

Percentage Difference in Individual Market Health Plan Costs Before and After Federal Healthcare Reform

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|---|------------|---------|------------|---------|------------|---------|
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Bronze | 130% | 57% | 109% | 69% | 78% | 104% |
| Silver | 159% | 75% | 134% | 88% | 97% | 128% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Bronze | 138% | 65% | 117% | 76% | 84% | 112% |
| Gold | 206% | 109% | 179% | 123% | 134% | 172% |
| Silver | 164% | 82% | 140% | 93% | 103% | 135% |
| AVMED INC. | | | | | | |
| Bronze | 77% | 2% | 43% | 10% | 12% | 27% |
| Silver | 95% | 19% | 60% | 28% | 29% | 45% |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Bronze | 79% | 48% | 56% | 44% | 51% | 62% |
| Gold | 130% | 90% | 101% | 85% | 94% | 107% |
| Platinum | 149% | 105% | 117% | 100% | 110% | 124% |
| Silver | 115% | 77% | 87% | 73% | 81% | 94% |
| CELTIC INSURANCE COMPANY | | | | | | |
| Bronze | 163% | 23% | 81% | 22% | 26% | 27% |
| CIGNA HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Bronze | 37% | 7% | 3% | -12% | -14% | -8% |
| Gold | 87% | 47% | 40% | 21% | 18% | 26% |
| Silver | 62% | 27% | 22% | 4% | 2% | 9% |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Bronze | 53% | 25% | 46% | 31% | 42% | 47% |
| Gold | 94% | 66% | 87% | 72% | 83% | 88% |
| Silver | 71% | 43% | 64% | 49% | 60% | 65% |
| COVENTRY HEALTH PLAN OF FLORIDA INC. | | | | | | |
| Bronze | 53% | 25% | 46% | 31% | 42% | 47% |
| Gold | 95% | 67% | 87% | 72% | 83% | 88% |
| Silver | 72% | 44% | 64% | 49% | 60% | 65% |
| EMPLOYER CHOICE INSURANCE COMPANY | | | | | | |
| Bronze | 63% | -23% | 41% | 0% | -18% | -16% |
| Gold | 85% | -12% | 61% | 14% | -6% | -3% |
| Platinum | 110% | 0% | 84% | 30% | 7% | 10% |
| Silver | 85% | -12% | 60% | 13% | -7% | -5% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Bronze | 47% | -1% | 9% | -2% | -4% | 1% |
| Gold | 119% | 48% | 63% | 47% | 43% | 51% |
| Platinum | 168% | 80% | 99% | 79% | 75% | 84% |
| Silver | 89% | 27% | 40% | 26% | 3% | 8% |
| FREEDOM LIFE INSURANCE COMPANY OF AMERICA | | | | | | |
| Bronze | 163% | 140% | 117% | 97% | 105% | 101% |
| Gold | 242% | 220% | 197% | 177% | 185% | 181% |
| Platinum | 288% | 265% | 242% | 222% | 230% | 226% |
| Silver | 201% | 178% | 155% | 135% | 143% | 139% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Bronze | 83% | 36% | 9% | -10% | -9% | 3% |
| Gold | 182% | 110% | 68% | 38% | 40% | 59% |
| Silver | 128% | 70% | 36% | 11% | 13% | 29% |

Percentage Difference in Individual Market Health Plan Costs Before and After Federal Healthcare Reform

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|--|------------|---------|------------|---------|------------|---------|
| | Males | Females | Males | Females | Males | Females |
| HEALTH OPTIONS INC. | | | | | | |
| Bronze | 103% | 66% | 80% | 64% | 75% | 86% |
| Gold | 152% | 106% | 124% | 104% | 117% | 131% |
| Platinum | 170% | 120% | 139% | 118% | 132% | 147% |
| Silver | 136% | 92% | 109% | 90% | 103% | 116% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Bronze | 221% | 154% | 147% | 98% | 81% | 91% |
| Gold | 284% | 203% | 195% | 137% | 116% | 129% |
| Platinum | 335% | 243% | 234% | 168% | 145% | 159% |
| Silver | 240% | 168% | 161% | 109% | 91% | 102% |
| HUMANA INSURANCE COMPANY | | | | | | |
| Bronze | 129% | 60% | 98% | 48% | 66% | 63% |
| Gold | 228% | 129% | 184% | 111% | 138% | 133% |
| Platinum | 238% | 137% | 193% | 118% | 145% | 140% |
| Silver | 186% | 100% | 148% | 85% | 108% | 103% |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Bronze | 123% | 56% | 93% | 43% | 61% | 58% |
| Gold | 171% | 89% | 134% | 74% | 95% | 91% |
| Platinum | 205% | 113% | 164% | 96% | 120% | 116% |
| Silver | 135% | 64% | 103% | 51% | 69% | 66% |
| MOLINA HEALTHCARE OF FLORIDA INC.* | | | | | | |
| Bronze | 6% | 6% | 6% | 6% | 6% | 6% |
| Gold | 6% | 6% | 6% | 6% | 6% | 6% |
| Silver | 6% | 6% | 6% | 6% | 6% | 6% |
| PREFERRED MEDICAL PLAN INC. | | | | | | |
| Bronze | 80% | 57% | 55% | 36% | 46% | 60% |
| Gold | 138% | 109% | 106% | 80% | 94% | 112% |
| Silver | 109% | 83% | 81% | 58% | 70% | 86% |
| SUNSHINE STATE HEALTH PLAN INC.* | | | | | | |
| Bronze | 6% | 6% | 6% | 6% | 6% | 6% |
| Gold | 6% | 6% | 6% | 6% | 6% | 6% |
| Silver | 6% | 6% | 6% | 6% | 6% | 6% |
| TIME INSURANCE COMPANY | | | | | | |
| Bronze | 65% | 44% | 20% | -17% | -1% | 5% |
| Gold | 137% | 107% | 73% | 19% | 43% | 51% |
| Platinum | 183% | 146% | 106% | 42% | 70% | 80% |
| Silver | 98% | 72% | 44% | -1% | 19% | 26% |

*Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time.

Percentage Difference in Small Group Market Health Plan Costs Before and After Federal Healthcare Reform

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|---|------------|---------|------------|---------|------------|---------|
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Bronze | 120% | 5% | 52% | 15% | 14% | 38% |
| Gold | 171% | 29% | 92% | 44% | 45% | 75% |
| Silver | 142% | 15% | 69% | 27% | 27% | 53% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Bronze | 119% | 4% | 52% | 15% | 14% | 38% |
| Gold | 172% | 29% | 92% | 44% | 45% | 75% |
| Silver | 141% | 15% | 68% | 27% | 27% | 53% |
| ALL SAVERS INSURANCE COMPANY | | | | | | |
| Bronze | 132% | -2% | 33% | -5% | 0% | 3% |
| Gold | 213% | 32% | 79% | 28% | 35% | 39% |
| Silver | 167% | 13% | 52% | 9% | 15% | 18% |
| AVMED INC. | | | | | | |
| Bronze | 54% | -26% | 16% | -15% | -12% | 1% |
| Gold | 84% | 4% | 47% | 16% | 19% | 32% |
| Silver | 69% | -11% | 31% | 0% | 4% | 17% |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Bronze | 21% | -46% | -22% | -39% | -39% | -33% |
| Gold | 59% | -28% | 2% | -20% | -20% | -12% |
| Platinum | 66% | -25% | 7% | -16% | -17% | -8% |
| Silver | 34% | -40% | -14% | -33% | -33% | -26% |
| CAPITAL HEALTH PLAN INC. | | | | | | |
| Platinum | 16% | -49% | -1% | -17% | -21% | -7% |
| COVENTRY HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Bronze | 69% | -22% | 34% | -11% | -8% | 0% |
| Gold | 114% | 24% | 80% | 35% | 37% | 45% |
| Platinum | 136% | 46% | 101% | 56% | 59% | 67% |
| Silver | 93% | 3% | 59% | 13% | 16% | 24% |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Bronze | 72% | -20% | 22% | -12% | -6% | 4% |
| Gold | 105% | 13% | 55% | 21% | 27% | 37% |
| Silver | 90% | -3% | 40% | 6% | 12% | 22% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Bronze | 2% | -47% | -12% | -36% | -15% | -19% |
| Gold | 53% | -21% | 31% | -4% | 27% | 22% |
| Platinum | 80% | -7% | 55% | 14% | 50% | 44% |
| Silver | 31% | -32% | 13% | -17% | 9% | 5% |

Percentage Difference in Small Group Market Health Plan Costs Before and After Federal Healthcare Reform

