%	0.3%	3.2%	2.9%	0.8%
M	50 to 54	0.9%	3.0%	0.3%	2.2%	-0.2%	-0.6%	-1.7%	-2.4%	-2.8%	-2.2%	-2.1%	-0.5%
M	55 to 59	0.8%	1.6%	-0.3%	1.4%	-0.7%	-1.0%	-1.0%	-1.1%	-1.5%	-1.2%	-1.5%	-0.8%
M	60 to 64	-7.2%	-5.5%	-9.2%	-4.8%	-11.6%	-13.9%	-12.1%	-9.4%	-13.4%	-10.5%	-5.4%	-5.2%
M	65 to 99	-6.9%	-4.3%	-7.5%	-4.3%	-9.8%	-11.7%	-11.7%	-9.7%	-12.3%	-10.0%	-4.8%	-4.7%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-3.6%	-2.1%	-1.5%	0.0%	-3.4%	-2.4%	-0.3%	-1.8%	0.3%	-7.2%	-4.9%	-5.9%
F	30 to 34	-5.6%	-2.3%	-3.3%	-1.7%	-3.3%	-0.2%	-0.9%	0.3%	0.3%	-9.2%	-4.8%	-5.1%
F	35 to 39	-6.0%	-4.7%	-1.5%	-1.9%	-0.8%	1.4%	4.5%	2.5%	5.7%	-8.3%	-4.8%	-4.3%
F	40 to 44	-7.8%	-4.2%	-3.7%	-5.0%	-0.7%	-0.7%	-2.6%	-1.0%	-2.3%	-7.7%	-5.8%	-4.9%
F	45 to 49	-5.0%	-3.9%	-2.3%	-2.7%	-2.4%	0.3%	-0.1%	0.3%	0.3%	-3.1%	-2.1%	-0.1%
F	50 to 54	-0.2%	-1.8%	0.3%	-0.8%	0.7%	1.0%	2.4%	2.7%	3.5%	3.3%	2.2%	0.9%
F	55 to 59	-0.6%	-0.1%	0.6%	-0.1%	0.8%	1.2%	1.5%	1.4%	1.8%	1.3%	1.5%	1.0%
F	60 to 64	4.3%	1.6%	3.9%	2.4%	5.0%	5.9%	8.3%	6.7%	8.2%	6.6%	2.8%	3.0%
F	65 to 99	4.9%	3.1%	5.4%	3.1%	7.2%	8.8%	8.8%	7.1%	9.3%	7.4%	3.4%	3.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	5.2%	4.8%	4.9%	5.0%	0.6%	4.3%	-0.2%	7.8%	7.5%	7.7%
M	30 to 34	0.0%	0.0%	2.5%	3.2%	3.4%	-0.9%	0.9%	2.6%	0.3%	7.7%	8.4%	8.4%
M	35 to 39	0.0%	0.0%	3.1%	4.9%	4.5%	0.3%	0.0%	0.0%	-0.8%	8.9%	8.0%	7.3%
M	40 to 44	0.0%	0.0%	3.4%	1.5%	4.3%	0.7%	3.0%	0.3%	1.6%	7.0%	6.4%	7.9%
M	45 to 49	0.0%	0.0%	-1.4%	-1.2%	-1.7%	-1.9%	1.2%	-2.7%	0.3%	-3.4%	-2.2%	-1.5%
M	50 to 54	0.0%	0.0%	2.9%	3.7%	3.4%	-1.8%	-0.7%	2.7%	-1.7%	3.3%	2.8%	2.7%
M	55 to 59	0.0%	0.0%	1.6%	1.1%	1.8%	-3.8%	-0.1%	1.5%	-1.1%	1.6%	1.7%	1.7%
M	60 to 64	0.0%	0.0%	-3.4%	-3.0%	-3.3%	-7.7%	-9.4%	-2.2%	-9.7%	-3.3%	-2.8%	-7.2%
M	65 to 99	0.0%	0.0%	-2.7%	-2.6%	-2.7%	-7.1%	-10.0%	-2.7%	-10.7%	-3.0%	-3.2%	-6.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-2.0%	-1.9%	-2.6%	-1.7%	0.3%	-2.6%	0.4%	0.0%	-0.3%	-0.7%
F	30 to 34	0.0%	0.0%	-2.8%	-2.5%	-2.3%	0.6%	0.3%	-2.5%	0.3%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.5%	-2.6%	-2.9%	0.3%	0.9%	0.7%	0.8%	-0.1%	-0.8%	-1.5%
F	40 to 44	0.0%	0.0%	-4.6%	-0.5%	-2.3%	0.1%	-0.5%	0.3%	-1.5%	-2.3%	-1.6%	-0.6%
F	45 to 49	0.0%	0.0%	1.2%	1.2%	1.6%	1.3%	0.2%	2.3%	0.3%	1.4%	3.0%	2.5%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.6%	2.1%	0.2%	1.8%	1.4%	1.0%	1.1%
F	55 to 59	0.0%	0.0%	0.5%	0.1%	0.5%	2.0%	1.9%	0.3%	1.3%	1.0%	1.0%	1.3%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.5%	2.8%	9.6%	1.8%	3.0%	4.5%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.3%	5.3%	7.6%	2.3%	8.1%	2.2%	2.4%	4.9%
Subscriber + Childn													
M	Under 30	0.0%	0.0%	1.7%	1.6%	1.8%	1.0%	0.5%	0.9%	0.3%	5.0%	5.8%	5.5%
M	30 to 34	0.0%	0.0%	1.4%	1.7%	1.8%	2.4%	0.9%	1.2%	0.3%	7.0%	7.0%	7.1%
M	35 to 39	0.0%	0.0%	1.6%	1.8%	2.1%	1.1%	-0.3%	1.1%	-0.8%	11.7%	12.9%	10.8%
M	40 to 44	0.0%	0.0%	4.7%	2.1%	4.0%	5.0%	2.8%	4.1%	3.0%	3.6%	6.3%	6.9%
M	45 to 49	0.0%	0.0%	6.4%	5.5%	6.2%	4.8%	3.4%	4.5%	3.1%	6.4%	5.7%	4.4%
M	50 to 54	0.0%	0.0%	7.8%	6.8%	7.7%	4.9%	4.3%	6.4%	2.5%	8.3%	8.4%	8.2%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.5%	5.1%	7.8%	4.5%	9.8%	9.8%	10.2%
M	60 to 64	0.0%	0.0%	1.8%	1.5%	3.3%	1.3%	-0.2%	2.9%	-1.8%	4.2%	2.7%	3.2%
M	65 to 99	0.0%	0.0%	-0.2%	-0.7%	3.4%	-0.6%	-6.0%	2.9%	-5.8%	4.2%	-1.1%	2.1%
F	Under 30	0.0%	0.0%	-0.7%	-0.2%	-0.5%	-0.2%	0.3%	0.1%	0.3%	-0.9%	-0.2%	-0.1%
F	30 to 34	0.0%	0.0%	-0.6%	-0.7%	-0.5%	0.0%	0.2%	-0.8%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	0.0%	-0.1%	-0.4%	0.2%	0.8%	0.1%	1.3%	-3.8%	-1.3%	-2.8%
F	40 to 44	0.0%	0.0%	-1.4%	0.9%	-0.5%	-0.3%	-0.4%	-0.8%	0.2%	-2.9%	0.4%	-0.2%
F	45 to 49	0.0%	0.0%	2.4%	2.3%	2.0%	2.1%	2.9%	2.4%	2.9%	3.9%	3.5%	4.4%
F	50 to 54	0.0%	0.0%	5.8%	6.1%	5.8%	6.5%	7.4%	5.1%	6.8%	7.7%	7.8%	8.2%
F	55 to 59	0.0%	0.0%	5.2%	6.3%	5.6%	6.3%	6.9%	5.3%	6.9%	6.9%	6.9%	7.2%
F	60 to 64	0.0%	0.0%	7.4%	8.1%	3.1%	7.5%	15.5%	3.1%	13.0%	3.9%	11.5%	6.4%
F	65 to 99	0.0%	0.0%	5.4%	5.7%	3.2%	5.2%	8.8%	3.1%	8.4%	4.0%	7.3%	5.2%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	1.3%	5.4%	1.7%	2.3%	3.3%	2.2%	1.3%	2.8%	-0.3%	12.6%	9.6%	9.7%
M	30 to 34	4.7%	6.5%	3.1%	2.9%	3.8%	2.7%	1.1%	0.3%	0.3%	10.8%	10.5%	9.7%
M	35 to 39	3.3%	4.2%	2.1%	4.3%	1.9%	-1.2%	-4.0%	-0.5%	-4.5%	7.2%	12.4%	10.3%
M	40 to 44	8.1%	6.6%	4.8%	5.3%	3.4%	3.5%	3.1%	2.6%	2.3%	8.3%	4.9%	5.7%
M	45 to 49	9.6%	10.0%	4.7%	3.8%	4.2%	1.7%	0.6%	0.3%	0.3%	3.1%	2.9%	2.1%
M	50 to 54	2.7%	0.7%	0.8%	0.5%	-0.2%	-0.5%	-1.8%	-2.2%	-2.8%	-2.3%	-3.3%	-2.6%
M	55 to 59	0.4%	1.5%	-0.1%	1.7%	-0.4%	-0.9%	-1.0%	-1.0%	-1.4%	-1.3%	-1.7%	-2.5%
M	60 to 64	-7.3%	-9.5%	-5.3%	-4.7%	-10.0%	-14.1%	-12.1%	-9.5%	-13.2%	-10.5%	-9.6%	-5.3%
M	65 to 99	-7.0%	-7.2%	-4.4%	-4.2%	-8.1%	-11.7%	-11.6%	-9.3%	-12.3%	-10.0%	-8.4%	-4.7%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-0.6%	-3.8%	-1.1%	-1.4%	-2.1%	-2.2%	-0.8%	-3.9%	0.8%	-7.8%	-4.9%	-6.1%
F	30 to 34	-4.9%	-5.2%	-2.8%	-2.5%	-2.7%	-3.0%	-0.8%	0.3%	0.3%	-9.7%	-5.0%	-5.1%
F	35 to 39	-3.5%	-3.2%	-1.6%	-2.7%	-0.9%	2.0%	4.5%	2.3%	6.6%	-7.4%	-6.1%	-4.9%
F	40 to 44	-11.3%	-5.0%	-4.2%	-3.6%	-1.7%	-2.7%	-2.1%	-2.3%	-1.5%	-8.3%	-3.5%	-3.8%
F	45 to 49	-6.8%	-6.2%	-2.3%	-2.6%	-1.9%	-0.9%	0.1%	0.3%	0.3%	-3.0%	-2.1%	-0.9%
F	50 to 54	-2.0%	0.0%	0.0%	0.3%	0.6%	0.9%	2.6%	2.5%	3.5%	3.5%	3.4%	2.6%
F	55 to 59	0.2%	-0.1%	0.5%	-0.3%	0.7%	1.1%	1.5%	1.3%	1.7%	1.4%	1.6%	2.1%
F	60 to 64	4.4%	2.5%	2.4%	2.4%	4.3%	6.0%	8.3%	6.7%	8.1%	6.6%	5.1%	3.1%
F	65 to 99	5.0%	5.2%	3.2%	3.1%	5.8%	8.9%	8.7%	6.7%	9.4%	7.4%	6.1%	3.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	4.7%	5.0%	4.2%	5.2%	0.8%	4.3%	0.1%	8.0%	7.8%	6.8%
M	30 to 34	0.0%	0.0%	2.7%	3.2%	3.2%	-0.1%	1.1%	2.6%	0.3%	7.5%	8.5%	7.6%
M	35 to 39	0.0%	0.0%	2.8%	4.9%	4.5%	0.3%	-0.2%	3.9%	-1.1%	8.7%	7.9%	7.1%
M	40 to 44	0.0%	0.0%	2.2%	1.2%	5.5%	2.9%	3.2%	0.3%	1.6%	7.0%	6.6%	8.0%
M	45 to 49	0.0%	0.0%	-1.4%	-1.4%	-1.4%	-1.8%	1.4%	-2.7%	0.3%	-3.5%	-2.2%	-2.6%
M	50 to 54	0.0%	0.0%	2.9%	3.6%	3.4%	-1.9%	-0.7%	2.3%	-1.7%	3.2%	2.8%	2.7%
M	55 to 59	0.0%	0.0%	1.5%	1.2%	1.6%	-3.8%	-0.1%	1.5%	-1.3%	1.5%	1.6%	1.7%
M	60 to 64	0.0%	0.0%	-3.3%	-2.9%	-3.2%	-7.6%	-9.3%	-2.1%	-9.6%	-3.4%	-2.7%	-5.7%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.8%	-7.1%	-10.0%	-2.6%	-10.8%	-3.0%	-3.3%	-5.4%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.8%	-2.0%	-2.1%	-1.8%	0.2%	-2.6%	0.4%	0.0%	-0.3%	-0.6%
F	30 to 34	0.0%	0.0%	-3.1%	-2.5%	-2.2%	0.4%	0.2%	-2.5%	0.3%	-1.3%	-0.7%	-0.9%
F	35 to 39	0.0%	0.0%	-4.0%	-2.6%	-3.0%	0.5%	1.2%	-3.1%	1.0%	-0.1%	-0.8%	-1.5%
F	40 to 44	0.0%	0.0%	-2.7%	-0.2%	-3.1%	-1.5%	-0.6%	0.3%	-1.5%	-2.3%	-1.7%	-0.6%
F	45 to 49	0.0%	0.0%	1.2%	1.3%	1.4%	1.3%	0.2%	2.3%	0.3%	1.4%	2.9%	3.6%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.6%	2.1%	0.3%	1.8%	1.4%	1.0%	1.0%
F	55 to 59	0.0%	0.0%	0.6%	0.0%	0.5%	2.0%	1.9%	0.3%	1.3%	1.0%	1.1%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.4%	2.7%	9.5%	1.8%	3.0%	3.6%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.4%	5.3%	7.6%	2.3%	8.2%	2.2%	2.5%	4.0%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.6%	2.0%	1.7%	1.2%	0.7%	1.4%	0.0%	5.0%	5.8%	5.3%
M	30 to 34	0.0%	0.0%	1.6%	1.5%	1.6%	2.7%	1.0%	1.1%	0.5%	7.0%	7.2%	7.3%
M	35 to 39	0.0%	0.0%	1.9%	1.1%	1.8%	0.5%	-0.2%	1.0%	-0.5%	11.7%	14.0%	9.9%
M	40 to 44	0.0%	0.0%	3.3%	2.2%	2.5%	4.8%	2.9%	4.0%	2.8%	3.5%	7.2%	7.3%
M	45 to 49	0.0%	0.0%	6.2%	5.9%	6.1%	4.8%	3.7%	4.3%	2.9%	6.3%	5.8%	4.5%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.8%	4.9%	4.7%	6.4%	3.6%	8.3%	8.5%	8.2%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.6%	5.1%	7.8%	4.3%	9.8%	9.9%	10.2%
M	60 to 64	0.0%	0.0%	1.1%	1.1%	2.8%	1.4%	-0.2%	2.9%	-2.2%	3.0%	2.7%	1.9%
M	65 to 99	0.0%	0.0%	-1.6%	-1.7%	1.4%	-0.7%	-6.1%	2.9%	-6.7%	1.5%	-1.1%	-1.3%
F	Under 30	0.0%	0.0%	-0.6%	-0.3%	-0.4%	-0.3%	0.3%	-0.1%	0.4%	-0.9%	-0.3%	-0.1%
F	30 to 34	0.0%	0.0%	-0.7%	-0.5%	-0.4%	-0.1%	0.1%	-0.7%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	-0.2%	0.2%	-0.2%	0.5%	0.8%	0.1%	1.1%	-3.8%	-1.5%	-2.6%
F	40 to 44	0.0%	0.0%	-0.4%	0.8%	0.4%	-0.3%	-0.5%	-0.7%	0.3%	-2.7%	0.2%	-0.3%
F	45 to 49	0.0%	0.0%	2.5%	2.1%	2.1%	2.1%	2.8%	2.5%	2.9%	3.9%	3.5%	4.3%
F	50 to 54	0.0%	0.0%	5.8%	5.4%	5.8%	6.5%	6.9%	5.2%	6.4%	7.7%	7.7%	8.2%
F	55 to 59	0.0%	0.0%	5.3%	6.3%	5.6%	6.3%	7.0%	5.3%	7.0%	6.9%	6.8%	7.2%
F	60 to 64	0.0%	0.0%	9.4%	9.4%	5.8%	7.4%	15.6%	3.1%	14.2%	7.1%	11.6%	10.7%
F	65 to 99	0.0%	0.0%	6.4%	6.4%	4.3%	5.2%	8.8%	3.1%	9.1%	5.6%	7.3%	7.4%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	4.6%	3.8%	3.2%	1.0%	5.3%	1.9%	0.9%	3.4%	-0.3%	16.3%	10.0%	8.7%
M	30 to 34	3.8%	4.4%	3.6%	3.0%	4.3%	2.4%	1.1%	0.3%	0.3%	13.4%	11.4%	9.5%
M	35 to 39	5.4%	6.1%	2.0%	2.2%	1.6%	-1.2%	-3.9%	-0.8%	-4.1%	11.8%	11.7%	9.6%
M	40 to 44	4.0%	6.1%	3.2%	5.6%	2.0%	3.8%	3.7%	0.3%	3.2%	8.1%	9.3%	9.4%
M	45 to 49	5.7%	6.1%	6.1%	3.9%	4.5%	1.3%	0.9%	0.3%	0.9%	3.1%	2.9%	0.3%
M	50 to 54	1.9%	2.7%	0.3%	1.2%	-0.2%	-0.5%	-2.0%	-1.4%	-2.7%	-2.2%	-3.2%	-3.6%
M	55 to 59	0.8%	1.3%	-0.2%	-0.7%	-0.2%	-1.1%	-0.8%	0.3%	-1.6%	-1.2%	-1.6%	-2.4%
M	60 to 64	-4.5%	-5.6%	-11.1%	-5.1%	-11.6%	-13.9%	-11.6%	-9.3%	-13.1%	-10.5%	-9.0%	-7.0%
M	65 to 99	-4.4%	-4.2%	-9.4%	-4.3%	-9.9%	-11.7%	-11.1%	-9.4%	-12.1%	-10.0%	-7.9%	-6.2%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-3.5%	-2.5%	-2.5%	-0.3%	-3.6%	-1.7%	-0.3%	-4.7%	0.9%	-9.3%	-5.1%	-5.6%
F	30 to 34	-3.9%	-3.5%	-3.4%	-2.6%	-3.1%	-2.6%	-0.9%	0.3%	0.3%	-11.3%	-5.3%	-5.0%
F	35 to 39	-5.8%	-4.7%	-1.4%	-1.2%	-0.7%	2.0%	4.4%	2.9%	6.1%	-10.9%	-5.8%	-4.7%
F	40 to 44	-5.8%	-4.6%	-2.7%	-3.8%	-0.8%	-3.1%	-2.5%	0.3%	-2.2%	-8.1%	-6.2%	-6.0%
F	45 to 49	-4.1%	-3.8%	-3.1%	-2.7%	-2.1%	-0.5%	-0.1%	0.3%	-0.2%	-3.0%	-2.1%	0.3%
F	50 to 54	-1.3%	-1.6%	0.3%	-0.2%	0.7%	0.9%	2.8%	1.8%	3.3%	3.3%	3.3%	3.5%
F	55 to 59	-0.5%	0.0%	0.5%	0.8%	0.6%	1.2%	1.3%	0.3%	1.9%	1.3%	1.6%	2.1%
F	60 to 64	2.8%	1.6%	4.8%	2.5%	5.1%	5.9%	7.9%	6.6%	8.0%	6.7%	4.7%	4.1%
F	65 to 99	3.1%	3.1%	6.8%	3.1%	7.2%	8.8%	8.3%	6.9%	9.2%	7.4%	5.8%	4.5%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	4.9%	4.9%	4.2%	5.1%	0.6%	3.9%	0.1%	7.8%	7.5%	7.7%
M	30 to 34	0.0%	0.0%	2.5%	3.2%	3.4%	-0.9%	0.9%	2.6%	0.3%	7.6%	8.1%	8.1%
M	35 to 39	0.0%	0.0%	3.0%	4.9%	4.6%	0.3%	-0.1%	0.6%	-1.2%	8.7%	8.0%	7.3%
M	40 to 44	0.0%	0.0%	4.4%	3.1%	3.9%	2.7%	3.0%	0.3%	1.6%	6.9%	6.6%	7.7%
M	45 to 49	0.0%	0.0%	-1.4%	-1.4%	-1.3%	-1.7%	1.2%	-2.7%	0.5%	-3.5%	-2.2%	-2.4%
M	50 to 54	0.0%	0.0%	2.9%	3.8%	3.3%	-1.9%	-1.4%	2.6%	-2.6%	3.1%	2.8%	2.7%
M	55 to 59	0.0%	0.0%	1.6%	1.1%	1.7%	-3.8%	-0.1%	1.6%	-1.4%	1.5%	1.6%	1.8%
M	60 to 64	0.0%	0.0%	-3.4%	-3.0%	-3.3%	-7.8%	-9.0%	-2.2%	-9.5%	-3.4%	-2.7%	-5.4%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.7%	-7.1%	-9.6%	-2.6%	-10.6%	-3.0%	-3.2%	-4.9%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.8%	-2.0%	-2.1%	-1.8%	0.3%	-2.4%	0.4%	0.0%	-0.3%	-0.7%
F	30 to 34	0.0%	0.0%	-2.8%	-2.5%	-2.3%	0.6%	0.3%	-2.5%	0.3%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.3%	-2.5%	-3.0%	0.3%	1.1%	0.0%	1.0%	-0.1%	-0.8%	-1.6%
F	40 to 44	0.0%	0.0%	-6.0%	-1.5%	-2.1%	-1.3%	-0.5%	0.3%	-1.4%	-2.2%	-1.7%	-0.5%
F	45 to 49	0.0%	0.0%	1.2%	1.3%	1.3%	1.3%	0.2%	2.3%	0.2%	1.4%	3.0%	3.4%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.6%	2.8%	0.2%	2.2%	1.4%	1.0%	1.0%
F	55 to 59	0.0%	0.0%	0.5%	0.1%	0.5%	2.0%	1.9%	0.2%	1.4%	1.0%	1.1%	1.3%
F	60 to 64	0.0%	0.0%	1.7%	2.2%	1.8%	4.6%	8.1%	2.8%	9.4%	1.8%	3.0%	3.4%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.3%	5.3%	7.3%	2.2%	8.1%	2.2%	2.4%	3.7%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.6%	1.6%	1.5%	1.2%	0.5%	1.6%	-0.1%	5.1%	6.0%	5.7%
M	30 to 34	0.0%	0.0%	1.5%	1.5%	1.6%	3.0%	0.9%	0.9%	0.3%	7.0%	7.4%	7.4%
M	35 to 39	0.0%	0.0%	2.0%	1.8%	2.1%	0.5%	-0.3%	0.8%	-0.6%	11.8%	14.1%	12.5%
M	40 to 44	0.0%	0.0%	5.1%	2.4%	4.5%	4.7%	2.9%	4.1%	3.0%	3.5%	6.3%	6.8%
M	45 to 49	0.0%	0.0%	6.3%	5.6%	5.9%	4.8%	3.4%	4.3%	3.3%	6.3%	5.8%	4.4%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.9%	5.0%	4.3%	6.3%	2.5%	8.3%	8.4%	8.3%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.3%	6.5%	5.2%	7.8%	4.4%	9.8%	9.8%	9.9%
M	60 to 64	0.0%	0.0%	3.4%	1.1%	3.3%	1.3%	-0.1%	2.7%	-1.6%	4.2%	2.7%	1.7%
M	65 to 99	0.0%	0.0%	3.3%	-1.7%	3.4%	-0.8%	-6.0%	2.9%	-5.3%	4.3%	-1.1%	-1.5%
F	Under 30	0.0%	0.0%	-0.6%	-0.1%	-0.3%	-0.2%	0.3%	-0.2%	0.4%	-0.9%	-0.3%	-0.1%
F	30 to 34	0.0%	0.0%	-0.7%	-0.5%	-0.3%	-0.1%	0.2%	-0.4%	0.3%	-0.9%	-0.8%	-0.8%
F	35 to 39	0.0%	0.0%	-0.2%	-0.1%	-0.4%	0.5%	0.8%	0.3%	1.2%	-3.9%	-1.5%	-3.2%
F	40 to 44	0.0%	0.0%	-1.7%	0.7%	-0.8%	-0.2%	-0.5%	-0.8%	0.2%	-2.7%	0.4%	-0.2%
F	45 to 49	0.0%	0.0%	2.5%	2.2%	2.1%	2.1%	2.9%	2.5%	2.8%	3.9%	3.4%	4.4%
F	50 to 54	0.0%	0.0%	5.8%	5.5%	5.8%	6.4%	7.4%	5.2%	6.9%	7.7%	7.7%	8.1%
F	55 to 59	0.0%	0.0%	5.2%	6.2%	5.5%	6.3%	6.9%	5.3%	6.9%	6.9%	6.8%	7.5%
F	60 to 64	0.0%	0.0%	3.4%	9.4%	3.1%	7.4%	15.4%	3.2%	12.4%	3.9%	11.4%	11.2%
F	65 to 99	0.0%	0.0%	3.4%	6.4%	3.1%	5.3%	8.8%	3.1%	8.0%	4.0%	7.3%	7.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	5.4%	4.1%	0.6%	1.0%	1.6%	1.1%	1.3%	2.5%	0.3%	9.5%	9.6%	8.7%
M	30 to 34	6.1%	4.8%	2.9%	2.3%	3.6%	2.1%	0.7%	1.0%	0.3%	8.1%	10.2%	9.5%
M	35 to 39	3.5%	6.2%	3.6%	4.2%	2.0%	1.0%	-3.6%	0.8%	-3.8%	6.8%	9.3%	10.2%
M	40 to 44	8.2%	9.8%	6.3%	5.9%	6.7%	3.7%	0.3%	3.1%	0.3%	6.4%	6.5%	6.0%
M	45 to 49	9.7%	9.2%	4.6%	3.9%	4.1%	1.4%	0.9%	1.0%	0.6%	3.1%	4.7%	5.7%
M	50 to 54	0.8%	0.8%	2.0%	1.1%	0.9%	-2.5%	-1.8%	-2.2%	-2.6%	-1.0%	-0.4%	0.5%
M	55 to 59	0.8%	1.4%	1.8%	1.8%	-0.7%	-1.0%	-0.8%	-1.0%	-1.6%	-1.2%	-0.7%	0.7%
M	60 to 64	-7.3%	-8.8%	-5.0%	-4.7%	-6.9%	-13.9%	-12.0%	-7.8%	-13.3%	-10.0%	-5.2%	-5.2%
M	65 to 99	-7.1%	-6.7%	-4.1%	-4.1%	-5.3%	-11.7%	-11.7%	-7.6%	-12.3%	-9.3%	-4.7%	-4.8%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-4.1%	-2.8%	0.0%	-0.3%	-0.7%	-0.7%	-0.8%	-3.4%	0.3%	-6.3%	-4.9%	-5.6%
F	30 to 34	-6.4%	-3.8%	-2.6%	-1.9%	-2.5%	-2.2%	-0.3%	-0.9%	0.3%	-7.8%	-4.9%	-5.0%
F	35 to 39	-3.7%	-4.8%	-3.1%	-2.6%	-1.0%	-0.3%	4.1%	-0.7%	5.6%	-7.1%	-4.8%	-4.9%
F	40 to 44	-11.4%	-7.2%	-5.5%	-4.1%	-3.7%	-2.9%	0.3%	-2.9%	0.3%	-6.7%	-4.5%	-4.0%
F	45 to 49	-6.9%	-5.7%	-2.3%	-2.6%	-1.9%	-0.6%	0.0%	-0.3%	0.1%	-3.0%	-3.5%	-3.0%
F	50 to 54	-0.2%	-0.1%	-0.7%	-0.1%	0.0%	2.4%	2.6%	2.5%	3.3%	1.7%	0.8%	0.2%
F	55 to 59	-0.5%	-0.1%	-0.2%	-0.3%	0.8%	1.1%	1.3%	1.3%	1.9%	1.3%	0.9%	0.0%
F	60 to 64	4.4%	2.3%	2.2%	2.4%	3.0%	5.9%	8.3%	5.4%	8.1%	6.2%	2.7%	3.1%
F	65 to 99	5.0%	4.8%	3.0%	3.0%	3.8%	8.8%	8.8%	5.5%	9.3%	6.8%	3.3%	3.5%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	5.1%	5.0%	4.4%	5.4%	0.8%	4.5%	-0.1%	7.6%	7.7%	7.5%
M	30 to 34	0.0%	0.0%	2.8%	3.3%	3.5%	2.9%	1.1%	2.7%	0.5%	7.7%	8.4%	8.9%
M	35 to 39	0.0%	0.0%	3.1%	4.9%	4.6%	0.1%	0.0%	3.9%	-1.1%	9.0%	8.0%	7.7%
M	40 to 44	0.0%	0.0%	0.9%	1.7%	2.0%	2.2%	1.4%	1.0%	0.6%	7.0%	6.7%	7.7%
M	45 to 49	0.0%	0.0%	-1.2%	-0.8%	-1.6%	-1.9%	0.3%	-2.6%	0.3%	-3.5%	-1.9%	-1.5%
M	50 to 54	0.0%	0.0%	2.9%	3.8%	3.5%	-1.8%	-0.6%	2.5%	-1.9%	3.2%	2.8%	2.8%
M	55 to 59	0.0%	0.0%	1.7%	1.2%	1.5%	-3.8%	-0.1%	1.5%	-1.3%	1.5%	1.6%	1.9%
M	60 to 64	0.0%	0.0%	-3.3%	-2.9%	-3.3%	-7.8%	-9.3%	-2.2%	-9.7%	-3.4%	-5.1%	-8.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.7%	-7.1%	-10.0%	-2.6%	-10.7%	-3.0%	-6.1%	-7.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.9%	-2.0%	-2.2%	-1.9%	0.2%	-2.7%	0.4%	0.0%	-0.3%	-0.7%
F	30 to 34	0.0%	0.0%	-3.1%	-2.6%	-2.4%	-0.1%	0.2%	-2.5%	0.2%	-1.3%	-0.7%	-1.1%
F	35 to 39	0.0%	0.0%	-4.4%	-2.5%	-3.0%	0.9%	0.8%	-3.1%	1.0%	-0.1%	-0.8%	-1.6%
F	40 to 44	0.0%	0.0%	-0.6%	-0.6%	-0.8%	-1.0%	0.0%	-0.5%	0.0%	-2.3%	-1.7%	-0.5%
F	45 to 49	0.0%	0.0%	1.1%	1.0%	1.5%	1.3%	0.3%	2.2%	0.3%	1.4%	2.7%	2.5%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.3%	3.6%	2.0%	0.3%	1.9%	1.4%	1.0%	0.9%
F	55 to 59	0.0%	0.0%	0.5%	0.0%	0.6%	2.0%	1.9%	0.3%	1.3%	1.0%	1.1%	1.2%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.6%	8.4%	2.8%	9.6%	1.8%	5.4%	5.1%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.3%	5.3%	7.6%	2.3%	8.2%	2.2%	4.4%	5.7%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.4%	2.1%	1.8%	1.4%	0.5%	1.7%	0.1%	4.8%	6.0%	5.9%
M	30 to 34	0.0%	0.0%	1.6%	1.5%	1.7%	2.5%	0.9%	1.0%	0.3%	6.9%	7.2%	7.0%
M	35 to 39	0.0%	0.0%	1.2%	1.1%	1.2%	0.5%	-0.6%	1.1%	-0.7%	11.7%	7.5%	5.9%
M	40 to 44	0.0%	0.0%	4.2%	4.1%	5.0%	5.1%	2.9%	4.2%	3.0%	4.3%	6.3%	7.7%
M	45 to 49	0.0%	0.0%	6.1%	6.1%	6.1%	4.5%	3.2%	4.5%	2.9%	6.5%	6.0%	5.6%
M	50 to 54	0.0%	0.0%	7.8%	7.1%	7.8%	4.8%	4.8%	6.5%	3.5%	8.4%	8.4%	8.9%
M	55 to 59	0.0%	0.0%	7.8%	8.8%	8.3%	6.4%	5.2%	7.9%	4.4%	9.8%	9.8%	10.1%
M	60 to 64	0.0%	0.0%	1.2%	2.0%	2.2%	1.4%	-0.2%	2.9%	-2.3%	1.9%	3.6%	3.6%
M	65 to 99	0.0%	0.0%	-1.6%	0.4%	-1.6%	-0.6%	-6.0%	2.8%	-6.7%	-1.0%	2.2%	3.2%
F	Under 30	0.0%	0.0%	-0.5%	-0.3%	-0.5%	-0.4%	0.3%	-0.2%	0.4%	-0.9%	-0.3%	-0.2%
F	30 to 34	0.0%	0.0%	-0.7%	-0.5%	-0.4%	0.0%	0.2%	-0.6%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	0.1%	0.2%	0.1%	0.5%	0.9%	0.1%	1.2%	-3.9%	-0.7%	-1.4%
F	40 to 44	0.0%	0.0%	-1.0%	0.0%	-1.0%	-0.4%	-0.5%	-0.9%	0.2%	-4.0%	0.4%	-0.4%
F	45 to 49	0.0%	0.0%	2.5%	2.0%	2.1%	2.3%	3.0%	2.4%	2.9%	3.9%	3.4%	3.4%
F	50 to 54	0.0%	0.0%	5.8%	5.9%	5.8%	6.5%	6.9%	5.1%	6.5%	7.7%	7.7%	7.8%
F	55 to 59	0.0%	0.0%	5.3%	6.3%	5.5%	6.4%	6.9%	5.3%	6.9%	6.8%	6.8%	7.3%
F	60 to 64	0.0%	0.0%	9.3%	6.7%	10.2%	7.3%	15.5%	3.1%	14.3%	10.4%	6.5%	5.1%
F	65 to 99	0.0%	0.0%	6.4%	5.1%	6.2%	5.1%	8.8%	3.1%	9.1%	7.3%	5.1%	4.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	5.3%	3.3%	0.6%	1.6%	1.1%	0.3%	1.3%	2.6%	-0.8%	15.4%	9.3%	8.7%
M	30 to 34	5.8%	4.2%	3.9%	2.2%	3.5%	2.2%	0.3%	0.7%	0.3%	13.0%	10.3%	9.4%
M	35 to 39	4.0%	6.3%	2.8%	3.2%	3.8%	-0.9%	-4.1%	-0.7%	-4.3%	11.0%	9.6%	9.7%
M	40 to 44	8.3%	8.9%	7.5%	12.0%	6.7%	3.5%	0.3%	3.7%	0.3%	8.2%	8.8%	9.4%
M	45 to 49	9.6%	8.0%	5.1%	7.2%	4.2%	3.3%	1.1%	1.1%	0.3%	3.0%	2.8%	2.9%
M	50 to 54	0.9%	0.8%	0.3%	3.6%	-0.7%	-0.6%	-1.9%	-2.2%	-2.8%	-2.2%	-3.3%	-3.7%
M	55 to 59	0.8%	1.4%	-0.3%	1.0%	-0.5%	-0.9%	-1.0%	-0.6%	-1.5%	-1.2%	-1.7%	-2.5%
M	60 to 64	-7.4%	-7.6%	-9.4%	-4.8%	-11.5%	-14.0%	-12.0%	-9.4%	-13.2%	-10.5%	-8.2%	-7.9%
M	65 to 99	-7.0%	-5.8%	-7.9%	-4.2%	-9.9%	-11.8%	-11.5%	-9.6%	-12.4%	-10.0%	-7.1%	-7.0%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-4.1%	-2.2%	0.1%	-0.8%	-0.3%	0.3%	-0.7%	-3.5%	1.3%	-9.0%	-4.8%	-5.6%
F	30 to 34	-6.1%	-3.3%	-3.7%	-1.7%	-2.5%	-2.3%	0.3%	-0.3%	0.3%	-11.1%	-4.9%	-5.0%
F	35 to 39	-4.3%	-4.9%	-2.3%	-1.9%	-2.3%	1.6%	4.6%	2.7%	6.3%	-10.4%	-5.0%	-4.7%
F	40 to 44	-11.6%	-6.7%	-6.6%	-7.9%	-3.6%	-2.7%	0.3%	-3.5%	0.3%	-8.2%	-5.9%	-6.0%
F	45 to 49	-6.8%	-5.1%	-2.6%	-5.0%	-1.9%	-2.2%	-0.2%	-0.4%	0.3%	-3.0%	-2.0%	-1.4%
F	50 to 54	-0.2%	-0.1%	0.3%	-1.6%	0.9%	1.0%	2.6%	2.5%	3.5%	3.4%	3.3%	3.6%
F	55 to 59	-0.6%	-0.1%	0.6%	0.0%	0.7%	1.1%	1.5%	1.0%	1.8%	1.3%	1.6%	2.1%
F	60 to 64	4.4%	2.1%	4.0%	2.4%	5.0%	6.0%	8.3%	6.7%	8.1%	6.7%	4.2%	4.7%
F	65 to 99	5.0%	4.2%	5.6%	3.1%	7.2%	8.9%	8.7%	7.0%	9.4%	7.4%	5.1%	5.1%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	4.9%	4.8%	4.5%	4.9%	0.5%	4.2%	0.1%	7.8%	7.4%	7.3%
M	30 to 34	0.0%	0.0%	2.7%	3.3%	3.5%	-0.9%	0.8%	2.7%	0.5%	7.6%	8.3%	8.3%
M	35 to 39	0.0%	0.0%	3.1%	4.9%	4.6%	0.7%	-0.2%	2.8%	-1.0%	8.9%	8.0%	7.5%
M	40 to 44	0.0%	0.0%	0.9%	3.5%	1.1%	2.7%	2.0%	3.8%	0.9%	7.0%	6.4%	7.7%
M	45 to 49	0.0%	0.0%	-1.3%	-1.5%	-1.5%	-1.8%	0.3%	-2.5%	0.3%	-3.5%	-2.2%	-2.3%
M	50 to 54	0.0%	0.0%	2.8%	3.9%	3.4%	-1.8%	-0.7%	2.3%	-1.7%	3.2%	2.8%	2.7%
M	55 to 59	0.0%	0.0%	1.5%	1.2%	1.8%	-3.8%	-0.2%	1.6%	-1.4%	1.5%	1.7%	1.7%
M	60 to 64	0.0%	0.0%	-3.3%	-3.0%	-3.3%	-7.7%	-9.4%	-2.1%	-9.6%	-3.3%	-2.7%	-4.0%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.8%	-7.1%	-10.1%	-2.6%	-10.7%	-3.0%	-3.2%	-3.8%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.8%	-1.9%	-2.3%	-1.7%	0.3%	-2.5%	0.4%	0.0%	-0.3%	-0.7%
F	30 to 34	0.0%	0.0%	-3.1%	-2.6%	-2.3%	0.6%	0.3%	-2.6%	0.2%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.4%	-2.6%	-3.0%	-0.3%	1.1%	-2.1%	0.9%	-0.1%	-0.8%	-1.6%
F	40 to 44	0.0%	0.0%	-0.7%	-1.7%	-0.2%	-1.4%	-0.2%	-3.9%	-0.6%	-2.3%	-1.6%	-0.5%
F	45 to 49	0.0%	0.0%	1.2%	1.3%	1.5%	1.3%	0.3%	2.1%	0.3%	1.4%	2.9%	3.3%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.6%	2.1%	0.3%	1.8%	1.4%	1.0%	1.0%
F	55 to 59	0.0%	0.0%	0.6%	0.0%	0.5%	2.0%	2.0%	0.3%	1.4%	1.0%	1.0%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.5%	2.7%	9.5%	1.8%	3.0%	2.6%
F	65 to 99	0.0%	0.0%	2.4%	2.4%	2.4%	5.3%	7.7%	2.3%	8.1%	2.2%	2.4%	2.9%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.6%	1.9%	1.5%	1.5%	0.5%	1.5%	0.3%	5.1%	6.0%	5.5%
M	30 to 34	0.0%	0.0%	1.6%	1.6%	1.9%	2.5%	0.8%	1.2%	0.5%	6.9%	7.1%	7.2%
M	35 to 39	0.0%	0.0%	1.2%	1.1%	0.9%	0.5%	-0.4%	0.5%	-0.6%	11.7%	14.0%	10.8%
M	40 to 44	0.0%	0.0%	5.6%	6.9%	6.3%	5.2%	2.8%	3.9%	2.9%	3.5%	6.3%	6.6%
M	45 to 49	0.0%	0.0%	6.3%	6.0%	6.0%	4.6%	3.2%	4.6%	2.9%	6.3%	5.7%	5.8%
M	50 to 54	0.0%	0.0%	7.7%	7.5%	7.9%	5.0%	4.8%	6.4%	3.4%	8.3%	8.4%	8.6%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.5%	5.1%	7.7%	4.3%	9.8%	9.8%	10.1%
M	60 to 64	0.0%	0.0%	2.5%	1.1%	3.3%	1.3%	-0.2%	2.9%	-2.3%	4.2%	2.7%	1.8%
M	65 to 99	0.0%	0.0%	1.5%	-1.8%	3.4%	-0.6%	-6.0%	2.8%	-6.7%	4.2%	-1.2%	-1.6%
F	Under 30	0.0%	0.0%	-0.6%	-0.3%	-0.3%	-0.5%	0.3%	-0.1%	0.3%	-0.9%	-0.3%	-0.1%
F	30 to 34	0.0%	0.0%	-0.7%	-0.6%	-0.5%	0.0%	0.2%	-0.8%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	0.2%	0.2%	0.2%	0.5%	0.8%	0.5%	1.2%	-3.8%	-1.5%	-2.8%
F	40 to 44	0.0%	0.0%	-2.0%	-1.1%	-1.8%	-0.4%	-0.4%	-0.7%	0.2%	-2.8%	0.4%	-0.1%
F	45 to 49	0.0%	0.0%	2.4%	2.1%	2.1%	2.2%	3.0%	2.4%	2.9%	3.9%	3.5%	3.2%
F	50 to 54	0.0%	0.0%	5.8%	5.5%	5.7%	6.4%	6.8%	5.2%	6.5%	7.7%	7.7%	7.9%
F	55 to 59	0.0%	0.0%	5.2%	6.3%	5.6%	6.3%	7.0%	5.3%	7.0%	6.9%	6.9%	7.3%
F	60 to 64	0.0%	0.0%	5.5%	9.5%	3.1%	7.4%	15.6%	3.1%	14.3%	3.9%	11.5%	11.2%
F	65 to 99	0.0%	0.0%	4.4%	6.4%	3.1%	5.2%	8.7%	3.1%	9.1%	4.0%	7.3%	7.6%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	5.4%	2.2%	1.6%	1.9%	3.0%	1.7%	0.8%	2.7%	0.3%	12.2%	10.0%	10.3%
M	30 to 34	5.1%	2.1%	3.3%	3.0%	3.5%	1.3%	1.0%	0.3%	0.3%	9.8%	10.3%	10.3%
M	35 to 39	5.5%	6.3%	2.0%	4.2%	1.5%	0.1%	-4.3%	-0.8%	-4.1%	7.9%	9.1%	9.7%
M	40 to 44	5.0%	5.7%	4.8%	6.2%	3.6%	2.4%	3.2%	2.6%	2.1%	7.8%	8.5%	8.1%
M	45 to 49	7.0%	6.3%	4.8%	4.0%	4.1%	0.3%	0.8%	0.5%	0.3%	3.1%	2.8%	2.6%
M	50 to 54	0.8%	2.2%	0.8%	0.9%	-0.3%	-1.2%	-2.0%	-2.4%	-2.9%	-2.2%	-2.4%	-0.2%
M	55 to 59	0.9%	1.6%	-0.2%	2.1%	-0.8%	-0.9%	-0.9%	-1.0%	-1.5%	-1.3%	-1.6%	-0.9%
M	60 to 64	-6.9%	-5.6%	-5.9%	-4.6%	-10.4%	-14.1%	-12.0%	-9.3%	-13.2%	-10.5%	-5.5%	-5.2%
M	65 to 99	-6.6%	-4.3%	-4.9%	-4.1%	-8.5%	-11.7%	-11.6%	-9.5%	-12.3%	-10.0%	-4.9%	-4.7%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-4.2%	-1.3%	-0.9%	-1.0%	-1.9%	-1.5%	-0.2%	-3.6%	0.3%	-7.7%	-5.1%	-6.4%
F	30 to 34	-5.4%	-1.4%	-3.0%	-2.5%	-2.5%	-1.0%	-0.7%	0.3%	0.3%	-9.1%	-4.9%	-5.4%
F	35 to 39	-5.9%	-4.9%	-1.5%	-2.6%	-0.6%	0.6%	4.8%	3.0%	6.1%	-8.0%	-4.7%	-4.7%
F	40 to 44	-7.3%	-4.3%	-4.2%	-4.3%	-1.8%	-1.7%	-2.1%	-2.3%	-1.3%	-7.9%	-5.7%	-5.2%
F	45 to 49	-5.1%	-4.0%	-2.4%	-2.7%	-1.9%	0.3%	0.0%	0.1%	0.3%	-3.0%	-2.0%	-1.3%
F	50 to 54	-0.2%	-1.2%	0.0%	0.0%	0.7%	1.4%	2.7%	2.7%	3.6%	3.3%	2.5%	0.6%
F	55 to 59	-0.7%	-0.1%	0.5%	-0.4%	0.9%	1.1%	1.4%	1.3%	1.8%	1.4%	1.6%	1.0%
F	60 to 64	4.1%	1.6%	2.6%	2.3%	4.5%	6.0%	8.3%	6.6%	8.1%	6.6%	2.8%	3.1%
F	65 to 99	4.7%	3.1%	3.5%	3.0%	6.1%	8.8%	8.8%	6.9%	9.3%	7.4%	3.5%	3.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	5.0%	4.7%	4.3%	4.8%	0.5%	5.0%	-0.1%	7.9%	7.9%	6.8%
M	30 to 34	0.0%	0.0%	2.7%	3.2%	3.5%	0.8%	1.3%	2.8%	0.3%	7.4%	8.0%	8.0%
M	35 to 39	0.0%	0.0%	2.9%	4.7%	4.6%	0.3%	-0.1%	3.7%	-0.8%	8.9%	8.0%	7.2%
M	40 to 44	0.0%	0.0%	2.2%	1.1%	5.5%	1.3%	3.0%	0.3%	1.5%	7.0%	6.6%	8.0%
M	45 to 49	0.0%	0.0%	-1.4%	-1.5%	-1.4%	-1.7%	1.1%	-2.8%	0.3%	-3.5%	-2.3%	-2.4%
M	50 to 54	0.0%	0.0%	2.9%	4.0%	3.3%	-1.7%	-0.7%	2.3%	-1.9%	3.2%	2.7%	2.9%
M	55 to 59	0.0%	0.0%	1.7%	1.2%	1.7%	-4.0%	0.0%	1.5%	-1.3%	1.6%	1.7%	1.7%
M	60 to 64	0.0%	0.0%	-3.3%	-2.9%	-3.4%	-7.7%	-9.4%	-2.2%	-9.6%	-3.4%	-6.6%	-8.7%
M	65 to 99	0.0%	0.0%	-2.7%	-2.8%	-2.7%	-7.0%	-10.0%	-2.6%	-10.7%	-3.0%	-7.8%	-8.1%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.9%	-1.9%	-2.2%	-1.6%	0.3%	-3.1%	0.4%	0.0%	-0.3%	-0.6%
F	30 to 34	0.0%	0.0%	-3.0%	-2.5%	-2.4%	0.3%	0.2%	-2.7%	0.3%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.1%	-2.5%	-3.0%	0.3%	1.1%	-2.9%	0.8%	-0.1%	-0.8%	-1.5%
F	40 to 44	0.0%	0.0%	-2.8%	-0.2%	-3.1%	-0.4%	-0.5%	0.3%	-1.3%	-2.3%	-1.7%	-0.6%
F	45 to 49	0.0%	0.0%	1.2%	1.4%	1.4%	1.2%	0.3%	2.4%	0.3%	1.4%	3.0%	3.4%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.5%	2.1%	0.3%	1.9%	1.4%	1.1%	0.9%
F	55 to 59	0.0%	0.0%	0.5%	0.0%	0.5%	2.0%	1.8%	0.3%	1.3%	1.0%	1.0%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.4%	2.8%	9.5%	1.8%	7.3%	5.5%
F	65 to 99	0.0%	0.0%	2.3%	2.4%	2.3%	5.3%	7.6%	2.3%	8.1%	2.2%	5.8%	6.1%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.6%	1.8%	1.7%	1.1%	0.8%	1.5%	0.2%	5.0%	6.0%	5.7%
M	30 to 34	0.0%	0.0%	1.4%	1.5%	1.6%	2.5%	0.7%	0.9%	0.5%	7.0%	7.1%	7.2%
M	35 to 39	0.0%	0.0%	1.8%	1.1%	2.2%	1.1%	-0.2%	0.9%	-0.6%	11.8%	12.9%	10.5%
M	40 to 44	0.0%	0.0%	3.7%	2.3%	2.9%	5.0%	2.8%	4.0%	2.9%	3.5%	6.3%	6.7%
M	45 to 49	0.0%	0.0%	6.3%	5.5%	5.9%	4.8%	3.7%	4.3%	2.9%	6.3%	5.9%	4.4%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.9%	5.1%	4.8%	6.5%	3.5%	8.4%	8.4%	7.3%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.5%	5.2%	7.8%	4.4%	9.8%	9.8%	10.2%
M	60 to 64	0.0%	0.0%	1.1%	1.2%	3.0%	1.4%	-0.2%	2.9%	-2.2%	3.1%	4.1%	3.1%
M	65 to 99	0.0%	0.0%	-1.7%	-1.5%	2.0%	-0.7%	-6.0%	2.9%	-6.7%	2.0%	4.2%	1.7%
F	Under 30	0.0%	0.0%	-0.6%	-0.3%	-0.4%	-0.2%	0.3%	-0.1%	0.4%	-0.9%	-0.3%	-0.1%
F	30 to 34	0.0%	0.0%	-0.6%	-0.5%	-0.3%	0.0%	0.3%	-0.5%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	-0.1%	0.2%	-0.5%	0.2%	0.8%	0.2%	1.2%	-3.9%	-1.3%	-2.8%
F	40 to 44	0.0%	0.0%	-0.7%	0.8%	0.2%	-0.4%	-0.5%	-0.7%	0.2%	-2.7%	0.4%	-0.1%
F	45 to 49	0.0%	0.0%	2.5%	2.3%	2.1%	2.1%	2.8%	2.5%	2.9%	3.9%	3.4%	4.4%
F	50 to 54	0.0%	0.0%	5.8%	5.4%	5.7%	6.4%	6.8%	5.1%	6.5%	7.7%	7.7%	8.7%
F	55 to 59	0.0%	0.0%	5.2%	6.2%	5.6%	6.3%	6.9%	5.3%	7.0%	6.9%	6.8%	7.2%
F	60 to 64	0.0%	0.0%	9.3%	9.2%	5.1%	7.3%	15.6%	3.1%	14.1%	6.5%	3.9%	6.8%
F	65 to 99	0.0%	0.0%	6.4%	6.3%	3.9%	5.2%	8.8%	3.1%	9.1%	5.3%	4.0%	5.4%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	4.8%	4.7%	0.6%	0.3%	3.1%	0.3%	1.4%	2.8%	-0.3%	16.1%	9.7%	9.7%
M	30 to 34	6.4%	5.4%	3.8%	3.4%	4.0%	2.1%	0.8%	0.3%	0.3%	13.5%	10.3%	9.7%
M	35 to 39	4.1%	6.3%	2.8%	3.4%	4.3%	-1.0%	-4.4%	-1.1%	-3.8%	12.5%	15.6%	10.3%
M	40 to 44	8.0%	7.6%	5.7%	10.0%	6.2%	4.1%	1.7%	3.6%	1.8%	8.3%	8.9%	9.1%
M	45 to 49	9.5%	8.4%	4.6%	6.4%	4.1%	3.0%	1.2%	2.9%	0.3%	3.1%	2.9%	2.8%
M	50 to 54	0.9%	0.5%	0.3%	2.1%	-0.6%	-0.5%	-2.0%	-1.8%	-2.7%	-2.2%	-3.4%	-3.5%
M	55 to 59	0.8%	1.5%	-0.2%	-0.7%	0.3%	-0.9%	-0.8%	1.0%	-1.5%	-1.2%	-1.4%	-2.5%
M	60 to 64	-7.3%	-7.4%	-11.3%	-5.4%	-11.8%	-14.0%	-12.1%	-9.4%	-13.2%	-10.5%	-10.8%	-9.2%
M	65 to 99	-6.9%	-5.7%	-9.5%	-4.5%	-9.9%	-11.7%	-11.7%	-9.6%	-12.4%	-10.0%	-9.4%	-8.0%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-3.7%	-3.3%	0.0%	0.3%	-1.9%	0.3%	-0.9%	-3.9%	0.9%	-9.3%	-4.9%	-6.1%
F	30 to 34	-6.8%	-4.3%	-3.6%	-3.0%	-2.8%	-2.2%	-0.3%	0.3%	0.3%	-11.4%	-4.9%	-5.1%
F	35 to 39	-4.4%	-4.9%	-2.3%	-2.0%	-2.6%	1.8%	4.9%	3.6%	5.6%	-11.3%	-7.1%	-4.9%
F	40 to 44	-11.1%	-5.7%	-5.0%	-6.7%	-3.3%	-3.3%	-0.9%	-3.5%	-1.0%	-8.3%	-5.9%	-5.8%
F	45 to 49	-6.8%	-5.3%	-2.3%	-4.5%	-1.9%	-2.0%	-0.3%	-2.0%	0.3%	-3.0%	-2.1%	-1.4%
F	50 to 54	-0.3%	0.2%	0.3%	-0.7%	0.9%	1.0%	2.8%	2.2%	3.4%	3.4%	3.4%	3.4%
F	55 to 59	-0.5%	-0.1%	0.5%	0.8%	0.3%	1.1%	1.4%	-0.1%	1.8%	1.3%	1.4%	2.1%
F	60 to 64	4.4%	2.0%	4.9%	2.6%	5.1%	6.0%	8.3%	6.7%	8.1%	6.6%	5.8%	5.6%
F	65 to 99	4.9%	4.1%	6.9%	3.3%	7.2%	8.8%	8.8%	7.0%	9.4%	7.4%	7.1%	5.9%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	4.7%	5.0%	4.2%	5.2%	0.6%	4.3%	0.1%	7.9%	7.8%	6.8%
M	30 to 34	0.0%	0.0%	2.7%	3.2%	3.2%	-0.6%	1.2%	2.6%	0.3%	7.5%	8.3%	7.6%
M	35 to 39	0.0%	0.0%	2.8%	4.9%	4.5%	0.6%	-0.1%	1.3%	-1.2%	8.8%	8.0%	7.1%
M	40 to 44	0.0%	0.0%	1.3%	1.5%	1.2%	3.2%	3.0%	3.9%	1.6%	6.9%	6.6%	7.9%
M	45 to 49	0.0%	0.0%	-1.4%	-1.4%	-1.5%	-1.7%	1.5%	-2.7%	0.3%	-3.4%	-2.1%	-2.6%
M	50 to 54	0.0%	0.0%	2.9%	3.7%	3.4%	-1.9%	-0.6%	2.3%	-1.8%	3.2%	2.8%	2.7%
M	55 to 59	0.0%	0.0%	1.6%	1.1%	1.6%	-3.8%	-0.1%	1.5%	-1.3%	1.5%	1.6%	1.7%
M	60 to 64	0.0%	0.0%	-3.4%	-3.0%	-3.2%	-7.6%	-9.4%	-2.1%	-9.6%	-3.4%	-2.6%	-3.2%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.8%	-7.0%	-10.0%	-2.6%	-10.7%	-3.0%	-3.1%	-3.2%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.8%	-2.0%	-2.1%	-1.8%	0.3%	-2.6%	0.4%	0.0%	-0.3%	-0.6%
F	30 to 34	0.0%	0.0%	-3.1%	-2.5%	-2.2%	0.5%	0.2%	-2.5%	0.3%	-1.3%	-0.7%	-0.9%
F	35 to 39	0.0%	0.0%	-4.0%	-2.6%	-3.0%	-0.2%	1.1%	-0.6%	1.0%	-0.1%	-0.8%	-1.5%
F	40 to 44	0.0%	0.0%	-1.4%	-0.5%	-0.3%	-1.7%	-0.5%	-4.1%	-1.5%	-2.2%	-1.7%	-0.6%
F	45 to 49	0.0%	0.0%	1.2%	1.3%	1.5%	1.3%	0.2%	2.3%	0.3%	1.4%	2.9%	3.6%
F	50 to 54	0.0%	0.0%	-0.6%	0.3%	-0.2%	3.6%	2.0%	0.3%	1.9%	1.4%	1.0%	1.0%
F	55 to 59	0.0%	0.0%	0.5%	0.0%	0.5%	2.0%	1.9%	0.3%	1.3%	1.0%	1.1%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.5%	2.7%	9.6%	1.8%	2.9%	2.2%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.4%	5.3%	7.6%	2.3%	8.1%	2.2%	2.4%	2.5%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.6%	2.0%	1.7%	1.2%	0.5%	1.4%	-0.1%	5.0%	5.9%	6.5%
M	30 to 34	0.0%	0.0%	1.6%	1.5%	1.6%	2.4%	0.9%	1.1%	0.6%	6.9%	7.1%	7.7%
M	35 to 39	0.0%	0.0%	1.2%	1.2%	1.0%	0.5%	-0.5%	0.5%	-0.6%	11.4%	13.8%	12.6%
M	40 to 44	0.0%	0.0%	5.6%	6.7%	6.2%	5.1%	3.0%	4.3%	3.0%	3.5%	6.8%	6.9%
M	45 to 49	0.0%	0.0%	6.2%	6.0%	6.1%	4.8%	3.4%	4.3%	2.9%	6.3%	5.8%	5.9%
M	50 to 54	0.0%	0.0%	7.8%	7.5%	7.8%	4.9%	4.8%	6.4%	3.5%	8.3%	8.5%	8.7%
M	55 to 59	0.0%	0.0%	7.8%	8.8%	8.2%	6.6%	5.1%	7.8%	4.3%	9.8%	9.8%	10.1%
M	60 to 64	0.0%	0.0%	3.5%	1.1%	3.3%	1.4%	-0.2%	2.9%	-2.3%	4.2%	2.7%	1.7%
M	65 to 99	0.0%	0.0%	3.6%	-1.7%	3.5%	-0.7%	-6.0%	2.9%	-6.6%	4.3%	-1.2%	-1.6%
F	Under 30	0.0%	0.0%	-0.6%	-0.3%	-0.4%	-0.3%	0.3%	-0.1%	0.4%	-0.9%	-0.3%	-0.2%
F	30 to 34	0.0%	0.0%	-0.7%	-0.5%	-0.4%	0.0%	0.2%	-0.7%	0.3%	-0.9%	-0.8%	-0.8%
F	35 to 39	0.0%	0.0%	0.2%	0.2%	0.2%	0.5%	0.9%	0.5%	1.2%	-3.8%	-1.4%	-3.2%
F	40 to 44	0.0%	0.0%	-2.0%	-1.0%	-1.7%	-0.4%	-0.6%	-0.9%	0.2%	-2.7%	0.3%	-0.2%
F	45 to 49	0.0%	0.0%	2.5%	2.0%	2.1%	2.1%	2.9%	2.5%	2.9%	3.9%	3.5%	3.2%
F	50 to 54	0.0%	0.0%	5.8%	5.5%	5.8%	6.5%	6.8%	5.2%	6.4%	7.7%	7.7%	7.9%
F	55 to 59	0.0%	0.0%	5.3%	6.3%	5.6%	6.3%	7.0%	5.3%	7.0%	6.8%	6.9%	7.3%
F	60 to 64	0.0%	0.0%	3.1%	9.5%	3.1%	7.4%	15.4%	3.1%	14.3%	3.9%	11.5%	11.3%
F	65 to 99	0.0%	0.0%	3.2%	6.4%	3.1%	5.2%	8.7%	3.1%	9.0%	4.0%	7.3%	7.6%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	1.3%	5.6%	1.1%	0.3%	2.8%	0.3%	0.8%	2.7%	-0.3%	16.1%	9.6%	8.7%
M	30 to 34	6.2%	6.9%	3.5%	3.2%	4.2%	2.6%	0.7%	0.3%	0.8%	13.1%	10.0%	10.0%
M	35 to 39	3.6%	5.9%	1.9%	2.9%	2.9%	-0.6%	-4.4%	-0.5%	-4.2%	11.3%	12.7%	9.7%
M	40 to 44	8.4%	6.7%	4.4%	8.7%	5.4%	3.8%	3.5%	2.6%	2.7%	8.1%	9.0%	9.0%
M	45 to 49	9.6%	9.5%	4.7%	5.0%	4.0%	3.0%	0.9%	1.2%	0.6%	3.1%	2.8%	2.1%
M	50 to 54	0.9%	0.7%	0.3%	1.7%	0.2%	-0.5%	-1.7%	-2.2%	-2.7%	-2.3%	-3.4%	-3.5%
M	55 to 59	0.9%	1.4%	-0.3%	-0.5%	1.3%	-1.2%	-1.0%	0.2%	-1.5%	-1.2%	-1.6%	-2.1%
M	60 to 64	-7.4%	-8.6%	-11.3%	-6.0%	-11.6%	-13.9%	-12.0%	-9.6%	-13.3%	-10.5%	-10.9%	-7.8%
M	65 to 99	-7.0%	-6.5%	-9.8%	-5.1%	-9.7%	-11.7%	-11.6%	-9.5%	-12.3%	-10.0%	-9.4%	-7.0%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-0.7%	-3.9%	-0.5%	0.3%	-1.7%	0.3%	-0.2%	-3.6%	0.8%	-9.2%	-4.9%	-5.6%
F	30 to 34	-6.5%	-5.5%	-3.3%	-2.8%	-3.0%	-2.8%	-0.2%	0.3%	-0.3%	-11.1%	-4.8%	-5.3%
F	35 to 39	-3.8%	-4.6%	-1.4%	-1.7%	-1.7%	1.3%	4.9%	2.3%	6.2%	-10.6%	-6.2%	-4.7%
F	40 to 44	-11.6%	-5.1%	-3.8%	-5.9%	-2.9%	-3.0%	-2.4%	-2.3%	-1.8%	-8.1%	-6.0%	-5.7%
F	45 to 49	-6.9%	-5.9%	-2.3%	-3.5%	-1.8%	-2.0%	-0.1%	-0.5%	0.1%	-3.0%	-2.0%	-1.0%
F	50 to 54	-0.3%	0.0%	0.3%	-0.5%	0.4%	0.9%	2.4%	2.5%	3.4%	3.4%	3.4%	3.5%
F	55 to 59	-0.7%	-0.1%	0.6%	0.7%	-0.1%	1.3%	1.5%	0.4%	1.8%	1.4%	1.5%	1.8%
F	60 to 64	4.4%	2.3%	4.9%	2.9%	5.1%	5.9%	8.3%	6.8%	8.1%	6.7%	5.8%	4.6%
F	65 to 99	5.0%	4.7%	7.1%	3.7%	7.1%	8.8%	8.8%	7.0%	9.4%	7.4%	7.0%	5.1%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	4.9%	4.8%	4.5%	5.0%	0.6%	4.2%	0.3%	7.8%	7.7%	8.2%
M	30 to 34	0.0%	0.0%	2.7%	3.2%	3.4%	-0.8%	1.1%	3.0%	0.7%	7.6%	8.6%	8.1%
M	35 to 39	0.0%	0.0%	3.1%	5.0%	4.7%	0.3%	-0.1%	1.6%	-0.9%	8.6%	7.9%	7.9%
M	40 to 44	0.0%	0.0%	1.8%	1.2%	1.1%	5.7%	3.0%	1.3%	1.5%	7.0%	6.6%	7.6%
M	45 to 49	0.0%	0.0%	-1.3%	-1.4%	-1.4%	-2.0%	0.9%	-2.5%	0.3%	-3.5%	-2.1%	-2.2%
M	50 to 54	0.0%	0.0%	2.8%	3.7%	3.4%	-1.9%	-0.6%	2.6%	-1.8%	3.3%	2.9%	2.7%
M	55 to 59	0.0%	0.0%	1.6%	1.2%	1.6%	-3.8%	-0.1%	1.5%	-1.3%	1.6%	1.6%	1.7%
M	60 to 64	0.0%	0.0%	-3.3%	-3.0%	-3.2%	-7.8%	-9.4%	-2.2%	-9.5%	-3.3%	-2.5%	-3.3%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.8%	-7.1%	-10.1%	-2.7%	-10.8%	-3.0%	-3.1%	-3.3%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.8%	-1.9%	-2.3%	-1.7%	0.3%	-2.5%	0.3%	0.0%	-0.3%	-0.8%
F	30 to 34	0.0%	0.0%	-3.1%	-2.5%	-2.3%	0.6%	0.2%	-2.9%	0.1%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.4%	-2.6%	-3.1%	0.3%	1.0%	-1.0%	0.9%	-0.1%	-0.8%	-1.7%
F	40 to 44	0.0%	0.0%	-2.1%	-0.3%	-0.2%	-3.4%	-0.5%	-1.0%	-1.3%	-2.3%	-1.7%	-0.5%
F	45 to 49	0.0%	0.0%	1.2%	1.3%	1.4%	1.4%	0.3%	2.2%	0.3%	1.4%	2.9%	3.2%
F	50 to 54	0.0%	0.0%	-0.5%	0.3%	-0.2%	3.7%	2.0%	0.2%	1.9%	1.4%	1.0%	1.0%
F	55 to 59	0.0%	0.0%	0.5%	-0.1%	0.5%	2.0%	1.9%	0.3%	1.3%	1.0%	1.1%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.5%	8.5%	2.8%	9.4%	1.8%	2.8%	2.2%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.4%	5.3%	7.6%	2.3%	8.2%	2.2%	2.3%	2.6%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.7%	2.0%	1.7%	1.3%	0.7%	1.3%	0.1%	5.0%	6.1%	5.6%
M	30 to 34	0.0%	0.0%	1.5%	1.6%	1.1%	2.4%	0.9%	1.0%	0.3%	7.0%	7.1%	7.4%
M	35 to 39	0.0%	0.0%	2.0%	1.1%	1.1%	0.5%	-0.2%	0.8%	-0.4%	11.8%	14.1%	12.9%
M	40 to 44	0.0%	0.0%	5.5%	5.3%	6.4%	5.0%	2.6%	4.1%	3.3%	3.5%	6.8%	7.1%
M	45 to 49	0.0%	0.0%	6.2%	5.8%	6.0%	4.8%	3.7%	4.3%	3.1%	6.3%	5.7%	5.9%
M	50 to 54	0.0%	0.0%	7.8%	7.4%	7.9%	4.9%	4.7%	6.5%	3.6%	8.4%	8.4%	8.7%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.5%	5.1%	7.7%	4.4%	9.8%	9.8%	10.1%
M	60 to 64	0.0%	0.0%	3.3%	1.1%	3.3%	1.4%	-0.2%	2.9%	-2.2%	4.2%	3.3%	1.7%
M	65 to 99	0.0%	0.0%	3.2%	-1.8%	3.5%	-0.7%	-6.1%	2.9%	-6.7%	4.2%	1.2%	-1.6%
F	Under 30	0.0%	0.0%	-0.6%	-0.3%	-0.4%	-0.3%	0.3%	-0.1%	0.4%	-0.9%	-0.3%	-0.1%
F	30 to 34	0.0%	0.0%	-0.7%	-0.6%	-0.1%	0.0%	0.2%	-0.5%	0.3%	-0.9%	-0.8%	-0.8%
F	35 to 39	0.0%	0.0%	-0.2%	0.2%	0.2%	0.5%	0.8%	0.3%	1.0%	-3.9%	-1.5%	-3.3%
F	40 to 44	0.0%	0.0%	-1.9%	-0.5%	-1.8%	-0.4%	-0.3%	-0.8%	0.1%	-2.7%	0.3%	-0.2%
F	45 to 49	0.0%	0.0%	2.5%	2.1%	2.1%	2.1%	2.8%	2.5%	2.9%	3.9%	3.5%	3.2%
F	50 to 54	0.0%	0.0%	5.8%	5.5%	5.7%	6.5%	6.9%	5.1%	6.4%	7.7%	7.7%	7.9%
F	55 to 59	0.0%	0.0%	5.2%	6.2%	5.6%	6.3%	7.0%	5.3%	6.9%	6.9%	6.9%	7.3%
F	60 to 64	0.0%	0.0%	3.5%	9.4%	3.0%	7.3%	15.5%	3.1%	14.2%	3.9%	7.8%	11.3%
F	65 to 99	0.0%	0.0%	3.5%	6.4%	3.1%	5.2%	8.8%	3.1%	9.1%	4.0%	5.7%	7.6%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
M	19 to 29	5.6%	1.2%	2.4%	2.9%	0.3%	0.3%	0.3%	2.6%	0.3%	11.6%	9.9%	10.3%
M	30 to 34	6.3%	4.0%	3.1%	2.6%	4.2%	2.2%	0.7%	0.9%	0.3%	9.8%	10.4%	9.6%
M	35 to 39	3.9%	6.1%	2.8%	4.6%	2.7%	0.1%	-1.1%	-0.6%	-1.5%	8.2%	9.3%	9.9%
M	40 to 44	8.0%	7.9%	10.9%	8.9%	10.5%	3.7%	0.3%	3.2%	0.3%	7.8%	7.6%	8.4%
M	45 to 49	9.7%	7.8%	8.2%	5.7%	7.3%	2.1%	0.8%	1.1%	0.3%	3.1%	2.9%	3.4%
M	50 to 54	0.8%	0.6%	2.2%	3.4%	-0.6%	-1.3%	-1.6%	-2.3%	-2.2%	-2.2%	-3.3%	0.0%
M	55 to 59	0.9%	1.4%	-0.2%	1.7%	-0.6%	-1.0%	-1.0%	-1.0%	-1.5%	-1.2%	-1.5%	-1.0%
M	60 to 64	-7.4%	-6.5%	-5.9%	-4.8%	-10.2%	-14.0%	-12.0%	-9.4%	-13.3%	-10.5%	-5.4%	-5.1%
M	65 to 99	-7.0%	-5.1%	-4.9%	-4.2%	-8.4%	-11.7%	-11.7%	-9.6%	-12.3%	-10.0%	-4.9%	-4.9%
F	Under 1	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	1 to 18	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
F	19 to 29	-4.3%	-0.4%	-1.8%	-1.8%	0.3%	0.3%	0.3%	-3.5%	0.3%	-7.4%	-5.0%	-6.4%
F	30 to 34	-6.6%	-3.2%	-2.8%	-2.2%	-3.0%	-2.3%	-0.2%	-0.8%	0.3%	-9.0%	-5.0%	-5.1%
F	35 to 39	-4.2%	-4.7%	-2.3%	-2.8%	-1.5%	0.6%	1.7%	2.5%	2.5%	-8.3%	-4.8%	-4.8%
F	40 to 44	-11.1%	-5.9%	-9.1%	-6.1%	-5.6%	-2.9%	0.3%	-3.0%	0.3%	-7.9%	-5.2%	-5.4%
F	45 to 49	-6.9%	-4.9%	-4.2%	-4.0%	-3.5%	-1.2%	0.0%	-0.4%	0.3%	-3.0%	-2.1%	-1.7%
F	50 to 54	-0.1%	0.2%	-0.8%	-1.5%	0.9%	1.5%	2.3%	2.6%	2.8%	3.3%	3.3%	0.5%
F	55 to 59	-0.6%	-0.1%	0.5%	-0.2%	0.8%	1.2%	1.5%	1.2%	1.8%	1.4%	1.5%	1.1%
F	60 to 64	4.4%	1.8%	2.6%	2.4%	4.4%	6.0%	8.2%	6.7%	8.2%	6.6%	2.8%	3.0%
F	65 to 99	5.0%	3.6%	3.5%	3.1%	6.0%	8.8%	8.8%	7.0%	9.3%	7.4%	3.4%	3.5%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	35 to 39	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	40 to 44	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	45 to 49	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	50 to 54	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	55 to 59	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	60 to 64	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Unisex	65 to 99	0.0%	0.0%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	5.0%	5.0%	4.5%	5.1%	0.7%	4.2%	0.3%	7.7%	7.7%	6.9%
M	30 to 34	0.0%	0.0%	2.6%	3.1%	3.4%	0.3%	1.0%	2.5%	0.7%	7.6%	8.1%	8.0%
M	35 to 39	0.0%	0.0%	3.0%	4.9%	4.6%	0.5%	-0.1%	3.6%	-0.7%	8.7%	8.1%	7.4%
M	40 to 44	0.0%	0.0%	2.4%	7.1%	1.3%	2.4%	0.3%	3.9%	0.3%	7.0%	6.5%	8.3%
M	45 to 49	0.0%	0.0%	-1.4%	-1.5%	-1.5%	-1.7%	0.6%	-2.6%	0.3%	-3.5%	-2.1%	-2.3%
M	50 to 54	0.0%	0.0%	2.8%	3.9%	3.4%	-1.8%	-1.2%	2.5%	-3.0%	3.1%	2.8%	2.8%
M	55 to 59	0.0%	0.0%	1.6%	1.2%	1.9%	-3.7%	0.0%	1.5%	-1.2%	1.6%	1.6%	1.7%
M	60 to 64	0.0%	0.0%	-3.3%	-2.9%	-3.2%	-7.8%	-9.3%	-2.2%	-9.6%	-3.3%	-4.8%	-9.1%
M	65 to 99	0.0%	0.0%	-2.7%	-2.7%	-2.7%	-7.1%	-10.0%	-2.6%	-10.8%	-3.0%	-5.7%	-8.4%

