

**MarACon 2010 Vision Costs Pricing System Version 1.0
Rate Sheet**

Group Name:

Net In Network Rates:

	Monthly	Annual
Employee Only	\$ 2.97	\$ 35.64
Employee + Spouse	\$ 5.94	\$ 71.28
Employee + Child(ren)	\$ 7.63	\$ 91.56
Employee + Spouse + Child(ren)	\$ 10.60	\$ 127.20

PPO Utilization:

Net Out of Network Rates:

	Monthly	Annual
Employee Only	\$ 2.47	\$ 29.64
Employee + Spouse	\$ 4.94	\$ 59.28
Employee + Child(ren)	\$ 6.34	\$ 76.08
Employee + Spouse + Child(ren)	\$ 8.81	\$ 105.72

Net Rates:

	Monthly	Annual	Count
Employee Only	\$ 2.87	\$ 34.44	5
Employee + Spouse	\$ 5.74	\$ 68.88	5
Employee + Child(ren)	\$ 7.37	\$ 88.44	5
Employee + Spouse + Child(ren)	\$ 10.24	\$ 122.88	5

Group Total

**MarACon 2010 Vision Costs Pricing System Version 1.0
Experience Rating Sheet**

Group Name:

Plan 1

	Current Rates	Start Date	Experience	Effective Date
Employee Only	1	1/1/2009	1/1/2009	1/1/2010
Employee + Spouse	2	End Date	9/30/2009	Adjustments
Employee + Child(ren)	2.5	Paid Claims	\$1,500.00	1.034
Employee + Spouse + Child(ren)	3.5	Average Employee Count	20	Trend Benefit 1.000

	Projected Experience Claims	Projected Monthly Count
Employee Only	\$4.04	5
Employee + Spouse	\$8.07	5
Employee + Child(ren)	\$10.09	5
Employee + Spouse + Child(ren)	\$14.12	5

Monthly Claims \$182

	Manual Claims
Employee Only	\$2.87
Employee + Spouse	\$5.74
Employee + Child(ren)	\$7.37
Employee + Spouse + Child(ren)	\$10.24

Monthly Claims \$131

Recommended Credibility 51.3%

User Credibility 51.3%

	Credible Claims	Recommended Renewal Costs	Administration	Premium Equivalent
Employee Only	\$3.47	Employee Only \$3.49	PEPM \$ 0.50	\$4.95
Employee + Spouse	\$6.94	Employee + Spouse \$6.98	% of Prem. 25.0%	\$9.91
Employee + Child(ren)	\$8.77	Employee + Child(ren) \$8.73		\$12.39
Employee + Spouse + Child(ren)	\$12.23	Employee + Spouse + Child \$12.22		\$17.35
Monthly Claims	\$157	\$157		\$223

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Plan 1

Out of Network

Adult

Child

		Exam	Materials	Gtotal		Exam	Materials	Gtotal
		1.38	4.87	6.25		1.64	3.20	4.84
Manual Rates		22.1%	77.9%	100.0%		33.9%	66.1%	100.0%
%		0.85	2.79	3.64		1.00	1.83	2.83
Base Rates		23.4%	76.6%	100.0%		35.3%	64.7%	100.0%
%		1.000	0.700			1.000	0.700	
Benefit Period Factor		0.85	1.95	2.80		1.00	1.28	2.28
Times Benefit Period		0.926	0.926			0.926	0.926	
User Utilization	0.926	0.79	1.81	2.60		0.93	1.19	2.12
Times Utilization		1.000	1.000			1.000	1.000	
Claim Level Factors		0.79	1.81	2.60		0.93	1.19	2.12
Times Claim Level		0.950	0.950			0.950	0.950	
Industry Factor		0.75	1.72	2.47		0.88	1.13	2.01
Times Industry		1.000	1.000			1.000	1.000	
Age/Gender/Student		0.75	1.72	2.47		0.88	1.13	2.01
Times Above		1.000				1.000		
Voluntary Factor		2.47				2.01		
Total		1.000	1.000					
Emp		0.75	1.72	2.47				
Age/Gender/Student		1.000						
Times Above		0.75	1.72	2.47				
Voluntary Factor		1.000						
Total		2.47						
Spo		1.000	1.000					
Age/Gender/Student		0.75	1.72	2.47				
Times Above		1.000						
Voluntary Factor		2.47						
Total								