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|--|------------|---------|------------|---------|------------|---------|
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST HEALTH PLANS INC. | | | | | | |
| Bronze | 39% | -39% | -15% | -37% | -35% | -27% |
| Gold | 119% | -5% | 34% | -1% | 2% | 15% |
| Platinum | 151% | 9% | 53% | 14% | 17% | 32% |
| Silver | 79% | -22% | 9% | -19% | -17% | -6% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Gold | 164% | 15% | 61% | 20% | 23% | 39% |
| Silver | 98% | -14% | 21% | -10% | -8% | 4% |
| HEALTH OPTIONS INC. | | | | | | |
| Bronze | 38% | -37% | -9% | -29% | -29% | -23% |
| Gold | 81% | -17% | 20% | -7% | -6% | 2% |
| Platinum | 90% | -14% | 26% | -3% | -2% | 6% |
| Silver | 53% | -30% | 1% | -22% | -21% | -14% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Bronze | -50% | -74% | -60% | -74% | -72% | -68% |
| Gold | -12% | -54% | -30% | -54% | -51% | -43% |
| Silver | -37% | -67% | -49% | -67% | -64% | -59% |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Bronze | 23% | -35% | -9% | -37% | -31% | -21% |
| Gold | 97% | 4% | 46% | 2% | 11% | 27% |
| Silver | 54% | -19% | 14% | -21% | -13% | -1% |
| JOHN ALDEN LIFE INSURANCE COMPANY | | | | | | |
| Bronze | 49% | -12% | 7% | -26% | -20% | -20% |
| Gold | 104% | 20% | 46% | 2% | 10% | 9% |
| Platinum | 146% | 45% | 75% | 22% | 32% | 32% |
| Silver | 73% | 2% | 24% | -14% | -7% | -7% |
| NEIGHBORHOOD HEALTH PARTNERSHIP | | | | | | |
| Bronze | 98% | -17% | 15% | -19% | -14% | -12% |
| Gold | 215% | 33% | 82% | 29% | 38% | 41% |
| Platinum | 272% | 57% | 116% | 53% | 63% | 67% |
| Silver | 196% | 25% | 71% | 21% | 29% | 32% |
| TIME INSURANCE COMPANY | | | | | | |
| Bronze | 49% | -12% | 7% | -26% | -20% | -20% |
| Gold | 104% | 20% | 46% | 2% | 10% | 9% |
| Platinum | 146% | 45% | 75% | 22% | 32% | 32% |
| Silver | 73% | 2% | 24% | -14% | -7% | -7% |

Percentage Difference in Small Group Market Health Plan Costs Before and After Federal Healthcare Reform

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|--|------------|---------|------------|---------|------------|---------|
| | Males | Females | Males | Females | Males | Females |
| UNITED HEALTHCARE INSURANCE CO. | | | | | | |
| Bronze | 98% | -16% | 13% | -19% | -15% | -13% |
| Gold | 189% | 22% | 65% | 18% | 24% | 27% |
| Platinum | 253% | 49% | 101% | 44% | 52% | 55% |
| Silver | 139% | 1% | 37% | -3% | 3% | 6% |
| UNITED HEALTHCARE OF FLORIDA | | | | | | |
| Bronze | 135% | -1% | 35% | -4% | 2% | 4% |
| Gold | 242% | 45% | 96% | 40% | 48% | 52% |
| Platinum | 318% | 77% | 140% | 71% | 81% | 86% |
| Silver | 202% | 28% | 73% | 24% | 31% | 34% |

*Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time.