BLUE SHIELD LIFE

Filing Exhibit V.i - Increases by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	-1.9%	-2.0%	-2.3%	-1.8%	0.3%	-2.5%	0.3%	0.0%	-0.3%	-0.6%
F	30 to 34	0.0%	0.0%	-2.9%	-2.4%	-2.3%	0.3%	0.3%	-2.3%	0.1%	-1.3%	-0.7%	-1.0%
F	35 to 39	0.0%	0.0%	-4.3%	-2.6%	-3.0%	0.0%	1.1%	-2.9%	0.8%	-0.1%	-0.8%	-1.6%
F	40 to 44	0.0%	0.0%	-3.1%	-3.8%	-0.4%	-1.1%	0.3%	-4.1%	0.3%	-2.3%	-1.7%	-0.6%
F	45 to 49	0.0%	0.0%	1.2%	1.4%	1.5%	1.2%	0.3%	2.2%	0.3%	1.4%	2.8%	3.3%
F	50 to 54	0.0%	0.0%	-0.5%	0.3%	-0.2%	3.6%	2.5%	0.2%	2.5%	1.4%	1.0%	0.9%
F	55 to 59	0.0%	0.0%	0.5%	-0.1%	0.5%	2.0%	1.8%	0.3%	1.3%	1.0%	1.1%	1.4%
F	60 to 64	0.0%	0.0%	1.7%	2.1%	1.8%	4.6%	8.4%	2.7%	9.6%	1.8%	5.1%	5.8%
F	65 to 99	0.0%	0.0%	2.3%	2.3%	2.4%	5.3%	7.6%	2.2%	8.2%	2.2%	4.2%	6.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	1.7%	1.8%	1.8%	1.2%	0.3%	0.8%	0.3%	5.0%	5.8%	5.8%
M	30 to 34	0.0%	0.0%	1.5%	1.6%	1.7%	2.7%	0.7%	1.2%	0.5%	7.0%	7.1%	7.2%
M	35 to 39	0.0%	0.0%	1.2%	1.5%	1.0%	0.5%	-0.3%	0.5%	-0.7%	11.8%	12.7%	10.3%
M	40 to 44	0.0%	0.0%	5.6%	6.7%	6.2%	4.7%	1.2%	4.0%	1.1%	3.5%	6.6%	6.7%
M	45 to 49	0.0%	0.0%	6.3%	5.9%	6.0%	4.7%	3.1%	4.4%	2.9%	6.3%	5.8%	5.9%
M	50 to 54	0.0%	0.0%	7.9%	7.6%	7.9%	5.1%	4.6%	6.5%	3.2%	8.3%	8.4%	7.6%
M	55 to 59	0.0%	0.0%	7.8%	8.9%	8.2%	6.5%	5.0%	7.8%	4.4%	9.9%	9.8%	10.2%
M	60 to 64	0.0%	0.0%	1.1%	1.3%	2.9%	1.3%	-0.2%	2.9%	-2.2%	4.2%	3.5%	2.9%
M	65 to 99	0.0%	0.0%	-1.6%	-1.3%	1.8%	-0.7%	-6.0%	2.9%	-6.6%	4.3%	1.8%	1.2%
F	Under 30	0.0%	0.0%	-0.7%	-0.2%	-0.5%	-0.3%	0.3%	0.2%	0.3%	-0.9%	-0.2%	-0.1%
F	30 to 34	0.0%	0.0%	-0.7%	-0.6%	-0.4%	-0.1%	0.3%	-0.8%	0.3%	-0.9%	-0.8%	-0.7%
F	35 to 39	0.0%	0.0%	0.2%	0.1%	0.2%	0.5%	0.8%	0.5%	1.3%	-3.9%	-1.3%	-2.7%
F	40 to 44	0.0%	0.0%	-2.0%	-1.0%	-1.7%	-0.2%	1.2%	-0.7%	1.1%	-2.8%	0.3%	-0.1%
F	45 to 49	0.0%	0.0%	2.5%	2.1%	2.1%	2.1%	3.1%	2.5%	2.9%	3.9%	3.4%	3.2%
F	50 to 54	0.0%	0.0%	5.7%	5.4%	5.8%	6.4%	7.1%	5.1%	6.6%	7.7%	7.7%	8.5%
F	55 to 59	0.0%	0.0%	5.2%	6.2%	5.6%	6.3%	7.0%	5.3%	6.9%	6.8%	6.9%	7.2%
F	60 to 64	0.0%	0.0%	9.3%	8.8%	5.2%	7.5%	15.6%	3.1%	14.2%	3.9%	7.1%	7.5%
F	65 to 99	0.0%	0.0%	6.4%	6.1%	4.1%	5.2%	8.8%	3.1%	9.0%	4.0%	5.4%	5.7%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.3%	0.3%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.6%	0.6%
Unisex	40 to 44	0.0%	0.0%	1.4%	1.5%	1.4%	1.4%	1.4%	1.3%	1.3%	1.7%	1.8%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.1%	4.2%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.1%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.7%	5.7%	5.7%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.0%	4.0%	3.6%	3.5%	3.5%	3.4%	5.6%	5.6%	5.4%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	4.8%	4.8%	4.6%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 1												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	6.7%	9.6%	2.2%	7.1%	8.1%	3.4%	7.2%	8.3%	12.8%	8.5%	5.7%
M	30 to 34	6.0%	8.4%	5.7%	6.1%	6.7%	4.9%	7.0%	8.5%	12.8%	8.4%	6.2%
M	35 to 39	6.7%	8.2%	6.9%	6.5%	8.3%	6.1%	7.8%	9.1%	12.4%	12.6%	6.5%
M	40 to 44	11.4%	10.8%	3.8%	6.2%	9.3%	4.9%	6.1%	10.9%	15.7%	12.6%	6.3%
M	45 to 49	11.9%	11.3%	3.7%	7.0%	7.9%	4.9%	6.2%	9.9%	17.2%	12.9%	7.8%
M	50 to 54	7.1%	6.8%	3.3%	4.0%	5.3%	3.4%	4.2%	5.0%	7.8%	7.9%	1.7%
M	55 to 59	5.0%	5.3%	5.0%	5.2%	6.0%	5.0%	5.5%	6.2%	8.4%	8.5%	1.7%
M	60 to 64	2.2%	-3.1%	-2.6%	-3.2%	1.3%	-0.2%	-1.2%	0.7%	-0.5%	0.8%	-6.4%
M	65 to 99	2.5%	-3.2%	-1.5%	-0.8%	0.0%	-1.1%	-0.6%	0.1%	-0.7%	1.3%	-6.1%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	3.0%	0.6%	4.2%	0.5%	2.1%	3.4%	1.2%	2.3%	1.4%	6.3%	-2.8%
F	30 to 34	3.7%	1.7%	0.5%	0.7%	2.1%	1.8%	1.5%	1.8%	-0.3%	6.3%	-4.8%
F	35 to 39	3.0%	1.6%	0.5%	0.2%	1.6%	1.1%	0.9%	1.9%	0.4%	0.7%	-5.2%
F	40 to 44	-1.8%	0.7%	2.2%	0.0%	0.5%	1.9%	1.9%	-0.1%	-2.4%	1.8%	-7.0%
F	45 to 49	-0.5%	0.4%	2.8%	2.2%	0.1%	1.4%	2.4%	2.0%	0.1%	2.2%	-4.2%
F	50 to 54	3.4%	4.0%	3.3%	4.0%	4.3%	3.4%	4.2%	5.0%	6.6%	7.2%	0.6%
F	55 to 59	5.0%	5.3%	2.5%	3.1%	3.8%	2.8%	3.1%	3.9%	6.7%	6.7%	0.3%
F	60 to 64	7.2%	11.6%	4.9%	4.2%	9.1%	7.4%	6.2%	8.3%	12.2%	10.8%	5.2%
F	65 to 99	6.5%	10.8%	6.2%	6.8%	7.5%	6.2%	7.1%	7.9%	12.2%	11.3%	5.8%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.1%	5.7%	6.6%	6.6%	6.7%	7.4%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.2%	6.2%	7.7%	5.8%	6.5%	7.9%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.6%	7.6%	7.8%	7.2%	7.5%	8.7%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	6.7%	12.2%	11.8%	12.2%	11.3%	14.3%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.5%	3.0%	3.9%	2.5%	3.5%	4.2%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.4%	6.8%	7.8%	6.7%	7.1%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.6%	5.1%	6.0%	4.8%	5.4%	6.0%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.8%	1.4%	0.2%	0.9%	1.7%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.5%	0.3%	1.0%	1.8%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 4											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 5											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 6											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 7											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 8											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.4%	2.5%	2.1%	1.9%	3.6%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.9%	2.7%	3.1%	1.8%	2.2%	3.5%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.7%	1.0%	1.0%	0.2%	1.1%	2.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.7%	0.7%	-1.9%	-0.2%	-2.4%	0.1%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.3%	5.1%	3.8%	4.5%	5.5%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.2%	3.3%	4.0%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.9%	4.8%	3.5%	4.4%	5.1%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.0%	6.8%	5.5%	6.3%	7.1%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	2.9%	3.3%	4.4%	3.2%	3.9%	4.7%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.7%	4.2%	4.9%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.7%	5.0%	5.8%	4.7%	5.7%	6.4%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.5%	6.3%	5.7%	10.7%	5.5%	8.2%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	9.0%	10.7%	11.0%	10.3%	9.8%	11.4%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.8%	11.5%	12.2%	10.9%	12.1%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.8%	12.4%	13.0%	11.7%	12.6%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.2%	7.8%	6.7%	7.5%	8.2%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.1%	4.7%	3.5%	4.2%	5.1%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.2%	3.9%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.1%	3.7%	4.1%	3.0%	3.9%	4.3%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.6%	3.8%	5.5%	1.6%	4.6%	4.1%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.5%	5.0%	5.7%	4.7%	4.2%	5.5%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.0%	9.3%	10.4%	9.1%	9.9%	10.2%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	8.9%	9.5%	10.1%	9.1%	10.0%	10.4%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.2%	6.9%	7.5%	6.3%	7.2%	7.8%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.1%	7.8%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 2												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	7.0%	11.3%	2.9%	6.2%	8.4%	3.4%	7.1%	8.1%	10.6%	12.7%	2.2%
M	30 to 34	5.4%	9.0%	4.9%	6.5%	7.0%	6.1%	6.9%	7.7%	10.9%	11.9%	5.6%
M	35 to 39	7.3%	11.5%	6.6%	6.5%	8.0%	6.8%	6.8%	8.8%	10.3%	11.1%	4.2%
M	40 to 44	9.8%	11.2%	4.1%	6.3%	9.8%	4.8%	6.8%	11.5%	15.3%	16.5%	9.1%
M	45 to 49	11.6%	11.1%	3.6%	6.3%	7.6%	5.0%	6.0%	9.5%	15.3%	16.4%	10.5%
M	50 to 54	5.4%	8.0%	3.3%	4.0%	6.3%	3.4%	4.2%	5.0%	10.1%	10.4%	3.6%
M	55 to 59	5.0%	6.8%	5.0%	5.4%	4.8%	5.1%	5.5%	6.2%	7.2%	7.4%	1.3%
M	60 to 64	1.9%	-2.5%	-2.8%	-3.3%	1.4%	-0.1%	-1.2%	0.6%	0.3%	-1.4%	-6.5%
M	65 to 99	2.5%	-3.3%	-1.4%	-0.9%	0.0%	-1.2%	-0.6%	0.2%	0.1%	-0.6%	-6.2%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	2.5%	-0.9%	3.6%	1.5%	1.9%	3.4%	1.4%	2.4%	3.5%	1.8%	0.2%
F	30 to 34	4.4%	1.1%	1.3%	0.0%	1.7%	0.3%	1.6%	2.5%	2.0%	1.9%	-4.1%
F	35 to 39	2.3%	-2.0%	0.7%	0.1%	1.8%	0.5%	1.8%	2.1%	2.9%	2.5%	-2.7%
F	40 to 44	-0.3%	0.4%	1.8%	-0.2%	0.1%	2.0%	1.3%	-0.5%	-2.0%	-1.8%	-10.5%
F	45 to 49	-0.3%	0.5%	3.0%	2.6%	0.4%	1.3%	2.6%	2.2%	1.2%	-0.7%	-6.0%
F	50 to 54	4.7%	3.0%	3.3%	4.0%	3.6%	3.4%	4.2%	5.0%	4.6%	5.3%	-1.2%
F	55 to 59	5.0%	4.1%	2.5%	3.0%	4.6%	2.7%	3.1%	4.0%	7.2%	7.7%	1.0%
F	60 to 64	7.5%	11.1%	4.9%	4.2%	9.0%	7.3%	6.1%	8.4%	11.6%	12.0%	5.3%
F	65 to 99	6.4%	10.9%	6.1%	6.9%	7.5%	6.2%	7.1%	7.9%	11.6%	12.7%	5.9%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.2%	5.8%	7.2%	6.1%	6.5%	8.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.1%	6.4%	7.7%	5.6%	6.1%	7.9%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.6%	7.7%	8.0%	7.1%	7.7%	8.7%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	7.4%	12.6%	11.9%	12.9%	11.2%	14.3%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.3%	2.7%	3.4%	2.5%	3.3%	3.8%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.4%	6.8%	7.7%	6.7%	7.4%	7.5%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.6%	5.2%	5.9%	4.8%	5.6%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.6%	1.2%	0.2%	1.0%	1.8%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.8%	1.5%	0.2%	0.9%	1.7%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.3%	1.9%	2.3%	2.1%	3.3%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	2.0%	2.6%	3.1%	1.8%	2.5%	3.5%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.9%	0.8%	0.2%	1.0%	2.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.2%	0.6%	-1.9%	-0.4%	-2.2%	0.1%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.8%	4.4%	5.4%	3.7%	4.7%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.3%	3.3%	3.8%	3.8%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.9%	4.8%	3.6%	4.4%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.9%	5.5%	6.2%	7.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.4%	7.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.1%	3.6%	4.2%	3.1%	3.9%	4.5%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.7%	5.3%	5.8%	4.7%	5.4%	6.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.6%	9.7%	5.6%	9.8%	8.2%	8.4%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.9%	10.8%	10.9%	10.2%	9.7%	11.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.4%	12.5%	10.9%	12.0%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.7%	12.3%	12.8%	11.8%	12.6%	13.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.7%	7.1%	7.8%	6.7%	7.4%	8.2%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.6%	4.2%	5.2%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	4.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.1%	3.5%	4.2%	3.1%	4.0%	4.5%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.6%	1.5%	5.6%	2.0%	1.5%	4.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.5%	5.0%	5.7%	4.8%	4.4%	5.8%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	8.9%	9.4%	10.3%	9.1%	10.0%	10.2%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	9.0%	9.6%	10.2%	8.9%	9.9%	10.1%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.3%	6.9%	7.6%	6.4%	7.1%	7.9%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.8%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 3												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	6.1%	11.7%	2.9%	7.1%	8.0%	3.4%	7.8%	8.2%	12.4%	8.4%	5.5%
M	30 to 34	5.5%	8.4%	5.5%	6.3%	7.8%	6.2%	7.9%	8.4%	12.6%	8.6%	4.7%
M	35 to 39	7.4%	9.1%	6.7%	6.8%	8.1%	6.9%	7.2%	8.9%	12.9%	12.8%	6.3%
M	40 to 44	11.1%	11.2%	4.1%	6.4%	10.2%	4.8%	7.4%	11.7%	12.1%	12.6%	4.9%
M	45 to 49	12.2%	11.1%	4.6%	7.8%	8.8%	5.7%	6.6%	11.0%	13.3%	12.9%	6.6%
M	50 to 54	7.9%	8.2%	3.3%	4.2%	6.5%	3.4%	4.2%	5.2%	7.7%	9.2%	2.8%
M	55 to 59	5.0%	5.3%	4.6%	5.3%	4.8%	5.1%	5.3%	6.4%	8.5%	8.4%	1.7%
M	60 to 64	2.1%	-3.1%	-2.5%	-3.2%	1.4%	-0.1%	-1.6%	0.6%	1.1%	2.3%	-3.7%
M	65 to 99	2.5%	-3.4%	-1.5%	-0.7%	-0.1%	-1.1%	-0.6%	0.3%	1.0%	2.7%	-3.5%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	3.7%	-1.3%	3.6%	0.5%	2.1%	3.4%	0.8%	2.3%	1.8%	6.4%	-2.7%
F	30 to 34	4.4%	1.7%	0.6%	0.4%	0.7%	0.3%	0.7%	1.9%	0.0%	6.1%	-3.1%
F	35 to 39	2.1%	0.6%	0.6%	-0.3%	1.8%	0.4%	1.4%	2.0%	-0.1%	0.5%	-5.0%
F	40 to 44	-1.6%	0.4%	1.7%	-0.3%	-0.2%	1.9%	0.6%	-0.7%	1.2%	1.8%	-5.0%
F	45 to 49	-0.6%	0.5%	1.9%	1.8%	-1.0%	0.4%	2.1%	1.4%	2.5%	2.2%	-3.3%
F	50 to 54	2.8%	2.9%	3.3%	3.9%	3.4%	3.4%	4.2%	4.8%	6.7%	6.2%	-0.4%
F	55 to 59	5.0%	5.3%	2.7%	3.0%	4.6%	2.7%	3.3%	3.8%	6.6%	6.8%	0.4%
F	60 to 64	7.3%	11.6%	4.8%	4.2%	8.9%	7.3%	6.3%	8.4%	11.1%	10.0%	3.7%
F	65 to 99	6.4%	10.9%	6.2%	6.8%	7.6%	6.2%	7.1%	7.8%	11.0%	10.4%	4.0%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.0%	5.7%	6.8%	6.6%	6.7%	7.7%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.5%	6.2%	7.4%	5.4%	6.2%	7.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.6%	7.7%	7.5%	7.2%	7.7%	8.8%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	7.6%	13.2%	11.8%	13.2%	11.3%	14.3%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.5%	2.9%	3.6%	2.5%	3.4%	4.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.3%	6.7%	7.7%	6.7%	7.3%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.7%	5.2%	6.0%	4.9%	5.5%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.1%	0.6%	1.3%	0.3%	0.9%	1.6%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.0%	0.7%	1.5%	0.3%	1.0%	1.7%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.4%	2.3%	2.2%	2.0%	3.4%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.7%	2.7%	3.3%	2.0%	2.4%	3.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.7%	0.8%	1.3%	0.2%	0.9%	2.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.0%	0.4%	-1.9%	-0.5%	-2.3%	0.1%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.3%	5.3%	3.8%	4.6%	5.6%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.3%	3.3%	3.9%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.3%	3.9%	4.8%	3.5%	4.4%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.5%	6.3%	7.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.5%	6.1%	6.8%	5.5%	6.3%	7.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	2.9%	3.5%	4.4%	3.2%	3.9%	4.5%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.7%	4.2%	4.7%	3.5%	4.7%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.7%	5.1%	5.7%	4.8%	5.8%	6.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.6%	7.2%	5.6%	9.5%	6.1%	9.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.9%	10.6%	11.2%	10.1%	9.8%	10.7%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.4%	12.3%	11.0%	12.0%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.7%	12.4%	13.0%	11.7%	12.7%	12.9%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.7%	7.2%	7.8%	6.7%	7.4%	8.2%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.2%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.2%	3.9%	4.7%	3.5%	4.1%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.1%	3.7%	4.3%	3.0%	3.9%	4.6%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.6%	3.2%	5.6%	2.1%	3.9%	3.6%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.6%	5.1%	5.6%	4.8%	4.2%	6.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	8.9%	9.5%	10.4%	9.0%	10.0%	10.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	9.0%	9.6%	10.1%	9.0%	9.9%	10.6%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.2%	6.9%	7.6%	6.3%	7.1%	7.8%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.8%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 4												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	8.1%	7.9%	2.2%	7.2%	8.7%	3.4%	6.8%	7.6%	10.2%	10.4%	6.3%
M	30 to 34	7.6%	9.6%	5.3%	6.6%	7.0%	6.3%	6.5%	8.9%	13.1%	13.3%	7.0%
M	35 to 39	8.0%	11.0%	6.5%	6.2%	8.2%	6.7%	7.8%	9.4%	10.6%	11.1%	4.4%
M	40 to 44	7.7%	12.9%	4.8%	7.2%	11.3%	4.8%	8.4%	11.2%	17.3%	18.4%	9.1%
M	45 to 49	11.4%	13.6%	4.5%	7.7%	8.5%	5.2%	5.9%	8.7%	17.8%	16.4%	10.7%
M	50 to 54	5.0%	7.5%	3.3%	4.0%	5.2%	3.4%	4.2%	5.0%	8.3%	7.8%	1.7%
M	55 to 59	6.1%	5.3%	4.7%	5.2%	4.7%	5.2%	5.6%	6.4%	7.3%	8.5%	1.7%
M	60 to 64	0.7%	-0.8%	-2.7%	-3.4%	1.4%	-0.2%	-1.6%	0.6%	-0.5%	-1.3%	-6.5%
M	65 to 99	0.0%	-1.6%	-1.3%	-0.9%	-0.2%	-1.3%	-0.7%	0.3%	-0.7%	-0.6%	-6.3%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	1.3%	2.4%	4.2%	0.4%	1.7%	3.4%	1.7%	2.8%	3.9%	4.1%	-3.3%
F	30 to 34	1.5%	0.4%	0.9%	-0.2%	1.6%	0.2%	1.9%	1.5%	-0.6%	0.4%	-5.6%
F	35 to 39	1.4%	-1.5%	0.7%	0.6%	1.7%	0.6%	1.0%	1.7%	2.5%	2.5%	-2.8%
F	40 to 44	1.8%	-0.8%	0.3%	-1.7%	-1.1%	1.9%	-0.4%	-0.2%	-3.8%	-3.3%	-10.6%
F	45 to 49	-0.1%	-1.3%	2.0%	1.9%	-0.7%	1.0%	2.7%	2.6%	-0.2%	-0.7%	-6.1%
F	50 to 54	5.0%	3.5%	3.3%	4.0%	4.3%	3.4%	4.2%	5.0%	6.1%	7.3%	0.7%
F	55 to 59	4.2%	5.3%	2.7%	3.1%	4.7%	2.7%	3.0%	3.8%	7.1%	6.7%	0.4%
F	60 to 64	8.5%	9.7%	4.9%	4.2%	8.9%	7.5%	6.3%	8.4%	12.2%	12.0%	5.3%
F	65 to 99	8.0%	9.7%	6.1%	6.9%	7.7%	6.3%	7.1%	7.8%	12.2%	12.7%	5.9%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.5%	6.0%	6.9%	6.4%	6.8%	7.7%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.4%	6.2%	7.8%	5.5%	6.5%	7.9%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.4%	7.7%	7.8%	6.8%	7.2%	8.8%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	8.2%	14.2%	11.8%	13.5%	11.7%	14.4%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.5%	2.9%	3.3%	2.6%	3.4%	3.9%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.1%	6.6%	7.6%	6.6%	7.2%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.7%	5.1%	5.8%	5.0%	5.5%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.6%	1.4%	0.2%	0.8%	1.6%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.4%	0.2%	0.9%	1.6%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.5%	1.1%	2.2%	2.2%	1.9%	3.4%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.8%	2.7%	3.0%	1.9%	2.2%	3.5%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.8%	0.9%	1.0%	0.5%	1.4%	2.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	-0.4%	0.1%	-1.9%	-0.6%	-2.6%	0.1%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.3%	5.4%	3.7%	4.6%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.0%	3.4%	4.3%	3.3%	3.9%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.3%	3.9%	4.9%	3.4%	4.4%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.5%	6.4%	7.1%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.1%	6.9%	5.6%	6.4%	7.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.1%	3.5%	4.4%	3.2%	3.9%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.6%	4.4%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.8%	5.0%	5.7%	4.9%	5.7%	6.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.2%	8.3%	5.6%	8.5%	6.9%	6.5%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.9%	10.6%	11.2%	10.2%	9.7%	11.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.8%	11.5%	12.5%	11.0%	11.9%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.7%	12.3%	12.9%	11.7%	12.6%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.2%	7.8%	6.7%	7.4%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.1%	4.7%	3.5%	4.3%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.1%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.0%	3.7%	4.2%	3.0%	3.9%	4.6%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.7%	2.5%	5.6%	2.5%	3.0%	5.4%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.6%	5.0%	5.6%	4.8%	4.4%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.0%	9.4%	10.3%	9.0%	10.0%	10.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	9.0%	9.6%	10.1%	9.0%	9.9%	10.3%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.3%	6.9%	7.6%	6.4%	7.1%	7.8%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	6.9%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 5												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	7.9%	11.6%	2.3%	6.7%	8.1%	3.4%	7.3%	8.4%	10.4%	9.5%	6.2%
M	30 to 34	7.1%	8.0%	5.2%	5.5%	6.7%	5.9%	6.7%	8.0%	12.6%	13.2%	6.7%
M	35 to 39	8.2%	9.1%	3.5%	5.7%	8.1%	5.5%	5.9%	9.9%	10.8%	11.0%	4.9%
M	40 to 44	8.2%	9.5%	5.5%	4.8%	5.4%	6.5%	7.2%	6.9%	17.5%	18.3%	9.3%
M	45 to 49	11.6%	10.8%	5.7%	5.2%	4.7%	6.3%	8.1%	7.0%	18.0%	16.7%	10.5%
M	50 to 54	5.0%	5.3%	5.7%	5.1%	4.7%	6.4%	7.5%	5.8%	7.7%	7.8%	1.7%
M	55 to 59	6.5%	5.3%	5.0%	5.2%	6.2%	5.1%	5.4%	6.5%	8.3%	8.4%	1.7%
M	60 to 64	0.6%	-3.0%	-2.4%	-3.2%	1.3%	-0.2%	-1.4%	0.5%	-0.6%	-1.3%	-6.6%
M	65 to 99	0.2%	-3.5%	-1.4%	-0.8%	-0.1%	-1.2%	-0.4%	0.3%	-0.6%	-0.6%	-6.2%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	1.5%	-1.2%	4.1%	0.9%	2.1%	3.4%	1.2%	2.2%	3.7%	5.1%	-3.3%
F	30 to 34	2.2%	2.1%	1.0%	1.5%	2.0%	0.5%	1.7%	2.3%	0.0%	0.5%	-5.3%
F	35 to 39	1.2%	0.5%	3.1%	1.4%	1.8%	1.5%	2.6%	1.4%	2.3%	2.6%	-3.5%
F	40 to 44	1.4%	1.7%	-1.0%	2.3%	4.0%	0.2%	0.8%	3.2%	-4.0%	-3.3%	-10.8%
F	45 to 49	-0.2%	0.7%	0.7%	3.2%	4.7%	-0.4%	0.9%	3.7%	-0.3%	-0.9%	-6.0%
F	50 to 54	5.0%	5.3%	1.2%	3.5%	4.7%	1.3%	2.1%	4.3%	6.7%	7.3%	0.6%
F	55 to 59	3.9%	5.3%	2.5%	3.1%	3.7%	2.7%	3.2%	3.7%	6.7%	6.8%	0.3%
F	60 to 64	8.6%	11.5%	4.8%	4.2%	9.1%	7.4%	6.2%	8.5%	12.3%	12.0%	5.3%
F	65 to 99	7.9%	11.1%	6.1%	6.8%	7.6%	6.3%	6.9%	7.8%	12.1%	12.7%	5.9%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	6.9%	5.8%	7.2%	6.2%	6.3%	7.8%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.1%	6.1%	7.4%	5.4%	6.6%	7.9%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.4%	7.6%	7.8%	7.4%	7.5%	9.1%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.0%	6.3%	8.7%	7.2%	7.1%	13.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.4%	2.9%	3.6%	2.3%	3.2%	3.9%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.4%	6.8%	7.6%	6.8%	7.4%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.7%	5.1%	5.9%	4.7%	5.7%	6.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.6%	1.3%	0.2%	0.9%	1.6%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.5%	0.2%	1.0%	1.7%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.3%	1.8%	2.3%	2.3%	3.4%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	2.0%	2.7%	3.3%	2.0%	2.1%	3.5%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.8%	0.9%	1.0%	0.0%	1.1%	1.9%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	2.7%	2.9%	0.8%	1.8%	1.3%	0.3%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.3%	5.3%	3.8%	4.7%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.3%	3.3%	3.8%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.9%	4.8%	3.6%	4.3%	5.0%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.2%	6.8%	5.6%	6.3%	7.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.1%	3.6%	4.2%	3.3%	4.0%	4.8%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.3%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.7%	5.2%	5.7%	4.9%	5.7%	6.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.6%	12.1%	9.0%	12.8%	10.9%	7.7%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	9.0%	10.7%	11.1%	10.1%	9.6%	11.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	11.0%	11.4%	12.5%	11.0%	12.0%	12.2%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.8%	12.3%	12.9%	11.8%	12.8%	13.0%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.2%	7.8%	6.7%	7.4%	8.1%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.1%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	3.9%	4.7%	3.4%	4.2%	4.7%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.1%	3.6%	4.2%	2.9%	3.9%	4.5%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.6%	0.1%	1.3%	0.8%	-1.3%	4.5%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.5%	5.0%	5.6%	4.8%	4.5%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	8.9%	9.5%	10.3%	9.0%	10.0%	10.1%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	8.9%	9.6%	10.1%	9.0%	9.8%	10.4%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.2%	6.8%	7.6%	6.3%	7.1%	7.9%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 6												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	7.8%	10.2%	2.3%	7.1%	8.2%	3.8%	7.8%	9.1%	12.4%	8.3%	6.3%
M	30 to 34	7.8%	8.1%	5.3%	6.3%	7.1%	6.2%	7.0%	7.5%	13.0%	9.6%	6.1%
M	35 to 39	8.1%	10.0%	6.6%	6.5%	8.1%	6.5%	7.6%	8.9%	12.7%	12.7%	6.4%
M	40 to 44	10.0%	10.7%	4.1%	6.6%	10.4%	4.7%	7.1%	11.7%	15.3%	14.1%	5.9%
M	45 to 49	11.6%	10.8%	4.2%	7.4%	8.1%	5.0%	5.9%	10.6%	17.2%	13.5%	7.9%
M	50 to 54	5.4%	8.3%	3.3%	4.5%	7.2%	3.4%	4.2%	5.2%	7.8%	7.7%	1.7%
M	55 to 59	5.0%	6.7%	4.9%	5.2%	4.7%	5.2%	5.6%	6.4%	8.4%	8.6%	1.8%
M	60 to 64	0.6%	-2.9%	-2.7%	-3.2%	1.4%	-0.3%	-1.4%	0.7%	-0.5%	1.2%	-6.1%
M	65 to 99	0.3%	-3.4%	-1.5%	-0.8%	-0.1%	-1.3%	-0.5%	0.2%	-0.7%	1.7%	-5.8%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	1.6%	0.1%	4.1%	0.5%	2.0%	3.1%	0.7%	1.7%	1.8%	6.5%	-3.3%
F	30 to 34	1.3%	2.1%	0.9%	0.3%	1.6%	0.2%	1.4%	2.7%	-0.4%	4.7%	-4.6%
F	35 to 39	1.4%	-0.4%	0.7%	0.2%	1.8%	0.7%	1.1%	2.1%	0.1%	0.6%	-5.1%
F	40 to 44	-0.5%	0.8%	1.7%	-0.7%	-0.3%	2.1%	1.0%	-0.6%	-2.0%	0.4%	-6.5%
F	45 to 49	-0.2%	0.7%	2.3%	2.1%	-0.3%	1.3%	2.7%	1.6%	0.1%	1.7%	-4.3%
F	50 to 54	4.7%	2.9%	3.3%	3.7%	3.0%	3.4%	4.2%	4.8%	6.6%	7.4%	0.6%
F	55 to 59	5.0%	4.2%	2.6%	3.1%	4.7%	2.7%	3.1%	3.8%	6.7%	6.7%	0.2%
F	60 to 64	8.6%	11.4%	4.9%	4.2%	8.9%	7.5%	6.2%	8.3%	12.3%	10.6%	5.0%
F	65 to 99	7.8%	10.9%	6.2%	6.8%	7.6%	6.3%	7.0%	7.8%	12.1%	11.1%	5.6%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.2%	5.8%	6.6%	6.2%	6.4%	7.5%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.5%	6.6%	7.4%	5.6%	6.6%	7.6%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.5%	7.5%	7.8%	7.1%	7.7%	9.1%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	7.3%	12.9%	11.9%	13.5%	11.0%	14.1%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.4%	2.8%	3.6%	2.5%	3.2%	3.9%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.3%	6.8%	7.8%	6.8%	7.3%	7.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.7%	5.2%	6.0%	4.7%	5.5%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.7%	1.4%	0.2%	0.9%	1.7%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.5%	0.3%	0.9%	1.8%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.2%	2.5%	2.3%	2.2%	3.6%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.7%	2.4%	3.3%	1.8%	2.1%	3.6%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.7%	1.0%	1.0%	0.2%	1.0%	1.9%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.2%	0.5%	-2.0%	-0.6%	-2.1%	0.2%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.3%	5.3%	3.8%	4.7%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.2%	4.2%	3.3%	3.9%	4.0%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.9%	4.8%	3.6%	4.4%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.5%	6.2%	6.8%	5.6%	6.4%	7.1%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	2.9%	3.4%	4.2%	3.3%	3.7%	4.3%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.6%	4.3%	5.1%	3.8%	4.4%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.8%	5.2%	5.8%	4.7%	5.5%	6.1%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.5%	8.9%	5.6%	9.5%	7.4%	8.6%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.8%	10.4%	11.1%	10.1%	9.7%	10.9%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.4%	12.5%	11.0%	11.9%	12.2%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.7%	12.4%	12.9%	11.7%	12.8%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.2%	7.9%	6.7%	7.4%	8.1%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.1%	4.8%	3.5%	4.3%	5.3%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	3.9%	4.6%	3.3%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.0%	3.6%	4.1%	3.0%	4.0%	4.6%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.7%	2.1%	5.6%	2.1%	2.4%	3.8%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	5.2%	5.6%	4.8%	4.4%	5.9%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	8.9%	9.5%	10.3%	8.9%	10.0%	10.1%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	9.0%	9.6%	10.1%	9.0%	9.8%	10.3%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.3%	6.8%	7.6%	6.3%	7.2%	7.9%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 7												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	7.2%	11.8%	2.5%	6.2%	8.6%	3.1%	7.2%	8.2%	9.4%	10.6%	5.7%
M	30 to 34	6.9%	8.4%	5.1%	5.4%	7.0%	5.2%	7.1%	7.8%	12.7%	13.0%	7.3%
M	35 to 39	8.7%	8.6%	3.6%	5.9%	8.1%	5.4%	6.1%	8.4%	10.4%	11.2%	5.0%
M	40 to 44	7.9%	9.1%	5.4%	4.8%	5.5%	6.6%	7.0%	6.7%	17.7%	17.9%	8.9%
M	45 to 49	11.8%	11.1%	5.9%	5.4%	4.7%	6.4%	8.6%	6.6%	17.8%	16.7%	10.4%
M	50 to 54	5.0%	5.3%	5.1%	4.0%	4.7%	5.6%	7.2%	5.0%	7.9%	7.9%	1.8%
M	55 to 59	6.3%	5.3%	4.6%	5.6%	6.1%	5.1%	5.4%	6.4%	8.3%	8.4%	1.7%
M	60 to 64	0.8%	-2.7%	-2.6%	-3.4%	1.3%	-0.2%	-1.3%	0.6%	-0.5%	-1.4%	-6.5%
M	65 to 99	0.2%	-3.4%	-1.3%	-0.7%	-0.1%	-1.2%	-0.7%	0.2%	-0.6%	-0.6%	-6.1%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	2.4%	-1.4%	3.9%	1.4%	1.8%	3.9%	1.3%	2.3%	4.8%	3.9%	-2.9%
F	30 to 34	2.5%	1.7%	1.1%	1.6%	1.7%	1.4%	1.4%	2.4%	-0.1%	0.7%	-6.0%
F	35 to 39	0.7%	1.1%	3.1%	1.1%	1.8%	1.6%	2.4%	2.4%	2.8%	2.4%	-3.5%
F	40 to 44	1.7%	2.0%	-0.7%	2.4%	3.9%	0.0%	1.0%	3.3%	-4.1%	-3.0%	-10.3%
F	45 to 49	-0.4%	0.5%	0.5%	3.2%	4.7%	-0.4%	0.6%	3.9%	-0.2%	-0.9%	-6.0%
F	50 to 54	5.0%	5.3%	1.7%	4.0%	4.7%	1.8%	2.3%	5.0%	6.5%	7.2%	0.5%
F	55 to 59	4.0%	5.3%	2.7%	2.8%	3.8%	2.7%	3.2%	3.8%	6.7%	6.8%	0.3%
F	60 to 64	8.5%	11.3%	4.9%	4.2%	9.0%	7.4%	6.2%	8.4%	12.2%	12.0%	5.3%
F	65 to 99	7.9%	10.9%	6.1%	6.8%	7.6%	6.3%	7.1%	7.9%	12.1%	12.7%	5.8%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	6.7%	5.5%	6.8%	6.6%	6.6%	8.5%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.7%	6.2%	7.1%	5.7%	6.1%	7.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.4%	7.7%	7.7%	7.4%	7.8%	8.8%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.6%	6.5%	9.1%	7.1%	7.1%	14.1%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.5%	2.6%	3.5%	2.5%	3.1%	4.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.3%	6.7%	7.7%	6.7%	7.0%	7.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.6%	5.1%	6.0%	4.7%	5.7%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.6%	1.4%	0.1%	1.0%	1.6%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.4%	0.2%	1.0%	1.8%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.7%	1.7%	2.3%	2.2%	2.0%	3.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.5%	2.7%	3.4%	1.8%	2.4%	3.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.8%	0.8%	1.1%	0.0%	0.9%	2.1%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.0%	2.9%	0.4%	1.8%	1.3%	0.2%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.4%	5.3%	3.8%	4.8%	5.6%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.3%	3.3%	4.0%	4.0%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.9%	4.8%	3.6%	4.3%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.2%	6.9%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.1%	3.5%	4.2%	3.0%	3.7%	4.7%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.5%	4.4%	4.7%	3.8%	4.4%	5.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.9%	5.1%	5.8%	4.8%	5.7%	6.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.6%	12.0%	8.8%	12.7%	10.7%	7.3%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.8%	10.5%	11.2%	10.2%	9.7%	11.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.5%	12.3%	10.9%	12.2%	12.2%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.8%	12.4%	12.8%	11.8%	12.8%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.4%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.2%	7.8%	6.8%	7.4%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.6%	4.3%	5.1%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	3.9%	4.7%	3.3%	4.1%	4.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.0%	3.7%	4.2%	3.0%	4.0%	4.6%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.6%	0.2%	1.6%	0.8%	-1.1%	4.8%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	5.1%	5.6%	4.8%	4.4%	5.8%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	8.9%	9.4%	10.4%	9.0%	9.9%	10.1%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	8.9%	9.6%	10.2%	8.9%	9.8%	10.3%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.3%	7.0%	7.5%	6.3%	6.9%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 8												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	7.6%	11.4%	2.9%	6.2%	7.9%	3.8%	7.0%	8.1%	8.7%	13.0%	2.2%
M	30 to 34	8.2%	7.6%	5.5%	5.6%	6.9%	5.1%	7.3%	7.7%	13.1%	12.7%	7.1%
M	35 to 39	8.1%	8.4%	6.0%	6.7%	8.7%	5.6%	7.5%	8.8%	10.9%	10.8%	4.5%
M	40 to 44	10.5%	11.3%	3.7%	5.5%	8.9%	4.8%	6.0%	9.7%	17.3%	16.6%	9.3%
M	45 to 49	11.7%	10.8%	3.8%	4.2%	6.4%	5.0%	6.1%	7.3%	17.7%	16.7%	10.6%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.4%	5.0%	5.0%	8.6%	7.8%	1.8%
M	55 to 59	5.0%	5.3%	5.0%	5.4%	6.0%	4.9%	5.4%	6.3%	8.0%	8.5%	1.8%
M	60 to 64	0.7%	-3.0%	-2.7%	-3.3%	1.2%	-0.2%	-1.5%	0.7%	-0.6%	-1.2%	-6.6%
M	65 to 99	0.0%	-3.4%	-1.5%	-0.9%	0.1%	-1.1%	-0.5%	0.2%	-0.7%	-0.6%	-6.2%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	1.9%	-1.0%	3.6%	1.5%	2.3%	3.1%	1.4%	2.4%	5.4%	1.4%	0.2%
F	30 to 34	0.9%	2.6%	0.7%	1.3%	1.8%	1.5%	1.2%	2.5%	-0.5%	1.1%	-5.7%
F	35 to 39	1.4%	1.3%	1.1%	-0.1%	1.3%	1.5%	1.2%	2.1%	2.2%	2.9%	-3.0%
F	40 to 44	-1.0%	0.4%	2.5%	1.1%	0.8%	2.0%	2.1%	0.9%	-3.8%	-1.9%	-10.9%
F	45 to 49	-0.3%	0.7%	2.7%	3.8%	2.2%	1.3%	2.6%	3.5%	-0.2%	-0.9%	-6.1%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.4%	3.6%	5.0%	5.9%	7.3%	0.6%
F	55 to 59	5.0%	5.3%	2.5%	3.0%	3.8%	2.8%	3.2%	3.9%	6.8%	6.7%	0.2%
F	60 to 64	8.5%	11.5%	4.9%	4.2%	9.3%	7.4%	6.3%	8.3%	12.3%	11.9%	5.3%
F	65 to 99	8.0%	10.9%	6.2%	6.9%	7.4%	6.2%	7.0%	7.8%	12.1%	12.7%	5.9%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	7.1%	5.8%	7.2%	7.0%	6.5%	8.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.6%	6.8%	7.2%	5.8%	6.6%	7.7%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.2%	7.7%	7.7%	7.0%	7.4%	8.9%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	5.8%	10.9%	12.0%	11.3%	10.3%	14.1%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.2%	2.5%	3.4%	2.6%	3.1%	3.8%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.2%	6.8%	7.7%	6.6%	7.3%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.5%	5.1%	5.9%	4.7%	5.6%	6.3%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.7%	1.4%	0.1%	0.8%	1.6%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.0%	0.7%	1.4%	0.2%	1.0%	1.6%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.3%	1.9%	2.0%	2.1%	3.3%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.6%	2.3%	3.4%	1.7%	2.1%	3.6%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.9%	0.8%	1.1%	0.3%	1.2%	2.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.2%	-2.1%	0.1%	-1.5%	0.2%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.8%	4.4%	5.4%	3.7%	4.8%	5.8%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.3%	3.3%	3.9%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	4.0%	4.8%	3.6%	4.4%	4.9%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.4%	7.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.5%	6.1%	6.9%	5.6%	6.3%	7.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	2.7%	3.8%	4.5%	3.1%	3.7%	4.7%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.5%	4.5%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	4.8%	5.2%	5.8%	4.9%	5.4%	6.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.5%	7.7%	6.4%	11.6%	6.5%	7.2%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.8%	10.5%	11.1%	9.8%	9.8%	11.2%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.4%	12.5%	10.9%	11.8%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.8%	12.4%	12.8%	11.8%	12.6%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.6%	7.1%	7.8%	6.7%	7.4%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.4%	4.0%	4.7%	3.6%	4.3%	5.1%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	3.8%	4.7%	3.4%	4.1%	4.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.0%	3.6%	4.2%	2.9%	4.0%	4.5%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.7%	2.9%	4.6%	1.3%	3.4%	4.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	5.1%	5.6%	5.0%	4.3%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.0%	9.4%	10.3%	9.0%	10.1%	10.2%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	8.9%	9.5%	10.2%	9.0%	9.9%	10.3%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.2%	6.9%	7.7%	6.3%	7.2%	7.8%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 9												
Subscriber only												
M	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
M	19 to 29	8.2%	8.8%	2.3%	7.0%	8.1%	3.4%	7.3%	9.0%	12.6%	8.4%	6.5%
M	30 to 34	5.4%	9.6%	4.9%	5.8%	7.4%	5.9%	6.7%	7.9%	12.9%	13.0%	7.2%
M	35 to 39	8.0%	10.7%	3.5%	4.6%	7.3%	5.5%	5.9%	7.9%	10.9%	10.8%	4.8%
M	40 to 44	9.0%	8.6%	6.3%	5.4%	5.2%	6.2%	7.7%	6.5%	17.4%	18.1%	8.9%
M	45 to 49	11.5%	11.0%	7.4%	7.3%	5.3%	7.5%	10.2%	7.8%	17.6%	16.8%	10.6%
M	50 to 54	6.8%	5.3%	6.2%	5.8%	4.7%	6.3%	7.4%	6.5%	7.8%	7.7%	1.6%
M	55 to 59	6.4%	5.7%	4.8%	5.5%	6.1%	4.9%	5.4%	6.0%	8.4%	8.5%	1.8%
M	60 to 64	0.8%	-2.8%	-2.6%	-3.1%	1.4%	-0.2%	-1.2%	0.6%	-0.5%	-1.3%	-6.6%
M	65 to 99	0.3%	-3.1%	-1.4%	-0.8%	0.0%	-1.2%	-0.6%	0.3%	-0.7%	-0.7%	-6.2%
F	Under 1	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	1 to 18	19.2%	19.5%	17.2%	18.0%	18.8%	17.4%	18.2%	19.1%	21.6%	22.0%	14.8%
F	19 to 29	1.2%	1.5%	4.1%	0.6%	2.1%	3.4%	1.2%	1.7%	1.6%	6.4%	-3.5%
F	30 to 34	4.5%	0.4%	1.4%	1.1%	1.2%	0.6%	1.7%	2.3%	-0.4%	0.7%	-5.8%
F	35 to 39	1.5%	-1.1%	3.1%	3.0%	2.4%	1.6%	2.6%	2.7%	2.1%	2.9%	-3.3%
F	40 to 44	0.5%	2.4%	-2.2%	1.3%	4.2%	0.5%	0.3%	3.5%	-3.9%	-3.2%	-10.4%
F	45 to 49	-0.2%	0.5%	-0.9%	2.1%	3.8%	-1.8%	-0.6%	3.2%	-0.1%	-1.0%	-6.1%
F	50 to 54	3.6%	5.3%	0.8%	3.2%	4.7%	1.3%	2.2%	3.9%	6.6%	7.4%	0.7%
F	55 to 59	4.0%	5.0%	2.6%	2.9%	3.8%	2.8%	3.2%	4.1%	6.7%	6.7%	0.2%
F	60 to 64	8.5%	11.4%	4.9%	4.2%	9.0%	7.4%	6.2%	8.4%	12.2%	11.9%	5.3%
F	65 to 99	7.8%	10.7%	6.1%	6.8%	7.5%	6.2%	7.1%	7.8%	12.1%	12.7%	5.9%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.4%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	6.8%	6.0%	6.9%	6.4%	6.4%	8.1%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	5.6%	6.5%	7.3%	5.9%	6.3%	7.8%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	7.3%	7.6%	7.9%	6.9%	7.8%	8.9%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	5.0%	5.3%	7.6%	5.6%	6.1%	11.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	2.4%	2.7%	3.3%	2.2%	3.2%	3.9%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.4%	6.7%	7.9%	6.7%	7.3%	7.4%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	4.7%	5.2%	6.0%	4.9%	5.6%	6.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.0%	0.7%	1.4%	0.1%	0.9%	1.7%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.1%	0.7%	1.5%	0.2%	1.0%	1.7%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	2.6%	1.1%	2.1%	2.2%	2.2%	3.2%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	1.7%	2.5%	3.3%	1.6%	2.3%	3.5%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.8%	0.9%	1.0%	0.3%	0.9%	2.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.9%	3.4%	1.7%	2.5%	2.2%	1.2%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	4.4%	5.5%	3.8%	4.7%	5.7%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	2.9%	3.3%	4.2%	3.3%	3.9%	3.9%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.4%	3.8%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	5.4%	6.1%	6.8%	5.6%	6.3%	7.1%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	2.8%	3.8%	4.0%	3.3%	4.2%	4.8%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.6%	4.2%	5.1%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.6%	5.2%	5.7%	4.8%	5.3%	6.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	12.5%	12.2%	10.1%	12.7%	10.6%	9.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	8.8%	10.5%	11.0%	10.0%	9.7%	11.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	10.9%	11.4%	12.3%	11.1%	12.0%	12.1%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	11.6%	12.4%	13.0%	11.7%	12.7%	13.1%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.5%	7.1%	7.7%	6.6%	7.4%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.7%	7.2%	7.8%	6.7%	7.4%	8.1%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.2%	5.1%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	3.9%	4.6%	3.4%	4.2%	4.8%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.4%	3.6%	4.3%	3.0%	4.1%	4.5%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.7%	0.1%	0.1%	0.9%	-1.0%	3.6%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.7%	5.1%	5.7%	4.9%	4.3%	5.8%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.0%	9.4%	10.4%	8.9%	10.0%	10.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	9.1%	9.6%	10.1%	9.1%	9.9%	10.4%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.2%	6.8%	7.6%	6.3%	7.0%	7.9%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.3%	7.0%	7.6%	6.4%	7.2%	7.9%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.0%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.2%	5.0%	3.7%	4.5%	5.2%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.1%	5.8%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.7%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.5%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.8%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	4.5%	4.3%	2.9%	3.3%	8.9%	7.7%	12.7%	4.4%	1.0%	1.6%	0.4%	10.9%
M	30 to 34	4.3%	5.9%	2.7%	3.2%	10.5%	9.3%	12.2%	2.7%	1.3%	0.4%	0.4%	11.2%
M	35 to 39	7.4%	4.2%	4.5%	3.9%	8.9%	10.4%	9.1%	1.3%	-3.9%	-0.5%	-3.8%	10.3%
M	40 to 44	6.8%	7.0%	4.9%	7.7%	11.2%	14.7%	9.2%	3.4%	3.9%	1.5%	3.4%	8.9%
M	45 to 49	7.5%	6.8%	9.2%	10.3%	11.7%	11.2%	12.6%	2.3%	1.1%	0.4%	0.4%	2.2%
M	50 to 54	4.2%	4.5%	2.8%	4.4%	7.0%	9.3%	7.0%	1.4%	-1.6%	-2.3%	-2.7%	0.9%
M	55 to 59	2.8%	2.8%	2.5%	1.3%	6.3%	8.5%	6.5%	0.9%	-0.9%	-1.0%	-1.4%	0.5%
M	60 to 64	-4.3%	-2.3%	-2.9%	-3.0%	-3.1%	1.8%	-5.2%	-12.2%	-12.0%	-9.3%	-13.3%	-3.9%
M	65 to 99	-3.1%	-2.7%	-2.6%	-2.6%	-1.3%	2.4%	-3.3%	-9.9%	-11.7%	-9.6%	-12.2%	-3.4%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-0.9%	-1.8%	0.4%	0.2%	5.1%	7.0%	3.5%	-0.4%	-0.2%	-1.7%	0.4%	-4.7%
F	30 to 34	-1.1%	-4.4%	0.2%	0.1%	3.1%	5.1%	3.7%	1.8%	-0.8%	0.4%	0.4%	-3.8%
F	35 to 39	-3.6%	-1.7%	-1.8%	-1.1%	5.0%	5.0%	6.4%	3.4%	4.6%	2.6%	5.8%	-3.0%
F	40 to 44	-3.0%	-3.5%	-2.6%	-4.0%	2.7%	1.6%	6.5%	1.2%	-2.5%	-0.9%	-2.2%	-3.6%
F	45 to 49	-2.7%	-2.9%	-5.0%	-4.4%	4.2%	4.1%	4.6%	2.3%	0.0%	0.4%	0.4%	1.3%
F	50 to 54	-0.6%	-0.5%	1.0%	-0.6%	7.0%	6.1%	7.9%	3.0%	2.5%	2.8%	3.6%	2.2%
F	55 to 59	1.1%	1.0%	1.1%	2.3%	7.3%	6.8%	8.1%	3.2%	1.6%	1.5%	1.9%	2.4%
F	60 to 64	2.8%	4.8%	4.3%	4.1%	10.9%	9.5%	12.6%	8.0%	8.4%	6.8%	8.3%	4.5%
F	65 to 99	4.4%	4.4%	4.4%	4.5%	12.4%	10.3%	14.9%	10.9%	9.0%	7.2%	9.5%	4.8%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	12.2%	12.1%	12.5%	7.0%	0.7%	4.5%	-0.1%	9.1%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.3%	10.4%	10.9%	1.0%	1.0%	2.7%	0.4%	9.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	10.0%	12.2%	12.0%	2.3%	0.1%	0.1%	-0.7%	8.8%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	10.3%	8.6%	11.8%	2.7%	3.1%	0.4%	1.7%	9.4%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.7%	5.4%	0.0%	1.3%	-2.6%	0.4%	-0.1%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.8%	10.9%	10.9%	0.1%	-0.6%	2.8%	-1.7%	4.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.2%	9.1%	-1.9%	0.0%	1.6%	-1.0%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.1%	3.8%	3.7%	-5.9%	-9.3%	-2.1%	-9.6%	-5.9%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.4%	-5.2%	-9.9%	-2.6%	-10.6%	-5.3%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.6%	4.9%	4.5%	0.2%	0.4%	-2.6%	0.5%	0.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.7%	4.2%	4.8%	2.5%	0.4%	-2.4%	0.4%	0.3%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	1.9%	4.2%	4.1%	2.3%	1.0%	0.8%	0.9%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	1.7%	6.5%	4.7%	2.1%	-0.4%	0.4%	-1.4%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.2%	8.9%	3.3%	0.3%	2.4%	0.4%	3.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.0%	7.3%	7.0%	5.6%	2.2%	0.3%	1.9%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.2%	7.0%	7.7%	4.0%	2.0%	0.4%	1.4%	2.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.2%	9.1%	6.6%	8.6%	2.9%	9.7%	5.9%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.4%	9.7%	7.4%	7.7%	2.4%	8.2%	6.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	8.7%	9.1%	3.0%	0.6%	1.0%	0.4%	6.9%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.2%	8.8%	9.2%	4.4%	1.0%	1.3%	0.4%	8.5%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.4%	8.9%	9.5%	3.1%	-0.2%	1.2%	-0.7%	12.3%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	11.7%	9.2%	11.5%	7.0%	2.9%	4.2%	3.1%	8.4%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.5%	12.8%	13.9%	6.9%	3.5%	4.6%	3.2%	5.8%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	14.3%	15.5%	7.0%	4.4%	6.5%	2.6%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.4%	16.1%	8.6%	5.2%	7.9%	4.6%	11.7%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	8.6%	8.6%	10.7%	3.3%	-0.1%	3.0%	-1.7%	4.6%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	6.5%	6.2%	10.8%	1.3%	-5.9%	3.0%	-5.8%	3.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.8%	6.7%	1.8%	0.4%	0.2%	0.4%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	6.0%	6.2%	6.7%	2.0%	0.3%	-0.7%	0.4%	0.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.6%	6.9%	6.8%	2.2%	0.9%	0.2%	1.4%	-1.5%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	5.2%	7.9%	6.7%	1.6%	-0.3%	-0.7%	0.3%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.4%	9.3%	4.1%	3.0%	2.5%	3.0%	5.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.8%	13.5%	13.5%	8.6%	7.5%	5.3%	6.9%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.2%	13.6%	13.2%	8.4%	7.0%	5.4%	7.0%	8.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	14.6%	15.6%	10.5%	9.6%	15.6%	3.2%	13.1%	7.9%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	12.5%	13.1%	10.6%	7.2%	8.9%	3.2%	8.5%	6.6%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	6.7%	4.3%	2.3%	1.8%	8.5%	9.5%	10.7%	4.2%	1.4%	2.9%	-0.2%	11.2%
M	30 to 34	7.8%	3.8%	2.2%	1.8%	9.9%	10.1%	11.3%	4.7%	1.2%	0.4%	0.4%	11.2%
M	35 to 39	5.5%	4.3%	4.5%	4.3%	8.9%	11.6%	9.3%	0.8%	-3.9%	-0.4%	-4.4%	11.8%
M	40 to 44	7.9%	6.9%	5.0%	5.8%	11.8%	12.6%	10.8%	5.5%	3.2%	2.7%	2.4%	7.1%
M	45 to 49	11.3%	7.1%	7.1%	7.4%	11.7%	11.1%	11.7%	3.7%	0.7%	0.4%	0.4%	3.5%
M	50 to 54	1.9%	4.4%	2.8%	2.3%	7.5%	7.5%	7.0%	1.5%	-1.7%	-2.1%	-2.7%	-1.3%
M	55 to 59	2.7%	2.7%	2.6%	2.7%	6.5%	8.8%	6.8%	1.1%	-0.9%	-0.9%	-1.3%	-1.2%
M	60 to 64	-8.4%	-2.2%	-2.8%	-3.1%	1.0%	1.9%	-3.6%	-12.5%	-12.0%	-9.4%	-13.1%	-4.0%
M	65 to 99	-6.1%	-2.7%	-2.6%	-2.7%	1.9%	2.5%	-1.4%	-10.0%	-11.5%	-9.2%	-12.3%	-3.4%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-2.6%	-1.9%	1.2%	1.8%	5.5%	5.5%	5.0%	-0.2%	-0.7%	-3.8%	0.9%	-4.8%
F	30 to 34	-4.0%	-1.6%	1.1%	1.8%	3.7%	4.3%	4.3%	-1.1%	-0.7%	0.4%	0.4%	-3.8%
F	35 to 39	-2.0%	-1.9%	-1.8%	-1.5%	5.0%	4.1%	6.2%	4.0%	4.6%	2.4%	6.7%	-3.6%
F	40 to 44	-3.9%	-3.5%	-2.7%	-2.2%	2.2%	3.1%	5.4%	-0.8%	-2.0%	-2.2%	-1.4%	-2.5%
F	45 to 49	-5.0%	-3.2%	-3.3%	-2.5%	4.2%	4.2%	5.1%	1.1%	0.2%	0.4%	0.4%	0.4%
F	50 to 54	1.2%	-0.5%	1.0%	1.4%	6.7%	7.2%	7.9%	2.9%	2.7%	2.6%	3.6%	4.0%
F	55 to 59	1.1%	1.1%	1.0%	1.1%	7.2%	6.7%	8.0%	3.1%	1.6%	1.4%	1.8%	3.5%
F	60 to 64	3.8%	4.7%	4.2%	4.2%	9.2%	9.5%	11.8%	8.1%	8.4%	6.9%	8.2%	4.5%
F	65 to 99	6.4%	4.3%	4.4%	4.6%	10.1%	10.2%	13.4%	11.0%	8.8%	6.8%	9.5%	4.8%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	11.7%	12.3%	11.7%	7.3%	0.9%	4.4%	0.2%	8.3%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.6%	10.4%	10.7%	1.9%	1.2%	2.7%	0.4%	9.0%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.7%	12.2%	12.1%	2.2%	-0.1%	4.0%	-1.0%	8.5%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	9.0%	8.2%	13.2%	4.9%	3.3%	0.4%	1.7%	9.4%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.4%	5.8%	0.1%	1.5%	-2.6%	0.4%	-1.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.8%	10.8%	10.9%	0.1%	-0.6%	2.4%	-1.6%	4.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.3%	8.2%	9.0%	-1.9%	0.0%	1.6%	-1.2%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.1%	3.9%	3.8%	-5.8%	-9.2%	-2.0%	-9.5%	-4.4%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.3%	-5.3%	-9.9%	-2.5%	-10.7%	-4.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.8%	4.8%	4.9%	0.1%	0.3%	-2.5%	0.5%	0.8%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.4%	4.3%	4.9%	2.4%	0.3%	-2.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.4%	4.2%	4.0%	2.5%	1.3%	-3.0%	1.1%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	3.8%	6.7%	3.9%	0.4%	-0.5%	0.4%	-1.4%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.4%	8.7%	3.3%	0.3%	2.4%	0.4%	5.0%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.0%	7.3%	7.0%	5.7%	2.2%	0.4%	1.9%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.3%	6.9%	7.8%	4.0%	2.0%	0.4%	1.4%	2.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.2%	9.1%	6.5%	8.5%	2.8%	9.6%	5.0%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.5%	9.8%	7.4%	7.7%	2.4%	8.3%	5.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	9.1%	9.0%	3.2%	0.8%	1.5%	0.1%	6.8%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.4%	8.6%	9.0%	4.7%	1.1%	1.2%	0.6%	8.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.6%	8.1%	9.1%	2.5%	-0.1%	1.1%	-0.4%	11.4%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	10.2%	9.3%	9.9%	6.8%	3.0%	4.1%	2.9%	8.8%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.3%	13.3%	13.7%	6.9%	3.8%	4.4%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	15.0%	15.5%	7.0%	4.8%	6.5%	3.7%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.4%	16.0%	8.7%	5.2%	7.9%	4.4%	11.7%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.9%	8.1%	10.3%	3.4%	-0.1%	3.0%	-2.2%	3.3%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	5.0%	5.1%	8.7%	1.3%	-6.0%	3.0%	-6.6%	0.1%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.6%	6.8%	1.7%	0.4%	0.0%	0.5%	1.3%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	5.9%	6.4%	6.8%	1.9%	0.2%	-0.6%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.5%	7.2%	7.0%	2.5%	0.9%	0.2%	1.2%	-1.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	6.2%	7.8%	7.7%	1.7%	-0.4%	-0.6%	0.4%	1.1%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.2%	9.4%	4.1%	2.9%	2.6%	3.1%	5.7%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	12.8%	13.4%	8.6%	7.0%	5.3%	6.5%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.3%	13.6%	13.2%	8.4%	7.1%	5.4%	7.1%	8.6%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	16.7%	17.1%	13.5%	9.5%	15.8%	3.2%	14.3%	12.2%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	13.5%	13.8%	11.8%	7.3%	8.9%	3.2%	9.2%	8.8%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	5.0%	4.1%	3.1%	3.5%	10.1%	8.0%	12.9%	3.9%	1.0%	3.5%	-0.2%	10.2%
M	30 to 34	5.7%	5.9%	3.5%	3.4%	10.6%	10.2%	11.8%	4.4%	1.2%	0.4%	0.4%	11.0%
M	35 to 39	7.4%	4.2%	5.2%	4.3%	8.8%	9.4%	9.0%	0.7%	-3.8%	-0.7%	-4.0%	11.1%
M	40 to 44	7.4%	7.0%	5.4%	6.4%	10.1%	12.9%	9.4%	5.9%	3.8%	0.4%	3.3%	10.9%
M	45 to 49	7.4%	7.0%	10.1%	10.5%	13.1%	11.2%	12.1%	3.3%	1.0%	0.4%	1.0%	1.7%
M	50 to 54	3.9%	4.4%	2.8%	4.0%	7.0%	8.2%	7.0%	1.4%	-1.9%	-1.3%	-2.6%	-2.3%
M	55 to 59	2.6%	2.8%	1.3%	1.2%	6.5%	6.2%	7.0%	0.9%	-0.7%	0.4%	-1.5%	-1.1%
M	60 to 64	-4.5%	-2.3%	-3.7%	-3.1%	-5.1%	1.5%	-5.3%	-12.2%	-11.5%	-9.2%	-13.0%	-5.7%
M	65 to 99	-3.1%	-2.6%	-3.5%	-2.7%	-3.4%	2.4%	-3.4%	-9.9%	-11.1%	-9.3%	-12.0%	-4.9%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-1.4%	-1.7%	0.1%	-0.1%	4.0%	6.7%	3.4%	0.2%	-0.2%	-4.6%	1.0%	-4.3%
F	30 to 34	-2.3%	-4.5%	-1.2%	-0.3%	3.0%	4.2%	3.9%	-0.7%	-0.8%	0.4%	0.4%	-3.7%
F	35 to 39	-3.6%	-1.7%	-2.6%	-1.6%	5.1%	5.7%	6.5%	4.0%	4.5%	3.0%	6.2%	-3.4%
F	40 to 44	-3.5%	-3.6%	-3.2%	-2.8%	3.8%	2.8%	6.3%	-1.1%	-2.4%	0.4%	-2.1%	-4.7%
F	45 to 49	-2.7%	-3.1%	-5.7%	-4.5%	3.4%	4.1%	4.9%	1.4%	0.0%	0.4%	-0.1%	1.7%
F	50 to 54	-0.4%	-0.4%	1.0%	-0.2%	7.0%	6.7%	7.9%	2.9%	2.9%	2.0%	3.5%	5.0%
F	55 to 59	1.2%	1.0%	2.2%	2.3%	7.2%	7.8%	7.8%	3.2%	1.4%	0.4%	2.0%	3.4%
F	60 to 64	2.8%	4.8%	4.8%	4.2%	11.8%	9.7%	12.6%	8.0%	8.0%	6.7%	8.1%	5.6%
F	65 to 99	4.3%	4.3%	5.0%	4.5%	14.0%	10.3%	15.0%	10.9%	8.4%	7.0%	9.3%	5.9%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	11.9%	12.3%	11.7%	7.2%	0.7%	4.0%	0.2%	9.1%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.4%	10.4%	10.8%	1.1%	1.0%	2.7%	0.4%	9.6%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.9%	12.2%	12.2%	2.3%	0.0%	0.7%	-1.1%	8.8%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	11.3%	10.2%	11.4%	4.7%	3.1%	0.4%	1.7%	9.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.4%	5.8%	0.2%	1.3%	-2.6%	0.6%	-1.0%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.7%	11.0%	10.7%	0.1%	-1.3%	2.7%	-2.5%	4.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.1%	9.1%	-1.9%	0.0%	1.7%	-1.3%	3.2%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.1%	3.7%	3.6%	-6.0%	-8.9%	-2.1%	-9.4%	-4.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.3%	-5.2%	-9.6%	-2.5%	-10.5%	-3.6%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.7%	4.8%	5.0%	0.1%	0.4%	-2.3%	0.5%	0.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.7%	4.3%	4.8%	2.5%	0.4%	-2.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.1%	4.2%	4.0%	2.3%	1.2%	0.1%	1.1%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	0.3%	5.4%	5.0%	0.6%	-0.4%	0.4%	-1.3%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.4%	8.6%	3.2%	0.3%	2.4%	0.3%	4.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.0%	7.3%	7.0%	5.7%	2.9%	0.3%	2.3%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.2%	7.1%	7.8%	4.0%	2.0%	0.3%	1.5%	2.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.3%	9.2%	6.6%	8.2%	2.9%	9.5%	4.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.2%	9.5%	9.7%	7.4%	7.4%	2.3%	8.2%	5.1%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	8.6%	8.9%	3.2%	0.6%	1.7%	0.0%	7.2%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.3%	8.6%	9.0%	5.0%	1.0%	1.0%	0.4%	8.9%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.8%	8.9%	9.5%	2.5%	-0.2%	0.9%	-0.5%	14.1%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	12.2%	9.5%	12.0%	6.8%	3.0%	4.2%	3.1%	8.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.4%	12.9%	13.5%	6.9%	3.5%	4.4%	3.4%	5.8%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	14.9%	15.6%	7.1%	4.4%	6.4%	2.6%	9.8%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.5%	16.1%	8.6%	5.3%	7.9%	4.5%	11.4%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	8.1%	10.7%	3.3%	-0.1%	2.8%	-1.5%	3.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.2%	5.1%	10.9%	1.2%	-5.9%	3.0%	-5.2%	-0.2%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.8%	6.8%	1.7%	0.4%	-0.1%	0.5%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	6.0%	6.4%	6.8%	1.9%	0.3%	-0.3%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.4%	6.9%	6.8%	2.5%	0.9%	0.4%	1.3%	-1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.9%	7.8%	6.4%	1.7%	-0.4%	-0.7%	0.3%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.4%	9.5%	4.1%	3.0%	2.6%	2.9%	5.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	12.8%	13.4%	8.5%	7.6%	5.3%	7.0%	9.6%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.3%	13.6%	13.1%	8.4%	7.0%	5.4%	7.0%	9.0%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	17.0%	10.5%	9.5%	15.5%	3.3%	12.5%	12.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	13.8%	10.6%	7.3%	8.9%	3.2%	8.1%	9.0%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	5.4%	4.6%	1.8%	1.8%	7.3%	8.1%	8.9%	3.1%	1.4%	2.6%	0.4%	10.2%
M	30 to 34	6.1%	3.9%	1.8%	1.8%	9.8%	9.4%	11.1%	4.1%	0.8%	1.1%	0.4%	11.0%
M	35 to 39	7.5%	4.4%	4.4%	5.4%	10.6%	11.5%	9.4%	3.0%	-3.5%	0.9%	-3.7%	11.7%
M	40 to 44	11.1%	7.1%	6.2%	7.0%	13.4%	13.3%	14.4%	5.7%	0.4%	3.2%	0.4%	7.4%
M	45 to 49	10.5%	7.2%	6.9%	7.5%	11.6%	11.1%	11.7%	3.4%	1.0%	1.1%	0.7%	7.1%
M	50 to 54	2.0%	4.6%	2.7%	4.4%	8.8%	8.1%	8.1%	-0.6%	-1.7%	-2.1%	-2.5%	1.8%
M	55 to 59	2.6%	2.7%	2.8%	2.9%	8.6%	8.9%	6.4%	1.0%	-0.7%	-0.9%	-1.5%	2.1%
M	60 to 64	-7.7%	-2.3%	-2.9%	-3.1%	1.4%	1.9%	-0.1%	-12.2%	-11.9%	-7.7%	-13.2%	-3.9%
M	65 to 99	-5.6%	-2.7%	-2.7%	-2.7%	2.3%	2.5%	1.5%	-9.9%	-11.6%	-7.5%	-12.2%	-3.5%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-1.7%	-2.3%	1.8%	1.8%	6.7%	6.7%	6.4%	1.3%	-0.7%	-3.3%	0.4%	-4.3%
F	30 to 34	-2.7%	-1.7%	1.8%	1.8%	3.9%	5.0%	4.5%	-0.3%	-0.2%	-0.8%	0.4%	-3.7%
F	35 to 39	-3.7%	-2.0%	-1.7%	-2.9%	3.3%	4.2%	6.1%	1.6%	4.2%	-0.6%	5.7%	-3.6%
F	40 to 44	-6.1%	-3.7%	-4.1%	-3.3%	0.8%	2.6%	3.3%	-1.0%	0.4%	-2.8%	0.4%	-2.7%
F	45 to 49	-4.6%	-3.2%	-3.2%	-2.5%	4.3%	4.2%	5.2%	1.4%	0.1%	-0.2%	0.2%	-1.7%
F	50 to 54	1.1%	-0.6%	1.1%	-0.5%	5.9%	6.8%	7.2%	4.4%	2.7%	2.6%	3.4%	1.5%
F	55 to 59	1.1%	1.1%	0.8%	0.9%	6.4%	6.7%	8.1%	3.1%	1.4%	1.4%	2.0%	1.4%
F	60 to 64	3.6%	4.8%	4.3%	4.2%	9.0%	9.5%	10.4%	8.0%	8.4%	5.5%	8.2%	4.5%
F	65 to 99	6.1%	4.3%	4.5%	4.5%	9.9%	10.2%	11.3%	10.9%	8.9%	5.6%	9.4%	4.9%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	12.2%	12.3%	11.9%	7.4%	0.9%	4.6%	0.0%	8.9%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.6%	10.5%	11.0%	5.0%	1.2%	2.8%	0.6%	10.4%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	10.0%	12.2%	12.1%	2.1%	0.1%	4.0%	-1.0%	9.2%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.6%	8.8%	9.3%	4.2%	1.5%	1.1%	0.7%	9.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.4%	6.1%	5.5%	0.0%	0.4%	-2.5%	0.4%	-0.1%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.7%	11.0%	11.0%	0.1%	-0.5%	2.6%	-1.8%	4.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.2%	8.9%	-1.9%	0.0%	1.6%	-1.2%	3.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.2%	3.9%	3.7%	-6.0%	-9.2%	-2.1%	-9.6%	-6.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.3%	-5.2%	-9.9%	-2.5%	-10.7%	-6.3%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.6%	4.8%	4.8%	0.0%	0.3%	-2.6%	0.5%	0.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.3%	4.1%	4.6%	1.9%	0.3%	-2.4%	0.3%	0.3%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.0%	4.2%	4.0%	2.8%	0.9%	-3.0%	1.1%	-0.3%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	6.0%	6.3%	6.3%	0.9%	0.1%	-0.4%	0.1%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.9%	8.0%	8.8%	3.3%	0.4%	2.3%	0.4%	3.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.1%	7.3%	6.9%	5.6%	2.1%	0.4%	2.0%	2.3%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.2%	6.9%	7.8%	4.0%	2.0%	0.4%	1.4%	2.6%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.4%	9.2%	9.2%	6.6%	8.5%	2.9%	9.7%	6.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.4%	9.7%	7.4%	7.7%	2.4%	8.3%	7.1%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.2%	9.1%	9.1%	3.4%	0.6%	1.8%	0.2%	7.4%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.4%	8.5%	9.0%	4.5%	1.0%	1.1%	0.4%	8.5%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.0%	8.2%	8.5%	2.5%	-0.5%	1.2%	-0.6%	7.3%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	11.2%	11.4%	12.5%	7.2%	3.0%	4.3%	3.1%	9.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.2%	13.5%	13.7%	6.6%	3.3%	4.6%	3.1%	7.0%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	14.5%	15.6%	6.9%	4.9%	6.6%	3.6%	10.4%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.4%	16.1%	8.5%	5.3%	8.0%	4.5%	11.6%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.9%	9.1%	9.6%	3.4%	-0.1%	3.0%	-2.2%	5.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	5.0%	7.4%	5.5%	1.4%	-6.0%	2.9%	-6.6%	4.6%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.1%	6.6%	6.7%	1.6%	0.4%	-0.1%	0.5%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	5.9%	6.4%	6.8%	1.9%	0.3%	-0.5%	0.4%	0.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.8%	7.2%	7.3%	2.5%	1.0%	0.2%	1.3%	-0.1%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	5.6%	7.0%	6.1%	1.6%	-0.4%	-0.8%	0.3%	1.0%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.1%	9.4%	4.3%	3.1%	2.5%	3.1%	4.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	13.2%	13.4%	8.6%	7.0%	5.2%	6.6%	9.3%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.3%	13.7%	13.1%	8.5%	7.0%	5.4%	7.1%	8.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	16.5%	14.1%	18.1%	9.4%	15.6%	3.2%	14.4%	6.6%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	13.5%	12.4%	13.8%	7.2%	8.9%	3.2%	9.2%	5.9%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	4.5%	4.4%	1.8%	1.8%	7.3%	8.7%	8.4%	2.3%	1.4%	2.7%	-0.7%	10.2%
M	30 to 34	5.5%	4.5%	1.8%	3.0%	10.9%	9.3%	11.0%	4.2%	0.4%	0.8%	0.4%	10.9%
M	35 to 39	7.6%	4.6%	4.4%	5.7%	9.7%	10.4%	11.3%	1.1%	-4.0%	-0.6%	-4.2%	11.2%
M	40 to 44	10.3%	7.0%	8.5%	9.8%	14.7%	19.8%	14.4%	5.5%	0.4%	3.8%	0.4%	10.9%
M	45 to 49	9.4%	7.1%	10.1%	10.7%	12.1%	14.7%	11.7%	5.3%	1.2%	1.2%	0.4%	4.3%
M	50 to 54	2.0%	4.3%	4.5%	4.5%	7.0%	10.8%	6.5%	1.4%	-1.8%	-2.1%	-2.7%	-2.4%
M	55 to 59	2.7%	2.9%	1.4%	1.4%	6.3%	8.1%	6.6%	1.0%	-0.9%	-0.5%	-1.4%	-1.1%
M	60 to 64	-6.5%	-2.2%	-2.8%	-2.9%	-3.3%	1.8%	-5.1%	-12.3%	-12.0%	-9.3%	-13.1%	-6.6%
M	65 to 99	-4.7%	-2.7%	-2.6%	-2.8%	-1.7%	2.5%	-3.4%	-10.0%	-11.5%	-9.5%	-12.3%	-5.7%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-1.0%	-2.0%	1.8%	1.8%	6.7%	6.1%	6.8%	2.3%	-0.6%	-3.4%	1.4%	-4.3%
F	30 to 34	-2.1%	-2.5%	1.8%	0.3%	2.7%	5.1%	4.6%	-0.4%	0.4%	-0.2%	0.4%	-3.7%
F	35 to 39	-3.8%	-2.3%	-1.7%	-3.2%	4.2%	4.9%	4.7%	3.6%	4.7%	2.8%	6.4%	-3.4%
F	40 to 44	-5.6%	-3.5%	-6.7%	-5.6%	-0.3%	-1.5%	3.3%	-0.8%	0.4%	-3.4%	0.4%	-4.7%
F	45 to 49	-3.9%	-3.1%	-5.7%	-4.6%	3.9%	1.6%	5.1%	-0.3%	-0.1%	-0.3%	0.4%	-0.1%
F	50 to 54	1.2%	-0.4%	-0.2%	-0.7%	7.0%	5.2%	8.2%	3.0%	2.7%	2.6%	3.6%	5.1%
F	55 to 59	1.1%	0.9%	2.2%	2.2%	7.3%	7.0%	8.0%	3.1%	1.6%	1.1%	1.9%	3.5%
F	60 to 64	3.3%	4.8%	4.2%	4.1%	11.0%	9.5%	12.6%	8.0%	8.4%	6.8%	8.2%	6.1%
F	65 to 99	5.4%	4.3%	4.4%	4.6%	12.7%	10.2%	14.9%	11.0%	8.8%	7.1%	9.5%	6.5%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	11.9%	12.1%	12.1%	7.0%	0.6%	4.3%	0.2%	8.8%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.6%	10.5%	10.9%	1.0%	0.9%	2.8%	0.6%	9.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	10.0%	12.2%	12.1%	2.7%	-0.1%	2.9%	-0.9%	8.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.6%	10.7%	8.4%	4.7%	2.1%	3.9%	1.0%	9.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.3%	5.4%	5.6%	0.1%	0.4%	-2.4%	0.4%	-1.0%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.7%	11.1%	10.8%	0.1%	-0.6%	2.4%	-1.6%	4.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.3%	8.2%	9.1%	-1.9%	-0.1%	1.7%	-1.3%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.2%	3.8%	3.6%	-5.9%	-9.3%	-2.0%	-9.5%	-2.7%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.7%	4.0%	4.2%	-5.3%	-10.0%	-2.5%	-10.6%	-2.5%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.7%	4.9%	4.7%	0.2%	0.4%	-2.4%	0.5%	0.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.4%	4.1%	4.7%	2.6%	0.4%	-2.5%	0.3%	0.3%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.0%	4.2%	4.0%	1.7%	1.2%	-2.0%	1.0%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	5.9%	5.1%	7.0%	0.6%	-0.1%	-3.8%	-0.5%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.9%	8.4%	8.8%	3.3%	0.4%	2.2%	0.4%	4.7%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.1%	7.3%	7.0%	5.6%	2.2%	0.4%	1.9%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.3%	6.9%	7.7%	4.0%	2.1%	0.4%	1.5%	2.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.4%	9.2%	9.2%	6.6%	8.6%	2.8%	9.6%	4.0%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.2%	9.5%	9.8%	7.4%	7.8%	2.4%	8.3%	4.3%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	9.0%	8.9%	3.5%	0.6%	1.6%	0.4%	6.9%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.4%	8.6%	9.3%	4.5%	0.9%	1.3%	0.6%	8.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.9%	8.1%	8.2%	2.5%	-0.3%	0.6%	-0.5%	12.3%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	12.7%	14.4%	14.0%	7.3%	2.9%	4.0%	3.0%	8.1%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.4%	13.3%	13.6%	6.7%	3.3%	4.7%	3.1%	7.3%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	14.9%	14.9%	15.7%	7.1%	4.9%	6.5%	3.5%	10.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.4%	16.0%	8.6%	5.2%	7.8%	4.4%	11.6%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	9.4%	8.1%	10.7%	3.3%	-0.1%	3.0%	-2.2%	3.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	8.3%	5.1%	10.9%	1.3%	-5.9%	3.0%	-6.6%	-0.3%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.6%	6.8%	1.5%	0.4%	0.0%	0.4%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	5.9%	6.4%	6.7%	1.9%	0.3%	-0.7%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.8%	7.2%	7.5%	2.5%	0.9%	0.6%	1.3%	-1.5%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.5%	5.8%	5.3%	1.5%	-0.3%	-0.6%	0.3%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.2%	9.5%	4.2%	3.1%	2.5%	3.1%	4.6%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	12.8%	13.4%	8.5%	6.9%	5.3%	6.6%	9.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.2%	13.6%	13.2%	8.4%	7.1%	5.4%	7.1%	8.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	12.5%	17.1%	10.5%	9.5%	15.7%	3.2%	14.4%	12.7%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	11.4%	13.8%	10.6%	7.2%	8.8%	3.2%	9.2%	9.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	3.4%	4.1%	2.5%	1.8%	8.4%	8.9%	10.5%	3.7%	0.9%	2.8%	0.4%	11.8%
M	30 to 34	3.3%	3.8%	2.3%	1.8%	10.2%	10.1%	11.0%	3.2%	1.1%	0.4%	0.4%	11.9%
M	35 to 39	7.6%	4.4%	4.4%	4.1%	8.8%	11.5%	8.8%	2.0%	-4.2%	-0.7%	-4.0%	11.2%
M	40 to 44	6.9%	6.6%	5.0%	5.4%	11.7%	13.6%	11.1%	4.4%	3.3%	2.7%	2.2%	9.5%
M	45 to 49	7.5%	7.2%	7.2%	8.4%	11.8%	11.2%	11.6%	2.3%	0.9%	0.6%	0.4%	4.0%
M	50 to 54	3.4%	4.5%	2.8%	2.8%	7.5%	7.9%	6.9%	0.7%	-1.9%	-2.3%	-2.8%	1.2%
M	55 to 59	2.8%	2.9%	2.5%	2.9%	6.5%	9.2%	6.4%	1.0%	-0.8%	-0.9%	-1.4%	0.5%
M	60 to 64	-4.4%	-2.1%	-2.8%	-3.1%	0.3%	2.0%	-3.9%	-12.5%	-11.9%	-9.2%	-13.1%	-3.9%
M	65 to 99	-3.1%	-2.6%	-2.6%	-2.6%	1.4%	2.6%	-1.9%	-9.9%	-11.6%	-9.4%	-12.2%	-3.4%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-0.1%	-1.7%	0.9%	1.8%	5.7%	5.9%	5.2%	0.4%	-0.1%	-3.5%	0.4%	-5.1%
F	30 to 34	-0.2%	-1.6%	0.8%	1.8%	3.4%	4.3%	4.6%	0.9%	-0.6%	0.4%	0.4%	-4.1%
F	35 to 39	-3.7%	-2.0%	-1.7%	-1.2%	5.1%	4.2%	6.6%	2.6%	4.9%	3.2%	6.2%	-3.4%
F	40 to 44	-3.1%	-3.2%	-2.7%	-1.9%	2.2%	2.4%	5.2%	0.3%	-2.0%	-2.2%	-1.2%	-3.9%
F	45 to 49	-2.8%	-3.2%	-3.4%	-3.2%	4.2%	4.1%	5.2%	2.3%	0.1%	0.2%	0.4%	0.1%
F	50 to 54	0.0%	-0.5%	1.0%	0.9%	6.7%	7.0%	8.0%	3.4%	2.8%	2.8%	3.7%	2.0%
F	55 to 59	1.1%	0.9%	1.1%	0.9%	7.2%	6.5%	8.1%	3.1%	1.5%	1.4%	1.9%	2.4%
F	60 to 64	2.8%	4.7%	4.2%	4.2%	9.4%	9.4%	12.0%	8.1%	8.4%	6.7%	8.2%	4.5%
F	65 to 99	4.4%	4.3%	4.4%	4.5%	10.4%	10.2%	13.7%	10.9%	8.9%	7.1%	9.4%	4.8%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	12.0%	12.0%	11.8%	6.8%	0.6%	5.1%	0.0%	8.3%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.5%	10.4%	11.0%	2.8%	1.4%	2.9%	0.4%	9.5%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.8%	12.0%	12.2%	2.3%	0.0%	3.8%	-0.7%	8.6%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	9.1%	8.2%	13.1%	3.3%	3.1%	0.4%	1.6%	9.4%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.3%	5.7%	0.2%	1.2%	-2.7%	0.4%	-1.1%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.8%	11.2%	10.8%	0.2%	-0.6%	2.4%	-1.8%	4.3%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.5%	8.2%	9.1%	-2.1%	0.1%	1.6%	-1.2%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.2%	3.8%	3.6%	-5.9%	-9.3%	-2.1%	-9.5%	-7.4%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.0%	4.4%	-5.2%	-9.9%	-2.5%	-10.6%	-6.8%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.7%	4.9%	4.9%	0.3%	0.4%	-3.0%	0.5%	0.8%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.5%	4.3%	4.7%	2.2%	0.3%	-2.6%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.3%	4.3%	4.0%	2.3%	1.2%	-2.8%	0.9%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	3.6%	6.7%	3.9%	1.6%	-0.4%	0.4%	-1.2%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.4%	8.8%	3.2%	0.4%	2.5%	0.4%	4.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.0%	7.2%	7.0%	5.5%	2.2%	0.4%	2.0%	2.3%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.2%	6.9%	7.8%	4.0%	1.9%	0.4%	1.4%	2.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.4%	9.2%	9.2%	6.6%	8.5%	2.9%	9.6%	6.9%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.5%	9.7%	7.4%	7.7%	2.4%	8.2%	7.5%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.3%	8.9%	9.0%	3.1%	0.9%	1.6%	0.3%	7.2%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.2%	8.6%	9.0%	4.5%	0.8%	1.0%	0.6%	8.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.6%	8.2%	9.6%	3.1%	-0.1%	1.0%	-0.5%	12.0%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	10.7%	9.5%	10.3%	7.1%	2.9%	4.1%	3.0%	8.1%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.4%	12.9%	13.6%	6.8%	3.8%	4.4%	3.1%	5.8%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	15.0%	15.7%	7.2%	4.9%	6.6%	3.6%	8.8%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.5%	16.0%	8.6%	5.3%	7.9%	4.5%	11.7%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.9%	8.2%	10.4%	3.4%	-0.1%	3.0%	-2.1%	4.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	4.9%	5.3%	9.3%	1.2%	-5.9%	3.0%	-6.6%	3.1%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.1%	6.7%	6.8%	1.8%	0.4%	0.0%	0.5%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	6.0%	6.4%	6.8%	1.9%	0.4%	-0.4%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.5%	7.2%	6.7%	2.2%	0.9%	0.3%	1.3%	-1.4%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	5.9%	7.8%	7.4%	1.6%	-0.4%	-0.6%	0.3%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.4%	9.5%	4.1%	2.9%	2.6%	3.1%	5.8%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.8%	12.8%	13.4%	8.5%	6.9%	5.2%	6.6%	10.1%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.2%	13.6%	13.2%	8.4%	7.0%	5.4%	7.1%	8.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	16.6%	16.8%	12.7%	9.4%	15.7%	3.2%	14.3%	8.3%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	13.5%	13.7%	11.4%	7.3%	8.9%	3.2%	9.2%	6.9%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	6.0%	4.3%	1.8%	1.8%	7.3%	7.3%	10.5%	2.3%	1.5%	2.9%	-0.2%	11.2%
M	30 to 34	6.7%	5.6%	1.8%	3.1%	10.7%	10.6%	11.5%	4.1%	0.9%	0.4%	0.4%	11.2%
M	35 to 39	7.6%	4.3%	4.3%	4.3%	9.6%	10.6%	11.8%	0.9%	-4.3%	-1.0%	-3.7%	11.8%
M	40 to 44	8.9%	6.9%	7.5%	11.8%	12.7%	17.7%	13.8%	6.2%	1.8%	3.7%	1.9%	10.6%
M	45 to 49	9.8%	7.1%	10.1%	11.1%	11.6%	13.8%	11.6%	5.0%	1.3%	3.0%	0.4%	4.2%
M	50 to 54	1.7%	4.4%	4.2%	4.4%	7.0%	9.2%	6.5%	1.4%	-1.9%	-1.7%	-2.6%	-2.2%
M	55 to 59	2.7%	2.7%	1.2%	1.3%	6.5%	6.2%	7.6%	1.0%	-0.7%	1.1%	-1.4%	-1.1%
M	60 to 64	-6.3%	-2.2%	-2.8%	-3.1%	-5.3%	1.2%	-5.4%	-12.3%	-12.0%	-9.3%	-13.1%	-8.0%
M	65 to 99	-4.5%	-2.7%	-2.7%	-2.7%	-3.5%	2.1%	-3.4%	-10.0%	-11.6%	-9.5%	-12.4%	-6.7%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-2.1%	-1.9%	1.8%	1.8%	6.7%	7.3%	5.1%	2.3%	-0.8%	-3.8%	1.0%	-4.8%
F	30 to 34	-3.2%	-4.1%	1.8%	0.1%	2.9%	3.7%	4.2%	-0.2%	-0.2%	0.4%	0.4%	-3.8%
F	35 to 39	-3.7%	-1.9%	-1.6%	-1.5%	4.3%	4.8%	4.4%	3.8%	5.0%	3.7%	5.7%	-3.6%
F	40 to 44	-4.6%	-3.5%	-5.7%	-7.1%	1.3%	-0.3%	3.6%	-1.4%	-0.8%	-3.4%	-0.9%	-4.5%
F	45 to 49	-4.2%	-3.2%	-5.7%	-4.9%	4.2%	2.2%	5.2%	-0.1%	-0.2%	-1.9%	0.4%	0.0%
F	50 to 54	1.4%	-0.5%	0.0%	-0.6%	7.0%	6.2%	8.2%	2.9%	2.9%	2.3%	3.5%	4.8%
F	55 to 59	1.1%	1.1%	2.3%	2.3%	7.2%	7.8%	7.6%	3.1%	1.5%	0.0%	1.9%	3.5%
F	60 to 64	3.2%	4.7%	4.2%	4.2%	11.9%	9.8%	12.7%	8.0%	8.4%	6.8%	8.2%	7.0%
F	65 to 99	5.3%	4.3%	4.5%	4.6%	14.1%	10.5%	15.0%	11.0%	9.0%	7.1%	9.6%	7.3%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	11.7%	12.3%	11.7%	7.3%	0.7%	4.4%	0.2%	8.3%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.6%	10.4%	10.7%	1.3%	1.3%	2.7%	0.4%	9.0%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.7%	12.2%	12.1%	2.6%	0.0%	1.4%	-1.1%	8.5%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.1%	8.6%	8.5%	5.2%	3.1%	4.0%	1.7%	9.4%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.4%	5.6%	0.2%	1.6%	-2.6%	0.4%	-1.3%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.7%	10.9%	10.9%	0.1%	-0.5%	2.4%	-1.7%	4.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.2%	9.0%	-1.9%	0.0%	1.6%	-1.2%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.1%	3.8%	3.8%	-5.8%	-9.3%	-2.0%	-9.6%	-1.9%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.3%	-5.2%	-9.9%	-2.5%	-10.6%	-1.8%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.8%	4.8%	4.9%	0.1%	0.4%	-2.5%	0.5%	0.8%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.4%	4.3%	4.9%	2.5%	0.3%	-2.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.4%	4.2%	4.0%	1.8%	1.2%	-0.5%	1.1%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	5.2%	6.5%	6.9%	0.2%	-0.4%	-4.0%	-1.4%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.4%	8.8%	3.2%	0.3%	2.4%	0.4%	5.0%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.0%	7.3%	7.0%	5.7%	2.1%	0.4%	2.0%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.2%	7.0%	7.8%	4.0%	2.0%	0.4%	1.4%	2.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.2%	9.1%	6.5%	8.6%	2.8%	9.7%	3.6%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.2%	9.4%	9.8%	7.4%	7.7%	2.4%	8.2%	3.9%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	9.1%	9.0%	3.2%	0.6%	1.5%	0.0%	8.0%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.4%	8.6%	9.0%	4.4%	1.0%	1.2%	0.7%	9.2%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.9%	8.2%	8.3%	2.5%	-0.4%	0.6%	-0.5%	14.1%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	12.7%	14.1%	13.9%	7.2%	3.1%	4.4%	3.1%	8.3%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.3%	13.4%	13.7%	6.9%	3.5%	4.4%	3.1%	7.4%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	14.9%	15.5%	7.0%	4.9%	6.5%	3.6%	10.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.3%	16.0%	8.7%	5.2%	7.9%	4.4%	11.6%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.4%	8.1%	10.7%	3.4%	-0.1%	3.0%	-2.2%	3.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	5.1%	10.9%	1.3%	-5.9%	3.0%	-6.6%	-0.3%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.6%	6.8%	1.7%	0.4%	0.0%	0.5%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	5.9%	6.4%	6.8%	2.0%	0.3%	-0.6%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.8%	7.2%	7.4%	2.5%	1.0%	0.6%	1.3%	-1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.5%	5.9%	5.4%	1.6%	-0.5%	-0.8%	0.3%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.1%	9.4%	4.1%	3.0%	2.6%	3.1%	4.6%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	12.8%	13.4%	8.6%	6.9%	5.3%	6.5%	9.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.3%	13.7%	13.2%	8.4%	7.1%	5.4%	7.1%	8.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.0%	17.1%	10.5%	9.5%	15.5%	3.2%	14.4%	12.9%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.1%	13.8%	10.6%	7.3%	8.8%	3.2%	9.2%	9.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	6.9%	4.1%	2.8%	2.2%	7.9%	7.3%	10.2%	2.3%	0.9%	2.8%	-0.2%	10.2%
M	30 to 34	8.2%	5.8%	2.6%	2.1%	10.4%	10.4%	11.7%	4.6%	0.8%	0.4%	0.9%	11.5%
M	35 to 39	7.2%	4.2%	4.5%	4.3%	8.7%	10.1%	10.3%	1.4%	-4.3%	-0.4%	-4.1%	11.2%
M	40 to 44	8.0%	6.6%	6.5%	9.6%	11.3%	16.2%	13.0%	5.8%	3.6%	2.7%	2.8%	10.5%
M	45 to 49	10.8%	6.9%	10.1%	10.7%	11.7%	12.3%	11.5%	5.0%	1.0%	1.3%	0.7%	3.5%
M	50 to 54	1.9%	4.3%	2.7%	4.5%	7.0%	8.8%	7.4%	1.5%	-1.6%	-2.1%	-2.6%	-2.2%
M	55 to 59	2.7%	2.7%	1.4%	1.3%	6.4%	6.4%	8.6%	0.7%	-0.9%	0.3%	-1.4%	-0.8%
M	60 to 64	-7.5%	-2.3%	-3.1%	-3.1%	-5.4%	0.5%	-5.2%	-12.2%	-11.9%	-9.5%	-13.2%	-6.6%
M	65 to 99	-5.4%	-2.7%	-2.8%	-2.7%	-3.7%	1.5%	-3.2%	-9.9%	-11.5%	-9.5%	-12.3%	-5.7%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	-2.7%	-1.6%	0.5%	1.4%	6.1%	7.3%	5.4%	2.3%	-0.1%	-3.5%	0.9%	-4.3%
F	30 to 34	-4.4%	-4.3%	0.4%	1.4%	3.2%	4.0%	4.0%	-0.9%	-0.1%	0.4%	-0.2%	-4.0%
F	35 to 39	-3.4%	-1.7%	-1.8%	-1.5%	5.2%	5.2%	5.4%	3.3%	5.0%	2.4%	6.3%	-3.4%
F	40 to 44	-3.9%	-3.2%	-4.5%	-5.5%	2.6%	0.6%	4.1%	-1.1%	-2.3%	-2.2%	-1.7%	-4.5%
F	45 to 49	-4.8%	-3.0%	-5.7%	-4.6%	4.2%	3.2%	5.2%	0.0%	0.0%	-0.4%	0.2%	0.4%
F	50 to 54	1.2%	-0.4%	1.1%	-0.6%	7.0%	6.4%	7.7%	2.9%	2.5%	2.6%	3.5%	4.9%
F	55 to 59	1.1%	1.0%	2.1%	2.3%	7.3%	7.7%	7.1%	3.3%	1.6%	0.5%	1.9%	3.2%
F	60 to 64	3.5%	4.8%	4.4%	4.2%	11.9%	10.1%	12.6%	8.0%	8.4%	6.9%	8.2%	6.1%
F	65 to 99	5.9%	4.4%	4.6%	4.6%	14.3%	10.9%	14.8%	10.9%	8.9%	7.1%	9.5%	6.5%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	11.9%	12.1%	12.0%	7.0%	0.7%	4.3%	0.4%	9.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.6%	10.4%	10.9%	1.1%	1.2%	3.1%	0.8%	9.6%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.9%	12.3%	12.2%	2.3%	0.0%	1.7%	-0.8%	9.3%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.6%	8.3%	8.4%	7.8%	3.1%	1.4%	1.6%	9.1%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.4%	5.7%	0.0%	1.0%	-2.4%	0.4%	-0.8%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.6%	10.9%	10.9%	0.0%	-0.5%	2.7%	-1.7%	4.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.3%	9.0%	-1.9%	0.0%	1.6%	-1.2%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.1%	3.8%	3.8%	-5.9%	-9.3%	-2.1%	-9.4%	-2.0%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.2%	-5.2%	-10.0%	-2.6%	-10.7%	-1.9%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.7%	4.9%	4.7%	0.2%	0.4%	-2.4%	0.4%	0.6%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.4%	4.3%	4.7%	2.5%	0.3%	-2.8%	0.2%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.0%	4.1%	3.9%	2.3%	1.1%	-0.9%	1.0%	-0.3%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.4%	6.7%	7.0%	-1.5%	-0.4%	-0.9%	-1.2%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.9%	8.4%	8.7%	3.3%	0.4%	2.3%	0.4%	4.6%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.1%	7.3%	7.0%	5.7%	2.1%	0.3%	2.0%	2.4%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.3%	6.8%	7.8%	4.0%	2.0%	0.4%	1.4%	2.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.2%	9.1%	6.6%	8.6%	2.9%	9.5%	3.6%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.5%	9.8%	7.4%	7.8%	2.4%	8.3%	4.0%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.4%	9.1%	9.0%	3.3%	0.8%	1.4%	0.2%	7.0%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.3%	8.7%	8.4%	4.4%	1.0%	1.1%	0.4%	8.9%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	8.8%	8.1%	8.3%	2.5%	-0.1%	0.9%	-0.3%	14.4%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	12.5%	12.6%	14.0%	7.1%	2.7%	4.2%	3.4%	8.5%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.3%	13.2%	13.7%	6.9%	3.8%	4.4%	3.2%	7.4%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.0%	14.9%	15.7%	7.0%	4.8%	6.6%	3.7%	10.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.5%	16.0%	8.6%	5.2%	7.9%	4.5%	11.6%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.2%	8.1%	10.7%	3.4%	-0.1%	3.0%	-2.1%	3.1%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.1%	5.1%	11.0%	1.3%	-6.0%	3.0%	-6.6%	-0.3%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.6%	6.8%	1.6%	0.4%	0.0%	0.5%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	6.0%	6.3%	7.2%	2.0%	0.3%	-0.4%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.4%	7.2%	7.4%	2.5%	0.9%	0.4%	1.1%	-2.0%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.6%	6.4%	5.3%	1.6%	-0.2%	-0.7%	0.2%	1.1%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.2%	9.4%	4.1%	2.9%	2.6%	3.0%	4.6%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.9%	12.8%	13.3%	8.6%	7.1%	5.2%	6.5%	9.3%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.2%	13.6%	13.3%	8.4%	7.1%	5.4%	7.0%	8.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	17.1%	10.4%	9.5%	15.6%	3.2%	14.3%	12.9%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.4%	13.8%	10.5%	7.3%	8.9%	3.2%	9.2%	9.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
M	19 to 29	2.4%	4.4%	1.8%	2.4%	9.3%	10.0%	7.6%	2.3%	0.4%	2.7%	0.4%	11.8%
M	30 to 34	5.3%	3.8%	2.9%	3.6%	9.9%	9.7%	11.7%	4.2%	0.8%	1.0%	0.4%	11.2%
M	35 to 39	7.4%	4.2%	5.5%	5.7%	9.7%	11.9%	10.2%	2.0%	-1.0%	-0.5%	-1.4%	11.4%
M	40 to 44	9.2%	7.2%	8.2%	6.8%	18.3%	16.5%	18.4%	5.7%	0.4%	3.3%	0.4%	9.9%
M	45 to 49	9.1%	7.0%	7.3%	7.6%	15.4%	13.0%	15.0%	4.1%	0.9%	1.2%	0.4%	4.8%
M	50 to 54	1.8%	4.4%	4.8%	4.5%	9.0%	10.6%	6.6%	0.6%	-1.5%	-2.2%	-2.1%	1.4%
M	55 to 59	2.7%	2.7%	2.6%	2.9%	6.5%	8.8%	6.6%	0.9%	-0.9%	-0.9%	-1.4%	0.4%
M	60 to 64	-5.4%	-2.2%	-2.8%	-3.0%	0.4%	1.9%	-3.7%	-12.3%	-11.9%	-9.4%	-13.3%	-3.8%
M	65 to 99	-3.9%	-2.7%	-2.6%	-2.8%	1.5%	2.5%	-1.7%	-10.0%	-11.6%	-9.5%	-12.2%	-3.6%
F	Under 1	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	1 to 18	15.3%	15.4%	15.5%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.4%
F	19 to 29	0.8%	-2.0%	1.8%	1.1%	4.8%	5.0%	7.6%	2.3%	0.4%	-3.4%	0.4%	-5.1%
F	30 to 34	-2.0%	-1.6%	-0.2%	-0.4%	3.7%	4.6%	4.0%	-0.4%	-0.1%	-0.7%	0.4%	-3.8%
F	35 to 39	-3.6%	-1.7%	-3.0%	-3.2%	4.2%	3.9%	5.6%	2.6%	1.8%	2.6%	2.6%	-3.5%
F	40 to 44	-4.8%	-3.7%	-6.4%	-3.2%	-3.0%	0.4%	1.3%	-1.0%	0.4%	-2.9%	0.4%	-4.1%
F	45 to 49	-3.7%	-3.1%	-3.5%	-2.6%	2.2%	2.7%	3.4%	0.7%	0.1%	-0.3%	0.4%	-0.4%
F	50 to 54	1.4%	-0.4%	-0.4%	-0.6%	5.8%	5.3%	8.2%	3.5%	2.4%	2.7%	2.9%	1.9%
F	55 to 59	1.1%	1.0%	1.0%	1.0%	7.2%	6.7%	8.1%	3.2%	1.6%	1.3%	1.9%	2.5%
F	60 to 64	3.0%	4.7%	4.2%	4.2%	9.4%	9.5%	11.9%	8.1%	8.4%	6.8%	8.3%	4.4%
F	65 to 99	4.9%	4.4%	4.4%	4.6%	10.4%	10.2%	13.7%	11.0%	8.9%	7.1%	9.4%	4.9%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.0%	7.3%	7.6%	2.3%	0.4%	0.4%	0.4%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	12.0%	12.3%	12.0%	7.2%	0.8%	4.3%	0.4%	8.4%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	9.4%	10.2%	10.9%	2.3%	1.1%	2.6%	0.8%	9.5%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	9.9%	12.2%	12.1%	2.5%	0.0%	3.7%	-0.6%	8.8%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	9.2%	14.5%	8.6%	4.4%	0.4%	4.0%	0.4%	9.8%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	5.2%	5.3%	5.6%	0.2%	0.7%	-2.5%	0.4%	-1.0%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	9.7%	11.1%	10.9%	0.1%	-1.1%	2.6%	-3.0%	4.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	8.4%	8.2%	9.2%	-1.8%	0.1%	1.6%	-1.2%	3.1%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	3.2%	3.8%	3.7%	-6.0%	-9.2%	-2.1%	-9.6%	-7.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	3.8%	4.1%	4.3%	-5.3%	-9.9%	-2.5%	-10.7%	-7.2%

BLUE SHIELD LIFE

Filing Exhibit V.ii - Increases by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	4.7%	4.8%	4.8%	0.1%	0.4%	-2.4%	0.4%	0.8%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	3.6%	4.4%	4.7%	2.3%	0.4%	-2.2%	0.2%	0.4%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	2.1%	4.2%	4.0%	2.0%	1.2%	-2.8%	0.9%	-0.2%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	3.4%	2.9%	6.8%	0.8%	0.4%	-4.0%	0.4%	0.8%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	8.0%	8.4%	8.8%	3.2%	0.4%	2.3%	0.4%	4.7%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	6.1%	7.3%	7.0%	5.6%	2.6%	0.3%	2.6%	2.3%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.3%	6.9%	7.7%	4.0%	1.9%	0.4%	1.4%	2.8%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	8.5%	9.2%	9.1%	6.6%	8.5%	2.8%	9.7%	7.2%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	9.1%	9.5%	9.7%	7.4%	7.7%	2.4%	8.3%	7.9%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	8.5%	8.8%	9.1%	3.2%	0.4%	0.9%	0.4%	7.2%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	8.3%	8.7%	9.0%	4.7%	0.8%	1.3%	0.6%	8.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.9%	8.5%	8.3%	2.5%	-0.2%	0.6%	-0.6%	11.8%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	12.7%	14.1%	13.9%	6.8%	1.3%	4.1%	1.2%	8.2%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	13.4%	13.3%	13.7%	6.8%	3.2%	4.5%	3.1%	7.3%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	15.1%	15.1%	15.7%	7.1%	4.7%	6.6%	3.3%	9.1%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	15.0%	16.5%	16.0%	8.6%	5.1%	7.9%	4.5%	11.7%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.9%	8.3%	10.4%	3.3%	-0.1%	3.0%	-2.1%	4.3%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	5.0%	5.6%	9.1%	1.3%	-5.9%	3.0%	-6.5%	2.6%
F	Under 30	0.0%	0.0%	0.0%	0.0%	6.0%	6.7%	6.7%	1.7%	0.4%	0.3%	0.4%	1.2%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	6.0%	6.3%	6.8%	1.9%	0.4%	-0.7%	0.4%	0.6%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	6.8%	7.0%	7.4%	2.5%	0.9%	0.6%	1.4%	-1.4%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	4.5%	5.9%	5.3%	1.7%	1.3%	-0.6%	1.2%	1.2%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	9.3%	9.2%	9.4%	4.1%	3.2%	2.6%	3.1%	4.6%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	12.8%	12.7%	13.4%	8.5%	7.2%	5.2%	6.7%	10.0%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	12.2%	13.6%	13.2%	8.4%	7.1%	5.4%	7.0%	8.7%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	16.6%	16.4%	12.8%	9.6%	15.7%	3.2%	14.3%	9.0%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	13.5%	13.5%	11.6%	7.3%	8.9%	3.2%	9.1%	7.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.0%	7.4%	7.6%	2.3%	0.5%	0.5%	0.4%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.8%	2.6%	0.7%	0.7%	0.7%	2.0%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.4%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.4%	4.8%	2.8%	2.8%	2.7%	5.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.7%	3.7%	3.7%	3.6%	7.1%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.5%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.5%	10.8%	11.0%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 1											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 2											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 3											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 4											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 5											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 6											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 7											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 8											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 9											
Subscriber only											
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spouse											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Subscriber + 1 Child											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
Subscriber + Children											
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.4%	3.5%	3.5%	3.4%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	6.7%	6.6%	6.5%	6.7%	6.7%	6.5%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	7.2%	7.1%	6.9%	7.3%	7.2%	6.9%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.4%	3.4%	3.3%	3.4%	3.4%	3.3%	0.0%	0.0%
Family											
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.1%	3.1%	3.0%	3.2%	3.1%	3.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	4.3%	4.2%	4.1%	4.3%	4.3%	4.1%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	4.2%	4.1%	4.0%	4.3%	4.2%	4.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.7%	3.7%	3.5%	3.8%	3.7%	3.6%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	Under 1	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	1 to 18	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	19 to 29	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	50 to 54	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	55 to 59	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	60 to 64	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	65 to 99	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	50 to 54	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	55 to 59	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	60 to 64	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	65 to 99	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
M	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
M	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
M	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
M	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%

BLUE SHIELD LIFE

Filing Exhibit VI.i - HCR Impacts by Plan, Region, Family Tier and Age for GF Plans

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	40 to 44	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	45 to 49	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7%	0.6%	0.8%
F	50 to 54	0.0%	0.0%	0.9%	0.9%	0.9%	0.9%	0.8%	0.8%	0.8%	1.6%	1.6%	1.8%
F	55 to 59	0.0%	0.0%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	1.4%	1.4%	1.5%
F	60 to 64	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
F	65 to 99	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
M	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
M	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
M	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
M	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
M	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
M	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
M	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
F	35 to 39	0.0%	0.0%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
F	40 to 44	0.0%	0.0%	1.3%	1.3%	1.2%	1.2%	1.2%	1.2%	1.2%	1.5%	1.5%	1.5%
F	45 to 49	0.0%	0.0%	3.4%	3.4%	3.3%	3.1%	3.1%	3.0%	3.0%	4.3%	4.3%	4.4%
F	50 to 54	0.0%	0.0%	6.5%	6.5%	6.5%	5.9%	5.8%	5.7%	5.7%	8.1%	8.1%	8.2%
F	55 to 59	0.0%	0.0%	7.1%	7.1%	7.0%	6.4%	6.2%	6.1%	6.0%	8.9%	8.9%	8.8%
F	60 to 64	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
F	65 to 99	0.0%	0.0%	3.4%	3.3%	3.3%	3.0%	2.9%	3.0%	2.8%	4.3%	4.2%	4.1%
Family													
Unisex	Under 30	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Unisex	30 to 34	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.5%
Unisex	35 to 39	0.0%	0.0%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%
Unisex	40 to 44	0.0%	0.0%	1.5%	1.5%	1.5%	1.4%	1.4%	1.4%	1.3%	1.9%	1.9%	1.9%
Unisex	45 to 49	0.0%	0.0%	3.0%	3.0%	3.0%	2.8%	2.7%	2.7%	2.6%	4.3%	4.3%	4.3%
Unisex	50 to 54	0.0%	0.0%	4.2%	4.1%	4.1%	3.7%	3.6%	3.6%	3.5%	5.9%	5.8%	5.8%
Unisex	55 to 59	0.0%	0.0%	4.1%	4.1%	4.0%	3.6%	3.5%	3.5%	3.4%	5.8%	5.7%	5.5%
Unisex	60 to 64	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%
Unisex	65 to 99	0.0%	0.0%	3.6%	3.6%	3.6%	3.2%	3.1%	3.1%	3.0%	5.0%	5.0%	4.7%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 1												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 2												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 3												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 4												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 5												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 6												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 7												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 8												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 9												
Subscriber only												
M	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
M	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
M	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	Under 1	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	1 to 18	19.2%	19.6%	17.2%	18.0%	18.9%	17.4%	18.3%	19.2%	21.7%	22.1%	14.9%
F	19 to 29	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	30 to 34	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	35 to 39	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	40 to 44	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	45 to 49	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	50 to 54	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	55 to 59	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	60 to 64	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
F	65 to 99	5.0%	5.3%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	7.2%	7.5%	1.2%
Subscriber + Spouse												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Subscriber + 1 Child												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	3.9%	4.6%	5.3%	4.1%	4.8%	5.6%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	3.9%	4.6%	5.3%	4.0%	4.8%	5.5%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
Subscriber + Children												
M	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
M	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
M	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
M	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
M	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
M	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
M	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
M	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	Under 30	0.0%	0.0%	3.3%	4.0%	4.7%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	30 to 34	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
F	35 to 39	0.0%	0.0%	3.5%	4.2%	4.9%	3.6%	4.4%	5.2%	0.0%	0.0%	0.0%
F	40 to 44	0.0%	0.0%	4.2%	4.9%	5.6%	4.4%	5.2%	5.9%	0.0%	0.0%	0.0%
F	45 to 49	0.0%	0.0%	6.4%	7.1%	7.8%	6.6%	7.4%	8.1%	0.0%	0.0%	0.0%
F	50 to 54	0.0%	0.0%	9.7%	10.4%	11.1%	10.0%	10.7%	11.3%	0.0%	0.0%	0.0%
F	55 to 59	0.0%	0.0%	10.3%	11.0%	11.5%	10.5%	11.3%	11.8%	0.0%	0.0%	0.0%
F	60 to 64	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
F	65 to 99	0.0%	0.0%	6.4%	7.1%	7.7%	6.5%	7.3%	8.0%	0.0%	0.0%	0.0%
Family												
Unisex	Under 30	0.0%	0.0%	3.3%	4.0%	4.8%	3.5%	4.2%	5.0%	0.0%	0.0%	0.0%
Unisex	30 to 34	0.0%	0.0%	3.4%	4.1%	4.8%	3.5%	4.3%	5.1%	0.0%	0.0%	0.0%
Unisex	35 to 39	0.0%	0.0%	3.6%	4.3%	5.0%	3.7%	4.5%	5.3%	0.0%	0.0%	0.0%
Unisex	40 to 44	0.0%	0.0%	4.4%	5.2%	5.9%	4.6%	5.4%	6.1%	0.0%	0.0%	0.0%
Unisex	45 to 49	0.0%	0.0%	6.1%	6.8%	7.4%	6.3%	7.0%	7.7%	0.0%	0.0%	0.0%
Unisex	50 to 54	0.0%	0.0%	7.3%	7.9%	8.6%	7.5%	8.2%	8.9%	0.0%	0.0%	0.0%
Unisex	55 to 59	0.0%	0.0%	7.2%	7.9%	8.4%	7.4%	8.1%	8.8%	0.0%	0.0%	0.0%
Unisex	60 to 64	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%
Unisex	65 to 99	0.0%	0.0%	6.7%	7.4%	8.0%	6.9%	7.6%	8.3%	0.0%	0.0%	0.0%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childn													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
M	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	Under 1	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	1 to 18	15.3%	15.5%	15.6%	15.6%	21.5%	21.8%	22.1%	16.1%	14.0%	14.0%	14.0%	15.5%
F	19 to 29	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	50 to 54	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	55 to 59	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	60 to 64	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	65 to 99	1.6%	1.7%	1.8%	1.9%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + Spous													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
Subscriber + 1 Chil													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%

BLUE SHIELD LIFE

Filing Exhibit VI.ii - HCR Impacts by Plan, Region, Family Tier and Age for non-GF Plans

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	2.2%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	7.6%	7.9%	8.1%	2.8%	0.9%	0.9%	0.9%	3.2%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	8.1%	2.8%	0.9%	0.9%	0.9%	2.9%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.7%	2.5%	0.6%	0.6%	0.6%	1.8%
Subscriber + Childr													
M	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
M	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
M	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
M	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
M	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
M	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
M	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
M	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
M	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.3%	7.6%	2.3%	0.5%	0.5%	0.5%	1.7%
F	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
F	35 to 39	0.0%	0.0%	0.0%	0.0%	7.2%	7.5%	7.8%	2.5%	0.6%	0.6%	0.6%	1.9%
F	40 to 44	0.0%	0.0%	0.0%	0.0%	8.0%	8.3%	8.6%	3.2%	1.3%	1.3%	1.3%	2.9%
F	45 to 49	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.8%	5.2%	3.2%	3.1%	3.1%	5.9%
F	50 to 54	0.0%	0.0%	0.0%	0.0%	13.6%	13.9%	14.2%	8.0%	5.9%	5.9%	5.8%	9.7%
F	55 to 59	0.0%	0.0%	0.0%	0.0%	14.2%	14.5%	14.7%	8.5%	6.4%	6.3%	6.1%	10.3%
F	60 to 64	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
F	65 to 99	0.0%	0.0%	0.0%	0.0%	10.3%	10.5%	10.7%	5.1%	3.0%	3.2%	2.9%	5.5%
Family													
Unisex	Under 30	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.6%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	30 to 34	0.0%	0.0%	0.0%	0.0%	7.1%	7.4%	7.7%	2.4%	0.5%	0.5%	0.5%	1.8%
Unisex	35 to 39	0.0%	0.0%	0.0%	0.0%	7.3%	7.6%	7.9%	2.6%	0.7%	0.7%	0.7%	2.1%
Unisex	40 to 44	0.0%	0.0%	0.0%	0.0%	8.2%	8.5%	8.8%	3.4%	1.5%	1.5%	1.4%	3.3%
Unisex	45 to 49	0.0%	0.0%	0.0%	0.0%	9.9%	10.2%	10.5%	4.8%	2.8%	2.8%	2.7%	5.8%
Unisex	50 to 54	0.0%	0.0%	0.0%	0.0%	11.1%	11.4%	11.6%	5.8%	3.8%	3.7%	3.6%	7.2%
Unisex	55 to 59	0.0%	0.0%	0.0%	0.0%	11.0%	11.3%	11.6%	5.6%	3.6%	3.6%	3.5%	6.9%
Unisex	60 to 64	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%
Unisex	65 to 99	0.0%	0.0%	0.0%	0.0%	10.6%	10.8%	11.1%	5.2%	3.2%	3.2%	3.1%	6.1%