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 56.00 | \$ 89.00 | \$ 88.00 | \$ 117.00 | \$ 196.00 | \$ 165.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 129.00 | \$ 140.00 | \$ 184.00 | \$ 198.00 | \$ 348.00 | \$ 337.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 33.00 | \$ 33.00 | \$ 47.00 | \$ 47.00 | \$ 82.00 | \$ 82.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 19.00 | \$ 30.00 | \$ 30.00 | \$ 40.00 | \$ 67.00 | \$ 56.00 |
| New taxes and fees we must pay | \$ 6.00 | \$ 6.00 | \$ 8.00 | \$ 9.00 | \$ 16.00 | \$ 15.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 15.00 | \$ (18.00) | \$ 11.00 | \$ (15.00) | \$ (13.00) | \$ 19.00 |
| Dollar Difference in Health Plan Costs | \$ 73.00 | \$ 51.00 | \$ 96.00 | \$ 81.00 | \$ 152.00 | \$ 172.00 |
| Percentage Difference in Health Plan Costs | 130.4% | 57.3% | 109.1% | 69.2% | 77.6% | 104.2% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 64.00 | \$ 101.00 | \$ 99.00 | \$ 132.00 | \$ 222.00 | \$ 186.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 152.00 | \$ 167.00 | \$ 215.00 | \$ 232.00 | \$ 409.00 | \$ 395.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 36.00 | \$ 36.00 | \$ 51.00 | \$ 51.00 | \$ 90.00 | \$ 90.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 25.00 | \$ 39.00 | \$ 38.00 | \$ 51.00 | \$ 86.00 | \$ 72.00 |
| New taxes and fees we must pay | \$ 10.00 | \$ 11.00 | \$ 14.00 | \$ 15.00 | \$ 26.00 | \$ 25.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 17.00 | \$ (20.00) | \$ 13.00 | \$ (17.00) | \$ (15.00) | \$ 22.00 |
| Dollar Difference in Health Plan Costs | \$ 88.00 | \$ 66.00 | \$ 116.00 | \$ 100.00 | \$ 187.00 | \$ 209.00 |
| Percentage Difference in Health Plan Costs | 137.5% | 65.3% | 117.2% | 75.8% | 84.2% | 112.4% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AVMED INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 124.52 | \$ 173.31 | \$ 258.07 | \$ 296.09 | \$ 506.60 | \$ 483.22 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 220.62 | \$ 176.51 | \$ 367.95 | \$ 325.89 | \$ 565.29 | \$ 615.36 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 15.86 | \$ 22.07 | \$ 32.87 | \$ 37.71 | \$ 64.52 | \$ 61.54 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 9.96 | \$ 13.86 | \$ 20.65 | \$ 23.69 | \$ 40.53 | \$ 38.66 |
| New taxes and fees we must pay | \$ 3.70 | \$ 5.15 | \$ 7.66 | \$ 8.79 | \$ 15.05 | \$ 14.35 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 66.58 | \$ (37.89) | \$ 48.70 | \$ (40.39) | \$ (61.40) | \$ 17.59 |
| Dollar Difference in Health Plan Costs | \$ 96.10 | \$ 3.20 | \$ 109.87 | \$ 29.80 | \$ 58.69 | \$ 132.14 |
| Percentage Difference in Health Plan Costs | 77.2% | 1.8% | 42.6% | 10.1% | 11.6% | 27.3% |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 142.97 | \$ 173.94 | \$ 234.78 | \$ 253.52 | \$ 428.77 | \$ 409.68 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 256.46 | \$ 256.85 | \$ 367.03 | \$ 366.15 | \$ 649.01 | \$ 661.84 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (30.22) | \$ 19.22 | \$ (43.24) | \$ (21.12) | \$ (76.47) | \$ (67.99) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 85.51 | \$ 65.64 | \$ 143.48 | \$ 134.37 | \$ 268.47 | \$ 270.21 |
| New taxes and fees we must pay | \$ 17.31 | \$ 17.32 | \$ 22.39 | \$ 22.35 | \$ 35.36 | \$ 35.95 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 40.89 | \$ (19.28) | \$ 9.62 | \$ (22.97) | \$ (7.13) | \$ 13.98 |
| Dollar Difference in Health Plan Costs | \$ 113.49 | \$ 82.91 | \$ 132.25 | \$ 112.62 | \$ 220.24 | \$ 252.16 |
| Percentage Difference in Health Plan Costs | 79.4% | 47.7% | 56.3% | 44.4% | 51.4% | 61.6% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| CELTIC INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 137.40 | \$ 292.98 | \$ 284.61 | \$ 422.97 | \$ 737.96 | \$ 735.93 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 361.32 | \$ 361.32 | \$ 516.37 | \$ 516.37 | \$ 931.98 | \$ 931.98 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 11.82 | \$ 18.62 | \$ 22.75 | \$ 26.73 | \$ 47.59 | \$ 47.55 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 55.38 | \$ 87.26 | \$ 106.63 | \$ 125.28 | \$ 223.03 | \$ 222.82 |
| New taxes and fees we must pay | \$ 1.77 | \$ 2.80 | \$ 3.42 | \$ 4.01 | \$ 7.14 | \$ 7.14 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 154.94 | \$ (40.34) | \$ 98.96 | \$ (62.63) | \$ (83.75) | \$ (81.46) |
| Dollar Difference in Health Plan Costs | \$ 223.92 | \$ 68.33 | \$ 231.76 | \$ 93.40 | \$ 194.02 | \$ 196.05 |
| Percentage Difference in Health Plan Costs | 163.0% | 23.3% | 81.4% | 22.1% | 26.3% | 26.6% |
| CIGNA HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 161.38 | \$ 205.29 | \$ 305.76 | \$ 356.13 | \$ 658.14 | \$ 615.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 220.64 | \$ 220.64 | \$ 313.80 | \$ 313.80 | \$ 567.89 | \$ 567.89 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (25.07) | \$ (31.97) | \$ (47.53) | \$ (55.38) | \$ (102.34) | \$ (95.61) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 27.43 | \$ 34.13 | \$ 47.85 | \$ 59.21 | \$ 99.75 | \$ 94.66 |
| New taxes and fees we must pay | \$ 16.97 | \$ 16.97 | \$ 24.14 | \$ 24.14 | \$ 43.69 | \$ 43.69 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 39.92 | \$ (3.79) | \$ (16.42) | \$ (70.30) | \$ (131.35) | \$ (90.55) |
| Dollar Difference in Health Plan Costs | \$ 59.26 | \$ 15.35 | \$ 8.04 | \$ (42.33) | \$ (90.25) | \$ (47.81) |
| Percentage Difference in Health Plan Costs | 36.7% | 7.5% | 2.6% | -11.9% | -13.7% | -7.8% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 201.36 | \$ 223.23 | \$ 303.85 | \$ 321.16 | \$ 587.78 | \$ 578.66 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 32.73 | \$ 39.08 | \$ 43.12 | \$ 48.15 | \$ 70.91 | \$ 68.26 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 69.51 | \$ 44.35 | \$ 95.08 | \$ 75.16 | \$ 173.28 | \$ 183.78 |
| Percentage Difference in Health Plan Costs | 52.7% | 24.8% | 45.5% | 30.6% | 41.8% | 46.5% |
| COVENTRY HEALTH PLAN OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 202.35 | \$ 224.21 | \$ 304.84 | \$ 322.15 | \$ 588.77 | \$ 579.65 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 33.72 | \$ 40.07 | \$ 44.11 | \$ 49.14 | \$ 71.90 | \$ 69.25 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 70.50 | \$ 45.34 | \$ 96.07 | \$ 76.15 | \$ 174.27 | \$ 184.77 |
| Percentage Difference in Health Plan Costs | 53.5% | 25.3% | 46.0% | 31.0% | 42.0% | 46.8% |
| EMPLOYER CHOICE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 145.48 | \$ 306.79 | \$ 319.95 | \$ 452.00 | \$ 745.64 | \$ 728.50 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 236.88 | \$ 236.88 | \$ 450.36 | \$ 450.36 | \$ 610.28 | \$ 610.28 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 6.42 | \$ 6.42 | \$ 9.08 | \$ 9.08 | \$ 16.55 | \$ 16.55 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 14.55 | \$ 30.68 | \$ 31.99 | \$ 45.20 | \$ 74.56 | \$ 72.85 |
| New taxes and fees we must pay | \$ 3.07 | \$ 3.07 | \$ 4.27 | \$ 4.27 | \$ 7.63 | \$ 7.63 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 67.36 | \$ (110.09) | \$ 85.06 | \$ (60.19) | \$ (234.10) | \$ (215.24) |
| Dollar Difference in Health Plan Costs | \$ 91.40 | \$ (69.91) | \$ 130.41 | \$ (1.64) | \$ (135.36) | \$ (118.22) |
| Percentage Difference in Health Plan Costs | 62.8% | -22.8% | 40.8% | -0.4% | -18.2% | -16.2% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 119.72 | \$ 177.70 | \$ 228.55 | \$ 253.63 | \$ 486.93 | \$ 461.90 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 175.70 | \$ 175.70 | \$ 249.09 | \$ 249.09 | \$ 466.17 | \$ 466.17 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (49.15) | \$ (49.15) | \$ (70.13) | \$ (70.13) | \$ (32.20) | \$ (32.20) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 32.72 | \$ 32.72 | \$ 53.04 | \$ 53.04 | \$ 104.37 | \$ 104.37 |