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 1											
Subscriber only											
M	Under 1	$136	$122	$242	$203	$173	$216	$182	$157	$417	$363
M	1 to 18	$64	$56	$114	$98	$83	$95	$82	$69	$181	$163
M	19 to 29	$85	$70	$152	$125	$107	$132	$104	$88	$227	$203
M	30 to 34	$91	$80	$158	$134	$115	$133	$113	$95	$233	$203
M	35 to 39	$112	$95	$196	$165	$143	$167	$137	$118	$292	$250
M	40 to 44	$150	$136	$249	$216	$193	$206	$174	$154	$355	$306
M	45 to 49	$198	$176	$325	$285	$250	$262	$223	$202	$457	$391
M	50 to 54	$258	$232	$408	$362	$325	$329	$280	$256	$620	$513
M	55 to 59	$323	$292	$511	$442	$389	$419	$360	$316	$788	$696
M	60 to 64	$437	$391	$677	$580	$533	$579	$492	$441	$1,094	$918
M	65 to 99	$499	$446	$781	$684	$611	$628	$549	$490	$1,265	$1,069
F	Under 1	$136	$122	$242	$203	$173	$216	$182	$157	$417	$363
F	1 to 18	$64	$56	$114	$98	$83	$95	$82	$69	$181	$163
F	19 to 29	$85	$70	$152	$125	$107	$132	$104	$88	$227	$203
F	30 to 34	$91	$80	$158	$134	$115	$133	$113	$95	$233	$203
F	35 to 39	$112	$95	$196	$165	$143	$167	$137	$118	$292	$250
F	40 to 44	$150	$136	$249	$216	$193	$206	$174	$154	$355	$306
F	45 to 49	$198	$176	$325	$285	$250	$262	$223	$202	$457	$391
F	50 to 54	$258	$232	$408	$362	$325	$329	$280	$256	$620	$513
F	55 to 59	$323	$292	$511	$442	$389	$419	$360	$316	$788	$696
F	60 to 64	$437	$391	$677	$580	$533	$579	$492	$441	$1,094	$918
F	65 to 99	$499	$446	$781	$684	$611	$628	$549	$490	$1,265	$1,069
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$288	$250	$222	$239	$205	$187	$0	$0
Unisex	30 to 34	$0	$0	$336	$285	$243	$280	$236	$201	$0	$0
Unisex	35 to 39	$0	$0	$429	$367	$327	$351	$299	$265	$0	$0
Unisex	40 to 44	$0	$0	$571	$492	$429	$463	$395	$342	$0	$0
Unisex	45 to 49	$0	$0	$728	$628	$550	$589	$507	$442	$0	$0
Unisex	50 to 54	$0	$0	$900	$777	$683	$736	$633	$555	$0	$0
Unisex	55 to 59	$0	$0	$1,120	$969	$855	$923	$796	$702	$0	$0
Unisex	60 to 64	$0	$0	$1,379	$1,194	$1,057	$1,151	$997	$882	$0	$0
Unisex	65 to 99	$0	$0	$1,600	$1,386	$1,227	$1,334	$1,156	$1,023	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$285	$238	$203	$236	$198	$169	$0	$0
M	30 to 34	$0	$0	$311	$265	$235	$261	$220	$196	$0	$0
M	35 to 39	$0	$0	$379	$319	$274	$312	$263	$228	$0	$0
M	40 to 44	$0	$0	$500	$445	$383	$421	$352	$309	$0	$0
M	45 to 49	$0	$0	$588	$493	$421	$469	$394	$335	$0	$0
M	50 to 54	$0	$0	$723	$596	$547	$588	$484	$438	$0	$0
M	55 to 59	$0	$0	$943	$786	$725	$771	$643	$590	$0	$0
M	60 to 64	$0	$0	$1,263	$1,057	$980	$1,054	$883	$819	$0	$0
M	65 to 99	$0	$0	$1,446	$1,221	$1,144	$1,160	$980	$917	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$285	$238	$203	$236	$198	$169	$0	$0
F	30 to 34	$0	$0	$311	$265	$235	$261	$220	$196	$0	$0
F	35 to 39	$0	$0	$379	$319	$274	$312	$263	$228	$0	$0
F	40 to 44	$0	$0	$500	$445	$383	$421	$352	$309	$0	$0
F	45 to 49	$0	$0	$588	$493	$421	$469	$394	$335	$0	$0
F	50 to 54	$0	$0	$723	$596	$547	$588	$484	$438	$0	$0
F	55 to 59	$0	$0	$943	$786	$725	$771	$643	$590	$0	$0
F	60 to 64	$0	$0	$1,263	$1,057	$980	$1,054	$883	$819	$0	$0
F	65 to 99	$0	$0	$1,446	$1,221	$1,144	$1,160	$980	$917	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$466	$395	$337	$389	$328	$279	$0	$0
M	30 to 34	$0	$0	$487	$409	$367	$408	$342	$305	$0	$0
M	35 to 39	$0	$0	$591	$502	$432	$490	$415	$356	$0	$0
M	40 to 44	$0	$0	$668	$550	$485	$540	$443	$400	$0	$0
M	45 to 49	$0	$0	$797	$646	$576	$644	$510	$456	$0	$0
M	50 to 54	$0	$0	$943	$754	$691	$765	$612	$555	$0	$0
M	55 to 59	$0	$0	$1,163	$938	$861	$950	$766	$701	$0	$0
M	60 to 64	$0	$0	$1,450	$1,168	$1,080	$1,210	$976	$902	$0	$0
M	65 to 99	$0	$0	$1,661	$1,349	$1,262	$1,333	$1,081	$1,011	$0	$0
F	Under 30	$0	$0	$466	$395	$337	$389	$328	$279	$0	$0
F	30 to 34	$0	$0	$487	$409	$367	$408	$342	$305	$0	$0
F	35 to 39	$0	$0	$591	$502	$432	$490	$415	$356	$0	$0
F	40 to 44	$0	$0	$668	$550	$485	$540	$443	$400	$0	$0
F	45 to 49	$0	$0	$797	$646	$576	$644	$510	$456	$0	$0
F	50 to 54	$0	$0	$943	$754	$691	$765	$612	$555	$0	$0
F	55 to 59	$0	$0	$1,163	$938	$861	$950	$766	$701	$0	$0
F	60 to 64	$0	$0	$1,450	$1,168	$1,080	$1,210	$976	$902	$0	$0
F	65 to 99	$0	$0	$1,661	$1,349	$1,262	$1,333	$1,081	$1,011	$0	$0
Family											
Unisex	Under 30	$0	$0	$576	$488	$418	$484	$410	$349	$0	$0
Unisex	30 to 34	$0	$0	$638	$541	$462	$534	$452	$385	$0	$0
Unisex	35 to 39	$0	$0	$728	$628	$539	$607	$517	$444	$0	$0
Unisex	40 to 44	$0	$0	$786	$674	$598	$641	$548	$493	$0	$0
Unisex	45 to 49	$0	$0	$940	$808	$724	$764	$656	$589	$0	$0
Unisex	50 to 54	$0	$0	$1,096	$943	$821	$897	$770	$670	$0	$0
Unisex	55 to 59	$0	$0	$1,301	$1,122	$982	$1,071	$923	$805	$0	$0
Unisex	60 to 64	$0	$0	$1,568	$1,356	$1,193	$1,306	$1,129	$993	$0	$0
Unisex	65 to 99	$0	$0	$1,819	$1,572	$1,383	$1,515	$1,310	$1,152	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 2											
Subscriber only											
M	Under 1	$132	$117	$226	$190	$164	$203	$171	$148	$309	$262
M	1 to 18	$73	$61	$128	$109	$92	$107	$91	$77	$198	$182
M	19 to 29	$93	$77	$162	$132	$113	$140	$110	$93	$228	$197
M	30 to 34	$100	$80	$172	$142	$120	$143	$119	$101	$251	$213
M	35 to 39	$126	$101	$210	$177	$153	$180	$147	$127	$288	$272
M	40 to 44	$166	$138	$270	$234	$208	$224	$188	$167	$384	$326
M	45 to 49	$224	$181	$354	$312	$273	$284	$243	$220	$497	$422
M	50 to 54	$284	$235	$444	$394	$352	$358	$304	$279	$646	$550
M	55 to 59	$351	$313	$546	$471	$419	$447	$384	$338	$867	$718
M	60 to 64	$485	$426	$721	$617	$568	$617	$525	$471	$1,213	$1,004
M	65 to 99	$556	$487	$835	$731	$654	$670	$586	$524	$1,400	$1,170
F	Under 1	$132	$117	$226	$190	$164	$203	$171	$148	$309	$262
F	1 to 18	$73	$61	$128	$109	$92	$107	$91	$77	$198	$182
F	19 to 29	$93	$77	$162	$132	$113	$140	$110	$93	$228	$197
F	30 to 34	$100	$80	$172	$142	$120	$143	$119	$101	$251	$213
F	35 to 39	$126	$101	$210	$177	$153	$180	$147	$127	$288	$272
F	40 to 44	$166	$138	$270	$234	$208	$224	$188	$167	$384	$326
F	45 to 49	$224	$181	$354	$312	$273	$284	$243	$220	$497	$422
F	50 to 54	$284	$235	$444	$394	$352	$358	$304	$279	$646	$550
F	55 to 59	$351	$313	$546	$471	$419	$447	$384	$338	$867	$718
F	60 to 64	$485	$426	$721	$617	$568	$617	$525	$471	$1,213	$1,004
F	65 to 99	$556	$487	$835	$731	$654	$670	$586	$524	$1,400	$1,170
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$306	$271	$242	$257	$223	$203	$0	$0
Unisex	30 to 34	$0	$0	$358	$302	$258	$297	$250	$214	$0	$0
Unisex	35 to 39	$0	$0	$462	$397	$356	$378	$321	$288	$0	$0
Unisex	40 to 44	$0	$0	$619	$531	$462	$499	$427	$370	$0	$0
Unisex	45 to 49	$0	$0	$789	$680	$596	$639	$549	$479	$0	$0
Unisex	50 to 54	$0	$0	$963	$831	$729	$787	$680	$594	$0	$0
Unisex	55 to 59	$0	$0	$1,195	$1,033	$910	$984	$849	$749	$0	$0
Unisex	60 to 64	$0	$0	$1,469	$1,273	$1,126	$1,224	$1,062	$940	$0	$0
Unisex	65 to 99	$0	$0	$1,705	$1,477	$1,307	$1,421	$1,231	$1,089	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$302	$253	$218	$249	$211	$182	$0	$0
M	30 to 34	$0	$0	$328	$275	$235	$275	$229	$196	$0	$0
M	35 to 39	$0	$0	$407	$341	$293	$335	$282	$242	$0	$0
M	40 to 44	$0	$0	$542	$485	$412	$457	$382	$333	$0	$0
M	45 to 49	$0	$0	$642	$552	$484	$514	$442	$383	$0	$0
M	50 to 54	$0	$0	$817	$666	$586	$665	$542	$471	$0	$0
M	55 to 59	$0	$0	$1,068	$869	$775	$873	$711	$630	$0	$0
M	60 to 64	$0	$0	$1,428	$1,167	$1,042	$1,192	$975	$871	$0	$0
M	65 to 99	$0	$0	$1,640	$1,354	$1,224	$1,317	$1,086	$981	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$302	$253	$218	$249	$211	$182	$0	$0
F	30 to 34	$0	$0	$328	$275	$235	$275	$229	$196	$0	$0
F	35 to 39	$0	$0	$407	$341	$293	$335	$282	$242	$0	$0
F	40 to 44	$0	$0	$542	$485	$412	$457	$382	$333	$0	$0
F	45 to 49	$0	$0	$642	$552	$484	$514	$442	$383	$0	$0
F	50 to 54	$0	$0	$817	$666	$586	$665	$542	$471	$0	$0
F	55 to 59	$0	$0	$1,068	$869	$775	$873	$711	$630	$0	$0
F	60 to 64	$0	$0	$1,428	$1,167	$1,042	$1,192	$975	$871	$0	$0
F	65 to 99	$0	$0	$1,640	$1,354	$1,224	$1,317	$1,086	$981	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$493	$421	$361	$410	$350	$299	$0	$0
M	30 to 34	$0	$0	$512	$430	$367	$430	$359	$306	$0	$0
M	35 to 39	$0	$0	$636	$536	$462	$526	$444	$380	$0	$0
M	40 to 44	$0	$0	$718	$618	$529	$584	$494	$435	$0	$0
M	45 to 49	$0	$0	$875	$756	$630	$708	$597	$499	$0	$0
M	50 to 54	$0	$0	$1,034	$867	$743	$840	$705	$597	$0	$0
M	55 to 59	$0	$0	$1,273	$1,073	$920	$1,039	$876	$749	$0	$0
M	60 to 64	$0	$0	$1,581	$1,338	$1,150	$1,319	$1,118	$960	$0	$0
M	65 to 99	$0	$0	$1,816	$1,553	$1,350	$1,457	$1,245	$1,082	$0	$0
F	Under 30	$0	$0	$493	$421	$361	$410	$350	$299	$0	$0
F	30 to 34	$0	$0	$512	$430	$367	$430	$359	$306	$0	$0
F	35 to 39	$0	$0	$636	$536	$462	$526	$444	$380	$0	$0
F	40 to 44	$0	$0	$718	$618	$529	$584	$494	$435	$0	$0
F	45 to 49	$0	$0	$875	$756	$630	$708	$597	$499	$0	$0
F	50 to 54	$0	$0	$1,034	$867	$743	$840	$705	$597	$0	$0
F	55 to 59	$0	$0	$1,273	$1,073	$920	$1,039	$876	$749	$0	$0
F	60 to 64	$0	$0	$1,581	$1,338	$1,150	$1,319	$1,118	$960	$0	$0
F	65 to 99	$0	$0	$1,816	$1,553	$1,350	$1,457	$1,245	$1,082	$0	$0
Family											
Unisex	Under 30	$0	$0	$610	$519	$443	$512	$434	$370	$0	$0
Unisex	30 to 34	$0	$0	$682	$580	$493	$571	$483	$410	$0	$0
Unisex	35 to 39	$0	$0	$791	$681	$585	$659	$562	$480	$0	$0
Unisex	40 to 44	$0	$0	$856	$734	$650	$698	$595	$537	$0	$0
Unisex	45 to 49	$0	$0	$1,025	$881	$789	$834	$715	$641	$0	$0
Unisex	50 to 54	$0	$0	$1,178	$1,013	$889	$964	$828	$719	$0	$0
Unisex	55 to 59	$0	$0	$1,391	$1,199	$1,050	$1,145	$985	$860	$0	$0
Unisex	60 to 64	$0	$0	$1,672	$1,446	$1,273	$1,394	$1,205	$1,059	$0	$0
Unisex	65 to 99	$0	$0	$1,940	$1,676	$1,475	$1,617	$1,395	$1,227	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 3											
Subscriber only											
M	Under 1	$141	$122	$249	$209	$181	$224	$188	$163	$440	$375
M	1 to 18	$69	$61	$124	$105	$90	$103	$87	$74	$193	$176
M	19 to 29	$86	$72	$154	$126	$108	$133	$105	$89	$234	$215
M	30 to 34	$95	$80	$168	$140	$118	$140	$117	$98	$241	$216
M	35 to 39	$119	$99	$206	$173	$150	$176	$145	$124	$301	$265
M	40 to 44	$157	$139	$263	$229	$203	$219	$182	$162	$381	$325
M	45 to 49	$208	$180	$343	$302	$263	$276	$236	$213	$484	$415
M	50 to 54	$272	$237	$433	$385	$343	$350	$297	$272	$639	$536
M	55 to 59	$343	$310	$533	$460	$409	$437	$375	$330	$866	$766
M	60 to 64	$463	$415	$703	$603	$553	$601	$511	$459	$1,145	$1,002
M	65 to 99	$529	$473	$814	$711	$637	$653	$571	$510	$1,326	$1,166
F	Under 1	$141	$122	$249	$209	$181	$224	$188	$163	$440	$375
F	1 to 18	$69	$61	$124	$105	$90	$103	$87	$74	$193	$176
F	19 to 29	$86	$72	$154	$126	$108	$133	$105	$89	$234	$215
F	30 to 34	$95	$80	$168	$140	$118	$140	$117	$98	$241	$216
F	35 to 39	$119	$99	$206	$173	$150	$176	$145	$124	$301	$265
F	40 to 44	$157	$139	$263	$229	$203	$219	$182	$162	$381	$325
F	45 to 49	$208	$180	$343	$302	$263	$276	$236	$213	$484	$415
F	50 to 54	$272	$237	$433	$385	$343	$350	$297	$272	$639	$536
F	55 to 59	$343	$310	$533	$460	$409	$437	$375	$330	$866	$766
F	60 to 64	$463	$415	$703	$603	$553	$601	$511	$459	$1,145	$1,002
F	65 to 99	$529	$473	$814	$711	$637	$653	$571	$510	$1,326	$1,166
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$295	$265	$237	$251	$218	$198	$0	$0
Unisex	30 to 34	$0	$0	$350	$297	$254	$290	$246	$208	$0	$0
Unisex	35 to 39	$0	$0	$449	$387	$348	$368	$312	$281	$0	$0
Unisex	40 to 44	$0	$0	$598	$514	$448	$483	$414	$358	$0	$0
Unisex	45 to 49	$0	$0	$761	$656	$575	$615	$529	$463	$0	$0
Unisex	50 to 54	$0	$0	$936	$809	$710	$767	$661	$578	$0	$0
Unisex	55 to 59	$0	$0	$1,167	$1,010	$890	$960	$829	$729	$0	$0
Unisex	60 to 64	$0	$0	$1,432	$1,243	$1,099	$1,195	$1,036	$917	$0	$0
Unisex	65 to 99	$0	$0	$1,662	$1,442	$1,275	$1,386	$1,203	$1,063	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$290	$241	$207	$241	$201	$172	$0	$0
M	30 to 34	$0	$0	$322	$271	$232	$270	$225	$193	$0	$0
M	35 to 39	$0	$0	$397	$335	$287	$327	$277	$237	$0	$0
M	40 to 44	$0	$0	$528	$472	$401	$446	$370	$325	$0	$0
M	45 to 49	$0	$0	$616	$528	$442	$492	$421	$351	$0	$0
M	50 to 54	$0	$0	$775	$620	$569	$632	$505	$457	$0	$0
M	55 to 59	$0	$0	$1,012	$819	$755	$827	$670	$615	$0	$0
M	60 to 64	$0	$0	$1,350	$1,096	$1,018	$1,127	$916	$850	$0	$0
M	65 to 99	$0	$0	$1,550	$1,272	$1,193	$1,245	$1,020	$955	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$290	$241	$207	$241	$201	$172	$0	$0
F	30 to 34	$0	$0	$322	$271	$232	$270	$225	$193	$0	$0
F	35 to 39	$0	$0	$397	$335	$287	$327	$277	$237	$0	$0
F	40 to 44	$0	$0	$528	$472	$401	$446	$370	$325	$0	$0
F	45 to 49	$0	$0	$616	$528	$442	$492	$421	$351	$0	$0
F	50 to 54	$0	$0	$775	$620	$569	$632	$505	$457	$0	$0
F	55 to 59	$0	$0	$1,012	$819	$755	$827	$670	$615	$0	$0
F	60 to 64	$0	$0	$1,350	$1,096	$1,018	$1,127	$916	$850	$0	$0
F	65 to 99	$0	$0	$1,550	$1,272	$1,193	$1,245	$1,020	$955	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$476	$401	$344	$398	$332	$285	$0	$0
M	30 to 34	$0	$0	$505	$422	$363	$423	$353	$302	$0	$0
M	35 to 39	$0	$0	$621	$526	$452	$514	$436	$372	$0	$0
M	40 to 44	$0	$0	$699	$590	$516	$569	$473	$423	$0	$0
M	45 to 49	$0	$0	$838	$695	$605	$677	$548	$481	$0	$0
M	50 to 54	$0	$0	$1,005	$812	$721	$817	$659	$580	$0	$0
M	55 to 59	$0	$0	$1,244	$1,008	$898	$1,016	$823	$731	$0	$0
M	60 to 64	$0	$0	$1,543	$1,257	$1,123	$1,287	$1,049	$938	$0	$0
M	65 to 99	$0	$0	$1,772	$1,458	$1,316	$1,421	$1,169	$1,054	$0	$0
F	Under 30	$0	$0	$476	$401	$344	$398	$332	$285	$0	$0
F	30 to 34	$0	$0	$505	$422	$363	$423	$353	$302	$0	$0
F	35 to 39	$0	$0	$621	$526	$452	$514	$436	$372	$0	$0
F	40 to 44	$0	$0	$699	$590	$516	$569	$473	$423	$0	$0
F	45 to 49	$0	$0	$838	$695	$605	$677	$548	$481	$0	$0
F	50 to 54	$0	$0	$1,005	$812	$721	$817	$659	$580	$0	$0
F	55 to 59	$0	$0	$1,244	$1,008	$898	$1,016	$823	$731	$0	$0
F	60 to 64	$0	$0	$1,543	$1,257	$1,123	$1,287	$1,049	$938	$0	$0
F	65 to 99	$0	$0	$1,772	$1,458	$1,316	$1,421	$1,169	$1,054	$0	$0
Family											
Unisex	Under 30	$0	$0	$600	$508	$434	$503	$427	$364	$0	$0
Unisex	30 to 34	$0	$0	$671	$569	$487	$562	$476	$405	$0	$0
Unisex	35 to 39	$0	$0	$773	$664	$570	$643	$547	$468	$0	$0
Unisex	40 to 44	$0	$0	$829	$709	$636	$675	$577	$524	$0	$0
Unisex	45 to 49	$0	$0	$988	$855	$770	$805	$689	$625	$0	$0
Unisex	50 to 54	$0	$0	$1,143	$983	$868	$935	$804	$700	$0	$0
Unisex	55 to 59	$0	$0	$1,354	$1,167	$1,022	$1,114	$960	$838	$0	$0
Unisex	60 to 64	$0	$0	$1,628	$1,406	$1,239	$1,357	$1,173	$1,031	$0	$0
Unisex	65 to 99	$0	$0	$1,888	$1,630	$1,437	$1,573	$1,359	$1,196	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 4											
Subscriber only											
M	Under 1	$149	$118	$240	$202	$173	$215	$181	$162	$397	$335
M	1 to 18	$73	$60	$121	$103	$87	$100	$86	$74	$198	$177
M	19 to 29	$93	$76	$151	$123	$105	$131	$103	$89	$223	$204
M	30 to 34	$103	$79	$163	$136	$116	$135	$115	$100	$261	$215
M	35 to 39	$127	$100	$199	$167	$145	$171	$139	$124	$303	$259
M	40 to 44	$160	$132	$252	$218	$195	$212	$176	$158	$392	$325
M	45 to 49	$212	$179	$332	$293	$256	$269	$230	$209	$507	$415
M	50 to 54	$269	$238	$420	$373	$335	$339	$288	$264	$689	$574
M	55 to 59	$344	$300	$515	$445	$396	$422	$363	$330	$868	$738
M	60 to 64	$481	$412	$681	$583	$536	$582	$495	$459	$1,221	$1,005
M	65 to 99	$544	$472	$787	$688	$615	$631	$551	$510	$1,410	$1,168
F	Under 1	$149	$118	$240	$202	$173	$215	$181	$162	$397	$335
F	1 to 18	$73	$60	$121	$103	$87	$100	$86	$74	$198	$177
F	19 to 29	$93	$76	$151	$123	$105	$131	$103	$89	$223	$204
F	30 to 34	$103	$79	$163	$136	$116	$135	$115	$100	$261	$215
F	35 to 39	$127	$100	$199	$167	$145	$171	$139	$124	$303	$259
F	40 to 44	$160	$132	$252	$218	$195	$212	$176	$158	$392	$325
F	45 to 49	$212	$179	$332	$293	$256	$269	$230	$209	$507	$415
F	50 to 54	$269	$238	$420	$373	$335	$339	$288	$264	$689	$574
F	55 to 59	$344	$300	$515	$445	$396	$422	$363	$330	$868	$738
F	60 to 64	$481	$412	$681	$583	$536	$582	$495	$459	$1,221	$1,005
F	65 to 99	$544	$472	$787	$688	$615	$631	$551	$510	$1,410	$1,168
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$286	$257	$229	$243	$211	$192	$0	$0
Unisex	30 to 34	$0	$0	$340	$288	$247	$283	$238	$210	$0	$0
Unisex	35 to 39	$0	$0	$434	$375	$337	$355	$302	$273	$0	$0
Unisex	40 to 44	$0	$0	$577	$495	$431	$466	$397	$358	$0	$0
Unisex	45 to 49	$0	$0	$742	$639	$560	$600	$516	$466	$0	$0
Unisex	50 to 54	$0	$0	$919	$794	$698	$752	$647	$586	$0	$0
Unisex	55 to 59	$0	$0	$1,128	$977	$859	$928	$803	$732	$0	$0
Unisex	60 to 64	$0	$0	$1,386	$1,202	$1,064	$1,157	$1,002	$918	$0	$0
Unisex	65 to 99	$0	$0	$1,609	$1,395	$1,235	$1,342	$1,162	$1,064	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$280	$233	$201	$231	$194	$172	$0	$0
M	30 to 34	$0	$0	$316	$265	$222	$265	$221	$191	$0	$0
M	35 to 39	$0	$0	$382	$322	$278	$315	$267	$237	$0	$0
M	40 to 44	$0	$0	$508	$454	$383	$426	$353	$320	$0	$0
M	45 to 49	$0	$0	$597	$513	$449	$477	$409	$369	$0	$0
M	50 to 54	$0	$0	$788	$647	$565	$641	$526	$469	$0	$0
M	55 to 59	$0	$0	$1,011	$827	$730	$826	$676	$615	$0	$0
M	60 to 64	$0	$0	$1,349	$1,112	$983	$1,127	$928	$850	$0	$0
M	65 to 99	$0	$0	$1,544	$1,288	$1,150	$1,240	$1,033	$954	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$280	$233	$201	$231	$194	$172	$0	$0
F	30 to 34	$0	$0	$316	$265	$222	$265	$221	$191	$0	$0
F	35 to 39	$0	$0	$382	$322	$278	$315	$267	$237	$0	$0
F	40 to 44	$0	$0	$508	$454	$383	$426	$353	$320	$0	$0
F	45 to 49	$0	$0	$597	$513	$449	$477	$409	$369	$0	$0
F	50 to 54	$0	$0	$788	$647	$565	$641	$526	$469	$0	$0
F	55 to 59	$0	$0	$1,011	$827	$730	$826	$676	$615	$0	$0
F	60 to 64	$0	$0	$1,349	$1,112	$983	$1,127	$928	$850	$0	$0
F	65 to 99	$0	$0	$1,544	$1,288	$1,150	$1,240	$1,033	$954	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$458	$387	$332	$382	$322	$286	$0	$0
M	30 to 34	$0	$0	$493	$413	$348	$413	$346	$300	$0	$0
M	35 to 39	$0	$0	$599	$507	$438	$496	$420	$372	$0	$0
M	40 to 44	$0	$0	$669	$577	$500	$545	$461	$418	$0	$0
M	45 to 49	$0	$0	$812	$705	$585	$656	$556	$479	$0	$0
M	50 to 54	$0	$0	$998	$844	$716	$810	$685	$596	$0	$0
M	55 to 59	$0	$0	$1,204	$1,019	$869	$983	$832	$732	$0	$0
M	60 to 64	$0	$0	$1,491	$1,276	$1,085	$1,245	$1,066	$938	$0	$0
M	65 to 99	$0	$0	$1,709	$1,477	$1,269	$1,371	$1,185	$1,052	$0	$0
F	Under 30	$0	$0	$458	$387	$332	$382	$322	$286	$0	$0
F	30 to 34	$0	$0	$493	$413	$348	$413	$346	$300	$0	$0
F	35 to 39	$0	$0	$599	$507	$438	$496	$420	$372	$0	$0
F	40 to 44	$0	$0	$669	$577	$500	$545	$461	$418	$0	$0
F	45 to 49	$0	$0	$812	$705	$585	$656	$556	$479	$0	$0
F	50 to 54	$0	$0	$998	$844	$716	$810	$685	$596	$0	$0
F	55 to 59	$0	$0	$1,204	$1,019	$869	$983	$832	$732	$0	$0
F	60 to 64	$0	$0	$1,491	$1,276	$1,085	$1,245	$1,066	$938	$0	$0
F	65 to 99	$0	$0	$1,709	$1,477	$1,269	$1,371	$1,185	$1,052	$0	$0
Family											
Unisex	Under 30	$0	$0	$583	$494	$423	$489	$416	$367	$0	$0
Unisex	30 to 34	$0	$0	$653	$552	$472	$547	$463	$408	$0	$0
Unisex	35 to 39	$0	$0	$749	$643	$551	$623	$529	$468	$0	$0
Unisex	40 to 44	$0	$0	$801	$687	$616	$654	$557	$508	$0	$0
Unisex	45 to 49	$0	$0	$962	$828	$747	$783	$671	$606	$0	$0
Unisex	50 to 54	$0	$0	$1,122	$966	$841	$918	$789	$709	$0	$0
Unisex	55 to 59	$0	$0	$1,311	$1,130	$991	$1,079	$930	$840	$0	$0
Unisex	60 to 64	$0	$0	$1,577	$1,364	$1,199	$1,315	$1,136	$1,034	$0	$0
Unisex	65 to 99	$0	$0	$1,828	$1,581	$1,391	$1,523	$1,317	$1,199	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 5											
Subscriber only											
M	Under 1	$158	$134	$279	$234	$202	$251	$211	$182	$422	$359
M	1 to 18	$77	$69	$140	$119	$103	$116	$100	$85	$210	$188
M	19 to 29	$98	$82	$169	$144	$123	$145	$120	$102	$238	$219
M	30 to 34	$107	$89	$174	$154	$133	$153	$124	$112	$275	$227
M	35 to 39	$135	$109	$220	$192	$168	$183	$157	$139	$327	$278
M	40 to 44	$170	$151	$281	$247	$217	$228	$195	$174	$414	$342
M	45 to 49	$225	$200	$366	$321	$286	$290	$249	$224	$535	$438
M	50 to 54	$286	$257	$456	$401	$357	$371	$319	$282	$730	$605
M	55 to 59	$364	$319	$598	$516	$454	$490	$421	$370	$932	$791
M	60 to 64	$511	$441	$796	$681	$626	$680	$578	$518	$1,287	$1,062
M	65 to 99	$577	$503	$917	$801	$718	$736	$644	$575	$1,485	$1,235
F	Under 1	$158	$134	$279	$234	$202	$251	$211	$182	$422	$359
F	1 to 18	$77	$69	$140	$119	$103	$116	$100	$85	$210	$188
F	19 to 29	$98	$82	$169	$144	$123	$145	$120	$102	$238	$219
F	30 to 34	$107	$89	$174	$154	$133	$153	$124	$112	$275	$227
F	35 to 39	$135	$109	$220	$192	$168	$183	$157	$139	$327	$278
F	40 to 44	$170	$151	$281	$247	$217	$228	$195	$174	$414	$342
F	45 to 49	$225	$200	$366	$321	$286	$290	$249	$224	$535	$438
F	50 to 54	$286	$257	$456	$401	$357	$371	$319	$282	$730	$605
F	55 to 59	$364	$319	$598	$516	$454	$490	$421	$370	$932	$791
F	60 to 64	$511	$441	$796	$681	$626	$680	$578	$518	$1,287	$1,062
F	65 to 99	$577	$503	$917	$801	$718	$736	$644	$575	$1,485	$1,235
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$334	$284	$243	$276	$236	$204	$0	$0
Unisex	30 to 34	$0	$0	$394	$334	$285	$326	$275	$234	$0	$0
Unisex	35 to 39	$0	$0	$503	$430	$372	$412	$351	$302	$0	$0
Unisex	40 to 44	$0	$0	$673	$578	$502	$543	$464	$403	$0	$0
Unisex	45 to 49	$0	$0	$857	$740	$648	$694	$596	$520	$0	$0
Unisex	50 to 54	$0	$0	$1,057	$913	$803	$864	$745	$654	$0	$0
Unisex	55 to 59	$0	$0	$1,311	$1,135	$1,001	$1,080	$932	$821	$0	$0
Unisex	60 to 64	$0	$0	$1,620	$1,403	$1,241	$1,350	$1,170	$1,036	$0	$0
Unisex	65 to 99	$0	$0	$1,879	$1,628	$1,439	$1,567	$1,358	$1,202	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$329	$276	$235	$272	$231	$196	$0	$0
M	30 to 34	$0	$0	$365	$306	$261	$306	$255	$218	$0	$0
M	35 to 39	$0	$0	$443	$375	$320	$365	$310	$266	$0	$0
M	40 to 44	$0	$0	$564	$498	$437	$470	$399	$362	$0	$0
M	45 to 49	$0	$0	$692	$594	$513	$553	$474	$407	$0	$0
M	50 to 54	$0	$0	$888	$702	$647	$723	$570	$520	$0	$0
M	55 to 59	$0	$0	$1,149	$919	$849	$938	$753	$691	$0	$0
M	60 to 64	$0	$0	$1,542	$1,240	$1,150	$1,288	$1,036	$962	$0	$0
M	65 to 99	$0	$0	$1,766	$1,434	$1,345	$1,417	$1,150	$1,078	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$329	$276	$235	$272	$231	$196	$0	$0
F	30 to 34	$0	$0	$365	$306	$261	$306	$255	$218	$0	$0
F	35 to 39	$0	$0	$443	$375	$320	$365	$310	$266	$0	$0
F	40 to 44	$0	$0	$564	$498	$437	$470	$399	$362	$0	$0
F	45 to 49	$0	$0	$692	$594	$513	$553	$474	$407	$0	$0
F	50 to 54	$0	$0	$888	$702	$647	$723	$570	$520	$0	$0
F	55 to 59	$0	$0	$1,149	$919	$849	$938	$753	$691	$0	$0
F	60 to 64	$0	$0	$1,542	$1,240	$1,150	$1,288	$1,036	$962	$0	$0
F	65 to 99	$0	$0	$1,766	$1,434	$1,345	$1,417	$1,150	$1,078	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$538	$459	$390	$448	$382	$324	$0	$0
M	30 to 34	$0	$0	$570	$479	$407	$479	$399	$339	$0	$0
M	35 to 39	$0	$0	$693	$589	$506	$573	$488	$417	$0	$0
M	40 to 44	$0	$0	$781	$649	$549	$628	$512	$448	$0	$0
M	45 to 49	$0	$0	$942	$791	$680	$762	$624	$539	$0	$0
M	50 to 54	$0	$0	$1,138	$929	$817	$922	$755	$658	$0	$0
M	55 to 59	$0	$0	$1,397	$1,146	$1,009	$1,141	$935	$820	$0	$0
M	60 to 64	$0	$0	$1,743	$1,439	$1,271	$1,454	$1,201	$1,061	$0	$0
M	65 to 99	$0	$0	$1,995	$1,666	$1,486	$1,601	$1,335	$1,189	$0	$0
F	Under 30	$0	$0	$538	$459	$390	$448	$382	$324	$0	$0
F	30 to 34	$0	$0	$570	$479	$407	$479	$399	$339	$0	$0
F	35 to 39	$0	$0	$693	$589	$506	$573	$488	$417	$0	$0
F	40 to 44	$0	$0	$781	$649	$549	$628	$512	$448	$0	$0
F	45 to 49	$0	$0	$942	$791	$680	$762	$624	$539	$0	$0
F	50 to 54	$0	$0	$1,138	$929	$817	$922	$755	$658	$0	$0
F	55 to 59	$0	$0	$1,397	$1,146	$1,009	$1,141	$935	$820	$0	$0
F	60 to 64	$0	$0	$1,743	$1,439	$1,271	$1,454	$1,201	$1,061	$0	$0
F	65 to 99	$0	$0	$1,995	$1,666	$1,486	$1,601	$1,335	$1,189	$0	$0
Family											
Unisex	Under 30	$0	$0	$678	$576	$490	$569	$484	$412	$0	$0
Unisex	30 to 34	$0	$0	$734	$642	$547	$630	$537	$457	$0	$0
Unisex	35 to 39	$0	$0	$795	$714	$642	$675	$585	$526	$0	$0
Unisex	40 to 44	$0	$0	$934	$799	$690	$761	$649	$557	$0	$0
Unisex	45 to 49	$0	$0	$1,115	$957	$831	$907	$777	$672	$0	$0
Unisex	50 to 54	$0	$0	$1,292	$1,111	$968	$1,058	$908	$788	$0	$0
Unisex	55 to 59	$0	$0	$1,524	$1,316	$1,150	$1,255	$1,080	$943	$0	$0
Unisex	60 to 64	$0	$0	$1,839	$1,591	$1,400	$1,534	$1,325	$1,167	$0	$0
Unisex	65 to 99	$0	$0	$2,133	$1,844	$1,623	$1,780	$1,536	$1,351	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$325	$270	$230	$268	$226	$192	$0	$0
F	30 to 34	$0	$0	$362	$304	$258	$304	$254	$214	$0	$0
F	35 to 39	$0	$0	$445	$376	$320	$367	$310	$266	$0	$0
F	40 to 44	$0	$0	$589	$527	$447	$498	$414	$361	$0	$0
F	45 to 49	$0	$0	$692	$595	$515	$553	$475	$409	$0	$0
F	50 to 54	$0	$0	$879	$709	$634	$716	$576	$509	$0	$0
F	55 to 59	$0	$0	$1,149	$910	$840	$938	$744	$683	$0	$0
F	60 to 64	$0	$0	$1,542	$1,254	$1,139	$1,288	$1,047	$952	$0	$0
F	65 to 99	$0	$0	$1,770	$1,452	$1,334	$1,421	$1,165	$1,069	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$530	$449	$383	$443	$374	$316	$0	$0
M	30 to 34	$0	$0	$567	$475	$402	$475	$398	$333	$0	$0
M	35 to 39	$0	$0	$696	$589	$507	$575	$487	$417	$0	$0
M	40 to 44	$0	$0	$781	$667	$576	$633	$534	$473	$0	$0
M	45 to 49	$0	$0	$940	$799	$676	$761	$632	$537	$0	$0
M	50 to 54	$0	$0	$1,115	$923	$801	$904	$749	$645	$0	$0
M	55 to 59	$0	$0	$1,383	$1,143	$998	$1,130	$935	$811	$0	$0
M	60 to 64	$0	$0	$1,724	$1,439	$1,258	$1,439	$1,202	$1,050	$0	$0
M	65 to 99	$0	$0	$1,980	$1,668	$1,474	$1,589	$1,336	$1,181	$0	$0
F	Under 30	$0	$0	$530	$449	$383	$443	$374	$316	$0	$0
F	30 to 34	$0	$0	$567	$475	$402	$475	$398	$333	$0	$0
F	35 to 39	$0	$0	$696	$589	$507	$575	$487	$417	$0	$0
F	40 to 44	$0	$0	$781	$667	$576	$633	$534	$473	$0	$0
F	45 to 49	$0	$0	$940	$799	$676	$761	$632	$537	$0	$0
F	50 to 54	$0	$0	$1,115	$923	$801	$904	$749	$645	$0	$0
F	55 to 59	$0	$0	$1,383	$1,143	$998	$1,130	$935	$811	$0	$0
F	60 to 64	$0	$0	$1,724	$1,439	$1,258	$1,439	$1,202	$1,050	$0	$0
F	65 to 99	$0	$0	$1,980	$1,668	$1,474	$1,589	$1,336	$1,181	$0	$0
Family											
Unisex	Under 30	$0	$0	$675	$570	$488	$565	$480	$409	$0	$0
Unisex	30 to 34	$0	$0	$757	$641	$546	$632	$536	$454	$0	$0
Unisex	35 to 39	$0	$0	$862	$746	$642	$723	$616	$526	$0	$0
Unisex	40 to 44	$0	$0	$930	$797	$709	$758	$647	$585	$0	$0
Unisex	45 to 49	$0	$0	$1,109	$953	$860	$903	$773	$698	$0	$0
Unisex	50 to 54	$0	$0	$1,274	$1,096	$969	$1,043	$895	$780	$0	$0
Unisex	55 to 59	$0	$0	$1,509	$1,302	$1,139	$1,242	$1,070	$934	$0	$0
Unisex	60 to 64	$0	$0	$1,821	$1,574	$1,385	$1,518	$1,313	$1,154	$0	$0
Unisex	65 to 99	$0	$0	$2,112	$1,825	$1,606	$1,761	$1,521	$1,338	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 7											
Subscriber only											
M	Under 1	$131	$107	$233	$195	$169	$209	$176	$153	$309	$262
M	1 to 18	$69	$61	$124	$105	$90	$103	$89	$74	$180	$167
M	19 to 29	$88	$71	$151	$128	$109	$129	$106	$90	$210	$193
M	30 to 34	$96	$80	$154	$137	$119	$136	$110	$99	$238	$197
M	35 to 39	$118	$97	$196	$171	$149	$164	$140	$123	$283	$244
M	40 to 44	$152	$135	$250	$221	$194	$204	$174	$155	$358	$296
M	45 to 49	$201	$180	$326	$287	$255	$258	$223	$200	$463	$379
M	50 to 54	$255	$229	$404	$353	$318	$328	$281	$250	$632	$523
M	55 to 59	$320	$284	$531	$458	$403	$435	$374	$329	$809	$688
M	60 to 64	$446	$382	$700	$599	$551	$598	$509	$456	$1,115	$918
M	65 to 99	$507	$436	$810	$709	$635	$651	$569	$509	$1,286	$1,069
F	Under 1	$131	$107	$233	$195	$169	$209	$176	$153	$309	$262
F	1 to 18	$69	$61	$124	$105	$90	$103	$89	$74	$180	$167
F	19 to 29	$88	$71	$151	$128	$109	$129	$106	$90	$210	$193
F	30 to 34	$96	$80	$154	$137	$119	$136	$110	$99	$238	$197
F	35 to 39	$118	$97	$196	$171	$149	$164	$140	$123	$283	$244
F	40 to 44	$152	$135	$250	$221	$194	$204	$174	$155	$358	$296
F	45 to 49	$201	$180	$326	$287	$255	$258	$223	$200	$463	$379
F	50 to 54	$255	$229	$404	$353	$318	$328	$281	$250	$632	$523
F	55 to 59	$320	$284	$531	$458	$403	$435	$374	$329	$809	$688
F	60 to 64	$446	$382	$700	$599	$551	$598	$509	$456	$1,115	$918
F	65 to 99	$507	$436	$810	$709	$635	$651	$569	$509	$1,286	$1,069
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$297	$253	$217	$247	$208	$182	$0	$0
Unisex	30 to 34	$0	$0	$350	$297	$254	$290	$246	$208	$0	$0
Unisex	35 to 39	$0	$0	$448	$381	$332	$367	$311	$269	$0	$0
Unisex	40 to 44	$0	$0	$597	$514	$447	$482	$413	$358	$0	$0
Unisex	45 to 49	$0	$0	$762	$656	$576	$616	$531	$463	$0	$0
Unisex	50 to 54	$0	$0	$933	$806	$708	$762	$656	$576	$0	$0
Unisex	55 to 59	$0	$0	$1,161	$1,004	$884	$957	$826	$727	$0	$0
Unisex	60 to 64	$0	$0	$1,427	$1,236	$1,093	$1,189	$1,031	$912	$0	$0
Unisex	65 to 99	$0	$0	$1,655	$1,434	$1,270	$1,380	$1,195	$1,057	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$291	$245	$211	$241	$204	$176	$0	$0
M	30 to 34	$0	$0	$323	$271	$231	$271	$226	$193	$0	$0
M	35 to 39	$0	$0	$397	$334	$285	$326	$275	$236	$0	$0
M	40 to 44	$0	$0	$502	$444	$388	$419	$356	$322	$0	$0
M	45 to 49	$0	$0	$619	$533	$457	$495	$425	$361	$0	$0
M	50 to 54	$0	$0	$777	$618	$567	$633	$502	$456	$0	$0
M	55 to 59	$0	$0	$1,013	$815	$752	$829	$667	$613	$0	$0
M	60 to 64	$0	$0	$1,352	$1,093	$1,013	$1,130	$913	$845	$0	$0
M	65 to 99	$0	$0	$1,553	$1,267	$1,187	$1,247	$1,016	$951	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$291	$245	$211	$241	$204	$176	$0	$0
F	30 to 34	$0	$0	$323	$271	$231	$271	$226	$193	$0	$0
F	35 to 39	$0	$0	$397	$334	$285	$326	$275	$236	$0	$0
F	40 to 44	$0	$0	$502	$444	$388	$419	$356	$322	$0	$0
F	45 to 49	$0	$0	$619	$533	$457	$495	$425	$361	$0	$0
F	50 to 54	$0	$0	$777	$618	$567	$633	$502	$456	$0	$0
F	55 to 59	$0	$0	$1,013	$815	$752	$829	$667	$613	$0	$0
F	60 to 64	$0	$0	$1,352	$1,093	$1,013	$1,130	$913	$845	$0	$0
F	65 to 99	$0	$0	$1,553	$1,267	$1,187	$1,247	$1,016	$951	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$478	$407	$349	$398	$339	$288	$0	$0
M	30 to 34	$0	$0	$506	$424	$362	$424	$354	$302	$0	$0
M	35 to 39	$0	$0	$620	$523	$449	$514	$433	$370	$0	$0
M	40 to 44	$0	$0	$695	$576	$488	$557	$455	$398	$0	$0
M	45 to 49	$0	$0	$844	$707	$606	$681	$559	$481	$0	$0
M	50 to 54	$0	$0	$1,001	$815	$719	$812	$663	$578	$0	$0
M	55 to 59	$0	$0	$1,238	$1,011	$894	$1,010	$826	$727	$0	$0
M	60 to 64	$0	$0	$1,534	$1,263	$1,117	$1,281	$1,054	$933	$0	$0
M	65 to 99	$0	$0	$1,763	$1,463	$1,310	$1,414	$1,174	$1,050	$0	$0
F	Under 30	$0	$0	$478	$407	$349	$398	$339	$288	$0	$0
F	30 to 34	$0	$0	$506	$424	$362	$424	$354	$302	$0	$0
F	35 to 39	$0	$0	$620	$523	$449	$514	$433	$370	$0	$0
F	40 to 44	$0	$0	$695	$576	$488	$557	$455	$398	$0	$0
F	45 to 49	$0	$0	$844	$707	$606	$681	$559	$481	$0	$0
F	50 to 54	$0	$0	$1,001	$815	$719	$812	$663	$578	$0	$0
F	55 to 59	$0	$0	$1,238	$1,011	$894	$1,010	$826	$727	$0	$0
F	60 to 64	$0	$0	$1,534	$1,263	$1,117	$1,281	$1,054	$933	$0	$0
F	65 to 99	$0	$0	$1,763	$1,463	$1,310	$1,414	$1,174	$1,050	$0	$0
Family											
Unisex	Under 30	$0	$0	$597	$507	$432	$502	$426	$363	$0	$0
Unisex	30 to 34	$0	$0	$654	$567	$484	$561	$472	$403	$0	$0
Unisex	35 to 39	$0	$0	$709	$637	$569	$602	$521	$467	$0	$0
Unisex	40 to 44	$0	$0	$829	$709	$612	$675	$577	$495	$0	$0
Unisex	45 to 49	$0	$0	$990	$851	$738	$807	$691	$597	$0	$0
Unisex	50 to 54	$0	$0	$1,141	$981	$854	$934	$802	$697	$0	$0
Unisex	55 to 59	$0	$0	$1,349	$1,165	$1,020	$1,111	$958	$836	$0	$0
Unisex	60 to 64	$0	$0	$1,623	$1,403	$1,234	$1,353	$1,169	$1,028	$0	$0
Unisex	65 to 99	$0	$0	$1,881	$1,626	$1,431	$1,569	$1,356	$1,193	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 8											
Subscriber only											
M	Under 1	$141	$117	$248	$208	$180	$222	$188	$163	$324	$277
M	1 to 18	$72	$64	$131	$110	$94	$108	$92	$77	$196	$180
M	19 to 29	$92	$76	$163	$133	$114	$141	$111	$94	$229	$203
M	30 to 34	$99	$84	$170	$146	$124	$143	$122	$103	$255	$211
M	35 to 39	$125	$103	$212	$180	$156	$180	$149	$128	$295	$269
M	40 to 44	$163	$146	$271	$234	$208	$222	$188	$167	$384	$323
M	45 to 49	$221	$199	$353	$312	$275	$281	$240	$220	$498	$417
M	50 to 54	$281	$253	$439	$389	$351	$354	$304	$275	$674	$563
M	55 to 59	$346	$314	$562	$485	$427	$460	$395	$348	$858	$728
M	60 to 64	$469	$420	$730	$625	$575	$625	$530	$477	$1,197	$987
M	65 to 99	$532	$479	$846	$740	$662	$679	$594	$530	$1,378	$1,144
F	Under 1	$141	$117	$248	$208	$180	$222	$188	$163	$324	$277
F	1 to 18	$72	$64	$131	$110	$94	$108	$92	$77	$196	$180
F	19 to 29	$92	$76	$163	$133	$114	$141	$111	$94	$229	$203
F	30 to 34	$99	$84	$170	$146	$124	$143	$122	$103	$255	$211
F	35 to 39	$125	$103	$212	$180	$156	$180	$149	$128	$295	$269
F	40 to 44	$163	$146	$271	$234	$208	$222	$188	$167	$384	$323
F	45 to 49	$221	$199	$353	$312	$275	$281	$240	$220	$498	$417
F	50 to 54	$281	$253	$439	$389	$351	$354	$304	$275	$674	$563
F	55 to 59	$346	$314	$562	$485	$427	$460	$395	$348	$858	$728
F	60 to 64	$469	$420	$730	$625	$575	$625	$530	$477	$1,197	$987
F	65 to 99	$532	$479	$846	$740	$662	$679	$594	$530	$1,378	$1,144
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$309	$268	$239	$257	$220	$201	$0	$0
Unisex	30 to 34	$0	$0	$364	$309	$265	$302	$256	$217	$0	$0
Unisex	35 to 39	$0	$0	$468	$401	$352	$385	$327	$285	$0	$0
Unisex	40 to 44	$0	$0	$629	$540	$471	$507	$433	$377	$0	$0
Unisex	45 to 49	$0	$0	$807	$698	$610	$654	$562	$491	$0	$0
Unisex	50 to 54	$0	$0	$988	$854	$751	$809	$698	$611	$0	$0
Unisex	55 to 59	$0	$0	$1,224	$1,058	$934	$1,006	$871	$767	$0	$0
Unisex	60 to 64	$0	$0	$1,488	$1,290	$1,141	$1,241	$1,075	$952	$0	$0
Unisex	65 to 99	$0	$0	$1,726	$1,497	$1,325	$1,440	$1,248	$1,104	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$307	$255	$218	$255	$212	$182	$0	$0
M	30 to 34	$0	$0	$336	$283	$250	$281	$235	$209	$0	$0
M	35 to 39	$0	$0	$413	$349	$300	$340	$288	$249	$0	$0
M	40 to 44	$0	$0	$541	$482	$418	$455	$381	$337	$0	$0
M	45 to 49	$0	$0	$656	$554	$470	$525	$443	$373	$0	$0
M	50 to 54	$0	$0	$806	$659	$603	$656	$534	$485	$0	$0
M	55 to 59	$0	$0	$1,042	$863	$797	$852	$707	$649	$0	$0
M	60 to 64	$0	$0	$1,370	$1,140	$1,056	$1,145	$952	$881	$0	$0
M	65 to 99	$0	$0	$1,575	$1,323	$1,239	$1,265	$1,059	$993	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$307	$255	$218	$255	$212	$182	$0	$0
F	30 to 34	$0	$0	$336	$283	$250	$281	$235	$209	$0	$0
F	35 to 39	$0	$0	$413	$349	$300	$340	$288	$249	$0	$0
F	40 to 44	$0	$0	$541	$482	$418	$455	$381	$337	$0	$0
F	45 to 49	$0	$0	$656	$554	$470	$525	$443	$373	$0	$0
F	50 to 54	$0	$0	$806	$659	$603	$656	$534	$485	$0	$0
F	55 to 59	$0	$0	$1,042	$863	$797	$852	$707	$649	$0	$0
F	60 to 64	$0	$0	$1,370	$1,140	$1,056	$1,145	$952	$881	$0	$0
F	65 to 99	$0	$0	$1,575	$1,323	$1,239	$1,265	$1,059	$993	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$502	$425	$363	$419	$352	$301	$0	$0
M	30 to 34	$0	$0	$525	$442	$391	$441	$368	$327	$0	$0
M	35 to 39	$0	$0	$646	$548	$472	$534	$453	$389	$0	$0
M	40 to 44	$0	$0	$726	$599	$526	$586	$480	$433	$0	$0
M	45 to 49	$0	$0	$893	$727	$643	$721	$576	$510	$0	$0
M	50 to 54	$0	$0	$1,051	$835	$763	$853	$678	$614	$0	$0
M	55 to 59	$0	$0	$1,285	$1,030	$947	$1,049	$841	$771	$0	$0
M	60 to 64	$0	$0	$1,575	$1,260	$1,166	$1,315	$1,051	$973	$0	$0
M	65 to 99	$0	$0	$1,812	$1,461	$1,367	$1,454	$1,172	$1,095	$0	$0
F	Under 30	$0	$0	$502	$425	$363	$419	$352	$301	$0	$0
F	30 to 34	$0	$0	$525	$442	$391	$441	$368	$327	$0	$0
F	35 to 39	$0	$0	$646	$548	$472	$534	$453	$389	$0	$0
F	40 to 44	$0	$0	$726	$599	$526	$586	$480	$433	$0	$0
F	45 to 49	$0	$0	$893	$727	$643	$721	$576	$510	$0	$0
F	50 to 54	$0	$0	$1,051	$835	$763	$853	$678	$614	$0	$0
F	55 to 59	$0	$0	$1,285	$1,030	$947	$1,049	$841	$771	$0	$0
F	60 to 64	$0	$0	$1,575	$1,260	$1,166	$1,315	$1,051	$973	$0	$0
F	65 to 99	$0	$0	$1,812	$1,461	$1,367	$1,454	$1,172	$1,095	$0	$0
Family											
Unisex	Under 30	$0	$0	$626	$530	$453	$525	$445	$379	$0	$0
Unisex	30 to 34	$0	$0	$699	$593	$506	$586	$494	$422	$0	$0
Unisex	35 to 39	$0	$0	$782	$692	$594	$664	$571	$489	$0	$0
Unisex	40 to 44	$0	$0	$869	$745	$643	$709	$605	$531	$0	$0
Unisex	45 to 49	$0	$0	$1,048	$899	$780	$852	$729	$634	$0	$0
Unisex	50 to 54	$0	$0	$1,206	$1,038	$905	$989	$850	$736	$0	$0
Unisex	55 to 59	$0	$0	$1,422	$1,228	$1,075	$1,171	$1,008	$881	$0	$0
Unisex	60 to 64	$0	$0	$1,694	$1,465	$1,288	$1,412	$1,221	$1,073	$0	$0
Unisex	65 to 99	$0	$0	$1,965	$1,699	$1,495	$1,639	$1,415	$1,245	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
Region 9											
Subscriber only											
M	Under 1	$163	$132	$273	$229	$197	$246	$207	$180	$400	$341
M	1 to 18	$81	$67	$141	$121	$103	$116	$100	$85	$222	$189
M	19 to 29	$104	$86	$170	$145	$123	$146	$120	$102	$244	$223
M	30 to 34	$114	$91	$177	$155	$136	$156	$125	$113	$294	$242
M	35 to 39	$146	$115	$222	$196	$172	$184	$158	$142	$349	$298
M	40 to 44	$173	$153	$285	$250	$222	$234	$198	$176	$442	$366
M	45 to 49	$227	$203	$374	$329	$290	$295	$255	$228	$572	$468
M	50 to 54	$293	$259	$463	$406	$359	$378	$326	$286	$780	$646
M	55 to 59	$390	$322	$611	$527	$464	$500	$430	$378	$1,009	$870
M	60 to 64	$544	$472	$808	$692	$637	$691	$588	$526	$1,376	$1,133
M	65 to 99	$617	$540	$936	$819	$733	$752	$657	$587	$1,588	$1,318
F	Under 1	$163	$132	$273	$229	$197	$246	$207	$180	$400	$341
F	1 to 18	$81	$67	$141	$121	$103	$116	$100	$85	$222	$189
F	19 to 29	$104	$86	$170	$145	$123	$146	$120	$102	$244	$223
F	30 to 34	$114	$91	$177	$155	$136	$156	$125	$113	$294	$242
F	35 to 39	$146	$115	$222	$196	$172	$184	$158	$142	$349	$298
F	40 to 44	$173	$153	$285	$250	$222	$234	$198	$176	$442	$366
F	45 to 49	$227	$203	$374	$329	$290	$295	$255	$228	$572	$468
F	50 to 54	$293	$259	$463	$406	$359	$378	$326	$286	$780	$646
F	55 to 59	$390	$322	$611	$527	$464	$500	$430	$378	$1,009	$870
F	60 to 64	$544	$472	$808	$692	$637	$691	$588	$526	$1,376	$1,133
F	65 to 99	$617	$540	$936	$819	$733	$752	$657	$587	$1,588	$1,318
Subscriber + Spouse											
Unisex	Under 30	$0	$0	$338	$288	$246	$282	$238	$205	$0	$0
Unisex	30 to 34	$0	$0	$405	$342	$292	$335	$283	$240	$0	$0
Unisex	35 to 39	$0	$0	$519	$445	$385	$425	$361	$311	$0	$0
Unisex	40 to 44	$0	$0	$690	$593	$516	$558	$477	$413	$0	$0
Unisex	45 to 49	$0	$0	$883	$761	$667	$715	$614	$535	$0	$0
Unisex	50 to 54	$0	$0	$1,079	$931	$818	$881	$759	$666	$0	$0
Unisex	55 to 59	$0	$0	$1,339	$1,158	$1,021	$1,101	$952	$838	$0	$0
Unisex	60 to 64	$0	$0	$1,647	$1,428	$1,263	$1,374	$1,189	$1,053	$0	$0
Unisex	65 to 99	$0	$0	$1,912	$1,656	$1,466	$1,593	$1,380	$1,222	$0	$0
Subscriber + 1 Child											
M	Under 30	$0	$0	$333	$275	$238	$276	$230	$198	$0	$0
M	30 to 34	$0	$0	$375	$314	$266	$314	$261	$222	$0	$0
M	35 to 39	$0	$0	$460	$389	$333	$379	$321	$276	$0	$0
M	40 to 44	$0	$0	$574	$504	$444	$476	$406	$367	$0	$0
M	45 to 49	$0	$0	$720	$617	$537	$575	$493	$426	$0	$0
M	50 to 54	$0	$0	$910	$732	$658	$741	$595	$528	$0	$0
M	55 to 59	$0	$0	$1,184	$939	$866	$967	$768	$705	$0	$0
M	60 to 64	$0	$0	$1,581	$1,263	$1,171	$1,320	$1,054	$978	$0	$0
M	65 to 99	$0	$0	$1,817	$1,462	$1,370	$1,459	$1,173	$1,097	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35
F	Under 30	$0	$0	$333	$275	$238	$276	$230	$198	$0	$0
F	30 to 34	$0	$0	$375	$314	$266	$314	$261	$222	$0	$0
F	35 to 39	$0	$0	$460	$389	$333	$379	$321	$276	$0	$0
F	40 to 44	$0	$0	$574	$504	$444	$476	$406	$367	$0	$0
F	45 to 49	$0	$0	$720	$617	$537	$575	$493	$426	$0	$0
F	50 to 54	$0	$0	$910	$732	$658	$741	$595	$528	$0	$0
F	55 to 59	$0	$0	$1,184	$939	$866	$967	$768	$705	$0	$0
F	60 to 64	$0	$0	$1,581	$1,263	$1,171	$1,320	$1,054	$978	$0	$0
F	65 to 99	$0	$0	$1,817	$1,462	$1,370	$1,459	$1,173	$1,097	$0	$0
Subscriber + Children											
M	Under 30	$0	$0	$544	$461	$395	$453	$382	$327	$0	$0
M	30 to 34	$0	$0	$585	$489	$415	$490	$408	$346	$0	$0
M	35 to 39	$0	$0	$703	$612	$525	$595	$506	$432	$0	$0
M	40 to 44	$0	$0	$800	$670	$557	$642	$528	$457	$0	$0
M	45 to 49	$0	$0	$981	$828	$706	$791	$654	$559	$0	$0
M	50 to 54	$0	$0	$1,158	$955	$833	$939	$776	$670	$0	$0
M	55 to 59	$0	$0	$1,428	$1,178	$1,028	$1,166	$963	$837	$0	$0
M	60 to 64	$0	$0	$1,772	$1,475	$1,291	$1,479	$1,232	$1,078	$0	$0
M	65 to 99	$0	$0	$2,039	$1,710	$1,512	$1,636	$1,371	$1,210	$0	$0
F	Under 30	$0	$0	$544	$461	$395	$453	$382	$327	$0	$0
F	30 to 34	$0	$0	$585	$489	$415	$490	$408	$346	$0	$0
F	35 to 39	$0	$0	$703	$612	$525	$595	$506	$432	$0	$0
F	40 to 44	$0	$0	$800	$670	$557	$642	$528	$457	$0	$0
F	45 to 49	$0	$0	$981	$828	$706	$791	$654	$559	$0	$0
F	50 to 54	$0	$0	$1,158	$955	$833	$939	$776	$670	$0	$0
F	55 to 59	$0	$0	$1,428	$1,178	$1,028	$1,166	$963	$837	$0	$0
F	60 to 64	$0	$0	$1,772	$1,475	$1,291	$1,479	$1,232	$1,078	$0	$0
F	65 to 99	$0	$0	$2,039	$1,710	$1,512	$1,636	$1,371	$1,210	$0	$0
Family											
Unisex	Under 30	$0	$0	$682	$579	$494	$573	$487	$413	$0	$0
Unisex	30 to 34	$0	$0	$739	$651	$557	$635	$543	$463	$0	$0
Unisex	35 to 39	$0	$0	$801	$719	$646	$680	$589	$539	$0	$0
Unisex	40 to 44	$0	$0	$952	$815	$704	$776	$662	$568	$0	$0
Unisex	45 to 49	$0	$0	$1,140	$982	$851	$929	$796	$688	$0	$0
Unisex	50 to 54	$0	$0	$1,313	$1,129	$983	$1,076	$924	$801	$0	$0
Unisex	55 to 59	$0	$0	$1,553	$1,338	$1,173	$1,277	$1,101	$961	$0	$0
Unisex	60 to 64	$0	$0	$1,870	$1,617	$1,422	$1,559	$1,348	$1,186	$0	$0
Unisex	65 to 99	$0	$0	$2,168	$1,875	$1,650	$1,808	$1,562	$1,374	$0	$0

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	$386	$302	$348	$314	$263	$224	$199	$211	$195	$453	$307	$198
M	1 to 18	$162	$134	$127	$116	$96	$70	$63	$64	$59	$198	$130	$73
M	19 to 29	$204	$170	$168	$151	$119	$105	$86	$90	$82	$324	$192	$114
M	30 to 34	$209	$170	$174	$153	$128	$112	$95	$98	$85	$414	$264	$155
M	35 to 39	$259	$214	$223	$200	$162	$147	$117	$132	$106	$490	$319	$189
M	40 to 44	$318	$262	$279	$257	$202	$189	$158	$168	$144	$550	$375	$207
M	45 to 49	$409	$334	$363	$318	$261	$251	$192	$225	$177	$636	$428	$240
M	50 to 54	$549	$424	$461	$414	$331	$318	$244	$290	$227	$838	$553	$302
M	55 to 59	$720	$594	$554	$523	$399	$405	$327	$361	$300	$1,021	$685	$383
M	60 to 64	$961	$768	$741	$677	$541	$543	$439	$493	$409	$1,345	$863	$488
M	65 to 99	$1,117	$903	$870	$788	$643	$644	$537	$573	$504	$1,579	$1,010	$568
F	Under 1	$386	$302	$348	$314	$263	$224	$199	$211	$195	$453	$307	$198
F	1 to 18	$162	$134	$127	$116	$96	$70	$63	$64	$59	$198	$130	$73
F	19 to 29	$204	$170	$168	$151	$119	$105	$86	$90	$82	$324	$192	$114
F	30 to 34	$209	$170	$174	$153	$128	$112	$95	$98	$85	$414	$264	$155
F	35 to 39	$259	$214	$223	$200	$162	$147	$117	$132	$106	$490	$319	$189
F	40 to 44	$318	$262	$279	$257	$202	$189	$158	$168	$144	$550	$375	$207
F	45 to 49	$409	$334	$363	$318	$261	$251	$192	$225	$177	$636	$428	$240
F	50 to 54	$549	$424	$461	$414	$331	$318	$244	$290	$227	$838	$553	$302
F	55 to 59	$720	$594	$554	$523	$399	$405	$327	$361	$300	$1,021	$685	$383
F	60 to 64	$961	$768	$741	$677	$541	$543	$439	$493	$409	$1,345	$863	$488
F	65 to 99	$1,117	$903	$870	$788	$643	$644	$537	$573	$504	$1,579	$1,010	$568
Subscriber + Spous													
Unisex	Under 30	$0	$0	$302	$270	$228	$181	$153	$141	$136	$619	$364	$215
Unisex	30 to 34	$0	$0	$325	$275	$238	$187	$173	$165	$154	$803	$487	$291
Unisex	35 to 39	$0	$0	$446	$396	$328	$270	$246	$236	$224	$842	$538	$331
Unisex	40 to 44	$0	$0	$522	$484	$380	$345	$319	$293	$292	$936	$624	$385
Unisex	45 to 49	$0	$0	$725	$640	$525	$469	$444	$413	$408	$1,217	$814	$482
Unisex	50 to 54	$0	$0	$884	$798	$637	$602	$538	$514	$497	$1,540	$1,034	$585
Unisex	55 to 59	$0	$0	$1,091	$1,026	$787	$762	$648	$654	$606	$1,896	$1,275	$724
Unisex	60 to 64	$0	$0	$1,387	$1,325	$1,008	$1,005	$827	$855	$777	$2,395	$1,614	$915
Unisex	65 to 99	$0	$0	$1,609	$1,538	$1,169	$1,166	$959	$992	$900	$2,779	$1,871	$1,058
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$345	$306	$274	$262	$338	$174	$320	$685	$372	$217
M	30 to 34	$0	$0	$436	$382	$336	$334	$319	$254	$300	$924	$543	$309
M	35 to 39	$0	$0	$506	$449	$396	$381	$328	$318	$307	$1,030	$634	$370
M	40 to 44	$0	$0	$552	$512	$416	$351	$314	$318	$288	$1,030	$690	$393
M	45 to 49	$0	$0	$582	$495	$429	$427	$308	$378	$282	$1,010	$678	$355
M	50 to 54	$0	$0	$725	$612	$563	$564	$367	$496	$334	$1,350	$925	$451
M	55 to 59	$0	$0	$925	$775	$721	$717	$420	$639	$383	$1,720	$1,124	$567
M	60 to 64	$0	$0	$1,189	$1,005	$928	$933	$543	$833	$510	$2,209	$1,231	$658
M	65 to 99	$0	$0	$1,387	$1,170	$1,083	$1,090	$626	$963	$584	$2,572	$1,420	$767

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$345	$306	$274	$262	$338	$174	$320	$685	$372	$217
F	30 to 34	$0	$0	$436	$382	$336	$334	$319	$254	$300	$924	$543	$309
F	35 to 39	$0	$0	$506	$449	$396	$381	$328	$318	$307	$1,030	$634	$370
F	40 to 44	$0	$0	$552	$512	$416	$351	$314	$318	$288	$1,030	$690	$393
F	45 to 49	$0	$0	$582	$495	$429	$427	$308	$378	$282	$1,010	$678	$355
F	50 to 54	$0	$0	$725	$612	$563	$564	$367	$496	$334	$1,350	$925	$451
F	55 to 59	$0	$0	$925	$775	$721	$717	$420	$639	$383	$1,720	$1,124	$567
F	60 to 64	$0	$0	$1,189	$1,005	$928	$933	$543	$833	$510	$2,209	$1,231	$658
F	65 to 99	$0	$0	$1,387	$1,170	$1,083	$1,090	$626	$963	$584	$2,572	$1,420	$767
Subscriber + Childre													
M	Under 30	$0	$0	$567	$502	$453	$418	$438	$278	$413	$1,093	$606	$359
M	30 to 34	$0	$0	$687	$599	$529	$434	$397	$393	$367	$1,315	$801	$480
M	35 to 39	$0	$0	$679	$637	$517	$448	$351	$384	$322	$1,275	$854	$505
M	40 to 44	$0	$0	$696	$604	$515	$473	$357	$418	$323	$1,191	$895	$449
M	45 to 49	$0	$0	$800	$673	$587	$586	$415	$519	$376	$1,415	$932	$483
M	50 to 54	$0	$0	$949	$773	$712	$709	$508	$629	$458	$1,718	$1,180	$583
M	55 to 59	$0	$0	$1,133	$931	$855	$853	$560	$758	$507	$2,068	$1,350	$680
M	60 to 64	$0	$0	$1,433	$1,315	$1,030	$1,047	$774	$913	$669	$2,474	$1,618	$860
M	65 to 99	$0	$0	$1,630	$1,492	$1,195	$1,166	$828	$1,039	$730	$2,814	$1,771	$967
F	Under 30	$0	$0	$567	$502	$453	$418	$438	$278	$413	$1,093	$606	$359
F	30 to 34	$0	$0	$687	$599	$529	$434	$397	$393	$367	$1,315	$801	$480
F	35 to 39	$0	$0	$679	$637	$517	$448	$351	$384	$322	$1,275	$854	$505
F	40 to 44	$0	$0	$696	$604	$515	$473	$357	$418	$323	$1,191	$895	$449
F	45 to 49	$0	$0	$800	$673	$587	$586	$415	$519	$376	$1,415	$932	$483
F	50 to 54	$0	$0	$949	$773	$712	$709	$508	$629	$458	$1,718	$1,180	$583
F	55 to 59	$0	$0	$1,133	$931	$855	$853	$560	$758	$507	$2,068	$1,350	$680
F	60 to 64	$0	$0	$1,433	$1,315	$1,030	$1,047	$774	$913	$669	$2,474	$1,618	$860
F	65 to 99	$0	$0	$1,630	$1,492	$1,195	$1,166	$828	$1,039	$730	$2,814	$1,771	$967
Family													
Unisex	Under 30	$0	$0	$572	$505	$456	$421	$388	$279	$358	$1,098	$606	$358
Unisex	30 to 34	$0	$0	$691	$602	$510	$440	$381	$368	$345	$1,364	$823	$474
Unisex	35 to 39	$0	$0	$779	$705	$540	$466	$410	$413	$372	$1,363	$858	$517
Unisex	40 to 44	$0	$0	$822	$728	$610	$539	$467	$476	$421	$1,378	$911	$553
Unisex	45 to 49	$0	$0	$1,007	$891	$738	$666	$591	$609	$537	$1,682	$1,117	$677
Unisex	50 to 54	$0	$0	$1,148	$1,013	$835	$775	$692	$696	$633	$2,042	$1,361	$791
Unisex	55 to 59	$0	$0	$1,291	$1,190	$935	$867	$776	$781	$714	$2,356	$1,576	$900
Unisex	60 to 64	$0	$0	$1,559	$1,478	$1,125	$1,109	$913	$982	$850	$2,807	$1,861	$1,050
Unisex	65 to 99	$0	$0	$1,808	$1,716	$1,305	$1,262	$1,039	$1,116	$968	$3,191	$2,118	$1,194

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	$283	$220	$377	$342	$286	$238	$222	$204	$219	$495	$341	$182
M	1 to 18	$176	$144	$140	$130	$108	$81	$70	$72	$67	$219	$147	$83
M	19 to 29	$205	$165	$183	$162	$131	$114	$97	$88	$92	$356	$172	$111
M	30 to 34	$228	$182	$189	$168	$139	$123	$106	$107	$94	$454	$270	$155
M	35 to 39	$261	$230	$242	$218	$176	$160	$131	$144	$119	$528	$378	$200
M	40 to 44	$341	$270	$310	$275	$222	$210	$175	$186	$160	$601	$397	$226
M	45 to 49	$447	$357	$394	$346	$284	$277	$215	$246	$198	$693	$479	$265
M	50 to 54	$592	$454	$501	$442	$360	$352	$274	$324	$254	$913	$625	$344
M	55 to 59	$764	$576	$621	$559	$447	$458	$357	$404	$331	$1,111	$766	$432
M	60 to 64	$1,070	$775	$818	$719	$601	$614	$492	$552	$459	$1,464	$995	$542
M	65 to 99	$1,243	$920	$955	$836	$709	$733	$603	$641	$565	$1,718	$1,168	$632
F	Under 1	$283	$220	$377	$342	$286	$238	$222	$204	$219	$495	$341	$182
F	1 to 18	$176	$144	$140	$130	$108	$81	$70	$72	$67	$219	$147	$83
F	19 to 29	$205	$165	$183	$162	$131	$114	$97	$88	$92	$356	$172	$111
F	30 to 34	$228	$182	$189	$168	$139	$123	$106	$107	$94	$454	$270	$155
F	35 to 39	$261	$230	$242	$218	$176	$160	$131	$144	$119	$528	$378	$200
F	40 to 44	$341	$270	$310	$275	$222	$210	$175	$186	$160	$601	$397	$226
F	45 to 49	$447	$357	$394	$346	$284	$277	$215	$246	$198	$693	$479	$265
F	50 to 54	$592	$454	$501	$442	$360	$352	$274	$324	$254	$913	$625	$344
F	55 to 59	$764	$576	$621	$559	$447	$458	$357	$404	$331	$1,111	$766	$432
F	60 to 64	$1,070	$775	$818	$719	$601	$614	$492	$552	$459	$1,464	$995	$542
F	65 to 99	$1,243	$920	$955	$836	$709	$733	$603	$641	$565	$1,718	$1,168	$632
Subscriber + Spous													
Unisex	Under 30	$0	$0	$330	$293	$244	$197	$171	$148	$152	$675	$325	$213
Unisex	30 to 34	$0	$0	$344	$300	$264	$208	$194	$184	$175	$882	$500	$296
Unisex	35 to 39	$0	$0	$487	$430	$353	$294	$275	$257	$251	$918	$625	$368
Unisex	40 to 44	$0	$0	$577	$534	$413	$389	$347	$334	$318	$1,018	$697	$420
Unisex	45 to 49	$0	$0	$786	$695	$571	$532	$483	$452	$444	$1,324	$910	$527
Unisex	50 to 54	$0	$0	$967	$847	$710	$682	$585	$576	$543	$1,677	$1,156	$649
Unisex	55 to 59	$0	$0	$1,220	$1,088	$882	$862	$727	$731	$679	$2,065	$1,426	$810
Unisex	60 to 64	$0	$0	$1,552	$1,406	$1,128	$1,137	$926	$957	$870	$2,605	$1,804	$1,032
Unisex	65 to 99	$0	$0	$1,801	$1,632	$1,308	$1,316	$1,071	$1,106	$1,005	$3,022	$2,092	$1,197
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$364	$323	$290	$265	$380	$175	$359	$701	$331	$215
M	30 to 34	$0	$0	$462	$405	$355	$374	$357	$255	$336	$951	$525	$302
M	35 to 39	$0	$0	$537	$477	$420	$416	$367	$329	$343	$1,054	$741	$381
M	40 to 44	$0	$0	$610	$558	$450	$391	$352	$346	$323	$1,121	$771	$429
M	45 to 49	$0	$0	$616	$538	$476	$449	$345	$398	$315	$1,090	$778	$411
M	50 to 54	$0	$0	$810	$675	$597	$571	$399	$501	$364	$1,391	$995	$487
M	55 to 59	$0	$0	$1,041	$852	$763	$717	$457	$639	$416	$1,771	$1,208	$604
M	60 to 64	$0	$0	$1,340	$1,106	$984	$941	$609	$841	$570	$2,277	$1,372	$748
M	65 to 99	$0	$0	$1,562	$1,286	$1,147	$1,096	$699	$967	$651	$2,650	$1,582	$871

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$364	$323	$290	$265	$380	$175	$359	$701	$331	$215
F	30 to 34	$0	$0	$462	$405	$355	$374	$357	$255	$336	$951	$525	$302
F	35 to 39	$0	$0	$537	$477	$420	$416	$367	$329	$343	$1,054	$741	$381
F	40 to 44	$0	$0	$610	$558	$450	$391	$352	$346	$323	$1,121	$771	$429
F	45 to 49	$0	$0	$616	$538	$476	$449	$345	$398	$315	$1,090	$778	$411
F	50 to 54	$0	$0	$810	$675	$597	$571	$399	$501	$364	$1,391	$995	$487
F	55 to 59	$0	$0	$1,041	$852	$763	$717	$457	$639	$416	$1,771	$1,208	$604
F	60 to 64	$0	$0	$1,340	$1,106	$984	$941	$609	$841	$570	$2,277	$1,372	$748
F	65 to 99	$0	$0	$1,562	$1,286	$1,147	$1,096	$699	$967	$651	$2,650	$1,582	$871
Subscriber + Childre													
M	Under 30	$0	$0	$602	$533	$480	$420	$491	$281	$463	$1,129	$537	$348
M	30 to 34	$0	$0	$730	$636	$561	$487	$445	$394	$412	$1,441	$810	$465
M	35 to 39	$0	$0	$760	$699	$549	$494	$393	$428	$361	$1,388	$966	$550
M	40 to 44	$0	$0	$745	$657	$552	$479	$400	$422	$362	$1,230	$858	$490
M	45 to 49	$0	$0	$850	$736	$623	$595	$465	$527	$422	$1,455	$1,041	$529
M	50 to 54	$0	$0	$1,030	$873	$756	$713	$559	$631	$507	$1,772	$1,273	$636
M	55 to 59	$0	$0	$1,234	$1,058	$907	$861	$609	$763	$551	$2,132	$1,452	$734
M	60 to 64	$0	$0	$1,595	$1,492	$1,122	$1,053	$867	$920	$746	$2,626	$1,809	$1,001
M	65 to 99	$0	$0	$1,800	$1,681	$1,283	$1,173	$928	$1,045	$810	$2,945	$1,976	$1,104
F	Under 30	$0	$0	$602	$533	$480	$420	$491	$281	$463	$1,129	$537	$348
F	30 to 34	$0	$0	$730	$636	$561	$487	$445	$394	$412	$1,441	$810	$465
F	35 to 39	$0	$0	$760	$699	$549	$494	$393	$428	$361	$1,388	$966	$550
F	40 to 44	$0	$0	$745	$657	$552	$479	$400	$422	$362	$1,230	$858	$490
F	45 to 49	$0	$0	$850	$736	$623	$595	$465	$527	$422	$1,455	$1,041	$529
F	50 to 54	$0	$0	$1,030	$873	$756	$713	$559	$631	$507	$1,772	$1,273	$636
F	55 to 59	$0	$0	$1,234	$1,058	$907	$861	$609	$763	$551	$2,132	$1,452	$734
F	60 to 64	$0	$0	$1,595	$1,492	$1,122	$1,053	$867	$920	$746	$2,626	$1,809	$1,001
F	65 to 99	$0	$0	$1,800	$1,681	$1,283	$1,173	$928	$1,045	$810	$2,945	$1,976	$1,104
Family													
Unisex	Under 30	$0	$0	$605	$536	$481	$423	$435	$282	$402	$1,132	$536	$348
Unisex	30 to 34	$0	$0	$733	$640	$561	$498	$426	$398	$387	$1,446	$799	$458
Unisex	35 to 39	$0	$0	$857	$748	$606	$528	$460	$463	$417	$1,495	$1,020	$575
Unisex	40 to 44	$0	$0	$891	$792	$663	$595	$524	$532	$472	$1,500	$1,018	$619
Unisex	45 to 49	$0	$0	$1,092	$968	$804	$740	$660	$664	$601	$1,831	$1,250	$738
Unisex	50 to 54	$0	$0	$1,243	$1,101	$908	$843	$752	$759	$688	$2,221	$1,520	$862
Unisex	55 to 59	$0	$0	$1,435	$1,264	$1,025	$968	$845	$872	$777	$2,563	$1,762	$984
Unisex	60 to 64	$0	$0	$1,745	$1,569	$1,260	$1,256	$1,023	$1,101	$952	$3,056	$2,106	$1,188
Unisex	65 to 99	$0	$0	$2,025	$1,821	$1,462	$1,429	$1,163	$1,251	$1,084	$3,473	$2,392	$1,352

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	$404	$313	$369	$334	$279	$230	$206	$222	$202	$500	$322	$209
M	1 to 18	$173	$149	$135	$121	$107	$78	$65	$68	$61	$211	$137	$77
M	19 to 29	$211	$176	$176	$160	$125	$111	$90	$86	$86	$354	$208	$122
M	30 to 34	$220	$179	$184	$163	$137	$121	$99	$104	$87	$449	$290	$172
M	35 to 39	$267	$225	$237	$209	$172	$156	$121	$141	$109	$531	$349	$205
M	40 to 44	$347	$274	$292	$269	$214	$205	$163	$178	$149	$580	$391	$221
M	45 to 49	$444	$349	$383	$338	$277	$270	$199	$240	$183	$668	$447	$253
M	50 to 54	$572	$445	$491	$436	$351	$342	$253	$305	$235	$880	$585	$321
M	55 to 59	$791	$654	$576	$545	$416	$444	$338	$378	$311	$1,072	$714	$400
M	60 to 64	$1,039	$838	$775	$722	$561	$597	$456	$512	$424	$1,414	$927	$521
M	65 to 99	$1,209	$984	$912	$841	$665	$710	$559	$594	$523	$1,659	$1,090	$605
F	Under 1	$404	$313	$369	$334	$279	$230	$206	$222	$202	$500	$322	$209
F	1 to 18	$173	$149	$135	$121	$107	$78	$65	$68	$61	$211	$137	$77
F	19 to 29	$211	$176	$176	$160	$125	$111	$90	$86	$86	$354	$208	$122
F	30 to 34	$220	$179	$184	$163	$137	$121	$99	$104	$87	$449	$290	$172
F	35 to 39	$267	$225	$237	$209	$172	$156	$121	$141	$109	$531	$349	$205
F	40 to 44	$347	$274	$292	$269	$214	$205	$163	$178	$149	$580	$391	$221
F	45 to 49	$444	$349	$383	$338	$277	$270	$199	$240	$183	$668	$447	$253
F	50 to 54	$572	$445	$491	$436	$351	$342	$253	$305	$235	$880	$585	$321
F	55 to 59	$791	$654	$576	$545	$416	$444	$338	$378	$311	$1,072	$714	$400
F	60 to 64	$1,039	$838	$775	$722	$561	$597	$456	$512	$424	$1,414	$927	$521
F	65 to 99	$1,209	$984	$912	$841	$665	$710	$559	$594	$523	$1,659	$1,090	$605
Subscriber + Spous													
Unisex	Under 30	$0	$0	$313	$287	$241	$193	$158	$149	$140	$688	$388	$226
Unisex	30 to 34	$0	$0	$346	$302	$254	$202	$179	$178	$160	$854	$539	$319
Unisex	35 to 39	$0	$0	$462	$420	$348	$287	$255	$251	$231	$885	$582	$355
Unisex	40 to 44	$0	$0	$554	$502	$403	$378	$339	$325	$310	$982	$655	$400
Unisex	45 to 49	$0	$0	$770	$679	$556	$516	$471	$440	$433	$1,278	$850	$512
Unisex	50 to 54	$0	$0	$938	$852	$675	$662	$572	$562	$528	$1,618	$1,079	$621
Unisex	55 to 59	$0	$0	$1,134	$1,075	$817	$837	$687	$718	$637	$1,991	$1,331	$755
Unisex	60 to 64	$0	$0	$1,436	$1,373	$1,044	$1,106	$856	$940	$804	$2,532	$1,684	$954
Unisex	65 to 99	$0	$0	$1,665	$1,591	$1,211	$1,283	$993	$1,090	$933	$2,937	$1,957	$1,107
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$369	$325	$293	$268	$350	$177	$332	$742	$396	$230
M	30 to 34	$0	$0	$465	$409	$359	$346	$329	$255	$310	$1,001	$586	$329
M	35 to 39	$0	$0	$542	$481	$424	$405	$340	$327	$317	$1,115	$684	$392
M	40 to 44	$0	$0	$578	$538	$443	$381	$325	$338	$299	$1,081	$720	$417
M	45 to 49	$0	$0	$621	$541	$458	$433	$318	$384	$292	$1,096	$734	$386
M	50 to 54	$0	$0	$797	$654	$601	$573	$386	$505	$352	$1,467	$991	$482
M	55 to 59	$0	$0	$1,017	$828	$771	$729	$445	$649	$406	$1,866	$1,212	$606
M	60 to 64	$0	$0	$1,308	$1,076	$993	$945	$565	$844	$527	$2,398	$1,339	$695
M	65 to 99	$0	$0	$1,527	$1,251	$1,159	$1,106	$652	$976	$605	$2,789	$1,548	$809

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$369	$325	$293	$268	$350	$177	$332	$742	$396	$230
F	30 to 34	$0	$0	$465	$409	$359	$346	$329	$255	$310	$1,001	$586	$329
F	35 to 39	$0	$0	$542	$481	$424	$405	$340	$327	$317	$1,115	$684	$392
F	40 to 44	$0	$0	$578	$538	$443	$381	$325	$338	$299	$1,081	$720	$417
F	45 to 49	$0	$0	$621	$541	$458	$433	$318	$384	$292	$1,096	$734	$386
F	50 to 54	$0	$0	$797	$654	$601	$573	$386	$505	$352	$1,467	$991	$482
F	55 to 59	$0	$0	$1,017	$828	$771	$729	$445	$649	$406	$1,866	$1,212	$606
F	60 to 64	$0	$0	$1,308	$1,076	$993	$945	$565	$844	$527	$2,398	$1,339	$695
F	65 to 99	$0	$0	$1,527	$1,251	$1,159	$1,106	$652	$976	$605	$2,789	$1,548	$809
Subscriber + Childre													
M	Under 30	$0	$0	$607	$536	$484	$424	$453	$282	$428	$1,188	$643	$379
M	30 to 34	$0	$0	$735	$642	$566	$469	$411	$400	$380	$1,465	$895	$509
M	35 to 39	$0	$0	$717	$660	$555	$483	$364	$422	$334	$1,339	$903	$539
M	40 to 44	$0	$0	$742	$643	$549	$482	$369	$425	$335	$1,294	$960	$476
M	45 to 49	$0	$0	$858	$715	$629	$595	$429	$527	$390	$1,531	$1,012	$513
M	50 to 54	$0	$0	$1,039	$848	$761	$721	$526	$637	$476	$1,868	$1,268	$619
M	55 to 59	$0	$0	$1,244	$1,026	$915	$865	$586	$769	$531	$2,245	$1,457	$724
M	60 to 64	$0	$0	$1,507	$1,379	$1,101	$1,062	$801	$927	$706	$2,680	$1,688	$930
M	65 to 99	$0	$0	$1,748	$1,554	$1,278	$1,182	$858	$1,055	$772	$3,049	$1,848	$1,025
F	Under 30	$0	$0	$607	$536	$484	$424	$453	$282	$428	$1,188	$643	$379
F	30 to 34	$0	$0	$735	$642	$566	$469	$411	$400	$380	$1,465	$895	$509
F	35 to 39	$0	$0	$717	$660	$555	$483	$364	$422	$334	$1,339	$903	$539
F	40 to 44	$0	$0	$742	$643	$549	$482	$369	$425	$335	$1,294	$960	$476
F	45 to 49	$0	$0	$858	$715	$629	$595	$429	$527	$390	$1,531	$1,012	$513
F	50 to 54	$0	$0	$1,039	$848	$761	$721	$526	$637	$476	$1,868	$1,268	$619
F	55 to 59	$0	$0	$1,244	$1,026	$915	$865	$586	$769	$531	$2,245	$1,457	$724
F	60 to 64	$0	$0	$1,507	$1,379	$1,101	$1,062	$801	$927	$706	$2,680	$1,688	$930
F	65 to 99	$0	$0	$1,748	$1,554	$1,278	$1,182	$858	$1,055	$772	$3,049	$1,848	$1,025
Family													
Unisex	Under 30	$0	$0	$612	$538	$487	$425	$400	$283	$371	$1,190	$642	$380
Unisex	30 to 34	$0	$0	$739	$644	$528	$483	$394	$383	$357	$1,518	$897	$502
Unisex	35 to 39	$0	$0	$807	$750	$560	$512	$425	$428	$385	$1,448	$947	$567
Unisex	40 to 44	$0	$0	$872	$774	$646	$581	$484	$519	$438	$1,447	$955	$573
Unisex	45 to 49	$0	$0	$1,070	$947	$768	$722	$610	$641	$555	$1,767	$1,166	$712
Unisex	50 to 54	$0	$0	$1,218	$1,076	$885	$823	$735	$740	$673	$2,144	$1,419	$839
Unisex	55 to 59	$0	$0	$1,372	$1,256	$992	$941	$825	$831	$759	$2,475	$1,645	$956
Unisex	60 to 64	$0	$0	$1,615	$1,536	$1,164	$1,220	$961	$1,038	$891	$2,948	$1,966	$1,114
Unisex	65 to 99	$0	$0	$1,872	$1,781	$1,350	$1,388	$1,093	$1,180	$1,013	$3,350	$2,237	$1,268

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	$363	$282	$355	$323	$274	$235	$218	$223	$208	$472	$324	$219
M	1 to 18	$176	$144	$140	$131	$105	$78	$70	$72	$67	$204	$140	$81
M	19 to 29	$201	$174	$175	$155	$129	$111	$97	$84	$88	$331	$194	$122
M	30 to 34	$231	$175	$182	$168	$132	$116	$101	$102	$89	$426	$270	$172
M	35 to 39	$279	$220	$237	$208	$167	$152	$131	$139	$118	$492	$295	$187
M	40 to 44	$342	$263	$297	$263	$218	$199	$170	$185	$153	$567	$386	$215
M	45 to 49	$449	$338	$371	$327	$270	$260	$216	$240	$198	$663	$445	$259
M	50 to 54	$613	$453	$479	$420	$357	$343	$274	$325	$254	$860	$575	$337
M	55 to 59	$788	$620	$611	$533	$448	$430	$338	$405	$313	$1,064	$717	$426
M	60 to 64	$1,072	$783	$785	$687	$595	$578	$493	$546	$460	$1,399	$905	$543
M	65 to 99	$1,244	$926	$915	$798	$699	$690	$602	$633	$565	$1,637	$1,057	$633
F	Under 1	$363	$282	$355	$323	$274	$235	$218	$223	$208	$472	$324	$219
F	1 to 18	$176	$144	$140	$131	$105	$78	$70	$72	$67	$204	$140	$81
F	19 to 29	$201	$174	$175	$155	$129	$111	$97	$84	$88	$331	$194	$122
F	30 to 34	$231	$175	$182	$168	$132	$116	$101	$102	$89	$426	$270	$172
F	35 to 39	$279	$220	$237	$208	$167	$152	$131	$139	$118	$492	$295	$187
F	40 to 44	$342	$263	$297	$263	$218	$199	$170	$185	$153	$567	$386	$215
F	45 to 49	$449	$338	$371	$327	$270	$260	$216	$240	$198	$663	$445	$259
F	50 to 54	$613	$453	$479	$420	$357	$343	$274	$325	$254	$860	$575	$337
F	55 to 59	$788	$620	$611	$533	$448	$430	$338	$405	$313	$1,064	$717	$426
F	60 to 64	$1,072	$783	$785	$687	$595	$578	$493	$546	$460	$1,399	$905	$543
F	65 to 99	$1,244	$926	$915	$798	$699	$690	$602	$633	$565	$1,637	$1,057	$633
Subscriber + Spous													
Unisex	Under 30	$0	$0	$311	$277	$233	$186	$172	$149	$153	$629	$370	$233
Unisex	30 to 34	$0	$0	$327	$300	$253	$198	$189	$177	$171	$817	$500	$323
Unisex	35 to 39	$0	$0	$459	$406	$337	$277	$277	$243	$252	$874	$538	$348
Unisex	40 to 44	$0	$0	$577	$512	$407	$366	$328	$321	$302	$975	$657	$397
Unisex	45 to 49	$0	$0	$741	$657	$549	$499	$457	$442	$420	$1,269	$846	$496
Unisex	50 to 54	$0	$0	$923	$806	$711	$646	$584	$577	$544	$1,607	$1,090	$650
Unisex	55 to 59	$0	$0	$1,189	$1,039	$884	$810	$729	$733	$681	$1,977	$1,344	$811
Unisex	60 to 64	$0	$0	$1,540	$1,345	$1,132	$1,069	$928	$937	$872	$2,497	$1,700	$1,020
Unisex	65 to 99	$0	$0	$1,785	$1,560	$1,312	$1,235	$1,074	$1,085	$1,008	$2,897	$1,971	$1,184
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$349	$310	$277	$256	$380	$169	$360	$647	$377	$236
M	30 to 34	$0	$0	$440	$387	$340	$374	$358	$249	$337	$874	$520	$335
M	35 to 39	$0	$0	$511	$454	$403	$393	$368	$317	$344	$969	$573	$362
M	40 to 44	$0	$0	$587	$529	$434	$370	$348	$330	$321	$1,075	$726	$430
M	45 to 49	$0	$0	$589	$518	$456	$426	$338	$378	$310	$1,006	$660	$380
M	50 to 54	$0	$0	$773	$652	$572	$579	$378	$509	$343	$1,276	$877	$496
M	55 to 59	$0	$0	$995	$821	$730	$695	$452	$620	$414	$1,623	$1,066	$597
M	60 to 64	$0	$0	$1,279	$1,067	$942	$902	$611	$807	$572	$2,086	$1,257	$731
M	65 to 99	$0	$0	$1,493	$1,241	$1,099	$1,051	$702	$929	$653	$2,429	$1,443	$853

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$349	$310	$277	$256	$380	$169	$360	$647	$377	$236
F	30 to 34	$0	$0	$440	$387	$340	$374	$358	$249	$337	$874	$520	$335
F	35 to 39	$0	$0	$511	$454	$403	$393	$368	$317	$344	$969	$573	$362
F	40 to 44	$0	$0	$587	$529	$434	$370	$348	$330	$321	$1,075	$726	$430
F	45 to 49	$0	$0	$589	$518	$456	$426	$338	$378	$310	$1,006	$660	$380
F	50 to 54	$0	$0	$773	$652	$572	$579	$378	$509	$343	$1,276	$877	$496
F	55 to 59	$0	$0	$995	$821	$730	$695	$452	$620	$414	$1,623	$1,066	$597
F	60 to 64	$0	$0	$1,279	$1,067	$942	$902	$611	$807	$572	$2,086	$1,257	$731
F	65 to 99	$0	$0	$1,493	$1,241	$1,099	$1,051	$702	$929	$653	$2,429	$1,443	$853
Subscriber + Childre													
M	Under 30	$0	$0	$574	$510	$458	$403	$493	$269	$465	$1,036	$609	$384
M	30 to 34	$0	$0	$695	$608	$535	$488	$446	$379	$412	$1,335	$800	$510
M	35 to 39	$0	$0	$737	$660	$536	$467	$394	$412	$362	$1,330	$857	$513
M	40 to 44	$0	$0	$708	$633	$535	$458	$400	$404	$363	$1,161	$811	$463
M	45 to 49	$0	$0	$811	$707	$596	$565	$460	$502	$420	$1,336	$890	$504
M	50 to 54	$0	$0	$984	$846	$722	$728	$529	$643	$479	$1,625	$1,117	$636
M	55 to 59	$0	$0	$1,178	$1,019	$868	$824	$576	$733	$521	$1,954	$1,280	$717
M	60 to 64	$0	$0	$1,598	$1,456	$1,117	$1,014	$869	$886	$748	$2,490	$1,628	$954
M	65 to 99	$0	$0	$1,803	$1,662	$1,247	$1,130	$930	$1,007	$811	$2,750	$1,828	$1,079
F	Under 30	$0	$0	$574	$510	$458	$403	$493	$269	$465	$1,036	$609	$384
F	30 to 34	$0	$0	$695	$608	$535	$488	$446	$379	$412	$1,335	$800	$510
F	35 to 39	$0	$0	$737	$660	$536	$467	$394	$412	$362	$1,330	$857	$513
F	40 to 44	$0	$0	$708	$633	$535	$458	$400	$404	$363	$1,161	$811	$463
F	45 to 49	$0	$0	$811	$707	$596	$565	$460	$502	$420	$1,336	$890	$504
F	50 to 54	$0	$0	$984	$846	$722	$728	$529	$643	$479	$1,625	$1,117	$636
F	55 to 59	$0	$0	$1,178	$1,019	$868	$824	$576	$733	$521	$1,954	$1,280	$717
F	60 to 64	$0	$0	$1,598	$1,456	$1,117	$1,014	$869	$886	$748	$2,490	$1,628	$954
F	65 to 99	$0	$0	$1,803	$1,662	$1,247	$1,130	$930	$1,007	$811	$2,750	$1,828	$1,079
Family													
Unisex	Under 30	$0	$0	$578	$512	$461	$405	$436	$269	$402	$1,039	$608	$382
Unisex	30 to 34	$0	$0	$699	$611	$537	$467	$427	$382	$389	$1,331	$790	$505
Unisex	35 to 39	$0	$0	$820	$716	$607	$507	$462	$466	$418	$1,386	$853	$544
Unisex	40 to 44	$0	$0	$850	$749	$627	$563	$509	$504	$463	$1,437	$961	$588
Unisex	45 to 49	$0	$0	$1,029	$915	$760	$699	$627	$628	$571	$1,754	$1,154	$696
Unisex	50 to 54	$0	$0	$1,173	$1,040	$881	$796	$712	$743	$651	$2,128	$1,427	$822
Unisex	55 to 59	$0	$0	$1,383	$1,206	$1,026	$922	$837	$874	$770	$2,458	$1,659	$956
Unisex	60 to 64	$0	$0	$1,718	$1,499	$1,262	$1,179	$1,025	$1,103	$955	$2,927	$1,950	$1,158
Unisex	65 to 99	$0	$0	$1,994	$1,738	$1,465	$1,338	$1,165	$1,252	$1,085	$3,325	$2,219	$1,317

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	$388	$301	$385	$357	$289	$250	$231	$236	$221	$516	$342	$233
M	1 to 18	$186	$153	$150	$138	$119	$87	$74	$77	$70	$222	$147	$88
M	19 to 29	$215	$186	$187	$168	$138	$119	$102	$97	$94	$367	$229	$137
M	30 to 34	$243	$188	$196	$178	$151	$134	$107	$108	$95	$468	$303	$195
M	35 to 39	$300	$234	$253	$236	$181	$162	$138	$151	$125	$553	$351	$211
M	40 to 44	$361	$280	$320	$295	$230	$227	$181	$195	$164	$608	$417	$240
M	45 to 49	$472	$360	$400	$366	$285	$294	$228	$255	$209	$701	$476	$280
M	50 to 54	$646	$478	$532	$488	$379	$381	$289	$342	$268	$923	$622	$366
M	55 to 59	$851	$663	$658	$620	$472	$495	$359	$427	$333	$1,124	$761	$457
M	60 to 64	$1,129	$836	$879	$806	$642	$665	$520	$583	$484	$1,481	$981	$599
M	65 to 99	$1,312	$985	$1,032	$938	$759	$787	$632	$674	$593	$1,737	$1,152	$698
F	Under 1	$388	$301	$385	$357	$289	$250	$231	$236	$221	$516	$342	$233
F	1 to 18	$186	$153	$150	$138	$119	$87	$74	$77	$70	$222	$147	$88
F	19 to 29	$215	$186	$187	$168	$138	$119	$102	$97	$94	$367	$229	$137
F	30 to 34	$243	$188	$196	$178	$151	$134	$107	$108	$95	$468	$303	$195
F	35 to 39	$300	$234	$253	$236	$181	$162	$138	$151	$125	$553	$351	$211
F	40 to 44	$361	$280	$320	$295	$230	$227	$181	$195	$164	$608	$417	$240
F	45 to 49	$472	$360	$400	$366	$285	$294	$228	$255	$209	$701	$476	$280
F	50 to 54	$646	$478	$532	$488	$379	$381	$289	$342	$268	$923	$622	$366
F	55 to 59	$851	$663	$658	$620	$472	$495	$359	$427	$333	$1,124	$761	$457
F	60 to 64	$1,129	$836	$879	$806	$642	$665	$520	$583	$484	$1,481	$981	$599
F	65 to 99	$1,312	$985	$1,032	$938	$759	$787	$632	$674	$593	$1,737	$1,152	$698
Subscriber + Spous													
Unisex	Under 30	$0	$0	$333	$295	$248	$201	$181	$167	$162	$713	$435	$265
Unisex	30 to 34	$0	$0	$386	$337	$283	$224	$201	$198	$182	$897	$562	$366
Unisex	35 to 39	$0	$0	$492	$432	$358	$310	$291	$268	$265	$927	$609	$397
Unisex	40 to 44	$0	$0	$610	$572	$440	$422	$349	$364	$319	$1,029	$693	$421
Unisex	45 to 49	$0	$0	$824	$725	$587	$575	$485	$490	$446	$1,338	$905	$535
Unisex	50 to 54	$0	$0	$1,047	$948	$751	$738	$615	$637	$574	$1,695	$1,149	$687
Unisex	55 to 59	$0	$0	$1,291	$1,219	$933	$933	$769	$807	$717	$2,086	$1,418	$857
Unisex	60 to 64	$0	$0	$1,642	$1,568	$1,193	$1,231	$978	$1,056	$919	$2,634	$1,793	$1,092
Unisex	65 to 99	$0	$0	$1,905	$1,820	$1,385	$1,430	$1,136	$1,226	$1,066	$3,056	$2,079	$1,268
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$411	$364	$326	$296	$400	$197	$380	$758	$444	$268
M	30 to 34	$0	$0	$519	$454	$400	$395	$377	$285	$355	$1,025	$608	$379
M	35 to 39	$0	$0	$604	$535	$472	$419	$388	$367	$362	$1,137	$676	$409
M	40 to 44	$0	$0	$629	$573	$464	$424	$368	$362	$339	$1,133	$765	$453
M	45 to 49	$0	$0	$691	$603	$525	$484	$359	$430	$330	$1,139	$772	$431
M	50 to 54	$0	$0	$898	$727	$670	$648	$401	$570	$366	$1,492	$1,026	$559
M	55 to 59	$0	$0	$1,145	$922	$858	$806	$476	$718	$437	$1,901	$1,247	$674
M	60 to 64	$0	$0	$1,471	$1,197	$1,105	$1,050	$644	$938	$602	$2,443	$1,401	$804
M	65 to 99	$0	$0	$1,717	$1,392	$1,288	$1,227	$742	$1,084	$691	$2,842	$1,617	$937

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$411	$364	$326	$296	$400	$197	$380	$758	$444	$268
F	30 to 34	$0	$0	$519	$454	$400	$395	$377	$285	$355	$1,025	$608	$379
F	35 to 39	$0	$0	$604	$535	$472	$419	$388	$367	$362	$1,137	$676	$409
F	40 to 44	$0	$0	$629	$573	$464	$424	$368	$362	$339	$1,133	$765	$453
F	45 to 49	$0	$0	$691	$603	$525	$484	$359	$430	$330	$1,139	$772	$431
F	50 to 54	$0	$0	$898	$727	$670	$648	$401	$570	$366	$1,492	$1,026	$559
F	55 to 59	$0	$0	$1,145	$922	$858	$806	$476	$718	$437	$1,901	$1,247	$674
F	60 to 64	$0	$0	$1,471	$1,197	$1,105	$1,050	$644	$938	$602	$2,443	$1,401	$804
F	65 to 99	$0	$0	$1,717	$1,392	$1,288	$1,227	$742	$1,084	$691	$2,842	$1,617	$937
Subscriber + Childre													
M	Under 30	$0	$0	$677	$599	$538	$470	$519	$313	$490	$1,215	$713	$433
M	30 to 34	$0	$0	$817	$714	$629	$522	$470	$438	$435	$1,512	$930	$579
M	35 to 39	$0	$0	$789	$703	$587	$497	$415	$447	$382	$1,403	$959	$553
M	40 to 44	$0	$0	$824	$711	$606	$537	$422	$472	$382	$1,318	$987	$490
M	45 to 49	$0	$0	$954	$803	$699	$662	$489	$588	$446	$1,559	$1,062	$543
M	50 to 54	$0	$0	$1,157	$955	$848	$817	$562	$722	$509	$1,895	$1,309	$718
M	55 to 59	$0	$0	$1,385	$1,156	$1,018	$963	$612	$854	$554	$2,286	$1,494	$811
M	60 to 64	$0	$0	$1,711	$1,578	$1,226	$1,180	$916	$1,030	$789	$2,733	$1,798	$1,063
M	65 to 99	$0	$0	$1,965	$1,779	$1,422	$1,315	$981	$1,171	$855	$3,110	$1,966	$1,170
F	Under 30	$0	$0	$677	$599	$538	$470	$519	$313	$490	$1,215	$713	$433
F	30 to 34	$0	$0	$817	$714	$629	$522	$470	$438	$435	$1,512	$930	$579
F	35 to 39	$0	$0	$789	$703	$587	$497	$415	$447	$382	$1,403	$959	$553
F	40 to 44	$0	$0	$824	$711	$606	$537	$422	$472	$382	$1,318	$987	$490
F	45 to 49	$0	$0	$954	$803	$699	$662	$489	$588	$446	$1,559	$1,062	$543
F	50 to 54	$0	$0	$1,157	$955	$848	$817	$562	$722	$509	$1,895	$1,309	$718
F	55 to 59	$0	$0	$1,385	$1,156	$1,018	$963	$612	$854	$554	$2,286	$1,494	$811
F	60 to 64	$0	$0	$1,711	$1,578	$1,226	$1,180	$916	$1,030	$789	$2,733	$1,798	$1,063
F	65 to 99	$0	$0	$1,965	$1,779	$1,422	$1,315	$981	$1,171	$855	$3,110	$1,966	$1,170
Family													
Unisex	Under 30	$0	$0	$680	$601	$539	$472	$459	$314	$424	$1,219	$710	$433
Unisex	30 to 34	$0	$0	$819	$717	$604	$524	$450	$438	$409	$1,555	$921	$572
Unisex	35 to 39	$0	$0	$887	$787	$641	$570	$486	$490	$440	$1,518	$963	$618
Unisex	40 to 44	$0	$0	$899	$837	$665	$598	$540	$534	$492	$1,516	$1,012	$624
Unisex	45 to 49	$0	$0	$1,102	$992	$807	$743	$666	$667	$607	$1,850	$1,242	$739
Unisex	50 to 54	$0	$0	$1,316	$1,186	$931	$869	$757	$782	$692	$2,246	$1,511	$882
Unisex	55 to 59	$0	$0	$1,517	$1,417	$1,083	$1,047	$882	$921	$811	$2,592	$1,752	$1,037
Unisex	60 to 64	$0	$0	$1,847	$1,758	$1,332	$1,360	$1,081	$1,167	$1,008	$3,088	$2,093	$1,257
Unisex	65 to 99	$0	$0	$2,142	$2,040	$1,545	$1,546	$1,228	$1,326	$1,145	$3,511	$2,380	$1,429

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	$455	$353	$411	$372	$312	$271	$243	$253	$238	$537	$366	$231
M	1 to 18	$192	$166	$152	$143	$117	$87	$77	$78	$72	$238	$158	$90
M	19 to 29	$242	$203	$200	$177	$144	$123	$105	$94	$100	$385	$222	$130
M	30 to 34	$253	$203	$206	$183	$151	$133	$115	$116	$103	$491	$316	$185
M	35 to 39	$314	$254	$263	$239	$192	$174	$143	$158	$129	$579	$375	$225
M	40 to 44	$390	$304	$337	$302	$242	$225	$191	$202	$174	$653	$446	$246
M	45 to 49	$497	$390	$430	$376	$310	$297	$234	$267	$216	$754	$510	$289
M	50 to 54	$667	$500	$546	$484	$392	$376	$298	$352	$277	$994	$661	$367
M	55 to 59	$881	$728	$677	$614	$486	$484	$389	$440	$360	$1,211	$817	$468
M	60 to 64	$1,173	$937	$893	$790	$656	$650	$536	$601	$499	$1,596	$1,016	$576
M	65 to 99	$1,367	$1,099	$1,041	$919	$774	$775	$655	$698	$614	$1,872	$1,188	$667
F	Under 1	$455	$353	$411	$372	$312	$271	$243	$253	$238	$537	$366	$231
F	1 to 18	$192	$166	$152	$143	$117	$87	$77	$78	$72	$238	$158	$90
F	19 to 29	$242	$203	$200	$177	$144	$123	$105	$94	$100	$385	$222	$130
F	30 to 34	$253	$203	$206	$183	$151	$133	$115	$116	$103	$491	$316	$185
F	35 to 39	$314	$254	$263	$239	$192	$174	$143	$158	$129	$579	$375	$225
F	40 to 44	$390	$304	$337	$302	$242	$225	$191	$202	$174	$653	$446	$246
F	45 to 49	$497	$390	$430	$376	$310	$297	$234	$267	$216	$754	$510	$289
F	50 to 54	$667	$500	$546	$484	$392	$376	$298	$352	$277	$994	$661	$367
F	55 to 59	$881	$728	$677	$614	$486	$484	$389	$440	$360	$1,211	$817	$468
F	60 to 64	$1,173	$937	$893	$790	$656	$650	$536	$601	$499	$1,596	$1,016	$576
F	65 to 99	$1,367	$1,099	$1,041	$919	$774	$775	$655	$698	$614	$1,872	$1,188	$667
Subscriber + Spous													
Unisex	Under 30	$0	$0	$360	$319	$268	$215	$186	$162	$167	$736	$420	$255
Unisex	30 to 34	$0	$0	$378	$329	$285	$221	$211	$196	$190	$956	$587	$349
Unisex	35 to 39	$0	$0	$531	$469	$388	$319	$300	$280	$273	$998	$647	$403
Unisex	40 to 44	$0	$0	$628	$588	$450	$412	$378	$361	$346	$1,108	$744	$456
Unisex	45 to 49	$0	$0	$857	$758	$621	$562	$526	$492	$484	$1,441	$970	$572
Unisex	50 to 54	$0	$0	$1,063	$927	$775	$723	$637	$628	$590	$1,828	$1,232	$707
Unisex	55 to 59	$0	$0	$1,329	$1,193	$960	$913	$792	$801	$740	$2,249	$1,521	$883
Unisex	60 to 64	$0	$0	$1,690	$1,546	$1,228	$1,205	$1,008	$1,046	$947	$2,839	$1,906	$1,118
Unisex	65 to 99	$0	$0	$1,960	$1,793	$1,427	$1,395	$1,168	$1,212	$1,097	$3,292	$2,211	$1,299
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$402	$355	$318	$289	$413	$190	$392	$775	$429	$257
M	30 to 34	$0	$0	$507	$444	$392	$406	$389	$275	$366	$1,046	$630	$358
M	35 to 39	$0	$0	$591	$524	$463	$453	$400	$365	$374	$1,161	$725	$425
M	40 to 44	$0	$0	$665	$607	$489	$419	$383	$377	$352	$1,222	$822	$466
M	45 to 49	$0	$0	$676	$591	$519	$476	$375	$423	$344	$1,179	$778	$432
M	50 to 54	$0	$0	$887	$731	$655	$629	$435	$554	$395	$1,530	$1,049	$527
M	55 to 59	$0	$0	$1,133	$903	$840	$793	$497	$707	$453	$1,942	$1,280	$661
M	60 to 64	$0	$0	$1,454	$1,196	$1,080	$1,034	$664	$923	$621	$2,506	$1,402	$791
M	65 to 99	$0	$0	$1,696	$1,390	$1,260	$1,206	$762	$1,065	$710	$2,915	$1,604	$924

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$402	$355	$318	$289	$413	$190	$392	$775	$429	$257
F	30 to 34	$0	$0	$507	$444	$392	$406	$389	$275	$366	$1,046	$630	$358
F	35 to 39	$0	$0	$591	$524	$463	$453	$400	$365	$374	$1,161	$725	$425
F	40 to 44	$0	$0	$665	$607	$489	$419	$383	$377	$352	$1,222	$822	$466
F	45 to 49	$0	$0	$676	$591	$519	$476	$375	$423	$344	$1,179	$778	$432
F	50 to 54	$0	$0	$887	$731	$655	$629	$435	$554	$395	$1,530	$1,049	$527
F	55 to 59	$0	$0	$1,133	$903	$840	$793	$497	$707	$453	$1,942	$1,280	$661
F	60 to 64	$0	$0	$1,454	$1,196	$1,080	$1,034	$664	$923	$621	$2,506	$1,402	$791
F	65 to 99	$0	$0	$1,696	$1,390	$1,260	$1,206	$762	$1,065	$710	$2,915	$1,604	$924
Subscriber + Childre													
M	Under 30	$0	$0	$661	$587	$526	$464	$535	$310	$505	$1,244	$692	$415
M	30 to 34	$0	$0	$799	$700	$615	$530	$484	$432	$448	$1,563	$963	$561
M	35 to 39	$0	$0	$828	$761	$603	$537	$428	$467	$394	$1,512	$1,019	$599
M	40 to 44	$0	$0	$815	$716	$604	$524	$435	$461	$394	$1,351	$1,023	$531
M	45 to 49	$0	$0	$932	$797	$684	$647	$506	$573	$459	$1,601	$1,065	$573
M	50 to 54	$0	$0	$1,131	$944	$830	$786	$609	$694	$551	$1,946	$1,341	$690
M	55 to 59	$0	$0	$1,355	$1,143	$997	$942	$663	$836	$600	$2,338	$1,541	$790
M	60 to 64	$0	$0	$1,736	$1,620	$1,223	$1,156	$944	$1,009	$812	$2,869	$1,793	$1,053
M	65 to 99	$0	$0	$1,960	$1,829	$1,404	$1,288	$1,010	$1,147	$882	$3,225	$2,043	$1,181
F	Under 30	$0	$0	$661	$587	$526	$464	$535	$310	$505	$1,244	$692	$415
F	30 to 34	$0	$0	$799	$700	$615	$530	$484	$432	$448	$1,563	$963	$561
F	35 to 39	$0	$0	$828	$761	$603	$537	$428	$467	$394	$1,512	$1,019	$599
F	40 to 44	$0	$0	$815	$716	$604	$524	$435	$461	$394	$1,351	$1,023	$531
F	45 to 49	$0	$0	$932	$797	$684	$647	$506	$573	$459	$1,601	$1,065	$573
F	50 to 54	$0	$0	$1,131	$944	$830	$786	$609	$694	$551	$1,946	$1,341	$690
F	55 to 59	$0	$0	$1,355	$1,143	$997	$942	$663	$836	$600	$2,338	$1,541	$790
F	60 to 64	$0	$0	$1,736	$1,620	$1,223	$1,156	$944	$1,009	$812	$2,869	$1,793	$1,053
F	65 to 99	$0	$0	$1,960	$1,829	$1,404	$1,288	$1,010	$1,147	$882	$3,225	$2,043	$1,181
Family													
Unisex	Under 30	$0	$0	$665	$588	$528	$465	$474	$309	$438	$1,248	$691	$415
Unisex	30 to 34	$0	$0	$804	$703	$618	$527	$463	$435	$422	$1,592	$949	$551
Unisex	35 to 39	$0	$0	$942	$822	$660	$557	$502	$504	$454	$1,621	$1,023	$630
Unisex	40 to 44	$0	$0	$971	$862	$722	$648	$570	$576	$516	$1,634	$1,087	$675
Unisex	45 to 49	$0	$0	$1,191	$1,055	$875	$805	$720	$724	$655	$1,994	$1,330	$802
Unisex	50 to 54	$0	$0	$1,356	$1,199	$989	$918	$820	$826	$749	$2,421	$1,621	$938
Unisex	55 to 59	$0	$0	$1,562	$1,388	$1,115	$1,028	$920	$950	$846	$2,794	$1,879	$1,071
Unisex	60 to 64	$0	$0	$1,902	$1,724	$1,372	$1,331	$1,113	$1,196	$1,038	$3,328	$2,183	$1,266
Unisex	65 to 99	$0	$0	$2,206	$1,999	$1,592	$1,513	$1,265	$1,360	$1,180	$3,784	$2,484	$1,441

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	$283	$220	$339	$319	$256	$223	$203	$211	$197	$465	$301	$182
M	1 to 18	$161	$131	$134	$119	$106	$78	$64	$68	$60	$194	$129	$76
M	19 to 29	$190	$164	$167	$148	$121	$106	$88	$88	$84	$324	$164	$111
M	30 to 34	$211	$166	$176	$155	$134	$118	$96	$95	$84	$412	$262	$155
M	35 to 39	$259	$208	$219	$205	$162	$144	$120	$132	$109	$489	$340	$200
M	40 to 44	$312	$244	$281	$257	$205	$203	$159	$169	$144	$532	$367	$206
M	45 to 49	$408	$321	$354	$318	$255	$263	$196	$225	$181	$612	$419	$242
M	50 to 54	$558	$413	$458	$429	$328	$339	$250	$298	$232	$807	$547	$316
M	55 to 59	$738	$576	$568	$539	$412	$442	$320	$377	$296	$983	$670	$395
M	60 to 64	$978	$725	$766	$713	$553	$593	$448	$505	$418	$1,297	$877	$519
M	65 to 99	$1,136	$854	$904	$833	$656	$707	$551	$589	$517	$1,519	$1,033	$610
F	Under 1	$283	$220	$339	$319	$256	$223	$203	$211	$197	$465	$301	$182
F	1 to 18	$161	$131	$134	$119	$106	$78	$64	$68	$60	$194	$129	$76
F	19 to 29	$190	$164	$167	$148	$121	$106	$88	$88	$84	$324	$164	$111
F	30 to 34	$211	$166	$176	$155	$134	$118	$96	$95	$84	$412	$262	$155
F	35 to 39	$259	$208	$219	$205	$162	$144	$120	$132	$109	$489	$340	$200
F	40 to 44	$312	$244	$281	$257	$205	$203	$159	$169	$144	$532	$367	$206
F	45 to 49	$408	$321	$354	$318	$255	$263	$196	$225	$181	$612	$419	$242
F	50 to 54	$558	$413	$458	$429	$328	$339	$250	$298	$232	$807	$547	$316
F	55 to 59	$738	$576	$568	$539	$412	$442	$320	$377	$296	$983	$670	$395
F	60 to 64	$978	$725	$766	$713	$553	$593	$448	$505	$418	$1,297	$877	$519
F	65 to 99	$1,136	$854	$904	$833	$656	$707	$551	$589	$517	$1,519	$1,033	$610
Subscriber + Spous													
Unisex	Under 30	$0	$0	$297	$263	$222	$179	$157	$148	$139	$629	$311	$213
Unisex	30 to 34	$0	$0	$344	$300	$251	$201	$177	$178	$159	$783	$490	$296
Unisex	35 to 39	$0	$0	$437	$386	$319	$277	$252	$238	$229	$810	$546	$351
Unisex	40 to 44	$0	$0	$527	$495	$392	$376	$311	$325	$285	$900	$611	$376
Unisex	45 to 49	$0	$0	$711	$647	$511	$512	$432	$433	$398	$1,170	$796	$470
Unisex	50 to 54	$0	$0	$905	$846	$649	$658	$533	$562	$495	$1,484	$1,012	$593
Unisex	55 to 59	$0	$0	$1,115	$1,064	$806	$832	$664	$715	$620	$1,825	$1,248	$740
Unisex	60 to 64	$0	$0	$1,419	$1,356	$1,031	$1,098	$846	$940	$795	$2,347	$1,578	$943
Unisex	65 to 99	$0	$0	$1,645	$1,572	$1,196	$1,270	$977	$1,087	$918	$2,724	$1,831	$1,094
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$364	$323	$290	$265	$346	$175	$328	$679	$317	$215
M	30 to 34	$0	$0	$462	$405	$355	$342	$326	$255	$306	$921	$502	$302
M	35 to 39	$0	$0	$537	$477	$420	$373	$336	$321	$313	$1,021	$710	$381
M	40 to 44	$0	$0	$556	$502	$414	$378	$321	$321	$296	$991	$675	$391
M	45 to 49	$0	$0	$616	$538	$467	$432	$315	$383	$288	$1,006	$724	$394
M	50 to 54	$0	$0	$796	$649	$597	$571	$358	$501	$326	$1,347	$953	$487
M	55 to 59	$0	$0	$1,016	$821	$763	$717	$412	$639	$378	$1,714	$1,156	$604
M	60 to 64	$0	$0	$1,307	$1,067	$984	$941	$556	$841	$520	$2,204	$1,312	$711
M	65 to 99	$0	$0	$1,525	$1,241	$1,147	$1,096	$638	$967	$595	$2,566	$1,514	$826

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$364	$323	$290	$265	$346	$175	$328	$679	$317	$215
F	30 to 34	$0	$0	$462	$405	$355	$342	$326	$255	$306	$921	$502	$302
F	35 to 39	$0	$0	$537	$477	$420	$373	$336	$321	$313	$1,021	$710	$381
F	40 to 44	$0	$0	$556	$502	$414	$378	$321	$321	$296	$991	$675	$391
F	45 to 49	$0	$0	$616	$538	$467	$432	$315	$383	$288	$1,006	$724	$394
F	50 to 54	$0	$0	$796	$649	$597	$571	$358	$501	$326	$1,347	$953	$487
F	55 to 59	$0	$0	$1,016	$821	$763	$717	$412	$639	$378	$1,714	$1,156	$604
F	60 to 64	$0	$0	$1,307	$1,067	$984	$941	$556	$841	$520	$2,204	$1,312	$711
F	65 to 99	$0	$0	$1,525	$1,241	$1,147	$1,096	$638	$967	$595	$2,566	$1,514	$826
Subscriber + Childre													
M	Under 30	$0	$0	$602	$533	$480	$420	$448	$281	$423	$1,093	$514	$349
M	30 to 34	$0	$0	$730	$636	$561	$465	$407	$394	$376	$1,357	$776	$466
M	35 to 39	$0	$0	$703	$627	$523	$443	$359	$399	$330	$1,229	$846	$495
M	40 to 44	$0	$0	$733	$632	$541	$478	$365	$421	$331	$1,190	$815	$438
M	45 to 49	$0	$0	$850	$713	$623	$595	$424	$527	$385	$1,408	$996	$511
M	50 to 54	$0	$0	$1,030	$848	$756	$713	$501	$631	$453	$1,716	$1,218	$625
M	55 to 59	$0	$0	$1,234	$1,027	$907	$861	$546	$763	$493	$2,064	$1,390	$733
M	60 to 64	$0	$0	$1,491	$1,362	$1,093	$1,053	$792	$920	$681	$2,468	$1,582	$920
M	65 to 99	$0	$0	$1,730	$1,537	$1,268	$1,173	$848	$1,045	$739	$2,809	$1,730	$1,011
F	Under 30	$0	$0	$602	$533	$480	$420	$448	$281	$423	$1,093	$514	$349
F	30 to 34	$0	$0	$730	$636	$561	$465	$407	$394	$376	$1,357	$776	$466
F	35 to 39	$0	$0	$703	$627	$523	$443	$359	$399	$330	$1,229	$846	$495
F	40 to 44	$0	$0	$733	$632	$541	$478	$365	$421	$331	$1,190	$815	$438
F	45 to 49	$0	$0	$850	$713	$623	$595	$424	$527	$385	$1,408	$996	$511
F	50 to 54	$0	$0	$1,030	$848	$756	$713	$501	$631	$453	$1,716	$1,218	$625
F	55 to 59	$0	$0	$1,234	$1,027	$907	$861	$546	$763	$493	$2,064	$1,390	$733
F	60 to 64	$0	$0	$1,491	$1,362	$1,093	$1,053	$792	$920	$681	$2,468	$1,582	$920
F	65 to 99	$0	$0	$1,730	$1,537	$1,268	$1,173	$848	$1,045	$739	$2,809	$1,730	$1,011
Family													
Unisex	Under 30	$0	$0	$605	$536	$481	$423	$397	$282	$367	$1,096	$512	$348
Unisex	30 to 34	$0	$0	$730	$640	$523	$467	$389	$378	$353	$1,400	$765	$458
Unisex	35 to 39	$0	$0	$790	$702	$553	$509	$419	$426	$381	$1,329	$893	$562
Unisex	40 to 44	$0	$0	$800	$723	$593	$533	$478	$476	$432	$1,325	$892	$556
Unisex	45 to 49	$0	$0	$982	$885	$719	$663	$594	$594	$542	$1,618	$1,093	$660
Unisex	50 to 54	$0	$0	$1,136	$1,056	$812	$769	$675	$679	$617	$1,964	$1,330	$772
Unisex	55 to 59	$0	$0	$1,311	$1,241	$937	$935	$763	$816	$702	$2,269	$1,543	$897
Unisex	60 to 64	$0	$0	$1,595	$1,519	$1,152	$1,211	$933	$1,037	$870	$2,701	$1,843	$1,085
Unisex	65 to 99	$0	$0	$1,851	$1,762	$1,337	$1,378	$1,061	$1,179	$990	$3,072	$2,094	$1,236

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	$297	$231	$373	$338	$282	$244	$219	$226	$215	$500	$330	$206
M	1 to 18	$174	$143	$147	$130	$112	$85	$69	$72	$65	$214	$142	$82
M	19 to 29	$202	$171	$183	$163	$134	$117	$95	$94	$91	$358	$195	$122
M	30 to 34	$226	$180	$192	$167	$141	$129	$105	$105	$93	$453	$282	$177
M	35 to 39	$270	$230	$240	$220	$176	$158	$129	$142	$117	$536	$363	$211
M	40 to 44	$335	$267	$306	$280	$223	$221	$173	$184	$157	$587	$401	$223
M	45 to 49	$440	$354	$391	$346	$281	$286	$212	$244	$194	$676	$459	$261
M	50 to 54	$600	$449	$497	$463	$356	$369	$269	$319	$249	$892	$600	$341
M	55 to 59	$782	$610	$611	$580	$447	$480	$353	$402	$327	$1,086	$734	$426
M	60 to 64	$1,051	$769	$824	$770	$596	$645	$484	$543	$451	$1,431	$960	$557
M	65 to 99	$1,217	$909	$973	$900	$707	$769	$594	$633	$557	$1,679	$1,132	$653
F	Under 1	$297	$231	$373	$338	$282	$244	$219	$226	$215	$500	$330	$206
F	1 to 18	$174	$143	$147	$130	$112	$85	$69	$72	$65	$214	$142	$82
F	19 to 29	$202	$171	$183	$163	$134	$117	$95	$94	$91	$358	$195	$122
F	30 to 34	$226	$180	$192	$167	$141	$129	$105	$105	$93	$453	$282	$177
F	35 to 39	$270	$230	$240	$220	$176	$158	$129	$142	$117	$536	$363	$211
F	40 to 44	$335	$267	$306	$280	$223	$221	$173	$184	$157	$587	$401	$223
F	45 to 49	$440	$354	$391	$346	$281	$286	$212	$244	$194	$676	$459	$261
F	50 to 54	$600	$449	$497	$463	$356	$369	$269	$319	$249	$892	$600	$341
F	55 to 59	$782	$610	$611	$580	$447	$480	$353	$402	$327	$1,086	$734	$426
F	60 to 64	$1,051	$769	$824	$770	$596	$645	$484	$543	$451	$1,431	$960	$557
F	65 to 99	$1,217	$909	$973	$900	$707	$769	$594	$633	$557	$1,679	$1,132	$653
Subscriber + Spous													
Unisex	Under 30	$0	$0	$327	$290	$244	$195	$168	$155	$149	$693	$365	$234
Unisex	30 to 34	$0	$0	$374	$319	$273	$217	$190	$184	$171	$865	$521	$331
Unisex	35 to 39	$0	$0	$483	$425	$352	$301	$271	$254	$247	$896	$599	$371
Unisex	40 to 44	$0	$0	$567	$533	$427	$409	$343	$337	$314	$995	$667	$414
Unisex	45 to 49	$0	$0	$780	$704	$563	$557	$477	$465	$439	$1,292	$873	$519
Unisex	50 to 54	$0	$0	$975	$917	$698	$715	$578	$604	$534	$1,638	$1,107	$638
Unisex	55 to 59	$0	$0	$1,201	$1,143	$867	$904	$715	$762	$667	$2,016	$1,368	$797
Unisex	60 to 64	$0	$0	$1,527	$1,460	$1,122	$1,194	$910	$976	$855	$2,546	$1,728	$1,014
Unisex	65 to 99	$0	$0	$1,772	$1,692	$1,300	$1,383	$1,055	$1,131	$991	$2,953	$2,007	$1,177
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$398	$351	$315	$277	$373	$182	$354	$765	$373	$239
M	30 to 34	$0	$0	$501	$440	$387	$368	$351	$269	$330	$1,024	$543	$342
M	35 to 39	$0	$0	$583	$520	$458	$410	$362	$345	$338	$1,143	$752	$400
M	40 to 44	$0	$0	$609	$552	$456	$404	$346	$346	$318	$1,096	$739	$422
M	45 to 49	$0	$0	$670	$575	$494	$481	$338	$428	$310	$1,120	$806	$414
M	50 to 54	$0	$0	$841	$704	$649	$642	$395	$565	$360	$1,499	$1,009	$535
M	55 to 59	$0	$0	$1,074	$892	$831	$795	$450	$708	$411	$1,910	$1,267	$675
M	60 to 64	$0	$0	$1,379	$1,160	$1,070	$989	$599	$884	$561	$2,459	$1,517	$764
M	65 to 99	$0	$0	$1,609	$1,349	$1,248	$1,154	$689	$1,019	$642	$2,862	$1,752	$886

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$398	$351	$315	$277	$373	$182	$354	$765	$373	$239
F	30 to 34	$0	$0	$501	$440	$387	$368	$351	$269	$330	$1,024	$543	$342
F	35 to 39	$0	$0	$583	$520	$458	$410	$362	$345	$338	$1,143	$752	$400
F	40 to 44	$0	$0	$609	$552	$456	$404	$346	$346	$318	$1,096	$739	$422
F	45 to 49	$0	$0	$670	$575	$494	$481	$338	$428	$310	$1,120	$806	$414
F	50 to 54	$0	$0	$841	$704	$649	$642	$395	$565	$360	$1,499	$1,009	$535
F	55 to 59	$0	$0	$1,074	$892	$831	$795	$450	$708	$411	$1,910	$1,267	$675
F	60 to 64	$0	$0	$1,379	$1,160	$1,070	$989	$599	$884	$561	$2,459	$1,517	$764
F	65 to 99	$0	$0	$1,609	$1,349	$1,248	$1,154	$689	$1,019	$642	$2,862	$1,752	$886
Subscriber + Childre													
M	Under 30	$0	$0	$656	$579	$521	$444	$482	$296	$456	$1,221	$601	$388
M	30 to 34	$0	$0	$793	$692	$606	$506	$438	$418	$404	$1,473	$837	$522
M	35 to 39	$0	$0	$772	$692	$577	$488	$387	$439	$356	$1,356	$926	$546
M	40 to 44	$0	$0	$796	$670	$587	$503	$393	$442	$356	$1,326	$893	$483
M	45 to 49	$0	$0	$924	$754	$678	$668	$457	$591	$415	$1,567	$1,108	$555
M	50 to 54	$0	$0	$1,103	$885	$820	$806	$553	$712	$500	$1,912	$1,292	$683
M	55 to 59	$0	$0	$1,314	$1,073	$986	$956	$602	$850	$544	$2,300	$1,521	$815
M	60 to 64	$0	$0	$1,602	$1,467	$1,187	$1,110	$853	$969	$733	$2,750	$1,743	$990
M	65 to 99	$0	$0	$1,856	$1,654	$1,377	$1,236	$913	$1,102	$796	$3,131	$1,943	$1,088
F	Under 30	$0	$0	$656	$579	$521	$444	$482	$296	$456	$1,221	$601	$388
F	30 to 34	$0	$0	$793	$692	$606	$506	$438	$418	$404	$1,473	$837	$522
F	35 to 39	$0	$0	$772	$692	$577	$488	$387	$439	$356	$1,356	$926	$546
F	40 to 44	$0	$0	$796	$670	$587	$503	$393	$442	$356	$1,326	$893	$483
F	45 to 49	$0	$0	$924	$754	$678	$668	$457	$591	$415	$1,567	$1,108	$555
F	50 to 54	$0	$0	$1,103	$885	$820	$806	$553	$712	$500	$1,912	$1,292	$683
F	55 to 59	$0	$0	$1,314	$1,073	$986	$956	$602	$850	$544	$2,300	$1,521	$815
F	60 to 64	$0	$0	$1,602	$1,467	$1,187	$1,110	$853	$969	$733	$2,750	$1,743	$990
F	65 to 99	$0	$0	$1,856	$1,654	$1,377	$1,236	$913	$1,102	$796	$3,131	$1,943	$1,088
Family													
Unisex	Under 30	$0	$0	$659	$582	$524	$445	$427	$296	$395	$1,224	$599	$388
Unisex	30 to 34	$0	$0	$796	$695	$561	$515	$418	$407	$380	$1,526	$826	$515
Unisex	35 to 39	$0	$0	$857	$775	$601	$553	$453	$455	$409	$1,467	$979	$584
Unisex	40 to 44	$0	$0	$883	$783	$654	$588	$515	$525	$465	$1,465	$976	$609
Unisex	45 to 49	$0	$0	$1,083	$959	$793	$731	$650	$656	$591	$1,788	$1,197	$728
Unisex	50 to 54	$0	$0	$1,233	$1,149	$895	$836	$744	$750	$680	$2,170	$1,458	$850
Unisex	55 to 59	$0	$0	$1,410	$1,336	$1,007	$1,016	$834	$871	$768	$2,506	$1,688	$969
Unisex	60 to 64	$0	$0	$1,718	$1,636	$1,251	$1,318	$1,006	$1,081	$938	$2,986	$2,019	$1,169
Unisex	65 to 99	$0	$0	$1,993	$1,896	$1,450	$1,498	$1,145	$1,229	$1,067	$3,395	$2,295	$1,332

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	$368	$284	$404	$362	$308	$252	$233	$238	$222	$533	$364	$216
M	1 to 18	$197	$164	$159	$142	$120	$87	$79	$81	$74	$235	$158	$89
M	19 to 29	$225	$191	$192	$171	$139	$119	$106	$96	$95	$381	$202	$130
M	30 to 34	$260	$197	$206	$190	$155	$135	$108	$115	$95	$488	$299	$183
M	35 to 39	$320	$242	$272	$247	$189	$170	$143	$161	$129	$576	$375	$228
M	40 to 44	$387	$301	$333	$306	$241	$230	$182	$209	$165	$648	$440	$253
M	45 to 49	$506	$380	$419	$379	$297	$302	$243	$271	$223	$749	$509	$299
M	50 to 54	$690	$510	$561	$493	$406	$389	$308	$366	$284	$985	$665	$380
M	55 to 59	$921	$729	$703	$636	$505	$502	$363	$457	$335	$1,201	$814	$485
M	60 to 64	$1,207	$903	$926	$818	$681	$674	$555	$623	$518	$1,583	$1,027	$608
M	65 to 99	$1,402	$1,062	$1,081	$951	$805	$805	$682	$726	$639	$1,860	$1,199	$704
F	Under 1	$368	$284	$404	$362	$308	$252	$233	$238	$222	$533	$364	$216
F	1 to 18	$197	$164	$159	$142	$120	$87	$79	$81	$74	$235	$158	$89
F	19 to 29	$225	$191	$192	$171	$139	$119	$106	$96	$95	$381	$202	$130
F	30 to 34	$260	$197	$206	$190	$155	$135	$108	$115	$95	$488	$299	$183
F	35 to 39	$320	$242	$272	$247	$189	$170	$143	$161	$129	$576	$375	$228
F	40 to 44	$387	$301	$333	$306	$241	$230	$182	$209	$165	$648	$440	$253
F	45 to 49	$506	$380	$419	$379	$297	$302	$243	$271	$223	$749	$509	$299
F	50 to 54	$690	$510	$561	$493	$406	$389	$308	$366	$284	$985	$665	$380
F	55 to 59	$921	$729	$703	$636	$505	$502	$363	$457	$335	$1,201	$814	$485
F	60 to 64	$1,207	$903	$926	$818	$681	$674	$555	$623	$518	$1,583	$1,027	$608
F	65 to 99	$1,402	$1,062	$1,081	$951	$805	$805	$682	$726	$639	$1,860	$1,199	$704
Subscriber + Spous													
Unisex	Under 30	$0	$0	$336	$311	$250	$203	$193	$168	$173	$729	$379	$251
Unisex	30 to 34	$0	$0	$392	$343	$294	$229	$203	$203	$183	$946	$563	$349
Unisex	35 to 39	$0	$0	$495	$464	$361	$315	$297	$273	$270	$992	$642	$408
Unisex	40 to 44	$0	$0	$652	$609	$462	$428	$369	$375	$340	$1,100	$741	$430
Unisex	45 to 49	$0	$0	$845	$738	$628	$583	$510	$509	$474	$1,431	$966	$572
Unisex	50 to 54	$0	$0	$1,102	$961	$804	$749	$658	$654	$613	$1,813	$1,228	$734
Unisex	55 to 59	$0	$0	$1,379	$1,237	$997	$947	$821	$828	$767	$2,231	$1,515	$917
Unisex	60 to 64	$0	$0	$1,757	$1,602	$1,275	$1,249	$1,047	$1,078	$983	$2,816	$1,915	$1,166
Unisex	65 to 99	$0	$0	$2,038	$1,857	$1,479	$1,451	$1,214	$1,248	$1,141	$3,265	$2,220	$1,351
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$417	$367	$331	$300	$429	$198	$407	$808	$387	$254
M	30 to 34	$0	$0	$525	$462	$405	$421	$403	$288	$379	$1,092	$583	$358
M	35 to 39	$0	$0	$611	$543	$480	$422	$415	$371	$384	$1,211	$722	$438
M	40 to 44	$0	$0	$640	$601	$469	$432	$373	$371	$344	$1,212	$819	$484
M	45 to 49	$0	$0	$702	$611	$538	$506	$362	$449	$332	$1,190	$775	$451
M	50 to 54	$0	$0	$918	$754	$679	$661	$415	$582	$379	$1,593	$1,089	$548
M	55 to 59	$0	$0	$1,171	$935	$871	$816	$509	$726	$467	$2,029	$1,321	$688
M	60 to 64	$0	$0	$1,504	$1,214	$1,121	$1,058	$688	$946	$644	$2,610	$1,422	$817
M	65 to 99	$0	$0	$1,757	$1,411	$1,306	$1,238	$793	$1,093	$739	$3,033	$1,632	$952

BLUE SHIELD LIFE

Exhibit VII.i - Individual Medical Plan Tier 1 Rates for GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$417	$367	$331	$300	$429	$198	$407	$808	$387	$254
F	30 to 34	$0	$0	$525	$462	$405	$421	$403	$288	$379	$1,092	$583	$358
F	35 to 39	$0	$0	$611	$543	$480	$422	$415	$371	$384	$1,211	$722	$438
F	40 to 44	$0	$0	$640	$601	$469	$432	$373	$371	$344	$1,212	$819	$484
F	45 to 49	$0	$0	$702	$611	$538	$506	$362	$449	$332	$1,190	$775	$451
F	50 to 54	$0	$0	$918	$754	$679	$661	$415	$582	$379	$1,593	$1,089	$548
F	55 to 59	$0	$0	$1,171	$935	$871	$816	$509	$726	$467	$2,029	$1,321	$688
F	60 to 64	$0	$0	$1,504	$1,214	$1,121	$1,058	$688	$946	$644	$2,610	$1,422	$817
F	65 to 99	$0	$0	$1,757	$1,411	$1,306	$1,238	$793	$1,093	$739	$3,033	$1,632	$952
Subscriber + Childre													
M	Under 30	$0	$0	$685	$609	$546	$478	$541	$318	$503	$1,297	$626	$410
M	30 to 34	$0	$0	$829	$726	$637	$551	$502	$450	$465	$1,547	$892	$550
M	35 to 39	$0	$0	$792	$709	$592	$501	$445	$451	$408	$1,501	$1,013	$569
M	40 to 44	$0	$0	$835	$727	$615	$545	$437	$479	$398	$1,408	$948	$514
M	45 to 49	$0	$0	$967	$821	$709	$695	$493	$617	$450	$1,666	$1,066	$578
M	50 to 54	$0	$0	$1,173	$977	$862	$832	$567	$735	$514	$2,028	$1,393	$706
M	55 to 59	$0	$0	$1,405	$1,183	$1,034	$976	$629	$867	$571	$2,441	$1,583	$828
M	60 to 64	$0	$0	$1,804	$1,677	$1,269	$1,189	$979	$1,038	$843	$2,918	$1,845	$1,098
M	65 to 99	$0	$0	$2,037	$1,896	$1,455	$1,327	$1,051	$1,183	$917	$3,319	$2,065	$1,227
F	Under 30	$0	$0	$685	$609	$546	$478	$541	$318	$503	$1,297	$626	$410
F	30 to 34	$0	$0	$829	$726	$637	$551	$502	$450	$465	$1,547	$892	$550
F	35 to 39	$0	$0	$792	$709	$592	$501	$445	$451	$408	$1,501	$1,013	$569
F	40 to 44	$0	$0	$835	$727	$615	$545	$437	$479	$398	$1,408	$948	$514
F	45 to 49	$0	$0	$967	$821	$709	$695	$493	$617	$450	$1,666	$1,066	$578
F	50 to 54	$0	$0	$1,173	$977	$862	$832	$567	$735	$514	$2,028	$1,393	$706
F	55 to 59	$0	$0	$1,405	$1,183	$1,034	$976	$629	$867	$571	$2,441	$1,583	$828
F	60 to 64	$0	$0	$1,804	$1,677	$1,269	$1,189	$979	$1,038	$843	$2,918	$1,845	$1,098
F	65 to 99	$0	$0	$2,037	$1,896	$1,455	$1,327	$1,051	$1,183	$917	$3,319	$2,065	$1,227
Family													
Unisex	Under 30	$0	$0	$690	$610	$550	$480	$492	$319	$454	$1,302	$627	$409
Unisex	30 to 34	$0	$0	$823	$729	$620	$527	$481	$452	$438	$1,602	$880	$542
Unisex	35 to 39	$0	$0	$890	$792	$663	$578	$520	$518	$472	$1,605	$1,016	$642
Unisex	40 to 44	$0	$0	$960	$884	$671	$602	$544	$538	$495	$1,621	$1,082	$629
Unisex	45 to 49	$0	$0	$1,154	$1,006	$824	$748	$671	$677	$611	$1,979	$1,327	$764
Unisex	50 to 54	$0	$0	$1,378	$1,203	$994	$892	$801	$837	$732	$2,401	$1,615	$938
Unisex	55 to 59	$0	$0	$1,622	$1,438	$1,158	$1,064	$943	$986	$867	$2,771	$1,871	$1,110
Unisex	60 to 64	$0	$0	$1,975	$1,788	$1,424	$1,379	$1,155	$1,243	$1,077	$3,303	$2,208	$1,327
Unisex	65 to 99	$0	$0	$2,291	$2,073	$1,652	$1,571	$1,316	$1,415	$1,227	$3,752	$2,514	$1,507