| New taxes and fees we must pay | \$ 11.05 | \$ 11.05 | \$ 15.67 | \$ 15.67 | \$ 29.32 | \$ 29.32 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 61.36 | \$ 3.38 | \$ 21.96 | \$ (3.12) | \$ (122.25) | \$ (97.22) |
| Dollar Difference in Health Plan Costs | \$ 55.98 | \$ (2.00) | \$ 20.54 | \$ (4.54) | \$ (20.76) | \$ 4.27 |
| Percentage Difference in Health Plan Costs | 46.8% | -1.1% | 9.0% | -1.8% | -4.3% | 0.9% |
| FREEDOM LIFE INSURANCE COMPANY OF AMERICA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 84.33 | \$ 91.73 | \$ 179.78 | \$ 221.60 | \$ 341.38 | \$ 333.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 221.53 | \$ 220.15 | \$ 390.48 | \$ 437.22 | \$ 700.85 | \$ 669.37 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 50.01 | \$ 54.40 | \$ 106.61 | \$ 131.41 | \$ 202.44 | \$ 197.48 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 37.19 | \$ 40.45 | \$ 79.28 | \$ 97.73 | \$ 150.55 | \$ 146.86 |
| New taxes and fees we must pay | \$ 4.64 | \$ 5.05 | \$ 9.89 | \$ 12.19 | \$ 18.78 | \$ 18.32 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 45.37 | \$ 28.53 | \$ 14.92 | \$ (25.71) | \$ (12.29) | \$ (26.31) |
| Dollar Difference in Health Plan Costs | \$ 137.20 | \$ 128.42 | \$ 210.70 | \$ 215.62 | \$ 359.47 | \$ 336.35 |
| Percentage Difference in Health Plan Costs | 162.7% | 140.0% | 117.2% | 97.3% | 105.3% | 101.0% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 104.11 | \$ 139.90 | \$ 246.23 | \$ 300.82 | \$ 538.39 | \$ 474.04 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 190.88 | \$ 190.88 | \$ 269.27 | \$ 269.27 | \$ 490.46 | \$ 490.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (3.49) | \$ (4.24) | \$ (0.96) | \$ (2.10) | \$ 8.49 | \$ 9.84 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 9.25 | \$ 9.25 | \$ 9.25 | \$ 9.25 | \$ 9.25 | \$ 9.25 |
| New taxes and fees we must pay | \$ 7.68 | \$ 8.43 | \$ 10.67 | \$ 11.81 | \$ 16.80 | \$ 15.45 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 73.32 | \$ 37.53 | \$ 4.07 | \$ (50.52) | \$ (82.47) | \$ (18.12) |
| Dollar Difference in Health Plan Costs | \$ 86.77 | \$ 50.97 | \$ 23.03 | \$ (31.55) | \$ (47.93) | \$ 16.42 |
| Percentage Difference in Health Plan Costs | 83.3% | 36.4% | 9.4% | -10.5% | -8.9% | 3.5% |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.55 | \$ 158.97 | \$ 194.79 | \$ 205.99 | \$ 380.21 | \$ 348.33 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 260.79 | \$ 263.42 | \$ 350.00 | \$ 337.45 | \$ 663.59 | \$ 647.99 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (10.39) | \$ 26.14 | \$ (13.94) | \$ 4.19 | \$ (26.43) | \$ (25.81) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 95.81 | \$ 77.56 | \$ 140.03 | \$ 124.57 | \$ 279.33 | \$ 272.63 |
| New taxes and fees we must pay | \$ 17.51 | \$ 17.63 | \$ 21.61 | \$ 21.03 | \$ 36.03 | \$ 35.32 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 29.31 | \$ (16.88) | \$ 7.50 | \$ (18.33) | \$ (5.55) | \$ 17.52 |
| Dollar Difference in Health Plan Costs | \$ 132.24 | \$ 104.45 | \$ 155.21 | \$ 131.46 | \$ 283.38 | \$ 299.66 |
| Percentage Difference in Health Plan Costs | 102.9% | 65.7% | 79.7% | 63.8% | 74.5% | 86.0% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 70.04 | \$ 88.67 | \$ 128.72 | \$ 160.23 | \$ 319.70 | \$ 302.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 225.07 | \$ 225.07 | \$ 317.49 | \$ 317.49 | \$ 578.29 | \$ 578.29 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 94.54 | \$ 86.76 | \$ 98.36 | \$ 89.36 | \$ 111.11 | \$ 136.16 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 37.10 | \$ 46.97 | \$ 68.19 | \$ 84.88 | \$ 169.35 | \$ 159.98 |
| New taxes and fees we must pay | \$ 0.96 | \$ 1.22 | \$ 1.77 | \$ 2.20 | \$ 4.38 | \$ 4.14 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 22.43 | \$ 1.45 | \$ 20.45 | \$ (19.18) | \$ (26.25) | \$ (24.01) |
| Dollar Difference in Health Plan Costs | \$ 155.03 | \$ 136.40 | \$ 188.77 | \$ 157.26 | \$ 258.59 | \$ 276.27 |
| Percentage Difference in Health Plan Costs | 221.3% | 153.8% | 146.7% | 98.1% | 80.9% | 91.5% |
| HUMANA INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 75.39 | \$ 107.69 | \$ 122.77 | \$ 164.94 | \$ 266.87 | \$ 272.56 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 172.69 | \$ 172.69 | \$ 243.61 | \$ 243.61 | \$ 443.72 | \$ 443.72 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 49.50 | \$ 29.44 | \$ 62.80 | \$ 46.64 | \$ 115.01 | \$ 107.28 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.88 | \$ 29.83 | \$ 34.01 | \$ 45.69 | \$ 73.92 | \$ 75.50 |
| New taxes and fees we must pay | \$ 2.78 | \$ 3.97 | \$ 4.53 | \$ 6.08 | \$ 9.84 | \$ 10.05 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 24.14 | \$ 1.76 | \$ 19.50 | \$ (19.74) | \$ (21.92) | \$ (21.67) |
| Dollar Difference in Health Plan Costs | \$ 97.30 | \$ 65.00 | \$ 120.84 | \$ 78.67 | \$ 176.85 | \$ 171.16 |
| Percentage Difference in Health Plan Costs | 129.1% | 60.4% | 98.4% | 47.7% | 66.3% | 62.8% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 93.80 | \$ 134.30 | \$ 153.26 | \$ 206.16 | \$ 334.14 | \$ 341.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 209.36 | \$ 209.36 | \$ 295.34 | \$ 295.34 | \$ 537.94 | \$ 537.94 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 38.69 | \$ 5.80 | \$ 41.19 | \$ 10.89 | \$ 64.37 | \$ 53.41 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 43.21 | \$ 61.87 | \$ 70.60 | \$ 94.97 | \$ 153.92 | \$ 157.19 |
| New taxes and fees we must pay | \$ 3.63 | \$ 5.20 | \$ 5.94 | \$ 7.99 | \$ 12.95 | \$ 13.22 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.03 | \$ 2.19 | \$ 24.35 | \$ (24.67) | \$ (27.44) | \$ (27.13) |
| Dollar Difference in Health Plan Costs | \$ 115.56 | \$ 75.06 | \$ 142.08 | \$ 89.18 | \$ 203.80 | \$ 196.69 |
| Percentage Difference in Health Plan Costs | 123.2% | 55.9% | 92.7% | 43.3% | 61.0% | 57.6% |
| MOLINA HEALTHCARE OF FLORIDA INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 212.26 | \$ 212.26 | \$ 299.43 | \$ 299.43 | \$ 545.40 | \$ 545.40 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 225.51 | \$ 225.51 | \$ 318.13 | \$ 318.13 | \$ 579.45 | \$ 579.45 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 13.25 | \$ 13.25 | \$ 18.69 | \$ 18.69 | \$ 34.05 | \$ 34.05 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 13.25 | \$ 13.25 | \$ 18.69 | \$ 18.69 | \$ 34.05 | \$ 34.05 |
| Percentage Difference in Health Plan Costs | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| PREFERRED MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 109.19 | \$ 124.47 | \$ 178.16 | \$ 204.00 | \$ 335.90 | \$ 307.27 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 196.03 | \$ 196.03 | \$ 276.81 | \$ 276.81 | \$ 490.33 | \$ 490.33 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 11.62 | \$ 13.25 | \$ 18.96 | \$ 21.71 | \$ 35.75 | \$ 32.70 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 33.73 | \$ 38.45 | \$ 55.04 | \$ 63.02 | \$ 103.76 | \$ 94.92 |
| New taxes and fees we must pay | \$ 6.82 | \$ 7.78 | \$ 11.13 | \$ 12.75 | \$ 20.99 | \$ 19.20 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 34.66 | \$ 12.09 | \$ 13.52 | \$ (24.65) | \$ (6.06) | \$ 36.25 |
| Dollar Difference in Health Plan Costs | \$ 86.84 | \$ 71.56 | \$ 98.65 | \$ 72.82 | \$ 154.44 | \$ 183.07 |
| Percentage Difference in Health Plan Costs | 79.5% | 57.5% | 55.4% | 35.7% | 46.0% | 59.6% |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |
| SUNSHINE STATE HEALTH PLAN INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 181.81 | \$ 181.81 | \$ 240.02 | \$ 240.02 | \$ 471.77 | \$ 471.77 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 192.86 | \$ 192.86 | \$ 254.52 | \$ 254.52 | \$ 500.02 | \$ 500.02 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 11.05 | \$ 11.05 | \$ 14.50 | \$ 14.50 | \$ 28.25 | \$ 28.25 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 11.05 | \$ 11.05 | \$ 14.50 | \$ 14.50 | \$ 28.25 | \$ 28.25 |
| Percentage Difference in Health Plan Costs | 6.1% | 6.1% | 6.0% | 6.0% | 6.0% | 6.0% |