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 1												
Subscriber only												
M	Under 1	$161	$146	$283	$238	$204	$252	$214	$186	$506	$442	$442
M	1 to 18	$76	$67	$134	$116	$99	$112	$97	$82	$219	$198	$185
M	19 to 29	$89	$73	$156	$130	$111	$136	$108	$92	$242	$218	$206
M	30 to 34	$95	$83	$163	$139	$119	$137	$118	$100	$249	$218	$210
M	35 to 39	$117	$100	$202	$171	$149	$172	$142	$123	$312	$268	$261
M	40 to 44	$157	$143	$256	$224	$201	$212	$180	$161	$380	$328	$321
M	45 to 49	$207	$185	$334	$295	$261	$270	$232	$211	$489	$419	$413
M	50 to 54	$270	$243	$419	$375	$339	$339	$291	$268	$662	$550	$553
M	55 to 59	$338	$306	$526	$458	$406	$432	$373	$330	$841	$746	$726
M	60 to 64	$457	$410	$696	$600	$556	$597	$511	$461	$1,168	$984	$969
M	65 to 99	$522	$468	$804	$708	$638	$647	$570	$513	$1,352	$1,146	$1,127
F	Under 1	$161	$146	$283	$238	$204	$252	$214	$186	$506	$442	$442
F	1 to 18	$76	$67	$134	$116	$99	$112	$97	$82	$219	$198	$185
F	19 to 29	$89	$73	$156	$130	$111	$136	$108	$92	$242	$218	$206
F	30 to 34	$95	$83	$163	$139	$119	$137	$118	$100	$249	$218	$210
F	35 to 39	$117	$100	$202	$171	$149	$172	$142	$123	$312	$268	$261
F	40 to 44	$157	$143	$256	$224	$201	$212	$180	$161	$380	$328	$321
F	45 to 49	$207	$185	$334	$295	$261	$270	$232	$211	$489	$419	$413
F	50 to 54	$270	$243	$419	$375	$339	$339	$291	$268	$662	$550	$553
F	55 to 59	$338	$306	$526	$458	$406	$432	$373	$330	$841	$746	$726
F	60 to 64	$457	$410	$696	$600	$556	$597	$511	$461	$1,168	$984	$969
F	65 to 99	$522	$468	$804	$708	$638	$647	$570	$513	$1,352	$1,146	$1,127
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$296	$259	$231	$246	$213	$195	$0	$0	$0
Unisex	30 to 34	$0	$0	$346	$295	$253	$289	$245	$210	$0	$0	$0
Unisex	35 to 39	$0	$0	$441	$381	$341	$362	$310	$277	$0	$0	$0
Unisex	40 to 44	$0	$0	$588	$509	$447	$477	$410	$358	$0	$0	$0
Unisex	45 to 49	$0	$0	$749	$651	$574	$607	$526	$462	$0	$0	$0
Unisex	50 to 54	$0	$0	$925	$805	$712	$758	$657	$581	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,152	$1,003	$892	$951	$826	$734	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,418	$1,237	$1,102	$1,185	$1,035	$922	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,646	$1,436	$1,279	$1,375	$1,200	$1,070	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$293	$246	$212	$243	$206	$177	$0	$0	$0
M	30 to 34	$0	$0	$320	$274	$245	$269	$228	$205	$0	$0	$0
M	35 to 39	$0	$0	$390	$330	$286	$322	$273	$238	$0	$0	$0
M	40 to 44	$0	$0	$514	$461	$399	$434	$365	$323	$0	$0	$0
M	45 to 49	$0	$0	$604	$511	$439	$484	$409	$350	$0	$0	$0
M	50 to 54	$0	$0	$744	$617	$570	$606	$502	$458	$0	$0	$0
M	55 to 59	$0	$0	$970	$815	$757	$794	$667	$617	$0	$0	$0
M	60 to 64	$0	$0	$1,299	$1,095	$1,022	$1,086	$916	$857	$0	$0	$0
M	65 to 99	$0	$0	$1,487	$1,265	$1,193	$1,195	$1,017	$958	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$293	$246	$212	$243	$206	$177	$0	$0	$0
F	30 to 34	$0	$0	$320	$274	$245	$269	$228	$205	$0	$0	$0
F	35 to 39	$0	$0	$390	$330	$286	$322	$273	$238	$0	$0	$0
F	40 to 44	$0	$0	$514	$461	$399	$434	$365	$323	$0	$0	$0
F	45 to 49	$0	$0	$604	$511	$439	$484	$409	$350	$0	$0	$0
F	50 to 54	$0	$0	$744	$617	$570	$606	$502	$458	$0	$0	$0
F	55 to 59	$0	$0	$970	$815	$757	$794	$667	$617	$0	$0	$0
F	60 to 64	$0	$0	$1,299	$1,095	$1,022	$1,086	$916	$857	$0	$0	$0
F	65 to 99	$0	$0	$1,487	$1,265	$1,193	$1,195	$1,017	$958	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$479	$409	$352	$401	$341	$292	$0	$0	$0
M	30 to 34	$0	$0	$501	$424	$383	$420	$355	$319	$0	$0	$0
M	35 to 39	$0	$0	$608	$520	$451	$505	$430	$373	$0	$0	$0
M	40 to 44	$0	$0	$687	$570	$506	$557	$460	$419	$0	$0	$0
M	45 to 49	$0	$0	$820	$669	$600	$664	$529	$477	$0	$0	$0
M	50 to 54	$0	$0	$970	$781	$721	$789	$635	$581	$0	$0	$0
M	55 to 59	$0	$0	$1,196	$971	$898	$978	$795	$733	$0	$0	$0
M	60 to 64	$0	$0	$1,491	$1,210	$1,127	$1,247	$1,013	$943	$0	$0	$0
M	65 to 99	$0	$0	$1,709	$1,397	$1,316	$1,374	$1,123	$1,057	$0	$0	$0
F	Under 30	$0	$0	$479	$409	$352	$401	$341	$292	$0	$0	$0
F	30 to 34	$0	$0	$501	$424	$383	$420	$355	$319	$0	$0	$0
F	35 to 39	$0	$0	$608	$520	$451	$505	$430	$373	$0	$0	$0
F	40 to 44	$0	$0	$687	$570	$506	$557	$460	$419	$0	$0	$0
F	45 to 49	$0	$0	$820	$669	$600	$664	$529	$477	$0	$0	$0
F	50 to 54	$0	$0	$970	$781	$721	$789	$635	$581	$0	$0	$0
F	55 to 59	$0	$0	$1,196	$971	$898	$978	$795	$733	$0	$0	$0
F	60 to 64	$0	$0	$1,491	$1,210	$1,127	$1,247	$1,013	$943	$0	$0	$0
F	65 to 99	$0	$0	$1,709	$1,397	$1,316	$1,374	$1,123	$1,057	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$593	$505	$436	$499	$425	$365	$0	$0	$0
Unisex	30 to 34	$0	$0	$656	$561	$482	$550	$469	$402	$0	$0	$0
Unisex	35 to 39	$0	$0	$749	$650	$563	$625	$537	$464	$0	$0	$0
Unisex	40 to 44	$0	$0	$808	$698	$623	$660	$569	$516	$0	$0	$0
Unisex	45 to 49	$0	$0	$967	$837	$755	$788	$681	$616	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,127	$976	$856	$924	$800	$700	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,339	$1,162	$1,025	$1,103	$958	$842	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,613	$1,404	$1,245	$1,346	$1,172	$1,038	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,871	$1,629	$1,442	$1,561	$1,360	$1,204	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 2												
Subscriber only												
M	Under 1	$157	$140	$264	$223	$194	$237	$201	$175	$375	$318	$324
M	1 to 18	$87	$73	$149	$129	$109	$126	$108	$92	$240	$221	$201
M	19 to 29	$97	$81	$167	$137	$118	$144	$115	$97	$243	$211	$206
M	30 to 34	$104	$84	$177	$147	$125	$147	$124	$106	$268	$228	$230
M	35 to 39	$132	$106	$216	$183	$160	$186	$153	$133	$308	$291	$264
M	40 to 44	$173	$145	$278	$242	$217	$230	$195	$175	$410	$350	$344
M	45 to 49	$234	$190	$365	$323	$285	$293	$252	$230	$531	$452	$451
M	50 to 54	$297	$246	$457	$409	$367	$369	$316	$292	$690	$590	$597
M	55 to 59	$367	$329	$562	$488	$437	$460	$399	$353	$926	$770	$771
M	60 to 64	$507	$447	$742	$639	$592	$635	$545	$492	$1,296	$1,076	$1,079
M	65 to 99	$581	$511	$859	$757	$682	$691	$608	$548	$1,495	$1,253	$1,253
F	Under 1	$157	$140	$264	$223	$194	$237	$201	$175	$375	$318	$324
F	1 to 18	$87	$73	$149	$129	$109	$126	$108	$92	$240	$221	$201
F	19 to 29	$97	$81	$167	$137	$118	$144	$115	$97	$243	$211	$206
F	30 to 34	$104	$84	$177	$147	$125	$147	$124	$106	$268	$228	$230
F	35 to 39	$132	$106	$216	$183	$160	$186	$153	$133	$308	$291	$264
F	40 to 44	$173	$145	$278	$242	$217	$230	$195	$175	$410	$350	$344
F	45 to 49	$234	$190	$365	$323	$285	$293	$252	$230	$531	$452	$451
F	50 to 54	$297	$246	$457	$409	$367	$369	$316	$292	$690	$590	$597
F	55 to 59	$367	$329	$562	$488	$437	$460	$399	$353	$926	$770	$771
F	60 to 64	$507	$447	$742	$639	$592	$635	$545	$492	$1,296	$1,076	$1,079
F	65 to 99	$581	$511	$859	$757	$682	$691	$608	$548	$1,495	$1,253	$1,253
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$315	$281	$252	$265	$231	$212	$0	$0	$0
Unisex	30 to 34	$0	$0	$369	$313	$269	$306	$259	$224	$0	$0	$0
Unisex	35 to 39	$0	$0	$475	$412	$372	$389	$333	$301	$0	$0	$0
Unisex	40 to 44	$0	$0	$636	$550	$482	$514	$443	$387	$0	$0	$0
Unisex	45 to 49	$0	$0	$812	$705	$622	$658	$570	$501	$0	$0	$0
Unisex	50 to 54	$0	$0	$991	$861	$760	$811	$705	$621	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,229	$1,070	$950	$1,014	$881	$783	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,511	$1,318	$1,175	$1,261	$1,102	$983	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,754	$1,530	$1,363	$1,464	$1,277	$1,139	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$311	$262	$227	$257	$219	$190	$0	$0	$0
M	30 to 34	$0	$0	$337	$285	$245	$283	$238	$205	$0	$0	$0
M	35 to 39	$0	$0	$419	$353	$306	$345	$293	$253	$0	$0	$0
M	40 to 44	$0	$0	$557	$502	$430	$471	$397	$348	$0	$0	$0
M	45 to 49	$0	$0	$661	$572	$505	$529	$458	$401	$0	$0	$0
M	50 to 54	$0	$0	$840	$690	$611	$685	$563	$492	$0	$0	$0
M	55 to 59	$0	$0	$1,098	$900	$808	$900	$738	$659	$0	$0	$0
M	60 to 64	$0	$0	$1,469	$1,209	$1,087	$1,229	$1,012	$911	$0	$0	$0
M	65 to 99	$0	$0	$1,687	$1,403	$1,277	$1,357	$1,127	$1,025	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$311	$262	$227	$257	$219	$190	$0	$0	$0
F	30 to 34	$0	$0	$337	$285	$245	$283	$238	$205	$0	$0	$0
F	35 to 39	$0	$0	$419	$353	$306	$345	$293	$253	$0	$0	$0
F	40 to 44	$0	$0	$557	$502	$430	$471	$397	$348	$0	$0	$0
F	45 to 49	$0	$0	$661	$572	$505	$529	$458	$401	$0	$0	$0
F	50 to 54	$0	$0	$840	$690	$611	$685	$563	$492	$0	$0	$0
F	55 to 59	$0	$0	$1,098	$900	$808	$900	$738	$659	$0	$0	$0
F	60 to 64	$0	$0	$1,469	$1,209	$1,087	$1,229	$1,012	$911	$0	$0	$0
F	65 to 99	$0	$0	$1,687	$1,403	$1,277	$1,357	$1,127	$1,025	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$507	$436	$376	$423	$363	$312	$0	$0	$0
M	30 to 34	$0	$0	$527	$445	$383	$443	$373	$320	$0	$0	$0
M	35 to 39	$0	$0	$654	$555	$482	$542	$461	$397	$0	$0	$0
M	40 to 44	$0	$0	$739	$640	$551	$602	$513	$454	$0	$0	$0
M	45 to 49	$0	$0	$900	$783	$657	$729	$620	$522	$0	$0	$0
M	50 to 54	$0	$0	$1,063	$898	$775	$865	$731	$625	$0	$0	$0
M	55 to 59	$0	$0	$1,310	$1,111	$960	$1,071	$909	$783	$0	$0	$0
M	60 to 64	$0	$0	$1,626	$1,386	$1,200	$1,359	$1,160	$1,004	$0	$0	$0
M	65 to 99	$0	$0	$1,869	$1,608	$1,408	$1,502	$1,293	$1,131	$0	$0	$0
F	Under 30	$0	$0	$507	$436	$376	$423	$363	$312	$0	$0	$0
F	30 to 34	$0	$0	$527	$445	$383	$443	$373	$320	$0	$0	$0
F	35 to 39	$0	$0	$654	$555	$482	$542	$461	$397	$0	$0	$0
F	40 to 44	$0	$0	$739	$640	$551	$602	$513	$454	$0	$0	$0
F	45 to 49	$0	$0	$900	$783	$657	$729	$620	$522	$0	$0	$0
F	50 to 54	$0	$0	$1,063	$898	$775	$865	$731	$625	$0	$0	$0
F	55 to 59	$0	$0	$1,310	$1,111	$960	$1,071	$909	$783	$0	$0	$0
F	60 to 64	$0	$0	$1,626	$1,386	$1,200	$1,359	$1,160	$1,004	$0	$0	$0
F	65 to 99	$0	$0	$1,869	$1,608	$1,408	$1,502	$1,293	$1,131	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$627	$538	$462	$528	$450	$386	$0	$0	$0
Unisex	30 to 34	$0	$0	$702	$600	$514	$588	$502	$429	$0	$0	$0
Unisex	35 to 39	$0	$0	$814	$706	$610	$679	$583	$502	$0	$0	$0
Unisex	40 to 44	$0	$0	$880	$760	$678	$719	$617	$561	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,054	$913	$823	$860	$743	$670	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,212	$1,050	$927	$993	$859	$751	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,431	$1,242	$1,095	$1,179	$1,023	$899	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,720	$1,498	$1,328	$1,436	$1,250	$1,108	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,996	$1,736	$1,538	$1,666	$1,448	$1,283	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 3												
Subscriber only												
M	Under 1	$167	$146	$291	$245	$214	$262	$221	$193	$534	$456	$463
M	1 to 18	$82	$73	$144	$124	$107	$121	$103	$88	$234	$214	$198
M	19 to 29	$90	$76	$159	$131	$112	$137	$109	$93	$249	$231	$213
M	30 to 34	$99	$83	$173	$145	$123	$144	$122	$103	$258	$231	$222
M	35 to 39	$125	$104	$212	$180	$157	$182	$150	$130	$322	$284	$269
M	40 to 44	$164	$146	$271	$237	$212	$225	$189	$170	$407	$348	$350
M	45 to 49	$218	$189	$352	$313	$274	$284	$245	$223	$517	$445	$448
M	50 to 54	$285	$249	$445	$399	$358	$361	$308	$284	$683	$574	$577
M	55 to 59	$359	$325	$548	$477	$427	$450	$389	$345	$926	$821	$798
M	60 to 64	$484	$435	$723	$624	$577	$619	$530	$480	$1,223	$1,074	$1,048
M	65 to 99	$554	$496	$838	$737	$665	$673	$592	$534	$1,416	$1,250	$1,219
F	Under 1	$167	$146	$291	$245	$214	$262	$221	$193	$534	$456	$463
F	1 to 18	$82	$73	$144	$124	$107	$121	$103	$88	$234	$214	$198
F	19 to 29	$90	$76	$159	$131	$112	$137	$109	$93	$249	$231	$213
F	30 to 34	$99	$83	$173	$145	$123	$144	$122	$103	$258	$231	$222
F	35 to 39	$125	$104	$212	$180	$157	$182	$150	$130	$322	$284	$269
F	40 to 44	$164	$146	$271	$237	$212	$225	$189	$170	$407	$348	$350
F	45 to 49	$218	$189	$352	$313	$274	$284	$245	$223	$517	$445	$448
F	50 to 54	$285	$249	$445	$399	$358	$361	$308	$284	$683	$574	$577
F	55 to 59	$359	$325	$548	$477	$427	$450	$389	$345	$926	$821	$798
F	60 to 64	$484	$435	$723	$624	$577	$619	$530	$480	$1,223	$1,074	$1,048
F	65 to 99	$554	$496	$838	$737	$665	$673	$592	$534	$1,416	$1,250	$1,219
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$304	$274	$247	$259	$226	$207	$0	$0	$0
Unisex	30 to 34	$0	$0	$360	$308	$265	$299	$255	$217	$0	$0	$0
Unisex	35 to 39	$0	$0	$462	$401	$363	$380	$324	$294	$0	$0	$0
Unisex	40 to 44	$0	$0	$616	$532	$467	$498	$429	$375	$0	$0	$0
Unisex	45 to 49	$0	$0	$783	$680	$600	$634	$549	$484	$0	$0	$0
Unisex	50 to 54	$0	$0	$963	$838	$740	$790	$687	$605	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,200	$1,046	$929	$989	$861	$762	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,473	$1,287	$1,146	$1,231	$1,075	$958	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,709	$1,494	$1,330	$1,428	$1,248	$1,112	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$299	$249	$216	$248	$209	$180	$0	$0	$0
M	30 to 34	$0	$0	$331	$280	$242	$278	$234	$201	$0	$0	$0
M	35 to 39	$0	$0	$409	$347	$299	$337	$288	$248	$0	$0	$0
M	40 to 44	$0	$0	$543	$489	$418	$460	$384	$339	$0	$0	$0
M	45 to 49	$0	$0	$633	$546	$461	$507	$437	$367	$0	$0	$0
M	50 to 54	$0	$0	$797	$643	$593	$651	$525	$478	$0	$0	$0
M	55 to 59	$0	$0	$1,041	$849	$788	$852	$695	$643	$0	$0	$0
M	60 to 64	$0	$0	$1,389	$1,136	$1,062	$1,161	$950	$889	$0	$0	$0
M	65 to 99	$0	$0	$1,595	$1,317	$1,244	$1,282	$1,059	$999	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$299	$249	$216	$248	$209	$180	$0	$0	$0
F	30 to 34	$0	$0	$331	$280	$242	$278	$234	$201	$0	$0	$0
F	35 to 39	$0	$0	$409	$347	$299	$337	$288	$248	$0	$0	$0
F	40 to 44	$0	$0	$543	$489	$418	$460	$384	$339	$0	$0	$0
F	45 to 49	$0	$0	$633	$546	$461	$507	$437	$367	$0	$0	$0
F	50 to 54	$0	$0	$797	$643	$593	$651	$525	$478	$0	$0	$0
F	55 to 59	$0	$0	$1,041	$849	$788	$852	$695	$643	$0	$0	$0
F	60 to 64	$0	$0	$1,389	$1,136	$1,062	$1,161	$950	$889	$0	$0	$0
F	65 to 99	$0	$0	$1,595	$1,317	$1,244	$1,282	$1,059	$999	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$490	$415	$359	$410	$345	$298	$0	$0	$0
M	30 to 34	$0	$0	$519	$438	$379	$436	$366	$316	$0	$0	$0
M	35 to 39	$0	$0	$639	$545	$471	$529	$453	$389	$0	$0	$0
M	40 to 44	$0	$0	$719	$611	$539	$586	$491	$442	$0	$0	$0
M	45 to 49	$0	$0	$862	$720	$631	$697	$569	$503	$0	$0	$0
M	50 to 54	$0	$0	$1,034	$841	$752	$841	$684	$606	$0	$0	$0
M	55 to 59	$0	$0	$1,280	$1,044	$937	$1,047	$854	$764	$0	$0	$0
M	60 to 64	$0	$0	$1,587	$1,302	$1,171	$1,326	$1,089	$981	$0	$0	$0
M	65 to 99	$0	$0	$1,823	$1,510	$1,372	$1,464	$1,213	$1,102	$0	$0	$0
F	Under 30	$0	$0	$490	$415	$359	$410	$345	$298	$0	$0	$0
F	30 to 34	$0	$0	$519	$438	$379	$436	$366	$316	$0	$0	$0
F	35 to 39	$0	$0	$639	$545	$471	$529	$453	$389	$0	$0	$0
F	40 to 44	$0	$0	$719	$611	$539	$586	$491	$442	$0	$0	$0
F	45 to 49	$0	$0	$862	$720	$631	$697	$569	$503	$0	$0	$0
F	50 to 54	$0	$0	$1,034	$841	$752	$841	$684	$606	$0	$0	$0
F	55 to 59	$0	$0	$1,280	$1,044	$937	$1,047	$854	$764	$0	$0	$0
F	60 to 64	$0	$0	$1,587	$1,302	$1,171	$1,326	$1,089	$981	$0	$0	$0
F	65 to 99	$0	$0	$1,823	$1,510	$1,372	$1,464	$1,213	$1,102	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$617	$526	$452	$518	$443	$380	$0	$0	$0
Unisex	30 to 34	$0	$0	$691	$590	$508	$579	$494	$423	$0	$0	$0
Unisex	35 to 39	$0	$0	$795	$688	$594	$663	$568	$489	$0	$0	$0
Unisex	40 to 44	$0	$0	$853	$735	$664	$696	$598	$548	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,016	$886	$803	$829	$715	$654	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,176	$1,019	$905	$963	$834	$732	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,393	$1,209	$1,066	$1,148	$997	$877	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,674	$1,457	$1,292	$1,398	$1,217	$1,078	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,942	$1,689	$1,498	$1,621	$1,411	$1,251	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 4												
Subscriber only												
M	Under 1	$176	$141	$280	$237	$204	$251	$213	$192	$482	$408	$416
M	1 to 18	$87	$72	$142	$122	$103	$117	$102	$88	$240	$215	$201
M	19 to 29	$97	$80	$155	$128	$110	$134	$107	$94	$238	$219	$203
M	30 to 34	$108	$83	$167	$141	$121	$139	$119	$105	$278	$230	$233
M	35 to 39	$133	$105	$205	$173	$151	$176	$144	$129	$324	$278	$282
M	40 to 44	$167	$139	$259	$226	$204	$218	$182	$166	$419	$348	$345
M	45 to 49	$222	$188	$342	$304	$267	$277	$238	$219	$542	$445	$453
M	50 to 54	$281	$249	$432	$387	$349	$350	$299	$276	$736	$615	$618
M	55 to 59	$360	$315	$530	$461	$414	$434	$377	$345	$927	$791	$795
M	60 to 64	$504	$432	$701	$603	$559	$600	$514	$480	$1,304	$1,077	$1,081
M	65 to 99	$569	$496	$809	$712	$642	$651	$572	$534	$1,506	$1,252	$1,255
F	Under 1	$176	$141	$280	$237	$204	$251	$213	$192	$482	$408	$416
F	1 to 18	$87	$72	$142	$122	$103	$117	$102	$88	$240	$215	$201
F	19 to 29	$97	$80	$155	$128	$110	$134	$107	$94	$238	$219	$203
F	30 to 34	$108	$83	$167	$141	$121	$139	$119	$105	$278	$230	$233
F	35 to 39	$133	$105	$205	$173	$151	$176	$144	$129	$324	$278	$282
F	40 to 44	$167	$139	$259	$226	$204	$218	$182	$166	$419	$348	$345
F	45 to 49	$222	$188	$342	$304	$267	$277	$238	$219	$542	$445	$453
F	50 to 54	$281	$249	$432	$387	$349	$350	$299	$276	$736	$615	$618
F	55 to 59	$360	$315	$530	$461	$414	$434	$377	$345	$927	$791	$795
F	60 to 64	$504	$432	$701	$603	$559	$600	$514	$480	$1,304	$1,077	$1,081
F	65 to 99	$569	$496	$809	$712	$642	$651	$572	$534	$1,506	$1,252	$1,255
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$294	$266	$239	$250	$219	$201	$0	$0	$0
Unisex	30 to 34	$0	$0	$350	$298	$258	$292	$247	$219	$0	$0	$0
Unisex	35 to 39	$0	$0	$446	$389	$352	$366	$314	$286	$0	$0	$0
Unisex	40 to 44	$0	$0	$594	$513	$449	$480	$413	$375	$0	$0	$0
Unisex	45 to 49	$0	$0	$763	$662	$584	$619	$536	$487	$0	$0	$0
Unisex	50 to 54	$0	$0	$945	$822	$728	$775	$672	$613	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,160	$1,012	$896	$956	$833	$765	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,425	$1,246	$1,110	$1,192	$1,040	$960	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,655	$1,445	$1,288	$1,383	$1,206	$1,113	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$288	$242	$209	$238	$202	$180	$0	$0	$0
M	30 to 34	$0	$0	$325	$274	$232	$273	$229	$200	$0	$0	$0
M	35 to 39	$0	$0	$393	$334	$290	$325	$277	$248	$0	$0	$0
M	40 to 44	$0	$0	$523	$470	$399	$439	$366	$334	$0	$0	$0
M	45 to 49	$0	$0	$614	$531	$468	$492	$425	$386	$0	$0	$0
M	50 to 54	$0	$0	$811	$670	$589	$660	$546	$491	$0	$0	$0
M	55 to 59	$0	$0	$1,040	$856	$762	$851	$701	$643	$0	$0	$0
M	60 to 64	$0	$0	$1,388	$1,152	$1,026	$1,161	$964	$889	$0	$0	$0
M	65 to 99	$0	$0	$1,589	$1,334	$1,199	$1,277	$1,072	$997	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$288	$242	$209	$238	$202	$180	$0	$0	$0
F	30 to 34	$0	$0	$325	$274	$232	$273	$229	$200	$0	$0	$0
F	35 to 39	$0	$0	$393	$334	$290	$325	$277	$248	$0	$0	$0
F	40 to 44	$0	$0	$523	$470	$399	$439	$366	$334	$0	$0	$0
F	45 to 49	$0	$0	$614	$531	$468	$492	$425	$386	$0	$0	$0
F	50 to 54	$0	$0	$811	$670	$589	$660	$546	$491	$0	$0	$0
F	55 to 59	$0	$0	$1,040	$856	$762	$851	$701	$643	$0	$0	$0
F	60 to 64	$0	$0	$1,388	$1,152	$1,026	$1,161	$964	$889	$0	$0	$0
F	65 to 99	$0	$0	$1,589	$1,334	$1,199	$1,277	$1,072	$997	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$471	$401	$347	$393	$335	$299	$0	$0	$0
M	30 to 34	$0	$0	$507	$427	$363	$426	$359	$314	$0	$0	$0
M	35 to 39	$0	$0	$616	$525	$457	$511	$436	$389	$0	$0	$0
M	40 to 44	$0	$0	$688	$598	$522	$562	$479	$437	$0	$0	$0
M	45 to 49	$0	$0	$835	$730	$610	$676	$577	$501	$0	$0	$0
M	50 to 54	$0	$0	$1,027	$874	$747	$835	$711	$623	$0	$0	$0
M	55 to 59	$0	$0	$1,238	$1,056	$906	$1,012	$864	$766	$0	$0	$0
M	60 to 64	$0	$0	$1,534	$1,322	$1,132	$1,283	$1,106	$981	$0	$0	$0
M	65 to 99	$0	$0	$1,758	$1,530	$1,323	$1,412	$1,229	$1,100	$0	$0	$0
F	Under 30	$0	$0	$471	$401	$347	$393	$335	$299	$0	$0	$0
F	30 to 34	$0	$0	$507	$427	$363	$426	$359	$314	$0	$0	$0
F	35 to 39	$0	$0	$616	$525	$457	$511	$436	$389	$0	$0	$0
F	40 to 44	$0	$0	$688	$598	$522	$562	$479	$437	$0	$0	$0
F	45 to 49	$0	$0	$835	$730	$610	$676	$577	$501	$0	$0	$0
F	50 to 54	$0	$0	$1,027	$874	$747	$835	$711	$623	$0	$0	$0
F	55 to 59	$0	$0	$1,238	$1,056	$906	$1,012	$864	$766	$0	$0	$0
F	60 to 64	$0	$0	$1,534	$1,322	$1,132	$1,283	$1,106	$981	$0	$0	$0
F	65 to 99	$0	$0	$1,758	$1,530	$1,323	$1,412	$1,229	$1,100	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$599	$512	$441	$504	$431	$383	$0	$0	$0
Unisex	30 to 34	$0	$0	$672	$572	$492	$563	$481	$427	$0	$0	$0
Unisex	35 to 39	$0	$0	$770	$666	$575	$642	$549	$489	$0	$0	$0
Unisex	40 to 44	$0	$0	$824	$712	$642	$674	$578	$531	$0	$0	$0
Unisex	45 to 49	$0	$0	$990	$858	$779	$807	$697	$634	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,154	$1,000	$877	$946	$819	$742	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,348	$1,171	$1,033	$1,112	$965	$879	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,622	$1,413	$1,250	$1,355	$1,179	$1,082	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,880	$1,638	$1,451	$1,570	$1,367	$1,254	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 5												
Subscriber only												
M	Under 1	$187	$160	$326	$275	$239	$294	$248	$216	$512	$437	$444
M	1 to 18	$92	$82	$163	$140	$122	$136	$118	$101	$254	$228	$212
M	19 to 29	$103	$86	$174	$149	$129	$149	$124	$106	$254	$234	$217
M	30 to 34	$112	$93	$179	$159	$139	$158	$129	$117	$294	$243	$245
M	35 to 39	$141	$115	$227	$199	$175	$189	$163	$145	$349	$298	$302
M	40 to 44	$177	$159	$289	$256	$227	$235	$203	$182	$442	$367	$364
M	45 to 49	$235	$209	$376	$332	$298	$299	$258	$234	$571	$469	$476
M	50 to 54	$299	$270	$469	$415	$373	$382	$331	$295	$780	$648	$651
M	55 to 59	$380	$335	$615	$534	$474	$504	$436	$387	$996	$848	$858
M	60 to 64	$534	$463	$819	$706	$653	$700	$600	$541	$1,374	$1,138	$1,139
M	65 to 99	$603	$528	$943	$830	$749	$759	$668	$602	$1,587	$1,323	$1,323
F	Under 1	$187	$160	$326	$275	$239	$294	$248	$216	$512	$437	$444
F	1 to 18	$92	$82	$163	$140	$122	$136	$118	$101	$254	$228	$212
F	19 to 29	$103	$86	$174	$149	$129	$149	$124	$106	$254	$234	$217
F	30 to 34	$112	$93	$179	$159	$139	$158	$129	$117	$294	$243	$245
F	35 to 39	$141	$115	$227	$199	$175	$189	$163	$145	$349	$298	$302
F	40 to 44	$177	$159	$289	$256	$227	$235	$203	$182	$442	$367	$364
F	45 to 49	$235	$209	$376	$332	$298	$299	$258	$234	$571	$469	$476
F	50 to 54	$299	$270	$469	$415	$373	$382	$331	$295	$780	$648	$651
F	55 to 59	$380	$335	$615	$534	$474	$504	$436	$387	$996	$848	$858
F	60 to 64	$534	$463	$819	$706	$653	$700	$600	$541	$1,374	$1,138	$1,139
F	65 to 99	$603	$528	$943	$830	$749	$759	$668	$602	$1,587	$1,323	$1,323
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$344	$294	$253	$284	$245	$213	$0	$0	$0
Unisex	30 to 34	$0	$0	$405	$346	$297	$336	$285	$245	$0	$0	$0
Unisex	35 to 39	$0	$0	$517	$445	$388	$424	$365	$316	$0	$0	$0
Unisex	40 to 44	$0	$0	$692	$599	$523	$560	$481	$421	$0	$0	$0
Unisex	45 to 49	$0	$0	$882	$766	$676	$715	$619	$544	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,088	$946	$838	$891	$773	$683	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,349	$1,176	$1,044	$1,113	$968	$859	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,666	$1,453	$1,294	$1,391	$1,215	$1,083	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,933	$1,686	$1,501	$1,615	$1,410	$1,257	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$339	$286	$245	$280	$239	$205	$0	$0	$0
M	30 to 34	$0	$0	$375	$317	$273	$315	$264	$228	$0	$0	$0
M	35 to 39	$0	$0	$455	$389	$334	$376	$322	$278	$0	$0	$0
M	40 to 44	$0	$0	$580	$516	$455	$484	$414	$378	$0	$0	$0
M	45 to 49	$0	$0	$712	$615	$535	$570	$492	$426	$0	$0	$0
M	50 to 54	$0	$0	$914	$727	$675	$745	$592	$543	$0	$0	$0
M	55 to 59	$0	$0	$1,182	$952	$886	$966	$781	$723	$0	$0	$0
M	60 to 64	$0	$0	$1,586	$1,284	$1,200	$1,327	$1,075	$1,006	$0	$0	$0
M	65 to 99	$0	$0	$1,816	$1,485	$1,403	$1,460	$1,193	$1,128	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$339	$286	$245	$280	$239	$205	$0	$0	$0
F	30 to 34	$0	$0	$375	$317	$273	$315	$264	$228	$0	$0	$0
F	35 to 39	$0	$0	$455	$389	$334	$376	$322	$278	$0	$0	$0
F	40 to 44	$0	$0	$580	$516	$455	$484	$414	$378	$0	$0	$0
F	45 to 49	$0	$0	$712	$615	$535	$570	$492	$426	$0	$0	$0
F	50 to 54	$0	$0	$914	$727	$675	$745	$592	$543	$0	$0	$0
F	55 to 59	$0	$0	$1,182	$952	$886	$966	$781	$723	$0	$0	$0
F	60 to 64	$0	$0	$1,586	$1,284	$1,200	$1,327	$1,075	$1,006	$0	$0	$0
F	65 to 99	$0	$0	$1,816	$1,485	$1,403	$1,460	$1,193	$1,128	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$554	$475	$407	$462	$396	$338	$0	$0	$0
M	30 to 34	$0	$0	$587	$496	$425	$493	$415	$355	$0	$0	$0
M	35 to 39	$0	$0	$713	$610	$527	$591	$506	$436	$0	$0	$0
M	40 to 44	$0	$0	$804	$673	$572	$647	$531	$468	$0	$0	$0
M	45 to 49	$0	$0	$969	$819	$709	$785	$648	$564	$0	$0	$0
M	50 to 54	$0	$0	$1,170	$962	$853	$950	$784	$688	$0	$0	$0
M	55 to 59	$0	$0	$1,438	$1,187	$1,053	$1,176	$971	$858	$0	$0	$0
M	60 to 64	$0	$0	$1,793	$1,490	$1,326	$1,498	$1,247	$1,109	$0	$0	$0
M	65 to 99	$0	$0	$2,053	$1,726	$1,549	$1,649	$1,386	$1,244	$0	$0	$0
F	Under 30	$0	$0	$554	$475	$407	$462	$396	$338	$0	$0	$0
F	30 to 34	$0	$0	$587	$496	$425	$493	$415	$355	$0	$0	$0
F	35 to 39	$0	$0	$713	$610	$527	$591	$506	$436	$0	$0	$0
F	40 to 44	$0	$0	$804	$673	$572	$647	$531	$468	$0	$0	$0
F	45 to 49	$0	$0	$969	$819	$709	$785	$648	$564	$0	$0	$0
F	50 to 54	$0	$0	$1,170	$962	$853	$950	$784	$688	$0	$0	$0
F	55 to 59	$0	$0	$1,438	$1,187	$1,053	$1,176	$971	$858	$0	$0	$0
F	60 to 64	$0	$0	$1,793	$1,490	$1,326	$1,498	$1,247	$1,109	$0	$0	$0
F	65 to 99	$0	$0	$2,053	$1,726	$1,549	$1,649	$1,386	$1,244	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$697	$597	$511	$587	$502	$431	$0	$0	$0
Unisex	30 to 34	$0	$0	$755	$665	$571	$649	$558	$478	$0	$0	$0
Unisex	35 to 39	$0	$0	$818	$740	$670	$696	$607	$550	$0	$0	$0
Unisex	40 to 44	$0	$0	$961	$827	$720	$784	$673	$583	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,147	$991	$867	$934	$807	$702	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,329	$1,151	$1,009	$1,090	$942	$824	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,568	$1,363	$1,199	$1,293	$1,121	$986	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,892	$1,648	$1,461	$1,580	$1,375	$1,220	$0	$0	$0
Unisex	65 to 99	$0	$0	$2,194	$1,910	$1,693	$1,834	$1,595	$1,413	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 6												
Subscriber only												
M	Under 1	$194	$158	$324	$274	$239	$291	$246	$216	$602	$514	$521
M	1 to 18	$97	$82	$164	$143	$122	$136	$118	$101	$260	$242	$219
M	19 to 29	$106	$87	$178	$146	$126	$154	$122	$105	$279	$258	$245
M	30 to 34	$118	$92	$193	$162	$138	$160	$136	$116	$303	$261	$256
M	35 to 39	$146	$116	$238	$201	$175	$202	$168	$146	$379	$317	$317
M	40 to 44	$188	$158	$302	$263	$236	$251	$212	$190	$465	$392	$393
M	45 to 49	$254	$208	$395	$350	$308	$319	$274	$249	$593	$496	$502
M	50 to 54	$324	$268	$497	$444	$398	$402	$344	$317	$805	$668	$672
M	55 to 59	$400	$358	$610	$530	$476	$500	$433	$383	$1,030	$915	$889
M	60 to 64	$550	$486	$810	$698	$646	$693	$594	$536	$1,421	$1,202	$1,184
M	65 to 99	$622	$554	$935	$826	$742	$753	$662	$596	$1,646	$1,401	$1,379
F	Under 1	$194	$158	$324	$274	$239	$291	$246	$216	$602	$514	$521
F	1 to 18	$97	$82	$164	$143	$122	$136	$118	$101	$260	$242	$219
F	19 to 29	$106	$87	$178	$146	$126	$154	$122	$105	$279	$258	$245
F	30 to 34	$118	$92	$193	$162	$138	$160	$136	$116	$303	$261	$256
F	35 to 39	$146	$116	$238	$201	$175	$202	$168	$146	$379	$317	$317
F	40 to 44	$188	$158	$302	$263	$236	$251	$212	$190	$465	$392	$393
F	45 to 49	$254	$208	$395	$350	$308	$319	$274	$249	$593	$496	$502
F	50 to 54	$324	$268	$497	$444	$398	$402	$344	$317	$805	$668	$672
F	55 to 59	$400	$358	$610	$530	$476	$500	$433	$383	$1,030	$915	$889
F	60 to 64	$550	$486	$810	$698	$646	$693	$594	$536	$1,421	$1,202	$1,184
F	65 to 99	$622	$554	$935	$826	$742	$753	$662	$596	$1,646	$1,401	$1,379
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$339	$306	$275	$289	$252	$231	$0	$0	$0
Unisex	30 to 34	$0	$0	$402	$344	$296	$334	$284	$244	$0	$0	$0
Unisex	35 to 39	$0	$0	$516	$448	$405	$424	$365	$329	$0	$0	$0
Unisex	40 to 44	$0	$0	$687	$596	$521	$557	$479	$417	$0	$0	$0
Unisex	45 to 49	$0	$0	$875	$760	$669	$710	$616	$541	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,071	$932	$824	$876	$763	$674	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,336	$1,164	$1,034	$1,102	$960	$850	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,649	$1,440	$1,281	$1,377	$1,202	$1,073	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,914	$1,670	$1,488	$1,598	$1,395	$1,243	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$334	$279	$240	$276	$234	$201	$0	$0	$0
M	30 to 34	$0	$0	$372	$314	$270	$314	$263	$224	$0	$0	$0
M	35 to 39	$0	$0	$458	$389	$334	$378	$322	$278	$0	$0	$0
M	40 to 44	$0	$0	$606	$546	$467	$513	$430	$378	$0	$0	$0
M	45 to 49	$0	$0	$712	$617	$537	$570	$493	$428	$0	$0	$0
M	50 to 54	$0	$0	$905	$734	$661	$737	$597	$532	$0	$0	$0
M	55 to 59	$0	$0	$1,182	$942	$876	$966	$772	$714	$0	$0	$0
M	60 to 64	$0	$0	$1,586	$1,299	$1,188	$1,327	$1,087	$995	$0	$0	$0
M	65 to 99	$0	$0	$1,821	$1,504	$1,391	$1,464	$1,209	$1,117	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$334	$279	$240	$276	$234	$201	$0	$0	$0
F	30 to 34	$0	$0	$372	$314	$270	$314	$263	$224	$0	$0	$0
F	35 to 39	$0	$0	$458	$389	$334	$378	$322	$278	$0	$0	$0
F	40 to 44	$0	$0	$606	$546	$467	$513	$430	$378	$0	$0	$0
F	45 to 49	$0	$0	$712	$617	$537	$570	$493	$428	$0	$0	$0
F	50 to 54	$0	$0	$905	$734	$661	$737	$597	$532	$0	$0	$0
F	55 to 59	$0	$0	$1,182	$942	$876	$966	$772	$714	$0	$0	$0
F	60 to 64	$0	$0	$1,586	$1,299	$1,188	$1,327	$1,087	$995	$0	$0	$0
F	65 to 99	$0	$0	$1,821	$1,504	$1,391	$1,464	$1,209	$1,117	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$546	$465	$399	$456	$388	$331	$0	$0	$0
M	30 to 34	$0	$0	$583	$492	$419	$490	$413	$349	$0	$0	$0
M	35 to 39	$0	$0	$716	$610	$529	$593	$505	$436	$0	$0	$0
M	40 to 44	$0	$0	$803	$691	$601	$652	$554	$494	$0	$0	$0
M	45 to 49	$0	$0	$967	$828	$706	$784	$656	$561	$0	$0	$0
M	50 to 54	$0	$0	$1,147	$956	$836	$932	$778	$674	$0	$0	$0
M	55 to 59	$0	$0	$1,423	$1,184	$1,041	$1,164	$971	$848	$0	$0	$0
M	60 to 64	$0	$0	$1,774	$1,490	$1,312	$1,483	$1,248	$1,098	$0	$0	$0
M	65 to 99	$0	$0	$2,037	$1,727	$1,537	$1,637	$1,387	$1,235	$0	$0	$0
F	Under 30	$0	$0	$546	$465	$399	$456	$388	$331	$0	$0	$0
F	30 to 34	$0	$0	$583	$492	$419	$490	$413	$349	$0	$0	$0
F	35 to 39	$0	$0	$716	$610	$529	$593	$505	$436	$0	$0	$0
F	40 to 44	$0	$0	$803	$691	$601	$652	$554	$494	$0	$0	$0
F	45 to 49	$0	$0	$967	$828	$706	$784	$656	$561	$0	$0	$0
F	50 to 54	$0	$0	$1,147	$956	$836	$932	$778	$674	$0	$0	$0
F	55 to 59	$0	$0	$1,423	$1,184	$1,041	$1,164	$971	$848	$0	$0	$0
F	60 to 64	$0	$0	$1,774	$1,490	$1,312	$1,483	$1,248	$1,098	$0	$0	$0
F	65 to 99	$0	$0	$2,037	$1,727	$1,537	$1,637	$1,387	$1,235	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$694	$591	$509	$583	$498	$427	$0	$0	$0
Unisex	30 to 34	$0	$0	$778	$664	$570	$651	$557	$475	$0	$0	$0
Unisex	35 to 39	$0	$0	$886	$772	$670	$745	$639	$550	$0	$0	$0
Unisex	40 to 44	$0	$0	$957	$825	$740	$781	$671	$611	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,141	$987	$897	$930	$803	$729	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,311	$1,135	$1,010	$1,075	$929	$816	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,552	$1,349	$1,188	$1,279	$1,110	$977	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,873	$1,631	$1,445	$1,564	$1,362	$1,206	$0	$0	$0
Unisex	65 to 99	$0	$0	$2,173	$1,891	$1,676	$1,814	$1,579	$1,399	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$334	$279	$240	$276	$234	$201	$0	$0	$0
F	30 to 34	$0	$0	$372	$314	$270	$314	$263	$224	$0	$0	$0
F	35 to 39	$0	$0	$458	$389	$334	$378	$322	$278	$0	$0	$0
F	40 to 44	$0	$0	$606	$546	$467	$513	$430	$378	$0	$0	$0
F	45 to 49	$0	$0	$712	$617	$537	$570	$493	$428	$0	$0	$0
F	50 to 54	$0	$0	$905	$734	$661	$737	$597	$532	$0	$0	$0
F	55 to 59	$0	$0	$1,182	$942	$876	$966	$772	$714	$0	$0	$0
F	60 to 64	$0	$0	$1,586	$1,299	$1,188	$1,327	$1,087	$995	$0	$0	$0
F	65 to 99	$0	$0	$1,821	$1,504	$1,391	$1,464	$1,209	$1,117	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$546	$465	$399	$456	$388	$331	$0	$0	$0
M	30 to 34	$0	$0	$583	$492	$419	$490	$413	$349	$0	$0	$0
M	35 to 39	$0	$0	$716	$610	$529	$593	$505	$436	$0	$0	$0
M	40 to 44	$0	$0	$803	$691	$601	$652	$554	$494	$0	$0	$0
M	45 to 49	$0	$0	$967	$828	$706	$784	$656	$561	$0	$0	$0
M	50 to 54	$0	$0	$1,147	$956	$836	$932	$778	$674	$0	$0	$0
M	55 to 59	$0	$0	$1,423	$1,184	$1,041	$1,164	$971	$848	$0	$0	$0
M	60 to 64	$0	$0	$1,774	$1,490	$1,312	$1,483	$1,248	$1,098	$0	$0	$0
M	65 to 99	$0	$0	$2,037	$1,727	$1,537	$1,637	$1,387	$1,235	$0	$0	$0
F	Under 30	$0	$0	$546	$465	$399	$456	$388	$331	$0	$0	$0
F	30 to 34	$0	$0	$583	$492	$419	$490	$413	$349	$0	$0	$0
F	35 to 39	$0	$0	$716	$610	$529	$593	$505	$436	$0	$0	$0
F	40 to 44	$0	$0	$803	$691	$601	$652	$554	$494	$0	$0	$0
F	45 to 49	$0	$0	$967	$828	$706	$784	$656	$561	$0	$0	$0
F	50 to 54	$0	$0	$1,147	$956	$836	$932	$778	$674	$0	$0	$0
F	55 to 59	$0	$0	$1,423	$1,184	$1,041	$1,164	$971	$848	$0	$0	$0
F	60 to 64	$0	$0	$1,774	$1,490	$1,312	$1,483	$1,248	$1,098	$0	$0	$0
F	65 to 99	$0	$0	$2,037	$1,727	$1,537	$1,637	$1,387	$1,235	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$694	$591	$509	$583	$498	$427	$0	$0	$0
Unisex	30 to 34	$0	$0	$778	$664	$570	$651	$557	$475	$0	$0	$0
Unisex	35 to 39	$0	$0	$886	$772	$670	$745	$639	$550	$0	$0	$0
Unisex	40 to 44	$0	$0	$957	$825	$740	$781	$671	$611	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,141	$987	$897	$930	$803	$729	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,311	$1,135	$1,010	$1,075	$929	$816	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,552	$1,349	$1,188	$1,279	$1,110	$977	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,873	$1,631	$1,445	$1,564	$1,362	$1,206	$0	$0	$0
Unisex	65 to 99	$0	$0	$2,173	$1,891	$1,676	$1,814	$1,579	$1,399	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 7												
Subscriber only												
M	Under 1	$156	$128	$272	$229	$200	$244	$207	$181	$375	$318	$324
M	1 to 18	$82	$73	$144	$124	$107	$121	$105	$88	$218	$203	$184
M	19 to 29	$92	$75	$155	$133	$114	$133	$110	$94	$224	$207	$191
M	30 to 34	$100	$83	$159	$142	$124	$140	$115	$103	$255	$211	$213
M	35 to 39	$124	$102	$202	$177	$156	$169	$145	$129	$302	$261	$261
M	40 to 44	$159	$142	$257	$228	$203	$210	$181	$162	$382	$317	$315
M	45 to 49	$210	$189	$336	$297	$266	$266	$231	$209	$495	$406	$412
M	50 to 54	$267	$240	$416	$366	$332	$338	$292	$261	$675	$561	$563
M	55 to 59	$335	$298	$546	$474	$420	$448	$388	$344	$864	$737	$744
M	60 to 64	$467	$401	$721	$620	$575	$617	$528	$477	$1,191	$983	$986
M	65 to 99	$530	$457	$834	$735	$663	$671	$590	$532	$1,373	$1,145	$1,146
F	Under 1	$156	$128	$272	$229	$200	$244	$207	$181	$375	$318	$324
F	1 to 18	$82	$73	$144	$124	$107	$121	$105	$88	$218	$203	$184
F	19 to 29	$92	$75	$155	$133	$114	$133	$110	$94	$224	$207	$191
F	30 to 34	$100	$83	$159	$142	$124	$140	$115	$103	$255	$211	$213
F	35 to 39	$124	$102	$202	$177	$156	$169	$145	$129	$302	$261	$261
F	40 to 44	$159	$142	$257	$228	$203	$210	$181	$162	$382	$317	$315
F	45 to 49	$210	$189	$336	$297	$266	$266	$231	$209	$495	$406	$412
F	50 to 54	$267	$240	$416	$366	$332	$338	$292	$261	$675	$561	$563
F	55 to 59	$335	$298	$546	$474	$420	$448	$388	$344	$864	$737	$744
F	60 to 64	$467	$401	$721	$620	$575	$617	$528	$477	$1,191	$983	$986
F	65 to 99	$530	$457	$834	$735	$663	$671	$590	$532	$1,373	$1,145	$1,146
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$306	$262	$226	$254	$216	$190	$0	$0	$0
Unisex	30 to 34	$0	$0	$360	$308	$265	$299	$255	$217	$0	$0	$0
Unisex	35 to 39	$0	$0	$461	$395	$347	$379	$323	$281	$0	$0	$0
Unisex	40 to 44	$0	$0	$615	$532	$466	$497	$428	$375	$0	$0	$0
Unisex	45 to 49	$0	$0	$784	$680	$601	$635	$551	$484	$0	$0	$0
Unisex	50 to 54	$0	$0	$960	$835	$738	$785	$681	$603	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,194	$1,040	$922	$986	$857	$760	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,468	$1,281	$1,140	$1,225	$1,070	$953	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,702	$1,486	$1,324	$1,421	$1,241	$1,105	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$300	$254	$220	$248	$212	$184	$0	$0	$0
M	30 to 34	$0	$0	$332	$280	$241	$279	$235	$201	$0	$0	$0
M	35 to 39	$0	$0	$408	$346	$297	$336	$286	$247	$0	$0	$0
M	40 to 44	$0	$0	$516	$460	$405	$432	$370	$337	$0	$0	$0
M	45 to 49	$0	$0	$637	$552	$476	$510	$441	$378	$0	$0	$0
M	50 to 54	$0	$0	$799	$640	$591	$652	$521	$476	$0	$0	$0
M	55 to 59	$0	$0	$1,042	$844	$785	$855	$692	$641	$0	$0	$0
M	60 to 64	$0	$0	$1,391	$1,133	$1,056	$1,165	$948	$884	$0	$0	$0
M	65 to 99	$0	$0	$1,597	$1,312	$1,238	$1,284	$1,055	$995	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$300	$254	$220	$248	$212	$184	$0	$0	$0
F	30 to 34	$0	$0	$332	$280	$241	$279	$235	$201	$0	$0	$0
F	35 to 39	$0	$0	$408	$346	$297	$336	$286	$247	$0	$0	$0
F	40 to 44	$0	$0	$516	$460	$405	$432	$370	$337	$0	$0	$0
F	45 to 49	$0	$0	$637	$552	$476	$510	$441	$378	$0	$0	$0
F	50 to 54	$0	$0	$799	$640	$591	$652	$521	$476	$0	$0	$0
F	55 to 59	$0	$0	$1,042	$844	$785	$855	$692	$641	$0	$0	$0
F	60 to 64	$0	$0	$1,391	$1,133	$1,056	$1,165	$948	$884	$0	$0	$0
F	65 to 99	$0	$0	$1,597	$1,312	$1,238	$1,284	$1,055	$995	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$492	$421	$364	$410	$352	$302	$0	$0	$0
M	30 to 34	$0	$0	$521	$439	$378	$437	$368	$316	$0	$0	$0
M	35 to 39	$0	$0	$638	$542	$469	$529	$449	$387	$0	$0	$0
M	40 to 44	$0	$0	$715	$597	$509	$574	$472	$416	$0	$0	$0
M	45 to 49	$0	$0	$868	$733	$632	$702	$580	$503	$0	$0	$0
M	50 to 54	$0	$0	$1,029	$844	$750	$836	$688	$605	$0	$0	$0
M	55 to 59	$0	$0	$1,273	$1,047	$932	$1,041	$857	$760	$0	$0	$0
M	60 to 64	$0	$0	$1,578	$1,309	$1,165	$1,319	$1,094	$976	$0	$0	$0
M	65 to 99	$0	$0	$1,814	$1,516	$1,367	$1,457	$1,219	$1,098	$0	$0	$0
F	Under 30	$0	$0	$492	$421	$364	$410	$352	$302	$0	$0	$0
F	30 to 34	$0	$0	$521	$439	$378	$437	$368	$316	$0	$0	$0
F	35 to 39	$0	$0	$638	$542	$469	$529	$449	$387	$0	$0	$0
F	40 to 44	$0	$0	$715	$597	$509	$574	$472	$416	$0	$0	$0
F	45 to 49	$0	$0	$868	$733	$632	$702	$580	$503	$0	$0	$0
F	50 to 54	$0	$0	$1,029	$844	$750	$836	$688	$605	$0	$0	$0
F	55 to 59	$0	$0	$1,273	$1,047	$932	$1,041	$857	$760	$0	$0	$0
F	60 to 64	$0	$0	$1,578	$1,309	$1,165	$1,319	$1,094	$976	$0	$0	$0
F	65 to 99	$0	$0	$1,814	$1,516	$1,367	$1,457	$1,219	$1,098	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$614	$525	$450	$517	$442	$379	$0	$0	$0
Unisex	30 to 34	$0	$0	$673	$588	$505	$578	$490	$421	$0	$0	$0
Unisex	35 to 39	$0	$0	$729	$660	$593	$620	$541	$488	$0	$0	$0
Unisex	40 to 44	$0	$0	$853	$735	$638	$696	$598	$518	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,018	$882	$770	$831	$717	$624	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,173	$1,016	$891	$962	$832	$728	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,388	$1,206	$1,064	$1,145	$995	$874	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,669	$1,454	$1,287	$1,394	$1,214	$1,075	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,935	$1,684	$1,492	$1,617	$1,408	$1,247	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 8												
Subscriber only												
M	Under 1	$167	$140	$290	$244	$213	$259	$221	$193	$393	$337	$340
M	1 to 18	$86	$76	$152	$130	$112	$127	$109	$92	$237	$218	$199
M	19 to 29	$96	$80	$168	$138	$119	$145	$116	$98	$245	$217	$203
M	30 to 34	$104	$88	$175	$151	$129	$147	$127	$108	$273	$226	$228
M	35 to 39	$131	$108	$218	$187	$163	$186	$155	$134	$315	$288	$273
M	40 to 44	$170	$154	$279	$243	$217	$228	$195	$174	$411	$346	$338
M	45 to 49	$231	$208	$363	$323	$287	$290	$249	$230	$532	$447	$443
M	50 to 54	$294	$265	$451	$403	$366	$365	$315	$288	$720	$603	$606
M	55 to 59	$362	$330	$578	$503	$445	$474	$410	$363	$917	$780	$789
M	60 to 64	$491	$440	$751	$647	$600	$644	$551	$498	$1,279	$1,058	$1,061
M	65 to 99	$556	$503	$871	$766	$691	$700	$616	$554	$1,472	$1,226	$1,227
F	Under 1	$167	$140	$290	$244	$213	$259	$221	$193	$393	$337	$340
F	1 to 18	$86	$76	$152	$130	$112	$127	$109	$92	$237	$218	$199
F	19 to 29	$96	$80	$168	$138	$119	$145	$116	$98	$245	$217	$203
F	30 to 34	$104	$88	$175	$151	$129	$147	$127	$108	$273	$226	$228
F	35 to 39	$131	$108	$218	$187	$163	$186	$155	$134	$315	$288	$273
F	40 to 44	$170	$154	$279	$243	$217	$228	$195	$174	$411	$346	$338
F	45 to 49	$231	$208	$363	$323	$287	$290	$249	$230	$532	$447	$443
F	50 to 54	$294	$265	$451	$403	$366	$365	$315	$288	$720	$603	$606
F	55 to 59	$362	$330	$578	$503	$445	$474	$410	$363	$917	$780	$789
F	60 to 64	$491	$440	$751	$647	$600	$644	$551	$498	$1,279	$1,058	$1,061
F	65 to 99	$556	$503	$871	$766	$691	$700	$616	$554	$1,472	$1,226	$1,227
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$318	$278	$249	$265	$228	$210	$0	$0	$0
Unisex	30 to 34	$0	$0	$375	$320	$276	$311	$266	$227	$0	$0	$0
Unisex	35 to 39	$0	$0	$481	$416	$367	$396	$340	$298	$0	$0	$0
Unisex	40 to 44	$0	$0	$647	$559	$491	$522	$449	$394	$0	$0	$0
Unisex	45 to 49	$0	$0	$830	$723	$637	$673	$583	$513	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,016	$885	$783	$834	$724	$639	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,259	$1,096	$974	$1,037	$904	$802	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,531	$1,336	$1,190	$1,279	$1,116	$995	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,776	$1,551	$1,382	$1,483	$1,295	$1,155	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$316	$264	$227	$263	$221	$190	$0	$0	$0
M	30 to 34	$0	$0	$345	$293	$260	$290	$244	$219	$0	$0	$0
M	35 to 39	$0	$0	$425	$362	$312	$350	$299	$260	$0	$0	$0
M	40 to 44	$0	$0	$556	$499	$436	$469	$396	$353	$0	$0	$0
M	45 to 49	$0	$0	$675	$574	$490	$540	$460	$390	$0	$0	$0
M	50 to 54	$0	$0	$830	$683	$629	$676	$555	$507	$0	$0	$0
M	55 to 59	$0	$0	$1,072	$894	$831	$877	$734	$679	$0	$0	$0
M	60 to 64	$0	$0	$1,409	$1,181	$1,101	$1,179	$988	$922	$0	$0	$0
M	65 to 99	$0	$0	$1,620	$1,370	$1,292	$1,303	$1,100	$1,038	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$316	$264	$227	$263	$221	$190	$0	$0	$0
F	30 to 34	$0	$0	$345	$293	$260	$290	$244	$219	$0	$0	$0
F	35 to 39	$0	$0	$425	$362	$312	$350	$299	$260	$0	$0	$0
F	40 to 44	$0	$0	$556	$499	$436	$469	$396	$353	$0	$0	$0
F	45 to 49	$0	$0	$675	$574	$490	$540	$460	$390	$0	$0	$0
F	50 to 54	$0	$0	$830	$683	$629	$676	$555	$507	$0	$0	$0
F	55 to 59	$0	$0	$1,072	$894	$831	$877	$734	$679	$0	$0	$0
F	60 to 64	$0	$0	$1,409	$1,181	$1,101	$1,179	$988	$922	$0	$0	$0
F	65 to 99	$0	$0	$1,620	$1,370	$1,292	$1,303	$1,100	$1,038	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$517	$440	$378	$432	$365	$314	$0	$0	$0
M	30 to 34	$0	$0	$540	$458	$408	$454	$382	$342	$0	$0	$0
M	35 to 39	$0	$0	$665	$568	$492	$551	$470	$407	$0	$0	$0
M	40 to 44	$0	$0	$747	$620	$549	$604	$498	$453	$0	$0	$0
M	45 to 49	$0	$0	$918	$754	$671	$743	$597	$534	$0	$0	$0
M	50 to 54	$0	$0	$1,081	$865	$796	$879	$703	$642	$0	$0	$0
M	55 to 59	$0	$0	$1,322	$1,067	$987	$1,081	$873	$806	$0	$0	$0
M	60 to 64	$0	$0	$1,620	$1,306	$1,216	$1,355	$1,091	$1,018	$0	$0	$0
M	65 to 99	$0	$0	$1,864	$1,513	$1,426	$1,498	$1,216	$1,145	$0	$0	$0
F	Under 30	$0	$0	$517	$440	$378	$432	$365	$314	$0	$0	$0
F	30 to 34	$0	$0	$540	$458	$408	$454	$382	$342	$0	$0	$0
F	35 to 39	$0	$0	$665	$568	$492	$551	$470	$407	$0	$0	$0
F	40 to 44	$0	$0	$747	$620	$549	$604	$498	$453	$0	$0	$0
F	45 to 49	$0	$0	$918	$754	$671	$743	$597	$534	$0	$0	$0
F	50 to 54	$0	$0	$1,081	$865	$796	$879	$703	$642	$0	$0	$0
F	55 to 59	$0	$0	$1,322	$1,067	$987	$1,081	$873	$806	$0	$0	$0
F	60 to 64	$0	$0	$1,620	$1,306	$1,216	$1,355	$1,091	$1,018	$0	$0	$0
F	65 to 99	$0	$0	$1,864	$1,513	$1,426	$1,498	$1,216	$1,145	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$644	$549	$472	$541	$462	$396	$0	$0	$0
Unisex	30 to 34	$0	$0	$719	$614	$528	$604	$513	$441	$0	$0	$0
Unisex	35 to 39	$0	$0	$805	$717	$619	$685	$592	$512	$0	$0	$0
Unisex	40 to 44	$0	$0	$894	$772	$671	$730	$628	$555	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,078	$932	$814	$878	$757	$663	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,241	$1,076	$944	$1,019	$882	$770	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,463	$1,272	$1,121	$1,206	$1,046	$921	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,743	$1,518	$1,343	$1,455	$1,268	$1,122	$0	$0	$0
Unisex	65 to 99	$0	$0	$2,021	$1,760	$1,559	$1,688	$1,469	$1,301	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
Region 9												
Subscriber only												
M	Under 1	$193	$158	$319	$269	$233	$288	$244	$213	$485	$415	$421
M	1 to 18	$97	$80	$164	$143	$122	$136	$118	$101	$269	$229	$225
M	19 to 29	$109	$90	$175	$150	$129	$150	$124	$107	$261	$238	$227
M	30 to 34	$119	$95	$182	$161	$142	$161	$130	$118	$314	$260	$263
M	35 to 39	$152	$121	$229	$203	$179	$190	$164	$149	$373	$319	$323
M	40 to 44	$181	$161	$293	$259	$231	$241	$206	$184	$472	$392	$390
M	45 to 49	$238	$213	$384	$341	$302	$304	$264	$238	$611	$501	$510
M	50 to 54	$307	$272	$477	$421	$375	$389	$338	$299	$833	$693	$696
M	55 to 59	$408	$338	$629	$546	$484	$515	$446	$395	$1,077	$932	$929
M	60 to 64	$569	$496	$832	$717	$664	$712	$610	$550	$1,470	$1,215	$1,218
M	65 to 99	$646	$567	$962	$848	$765	$775	$682	$614	$1,697	$1,413	$1,415
F	Under 1	$193	$158	$319	$269	$233	$288	$244	$213	$485	$415	$421
F	1 to 18	$97	$80	$164	$143	$122	$136	$118	$101	$269	$229	$225
F	19 to 29	$109	$90	$175	$150	$129	$150	$124	$107	$261	$238	$227
F	30 to 34	$119	$95	$182	$161	$142	$161	$130	$118	$314	$260	$263
F	35 to 39	$152	$121	$229	$203	$179	$190	$164	$149	$373	$319	$323
F	40 to 44	$181	$161	$293	$259	$231	$241	$206	$184	$472	$392	$390
F	45 to 49	$238	$213	$384	$341	$302	$304	$264	$238	$611	$501	$510
F	50 to 54	$307	$272	$477	$421	$375	$389	$338	$299	$833	$693	$696
F	55 to 59	$408	$338	$629	$546	$484	$515	$446	$395	$1,077	$932	$929
F	60 to 64	$569	$496	$832	$717	$664	$712	$610	$550	$1,470	$1,215	$1,218
F	65 to 99	$646	$567	$962	$848	$765	$775	$682	$614	$1,697	$1,413	$1,415
Subscriber + Spouse												
Unisex	Under 30	$0	$0	$348	$298	$257	$291	$247	$214	$0	$0	$0
Unisex	30 to 34	$0	$0	$416	$355	$305	$346	$294	$251	$0	$0	$0
Unisex	35 to 39	$0	$0	$534	$461	$402	$438	$375	$325	$0	$0	$0
Unisex	40 to 44	$0	$0	$710	$614	$538	$575	$495	$431	$0	$0	$0
Unisex	45 to 49	$0	$0	$908	$788	$695	$737	$638	$560	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,110	$965	$853	$907	$788	$696	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,378	$1,200	$1,065	$1,135	$988	$877	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,694	$1,479	$1,317	$1,416	$1,235	$1,101	$0	$0	$0
Unisex	65 to 99	$0	$0	$1,967	$1,715	$1,529	$1,642	$1,433	$1,278	$0	$0	$0
Subscriber + 1 Child												
M	Under 30	$0	$0	$343	$285	$248	$284	$238	$208	$0	$0	$0
M	30 to 34	$0	$0	$385	$325	$278	$323	$271	$232	$0	$0	$0
M	35 to 39	$0	$0	$473	$403	$347	$390	$333	$289	$0	$0	$0
M	40 to 44	$0	$0	$590	$522	$463	$491	$421	$384	$0	$0	$0
M	45 to 49	$0	$0	$740	$639	$560	$592	$512	$446	$0	$0	$0
M	50 to 54	$0	$0	$936	$758	$687	$763	$618	$552	$0	$0	$0
M	55 to 59	$0	$0	$1,218	$973	$903	$996	$797	$737	$0	$0	$0
M	60 to 64	$0	$0	$1,626	$1,308	$1,221	$1,360	$1,094	$1,023	$0	$0	$0
M	65 to 99	$0	$0	$1,869	$1,514	$1,429	$1,504	$1,217	$1,148	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)
F	Under 30	$0	$0	$343	$285	$248	$284	$238	$208	$0	$0	$0
F	30 to 34	$0	$0	$385	$325	$278	$323	$271	$232	$0	$0	$0
F	35 to 39	$0	$0	$473	$403	$347	$390	$333	$289	$0	$0	$0
F	40 to 44	$0	$0	$590	$522	$463	$491	$421	$384	$0	$0	$0
F	45 to 49	$0	$0	$740	$639	$560	$592	$512	$446	$0	$0	$0
F	50 to 54	$0	$0	$936	$758	$687	$763	$618	$552	$0	$0	$0
F	55 to 59	$0	$0	$1,218	$973	$903	$996	$797	$737	$0	$0	$0
F	60 to 64	$0	$0	$1,626	$1,308	$1,221	$1,360	$1,094	$1,023	$0	$0	$0
F	65 to 99	$0	$0	$1,869	$1,514	$1,429	$1,504	$1,217	$1,148	$0	$0	$0
Subscriber + Children												
M	Under 30	$0	$0	$559	$477	$412	$467	$397	$342	$0	$0	$0
M	30 to 34	$0	$0	$602	$506	$433	$505	$424	$362	$0	$0	$0
M	35 to 39	$0	$0	$723	$634	$547	$613	$525	$451	$0	$0	$0
M	40 to 44	$0	$0	$823	$694	$581	$662	$548	$477	$0	$0	$0
M	45 to 49	$0	$0	$1,009	$858	$737	$815	$679	$584	$0	$0	$0
M	50 to 54	$0	$0	$1,191	$989	$868	$967	$805	$700	$0	$0	$0
M	55 to 59	$0	$0	$1,469	$1,220	$1,072	$1,202	$1,000	$875	$0	$0	$0
M	60 to 64	$0	$0	$1,823	$1,528	$1,346	$1,524	$1,279	$1,127	$0	$0	$0
M	65 to 99	$0	$0	$2,098	$1,771	$1,577	$1,685	$1,423	$1,266	$0	$0	$0
F	Under 30	$0	$0	$559	$477	$412	$467	$397	$342	$0	$0	$0
F	30 to 34	$0	$0	$602	$506	$433	$505	$424	$362	$0	$0	$0
F	35 to 39	$0	$0	$723	$634	$547	$613	$525	$451	$0	$0	$0
F	40 to 44	$0	$0	$823	$694	$581	$662	$548	$477	$0	$0	$0
F	45 to 49	$0	$0	$1,009	$858	$737	$815	$679	$584	$0	$0	$0
F	50 to 54	$0	$0	$1,191	$989	$868	$967	$805	$700	$0	$0	$0
F	55 to 59	$0	$0	$1,469	$1,220	$1,072	$1,202	$1,000	$875	$0	$0	$0
F	60 to 64	$0	$0	$1,823	$1,528	$1,346	$1,524	$1,279	$1,127	$0	$0	$0
F	65 to 99	$0	$0	$2,098	$1,771	$1,577	$1,685	$1,423	$1,266	$0	$0	$0
Family												
Unisex	Under 30	$0	$0	$702	$600	$515	$591	$505	$432	$0	$0	$0
Unisex	30 to 34	$0	$0	$760	$674	$580	$654	$564	$484	$0	$0	$0
Unisex	35 to 39	$0	$0	$824	$745	$674	$701	$611	$563	$0	$0	$0
Unisex	40 to 44	$0	$0	$980	$844	$734	$799	$687	$594	$0	$0	$0
Unisex	45 to 49	$0	$0	$1,173	$1,017	$887	$958	$826	$720	$0	$0	$0
Unisex	50 to 54	$0	$0	$1,350	$1,170	$1,026	$1,108	$959	$837	$0	$0	$0
Unisex	55 to 59	$0	$0	$1,598	$1,386	$1,223	$1,316	$1,143	$1,005	$0	$0	$0
Unisex	60 to 64	$0	$0	$1,924	$1,675	$1,483	$1,606	$1,399	$1,240	$0	$0	$0
Unisex	65 to 99	$0	$0	$2,231	$1,942	$1,721	$1,862	$1,622	$1,437	$0	$0	$0

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 1													
Subscriber only													
M	Under 1	$347	$308	$291	$239	$421	$381	$320	$259	$226	$239	$221	$227
M	1 to 18	$154	$197	$147	$132	$154	$141	$117	$81	$72	$73	$67	$84
M	19 to 29	$172	$201	$167	$134	$180	$162	$127	$108	$86	$90	$82	$115
M	30 to 34	$172	$227	$166	$134	$186	$164	$137	$114	$95	$98	$85	$157
M	35 to 39	$217	$262	$212	$164	$237	$214	$173	$150	$117	$132	$106	$192
M	40 to 44	$265	$306	$246	$195	$298	$275	$216	$192	$158	$169	$144	$210
M	45 to 49	$338	$388	$328	$251	$388	$340	$279	$256	$192	$225	$177	$243
M	50 to 54	$429	$493	$420	$333	$492	$443	$355	$324	$244	$290	$227	$306
M	55 to 59	$601	$693	$528	$442	$591	$560	$428	$413	$327	$361	$301	$388
M	60 to 64	$777	$926	$709	$609	$791	$724	$580	$554	$439	$493	$409	$495
M	65 to 99	$914	$1,067	$822	$707	$928	$843	$689	$657	$537	$573	$505	$576
F	Under 1	$347	$308	$291	$239	$421	$381	$320	$259	$226	$239	$221	$227
F	1 to 18	$154	$197	$147	$132	$154	$141	$117	$81	$72	$73	$67	$84
F	19 to 29	$172	$201	$167	$134	$180	$162	$127	$108	$86	$90	$82	$115
F	30 to 34	$172	$227	$166	$134	$186	$164	$137	$114	$95	$98	$85	$157
F	35 to 39	$217	$262	$212	$164	$237	$214	$173	$150	$117	$132	$106	$192
F	40 to 44	$265	$306	$246	$195	$298	$275	$216	$192	$158	$169	$144	$210
F	45 to 49	$338	$388	$328	$251	$388	$340	$279	$256	$192	$225	$177	$243
F	50 to 54	$429	$493	$420	$333	$492	$443	$355	$324	$244	$290	$227	$306
F	55 to 59	$601	$693	$528	$442	$591	$560	$428	$413	$327	$361	$301	$388
F	60 to 64	$777	$926	$709	$609	$791	$724	$580	$554	$439	$493	$409	$495
F	65 to 99	$914	$1,067	$822	$707	$928	$843	$689	$657	$537	$573	$505	$576
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$322	$289	$244	$184	$153	$142	$137	$218
Unisex	30 to 34	$0	$0	$0	$0	$347	$294	$255	$190	$173	$165	$155	$295
Unisex	35 to 39	$0	$0	$0	$0	$476	$424	$352	$275	$246	$236	$224	$336
Unisex	40 to 44	$0	$0	$0	$0	$557	$517	$408	$352	$319	$293	$292	$390
Unisex	45 to 49	$0	$0	$0	$0	$774	$685	$563	$478	$444	$414	$409	$489
Unisex	50 to 54	$0	$0	$0	$0	$943	$853	$683	$614	$538	$514	$497	$593
Unisex	55 to 59	$0	$0	$0	$0	$1,163	$1,097	$843	$777	$649	$655	$607	$734
Unisex	60 to 64	$0	$0	$0	$0	$1,480	$1,417	$1,081	$1,025	$828	$856	$777	$927
Unisex	65 to 99	$0	$0	$0	$0	$1,717	$1,645	$1,253	$1,189	$960	$993	$901	$1,073
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$368	$327	$294	$268	$338	$174	$321	$220
M	30 to 34	$0	$0	$0	$0	$465	$409	$360	$340	$319	$254	$300	$313
M	35 to 39	$0	$0	$0	$0	$540	$480	$425	$389	$328	$318	$307	$375
M	40 to 44	$0	$0	$0	$0	$589	$547	$446	$358	$315	$318	$288	$398
M	45 to 49	$0	$0	$0	$0	$621	$529	$460	$435	$308	$379	$282	$360
M	50 to 54	$0	$0	$0	$0	$773	$654	$603	$575	$368	$496	$334	$457
M	55 to 59	$0	$0	$0	$0	$987	$829	$773	$731	$420	$640	$383	$574
M	60 to 64	$0	$0	$0	$0	$1,268	$1,075	$995	$952	$544	$834	$510	$667
M	65 to 99	$0	$0	$0	$0	$1,480	$1,252	$1,162	$1,111	$627	$964	$585	$777

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$368	$327	$294	$268	$338	$174	$321	$220
F	30 to 34	$0	$0	$0	$0	$465	$409	$360	$340	$319	$254	$300	$313
F	35 to 39	$0	$0	$0	$0	$540	$480	$425	$389	$328	$318	$307	$375
F	40 to 44	$0	$0	$0	$0	$589	$547	$446	$358	$315	$318	$288	$398
F	45 to 49	$0	$0	$0	$0	$621	$529	$460	$435	$308	$379	$282	$360
F	50 to 54	$0	$0	$0	$0	$773	$654	$603	$575	$368	$496	$334	$457
F	55 to 59	$0	$0	$0	$0	$987	$829	$773	$731	$420	$640	$383	$574
F	60 to 64	$0	$0	$0	$0	$1,268	$1,075	$995	$952	$544	$834	$510	$667
F	65 to 99	$0	$0	$0	$0	$1,480	$1,252	$1,162	$1,111	$627	$964	$585	$777
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$605	$537	$486	$427	$439	$279	$414	$363
M	30 to 34	$0	$0	$0	$0	$733	$641	$567	$443	$397	$393	$368	$486
M	35 to 39	$0	$0	$0	$0	$724	$682	$554	$457	$351	$385	$323	$512
M	40 to 44	$0	$0	$0	$0	$743	$646	$552	$483	$357	$418	$323	$455
M	45 to 49	$0	$0	$0	$0	$853	$720	$630	$597	$415	$520	$377	$490
M	50 to 54	$0	$0	$0	$0	$1,012	$827	$764	$723	$508	$629	$459	$591
M	55 to 59	$0	$0	$0	$0	$1,209	$996	$917	$870	$561	$759	$507	$689
M	60 to 64	$0	$0	$0	$0	$1,529	$1,406	$1,104	$1,067	$774	$914	$669	$871
M	65 to 99	$0	$0	$0	$0	$1,739	$1,596	$1,281	$1,189	$829	$1,040	$730	$980
F	Under 30	$0	$0	$0	$0	$605	$537	$486	$427	$439	$279	$414	$363
F	30 to 34	$0	$0	$0	$0	$733	$641	$567	$443	$397	$393	$368	$486
F	35 to 39	$0	$0	$0	$0	$724	$682	$554	$457	$351	$385	$323	$512
F	40 to 44	$0	$0	$0	$0	$743	$646	$552	$483	$357	$418	$323	$455
F	45 to 49	$0	$0	$0	$0	$853	$720	$630	$597	$415	$520	$377	$490
F	50 to 54	$0	$0	$0	$0	$1,012	$827	$764	$723	$508	$629	$459	$591
F	55 to 59	$0	$0	$0	$0	$1,209	$996	$917	$870	$561	$759	$507	$689
F	60 to 64	$0	$0	$0	$0	$1,529	$1,406	$1,104	$1,067	$774	$914	$669	$871
F	65 to 99	$0	$0	$0	$0	$1,739	$1,596	$1,281	$1,189	$829	$1,040	$730	$980
Family													
Unisex	Under 30	$0	$0	$0	$0	$610	$540	$489	$429	$389	$279	$359	$363
Unisex	30 to 34	$0	$0	$0	$0	$737	$643	$547	$448	$381	$369	$346	$480
Unisex	35 to 39	$0	$0	$0	$0	$830	$754	$579	$475	$411	$414	$372	$524
Unisex	40 to 44	$0	$0	$0	$0	$877	$779	$654	$550	$468	$477	$422	$561
Unisex	45 to 49	$0	$0	$0	$0	$1,075	$953	$792	$679	$591	$609	$537	$686
Unisex	50 to 54	$0	$0	$0	$0	$1,224	$1,084	$895	$790	$693	$697	$634	$801
Unisex	55 to 59	$0	$0	$0	$0	$1,378	$1,273	$1,003	$884	$777	$782	$715	$913
Unisex	60 to 64	$0	$0	$0	$0	$1,663	$1,581	$1,206	$1,131	$914	$983	$851	$1,064
Unisex	65 to 99	$0	$0	$0	$0	$1,929	$1,835	$1,399	$1,287	$1,040	$1,117	$969	$1,210

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 2													
Subscriber only													
M	Under 1	$252	$327	$302	$240	$457	$415	$348	$275	$252	$231	$248	$209
M	1 to 18	$166	$222	$165	$141	$170	$158	$132	$94	$80	$82	$76	$96
M	19 to 29	$167	$217	$187	$149	$195	$173	$141	$117	$97	$89	$92	$112
M	30 to 34	$184	$246	$187	$149	$201	$179	$149	$126	$106	$107	$94	$157
M	35 to 39	$233	$280	$231	$178	$258	$233	$189	$163	$131	$144	$120	$202
M	40 to 44	$273	$317	$268	$208	$331	$294	$238	$214	$175	$186	$160	$229
M	45 to 49	$362	$403	$358	$274	$420	$370	$305	$282	$216	$246	$198	$269
M	50 to 54	$460	$512	$459	$347	$535	$473	$386	$359	$274	$324	$254	$349
M	55 to 59	$583	$713	$576	$466	$663	$597	$479	$467	$358	$404	$332	$438
M	60 to 64	$784	$946	$759	$611	$872	$768	$644	$626	$492	$552	$460	$550
M	65 to 99	$931	$1,087	$879	$711	$1,018	$894	$760	$747	$604	$642	$566	$640
F	Under 1	$252	$327	$302	$240	$457	$415	$348	$275	$252	$231	$248	$209
F	1 to 18	$166	$222	$165	$141	$170	$158	$132	$94	$80	$82	$76	$96
F	19 to 29	$167	$217	$187	$149	$195	$173	$141	$117	$97	$89	$92	$112
F	30 to 34	$184	$246	$187	$149	$201	$179	$149	$126	$106	$107	$94	$157
F	35 to 39	$233	$280	$231	$178	$258	$233	$189	$163	$131	$144	$120	$202
F	40 to 44	$273	$317	$268	$208	$331	$294	$238	$214	$175	$186	$160	$229
F	45 to 49	$362	$403	$358	$274	$420	$370	$305	$282	$216	$246	$198	$269
F	50 to 54	$460	$512	$459	$347	$535	$473	$386	$359	$274	$324	$254	$349
F	55 to 59	$583	$713	$576	$466	$663	$597	$479	$467	$358	$404	$332	$438
F	60 to 64	$784	$946	$759	$611	$872	$768	$644	$626	$492	$552	$460	$550
F	65 to 99	$931	$1,087	$879	$711	$1,018	$894	$760	$747	$604	$642	$566	$640
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$352	$313	$261	$201	$171	$149	$153	$216
Unisex	30 to 34	$0	$0	$0	$0	$367	$321	$283	$212	$194	$184	$175	$300
Unisex	35 to 39	$0	$0	$0	$0	$519	$460	$379	$300	$275	$257	$251	$373
Unisex	40 to 44	$0	$0	$0	$0	$615	$571	$443	$397	$348	$334	$318	$426
Unisex	45 to 49	$0	$0	$0	$0	$838	$744	$612	$542	$483	$452	$445	$534
Unisex	50 to 54	$0	$0	$0	$0	$1,032	$906	$762	$696	$586	$577	$543	$658
Unisex	55 to 59	$0	$0	$0	$0	$1,301	$1,163	$946	$879	$727	$732	$680	$821
Unisex	60 to 64	$0	$0	$0	$0	$1,656	$1,504	$1,209	$1,159	$927	$958	$871	$1,046
Unisex	65 to 99	$0	$0	$0	$0	$1,921	$1,745	$1,403	$1,341	$1,072	$1,107	$1,006	$1,213
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$389	$346	$311	$270	$380	$175	$360	$218
M	30 to 34	$0	$0	$0	$0	$493	$433	$381	$381	$357	$255	$336	$306
M	35 to 39	$0	$0	$0	$0	$573	$511	$451	$424	$368	$330	$344	$386
M	40 to 44	$0	$0	$0	$0	$651	$596	$482	$399	$352	$347	$323	$434
M	45 to 49	$0	$0	$0	$0	$658	$576	$511	$458	$345	$398	$315	$417
M	50 to 54	$0	$0	$0	$0	$864	$722	$640	$582	$400	$502	$364	$494
M	55 to 59	$0	$0	$0	$0	$1,110	$911	$818	$731	$457	$640	$417	$612
M	60 to 64	$0	$0	$0	$0	$1,429	$1,183	$1,055	$960	$610	$842	$571	$758
M	65 to 99	$0	$0	$0	$0	$1,666	$1,376	$1,230	$1,118	$700	$968	$652	$882

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$389	$346	$311	$270	$380	$175	$360	$218
F	30 to 34	$0	$0	$0	$0	$493	$433	$381	$381	$357	$255	$336	$306
F	35 to 39	$0	$0	$0	$0	$573	$511	$451	$424	$368	$330	$344	$386
F	40 to 44	$0	$0	$0	$0	$651	$596	$482	$399	$352	$347	$323	$434
F	45 to 49	$0	$0	$0	$0	$658	$576	$511	$458	$345	$398	$315	$417
F	50 to 54	$0	$0	$0	$0	$864	$722	$640	$582	$400	$502	$364	$494
F	55 to 59	$0	$0	$0	$0	$1,110	$911	$818	$731	$457	$640	$417	$612
F	60 to 64	$0	$0	$0	$0	$1,429	$1,183	$1,055	$960	$610	$842	$571	$758
F	65 to 99	$0	$0	$0	$0	$1,666	$1,376	$1,230	$1,118	$700	$968	$652	$882
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$643	$570	$515	$428	$492	$281	$463	$352
M	30 to 34	$0	$0	$0	$0	$778	$680	$602	$496	$446	$395	$413	$471
M	35 to 39	$0	$0	$0	$0	$811	$747	$588	$504	$393	$429	$361	$558
M	40 to 44	$0	$0	$0	$0	$795	$703	$592	$488	$400	$422	$362	$497
M	45 to 49	$0	$0	$0	$0	$906	$787	$667	$607	$465	$527	$423	$536
M	50 to 54	$0	$0	$0	$0	$1,099	$934	$811	$728	$560	$632	$507	$645
M	55 to 59	$0	$0	$0	$0	$1,316	$1,132	$972	$878	$609	$764	$551	$744
M	60 to 64	$0	$0	$0	$0	$1,701	$1,596	$1,203	$1,074	$868	$921	$747	$1,014
M	65 to 99	$0	$0	$0	$0	$1,920	$1,798	$1,376	$1,196	$929	$1,046	$810	$1,119
F	Under 30	$0	$0	$0	$0	$643	$570	$515	$428	$492	$281	$463	$352
F	30 to 34	$0	$0	$0	$0	$778	$680	$602	$496	$446	$395	$413	$471
F	35 to 39	$0	$0	$0	$0	$811	$747	$588	$504	$393	$429	$361	$558
F	40 to 44	$0	$0	$0	$0	$795	$703	$592	$488	$400	$422	$362	$497
F	45 to 49	$0	$0	$0	$0	$906	$787	$667	$607	$465	$527	$423	$536
F	50 to 54	$0	$0	$0	$0	$1,099	$934	$811	$728	$560	$632	$507	$645
F	55 to 59	$0	$0	$0	$0	$1,316	$1,132	$972	$878	$609	$764	$551	$744
F	60 to 64	$0	$0	$0	$0	$1,701	$1,596	$1,203	$1,074	$868	$921	$747	$1,014
F	65 to 99	$0	$0	$0	$0	$1,920	$1,798	$1,376	$1,196	$929	$1,046	$810	$1,119
Family													
Unisex	Under 30	$0	$0	$0	$0	$646	$573	$515	$431	$435	$282	$403	$353
Unisex	30 to 34	$0	$0	$0	$0	$782	$684	$602	$508	$426	$398	$387	$464
Unisex	35 to 39	$0	$0	$0	$0	$914	$801	$649	$539	$460	$463	$418	$583
Unisex	40 to 44	$0	$0	$0	$0	$950	$847	$711	$607	$525	$533	$473	$628
Unisex	45 to 49	$0	$0	$0	$0	$1,165	$1,036	$862	$754	$661	$665	$602	$748
Unisex	50 to 54	$0	$0	$0	$0	$1,326	$1,177	$973	$860	$753	$760	$689	$874
Unisex	55 to 59	$0	$0	$0	$0	$1,531	$1,352	$1,099	$987	$846	$873	$778	$997
Unisex	60 to 64	$0	$0	$0	$0	$1,861	$1,679	$1,351	$1,281	$1,024	$1,102	$953	$1,204
Unisex	65 to 99	$0	$0	$0	$0	$2,160	$1,948	$1,568	$1,457	$1,164	$1,252	$1,085	$1,370

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 3													
Subscriber only													
M	Under 1	$360	$326	$299	$247	$447	$406	$339	$266	$234	$252	$229	$240
M	1 to 18	$171	$205	$151	$138	$164	$147	$131	$91	$74	$78	$70	$89
M	19 to 29	$179	$211	$172	$141	$188	$171	$134	$113	$90	$86	$86	$123
M	30 to 34	$181	$234	$173	$141	$197	$174	$147	$123	$99	$104	$87	$174
M	35 to 39	$228	$276	$223	$174	$252	$223	$184	$159	$121	$141	$109	$208
M	40 to 44	$277	$320	$259	$204	$311	$288	$230	$209	$163	$178	$149	$224
M	45 to 49	$353	$410	$348	$267	$408	$361	$297	$275	$199	$240	$183	$256
M	50 to 54	$450	$521	$447	$344	$523	$466	$377	$349	$253	$305	$235	$325
M	55 to 59	$662	$733	$554	$460	$614	$583	$446	$453	$339	$379	$311	$406
M	60 to 64	$848	$976	$772	$631	$826	$772	$602	$609	$457	$512	$425	$528
M	65 to 99	$995	$1,125	$896	$732	$973	$900	$713	$724	$559	$595	$523	$613
F	Under 1	$360	$326	$299	$247	$447	$406	$339	$266	$234	$252	$229	$240
F	1 to 18	$171	$205	$151	$138	$164	$147	$131	$91	$74	$78	$70	$89
F	19 to 29	$179	$211	$172	$141	$188	$171	$134	$113	$90	$86	$86	$123
F	30 to 34	$181	$234	$173	$141	$197	$174	$147	$123	$99	$104	$87	$174
F	35 to 39	$228	$276	$223	$174	$252	$223	$184	$159	$121	$141	$109	$208
F	40 to 44	$277	$320	$259	$204	$311	$288	$230	$209	$163	$178	$149	$224
F	45 to 49	$353	$410	$348	$267	$408	$361	$297	$275	$199	$240	$183	$256
F	50 to 54	$450	$521	$447	$344	$523	$466	$377	$349	$253	$305	$235	$325
F	55 to 59	$662	$733	$554	$460	$614	$583	$446	$453	$339	$379	$311	$406
F	60 to 64	$848	$976	$772	$631	$826	$772	$602	$609	$457	$512	$425	$528
F	65 to 99	$995	$1,125	$896	$732	$973	$900	$713	$724	$559	$595	$523	$613
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$334	$307	$258	$196	$158	$150	$141	$229
Unisex	30 to 34	$0	$0	$0	$0	$369	$323	$272	$206	$179	$178	$160	$323
Unisex	35 to 39	$0	$0	$0	$0	$493	$450	$373	$293	$255	$251	$231	$360
Unisex	40 to 44	$0	$0	$0	$0	$591	$537	$432	$386	$340	$325	$310	$406
Unisex	45 to 49	$0	$0	$0	$0	$822	$727	$596	$526	$471	$441	$434	$519
Unisex	50 to 54	$0	$0	$0	$0	$1,001	$911	$724	$675	$573	$562	$528	$629
Unisex	55 to 59	$0	$0	$0	$0	$1,209	$1,149	$876	$853	$688	$719	$638	$766
Unisex	60 to 64	$0	$0	$0	$0	$1,531	$1,468	$1,120	$1,128	$857	$941	$804	$967
Unisex	65 to 99	$0	$0	$0	$0	$1,777	$1,702	$1,298	$1,309	$994	$1,091	$934	$1,122
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$394	$348	$314	$273	$350	$177	$333	$234
M	30 to 34	$0	$0	$0	$0	$497	$437	$385	$353	$329	$255	$310	$333
M	35 to 39	$0	$0	$0	$0	$578	$515	$454	$413	$340	$327	$318	$397
M	40 to 44	$0	$0	$0	$0	$617	$575	$475	$388	$326	$338	$299	$422
M	45 to 49	$0	$0	$0	$0	$663	$579	$491	$442	$318	$385	$292	$391
M	50 to 54	$0	$0	$0	$0	$851	$699	$644	$584	$387	$506	$352	$488
M	55 to 59	$0	$0	$0	$0	$1,085	$886	$827	$743	$446	$650	$407	$614
M	60 to 64	$0	$0	$0	$0	$1,395	$1,150	$1,064	$964	$566	$845	$528	$704
M	65 to 99	$0	$0	$0	$0	$1,629	$1,338	$1,242	$1,128	$653	$977	$606	$820

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$394	$348	$314	$273	$350	$177	$333	$234
F	30 to 34	$0	$0	$0	$0	$497	$437	$385	$353	$329	$255	$310	$333
F	35 to 39	$0	$0	$0	$0	$578	$515	$454	$413	$340	$327	$318	$397
F	40 to 44	$0	$0	$0	$0	$617	$575	$475	$388	$326	$338	$299	$422
F	45 to 49	$0	$0	$0	$0	$663	$579	$491	$442	$318	$385	$292	$391
F	50 to 54	$0	$0	$0	$0	$851	$699	$644	$584	$387	$506	$352	$488
F	55 to 59	$0	$0	$0	$0	$1,085	$886	$827	$743	$446	$650	$407	$614
F	60 to 64	$0	$0	$0	$0	$1,395	$1,150	$1,064	$964	$566	$845	$528	$704
F	65 to 99	$0	$0	$0	$0	$1,629	$1,338	$1,242	$1,128	$653	$977	$606	$820
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$648	$574	$519	$432	$454	$283	$428	$385
M	30 to 34	$0	$0	$0	$0	$784	$686	$607	$479	$411	$401	$381	$516
M	35 to 39	$0	$0	$0	$0	$765	$705	$595	$493	$364	$423	$334	$546
M	40 to 44	$0	$0	$0	$0	$792	$687	$588	$491	$370	$425	$335	$483
M	45 to 49	$0	$0	$0	$0	$915	$764	$674	$607	$430	$527	$390	$520
M	50 to 54	$0	$0	$0	$0	$1,108	$907	$816	$735	$527	$637	$476	$628
M	55 to 59	$0	$0	$0	$0	$1,327	$1,098	$981	$882	$586	$769	$532	$734
M	60 to 64	$0	$0	$0	$0	$1,608	$1,475	$1,180	$1,083	$802	$927	$706	$943
M	65 to 99	$0	$0	$0	$0	$1,865	$1,662	$1,370	$1,205	$859	$1,056	$773	$1,039
F	Under 30	$0	$0	$0	$0	$648	$574	$519	$432	$454	$283	$428	$385
F	30 to 34	$0	$0	$0	$0	$784	$686	$607	$479	$411	$401	$381	$516
F	35 to 39	$0	$0	$0	$0	$765	$705	$595	$493	$364	$423	$334	$546
F	40 to 44	$0	$0	$0	$0	$792	$687	$588	$491	$370	$425	$335	$483
F	45 to 49	$0	$0	$0	$0	$915	$764	$674	$607	$430	$527	$390	$520
F	50 to 54	$0	$0	$0	$0	$1,108	$907	$816	$735	$527	$637	$476	$628
F	55 to 59	$0	$0	$0	$0	$1,327	$1,098	$981	$882	$586	$769	$532	$734
F	60 to 64	$0	$0	$0	$0	$1,608	$1,475	$1,180	$1,083	$802	$927	$706	$943
F	65 to 99	$0	$0	$0	$0	$1,865	$1,662	$1,370	$1,205	$859	$1,056	$773	$1,039
Family													
Unisex	Under 30	$0	$0	$0	$0	$653	$575	$522	$433	$401	$283	$372	$385
Unisex	30 to 34	$0	$0	$0	$0	$788	$688	$566	$493	$394	$383	$358	$509
Unisex	35 to 39	$0	$0	$0	$0	$861	$803	$601	$522	$426	$429	$386	$574
Unisex	40 to 44	$0	$0	$0	$0	$931	$828	$693	$592	$484	$519	$438	$580
Unisex	45 to 49	$0	$0	$0	$0	$1,142	$1,013	$824	$737	$611	$641	$556	$722
Unisex	50 to 54	$0	$0	$0	$0	$1,300	$1,151	$949	$840	$736	$741	$673	$851
Unisex	55 to 59	$0	$0	$0	$0	$1,463	$1,343	$1,064	$959	$826	$832	$759	$969
Unisex	60 to 64	$0	$0	$0	$0	$1,723	$1,643	$1,248	$1,244	$962	$1,039	$891	$1,130
Unisex	65 to 99	$0	$0	$0	$0	$1,997	$1,905	$1,448	$1,415	$1,094	$1,181	$1,014	$1,286

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 4													
Subscriber only													
M	Under 1	$324	$319	$296	$243	$430	$392	$333	$272	$247	$253	$236	$252
M	1 to 18	$166	$216	$165	$135	$170	$160	$128	$91	$80	$82	$76	$93
M	19 to 29	$176	$207	$179	$142	$187	$165	$138	$113	$97	$84	$88	$123
M	30 to 34	$177	$239	$179	$142	$194	$179	$141	$119	$101	$102	$89	$174
M	35 to 39	$223	$270	$219	$173	$253	$223	$179	$154	$131	$139	$118	$190
M	40 to 44	$267	$315	$257	$202	$316	$281	$233	$203	$170	$185	$154	$218
M	45 to 49	$343	$401	$339	$273	$396	$350	$289	$266	$216	$241	$198	$262
M	50 to 54	$458	$507	$435	$338	$510	$450	$383	$350	$274	$325	$254	$341
M	55 to 59	$627	$713	$578	$475	$651	$571	$480	$438	$339	$405	$313	$432
M	60 to 64	$792	$948	$775	$623	$837	$735	$638	$590	$493	$547	$460	$551
M	65 to 99	$938	$1,089	$897	$721	$976	$853	$749	$703	$602	$633	$566	$642
F	Under 1	$324	$319	$296	$243	$430	$392	$333	$272	$247	$253	$236	$252
F	1 to 18	$166	$216	$165	$135	$170	$160	$128	$91	$80	$82	$76	$93
F	19 to 29	$176	$207	$179	$142	$187	$165	$138	$113	$97	$84	$88	$123
F	30 to 34	$177	$239	$179	$142	$194	$179	$141	$119	$101	$102	$89	$174
F	35 to 39	$223	$270	$219	$173	$253	$223	$179	$154	$131	$139	$118	$190
F	40 to 44	$267	$315	$257	$202	$316	$281	$233	$203	$170	$185	$154	$218
F	45 to 49	$343	$401	$339	$273	$396	$350	$289	$266	$216	$241	$198	$262
F	50 to 54	$458	$507	$435	$338	$510	$450	$383	$350	$274	$325	$254	$341
F	55 to 59	$627	$713	$578	$475	$651	$571	$480	$438	$339	$405	$313	$432
F	60 to 64	$792	$948	$775	$623	$837	$735	$638	$590	$493	$547	$460	$551
F	65 to 99	$938	$1,089	$897	$721	$976	$853	$749	$703	$602	$633	$566	$642
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$332	$296	$250	$189	$172	$150	$154	$236
Unisex	30 to 34	$0	$0	$0	$0	$349	$321	$271	$202	$189	$177	$171	$327
Unisex	35 to 39	$0	$0	$0	$0	$490	$435	$361	$282	$277	$243	$252	$353
Unisex	40 to 44	$0	$0	$0	$0	$615	$547	$437	$373	$328	$321	$302	$403
Unisex	45 to 49	$0	$0	$0	$0	$791	$703	$588	$509	$457	$443	$421	$503
Unisex	50 to 54	$0	$0	$0	$0	$985	$862	$763	$659	$585	$578	$544	$659
Unisex	55 to 59	$0	$0	$0	$0	$1,268	$1,111	$948	$826	$729	$734	$682	$822
Unisex	60 to 64	$0	$0	$0	$0	$1,643	$1,438	$1,213	$1,090	$929	$938	$873	$1,034
Unisex	65 to 99	$0	$0	$0	$0	$1,904	$1,669	$1,407	$1,260	$1,075	$1,086	$1,009	$1,201
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$372	$331	$297	$261	$380	$169	$361	$240
M	30 to 34	$0	$0	$0	$0	$469	$413	$364	$381	$358	$249	$337	$340
M	35 to 39	$0	$0	$0	$0	$545	$486	$432	$401	$368	$317	$345	$367
M	40 to 44	$0	$0	$0	$0	$626	$566	$466	$377	$348	$331	$321	$436
M	45 to 49	$0	$0	$0	$0	$628	$554	$489	$434	$339	$378	$310	$386
M	50 to 54	$0	$0	$0	$0	$824	$697	$613	$591	$378	$510	$344	$502
M	55 to 59	$0	$0	$0	$0	$1,062	$878	$783	$709	$453	$621	$415	$605
M	60 to 64	$0	$0	$0	$0	$1,364	$1,141	$1,010	$920	$612	$808	$572	$741
M	65 to 99	$0	$0	$0	$0	$1,592	$1,327	$1,179	$1,072	$702	$930	$654	$865

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$372	$331	$297	$261	$380	$169	$361	$240
F	30 to 34	$0	$0	$0	$0	$469	$413	$364	$381	$358	$249	$337	$340
F	35 to 39	$0	$0	$0	$0	$545	$486	$432	$401	$368	$317	$345	$367
F	40 to 44	$0	$0	$0	$0	$626	$566	$466	$377	$348	$331	$321	$436
F	45 to 49	$0	$0	$0	$0	$628	$554	$489	$434	$339	$378	$310	$386
F	50 to 54	$0	$0	$0	$0	$824	$697	$613	$591	$378	$510	$344	$502
F	55 to 59	$0	$0	$0	$0	$1,062	$878	$783	$709	$453	$621	$415	$605
F	60 to 64	$0	$0	$0	$0	$1,364	$1,141	$1,010	$920	$612	$808	$572	$741
F	65 to 99	$0	$0	$0	$0	$1,592	$1,327	$1,179	$1,072	$702	$930	$654	$865
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$612	$546	$491	$411	$493	$270	$465	$390
M	30 to 34	$0	$0	$0	$0	$741	$650	$574	$497	$446	$379	$413	$517
M	35 to 39	$0	$0	$0	$0	$786	$706	$575	$477	$394	$413	$363	$521
M	40 to 44	$0	$0	$0	$0	$755	$677	$574	$467	$400	$405	$363	$469
M	45 to 49	$0	$0	$0	$0	$865	$756	$639	$577	$461	$502	$420	$511
M	50 to 54	$0	$0	$0	$0	$1,050	$905	$775	$742	$530	$644	$480	$645
M	55 to 59	$0	$0	$0	$0	$1,257	$1,090	$931	$841	$577	$733	$521	$727
M	60 to 64	$0	$0	$0	$0	$1,705	$1,557	$1,198	$1,034	$869	$887	$748	$967
M	65 to 99	$0	$0	$0	$0	$1,923	$1,778	$1,338	$1,153	$931	$1,008	$811	$1,093
F	Under 30	$0	$0	$0	$0	$612	$546	$491	$411	$493	$270	$465	$390
F	30 to 34	$0	$0	$0	$0	$741	$650	$574	$497	$446	$379	$413	$517
F	35 to 39	$0	$0	$0	$0	$786	$706	$575	$477	$394	$413	$363	$521
F	40 to 44	$0	$0	$0	$0	$755	$677	$574	$467	$400	$405	$363	$469
F	45 to 49	$0	$0	$0	$0	$865	$756	$639	$577	$461	$502	$420	$511
F	50 to 54	$0	$0	$0	$0	$1,050	$905	$775	$742	$530	$644	$480	$645
F	55 to 59	$0	$0	$0	$0	$1,257	$1,090	$931	$841	$577	$733	$521	$727
F	60 to 64	$0	$0	$0	$0	$1,705	$1,557	$1,198	$1,034	$869	$887	$748	$967
F	65 to 99	$0	$0	$0	$0	$1,923	$1,778	$1,338	$1,153	$931	$1,008	$811	$1,093
Family													
Unisex	Under 30	$0	$0	$0	$0	$617	$548	$494	$412	$436	$269	$403	$387
Unisex	30 to 34	$0	$0	$0	$0	$745	$653	$576	$476	$427	$382	$389	$512
Unisex	35 to 39	$0	$0	$0	$0	$874	$766	$650	$517	$462	$466	$419	$552
Unisex	40 to 44	$0	$0	$0	$0	$907	$801	$672	$574	$509	$504	$463	$596
Unisex	45 to 49	$0	$0	$0	$0	$1,098	$978	$815	$712	$627	$629	$572	$706
Unisex	50 to 54	$0	$0	$0	$0	$1,251	$1,113	$944	$812	$713	$743	$652	$834
Unisex	55 to 59	$0	$0	$0	$0	$1,475	$1,290	$1,100	$940	$837	$875	$771	$969
Unisex	60 to 64	$0	$0	$0	$0	$1,833	$1,603	$1,354	$1,203	$1,026	$1,104	$956	$1,174
Unisex	65 to 99	$0	$0	$0	$0	$2,127	$1,859	$1,571	$1,365	$1,167	$1,253	$1,086	$1,335

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 5													
Subscriber only													
M	Under 1	$346	$365	$335	$274	$466	$434	$352	$289	$262	$268	$251	$268
M	1 to 18	$175	$234	$176	$150	$182	$168	$145	$101	$84	$88	$80	$102
M	19 to 29	$188	$237	$189	$150	$200	$179	$147	$122	$102	$98	$94	$139
M	30 to 34	$190	$263	$189	$151	$210	$190	$162	$136	$107	$108	$95	$197
M	35 to 39	$237	$309	$233	$183	$270	$253	$194	$165	$138	$151	$126	$213
M	40 to 44	$283	$355	$279	$222	$342	$315	$247	$231	$181	$195	$164	$243
M	45 to 49	$364	$458	$360	$297	$426	$391	$306	$300	$228	$255	$209	$284
M	50 to 54	$484	$581	$470	$381	$567	$522	$407	$388	$290	$343	$268	$371
M	55 to 59	$671	$818	$634	$525	$702	$663	$507	$505	$360	$428	$333	$464
M	60 to 64	$846	$1,084	$871	$704	$938	$862	$688	$679	$520	$584	$485	$607
M	65 to 99	$997	$1,249	$1,010	$814	$1,101	$1,003	$814	$803	$633	$675	$594	$707
F	Under 1	$346	$365	$335	$274	$466	$434	$352	$289	$262	$268	$251	$268
F	1 to 18	$175	$234	$176	$150	$182	$168	$145	$101	$84	$88	$80	$102
F	19 to 29	$188	$237	$189	$150	$200	$179	$147	$122	$102	$98	$94	$139
F	30 to 34	$190	$263	$189	$151	$210	$190	$162	$136	$107	$108	$95	$197
F	35 to 39	$237	$309	$233	$183	$270	$253	$194	$165	$138	$151	$126	$213
F	40 to 44	$283	$355	$279	$222	$342	$315	$247	$231	$181	$195	$164	$243
F	45 to 49	$364	$458	$360	$297	$426	$391	$306	$300	$228	$255	$209	$284
F	50 to 54	$484	$581	$470	$381	$567	$522	$407	$388	$290	$343	$268	$371
F	55 to 59	$671	$818	$634	$525	$702	$663	$507	$505	$360	$428	$333	$464
F	60 to 64	$846	$1,084	$871	$704	$938	$862	$688	$679	$520	$584	$485	$607
F	65 to 99	$997	$1,249	$1,010	$814	$1,101	$1,003	$814	$803	$633	$675	$594	$707
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$355	$316	$266	$205	$181	$167	$162	$268
Unisex	30 to 34	$0	$0	$0	$0	$412	$361	$303	$228	$201	$198	$182	$371
Unisex	35 to 39	$0	$0	$0	$0	$524	$463	$384	$316	$291	$268	$265	$403
Unisex	40 to 44	$0	$0	$0	$0	$651	$612	$472	$431	$350	$365	$319	$427
Unisex	45 to 49	$0	$0	$0	$0	$879	$776	$629	$586	$485	$490	$447	$542
Unisex	50 to 54	$0	$0	$0	$0	$1,117	$1,014	$806	$752	$616	$638	$574	$696
Unisex	55 to 59	$0	$0	$0	$0	$1,377	$1,304	$1,000	$952	$769	$808	$718	$868
Unisex	60 to 64	$0	$0	$0	$0	$1,752	$1,677	$1,279	$1,255	$979	$1,057	$920	$1,107
Unisex	65 to 99	$0	$0	$0	$0	$2,032	$1,947	$1,485	$1,458	$1,137	$1,227	$1,068	$1,285
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$439	$389	$350	$302	$401	$197	$381	$272
M	30 to 34	$0	$0	$0	$0	$553	$485	$429	$403	$377	$285	$355	$384
M	35 to 39	$0	$0	$0	$0	$644	$572	$506	$427	$389	$367	$363	$415
M	40 to 44	$0	$0	$0	$0	$671	$613	$497	$432	$369	$362	$339	$459
M	45 to 49	$0	$0	$0	$0	$737	$645	$563	$494	$360	$430	$330	$437
M	50 to 54	$0	$0	$0	$0	$958	$778	$718	$661	$402	$570	$366	$566
M	55 to 59	$0	$0	$0	$0	$1,222	$986	$920	$821	$477	$719	$437	$683
M	60 to 64	$0	$0	$0	$0	$1,569	$1,280	$1,184	$1,071	$645	$939	$603	$815
M	65 to 99	$0	$0	$0	$0	$1,832	$1,489	$1,381	$1,251	$743	$1,085	$692	$950

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$439	$389	$350	$302	$401	$197	$381	$272
F	30 to 34	$0	$0	$0	$0	$553	$485	$429	$403	$377	$285	$355	$384
F	35 to 39	$0	$0	$0	$0	$644	$572	$506	$427	$389	$367	$363	$415
F	40 to 44	$0	$0	$0	$0	$671	$613	$497	$432	$369	$362	$339	$459
F	45 to 49	$0	$0	$0	$0	$737	$645	$563	$494	$360	$430	$330	$437
F	50 to 54	$0	$0	$0	$0	$958	$778	$718	$661	$402	$570	$366	$566
F	55 to 59	$0	$0	$0	$0	$1,222	$986	$920	$821	$477	$719	$437	$683
F	60 to 64	$0	$0	$0	$0	$1,569	$1,280	$1,184	$1,071	$645	$939	$603	$815
F	65 to 99	$0	$0	$0	$0	$1,832	$1,489	$1,381	$1,251	$743	$1,085	$692	$950
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$722	$641	$577	$479	$519	$313	$490	$439
M	30 to 34	$0	$0	$0	$0	$871	$764	$674	$532	$470	$439	$436	$587
M	35 to 39	$0	$0	$0	$0	$842	$752	$630	$506	$416	$448	$382	$561
M	40 to 44	$0	$0	$0	$0	$879	$761	$650	$547	$423	$472	$382	$497
M	45 to 49	$0	$0	$0	$0	$1,017	$859	$750	$675	$490	$588	$446	$550
M	50 to 54	$0	$0	$0	$0	$1,234	$1,022	$909	$833	$562	$723	$509	$728
M	55 to 59	$0	$0	$0	$0	$1,478	$1,237	$1,092	$982	$612	$855	$555	$822
M	60 to 64	$0	$0	$0	$0	$1,825	$1,687	$1,314	$1,203	$917	$1,031	$789	$1,078
M	65 to 99	$0	$0	$0	$0	$2,096	$1,903	$1,525	$1,341	$982	$1,173	$856	$1,186
F	Under 30	$0	$0	$0	$0	$722	$641	$577	$479	$519	$313	$490	$439
F	30 to 34	$0	$0	$0	$0	$871	$764	$674	$532	$470	$439	$436	$587
F	35 to 39	$0	$0	$0	$0	$842	$752	$630	$506	$416	$448	$382	$561
F	40 to 44	$0	$0	$0	$0	$879	$761	$650	$547	$423	$472	$382	$497
F	45 to 49	$0	$0	$0	$0	$1,017	$859	$750	$675	$490	$588	$446	$550
F	50 to 54	$0	$0	$0	$0	$1,234	$1,022	$909	$833	$562	$723	$509	$728
F	55 to 59	$0	$0	$0	$0	$1,478	$1,237	$1,092	$982	$612	$855	$555	$822
F	60 to 64	$0	$0	$0	$0	$1,825	$1,687	$1,314	$1,203	$917	$1,031	$789	$1,078
F	65 to 99	$0	$0	$0	$0	$2,096	$1,903	$1,525	$1,341	$982	$1,173	$856	$1,186
Family													
Unisex	Under 30	$0	$0	$0	$0	$726	$643	$578	$481	$459	$314	$425	$439
Unisex	30 to 34	$0	$0	$0	$0	$874	$767	$648	$535	$450	$438	$409	$580
Unisex	35 to 39	$0	$0	$0	$0	$946	$841	$687	$582	$486	$490	$441	$626
Unisex	40 to 44	$0	$0	$0	$0	$959	$895	$713	$610	$541	$535	$493	$632
Unisex	45 to 49	$0	$0	$0	$0	$1,176	$1,061	$866	$758	$666	$668	$608	$749
Unisex	50 to 54	$0	$0	$0	$0	$1,404	$1,269	$998	$886	$757	$783	$693	$894
Unisex	55 to 59	$0	$0	$0	$0	$1,619	$1,516	$1,161	$1,068	$883	$922	$812	$1,051
Unisex	60 to 64	$0	$0	$0	$0	$1,971	$1,880	$1,428	$1,387	$1,082	$1,168	$1,009	$1,274
Unisex	65 to 99	$0	$0	$0	$0	$2,285	$2,182	$1,657	$1,576	$1,230	$1,328	$1,146	$1,449

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 6													
Subscriber only													
M	Under 1	$406	$356	$327	$269	$498	$452	$380	$314	$276	$287	$270	$265
M	1 to 18	$190	$237	$180	$149	$185	$174	$143	$101	$88	$89	$82	$104
M	19 to 29	$206	$229	$203	$162	$213	$190	$155	$126	$105	$95	$100	$132
M	30 to 34	$206	$264	$203	$162	$219	$196	$162	$135	$115	$117	$103	$188
M	35 to 39	$257	$301	$252	$195	$281	$255	$206	$178	$143	$158	$130	$228
M	40 to 44	$308	$348	$292	$226	$360	$323	$260	$230	$191	$202	$174	$250
M	45 to 49	$395	$446	$390	$299	$458	$403	$332	$303	$234	$268	$216	$293
M	50 to 54	$506	$565	$501	$381	$583	$518	$420	$384	$298	$353	$277	$372
M	55 to 59	$737	$799	$646	$525	$722	$656	$521	$494	$390	$440	$361	$474
M	60 to 64	$948	$1,065	$858	$689	$952	$845	$703	$663	$536	$602	$500	$584
M	65 to 99	$1,112	$1,226	$993	$797	$1,111	$983	$830	$790	$655	$699	$615	$676
F	Under 1	$406	$356	$327	$269	$498	$452	$380	$314	$276	$287	$270	$265
F	1 to 18	$190	$237	$180	$149	$185	$174	$143	$101	$88	$89	$82	$104
F	19 to 29	$206	$229	$203	$162	$213	$190	$155	$126	$105	$95	$100	$132
F	30 to 34	$206	$264	$203	$162	$219	$196	$162	$135	$115	$117	$103	$188
F	35 to 39	$257	$301	$252	$195	$281	$255	$206	$178	$143	$158	$130	$228
F	40 to 44	$308	$348	$292	$226	$360	$323	$260	$230	$191	$202	$174	$250
F	45 to 49	$395	$446	$390	$299	$458	$403	$332	$303	$234	$268	$216	$293
F	50 to 54	$506	$565	$501	$381	$583	$518	$420	$384	$298	$353	$277	$372
F	55 to 59	$737	$799	$646	$525	$722	$656	$521	$494	$390	$440	$361	$474
F	60 to 64	$948	$1,065	$858	$689	$952	$845	$703	$663	$536	$602	$500	$584
F	65 to 99	$1,112	$1,226	$993	$797	$1,111	$983	$830	$790	$655	$699	$615	$676
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$384	$341	$287	$219	$186	$162	$167	$258
Unisex	30 to 34	$0	$0	$0	$0	$403	$352	$306	$225	$211	$196	$190	$354
Unisex	35 to 39	$0	$0	$0	$0	$566	$501	$416	$325	$300	$280	$273	$409
Unisex	40 to 44	$0	$0	$0	$0	$670	$629	$483	$421	$379	$362	$346	$463
Unisex	45 to 49	$0	$0	$0	$0	$914	$810	$666	$573	$526	$492	$484	$580
Unisex	50 to 54	$0	$0	$0	$0	$1,134	$992	$830	$737	$638	$629	$590	$717
Unisex	55 to 59	$0	$0	$0	$0	$1,418	$1,276	$1,029	$931	$793	$801	$741	$895
Unisex	60 to 64	$0	$0	$0	$0	$1,803	$1,654	$1,317	$1,229	$1,009	$1,048	$948	$1,134
Unisex	65 to 99	$0	$0	$0	$0	$2,091	$1,918	$1,530	$1,422	$1,169	$1,213	$1,098	$1,317
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$429	$380	$341	$295	$414	$190	$392	$261
M	30 to 34	$0	$0	$0	$0	$541	$475	$421	$414	$389	$276	$367	$363
M	35 to 39	$0	$0	$0	$0	$630	$560	$496	$461	$401	$365	$374	$431
M	40 to 44	$0	$0	$0	$0	$709	$649	$525	$428	$383	$378	$353	$473
M	45 to 49	$0	$0	$0	$0	$721	$632	$557	$485	$375	$423	$344	$438
M	50 to 54	$0	$0	$0	$0	$947	$782	$702	$641	$435	$554	$396	$534
M	55 to 59	$0	$0	$0	$0	$1,208	$965	$901	$808	$497	$708	$453	$670
M	60 to 64	$0	$0	$0	$0	$1,551	$1,279	$1,158	$1,054	$664	$924	$622	$802
M	65 to 99	$0	$0	$0	$0	$1,810	$1,487	$1,351	$1,229	$763	$1,066	$711	$937

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$429	$380	$341	$295	$414	$190	$392	$261
F	30 to 34	$0	$0	$0	$0	$541	$475	$421	$414	$389	$276	$367	$363
F	35 to 39	$0	$0	$0	$0	$630	$560	$496	$461	$401	$365	$374	$431
F	40 to 44	$0	$0	$0	$0	$709	$649	$525	$428	$383	$378	$353	$473
F	45 to 49	$0	$0	$0	$0	$721	$632	$557	$485	$375	$423	$344	$438
F	50 to 54	$0	$0	$0	$0	$947	$782	$702	$641	$435	$554	$396	$534
F	55 to 59	$0	$0	$0	$0	$1,208	$965	$901	$808	$497	$708	$453	$670
F	60 to 64	$0	$0	$0	$0	$1,551	$1,279	$1,158	$1,054	$664	$924	$622	$802
F	65 to 99	$0	$0	$0	$0	$1,810	$1,487	$1,351	$1,229	$763	$1,066	$711	$937
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$705	$627	$564	$473	$536	$310	$505	$421
M	30 to 34	$0	$0	$0	$0	$853	$749	$659	$540	$485	$432	$449	$569
M	35 to 39	$0	$0	$0	$0	$883	$814	$647	$548	$429	$468	$394	$607
M	40 to 44	$0	$0	$0	$0	$870	$766	$648	$534	$435	$461	$394	$539
M	45 to 49	$0	$0	$0	$0	$995	$852	$734	$660	$506	$573	$460	$581
M	50 to 54	$0	$0	$0	$0	$1,206	$1,009	$890	$802	$610	$695	$552	$699
M	55 to 59	$0	$0	$0	$0	$1,445	$1,223	$1,069	$961	$663	$837	$601	$801
M	60 to 64	$0	$0	$0	$0	$1,852	$1,733	$1,311	$1,178	$945	$1,010	$812	$1,068
M	65 to 99	$0	$0	$0	$0	$2,091	$1,956	$1,506	$1,313	$1,011	$1,149	$882	$1,197
F	Under 30	$0	$0	$0	$0	$705	$627	$564	$473	$536	$310	$505	$421
F	30 to 34	$0	$0	$0	$0	$853	$749	$659	$540	$485	$432	$449	$569
F	35 to 39	$0	$0	$0	$0	$883	$814	$647	$548	$429	$468	$394	$607
F	40 to 44	$0	$0	$0	$0	$870	$766	$648	$534	$435	$461	$394	$539
F	45 to 49	$0	$0	$0	$0	$995	$852	$734	$660	$506	$573	$460	$581
F	50 to 54	$0	$0	$0	$0	$1,206	$1,009	$890	$802	$610	$695	$552	$699
F	55 to 59	$0	$0	$0	$0	$1,445	$1,223	$1,069	$961	$663	$837	$601	$801
F	60 to 64	$0	$0	$0	$0	$1,852	$1,733	$1,311	$1,178	$945	$1,010	$812	$1,068
F	65 to 99	$0	$0	$0	$0	$2,091	$1,956	$1,506	$1,313	$1,011	$1,149	$882	$1,197
Family													
Unisex	Under 30	$0	$0	$0	$0	$710	$629	$566	$474	$474	$309	$438	$421
Unisex	30 to 34	$0	$0	$0	$0	$858	$752	$662	$538	$463	$435	$422	$559
Unisex	35 to 39	$0	$0	$0	$0	$1,005	$879	$707	$568	$502	$504	$454	$639
Unisex	40 to 44	$0	$0	$0	$0	$1,036	$922	$774	$661	$570	$576	$516	$685
Unisex	45 to 49	$0	$0	$0	$0	$1,270	$1,128	$939	$820	$721	$724	$655	$813
Unisex	50 to 54	$0	$0	$0	$0	$1,446	$1,282	$1,060	$936	$821	$827	$750	$950
Unisex	55 to 59	$0	$0	$0	$0	$1,666	$1,485	$1,196	$1,048	$921	$951	$847	$1,086
Unisex	60 to 64	$0	$0	$0	$0	$2,029	$1,844	$1,471	$1,357	$1,114	$1,198	$1,039	$1,283
Unisex	65 to 99	$0	$0	$0	$0	$2,353	$2,138	$1,707	$1,543	$1,267	$1,362	$1,181	$1,461

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 7													
Subscriber only													
M	Under 1	$252	$327	$302	$240	$411	$387	$311	$258	$230	$239	$223	$209
M	1 to 18	$151	$202	$152	$134	$163	$145	$129	$91	$73	$78	$68	$88
M	19 to 29	$166	$217	$169	$134	$178	$158	$129	$108	$88	$89	$84	$112
M	30 to 34	$168	$231	$169	$136	$188	$166	$144	$121	$96	$95	$84	$157
M	35 to 39	$211	$280	$208	$161	$234	$219	$173	$146	$120	$132	$109	$202
M	40 to 44	$247	$317	$246	$198	$300	$275	$220	$207	$159	$169	$144	$209
M	45 to 49	$325	$403	$320	$258	$377	$340	$273	$268	$197	$226	$181	$245
M	50 to 54	$418	$512	$417	$337	$489	$459	$352	$346	$250	$299	$232	$321
M	55 to 59	$583	$713	$548	$454	$606	$577	$442	$451	$321	$377	$297	$400
M	60 to 64	$734	$946	$759	$611	$817	$763	$593	$605	$449	$505	$419	$526
M	65 to 99	$865	$1,087	$879	$711	$964	$890	$704	$721	$551	$589	$517	$618
F	Under 1	$252	$327	$302	$240	$411	$387	$311	$258	$230	$239	$223	$209
F	1 to 18	$151	$202	$152	$134	$163	$145	$129	$91	$73	$78	$68	$88
F	19 to 29	$166	$217	$169	$134	$178	$158	$129	$108	$88	$89	$84	$112
F	30 to 34	$168	$231	$169	$136	$188	$166	$144	$121	$96	$95	$84	$157
F	35 to 39	$211	$280	$208	$161	$234	$219	$173	$146	$120	$132	$109	$202
F	40 to 44	$247	$317	$246	$198	$300	$275	$220	$207	$159	$169	$144	$209
F	45 to 49	$325	$403	$320	$258	$377	$340	$273	$268	$197	$226	$181	$245
F	50 to 54	$418	$512	$417	$337	$489	$459	$352	$346	$250	$299	$232	$321
F	55 to 59	$583	$713	$548	$454	$606	$577	$442	$451	$321	$377	$297	$400
F	60 to 64	$734	$946	$759	$611	$817	$763	$593	$605	$449	$505	$419	$526
F	65 to 99	$865	$1,087	$879	$711	$964	$890	$704	$721	$551	$589	$517	$618
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$317	$281	$238	$182	$157	$149	$140	$216
Unisex	30 to 34	$0	$0	$0	$0	$367	$321	$269	$205	$177	$178	$159	$300
Unisex	35 to 39	$0	$0	$0	$0	$467	$413	$342	$282	$252	$238	$229	$356
Unisex	40 to 44	$0	$0	$0	$0	$562	$529	$421	$384	$311	$325	$285	$381
Unisex	45 to 49	$0	$0	$0	$0	$759	$692	$548	$522	$433	$434	$399	$477
Unisex	50 to 54	$0	$0	$0	$0	$965	$905	$696	$671	$533	$562	$495	$601
Unisex	55 to 59	$0	$0	$0	$0	$1,189	$1,138	$864	$848	$665	$716	$621	$750
Unisex	60 to 64	$0	$0	$0	$0	$1,513	$1,450	$1,106	$1,119	$847	$941	$795	$956
Unisex	65 to 99	$0	$0	$0	$0	$1,755	$1,682	$1,282	$1,295	$978	$1,088	$919	$1,109
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$389	$346	$311	$270	$346	$175	$329	$218
M	30 to 34	$0	$0	$0	$0	$493	$433	$381	$348	$326	$255	$306	$306
M	35 to 39	$0	$0	$0	$0	$573	$511	$451	$381	$336	$321	$313	$386
M	40 to 44	$0	$0	$0	$0	$593	$537	$444	$385	$322	$321	$296	$396
M	45 to 49	$0	$0	$0	$0	$658	$576	$500	$441	$315	$384	$288	$399
M	50 to 54	$0	$0	$0	$0	$849	$694	$640	$582	$358	$502	$326	$494
M	55 to 59	$0	$0	$0	$0	$1,084	$878	$818	$731	$412	$640	$378	$612
M	60 to 64	$0	$0	$0	$0	$1,394	$1,142	$1,055	$960	$557	$842	$521	$721
M	65 to 99	$0	$0	$0	$0	$1,626	$1,327	$1,230	$1,118	$639	$968	$595	$837

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$389	$346	$311	$270	$346	$175	$329	$218
F	30 to 34	$0	$0	$0	$0	$493	$433	$381	$348	$326	$255	$306	$306
F	35 to 39	$0	$0	$0	$0	$573	$511	$451	$381	$336	$321	$313	$386
F	40 to 44	$0	$0	$0	$0	$593	$537	$444	$385	$322	$321	$296	$396
F	45 to 49	$0	$0	$0	$0	$658	$576	$500	$441	$315	$384	$288	$399
F	50 to 54	$0	$0	$0	$0	$849	$694	$640	$582	$358	$502	$326	$494
F	55 to 59	$0	$0	$0	$0	$1,084	$878	$818	$731	$412	$640	$378	$612
F	60 to 64	$0	$0	$0	$0	$1,394	$1,142	$1,055	$960	$557	$842	$521	$721
F	65 to 99	$0	$0	$0	$0	$1,626	$1,327	$1,230	$1,118	$639	$968	$595	$837
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$643	$570	$515	$428	$449	$281	$423	$354
M	30 to 34	$0	$0	$0	$0	$778	$680	$602	$474	$407	$395	$376	$473
M	35 to 39	$0	$0	$0	$0	$750	$671	$561	$452	$360	$399	$330	$502
M	40 to 44	$0	$0	$0	$0	$782	$676	$580	$488	$365	$422	$331	$444
M	45 to 49	$0	$0	$0	$0	$906	$763	$667	$607	$424	$527	$385	$518
M	50 to 54	$0	$0	$0	$0	$1,099	$907	$811	$728	$502	$632	$454	$633
M	55 to 59	$0	$0	$0	$0	$1,316	$1,098	$972	$878	$546	$764	$494	$743
M	60 to 64	$0	$0	$0	$0	$1,590	$1,457	$1,171	$1,074	$793	$921	$682	$932
M	65 to 99	$0	$0	$0	$0	$1,846	$1,644	$1,360	$1,196	$849	$1,046	$740	$1,025
F	Under 30	$0	$0	$0	$0	$643	$570	$515	$428	$449	$281	$423	$354
F	30 to 34	$0	$0	$0	$0	$778	$680	$602	$474	$407	$395	$376	$473
F	35 to 39	$0	$0	$0	$0	$750	$671	$561	$452	$360	$399	$330	$502
F	40 to 44	$0	$0	$0	$0	$782	$676	$580	$488	$365	$422	$331	$444
F	45 to 49	$0	$0	$0	$0	$906	$763	$667	$607	$424	$527	$385	$518
F	50 to 54	$0	$0	$0	$0	$1,099	$907	$811	$728	$502	$632	$454	$633
F	55 to 59	$0	$0	$0	$0	$1,316	$1,098	$972	$878	$546	$764	$494	$743
F	60 to 64	$0	$0	$0	$0	$1,590	$1,457	$1,171	$1,074	$793	$921	$682	$932
F	65 to 99	$0	$0	$0	$0	$1,846	$1,644	$1,360	$1,196	$849	$1,046	$740	$1,025
Family													
Unisex	Under 30	$0	$0	$0	$0	$646	$573	$515	$431	$398	$282	$368	$353
Unisex	30 to 34	$0	$0	$0	$0	$779	$684	$561	$476	$389	$378	$354	$464
Unisex	35 to 39	$0	$0	$0	$0	$842	$751	$593	$519	$420	$427	$381	$569
Unisex	40 to 44	$0	$0	$0	$0	$854	$774	$636	$544	$479	$477	$432	$564
Unisex	45 to 49	$0	$0	$0	$0	$1,047	$946	$771	$676	$594	$595	$542	$669
Unisex	50 to 54	$0	$0	$0	$0	$1,212	$1,129	$871	$785	$675	$680	$617	$782
Unisex	55 to 59	$0	$0	$0	$0	$1,399	$1,328	$1,005	$954	$764	$817	$702	$909
Unisex	60 to 64	$0	$0	$0	$0	$1,701	$1,624	$1,235	$1,235	$934	$1,038	$871	$1,100
Unisex	65 to 99	$0	$0	$0	$0	$1,974	$1,885	$1,433	$1,405	$1,062	$1,180	$991	$1,253

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 8													
Subscriber only													
M	Under 1	$265	$347	$319	$259	$452	$410	$343	$282	$249	$256	$244	$237
M	1 to 18	$165	$218	$162	$147	$179	$158	$137	$99	$79	$82	$74	$95
M	19 to 29	$173	$233	$184	$147	$195	$174	$143	$120	$95	$95	$91	$123
M	30 to 34	$182	$250	$184	$147	$204	$179	$151	$132	$105	$105	$93	$180
M	35 to 39	$233	$295	$229	$176	$256	$236	$189	$161	$129	$142	$117	$213
M	40 to 44	$270	$348	$268	$214	$326	$300	$239	$225	$173	$184	$157	$226
M	45 to 49	$358	$442	$353	$276	$417	$370	$301	$292	$212	$244	$194	$265
M	50 to 54	$455	$557	$454	$366	$530	$495	$381	$377	$270	$319	$249	$346
M	55 to 59	$617	$785	$589	$488	$652	$620	$479	$490	$354	$402	$327	$432
M	60 to 64	$779	$1,038	$818	$670	$879	$823	$639	$658	$484	$544	$451	$564
M	65 to 99	$920	$1,195	$949	$777	$1,038	$962	$758	$784	$594	$634	$557	$662
F	Under 1	$265	$347	$319	$259	$452	$410	$343	$282	$249	$256	$244	$237
F	1 to 18	$165	$218	$162	$147	$179	$158	$137	$99	$79	$82	$74	$95
F	19 to 29	$173	$233	$184	$147	$195	$174	$143	$120	$95	$95	$91	$123
F	30 to 34	$182	$250	$184	$147	$204	$179	$151	$132	$105	$105	$93	$180
F	35 to 39	$233	$295	$229	$176	$256	$236	$189	$161	$129	$142	$117	$213
F	40 to 44	$270	$348	$268	$214	$326	$300	$239	$225	$173	$184	$157	$226
F	45 to 49	$358	$442	$353	$276	$417	$370	$301	$292	$212	$244	$194	$265
F	50 to 54	$455	$557	$454	$366	$530	$495	$381	$377	$270	$319	$249	$346
F	55 to 59	$617	$785	$589	$488	$652	$620	$479	$490	$354	$402	$327	$432
F	60 to 64	$779	$1,038	$818	$670	$879	$823	$639	$658	$484	$544	$451	$564
F	65 to 99	$920	$1,195	$949	$777	$1,038	$962	$758	$784	$594	$634	$557	$662
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$349	$310	$261	$199	$168	$155	$150	$237
Unisex	30 to 34	$0	$0	$0	$0	$399	$341	$293	$221	$190	$184	$171	$336
Unisex	35 to 39	$0	$0	$0	$0	$515	$455	$378	$307	$271	$254	$247	$376
Unisex	40 to 44	$0	$0	$0	$0	$605	$570	$458	$417	$344	$337	$314	$420
Unisex	45 to 49	$0	$0	$0	$0	$832	$753	$603	$568	$477	$465	$440	$526
Unisex	50 to 54	$0	$0	$0	$0	$1,040	$981	$749	$730	$579	$605	$534	$647
Unisex	55 to 59	$0	$0	$0	$0	$1,281	$1,222	$929	$922	$716	$762	$668	$808
Unisex	60 to 64	$0	$0	$0	$0	$1,629	$1,562	$1,203	$1,218	$911	$977	$856	$1,028
Unisex	65 to 99	$0	$0	$0	$0	$1,890	$1,809	$1,394	$1,410	$1,056	$1,132	$992	$1,194
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$424	$375	$337	$283	$373	$182	$354	$242
M	30 to 34	$0	$0	$0	$0	$535	$470	$415	$375	$351	$269	$331	$346
M	35 to 39	$0	$0	$0	$0	$622	$556	$492	$418	$362	$345	$338	$406
M	40 to 44	$0	$0	$0	$0	$649	$590	$489	$412	$346	$346	$318	$428
M	45 to 49	$0	$0	$0	$0	$715	$615	$530	$491	$338	$428	$310	$419
M	50 to 54	$0	$0	$0	$0	$897	$753	$695	$654	$395	$566	$360	$543
M	55 to 59	$0	$0	$0	$0	$1,145	$954	$891	$811	$451	$709	$412	$684
M	60 to 64	$0	$0	$0	$0	$1,471	$1,241	$1,147	$1,008	$599	$885	$562	$774
M	65 to 99	$0	$0	$0	$0	$1,717	$1,443	$1,338	$1,177	$690	$1,020	$642	$898

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$424	$375	$337	$283	$373	$182	$354	$242
F	30 to 34	$0	$0	$0	$0	$535	$470	$415	$375	$351	$269	$331	$346
F	35 to 39	$0	$0	$0	$0	$622	$556	$492	$418	$362	$345	$338	$406
F	40 to 44	$0	$0	$0	$0	$649	$590	$489	$412	$346	$346	$318	$428
F	45 to 49	$0	$0	$0	$0	$715	$615	$530	$491	$338	$428	$310	$419
F	50 to 54	$0	$0	$0	$0	$897	$753	$695	$654	$395	$566	$360	$543
F	55 to 59	$0	$0	$0	$0	$1,145	$954	$891	$811	$451	$709	$412	$684
F	60 to 64	$0	$0	$0	$0	$1,471	$1,241	$1,147	$1,008	$599	$885	$562	$774
F	65 to 99	$0	$0	$0	$0	$1,717	$1,443	$1,338	$1,177	$690	$1,020	$642	$898
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$699	$619	$558	$452	$483	$296	$456	$393
M	30 to 34	$0	$0	$0	$0	$846	$740	$649	$516	$438	$418	$405	$529
M	35 to 39	$0	$0	$0	$0	$824	$740	$619	$498	$387	$440	$356	$554
M	40 to 44	$0	$0	$0	$0	$850	$716	$630	$513	$393	$443	$357	$489
M	45 to 49	$0	$0	$0	$0	$986	$806	$727	$681	$458	$592	$415	$563
M	50 to 54	$0	$0	$0	$0	$1,176	$947	$880	$822	$553	$713	$501	$692
M	55 to 59	$0	$0	$0	$0	$1,402	$1,148	$1,057	$975	$603	$851	$545	$826
M	60 to 64	$0	$0	$0	$0	$1,709	$1,569	$1,272	$1,132	$853	$970	$734	$1,003
M	65 to 99	$0	$0	$0	$0	$1,980	$1,769	$1,477	$1,261	$914	$1,103	$797	$1,103
F	Under 30	$0	$0	$0	$0	$699	$619	$558	$452	$483	$296	$456	$393
F	30 to 34	$0	$0	$0	$0	$846	$740	$649	$516	$438	$418	$405	$529
F	35 to 39	$0	$0	$0	$0	$824	$740	$619	$498	$387	$440	$356	$554
F	40 to 44	$0	$0	$0	$0	$850	$716	$630	$513	$393	$443	$357	$489
F	45 to 49	$0	$0	$0	$0	$986	$806	$727	$681	$458	$592	$415	$563
F	50 to 54	$0	$0	$0	$0	$1,176	$947	$880	$822	$553	$713	$501	$692
F	55 to 59	$0	$0	$0	$0	$1,402	$1,148	$1,057	$975	$603	$851	$545	$826
F	60 to 64	$0	$0	$0	$0	$1,709	$1,569	$1,272	$1,132	$853	$970	$734	$1,003
F	65 to 99	$0	$0	$0	$0	$1,980	$1,769	$1,477	$1,261	$914	$1,103	$797	$1,103
Family													
Unisex	Under 30	$0	$0	$0	$0	$703	$623	$562	$453	$427	$296	$396	$394
Unisex	30 to 34	$0	$0	$0	$0	$849	$743	$602	$525	$418	$407	$381	$522
Unisex	35 to 39	$0	$0	$0	$0	$914	$829	$644	$564	$453	$455	$410	$592
Unisex	40 to 44	$0	$0	$0	$0	$941	$838	$702	$600	$515	$525	$465	$618
Unisex	45 to 49	$0	$0	$0	$0	$1,155	$1,026	$850	$745	$651	$657	$592	$738
Unisex	50 to 54	$0	$0	$0	$0	$1,315	$1,228	$960	$852	$745	$751	$681	$861
Unisex	55 to 59	$0	$0	$0	$0	$1,504	$1,429	$1,080	$1,036	$835	$872	$769	$982
Unisex	60 to 64	$0	$0	$0	$0	$1,833	$1,750	$1,341	$1,344	$1,007	$1,082	$939	$1,185
Unisex	65 to 99	$0	$0	$0	$0	$2,125	$2,028	$1,555	$1,528	$1,146	$1,231	$1,068	$1,350

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
Region 9													
Subscriber only													
M	Under 1	$326	$366	$337	$274	$489	$440	$375	$291	$264	$270	$252	$248
M	1 to 18	$188	$247	$186	$151	$192	$173	$147	$101	$90	$92	$84	$103
M	19 to 29	$194	$240	$191	$153	$204	$183	$150	$122	$106	$97	$95	$132
M	30 to 34	$199	$267	$194	$154	$220	$203	$166	$137	$108	$115	$95	$186
M	35 to 39	$245	$312	$242	$196	$290	$264	$203	$173	$143	$161	$129	$231
M	40 to 44	$305	$361	$286	$229	$355	$327	$258	$235	$182	$209	$165	$256
M	45 to 49	$385	$463	$374	$310	$447	$406	$319	$308	$243	$271	$223	$303
M	50 to 54	$516	$587	$477	$387	$599	$528	$435	$396	$308	$367	$284	$385
M	55 to 59	$738	$828	$670	$545	$750	$680	$541	$512	$364	$457	$335	$492
M	60 to 64	$914	$1,102	$889	$716	$988	$875	$730	$687	$556	$624	$519	$616
M	65 to 99	$1,075	$1,268	$1,028	$829	$1,153	$1,018	$863	$821	$683	$727	$640	$714
F	Under 1	$326	$366	$337	$274	$489	$440	$375	$291	$264	$270	$252	$248
F	1 to 18	$188	$247	$186	$151	$192	$173	$147	$101	$90	$92	$84	$103
F	19 to 29	$194	$240	$191	$153	$204	$183	$150	$122	$106	$97	$95	$132
F	30 to 34	$199	$267	$194	$154	$220	$203	$166	$137	$108	$115	$95	$186
F	35 to 39	$245	$312	$242	$196	$290	$264	$203	$173	$143	$161	$129	$231
F	40 to 44	$305	$361	$286	$229	$355	$327	$258	$235	$182	$209	$165	$256
F	45 to 49	$385	$463	$374	$310	$447	$406	$319	$308	$243	$271	$223	$303
F	50 to 54	$516	$587	$477	$387	$599	$528	$435	$396	$308	$367	$284	$385
F	55 to 59	$738	$828	$670	$545	$750	$680	$541	$512	$364	$457	$335	$492
F	60 to 64	$914	$1,102	$889	$716	$988	$875	$730	$687	$556	$624	$519	$616
F	65 to 99	$1,075	$1,268	$1,028	$829	$1,153	$1,018	$863	$821	$683	$727	$640	$714
Subscriber + Spous													
Unisex	Under 30	$0	$0	$0	$0	$359	$333	$268	$207	$193	$168	$173	$254
Unisex	30 to 34	$0	$0	$0	$0	$418	$367	$315	$233	$203	$203	$183	$354
Unisex	35 to 39	$0	$0	$0	$0	$528	$496	$387	$321	$297	$273	$270	$414
Unisex	40 to 44	$0	$0	$0	$0	$696	$651	$495	$437	$370	$376	$340	$436
Unisex	45 to 49	$0	$0	$0	$0	$901	$789	$673	$594	$510	$509	$474	$580
Unisex	50 to 54	$0	$0	$0	$0	$1,175	$1,028	$862	$763	$659	$655	$614	$744
Unisex	55 to 59	$0	$0	$0	$0	$1,472	$1,323	$1,069	$966	$822	$829	$768	$929
Unisex	60 to 64	$0	$0	$0	$0	$1,874	$1,714	$1,367	$1,274	$1,048	$1,079	$984	$1,182
Unisex	65 to 99	$0	$0	$0	$0	$2,174	$1,987	$1,586	$1,480	$1,215	$1,249	$1,142	$1,369
Subscriber + 1 Chilc													
M	Under 30	$0	$0	$0	$0	$445	$393	$355	$305	$430	$198	$408	$258
M	30 to 34	$0	$0	$0	$0	$560	$494	$435	$430	$403	$288	$380	$363
M	35 to 39	$0	$0	$0	$0	$652	$580	$515	$430	$416	$371	$384	$444
M	40 to 44	$0	$0	$0	$0	$683	$642	$503	$441	$374	$371	$344	$491
M	45 to 49	$0	$0	$0	$0	$749	$654	$577	$516	$363	$449	$332	$458
M	50 to 54	$0	$0	$0	$0	$979	$807	$727	$674	$416	$583	$379	$556
M	55 to 59	$0	$0	$0	$0	$1,249	$1,000	$934	$832	$509	$727	$468	$698
M	60 to 64	$0	$0	$0	$0	$1,604	$1,299	$1,201	$1,079	$689	$947	$645	$828
M	65 to 99	$0	$0	$0	$0	$1,874	$1,509	$1,400	$1,262	$794	$1,094	$740	$965

BLUE SHIELD LIFE

Exhibit VII.ii - Individual Medical Plan Tier 1 Rates for non-GF Plans

(Effective January 1, 2011)

Gender	Age	Active Start Plan 35 (Generic Rx)	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Shield Spectrum PPO Plan 5000
F	Under 30	$0	$0	$0	$0	$445	$393	$355	$305	$430	$198	$408	$258
F	30 to 34	$0	$0	$0	$0	$560	$494	$435	$430	$403	$288	$380	$363
F	35 to 39	$0	$0	$0	$0	$652	$580	$515	$430	$416	$371	$384	$444
F	40 to 44	$0	$0	$0	$0	$683	$642	$503	$441	$374	$371	$344	$491
F	45 to 49	$0	$0	$0	$0	$749	$654	$577	$516	$363	$449	$332	$458
F	50 to 54	$0	$0	$0	$0	$979	$807	$727	$674	$416	$583	$379	$556
F	55 to 59	$0	$0	$0	$0	$1,249	$1,000	$934	$832	$509	$727	$468	$698
F	60 to 64	$0	$0	$0	$0	$1,604	$1,299	$1,201	$1,079	$689	$947	$645	$828
F	65 to 99	$0	$0	$0	$0	$1,874	$1,509	$1,400	$1,262	$794	$1,094	$740	$965
Subscriber + Childre													
M	Under 30	$0	$0	$0	$0	$731	$651	$586	$487	$541	$319	$503	$416
M	30 to 34	$0	$0	$0	$0	$885	$776	$683	$561	$503	$451	$466	$558
M	35 to 39	$0	$0	$0	$0	$845	$759	$635	$510	$445	$452	$408	$577
M	40 to 44	$0	$0	$0	$0	$890	$777	$659	$555	$438	$480	$399	$521
M	45 to 49	$0	$0	$0	$0	$1,032	$878	$761	$709	$493	$617	$450	$586
M	50 to 54	$0	$0	$0	$0	$1,251	$1,045	$924	$848	$567	$735	$514	$716
M	55 to 59	$0	$0	$0	$0	$1,498	$1,265	$1,108	$995	$630	$868	$572	$839
M	60 to 64	$0	$0	$0	$0	$1,925	$1,794	$1,361	$1,212	$980	$1,039	$844	$1,114
M	65 to 99	$0	$0	$0	$0	$2,173	$2,028	$1,560	$1,353	$1,052	$1,184	$918	$1,244
F	Under 30	$0	$0	$0	$0	$731	$651	$586	$487	$541	$319	$503	$416
F	30 to 34	$0	$0	$0	$0	$885	$776	$683	$561	$503	$451	$466	$558
F	35 to 39	$0	$0	$0	$0	$845	$759	$635	$510	$445	$452	$408	$577
F	40 to 44	$0	$0	$0	$0	$890	$777	$659	$555	$438	$480	$399	$521
F	45 to 49	$0	$0	$0	$0	$1,032	$878	$761	$709	$493	$617	$450	$586
F	50 to 54	$0	$0	$0	$0	$1,251	$1,045	$924	$848	$567	$735	$514	$716
F	55 to 59	$0	$0	$0	$0	$1,498	$1,265	$1,108	$995	$630	$868	$572	$839
F	60 to 64	$0	$0	$0	$0	$1,925	$1,794	$1,361	$1,212	$980	$1,039	$844	$1,114
F	65 to 99	$0	$0	$0	$0	$2,173	$2,028	$1,560	$1,353	$1,052	$1,184	$918	$1,244
Family													
Unisex	Under 30	$0	$0	$0	$0	$737	$653	$590	$489	$492	$319	$454	$415
Unisex	30 to 34	$0	$0	$0	$0	$878	$780	$664	$538	$481	$452	$438	$550
Unisex	35 to 39	$0	$0	$0	$0	$950	$847	$711	$590	$521	$518	$472	$651
Unisex	40 to 44	$0	$0	$0	$0	$1,024	$945	$719	$614	$545	$539	$496	$637
Unisex	45 to 49	$0	$0	$0	$0	$1,231	$1,076	$883	$763	$671	$677	$612	$775
Unisex	50 to 54	$0	$0	$0	$0	$1,470	$1,286	$1,066	$909	$802	$838	$732	$950
Unisex	55 to 59	$0	$0	$0	$0	$1,731	$1,538	$1,241	$1,085	$944	$987	$868	$1,125
Unisex	60 to 64	$0	$0	$0	$0	$2,107	$1,912	$1,527	$1,406	$1,156	$1,244	$1,078	$1,345
Unisex	65 to 99	$0	$0	$0	$0	$2,444	$2,217	$1,771	$1,601	$1,317	$1,416	$1,229	$1,527