Bronze Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|-------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 126.92 | \$ 143.94 | \$ 239.38 | \$ 383.89 | \$ 515.58 | \$ 505.03 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 209.48 | \$ 207.08 | \$ 288.21 | \$ 318.28 | \$ 511.84 | \$ 531.87 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 1.22 | \$ 1.20 | \$ 1.67 | \$ 1.85 | \$ 2.97 | \$ 3.09 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 28.29 | \$ 28.03 | \$ 36.95 | \$ 40.26 | \$ 61.55 | \$ 63.76 |
| New taxes and fees we must pay | \$ 3.14 | \$ 3.11 | \$ 4.32 | \$ 4.77 | \$ 7.68 | \$ 7.98 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 49.92 | \$ 30.80 | \$ 5.88 | \$ (112.50) | \$ (75.95) | \$ (47.98) |
| Dollar Difference in Health Plan Costs | \$ 82.57 | \$ 63.13 | \$ 48.83 | \$ (65.62) | \$ (3.74) | \$ 26.84 |
| Percentage Difference in Health Plan Costs | 65.1% | 43.9% | 20.4% | -17.1% | -0.7% | 5.3% |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 56.00 | \$ 89.00 | \$ 88.00 | \$ 117.00 | \$ 196.00 | \$ 165.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 145.00 | \$ 156.00 | \$ 206.00 | \$ 220.00 | \$ 387.00 | \$ 377.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 48.00 | \$ 48.00 | \$ 68.00 | \$ 68.00 | \$ 120.00 | \$ 120.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 19.00 | \$ 30.00 | \$ 30.00 | \$ 40.00 | \$ 67.00 | \$ 56.00 |
| New taxes and fees we must pay | \$ 7.00 | \$ 7.00 | \$ 9.00 | \$ 10.00 | \$ 17.00 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 15.00 | \$ (18.00) | \$ 11.00 | \$ (15.00) | \$ (13.00) | \$ 19.00 |
| Dollar Difference in Health Plan Costs | \$ 89.00 | \$ 67.00 | \$ 118.00 | \$ 103.00 | \$ 191.00 | \$ 212.00 |
| Percentage Difference in Health Plan Costs | 158.9% | 75.3% | 134.1% | 88.0% | 97.4% | 128.5% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 64.00 | \$ 101.00 | \$ 99.00 | \$ 132.00 | \$ 222.00 | \$ 186.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 169.00 | \$ 184.00 | \$ 238.00 | \$ 255.00 | \$ 450.00 | \$ 437.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 52.00 | \$ 52.00 | \$ 73.00 | \$ 73.00 | \$ 129.00 | \$ 129.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 25.00 | \$ 39.00 | \$ 38.00 | \$ 51.00 | \$ 86.00 | \$ 72.00 |
| New taxes and fees we must pay | \$ 11.00 | \$ 12.00 | \$ 15.00 | \$ 16.00 | \$ 28.00 | \$ 28.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 17.00 | \$ (20.00) | \$ 13.00 | \$ (17.00) | \$ (15.00) | \$ 22.00 |
| Dollar Difference in Health Plan Costs | \$ 105.00 | \$ 83.00 | \$ 139.00 | \$ 123.00 | \$ 228.00 | \$ 251.00 |
| Percentage Difference in Health Plan Costs | 164.1% | 82.2% | 140.4% | 93.2% | 102.7% | 134.9% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AVMED INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 124.52 | \$ 173.31 | \$ 258.07 | \$ 296.09 | \$ 506.60 | \$ 483.22 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 242.39 | \$ 206.81 | \$ 413.06 | \$ 377.65 | \$ 653.86 | \$ 699.84 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 37.63 | \$ 52.37 | \$ 77.98 | \$ 89.47 | \$ 153.08 | \$ 146.02 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 9.96 | \$ 13.86 | \$ 20.65 | \$ 23.69 | \$ 40.53 | \$ 38.66 |
| New taxes and fees we must pay | \$ 3.70 | \$ 5.15 | \$ 7.66 | \$ 8.79 | \$ 15.05 | \$ 14.35 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 66.58 | \$ (37.89) | \$ 48.70 | \$ (40.39) | \$ (61.40) | \$ 17.59 |
| Dollar Difference in Health Plan Costs | \$ 117.87 | \$ 33.50 | \$ 154.99 | \$ 81.56 | \$ 147.26 | \$ 216.62 |
| Percentage Difference in Health Plan Costs | 94.7% | 19.3% | 60.1% | 27.5% | 29.1% | 44.8% |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 142.97 | \$ 173.94 | \$ 234.78 | \$ 253.52 | \$ 428.77 | \$ 409.68 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 307.20 | \$ 307.66 | \$ 439.65 | \$ 438.59 | \$ 777.42 | \$ 792.78 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 20.63 | \$ 79.93 | \$ 29.52 | \$ 55.82 | \$ 52.20 | \$ 65.20 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 83.07 | \$ 53.41 | \$ 139.99 | \$ 126.53 | \$ 262.30 | \$ 261.94 |
| New taxes and fees we must pay | \$ 19.64 | \$ 19.66 | \$ 25.73 | \$ 25.68 | \$ 41.27 | \$ 41.98 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 40.89 | \$ (19.28) | \$ 9.62 | \$ (22.97) | \$ (7.13) | \$ 13.98 |
| Dollar Difference in Health Plan Costs | \$ 164.22 | \$ 133.73 | \$ 204.87 | \$ 185.06 | \$ 348.64 | \$ 383.10 |
| Percentage Difference in Health Plan Costs | 114.9% | 76.9% | 87.3% | 73.0% | 81.3% | 93.5% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| CIGNA HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 161.38 | \$ 205.29 | \$ 305.76 | \$ 356.13 | \$ 658.14 | \$ 615.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 261.63 | \$ 261.63 | \$ 372.11 | \$ 372.11 | \$ 673.41 | \$ 673.41 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (3.96) | \$ (5.13) | \$ (7.54) | \$ (8.80) | \$ (16.27) | \$ (15.07) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 33.42 | \$ 41.62 | \$ 58.51 | \$ 72.20 | \$ 122.15 | \$ 115.84 |
| New taxes and fees we must pay | \$ 19.17 | \$ 19.17 | \$ 27.27 | \$ 27.27 | \$ 49.35 | \$ 49.35 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 51.62 | \$ 0.69 | \$ (11.88) | \$ (74.68) | \$ (139.96) | \$ (92.41) |
| Dollar Difference in Health Plan Costs | \$ 100.26 | \$ 56.35 | \$ 66.35 | \$ 15.98 | \$ 15.27 | \$ 57.71 |
| Percentage Difference in Health Plan Costs | 62.1% | 27.4% | 21.7% | 4.5% | 2.3% | 9.4% |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 225.64 | \$ 256.17 | \$ 342.30 | \$ 366.47 | \$ 664.13 | \$ 651.39 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 57.02 | \$ 72.03 | \$ 81.57 | \$ 93.46 | \$ 147.26 | \$ 140.99 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 93.80 | \$ 77.30 | \$ 133.53 | \$ 120.47 | \$ 249.63 | \$ 256.51 |
| Percentage Difference in Health Plan Costs | 71.1% | 43.2% | 64.0% | 49.0% | 60.2% | 65.0% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH PLAN OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 226.63 | \$ 257.16 | \$ 343.29 | \$ 367.46 | \$ 665.12 | \$ 652.38 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 58.01 | \$ 73.02 | \$ 82.56 | \$ 94.45 | \$ 148.25 | \$ 141.98 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 94.79 | \$ 78.29 | \$ 134.52 | \$ 121.46 | \$ 250.62 | \$ 257.50 |
| Percentage Difference in Health Plan Costs | 71.9% | 43.8% | 64.4% | 49.4% | 60.5% | 65.2% |
| EMPLOYER CHOICE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 145.48 | \$ 306.79 | \$ 319.95 | \$ 452.00 | \$ 745.64 | \$ 728.50 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 269.69 | \$ 269.69 | \$ 512.74 | \$ 512.74 | \$ 694.81 | \$ 694.81 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 7.31 | \$ 7.31 | \$ 10.34 | \$ 10.34 | \$ 18.84 | \$ 18.84 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 14.55 | \$ 30.68 | \$ 31.99 | \$ 45.20 | \$ 74.56 | \$ 72.85 |
| New taxes and fees we must pay | \$ 3.47 | \$ 3.47 | \$ 4.84 | \$ 4.84 | \$ 8.66 | \$ 8.66 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 98.88 | \$ (78.57) | \$ 145.62 | \$ 0.37 | \$ (152.89) | \$ (134.03) |
| Dollar Difference in Health Plan Costs | \$ 124.21 | \$ (37.10) | \$ 192.79 | \$ 60.75 | \$ (50.83) | \$ (33.68) |
| Percentage Difference in Health Plan Costs | 85.4% | -12.1% | 60.3% | 13.4% | -6.8% | -4.6% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 119.72 | \$ 177.70 | \$ 228.55 | \$ 253.63 | \$ 486.93 | \$ 461.90 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 225.93 | \$ 225.93 | \$ 320.30 | \$ 320.30 | \$ 499.45 | \$ 499.45 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 1.08 | \$ 1.08 | \$ 1.08 | \$ 1.08 | \$ 1.08 | \$ 1.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 32.72 | \$ 32.72 | \$ 53.04 | \$ 53.04 | \$ 104.37 | \$ 104.37 |
| New taxes and fees we must pay | \$ 14.21 | \$ 14.21 | \$ 20.15 | \$ 20.15 | \$ 37.71 | \$ 37.71 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 58.20 | \$ 0.22 | \$ 17.48 | \$ (7.60) | \$ (130.63) | \$ (105.61) |
| Dollar Difference in Health Plan Costs | \$ 106.21 | \$ 48.23 | \$ 91.75 | \$ 66.67 | \$ 12.52 | \$ 37.55 |
| Percentage Difference in Health Plan Costs | 88.7% | 27.1% | 40.1% | 26.3% | 2.6% | 8.1% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| FREEDOM LIFE INSURANCE COMPANY OF AMERICA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 84.33 | \$ 91.73 | \$ 179.78 | \$ 221.60 | \$ 341.38 | \$ 333.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 253.66 | \$ 255.10 | \$ 458.98 | \$ 521.65 | \$ 830.92 | \$ 796.25 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 74.55 | \$ 81.09 | \$ 158.93 | \$ 195.89 | \$ 301.78 | \$ 294.39 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 44.02 | \$ 47.88 | \$ 93.85 | \$ 115.68 | \$ 178.20 | \$ 173.84 |
| New taxes and fees we must pay | \$ 5.40 | \$ 5.87 | \$ 11.51 | \$ 14.18 | \$ 21.85 | \$ 21.31 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 45.37 | \$ 28.53 | \$ 14.92 | \$ (25.71) | \$ (12.29) | \$ (26.31) |
| Dollar Difference in Health Plan Costs | \$ 169.33 | \$ 163.37 | \$ 279.20 | \$ 300.05 | \$ 489.54 | \$ 463.23 |
| Percentage Difference in Health Plan Costs | 200.8% | 178.1% | 155.3% | 135.4% | 143.4% | 139.1% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 104.11 | \$ 139.90 | \$ 246.23 | \$ 300.82 | \$ 538.39 | \$ 474.04 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 237.74 | \$ 237.74 | \$ 335.38 | \$ 335.38 | \$ 610.88 | \$ 610.88 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 41.10 | \$ 40.35 | \$ 62.88 | \$ 61.74 | \$ 126.63 | \$ 127.98 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 11.53 | \$ 11.53 | \$ 11.53 | \$ 11.53 | \$ 11.53 | \$ 11.53 |
| New taxes and fees we must pay | \$ 7.68 | \$ 8.43 | \$ 10.67 | \$ 11.81 | \$ 16.80 | \$ 15.45 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 73.32 | \$ 37.53 | \$ 4.07 | \$ (50.52) | \$ (82.47) | \$ (18.12) |
| Dollar Difference in Health Plan Costs | \$ 133.63 | \$ 97.84 | \$ 89.14 | \$ 34.56 | \$ 72.49 | \$ 136.84 |
| Percentage Difference in Health Plan Costs | 128.4% | 69.9% | 36.2% | 11.5% | 13.5% | 28.9% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.55 | \$ 158.97 | \$ 194.79 | \$ 205.99 | \$ 380.21 | \$ 348.33 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 302.74 | \$ 305.80 | \$ 406.31 | \$ 391.74 | \$ 770.35 | \$ 752.24 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 31.65 | \$ 74.50 | \$ 42.48 | \$ 61.43 | \$ 80.54 | \$ 78.65 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 93.80 | \$ 69.63 | \$ 137.33 | \$ 119.12 | \$ 274.20 | \$ 267.62 |
| New taxes and fees we must pay | \$ 19.44 | \$ 19.58 | \$ 24.20 | \$ 23.53 | \$ 40.95 | \$ 40.11 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 29.31 | \$ (16.88) | \$ 7.50 | \$ (18.33) | \$ (5.55) | \$ 17.52 |
| Dollar Difference in Health Plan Costs | \$ 174.20 | \$ 146.83 | \$ 211.52 | \$ 185.75 | \$ 390.14 | \$ 403.91 |
| Percentage Difference in Health Plan Costs | 135.5% | 92.4% | 108.6% | 90.2% | 102.6% | 116.0% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 70.04 | \$ 88.67 | \$ 128.72 | \$ 160.23 | \$ 319.70 | \$ 302.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 237.85 | \$ 237.85 | \$ 335.52 | \$ 335.52 | \$ 611.13 | \$ 611.13 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 107.32 | \$ 99.54 | \$ 116.39 | \$ 107.39 | \$ 143.95 | \$ 169.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 37.10 | \$ 46.97 | \$ 68.19 | \$ 84.88 | \$ 169.35 | \$ 159.98 |
| New taxes and fees we must pay | \$ 0.96 | \$ 1.22 | \$ 1.77 | \$ 2.20 | \$ 4.38 | \$ 4.14 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 22.43 | \$ 1.45 | \$ 20.45 | \$ (19.18) | \$ (26.25) | \$ (24.01) |
| Dollar Difference in Health Plan Costs | \$ 167.81 | \$ 149.18 | \$ 206.80 | \$ 175.29 | \$ 291.43 | \$ 309.11 |
| Percentage Difference in Health Plan Costs | 239.6% | 168.2% | 160.7% | 109.4% | 91.2% | 102.3% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 75.39 | \$ 107.69 | \$ 122.77 | \$ 164.94 | \$ 266.87 | \$ 272.56 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 215.85 | \$ 215.85 | \$ 304.49 | \$ 304.49 | \$ 554.61 | \$ 554.61 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 92.66 | \$ 72.60 | \$ 123.68 | \$ 107.52 | \$ 225.90 | \$ 218.17 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.88 | \$ 29.83 | \$ 34.01 | \$ 45.69 | \$ 73.92 | \$ 75.50 |
| New taxes and fees we must pay | \$ 2.78 | \$ 3.97 | \$ 4.53 | \$ 6.08 | \$ 9.84 | \$ 10.05 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 24.14 | \$ 1.76 | \$ 19.50 | \$ (19.74) | \$ (21.92) | \$ (21.67) |
| Dollar Difference in Health Plan Costs | \$ 140.46 | \$ 108.16 | \$ 181.72 | \$ 139.55 | \$ 287.74 | \$ 282.05 |
| Percentage Difference in Health Plan Costs | 186.3% | 100.4% | 148.0% | 84.6% | 107.8% | 103.5% |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 93.80 | \$ 134.30 | \$ 153.26 | \$ 206.16 | \$ 334.14 | \$ 341.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 220.27 | \$ 220.27 | \$ 310.72 | \$ 310.72 | \$ 565.97 | \$ 565.97 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 49.60 | \$ 16.71 | \$ 56.57 | \$ 26.27 | \$ 92.40 | \$ 81.44 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 43.21 | \$ 61.87 | \$ 70.60 | \$ 94.97 | \$ 153.92 | \$ 157.19 |
| New taxes and fees we must pay | \$ 3.63 | \$ 5.20 | \$ 5.94 | \$ 7.99 | \$ 12.95 | \$ 13.22 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.03 | \$ 2.19 | \$ 24.35 | \$ (24.67) | \$ (27.44) | \$ (27.13) |
| Dollar Difference in Health Plan Costs | \$ 126.47 | \$ 85.97 | \$ 157.46 | \$ 104.56 | \$ 231.83 | \$ 224.72 |
| Percentage Difference in Health Plan Costs | 134.8% | 64.0% | 102.7% | 50.7% | 69.4% | 65.9% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| MOLINA HEALTHCARE OF FLORIDA INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 239.62 | \$ 239.62 | \$ 338.03 | \$ 338.03 | \$ 615.70 | \$ 615.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 254.58 | \$ 254.58 | \$ 359.13 | \$ 359.13 | \$ 654.14 | \$ 654.14 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 14.96 | \$ 14.96 | \$ 21.10 | \$ 21.10 | \$ 38.43 | \$ 38.43 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 14.96 | \$ 14.96 | \$ 21.10 | \$ 21.10 | \$ 38.43 | \$ 38.43 |
| Percentage Difference in Health Plan Costs | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% |
| | | | | | | |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |
| PREFERRED MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 109.19 | \$ 124.47 | \$ 178.16 | \$ 204.00 | \$ 335.90 | \$ 307.27 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 228.03 | \$ 228.03 | \$ 321.99 | \$ 321.99 | \$ 570.36 | \$ 570.36 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 31.76 | \$ 36.20 | \$ 51.81 | \$ 59.33 | \$ 97.69 | \$ 89.36 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 39.35 | \$ 44.86 | \$ 64.21 | \$ 73.52 | \$ 121.05 | \$ 110.73 |
| New taxes and fees we must pay | \$ 7.40 | \$ 8.44 | \$ 12.08 | \$ 13.83 | \$ 22.77 | \$ 20.83 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 40.32 | \$ 14.06 | \$ 15.73 | \$ (28.68) | \$ (7.05) | \$ 42.17 |
| Dollar Difference in Health Plan Costs | \$ 118.83 | \$ 103.56 | \$ 143.83 | \$ 118.00 | \$ 234.47 | \$ 263.10 |
| Percentage Difference in Health Plan Costs | 108.8% | 83.2% | 80.7% | 57.8% | 69.8% | 85.6% |