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 1													
Subscriber only													
M	Under 1	3	1	3	0	0	1	3	9	1	0	0	4
M	1 to 18	159	115	29	24	8	69	76	44	42	99	2	48
M	19 to 29	354	394	40	45	30	95	187	83	59	115	5	69
M	30 to 34	90	112	10	6	7	12	25	21	18	41	1	9
M	35 to 39	63	88	7	9	2	16	24	7	5	31	1	10
M	40 to 44	55	59	4	5	1	9	24	13	6	20	0	7
M	45 to 49	45	59	1	1	6	5	12	12	3	15	0	2
M	50 to 54	35	67	0	0	1	2	5	8	3	13	0	2
M	55 to 59	18	62	1	1	7	1	3	7	0	8	0	0
M	60 to 64	20	66	0	0	1	0	2	6	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 1	3	1	0	1	0	2	2	1	0	2	0	2
F	1 to 18	129	110	24	22	6	53	76	61	33	88	3	60
F	19 to 29	267	301	53	46	24	87	160	81	19	66	6	80
F	30 to 34	78	84	8	10	6	22	38	23	9	20	3	17
F	35 to 39	42	65	7	5	1	13	24	10	4	19	0	11
F	40 to 44	49	65	1	3	8	9	12	13	3	17	0	6
F	45 to 49	47	65	1	3	3	4	8	15	0	24	1	2
F	50 to 54	35	84	1	1	4	1	16	14	3	9	0	2
F	55 to 59	21	70	2	0	1	0	10	6	1	7	0	1
F	60 to 64	23	122	0	1	3	0	2	9	0	3	0	1
F	65 to 99	0	2	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	1	4	0	6	9	5	0	0	0	0
Unisex	30 to 34	0	0	1	1	0	8	7	8	0	0	0	0
Unisex	35 to 39	0	0	3	1	1	5	5	6	0	0	0	0
Unisex	40 to 44	0	0	0	0	0	0	3	1	0	0	0	0
Unisex	45 to 49	0	0	0	0	0	2	3	0	0	0	0	0
Unisex	50 to 54	0	0	0	0	2	0	3	5	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	0	4	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	1	0	4	5	1	0	0	0	0
M	30 to 34	0	0	0	0	1	0	3	2	0	0	0	0
M	35 to 39	0	0	0	0	0	0	1	1	0	0	0	0
M	40 to 44	0	0	1	0	0	0	0	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	1	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	1	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	1	0	1	2	3	1	0	0	0	0
F	30 to 34	0	0	2	1	0	3	7	1	0	0	0	0
F	35 to 39	0	0	0	1	0	0	3	0	0	0	0	0
F	40 to 44	0	0	0	0	0	1	1	0	0	0	0	0
F	45 to 49	0	0	0	0	0	0	0	1	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	3	2	0	0	0	0
M	30 to 34	0	0	1	0	1	1	2	2	0	0	0	0
M	35 to 39	0	0	1	0	2	0	0	3	0	0	0	0
M	40 to 44	0	0	0	0	0	0	1	2	0	0	0	0
M	45 to 49	0	0	1	0	0	0	0	1	0	0	0	0
M	50 to 54	0	0	0	1	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	0	4	0	0	0	0	0
F	30 to 34	0	0	1	1	2	0	2	3	0	0	0	0
F	35 to 39	0	0	2	0	0	2	2	3	0	0	0	0
F	40 to 44	0	0	0	0	0	1	2	1	0	0	0	0
F	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
F	50 to 54	0	0	0	1	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	0	1	1	1	7	0	0	0	0	0
Unisex	30 to 34	0	0	1	2	0	6	11	10	0	0	0	0
Unisex	35 to 39	0	0	2	3	3	7	10	8	0	0	0	0
Unisex	40 to 44	0	0	0	2	0	1	6	4	0	0	0	0
Unisex	45 to 49	0	0	0	2	0	1	2	6	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	1	0	2	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 2													
Subscriber only													
M	Under 1	2	3	2	4	0	0	6	4	2	5	1	19
M	1 to 18	97	104	20	26	5	50	40	25	47	85	9	103
M	19 to 29	303	454	41	39	23	78	201	62	75	157	12	107
M	30 to 34	114	194	9	22	6	38	59	18	26	75	9	40
M	35 to 39	56	121	7	9	3	14	34	10	6	57	2	26
M	40 to 44	42	74	6	6	1	10	22	13	4	25	2	20
M	45 to 49	27	73	5	3	0	7	9	5	5	26	0	9
M	50 to 54	27	77	1	1	2	4	5	6	2	13	0	2
M	55 to 59	8	57	0	1	2	1	3	7	0	7	0	0
M	60 to 64	3	43	0	0	2	0	1	2	0	1	0	0
M	65 to 99	0	2	0	0	0	0	0	0	0	0	0	0
F	Under 1	1	1	1	0	1	2	3	3	1	6	0	18
F	1 to 18	104	100	16	25	7	39	46	19	37	90	15	87
F	19 to 29	254	335	29	38	21	92	218	78	65	138	12	134
F	30 to 34	111	105	15	16	6	29	55	21	13	40	5	47
F	35 to 39	53	77	2	7	3	21	28	12	11	34	1	19
F	40 to 44	36	81	2	1	2	11	18	10	14	19	0	17
F	45 to 49	36	74	3	3	4	5	9	9	4	15	1	17
F	50 to 54	27	66	0	4	2	1	8	8	0	18	0	2
F	55 to 59	7	57	0	1	2	1	5	8	2	7	0	1
F	60 to 64	2	42	0	0	0	0	2	5	1	1	0	2
F	65 to 99	0	1	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	0	0	0	3	8	4	0	0	0	0
Unisex	30 to 34	0	0	4	0	1	2	5	1	0	0	0	0
Unisex	35 to 39	0	0	0	1	0	1	4	0	0	0	0	0
Unisex	40 to 44	0	0	0	0	0	1	2	2	0	0	0	0
Unisex	45 to 49	0	0	0	0	0	0	1	3	0	0	0	0
Unisex	50 to 54	0	0	0	0	0	1	2	2	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	0	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	0	0	3	2	2	0	0	0	0
M	30 to 34	0	0	1	1	1	0	6	2	0	0	0	0
M	35 to 39	0	0	0	2	1	0	1	1	0	0	0	0
M	40 to 44	0	0	0	0	0	2	0	0	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	2	1	0	7	5	0	0	0	0	0
F	30 to 34	0	0	1	1	1	3	3	2	0	0	0	0
F	35 to 39	0	0	1	1	1	1	1	2	0	0	0	0
F	40 to 44	0	0	1	0	0	1	1	2	0	0	0	0
F	45 to 49	0	0	0	0	0	0	1	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	0	0	0	0	0	0
M	30 to 34	0	0	0	0	0	1	0	1	0	0	0	0
M	35 to 39	0	0	0	0	1	0	2	0	0	0	0	0
M	40 to 44	0	0	0	1	0	0	0	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	1	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	1	0	0	0	1	2	0	0	0	0
F	30 to 34	0	0	0	1	0	1	2	3	0	0	0	0
F	35 to 39	0	0	0	1	0	0	3	1	0	0	0	0
F	40 to 44	0	0	0	0	0	1	0	1	0	0	0	0
F	45 to 49	0	0	0	0	0	1	0	2	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	2	0	0	4	3	1	0	0	0	0
Unisex	30 to 34	0	0	1	1	0	3	5	8	0	0	0	0
Unisex	35 to 39	0	0	3	1	2	10	9	8	0	0	0	0
Unisex	40 to 44	0	0	1	5	2	5	4	6	0	0	0	0
Unisex	45 to 49	0	0	1	0	0	2	2	2	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	1	1	1	0	0	0	0
Unisex	55 to 59	0	0	0	1	0	0	0	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 3													
Subscriber only													
M	Under 1	0	1	3	0	1	2	5	2	0	2	0	3
M	1 to 18	147	137	23	27	8	59	126	48	25	73	4	32
M	19 to 29	374	486	32	64	13	82	230	99	38	113	10	63
M	30 to 34	99	132	13	17	5	24	56	17	15	38	4	17
M	35 to 39	58	92	4	6	3	14	32	14	9	24	0	7
M	40 to 44	54	76	4	4	4	8	25	19	5	14	0	4
M	45 to 49	47	73	2	2	2	6	15	15	1	15	0	1
M	50 to 54	34	76	1	1	2	2	7	7	0	5	0	1
M	55 to 59	19	75	1	1	1	2	2	4	0	7	0	0
M	60 to 64	7	66	0	0	1	0	2	2	0	2	0	0
M	65 to 99	0	3	0	0	0	0	0	0	0	0	0	0
F	Under 1	2	1	2	2	1	0	6	1	0	1	0	2
F	1 to 18	127	156	20	22	8	46	84	50	29	70	4	54
F	19 to 29	355	315	44	26	24	90	192	96	29	72	6	64
F	30 to 34	66	106	11	12	5	25	38	21	7	13	2	19
F	35 to 39	60	65	7	3	3	11	31	21	4	18	0	9
F	40 to 44	43	67	3	2	5	6	28	20	4	14	1	7
F	45 to 49	42	90	2	1	2	5	10	14	3	6	0	2
F	50 to 54	27	77	1	0	7	4	14	12	0	8	0	2
F	55 to 59	19	92	0	1	1	2	5	9	0	4	0	1
F	60 to 64	10	94	1	1	1	1	3	11	0	1	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	1	1	0	6	15	7	0	0	0	0
Unisex	30 to 34	0	0	1	3	0	1	3	6	0	0	0	0
Unisex	35 to 39	0	0	1	0	0	1	7	7	0	0	0	0
Unisex	40 to 44	0	0	0	2	0	2	2	6	0	0	0	0
Unisex	45 to 49	0	0	0	1	0	1	4	3	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	0	1	1	0	0	0	0
Unisex	55 to 59	0	0	0	1	1	0	2	3	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	2	0	1	6	4	0	0	0	0
M	30 to 34	0	0	0	0	0	0	2	1	0	0	0	0
M	35 to 39	0	0	0	1	1	1	2	1	0	0	0	0
M	40 to 44	0	0	0	0	0	0	0	1	0	0	0	0
M	45 to 49	0	0	0	1	0	0	0	1	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	3	0	0	7	9	4	0	0	0	0
F	30 to 34	0	0	1	1	0	4	4	3	0	0	0	0
F	35 to 39	0	0	0	1	0	2	1	1	0	0	0	0
F	40 to 44	0	0	0	0	0	0	0	0	0	0	0	0
F	45 to 49	0	0	0	0	0	0	1	1	0	0	0	0
F	50 to 54	0	0	0	0	0	0	1	1	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	0	1	0	0	0	0
M	30 to 34	0	0	0	1	0	0	1	0	0	0	0	0
M	35 to 39	0	0	0	0	0	0	0	1	0	0	0	0
M	40 to 44	0	0	0	0	0	1	1	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	1	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	0	2	2	0	0	0	0
F	30 to 34	0	0	1	1	0	2	7	2	0	0	0	0
F	35 to 39	0	0	0	0	0	1	0	0	0	0	0	0
F	40 to 44	0	0	0	0	0	1	0	2	0	0	0	0
F	45 to 49	0	0	0	0	0	0	1	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	1	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	0	0	0	1	10	6	0	0	0	0
Unisex	30 to 34	0	0	4	4	0	4	11	5	0	0	0	0
Unisex	35 to 39	0	0	3	2	2	3	7	20	0	0	0	0
Unisex	40 to 44	0	0	1	1	1	5	4	5	0	0	0	0
Unisex	45 to 49	0	0	0	1	0	1	1	2	0	0	0	0
Unisex	50 to 54	0	0	1	1	0	0	1	0	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 4													
Subscriber only													
M	Under 1	2	1	1	0	1	4	4	2	1	0	1	6
M	1 to 18	129	126	23	12	10	61	80	56	39	104	6	77
M	19 to 29	417	638	69	60	31	133	320	136	82	152	10	83
M	30 to 34	134	215	17	23	7	25	67	26	18	67	6	42
M	35 to 39	71	157	7	11	6	27	36	23	14	44	3	20
M	40 to 44	55	142	8	10	3	18	40	21	9	33	1	16
M	45 to 49	47	137	2	3	2	14	13	15	4	25	2	8
M	50 to 54	25	88	3	2	1	2	18	7	2	12	0	5
M	55 to 59	13	91	1	2	4	3	5	8	0	4	1	2
M	60 to 64	5	59	0	1	1	1	3	6	0	2	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 1	2	1	0	3	0	3	4	1	0	3	0	8
F	1 to 18	122	137	13	8	14	60	86	39	37	102	7	59
F	19 to 29	276	460	87	58	41	129	305	143	54	109	12	89
F	30 to 34	68	150	17	15	4	28	67	18	23	50	3	31
F	35 to 39	60	106	13	12	3	31	40	27	13	24	2	27
F	40 to 44	52	118	5	1	2	23	44	27	5	25	0	12
F	45 to 49	39	144	3	5	4	10	25	22	6	24	0	10
F	50 to 54	38	110	3	2	4	2	24	18	2	9	1	6
F	55 to 59	27	96	2	4	4	1	12	10	2	8	0	3
F	60 to 64	6	71	1	2	3	0	10	5	0	2	0	0
F	65 to 99	0	2	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	0	0	1	10	16	5	0	0	0	0
Unisex	30 to 34	0	0	0	0	0	4	13	5	0	0	0	0
Unisex	35 to 39	0	0	1	1	1	2	11	1	0	0	0	0
Unisex	40 to 44	0	0	0	1	0	1	5	6	0	0	0	0
Unisex	45 to 49	0	0	0	0	0	1	1	1	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	1	3	6	0	0	0	0
Unisex	55 to 59	0	0	1	0	0	0	1	3	0	0	0	0
Unisex	60 to 64	0	0	0	1	1	0	0	3	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	3	1	0	2	0	0	0	0	0
M	30 to 34	0	0	0	0	1	0	4	1	0	0	0	0
M	35 to 39	0	0	1	0	0	0	1	1	0	0	0	0
M	40 to 44	0	0	0	0	0	1	1	0	0	0	0	0
M	45 to 49	0	0	0	1	0	1	2	0	0	0	0	0
M	50 to 54	0	0	0	1	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	1	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	1	0	0	1	5	3	0	0	0	0
F	30 to 34	0	0	1	1	2	3	4	2	0	0	0	0
F	35 to 39	0	0	0	0	0	4	2	1	0	0	0	0
F	40 to 44	0	0	0	1	0	0	1	0	0	0	0	0
F	45 to 49	0	0	1	0	0	1	0	1	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	1	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	0	2	0	0	0	0
M	30 to 34	0	0	0	0	0	2	1	0	0	0	0	0
M	35 to 39	0	0	2	0	0	1	2	2	0	0	0	0
M	40 to 44	0	0	0	0	0	1	5	1	0	0	0	0
M	45 to 49	0	0	1	0	0	0	3	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	0	1	1	0	0	0	0
F	30 to 34	0	0	0	0	0	4	0	1	0	0	0	0
F	35 to 39	0	0	0	1	0	0	6	2	0	0	0	0
F	40 to 44	0	0	0	0	0	0	3	2	0	0	0	0
F	45 to 49	0	0	1	1	0	1	2	5	0	0	0	0
F	50 to 54	0	0	0	1	0	0	2	2	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	0	1	1	4	2	4	0	0	0	0
Unisex	30 to 34	0	0	0	4	2	4	10	7	0	0	0	0
Unisex	35 to 39	0	0	0	4	1	9	20	9	0	0	0	0
Unisex	40 to 44	0	0	0	5	0	5	20	9	0	0	0	0
Unisex	45 to 49	0	0	1	3	2	4	7	12	0	0	0	0
Unisex	50 to 54	0	0	1	0	2	4	4	7	0	0	0	0
Unisex	55 to 59	0	0	0	1	1	0	0	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 5													
Subscriber only													
M	Under 1	0	3	0	1	0	2	2	0	0	4	1	10
M	1 to 18	86	75	14	9	5	36	44	15	38	122	3	53
M	19 to 29	373	454	32	39	17	75	173	76	65	167	10	74
M	30 to 34	158	191	19	13	8	32	58	25	24	66	7	55
M	35 to 39	88	134	12	6	6	23	41	17	26	56	2	31
M	40 to 44	61	95	4	3	6	11	23	14	14	58	1	13
M	45 to 49	40	76	2	4	5	6	16	13	9	42	0	5
M	50 to 54	19	55	1	2	1	2	5	14	2	18	0	4
M	55 to 59	9	66	0	0	0	3	5	7	1	7	0	1
M	60 to 64	9	61	0	0	0	0	0	1	0	0	0	0
M	65 to 99	0	2	0	0	0	0	0	0	0	0	0	0
F	Under 1	0	1	1	0	0	0	2	1	1	2	0	11
F	1 to 18	89	82	8	7	3	25	40	32	52	136	4	48
F	19 to 29	269	364	43	30	20	74	166	76	58	116	16	83
F	30 to 34	105	112	12	14	7	35	48	24	8	60	5	46
F	35 to 39	75	93	5	7	5	17	34	13	18	41	1	20
F	40 to 44	47	80	3	4	3	14	30	14	6	38	0	15
F	45 to 49	38	97	1	4	2	1	12	14	3	28	1	9
F	50 to 54	29	60	1	1	1	3	12	6	7	20	0	3
F	55 to 59	22	71	2	1	2	0	5	10	3	6	0	0
F	60 to 64	13	92	2	2	2	1	3	4	1	4	0	1
F	65 to 99	0	0	0	0	1	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	1	0	0	3	5	7	0	0	0	0
Unisex	30 to 34	0	0	1	2	0	5	3	4	0	0	0	0
Unisex	35 to 39	0	0	0	0	0	1	2	2	0	0	0	0
Unisex	40 to 44	0	0	0	0	0	1	0	3	0	0	0	0
Unisex	45 to 49	0	0	0	1	1	1	1	2	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	0	2	1	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	1	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	1	1	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	0	0	0	2	0	0	0	0	0
M	30 to 34	0	0	0	0	0	4	2	1	0	0	0	0
M	35 to 39	0	0	0	0	1	2	3	0	0	0	0	0
M	40 to 44	0	0	0	0	0	0	1	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	2	2	0	0	1	2	0	0	0	0
F	30 to 34	0	0	2	0	0	3	3	1	0	0	0	0
F	35 to 39	0	0	0	0	0	1	2	2	0	0	0	0
F	40 to 44	0	0	1	0	0	0	0	1	0	0	0	0
F	45 to 49	0	0	0	0	0	0	0	1	0	0	0	0
F	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	0	0	0	0	0	0
M	30 to 34	0	0	0	0	0	0	1	1	0	0	0	0
M	35 to 39	0	0	0	0	0	0	0	0	0	0	0	0
M	40 to 44	0	0	1	0	0	1	2	2	0	0	0	0
M	45 to 49	0	0	0	1	0	1	1	1	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	0	0	0	0	0	0	0
F	30 to 34	0	0	0	1	0	2	1	1	0	0	0	0
F	35 to 39	0	0	2	0	0	1	7	3	0	0	0	0
F	40 to 44	0	0	2	1	0	0	0	2	0	0	0	0
F	45 to 49	0	0	0	0	0	1	0	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	1	1	0	1	1	1	0	0	0	0
Unisex	30 to 34	0	0	0	1	0	4	3	9	0	0	0	0
Unisex	35 to 39	0	0	3	3	0	5	7	2	0	0	0	0
Unisex	40 to 44	0	0	2	1	0	4	3	4	0	0	0	0
Unisex	45 to 49	0	0	1	1	1	1	3	4	0	0	0	0
Unisex	50 to 54	0	0	0	0	0	0	0	5	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	1	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 6													
Subscriber only													
M	Under 1	2	1	0	0	0	0	0	0	1	1	0	0
M	1 to 18	41	56	6	5	2	13	20	5	7	21	2	16
M	19 to 29	111	126	7	16	7	24	62	20	11	25	4	6
M	30 to 34	17	41	2	6	0	6	17	7	5	10	0	6
M	35 to 39	14	36	1	1	1	6	15	2	1	7	0	1
M	40 to 44	15	26	0	1	0	1	9	4	1	6	2	3
M	45 to 49	10	28	0	3	0	2	6	2	1	1	0	0
M	50 to 54	4	34	0	1	1	2	4	3	0	2	0	1
M	55 to 59	1	32	0	1	0	0	3	1	0	0	0	0
M	60 to 64	3	22	0	0	0	1	2	2	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 1	1	2	0	1	0	1	1	0	0	0	0	2
F	1 to 18	27	49	3	7	1	18	18	12	5	14	3	11
F	19 to 29	67	132	15	13	6	27	59	17	11	16	0	8
F	30 to 34	19	41	5	0	1	7	16	6	3	10	0	0
F	35 to 39	12	31	0	0	0	2	7	3	0	2	0	3
F	40 to 44	14	30	2	0	0	2	8	1	2	2	0	3
F	45 to 49	10	32	0	1	0	1	5	3	2	2	0	0
F	50 to 54	7	30	0	0	0	0	6	3	0	5	0	0
F	55 to 59	3	28	0	0	0	0	0	4	0	1	0	0
F	60 to 64	4	37	0	0	1	1	2	2	0	1	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	1	1	0	1	1	2	0	0	0	0
Unisex	30 to 34	0	0	0	0	0	0	0	1	0	0	0	0
Unisex	35 to 39	0	0	0	0	0	1	2	2	0	0	0	0
Unisex	40 to 44	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
Unisex	55 to 59	0	0	0	0	1	0	1	2	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	0	0	1	1	1	0	0	0	0
M	30 to 34	0	0	0	0	0	2	2	0	0	0	0	0
M	35 to 39	0	0	0	0	0	0	2	0	0	0	0	0
M	40 to 44	0	0	0	0	0	0	2	0	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	1	0	0	0	0	1	0	0	0	0
F	30 to 34	0	0	0	0	0	0	0	2	0	0	0	0
F	35 to 39	0	0	0	0	0	0	1	1	0	0	0	0
F	40 to 44	0	0	0	0	0	0	0	0	0	0	0	0
F	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	1	0	0	0	0	0	0
M	30 to 34	0	0	0	0	0	0	0	0	0	0	0	0
M	35 to 39	0	0	0	0	0	0	0	0	0	0	0	0
M	40 to 44	0	0	0	0	0	0	0	0	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	1	2	0	0	0	0	0
F	30 to 34	0	0	0	0	0	3	3	0	0	0	0	0
F	35 to 39	0	0	0	0	0	0	0	1	0	0	0	0
F	40 to 44	0	0	0	0	0	0	0	1	0	0	0	0
F	45 to 49	0	0	0	0	0	0	0	1	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	0	0	0	0	2	3	0	0	0	0
Unisex	30 to 34	0	0	0	1	0	1	0	3	0	0	0	0
Unisex	35 to 39	0	0	0	2	0	1	2	2	0	0	0	0
Unisex	40 to 44	0	0	1	1	0	1	0	2	0	0	0	0
Unisex	45 to 49	0	0	1	0	0	1	2	1	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	0	0	1	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 7													
Subscriber only													
M	Under 1	8	7	3	0	0	4	9	1	1	4	0	39
M	1 to 18	307	280	38	35	9	151	198	110	118	275	24	267
M	19 to 29	818	1,137	69	114	27	227	425	214	164	363	31	238
M	30 to 34	258	273	35	21	11	63	124	66	51	147	11	107
M	35 to 39	160	239	12	11	4	38	67	29	37	107	7	53
M	40 to 44	145	155	7	12	3	25	66	27	32	82	6	43
M	45 to 49	89	148	1	6	3	21	31	23	12	63	0	26
M	50 to 54	76	145	3	3	3	6	20	13	2	35	0	12
M	55 to 59	41	127	2	6	4	3	9	7	1	20	0	0
M	60 to 64	18	87	0	0	1	1	2	4	0	4	0	0
M	65 to 99	0	2	0	0	0	0	0	0	0	0	0	0
F	Under 1	6	3	1	1	0	2	11	3	1	7	0	48
F	1 to 18	262	250	41	26	8	125	167	101	95	231	23	232
F	19 to 29	493	801	82	75	47	230	446	192	127	302	24	257
F	30 to 34	181	189	17	18	12	54	117	53	33	82	13	92
F	35 to 39	119	189	16	14	4	37	85	50	37	60	3	67
F	40 to 44	109	173	1	10	7	25	50	32	17	71	4	40
F	45 to 49	78	150	3	5	2	21	36	27	10	60	0	31
F	50 to 54	91	159	3	5	6	13	37	24	4	43	1	10
F	55 to 59	46	121	3	1	1	3	10	12	1	17	0	4
F	60 to 64	19	145	0	3	1	2	5	8	0	3	0	2
F	65 to 99	1	3	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	4	3	1	10	27	12	0	0	0	0
Unisex	30 to 34	0	0	3	2	0	9	20	18	0	0	0	0
Unisex	35 to 39	0	0	3	5	1	9	13	8	0	0	0	0
Unisex	40 to 44	0	0	1	1	0	8	5	5	0	0	0	0
Unisex	45 to 49	0	0	0	0	1	2	1	5	0	0	0	0
Unisex	50 to 54	0	0	1	0	1	2	3	7	0	0	0	0
Unisex	55 to 59	0	0	0	1	0	1	2	2	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	1	0	1	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	4	0	1	2	7	3	0	0	0	0
M	30 to 34	0	0	2	1	1	10	9	6	0	0	0	0
M	35 to 39	0	0	0	1	1	4	5	1	0	0	0	0
M	40 to 44	0	0	0	0	0	0	1	0	0	0	0	0
M	45 to 49	0	0	0	0	0	1	0	1	0	0	0	0
M	50 to 54	0	0	0	1	0	0	1	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	3	0	0	2	10	8	0	0	0	0
F	30 to 34	0	0	2	2	1	2	12	4	0	0	0	0
F	35 to 39	0	0	1	0	1	2	2	2	0	0	0	0
F	40 to 44	0	0	0	0	0	0	8	1	0	0	0	0
F	45 to 49	0	0	0	1	0	0	0	2	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	1	1	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	1	0	0	0	0	0
M	30 to 34	0	0	0	0	0	3	6	4	0	0	0	0
M	35 to 39	0	0	0	1	0	0	4	2	0	0	0	0
M	40 to 44	0	0	2	0	1	2	4	4	0	0	0	0
M	45 to 49	0	0	0	0	0	0	1	1	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	1	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	1	0	0	1	6	4	0	0	0	0
F	30 to 34	0	0	1	2	2	5	7	5	0	0	0	0
F	35 to 39	0	0	1	1	1	4	5	5	0	0	0	0
F	40 to 44	0	0	1	1	0	1	5	8	0	0	0	0
F	45 to 49	0	0	0	0	1	1	3	3	0	0	0	0
F	50 to 54	0	0	0	0	0	1	2	1	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	2	1	0	6	9	14	0	0	0	0
Unisex	30 to 34	0	0	4	4	2	5	25	11	0	0	0	0
Unisex	35 to 39	0	0	6	4	2	15	20	25	0	0	0	0
Unisex	40 to 44	0	0	1	2	0	5	9	19	0	0	0	0
Unisex	45 to 49	0	0	1	2	0	1	6	7	0	0	0	0
Unisex	50 to 54	0	0	2	2	0	0	5	6	0	0	0	0
Unisex	55 to 59	0	0	0	0	0	0	1	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 8													
Subscriber only													
M	Under 1	1	2	1	1	0	4	4	0	1	3	2	9
M	1 to 18	134	87	15	18	5	64	40	28	52	131	8	114
M	19 to 29	289	310	47	45	22	75	184	57	73	152	16	83
M	30 to 34	100	118	12	19	6	25	45	11	17	51	7	49
M	35 to 39	68	75	1	9	1	19	34	10	16	42	4	26
M	40 to 44	64	68	7	11	0	14	22	14	10	46	1	26
M	45 to 49	36	54	1	2	0	5	15	13	4	34	0	9
M	50 to 54	25	46	1	3	0	3	5	12	4	16	1	8
M	55 to 59	19	47	1	0	1	0	8	3	1	5	0	1
M	60 to 64	9	32	0	1	4	1	2	3	0	0	0	1
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 1	2	1	0	1	0	0	5	0	1	3	2	22
F	1 to 18	128	69	10	11	2	50	48	37	39	123	9	118
F	19 to 29	207	203	48	39	14	74	151	71	48	125	12	106
F	30 to 34	53	58	12	12	5	19	37	21	9	33	1	38
F	35 to 39	47	50	6	3	5	22	38	18	11	30	2	29
F	40 to 44	46	63	5	4	1	17	22	16	4	30	0	18
F	45 to 49	37	57	2	7	2	4	16	10	8	23	0	10
F	50 to 54	38	57	3	4	1	6	10	10	3	25	0	9
F	55 to 59	26	54	0	0	3	0	12	3	3	6	0	3
F	60 to 64	9	58	1	2	0	0	4	5	1	1	0	1
F	65 to 99	1	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	0	3	0	3	11	7	0	0	0	0
Unisex	30 to 34	0	0	1	0	0	2	8	1	0	0	0	0
Unisex	35 to 39	0	0	1	0	0	1	5	3	0	0	0	0
Unisex	40 to 44	0	0	0	0	0	1	1	1	0	0	0	0
Unisex	45 to 49	0	0	0	1	0	1	2	3	0	0	0	0
Unisex	50 to 54	0	0	0	0	0	0	3	3	0	0	0	0
Unisex	55 to 59	0	0	1	0	0	0	0	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	0	0	1	2	2	0	0	0	0
M	30 to 34	0	0	0	1	1	0	4	1	0	0	0	0
M	35 to 39	0	0	0	2	1	0	1	1	0	0	0	0
M	40 to 44	0	0	0	0	0	0	2	0	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	2	0	0	4	4	3	0	0	0	0
F	30 to 34	0	0	2	1	1	3	2	1	0	0	0	0
F	35 to 39	0	0	0	0	1	1	5	2	0	0	0	0
F	40 to 44	0	0	0	0	0	1	2	0	0	0	0	0
F	45 to 49	0	0	0	0	0	1	0	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	2	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	1	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	2	0	0	0	0	0
M	30 to 34	0	0	1	0	0	2	2	2	0	0	0	0
M	35 to 39	0	0	0	0	0	2	2	1	0	0	0	0
M	40 to 44	0	0	0	1	0	1	3	0	0	0	0	0
M	45 to 49	0	0	0	0	0	1	2	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	0	1	2	0	0	0	0
F	30 to 34	0	0	1	1	1	4	4	1	0	0	0	0
F	35 to 39	0	0	0	0	0	1	7	0	0	0	0	0
F	40 to 44	0	0	0	1	0	0	4	2	0	0	0	0
F	45 to 49	0	0	0	0	0	0	2	0	0	0	0	0
F	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	0	0	0	1	4	6	0	0	0	0
Unisex	30 to 34	0	0	0	0	0	2	7	6	0	0	0	0
Unisex	35 to 39	0	0	1	3	2	8	11	8	0	0	0	0
Unisex	40 to 44	0	0	0	4	0	5	9	5	0	0	0	0
Unisex	45 to 49	0	0	0	0	1	3	6	5	0	0	0	0
Unisex	50 to 54	0	0	0	0	0	0	2	5	0	0	0	0
Unisex	55 to 59	0	0	0	1	0	0	0	0	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
Region 9													
Subscriber only													
M	Under 1	1	6	0	2	1	4	6	2	0	5	2	44
M	1 to 18	160	198	35	30	11	96	107	61	85	231	14	216
M	19 to 29	506	795	102	117	31	217	387	157	125	406	24	318
M	30 to 34	257	423	38	51	19	87	175	73	59	178	13	169
M	35 to 39	171	316	26	36	14	44	83	36	49	155	11	88
M	40 to 44	142	199	7	13	6	20	82	43	31	112	3	61
M	45 to 49	75	169	10	10	7	11	28	21	5	65	0	33
M	50 to 54	40	144	3	3	5	9	14	11	3	26	0	14
M	55 to 59	24	102	3	2	4	0	12	6	2	7	0	3
M	60 to 64	16	76	0	0	3	2	2	9	1	3	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 1	3	2	2	4	0	2	4	5	1	7	0	39
F	1 to 18	146	179	24	31	13	90	114	62	80	218	8	257
F	19 to 29	379	669	127	88	40	223	388	157	143	286	17	321
F	30 to 34	162	291	29	31	12	61	165	71	53	140	9	153
F	35 to 39	91	183	15	15	10	34	94	44	26	81	5	77
F	40 to 44	74	181	7	10	11	28	41	31	13	54	4	49
F	45 to 49	72	157	6	5	5	10	27	20	14	50	1	27
F	50 to 54	40	151	8	7	2	7	21	17	2	33	0	16
F	55 to 59	27	116	1	8	3	5	10	6	1	11	0	3
F	60 to 64	20	105	1	3	2	0	3	3	0	8	0	3
F	65 to 99	0	3	0	0	0	0	0	0	0	0	0	0
Subscriber + Spouse													
Unisex	Under 30	0	0	2	1	2	6	13	4	0	0	0	0
Unisex	30 to 34	0	0	3	4	1	4	16	5	0	0	0	0
Unisex	35 to 39	0	0	1	0	0	5	8	5	0	0	0	0
Unisex	40 to 44	0	0	0	2	1	2	2	5	0	0	0	0
Unisex	45 to 49	0	0	1	0	1	1	2	2	0	0	0	0
Unisex	50 to 54	0	0	0	0	1	2	4	10	0	0	0	0
Unisex	55 to 59	0	0	0	1	0	0	2	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	1	1	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Child													
M	Under 30	0	0	0	1	1	0	3	2	0	0	0	0
M	30 to 34	0	0	2	2	0	2	5	1	0	0	0	0
M	35 to 39	0	0	1	0	0	2	3	2	0	0	0	0
M	40 to 44	0	0	0	0	1	1	0	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	1	0	0	0	0
M	50 to 54	0	0	0	1	0	0	0	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Vital Shield Plan 900	Vital Shield Plan 2900	Vital Shield Plus 400 (Combo Rx)	Vital Shield Plus 900 (Combo Rx)	Vital Shield Plus 2900 (Combo Rx)	Vital Shield Plus 400 (Generic Rx)	Vital Shield Plus 900 (Generic Rx)	Vital Shield Plus 2900 (Generic Rx)	Active Start Plan 25	Active Start Plan 35	Active Start Plan 25 (Generic Rx)	Active Start Plan 35 (Generic Rx)
F	Under 30	0	0	1	0	1	5	6	2	0	0	0	0
F	30 to 34	0	0	5	1	0	5	5	4	0	0	0	0
F	35 to 39	0	0	1	1	0	2	5	3	0	0	0	0
F	40 to 44	0	0	1	0	0	2	2	1	0	0	0	0
F	45 to 49	0	0	0	0	0	1	1	1	0	0	0	0
F	50 to 54	0	0	0	1	0	0	1	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Children													
M	Under 30	0	0	0	0	0	0	0	0	0	0	0	0
M	30 to 34	0	0	1	1	0	1	2	1	0	0	0	0
M	35 to 39	0	0	0	0	0	1	4	1	0	0	0	0
M	40 to 44	0	0	0	0	1	1	5	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	2	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	1	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	1	1	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	0	2	3	0	0	0	0
F	30 to 34	0	0	0	0	1	1	5	3	0	0	0	0
F	35 to 39	0	0	1	0	0	2	9	2	0	0	0	0
F	40 to 44	0	0	0	0	0	2	0	5	0	0	0	0
F	45 to 49	0	0	0	0	0	0	2	0	0	0	0	0
F	50 to 54	0	0	0	0	0	1	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0
Family													
Unisex	Under 30	0	0	1	0	1	1	4	0	0	0	0	0
Unisex	30 to 34	0	0	2	2	2	6	9	8	0	0	0	0
Unisex	35 to 39	0	0	5	4	3	9	9	12	0	0	0	0
Unisex	40 to 44	0	0	1	3	2	10	15	13	0	0	0	0
Unisex	45 to 49	0	0	2	3	3	1	12	8	0	0	0	0
Unisex	50 to 54	0	0	1	2	0	0	2	3	0	0	0	0
Unisex	55 to 59	0	0	0	2	0	1	0	1	0	0	0	0
Unisex	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 1														
Subscriber only														
M	Under 1	1	1	1	4	1	11	0	1	0	0	0	1	4
M	1 to 18	79	22	26	126	38	146	50	47	106	14	0	9	55
M	19 to 29	233	60	78	126	52	216	74	164	466	41	0	19	155
M	30 to 34	70	18	23	29	20	52	17	42	104	24	1	2	30
M	35 to 39	48	11	19	17	8	42	15	40	81	26	0	2	22
M	40 to 44	36	23	22	10	11	24	22	42	85	23	0	4	18
M	45 to 49	29	12	19	9	9	40	17	43	87	35	0	2	30
M	50 to 54	18	10	21	8	18	48	21	75	102	57	0	2	50
M	55 to 59	5	8	10	6	13	45	25	106	138	134	0	1	62
M	60 to 64	2	2	5	1	4	23	12	62	123	102	0	1	93
M	65 to 99	0	0	0	0	0	0	0	0	0	1	0	0	1
F	Under 1	0	0	1	0	0	6	0	2	0	0	0	0	1
F	1 to 18	68	20	24	140	29	158	29	45	82	10	0	5	71
F	19 to 29	129	60	41	107	41	223	43	103	232	35	1	20	206
F	30 to 34	41	19	12	18	14	52	7	29	59	10	0	10	56
F	35 to 39	23	10	15	17	15	48	12	35	56	10	0	3	37
F	40 to 44	38	13	18	12	7	41	14	37	79	22	0	4	41
F	45 to 49	24	16	27	16	12	75	23	61	106	43	0	1	53
F	50 to 54	26	13	13	12	19	87	31	121	116	126	0	2	52
F	55 to 59	7	5	15	12	12	90	28	131	222	172	0	5	109
F	60 to 64	2	6	10	3	12	118	27	89	256	231	0	3	189
F	65 to 99	0	0	0	0	0	1	0	1	4	2	0	0	6
Subscriber + Spous														
Unisex	Under 30	0	0	0	13	9	29	5	9	10	6	0	5	24
Unisex	30 to 34	0	0	0	8	7	21	7	15	10	5	0	2	15
Unisex	35 to 39	0	0	0	12	8	31	8	9	17	3	0	3	26
Unisex	40 to 44	0	0	0	5	5	30	5	23	32	12	0	3	33
Unisex	45 to 49	0	0	0	3	8	52	12	16	56	21	0	0	57
Unisex	50 to 54	0	0	0	5	14	66	16	37	69	52	1	1	95
Unisex	55 to 59	0	0	0	2	13	60	21	45	112	119	0	2	113
Unisex	60 to 64	0	0	0	2	1	23	4	23	68	74	0	0	70
Unisex	65 to 99	0	0	0	0	0	0	0	0	1	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	4	3	6	0	0	2	0	0	0	1
M	30 to 34	0	0	0	2	2	6	0	0	4	0	0	0	2
M	35 to 39	0	0	0	1	1	2	1	1	3	0	0	0	1
M	40 to 44	0	0	0	0	1	2	2	1	1	1	0	0	0
M	45 to 49	0	0	0	0	2	5	2	1	1	0	0	0	2
M	50 to 54	0	0	0	1	1	1	0	3	0	1	0	0	4
M	55 to 59	0	0	0	0	0	0	0	1	1	0	0	0	2
M	60 to 64	0	0	0	0	0	0	0	0	0	2	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	6	1	8	0	0	3	1	0	3	7
F	30 to 34	0	0	0	2	1	6	1	3	1	0	0	1	7
F	35 to 39	0	0	0	2	2	4	0	0	2	0	0	2	5
F	40 to 44	0	0	0	0	0	2	0	2	1	0	0	0	2
F	45 to 49	0	0	0	1	0	0	0	3	1	0	0	0	1
F	50 to 54	0	0	0	0	0	3	0	2	3	0	0	0	5
F	55 to 59	0	0	0	0	0	2	0	1	0	2	0	1	3
F	60 to 64	0	0	0	0	0	1	0	1	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	4	1	3	0	0	0	0	0	0	0
M	30 to 34	0	0	0	2	0	5	0	1	4	0	0	0	0
M	35 to 39	0	0	0	1	3	7	1	0	5	1	0	0	1
M	40 to 44	0	0	0	0	1	4	0	6	3	0	0	0	0
M	45 to 49	0	0	0	0	0	2	0	4	3	1	0	0	1
M	50 to 54	0	0	0	0	0	1	0	1	2	2	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	1	0	0	0	2
M	60 to 64	0	0	0	0	0	1	0	2	0	1	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	6	0	0	3	0	0	0	2
F	30 to 34	0	0	0	2	3	4	1	0	1	1	0	0	1
F	35 to 39	0	0	0	4	1	10	3	2	3	1	0	0	1
F	40 to 44	0	0	0	2	3	7	2	9	4	2	0	0	1
F	45 to 49	0	0	0	1	0	4	0	8	5	4	0	0	2
F	50 to 54	0	0	0	0	3	3	0	0	1	1	0	0	3
F	55 to 59	0	0	0	0	0	0	1	0	2	2	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	6	11	24	1	4	19	1	0	6	12
Unisex	30 to 34	0	0	0	14	12	69	11	14	35	6	0	2	32
Unisex	35 to 39	0	0	0	23	11	89	17	28	56	17	0	4	44
Unisex	40 to 44	0	0	0	27	17	87	29	48	85	22	0	3	55
Unisex	45 to 49	0	0	0	14	9	56	27	44	90	43	0	0	43
Unisex	50 to 54	0	0	0	4	9	40	16	43	77	42	0	0	43
Unisex	55 to 59	0	0	0	1	2	16	6	22	32	21	0	0	24
Unisex	60 to 64	0	0	0	0	0	3	0	3	0	1	0	0	4
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 2														
Subscriber only														
M	Under 1	0	0	1	0	0	0	0	1	0	0	0	0	1
M	1 to 18	60	15	16	72	25	93	11	27	40	13	0	0	30
M	19 to 29	166	28	52	87	39	168	29	63	366	13	1	9	98
M	30 to 34	64	25	29	34	11	59	5	36	108	19	0	3	23
M	35 to 39	46	15	23	13	12	48	4	27	59	11	0	0	15
M	40 to 44	34	5	18	14	9	31	11	28	36	14	0	3	20
M	45 to 49	17	8	10	8	6	30	12	35	35	14	0	2	16
M	50 to 54	11	4	22	6	10	27	5	46	27	36	1	0	28
M	55 to 59	8	2	7	1	7	27	9	41	54	48	0	0	31
M	60 to 64	1	0	1	1	4	24	6	20	42	32	0	1	48
M	65 to 99	0	0	0	0	1	2	0	0	2	2	0	0	1
F	Under 1	0	0	0	0	1	0	1	2	1	0	0	0	1
F	1 to 18	42	9	21	67	12	109	15	25	43	8	0	2	34
F	19 to 29	90	25	50	96	43	197	27	57	181	11	2	37	144
F	30 to 34	23	9	21	30	15	77	10	18	38	13	0	5	47
F	35 to 39	17	5	10	11	9	40	12	22	25	10	0	4	29
F	40 to 44	28	3	26	5	8	35	6	28	31	9	0	3	15
F	45 to 49	17	4	18	5	7	47	6	49	37	16	0	3	27
F	50 to 54	14	4	17	12	8	52	8	52	52	38	0	0	37
F	55 to 59	8	9	13	5	16	60	18	45	62	52	0	1	35
F	60 to 64	2	2	4	4	17	66	17	51	90	84	0	0	78
F	65 to 99	0	0	0	0	0	4	1	0	0	2	0	0	4
Subscriber + Spous														
Unisex	Under 30	0	0	0	8	2	25	2	7	16	0	0	2	14
Unisex	30 to 34	0	0	0	3	3	16	5	5	6	5	0	0	16
Unisex	35 to 39	0	0	0	2	1	18	2	11	6	5	0	1	12
Unisex	40 to 44	0	0	0	6	4	19	4	7	5	3	1	0	8
Unisex	45 to 49	0	0	0	4	9	31	5	11	23	8	0	0	24
Unisex	50 to 54	0	0	0	0	8	27	6	13	45	26	0	0	53
Unisex	55 to 59	0	0	0	2	5	37	7	20	57	33	0	0	45
Unisex	60 to 64	0	0	0	2	1	23	3	7	28	21	0	0	35
Unisex	65 to 99	0	0	0	0	0	0	0	0	1	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	3	0	1	0	0	1	0	0	0	0
M	30 to 34	0	0	0	5	1	4	0	0	0	0	0	1	0
M	35 to 39	0	0	0	2	2	5	0	1	0	0	0	0	0
M	40 to 44	0	0	0	0	0	3	0	1	0	2	0	0	1
M	45 to 49	0	0	0	0	0	0	0	0	0	2	0	0	1
M	50 to 54	0	0	0	0	0	0	0	0	1	1	0	0	1
M	55 to 59	0	0	0	0	0	0	0	2	0	0	0	0	2
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	5	1	3	0	0	0	0	0	5	5
F	30 to 34	0	0	0	1	0	10	0	0	0	0	0	1	3
F	35 to 39	0	0	0	0	0	8	0	2	1	0	0	1	1
F	40 to 44	0	0	0	2	2	4	0	3	2	0	0	0	3
F	45 to 49	0	0	0	0	2	1	0	1	0	0	0	0	1
F	50 to 54	0	0	0	0	0	0	0	1	0	1	0	0	1
F	55 to 59	0	0	0	0	0	0	2	0	0	1	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	0	1	0	0	1	0	0	0	1
M	30 to 34	0	0	0	2	0	2	1	0	1	0	0	0	0
M	35 to 39	0	0	0	1	0	4	0	0	1	0	0	0	0
M	40 to 44	0	0	0	1	1	2	0	4	0	2	0	0	0
M	45 to 49	0	0	0	0	0	2	0	0	1	2	0	0	1
M	50 to 54	0	0	0	0	1	2	0	0	0	1	0	0	0
M	55 to 59	0	0	0	0	0	1	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	1	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	1	0	0	1	0	0	0	0
F	30 to 34	0	0	0	1	4	1	0	1	0	0	0	0	3
F	35 to 39	0	0	0	3	0	2	1	2	3	0	0	0	0
F	40 to 44	0	0	0	2	2	2	0	3	2	3	0	0	6
F	45 to 49	0	0	0	1	1	3	3	1	2	1	0	0	2
F	50 to 54	0	0	0	0	1	3	1	1	0	1	0	0	3
F	55 to 59	0	0	0	0	0	0	0	1	0	0	0	0	3
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	7	3	9	1	3	5	0	0	3	13
Unisex	30 to 34	0	0	0	10	9	36	2	6	15	2	0	6	31
Unisex	35 to 39	0	0	0	21	11	69	9	18	36	8	0	3	29
Unisex	40 to 44	0	0	0	8	10	79	18	25	42	16	1	1	25
Unisex	45 to 49	0	0	0	17	5	51	21	27	52	20	0	1	23
Unisex	50 to 54	0	0	0	3	9	26	15	21	38	21	0	1	22
Unisex	55 to 59	0	0	0	0	1	11	5	10	14	12	0	1	10
Unisex	60 to 64	0	0	0	0	0	1	0	0	1	1	0	0	1
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 3														
Subscriber only														
M	Under 1	0	0	0	3	0	11	1	2	1	0	0	0	0
M	1 to 18	59	15	23	113	44	134	23	61	83	7	0	7	50
M	19 to 29	184	34	53	125	36	164	47	117	471	19	1	7	129
M	30 to 34	47	18	22	32	11	50	16	44	95	13	0	0	20
M	35 to 39	25	16	16	15	11	39	15	38	60	14	1	2	10
M	40 to 44	35	10	18	11	6	23	13	38	60	12	0	0	24
M	45 to 49	21	12	11	13	6	34	8	46	64	18	0	0	32
M	50 to 54	19	6	11	9	9	41	10	44	65	44	0	2	29
M	55 to 59	8	5	7	4	4	42	7	52	75	64	0	0	44
M	60 to 64	1	1	1	0	6	23	8	33	70	68	0	0	62
M	65 to 99	0	0	0	0	0	1	0	0	1	0	0	0	0
F	Under 1	0	0	4	0	0	1	0	1	1	0	0	0	0
F	1 to 18	55	21	26	120	32	132	35	56	61	7	1	2	52
F	19 to 29	97	37	44	87	33	171	29	92	198	31	0	13	143
F	30 to 34	28	11	12	23	19	50	11	20	40	6	0	7	44
F	35 to 39	29	10	19	10	20	42	12	23	25	14	0	6	20
F	40 to 44	26	7	20	14	7	39	6	31	49	23	0	4	21
F	45 to 49	16	5	21	16	4	45	18	42	74	33	0	2	35
F	50 to 54	16	6	17	20	10	73	8	75	84	47	0	4	48
F	55 to 59	8	4	12	10	12	56	15	74	129	102	0	1	84
F	60 to 64	4	2	5	3	11	70	26	57	146	160	0	1	120
F	65 to 99	0	0	0	0	0	1	1	0	0	0	0	0	3
Subscriber + Spous														
Unisex	Under 30	0	0	0	5	5	25	5	16	6	5	0	2	22
Unisex	30 to 34	0	0	0	10	2	28	3	9	16	5	0	1	14
Unisex	35 to 39	0	0	0	3	5	29	3	8	7	3	0	1	8
Unisex	40 to 44	0	0	0	7	4	34	1	10	19	1	0	0	18
Unisex	45 to 49	0	0	0	8	6	39	13	15	33	24	0	0	40
Unisex	50 to 54	0	0	0	10	6	48	9	28	53	47	0	0	69
Unisex	55 to 59	0	0	0	1	9	51	6	38	83	81	0	1	73
Unisex	60 to 64	0	0	0	0	3	10	2	14	33	41	0	0	51
Unisex	65 to 99	0	0	0	0	0	0	0	0	1	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	2	0	9	1	0	4	0	0	0	2
M	30 to 34	0	0	0	2	2	9	1	0	1	1	0	0	0
M	35 to 39	0	0	0	1	1	6	0	2	0	0	0	0	0
M	40 to 44	0	0	0	0	1	1	0	1	0	0	0	0	0
M	45 to 49	0	0	0	0	0	2	0	0	0	1	0	0	0
M	50 to 54	0	0	0	0	0	0	1	3	0	0	0	0	2
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0	1
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	2	2	7	0	0	4	0	0	1	8
F	30 to 34	0	0	0	1	2	4	0	1	1	0	0	0	9
F	35 to 39	0	0	0	1	0	1	0	3	3	1	0	2	2
F	40 to 44	0	0	0	0	0	1	0	0	1	0	0	0	1
F	45 to 49	0	0	0	0	1	2	0	1	0	0	0	0	1
F	50 to 54	0	0	0	0	1	2	0	2	0	1	0	0	2
F	55 to 59	0	0	0	0	0	0	0	0	1	0	0	0	1
F	60 to 64	0	0	0	0	1	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	0	1	0	0	0	0	0	0	0
M	30 to 34	0	0	0	3	0	2	1	0	1	0	0	0	1
M	35 to 39	0	0	0	2	1	7	1	1	0	2	0	0	0
M	40 to 44	0	0	0	0	0	4	0	1	0	0	0	0	1
M	45 to 49	0	0	0	0	1	4	1	2	1	0	0	0	1
M	50 to 54	0	0	0	1	0	1	0	2	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	1	0	0	0	0	1
M	60 to 64	0	0	0	0	0	1	0	0	0	0	0	0	1
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	3	0	0	1	0	0	0	1
F	30 to 34	0	0	0	1	0	6	0	0	2	0	0	0	0
F	35 to 39	0	0	0	2	0	6	0	3	1	0	0	0	1
F	40 to 44	0	0	0	0	2	6	0	1	0	0	0	0	1
F	45 to 49	0	0	0	1	1	2	1	2	2	3	0	0	1
F	50 to 54	0	0	0	2	0	1	0	1	3	0	0	0	1
F	55 to 59	0	0	0	0	1	0	0	0	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	1	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	10	4	18	3	4	9	0	0	6	21
Unisex	30 to 34	0	0	0	17	14	53	1	14	28	6	0	1	25
Unisex	35 to 39	0	0	0	22	14	58	17	30	56	21	0	0	22
Unisex	40 to 44	0	0	0	24	9	76	15	28	82	18	0	1	44
Unisex	45 to 49	0	0	0	8	7	68	16	45	72	21	0	1	47
Unisex	50 to 54	0	0	0	1	3	29	13	35	56	26	0	0	26
Unisex	55 to 59	0	0	0	1	1	7	4	8	19	12	0	0	15
Unisex	60 to 64	0	0	0	0	0	0	1	0	3	1	0	0	1
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 4														
Subscriber only														
M	Under 1	3	0	3	0	0	4	2	0	1	2	0	0	1
M	1 to 18	98	29	32	124	27	157	16	35	46	11	0	3	38
M	19 to 29	280	53	77	163	72	247	64	84	480	12	2	7	105
M	30 to 34	93	27	38	38	9	73	18	37	98	14	0	2	15
M	35 to 39	57	10	22	24	9	38	15	22	74	14	1	0	15
M	40 to 44	76	15	23	27	14	68	14	30	65	14	0	3	26
M	45 to 49	40	7	27	12	16	54	7	33	45	20	1	1	28
M	50 to 54	17	7	25	10	18	46	10	62	60	32	0	1	21
M	55 to 59	11	5	19	4	10	38	13	52	64	50	1	2	30
M	60 to 64	6	1	6	7	13	39	7	23	45	29	0	1	41
M	65 to 99	0	0	1	0	0	1	0	0	2	0	0	0	3
F	Under 1	3	0	3	2	1	5	0	0	0	0	0	0	0
F	1 to 18	87	26	33	123	31	167	18	35	52	12	0	2	32
F	19 to 29	194	30	79	123	76	236	35	67	246	9	1	16	114
F	30 to 34	50	15	17	36	16	74	14	31	50	11	0	6	43
F	35 to 39	45	7	10	19	16	51	12	29	45	19	0	6	45
F	40 to 44	54	11	30	25	25	77	10	23	31	16	0	4	30
F	45 to 49	45	13	40	25	13	87	14	51	62	30	0	0	27
F	50 to 54	24	7	32	19	26	64	35	64	69	42	0	3	44
F	55 to 59	15	11	15	16	25	102	20	71	90	60	0	1	50
F	60 to 64	4	1	17	6	30	98	27	55	88	88	0	0	76
F	65 to 99	0	0	0	0	1	2	0	0	1	0	0	0	3
Subscriber + Spous														
Unisex	Under 30	0	0	0	16	6	28	1	7	10	3	0	4	15
Unisex	30 to 34	0	0	0	16	7	19	2	7	6	3	0	2	10
Unisex	35 to 39	0	0	0	10	3	18	3	12	4	4	0	0	9
Unisex	40 to 44	0	0	0	5	3	38	5	18	12	4	0	4	7
Unisex	45 to 49	0	0	0	12	7	38	4	11	18	8	0	0	29
Unisex	50 to 54	0	0	0	6	17	49	9	13	39	25	0	1	20
Unisex	55 to 59	0	0	0	2	13	57	13	23	38	39	0	0	33
Unisex	60 to 64	0	0	0	0	2	32	3	15	27	24	0	1	33
Unisex	65 to 99	0	0	0	1	0	0	0	0	0	0	0	0	1
Subscriber + 1 Chil														
M	Under 30	0	0	0	3	1	4	0	1	0	0	0	0	1
M	30 to 34	0	0	0	5	3	5	0	0	0	1	0	0	1
M	35 to 39	0	0	0	1	2	2	0	0	1	1	0	0	4
M	40 to 44	0	0	0	1	2	2	1	4	0	0	0	0	0
M	45 to 49	0	0	0	0	1	0	0	0	3	0	0	0	0
M	50 to 54	0	0	0	0	0	1	0	1	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	1	0	0	0
M	60 to 64	0	0	0	0	0	1	0	0	1	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	5	2	11	0	1	1	0	0	1	6
F	30 to 34	0	0	0	6	3	10	0	0	1	0	1	4	7
F	35 to 39	0	0	0	2	2	3	0	1	2	0	0	0	2
F	40 to 44	0	0	0	2	1	6	0	2	2	0	0	0	1
F	45 to 49	0	0	0	1	0	5	2	2	0	1	0	0	4
F	50 to 54	0	0	0	0	0	1	1	1	1	1	0	0	2
F	55 to 59	0	0	0	0	0	0	0	0	1	1	0	0	2
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	1
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	0	1	0	0	0	0	0	0	0
M	30 to 34	0	0	0	2	0	5	0	0	0	0	0	0	0
M	35 to 39	0	0	0	4	2	6	0	0	3	0	0	0	0
M	40 to 44	0	0	0	2	0	6	2	4	4	1	0	0	1
M	45 to 49	0	0	0	1	4	9	0	2	4	1	0	0	0
M	50 to 54	0	0	0	2	2	5	1	0	1	0	0	0	2
M	55 to 59	0	0	0	1	0	1	0	2	1	1	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	1
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	2	0	0	0	0	0	0	1
F	30 to 34	0	0	0	2	0	6	0	1	0	0	0	0	2
F	35 to 39	0	0	0	5	0	7	1	3	3	0	0	0	1
F	40 to 44	0	0	0	8	1	9	5	2	3	1	0	0	0
F	45 to 49	0	0	0	8	3	8	4	7	8	2	0	1	0
F	50 to 54	0	0	0	0	0	5	2	2	1	1	0	0	1
F	55 to 59	0	0	0	0	0	0	0	1	0	1	0	0	2
F	60 to 64	0	0	0	0	0	0	0	0	1	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	8	2	18	0	1	6	0	0	1	6
Unisex	30 to 34	0	0	0	21	13	44	2	9	22	2	0	2	17
Unisex	35 to 39	0	0	0	32	18	94	10	24	37	10	0	5	29
Unisex	40 to 44	0	0	0	37	20	135	35	25	60	22	0	4	32
Unisex	45 to 49	0	0	0	26	29	87	31	24	66	27	0	2	33
Unisex	50 to 54	0	0	0	10	12	60	21	15	61	25	0	2	26
Unisex	55 to 59	0	0	0	2	9	22	6	9	22	14	0	0	13
Unisex	60 to 64	0	0	0	0	0	6	0	2	6	2	0	0	3
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 5														
Subscriber only														
M	Under 1	1	0	1	0	0	5	0	3	0	0	0	0	1
M	1 to 18	56	28	17	100	32	114	18	26	46	6	0	0	53
M	19 to 29	213	58	69	96	63	212	45	97	424	21	1	9	75
M	30 to 34	97	44	33	29	32	51	17	36	131	20	1	1	22
M	35 to 39	62	26	28	30	21	65	15	36	90	21	0	1	34
M	40 to 44	62	22	54	29	18	45	27	37	108	27	0	0	33
M	45 to 49	40	17	31	17	10	64	23	45	108	35	0	2	40
M	50 to 54	15	7	23	10	12	55	21	65	80	53	0	1	50
M	55 to 59	1	3	9	6	11	41	20	74	121	85	0	1	63
M	60 to 64	2	3	4	2	6	34	7	33	92	84	0	2	54
M	65 to 99	0	0	0	0	1	0	0	2	0	0	0	0	3
F	Under 1	1	0	0	0	0	1	1	0	0	0	0	0	0
F	1 to 18	52	23	19	93	26	123	12	24	48	9	0	2	29
F	19 to 29	145	43	60	108	43	232	27	80	243	22	2	19	140
F	30 to 34	48	23	20	30	23	56	9	23	64	14	0	9	65
F	35 to 39	33	9	27	32	8	65	14	27	43	16	0	11	62
F	40 to 44	39	11	26	20	16	75	20	34	60	30	0	3	49
F	45 to 49	30	15	33	25	12	89	22	67	97	31	0	2	60
F	50 to 54	31	14	25	14	18	102	36	96	113	55	0	2	65
F	55 to 59	7	4	9	16	15	102	23	90	167	105	0	3	96
F	60 to 64	6	0	9	11	17	139	19	59	189	122	0	3	147
F	65 to 99	0	0	0	0	0	2	0	1	3	3	0	0	1
Subscriber + Spous														
Unisex	Under 30	0	0	0	2	7	16	0	6	8	1	0	1	10
Unisex	30 to 34	0	0	0	3	2	15	4	8	3	2	0	0	5
Unisex	35 to 39	0	0	0	7	3	14	4	8	8	0	0	1	8
Unisex	40 to 44	0	0	0	8	3	24	4	12	17	8	0	0	19
Unisex	45 to 49	0	0	0	4	5	19	3	9	12	10	0	0	23
Unisex	50 to 54	0	0	0	3	18	39	7	13	36	25	0	3	36
Unisex	55 to 59	0	0	0	2	12	39	13	22	61	46	0	0	58
Unisex	60 to 64	0	0	0	0	5	24	2	21	29	26	0	0	49
Unisex	65 to 99	0	0	0	0	0	1	0	0	0	1	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	0	0	3	0	0	0	0	0	0	0
M	30 to 34	0	0	0	2	1	1	1	0	1	0	0	0	0
M	35 to 39	0	0	0	2	1	5	0	3	2	0	0	0	0
M	40 to 44	0	0	0	1	0	5	1	0	2	1	0	1	0
M	45 to 49	0	0	0	1	0	4	0	0	2	0	0	0	0
M	50 to 54	0	0	0	1	0	1	2	0	0	0	0	0	0
M	55 to 59	0	0	0	0	1	1	0	1	0	1	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	3
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	1	1	3	0	0	1	0	0	1	1
F	30 to 34	0	0	0	1	1	8	1	0	0	0	0	2	5
F	35 to 39	0	0	0	0	0	5	1	1	0	0	0	2	5
F	40 to 44	0	0	0	0	2	4	0	0	0	2	0	1	4
F	45 to 49	0	0	0	3	0	4	1	3	0	0	0	0	2
F	50 to 54	0	0	0	0	0	1	2	1	0	0	0	0	0
F	55 to 59	0	0	0	1	1	1	0	1	1	2	0	0	5
F	60 to 64	0	0	0	1	1	0	0	0	1	2	0	0	1
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	1	0	0	1	0	0	0	0	0
M	30 to 34	0	0	0	1	1	0	0	0	0	0	0	0	0
M	35 to 39	0	0	0	1	0	4	0	1	1	1	0	0	0
M	40 to 44	0	0	0	1	2	5	1	4	1	1	0	0	2
M	45 to 49	0	0	0	1	0	4	0	1	2	0	0	0	2
M	50 to 54	0	0	0	0	1	3	1	2	6	1	0	0	2
M	55 to 59	0	0	0	0	0	1	0	0	0	0	0	0	4
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	1	1	0	0	0	0	0	1	1
F	30 to 34	0	0	0	0	0	0	0	0	0	0	0	0	1
F	35 to 39	0	0	0	3	1	7	0	2	4	0	0	1	2
F	40 to 44	0	0	0	3	2	6	1	2	2	3	0	0	4
F	45 to 49	0	0	0	2	2	7	1	4	4	1	0	0	4
F	50 to 54	0	0	0	0	1	3	0	3	2	3	0	0	1
F	55 to 59	0	0	0	0	0	0	2	0	2	0	0	1	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	3	0	8	0	1	5	0	1	0	5
Unisex	30 to 34	0	0	0	11	7	20	1	6	6	1	0	2	17
Unisex	35 to 39	0	0	0	18	7	76	6	23	27	10	0	3	32
Unisex	40 to 44	0	0	0	27	11	95	22	21	70	19	0	0	28
Unisex	45 to 49	0	0	0	14	9	89	20	34	82	35	0	4	29
Unisex	50 to 54	0	0	0	8	11	49	14	32	68	25	0	1	28
Unisex	55 to 59	0	0	0	2	5	16	10	10	34	19	0	0	21
Unisex	60 to 64	0	0	0	0	0	7	1	4	6	2	0	1	3
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 6														
Subscriber only														
M	Under 1	0	0	1	0	0	1	0	0	0	0	0	0	0
M	1 to 18	14	7	3	22	9	41	13	14	17	4	0	1	16
M	19 to 29	57	8	22	32	10	45	8	13	117	7	0	1	31
M	30 to 34	23	4	4	6	2	10	3	7	28	7	0	1	6
M	35 to 39	8	6	5	8	0	11	0	8	15	6	0	0	5
M	40 to 44	14	4	10	4	0	11	3	9	20	6	0	0	5
M	45 to 49	4	5	5	2	1	8	4	9	33	14	0	0	8
M	50 to 54	6	1	4	1	6	18	5	23	19	21	0	0	11
M	55 to 59	2	0	6	0	2	8	3	23	24	26	0	0	15
M	60 to 64	0	0	1	0	0	10	3	13	16	15	0	0	16
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	1
F	Under 1	0	0	0	0	0	2	0	1	0	0	0	0	0
F	1 to 18	19	9	10	27	6	32	6	11	13	6	0	1	26
F	19 to 29	42	7	16	19	12	39	7	21	60	6	0	6	40
F	30 to 34	8	3	3	5	2	15	4	4	18	2	0	2	16
F	35 to 39	12	1	4	2	3	14	4	5	5	1	0	0	10
F	40 to 44	11	3	6	3	0	16	3	8	14	6	0	0	9
F	45 to 49	8	1	13	2	2	17	2	24	23	23	0	0	13
F	50 to 54	5	3	12	3	4	14	8	23	24	38	0	0	14
F	55 to 59	4	1	1	0	3	19	10	33	47	50	0	0	35
F	60 to 64	0	0	6	1	2	18	3	26	42	41	0	1	52
F	65 to 99	0	0	0	0	0	1	0	0	0	0	0	0	0
Subscriber + Spous														
Unisex	Under 30	0	0	0	3	1	6	1	3	2	3	0	0	13
Unisex	30 to 34	0	0	0	4	1	3	1	3	3	3	0	0	2
Unisex	35 to 39	0	0	0	3	0	9	1	1	3	2	0	1	6
Unisex	40 to 44	0	0	0	1	2	10	0	2	7	8	0	1	7
Unisex	45 to 49	0	0	0	0	2	8	5	6	17	8	0	0	13
Unisex	50 to 54	0	0	0	1	5	19	6	9	18	20	0	0	12
Unisex	55 to 59	0	0	0	2	4	9	4	9	27	16	1	0	28
Unisex	60 to 64	0	0	0	0	0	11	2	5	17	17	0	0	20
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	0	0	1	0	0	0	0	0	0	0
M	30 to 34	0	0	0	0	1	1	0	0	0	0	0	0	1
M	35 to 39	0	0	0	0	1	1	0	0	1	0	0	0	0
M	40 to 44	0	0	0	0	0	0	0	0	1	0	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	0	0	0	1	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	1	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	0	1	4	0	0	0	0	0	0	3
F	30 to 34	0	0	0	1	2	2	1	0	0	0	0	0	3
F	35 to 39	0	0	0	0	0	0	0	0	0	0	0	0	0
F	40 to 44	0	0	0	0	0	0	0	1	1	1	0	0	1
F	45 to 49	0	0	0	0	2	1	0	1	1	1	0	0	0
F	50 to 54	0	0	0	0	0	0	0	1	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	1	0	0	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	1	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	0	0	0	0	0	0	0	0	0
M	30 to 34	0	0	0	0	0	1	0	0	4	0	0	0	0
M	35 to 39	0	0	0	0	0	2	0	1	1	0	0	0	0
M	40 to 44	0	0	0	0	0	1	0	1	0	1	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0	1
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	0	0	0	0
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	1	0	0	0	0	0	0	0
F	30 to 34	0	0	0	1	1	1	0	0	0	0	0	0	0
F	35 to 39	0	0	0	1	1	1	2	0	0	2	0	0	0
F	40 to 44	0	0	0	1	2	2	0	1	2	0	0	0	0
F	45 to 49	0	0	0	0	1	3	0	1	2	1	0	0	0
F	50 to 54	0	0	0	0	0	1	0	0	0	1	0	0	0
F	55 to 59	0	0	0	0	0	0	0	1	1	1	0	0	1
F	60 to 64	0	0	0	0	0	1	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	2	1	7	0	0	4	0	0	0	5
Unisex	30 to 34	0	0	0	3	2	12	3	4	8	1	0	1	7
Unisex	35 to 39	0	0	0	3	2	13	2	7	17	7	0	0	5
Unisex	40 to 44	0	0	0	5	2	22	7	8	27	9	0	1	11
Unisex	45 to 49	0	0	0	3	3	33	9	10	26	11	0	0	15
Unisex	50 to 54	0	0	0	0	1	10	3	4	13	9	0	0	13
Unisex	55 to 59	0	0	0	1	0	3	2	4	9	4	0	0	3
Unisex	60 to 64	0	0	0	0	0	0	0	0	2	1	0	0	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 7														
Subscriber only														
M	Under 1	2	1	1	1	0	7	1	2	0	2	0	0	2
M	1 to 18	93	42	34	193	76	288	33	58	77	16	1	5	98
M	19 to 29	308	118	126	238	88	366	56	205	608	33	2	26	215
M	30 to 34	104	43	29	63	36	100	20	57	141	15	0	6	58
M	35 to 39	75	28	25	38	15	77	18	35	96	18	0	2	36
M	40 to 44	64	28	52	24	22	42	11	41	78	15	0	2	38
M	45 to 49	43	19	42	19	23	80	18	44	71	39	0	4	44
M	50 to 54	23	13	33	10	17	65	20	74	77	46	0	3	53
M	55 to 59	9	8	23	4	13	72	16	54	102	61	0	1	55
M	60 to 64	2	2	4	2	8	43	6	32	75	52	0	1	71
M	65 to 99	0	0	0	0	0	0	1	0	0	1	0	0	2
F	Under 1	2	0	3	0	1	4	0	1	0	1	0	0	1
F	1 to 18	92	48	43	200	77	240	31	66	70	15	0	6	101
F	19 to 29	186	91	85	199	86	480	44	140	296	38	3	51	290
F	30 to 34	62	37	21	45	32	123	7	31	64	13	1	20	98
F	35 to 39	51	17	27	34	24	83	10	38	38	12	0	17	56
F	40 to 44	58	18	48	25	20	100	20	37	49	23	1	5	49
F	45 to 49	44	17	46	25	28	115	24	88	63	35	0	1	68
F	50 to 54	25	17	35	16	23	130	27	122	118	51	0	2	89
F	55 to 59	16	7	20	15	32	141	30	88	125	70	0	4	125
F	60 to 64	5	6	10	6	17	142	31	90	168	102	0	4	178
F	65 to 99	1	0	0	0	1	1	0	1	1	1	0	0	1
Subscriber + Spous														
Unisex	Under 30	0	0	0	32	5	40	2	12	8	12	0	6	27
Unisex	30 to 34	0	0	0	17	11	35	5	14	9	10	0	5	37
Unisex	35 to 39	0	0	0	24	11	47	7	16	4	13	0	5	30
Unisex	40 to 44	0	0	0	13	11	66	3	13	19	7	0	2	49
Unisex	45 to 49	0	0	0	12	14	71	6	16	24	19	0	0	79
Unisex	50 to 54	0	0	0	5	16	88	9	38	45	41	0	0	93
Unisex	55 to 59	0	0	0	3	9	90	17	38	58	48	0	1	126
Unisex	60 to 64	0	0	0	1	3	29	5	24	29	41	0	0	90
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	4	4	12	0	0	0	0	0	1	0
M	30 to 34	0	0	0	4	4	16	0	0	4	0	0	0	5
M	35 to 39	0	0	0	3	1	8	1	3	3	0	0	0	1
M	40 to 44	0	0	0	2	0	6	0	0	1	1	0	0	0
M	45 to 49	0	0	0	0	0	2	0	1	0	1	0	0	5
M	50 to 54	0	0	0	0	1	2	0	1	0	1	0	0	2
M	55 to 59	0	0	0	0	1	1	0	0	0	1	0	0	1
M	60 to 64	0	0	0	0	0	0	0	0	1	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	16	4	19	0	0	3	0	0	6	7
F	30 to 34	0	0	0	0	2	12	0	0	0	2	0	3	16
F	35 to 39	0	0	0	1	0	9	0	4	0	0	0	3	7
F	40 to 44	0	0	0	1	0	5	0	2	3	0	0	0	7
F	45 to 49	0	0	0	0	1	5	1	3	1	1	0	0	3
F	50 to 54	0	0	0	0	3	3	0	1	3	1	0	1	2
F	55 to 59	0	0	0	0	0	0	0	2	0	0	0	0	1
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	1	0	2	0	0	0	0	0	0	0
M	30 to 34	0	0	0	3	1	4	0	2	0	0	0	0	1
M	35 to 39	0	0	0	1	1	9	0	0	5	0	0	0	1
M	40 to 44	0	0	0	2	2	7	2	1	1	3	0	0	0
M	45 to 49	0	0	0	1	0	4	0	2	1	0	0	0	1
M	50 to 54	0	0	0	1	0	1	0	1	0	1	0	0	0
M	55 to 59	0	0	0	0	0	0	0	0	0	1	0	0	1
M	60 to 64	0	0	0	0	0	1	0	1	0	0	0	0	1
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	5	0	1	0	0	0	0	5
F	30 to 34	0	0	0	4	0	12	3	0	0	2	1	0	1
F	35 to 39	0	0	0	8	2	16	0	2	2	1	0	1	2
F	40 to 44	0	0	0	3	2	17	0	6	4	3	0	1	4
F	45 to 49	0	0	0	3	4	21	2	1	5	2	0	0	7
F	50 to 54	0	0	0	2	0	4	0	3	3	3	0	0	2
F	55 to 59	0	0	0	0	0	1	0	3	1	0	0	0	3
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	2
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	13	13	36	1	4	10	0	0	4	19
Unisex	30 to 34	0	0	0	30	18	132	8	14	20	4	0	10	47
Unisex	35 to 39	0	0	0	52	23	197	15	31	53	16	0	5	48
Unisex	40 to 44	0	0	0	39	28	177	17	29	73	26	1	2	86
Unisex	45 to 49	0	0	0	13	19	152	29	35	75	34	0	0	86
Unisex	50 to 54	0	0	0	8	16	81	19	28	48	37	0	2	58
Unisex	55 to 59	0	0	0	1	1	23	7	13	28	9	0	0	22
Unisex	60 to 64	0	0	0	0	1	2	1	3	4	2	0	0	4
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 8														
Subscriber only														
M	Under 1	1	0	0	0	0	4	0	0	0	0	0	0	1
M	1 to 18	50	21	11	60	26	103	15	22	38	4	2	2	36
M	19 to 29	95	27	46	83	26	112	18	70	218	11	0	13	61
M	30 to 34	25	22	14	29	16	36	11	24	64	5	0	3	13
M	35 to 39	37	17	14	11	7	37	5	15	40	5	0	0	14
M	40 to 44	34	16	18	9	6	24	5	22	37	12	0	0	13
M	45 to 49	19	11	14	11	13	41	6	18	47	20	0	1	26
M	50 to 54	18	6	14	3	5	25	10	45	48	30	0	3	26
M	55 to 59	4	3	2	3	8	37	7	50	63	42	0	1	30
M	60 to 64	0	0	1	1	7	36	2	24	54	44	0	0	41
M	65 to 99	0	0	0	0	0	0	0	0	2	0	0	0	2
F	Under 1	2	0	0	0	0	3	1	1	0	0	0	0	0
F	1 to 18	46	22	16	52	17	105	10	22	30	1	1	2	28
F	19 to 29	59	23	40	61	36	143	20	38	112	13	1	22	121
F	30 to 34	16	8	11	16	9	42	6	12	25	3	1	3	24
F	35 to 39	17	9	8	15	11	47	8	21	26	3	1	8	25
F	40 to 44	21	7	21	15	16	43	11	21	40	5	0	2	32
F	45 to 49	23	7	30	13	10	46	8	38	48	13	0	1	35
F	50 to 54	17	7	13	11	15	56	8	46	43	35	0	2	36
F	55 to 59	4	5	15	6	19	67	13	69	75	43	0	2	62
F	60 to 64	3	1	6	6	13	99	16	49	116	72	0	2	98
F	65 to 99	0	0	0	0	0	0	0	0	2	1	0	0	1
Subscriber + Spous														
Unisex	Under 30	0	0	0	7	3	15	1	3	4	6	0	2	10
Unisex	30 to 34	0	0	0	4	1	10	3	7	7	4	0	4	10
Unisex	35 to 39	0	0	0	8	7	12	3	3	3	2	0	1	7
Unisex	40 to 44	0	0	0	1	2	14	3	4	9	3	0	1	13
Unisex	45 to 49	0	0	0	7	3	39	3	2	13	9	0	0	21
Unisex	50 to 54	0	0	0	0	4	33	5	10	22	22	0	0	40
Unisex	55 to 59	0	0	0	4	4	39	5	17	24	31	0	0	44
Unisex	60 to 64	0	0	0	1	2	21	3	12	26	16	0	1	39
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + 1 Chil														
M	Under 30	0	0	0	2	1	4	0	0	1	0	0	0	0
M	30 to 34	0	0	0	6	0	5	0	0	0	0	0	0	2
M	35 to 39	0	0	0	3	1	7	0	2	2	0	0	0	0
M	40 to 44	0	0	0	4	1	2	1	0	2	1	0	0	0
M	45 to 49	0	0	0	0	0	0	0	0	0	0	0	0	0
M	50 to 54	0	0	0	0	0	1	0	0	0	0	0	0	1
M	55 to 59	0	0	0	0	0	1	0	3	0	0	0	0	1
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	0	1	5	0	0	1	0	0	2	7
F	30 to 34	0	0	0	2	0	8	0	2	3	0	0	3	8
F	35 to 39	0	0	0	0	1	1	0	0	0	0	0	2	3
F	40 to 44	0	0	0	1	1	4	0	0	2	2	0	0	0
F	45 to 49	0	0	0	1	0	1	0	0	1	0	0	0	3
F	50 to 54	0	0	0	0	1	2	0	0	0	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	1	1	1	0	0	2
F	60 to 64	0	0	0	0	0	1	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	1	0	1	0	0	1	0	0	0	0
M	30 to 34	0	0	0	0	0	1	0	0	1	0	0	0	0
M	35 to 39	0	0	0	2	1	2	1	2	0	0	0	0	1
M	40 to 44	0	0	0	1	1	2	0	1	1	0	0	0	1
M	45 to 49	0	0	0	0	0	3	0	1	1	1	0	0	2
M	50 to 54	0	0	0	0	0	0	0	0	0	0	0	0	1
M	55 to 59	0	0	0	0	0	0	0	1	0	1	0	0	0
M	60 to 64	0	0	0	0	0	2	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	0	0	0	0	0	0	0	0	0	3
F	30 to 34	0	0	0	1	1	4	0	1	1	0	0	1	3
F	35 to 39	0	0	0	0	1	5	0	0	2	0	0	1	1
F	40 to 44	0	0	0	0	0	3	0	0	2	0	0	0	0
F	45 to 49	0	0	0	1	0	5	2	1	1	1	0	0	2
F	50 to 54	0	0	0	2	0	4	0	0	1	0	0	0	0
F	55 to 59	0	0	0	0	0	0	0	0	0	1	0	0	0
F	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	3	5	17	0	0	4	0	0	2	10
Unisex	30 to 34	0	0	0	10	7	58	6	8	9	1	0	2	17
Unisex	35 to 39	0	0	0	22	12	96	8	11	36	7	0	3	34
Unisex	40 to 44	0	0	0	26	16	93	6	29	46	8	0	2	32
Unisex	45 to 49	0	0	0	13	11	73	13	16	56	16	0	2	34
Unisex	50 to 54	0	0	0	5	8	33	8	15	40	15	0	1	26
Unisex	55 to 59	0	0	0	0	2	12	4	9	14	6	0	0	6
Unisex	60 to 64	0	0	0	0	0	3	1	0	3	2	0	1	0
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
Region 9														
Subscriber only														
M	Under 1	1	1	3	1	0	4	1	4	0	0	0	0	1
M	1 to 18	63	43	38	178	63	208	32	33	64	18	0	6	82
M	19 to 29	313	83	97	204	97	356	62	109	522	22	1	22	147
M	30 to 34	163	81	67	87	59	187	29	73	178	39	1	6	63
M	35 to 39	107	24	58	60	40	137	23	62	154	27	1	7	47
M	40 to 44	86	38	69	38	42	154	27	67	127	46	0	5	63
M	45 to 49	45	19	47	28	41	109	32	76	94	47	0	7	54
M	50 to 54	29	13	26	15	23	87	20	111	61	62	0	3	61
M	55 to 59	14	7	18	4	17	67	22	73	81	83	0	2	66
M	60 to 64	3	0	4	3	9	44	8	34	54	48	0	0	75
M	65 to 99	0	0	0	0	0	1	0	1	2	2	0	0	3
F	Under 1	0	0	4	2	0	9	1	0	0	0	0	0	3
F	1 to 18	52	29	20	131	66	216	23	35	51	17	0	4	68
F	19 to 29	198	61	90	199	122	492	40	111	303	16	1	58	264
F	30 to 34	109	23	48	96	44	191	25	51	105	16	0	31	138
F	35 to 39	64	15	27	38	37	162	28	56	55	32	1	28	117
F	40 to 44	60	19	44	25	33	150	26	56	78	32	1	10	78
F	45 to 49	36	10	33	25	35	154	20	98	85	46	0	4	61
F	50 to 54	37	10	21	12	49	154	24	103	102	84	0	3	57
F	55 to 59	8	5	13	15	37	162	43	89	140	94	0	1	94
F	60 to 64	1	1	10	8	27	159	27	75	118	113	0	1	125
F	65 to 99	0	0	0	0	0	1	0	0	1	0	0	0	3
Subscriber + Spous														
Unisex	Under 30	0	0	0	12	7	37	3	9	14	2	0	4	28
Unisex	30 to 34	0	0	0	26	9	29	5	10	7	7	0	6	31
Unisex	35 to 39	0	0	0	16	12	57	5	10	12	11	0	5	23
Unisex	40 to 44	0	0	0	6	13	65	8	10	21	13	0	0	33
Unisex	45 to 49	0	0	0	9	17	59	5	14	20	20	0	0	26
Unisex	50 to 54	0	0	0	2	19	82	13	16	39	25	0	0	55
Unisex	55 to 59	0	0	0	2	17	73	12	22	46	35	0	2	78
Unisex	60 to 64	0	0	0	0	5	25	4	13	28	27	0	1	38
Unisex	65 to 99	0	0	0	0	0	1	0	0	0	0	0	0	2
Subscriber + 1 Chil														
M	Under 30	0	0	0	3	3	8	0	0	0	0	0	0	1
M	30 to 34	0	0	0	8	3	18	0	0	3	0	0	0	1
M	35 to 39	0	0	0	4	3	12	1	1	1	0	0	0	2
M	40 to 44	0	0	0	5	0	10	1	1	1	0	0	0	0
M	45 to 49	0	0	0	0	2	4	0	3	1	0	0	0	0
M	50 to 54	0	0	0	0	1	1	0	2	0	0	0	0	0
M	55 to 59	0	0	0	1	0	0	0	2	0	0	0	0	3
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0

BLUE SHIELD LIFE

Exhibit VIII - Subscribership by Region, Plan, Family Tier and Age

As of July, 2010

Gender	Age	Essential Plan 1750	Essential Plan 3000	Essential Plan 4500	Balance Plan 1000	Balance Plan 1700	Balance Plan 2500	Shield Savings 1800/3600	Shield Savings 3500	Shield Savings 4000/8000	Shield Savings 5200	Blue Shield Life PPO Plan 1500	Blue Shield Life PPO Plan 2000	Shield Spectrum PPO Plan 5000
F	Under 30	0	0	0	1	5	1	0	0	0	0	0	7	10
F	30 to 34	0	0	0	1	3	12	1	1	5	0	0	4	9
F	35 to 39	0	0	0	3	4	10	0	0	0	0	1	1	9
F	40 to 44	0	0	0	2	0	6	0	0	2	0	0	0	2
F	45 to 49	0	0	0	0	2	0	0	1	0	1	0	1	3
F	50 to 54	0	0	0	1	2	7	1	3	0	1	0	0	3
F	55 to 59	0	0	0	0	0	2	0	0	1	1	0	0	4
F	60 to 64	0	0	0	0	0	0	0	0	1	0	0	0	1
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Subscriber + Childre														
M	Under 30	0	0	0	0	0	0	1	0	0	0	0	0	0
M	30 to 34	0	0	0	1	2	6	0	1	0	0	0	1	0
M	35 to 39	0	0	0	5	1	6	3	4	1	2	0	0	3
M	40 to 44	0	0	0	3	0	7	0	7	1	3	0	0	1
M	45 to 49	0	0	0	2	0	6	2	1	0	1	0	0	2
M	50 to 54	0	0	0	1	1	1	0	0	1	1	0	0	7
M	55 to 59	0	0	0	1	1	1	0	0	1	0	0	0	3
M	60 to 64	0	0	0	0	0	0	0	0	0	0	0	0	0
M	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
F	Under 30	0	0	0	1	0	1	0	0	0	0	0	0	0
F	30 to 34	0	0	0	1	1	4	1	1	1	1	0	2	0
F	35 to 39	0	0	0	4	0	9	2	2	1	0	0	2	2
F	40 to 44	0	0	0	3	5	12	0	5	4	0	0	1	2
F	45 to 49	0	0	0	2	1	4	0	1	3	2	0	0	1
F	50 to 54	0	0	0	1	1	0	0	3	0	0	0	0	5
F	55 to 59	0	0	0	0	0	3	0	1	0	2	0	0	3
F	60 to 64	0	0	0	0	0	0	0	0	1	0	0	0	0
F	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0
Family														
Unisex	Under 30	0	0	0	12	7	23	2	2	7	2	0	10	12
Unisex	30 to 34	0	0	0	27	21	78	7	10	16	3	0	7	44
Unisex	35 to 39	0	0	0	58	35	186	17	18	38	16	0	9	47
Unisex	40 to 44	0	0	0	35	37	226	24	43	54	23	1	2	57
Unisex	45 to 49	0	0	0	14	48	163	20	33	73	38	0	0	56
Unisex	50 to 54	0	0	0	9	22	73	22	22	34	43	0	1	33
Unisex	55 to 59	0	0	0	1	5	26	6	11	15	23	0	0	17
Unisex	60 to 64	0	0	0	0	0	2	1	1	1	4	0	0	5
Unisex	65 to 99	0	0	0	0	0	0	0	0	0	0	0	0	0