Silver Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|-------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| SUNSHINE STATE HEALTH PLAN INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 229.92 | \$ 229.92 | \$ 303.51 | \$ 303.51 | \$ 596.49 | \$ 596.49 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 243.82 | \$ 243.82 | \$ 321.78 | \$ 321.78 | \$ 632.14 | \$ 632.14 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 13.90 | \$ 13.90 | \$ 18.27 | \$ 18.27 | \$ 35.65 | \$ 35.65 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 13.90 | \$ 13.90 | \$ 18.27 | \$ 18.27 | \$ 35.65 | \$ 35.65 |
| Percentage Difference in Health Plan Costs | 6.0% | 6.0% | 6.0% | 6.0% | 6.0% | 6.0% |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 126.92 | \$ 143.94 | \$ 239.38 | \$ 383.89 | \$ 515.58 | \$ 505.03 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 250.76 | \$ 247.87 | \$ 344.99 | \$ 380.99 | \$ 612.69 | \$ 636.67 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 38.69 | \$ 38.25 | \$ 53.23 | \$ 58.79 | \$ 94.54 | \$ 98.24 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 32.83 | \$ 32.52 | \$ 43.20 | \$ 47.16 | \$ 72.65 | \$ 75.28 |
| New taxes and fees we must pay | \$ 3.76 | \$ 3.72 | \$ 5.17 | \$ 5.71 | \$ 9.19 | \$ 9.55 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 48.56 | \$ 29.45 | \$ 4.01 | \$ (114.57) | \$ (79.27) | \$ (51.44) |
| Dollar Difference in Health Plan Costs | \$ 123.84 | \$ 103.93 | \$ 105.62 | \$ (2.91) | \$ 97.11 | \$ 131.64 |
| Percentage Difference in Health Plan Costs | 97.6% | 72.2% | 44.1% | -0.8% | 18.8% | 26.1% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 64.00 | \$ 101.00 | \$ 99.00 | \$ 132.00 | \$ 222.00 | \$ 186.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 196.00 | \$ 211.00 | \$ 276.00 | \$ 294.00 | \$ 519.00 | \$ 505.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 78.00 | \$ 78.00 | \$ 109.00 | \$ 109.00 | \$ 193.00 | \$ 193.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 25.00 | \$ 39.00 | \$ 38.00 | \$ 51.00 | \$ 86.00 | \$ 72.00 |
| New taxes and fees we must pay | \$ 12.00 | \$ 13.00 | \$ 17.00 | \$ 19.00 | \$ 33.00 | \$ 32.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 17.00 | \$ (20.00) | \$ 13.00 | \$ (17.00) | \$ (15.00) | \$ 22.00 |
| Dollar Difference in Health Plan Costs | \$ 132.00 | \$ 110.00 | \$ 177.00 | \$ 162.00 | \$ 297.00 | \$ 319.00 |
| Percentage Difference in Health Plan Costs | 206.3% | 108.9% | 178.8% | 122.7% | 133.8% | 171.5% |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 142.97 | \$ 173.94 | \$ 234.78 | \$ 253.52 | \$ 428.77 | \$ 409.68 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 329.16 | \$ 329.66 | \$ 471.08 | \$ 469.94 | \$ 833.00 | \$ 849.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 42.63 | \$ 106.20 | \$ 61.01 | \$ 89.11 | \$ 107.88 | \$ 122.83 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 82.02 | \$ 48.13 | \$ 138.49 | \$ 123.15 | \$ 259.65 | \$ 258.39 |
| New taxes and fees we must pay | \$ 20.65 | \$ 20.67 | \$ 27.18 | \$ 27.13 | \$ 43.83 | \$ 44.58 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 40.89 | \$ (19.28) | \$ 9.62 | \$ (22.97) | \$ (7.13) | \$ 13.98 |
| Dollar Difference in Health Plan Costs | \$ 186.19 | \$ 155.72 | \$ 236.30 | \$ 216.42 | \$ 404.22 | \$ 439.78 |
| Percentage Difference in Health Plan Costs | 130.2% | 89.5% | 100.6% | 85.4% | 94.3% | 107.3% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| CIGNA HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 161.38 | \$ 205.29 | \$ 305.76 | \$ 356.13 | \$ 658.14 | \$ 615.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 301.88 | \$ 301.88 | \$ 429.36 | \$ 429.36 | \$ 777.01 | \$ 777.01 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 17.15 | \$ 21.71 | \$ 32.45 | \$ 37.78 | \$ 69.81 | \$ 65.48 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 39.40 | \$ 49.10 | \$ 69.16 | \$ 85.18 | \$ 144.54 | \$ 137.01 |
| New taxes and fees we must pay | \$ 21.39 | \$ 21.39 | \$ 30.43 | \$ 30.43 | \$ 55.06 | \$ 55.06 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 62.56 | \$ 4.39 | \$ (8.44) | \$ (80.16) | \$ (150.54) | \$ (96.25) |
| Dollar Difference in Health Plan Costs | \$ 140.51 | \$ 96.60 | \$ 123.60 | \$ 73.23 | \$ 118.87 | \$ 161.31 |
| Percentage Difference in Health Plan Costs | 87.1% | 47.1% | 40.4% | 20.6% | 18.1% | 26.2% |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 255.87 | \$ 297.18 | \$ 390.16 | \$ 422.86 | \$ 759.15 | \$ 741.91 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 87.24 | \$ 113.03 | \$ 129.43 | \$ 149.85 | \$ 242.28 | \$ 231.52 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 124.02 | \$ 118.31 | \$ 181.39 | \$ 176.87 | \$ 344.65 | \$ 347.03 |
| Percentage Difference in Health Plan Costs | 94.1% | 66.1% | 86.9% | 71.9% | 83.1% | 87.9% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH PLAN OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.85 | \$ 178.87 | \$ 208.77 | \$ 245.99 | \$ 414.50 | \$ 394.88 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 256.86 | \$ 298.17 | \$ 391.15 | \$ 423.85 | \$ 760.14 | \$ 742.90 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 88.23 | \$ 114.02 | \$ 130.42 | \$ 150.84 | \$ 243.27 | \$ 232.51 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 0.48 | \$ 13.97 | \$ 22.55 | \$ 33.23 | \$ 81.57 | \$ 75.94 |
| New taxes and fees we must pay | \$ 5.68 | \$ 7.70 | \$ 8.99 | \$ 10.59 | \$ 17.85 | \$ 17.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.62 | \$ (16.40) | \$ 20.42 | \$ (16.81) | \$ 2.96 | \$ 22.57 |
| Dollar Difference in Health Plan Costs | \$ 125.01 | \$ 119.30 | \$ 182.38 | \$ 177.86 | \$ 345.64 | \$ 348.02 |
| Percentage Difference in Health Plan Costs | 94.8% | 66.7% | 87.4% | 72.3% | 83.4% | 88.1% |
| EMPLOYER CHOICE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 168.24 | \$ 354.09 | \$ 366.79 | \$ 518.11 | \$ 856.22 | \$ 830.69 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 311.50 | \$ 311.50 | \$ 592.24 | \$ 592.24 | \$ 802.53 | \$ 802.53 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 8.45 | \$ 8.45 | \$ 11.95 | \$ 11.95 | \$ 21.76 | \$ 21.76 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 16.82 | \$ 35.41 | \$ 36.68 | \$ 51.81 | \$ 85.62 | \$ 83.07 |
| New taxes and fees we must pay | \$ 3.98 | \$ 3.98 | \$ 5.56 | \$ 5.56 | \$ 9.98 | \$ 9.98 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 114.01 | \$ (90.43) | \$ 171.26 | \$ 4.81 | \$ (171.04) | \$ (142.96) |
| Dollar Difference in Health Plan Costs | \$ 143.26 | \$ (42.59) | \$ 225.44 | \$ 74.13 | \$ (53.69) | \$ (28.16) |
| Percentage Difference in Health Plan Costs | 85.2% | -12.0% | 61.5% | 14.3% | -6.3% | -3.4% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 119.72 | \$ 177.70 | \$ 228.55 | \$ 253.63 | \$ 486.93 | \$ 461.90 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 262.44 | \$ 262.44 | \$ 372.05 | \$ 372.05 | \$ 696.29 | \$ 696.29 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 37.59 | \$ 37.59 | \$ 52.83 | \$ 52.83 | \$ 197.92 | \$ 197.92 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 40.99 | \$ 40.99 | \$ 64.66 | \$ 64.66 | \$ 147.91 | \$ 147.91 |
| New taxes and fees we must pay | \$ 16.51 | \$ 16.51 | \$ 23.40 | \$ 23.40 | \$ 43.80 | \$ 43.80 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 47.63 | \$ (10.34) | \$ 2.60 | \$ (22.48) | \$ (180.27) | \$ (155.24) |
| Dollar Difference in Health Plan Costs | \$ 142.72 | \$ 84.74 | \$ 143.50 | \$ 118.42 | \$ 209.36 | \$ 234.39 |
| Percentage Difference in Health Plan Costs | 119.2% | 47.7% | 62.8% | 46.7% | 43.0% | 50.7% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| FREEDOM LIFE INSURANCE COMPANY OF AMERICA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 84.33 | \$ 91.73 | \$ 179.78 | \$ 221.60 | \$ 341.38 | \$ 333.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 288.66 | \$ 293.17 | \$ 533.59 | \$ 613.61 | \$ 972.59 | \$ 934.45 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 101.20 | \$ 110.08 | \$ 215.74 | \$ 265.92 | \$ 409.66 | \$ 399.62 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 51.44 | \$ 55.96 | \$ 109.67 | \$ 135.18 | \$ 208.24 | \$ 203.14 |
| New taxes and fees we must pay | \$ 6.32 | \$ 6.88 | \$ 13.48 | \$ 16.62 | \$ 25.60 | \$ 24.98 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 45.37 | \$ 28.53 | \$ 14.92 | \$ (25.71) | \$ (12.29) | \$ (26.31) |
| Dollar Difference in Health Plan Costs | \$ 204.33 | \$ 201.44 | \$ 353.81 | \$ 392.01 | \$ 631.21 | \$ 601.43 |
| Percentage Difference in Health Plan Costs | 242.3% | 219.6% | 196.8% | 176.9% | 184.9% | 180.6% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 104.11 | \$ 139.90 | \$ 246.23 | \$ 300.82 | \$ 538.39 | \$ 474.04 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 293.29 | \$ 293.29 | \$ 413.74 | \$ 413.74 | \$ 753.61 | \$ 753.61 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 93.95 | \$ 93.20 | \$ 138.55 | \$ 137.40 | \$ 266.67 | \$ 268.02 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 14.22 | \$ 14.22 | \$ 14.22 | \$ 14.22 | \$ 14.22 | \$ 14.22 |
| New taxes and fees we must pay | \$ 7.68 | \$ 8.43 | \$ 10.67 | \$ 11.81 | \$ 16.80 | \$ 15.45 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 73.32 | \$ 37.53 | \$ 4.07 | \$ (50.52) | \$ (82.47) | \$ (18.12) |
| Dollar Difference in Health Plan Costs | \$ 189.18 | \$ 153.39 | \$ 167.50 | \$ 112.92 | \$ 215.22 | \$ 279.57 |
| Percentage Difference in Health Plan Costs | 181.7% | 109.6% | 68.0% | 37.5% | 40.0% | 59.0% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.55 | \$ 158.97 | \$ 194.79 | \$ 205.99 | \$ 380.21 | \$ 348.33 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 324.45 | \$ 327.72 | \$ 435.44 | \$ 419.83 | \$ 825.57 | \$ 806.16 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 53.40 | \$ 99.51 | \$ 71.66 | \$ 91.03 | \$ 135.87 | \$ 132.68 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 92.76 | \$ 65.53 | \$ 135.94 | \$ 116.31 | \$ 271.55 | \$ 265.04 |
| New taxes and fees we must pay | \$ 20.43 | \$ 20.58 | \$ 25.54 | \$ 24.82 | \$ 43.49 | \$ 42.59 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 29.31 | \$ (16.88) | \$ 7.50 | \$ (18.33) | \$ (5.55) | \$ 17.52 |
| Dollar Difference in Health Plan Costs | \$ 195.90 | \$ 168.75 | \$ 240.64 | \$ 213.83 | \$ 445.36 | \$ 457.83 |
| Percentage Difference in Health Plan Costs | 152.4% | 106.1% | 123.5% | 103.8% | 117.1% | 131.4% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 70.04 | \$ 88.67 | \$ 128.72 | \$ 160.23 | \$ 319.70 | \$ 302.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 268.79 | \$ 268.79 | \$ 379.17 | \$ 379.17 | \$ 690.64 | \$ 690.64 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 138.26 | \$ 130.48 | \$ 160.04 | \$ 151.04 | \$ 223.46 | \$ 248.51 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 37.10 | \$ 46.97 | \$ 68.19 | \$ 84.88 | \$ 169.35 | \$ 159.98 |
| New taxes and fees we must pay | \$ 0.96 | \$ 1.22 | \$ 1.77 | \$ 2.20 | \$ 4.38 | \$ 4.14 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 22.43 | \$ 1.45 | \$ 20.45 | \$ (19.18) | \$ (26.25) | \$ (24.01) |
| Dollar Difference in Health Plan Costs | \$ 198.75 | \$ 180.12 | \$ 250.45 | \$ 218.94 | \$ 370.94 | \$ 388.62 |
| Percentage Difference in Health Plan Costs | 283.8% | 203.1% | 194.6% | 136.6% | 116.0% | 128.7% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 75.39 | \$ 107.69 | \$ 122.77 | \$ 164.94 | \$ 266.87 | \$ 272.56 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 246.93 | \$ 246.93 | \$ 348.33 | \$ 348.33 | \$ 634.46 | \$ 634.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 123.74 | \$ 103.68 | \$ 167.52 | \$ 151.36 | \$ 305.75 | \$ 298.02 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.88 | \$ 29.83 | \$ 34.01 | \$ 45.69 | \$ 73.92 | \$ 75.50 |
| New taxes and fees we must pay | \$ 2.78 | \$ 3.97 | \$ 4.53 | \$ 6.08 | \$ 9.84 | \$ 10.05 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 24.14 | \$ 1.76 | \$ 19.50 | \$ (19.74) | \$ (21.92) | \$ (21.67) |
| Dollar Difference in Health Plan Costs | \$ 171.54 | \$ 139.24 | \$ 225.56 | \$ 183.39 | \$ 367.59 | \$ 361.90 |
| Percentage Difference in Health Plan Costs | 227.5% | 129.3% | 183.7% | 111.2% | 137.7% | 132.8% |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 93.80 | \$ 134.30 | \$ 153.26 | \$ 206.16 | \$ 334.14 | \$ 341.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 254.02 | \$ 254.02 | \$ 358.34 | \$ 358.34 | \$ 652.69 | \$ 652.69 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 83.35 | \$ 50.46 | \$ 104.19 | \$ 73.89 | \$ 179.12 | \$ 168.16 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 43.21 | \$ 61.87 | \$ 70.60 | \$ 94.97 | \$ 153.92 | \$ 157.19 |
| New taxes and fees we must pay | \$ 3.63 | \$ 5.20 | \$ 5.94 | \$ 7.99 | \$ 12.95 | \$ 13.22 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.03 | \$ 2.19 | \$ 24.35 | \$ (24.67) | \$ (27.44) | \$ (27.13) |
| Dollar Difference in Health Plan Costs | \$ 160.22 | \$ 119.72 | \$ 205.08 | \$ 152.18 | \$ 318.55 | \$ 311.44 |
| Percentage Difference in Health Plan Costs | 170.8% | 89.1% | 133.8% | 73.8% | 95.3% | 91.3% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| MOLINA HEALTHCARE OF FLORIDA INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 270.54 | \$ 270.54 | \$ 381.65 | \$ 381.65 | \$ 695.15 | \$ 695.15 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 287.43 | \$ 287.43 | \$ 405.47 | \$ 405.47 | \$ 738.55 | \$ 738.55 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 16.89 | \$ 16.89 | \$ 23.82 | \$ 23.82 | \$ 43.39 | \$ 43.39 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 16.89 | \$ 16.89 | \$ 23.82 | \$ 23.82 | \$ 43.39 | \$ 43.39 |
| Percentage Difference in Health Plan Costs | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% | 6.2% |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, “before and after” data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |
| PREFERRED MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 109.19 | \$ 124.47 | \$ 178.16 | \$ 204.00 | \$ 335.90 | \$ 307.27 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 260.02 | \$ 260.02 | \$ 367.17 | \$ 367.17 | \$ 650.39 | \$ 650.39 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 51.89 | \$ 59.15 | \$ 84.67 | \$ 96.94 | \$ 159.63 | \$ 146.02 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 44.97 | \$ 51.27 | \$ 73.38 | \$ 84.02 | \$ 138.35 | \$ 126.55 |
| New taxes and fees we must pay | \$ 7.98 | \$ 9.10 | \$ 13.03 | \$ 14.91 | \$ 24.56 | \$ 22.46 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 45.98 | \$ 16.04 | \$ 17.94 | \$ (32.70) | \$ (8.04) | \$ 48.09 |
| Dollar Difference in Health Plan Costs | \$ 150.83 | \$ 135.55 | \$ 189.01 | \$ 163.18 | \$ 314.50 | \$ 343.13 |
| Percentage Difference in Health Plan Costs | 138.1% | 108.9% | 106.1% | 80.0% | 93.6% | 111.7% |

Gold Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|---|------------------|-----------|------------|-------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| SUNSHINE STATE HEALTH PLAN INC.* | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 264.44 | \$ 264.44 | \$ 349.07 | \$ 349.07 | \$ 686.00 | \$ 686.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 280.39 | \$ 280.39 | \$ 370.04 | \$ 370.04 | \$ 726.96 | \$ 726.96 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 15.95 | \$ 15.95 | \$ 20.97 | \$ 20.97 | \$ 40.96 | \$ 40.96 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Dollar Difference in Health Plan Costs | \$ 15.95 | \$ 15.95 | \$ 20.97 | \$ 20.97 | \$ 40.96 | \$ 40.96 |
| Percentage Difference in Health Plan Costs | 6.0% | 6.0% | 6.0% | 6.0% | 6.0% | 6.0% |
| | | | | | | |
| *Company did not have in-force major medical business in Florida as of July 1, 2013; therefore, "before and after" data comparisons may not be comparable with other companies operating in the marketplace at that time. | | | | | | |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 126.92 | \$ 143.94 | \$ 239.38 | \$ 383.89 | \$ 515.58 | \$ 505.03 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 301.15 | \$ 297.68 | \$ 414.32 | \$ 457.54 | \$ 735.81 | \$ 764.60 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 81.46 | \$ 80.53 | \$ 112.08 | \$ 123.77 | \$ 199.04 | \$ 206.83 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 38.38 | \$ 38.00 | \$ 50.83 | \$ 55.58 | \$ 86.19 | \$ 89.36 |
| New taxes and fees we must pay | \$ 4.52 | \$ 4.47 | \$ 6.21 | \$ 6.86 | \$ 11.04 | \$ 11.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 49.88 | \$ 30.76 | \$ 5.83 | \$ (112.56) | \$ (76.04) | \$ (48.08) |
| Dollar Difference in Health Plan Costs | \$ 174.23 | \$ 153.74 | \$ 174.95 | \$ 73.65 | \$ 220.23 | \$ 259.57 |
| Percentage Difference in Health Plan Costs | 137.3% | 106.8% | 73.1% | 19.2% | 42.7% | 51.4% |

Platinum Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 142.97 | \$ 173.94 | \$ 234.78 | \$ 253.52 | \$ 428.77 | \$ 409.68 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 355.89 | \$ 356.43 | \$ 509.33 | \$ 508.11 | \$ 900.64 | \$ 918.44 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 69.42 | \$ 138.19 | \$ 99.35 | \$ 129.65 | \$ 175.67 | \$ 193.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 80.73 | \$ 41.68 | \$ 136.65 | \$ 119.02 | \$ 256.39 | \$ 254.02 |
| New taxes and fees we must pay | \$ 21.88 | \$ 21.90 | \$ 28.94 | \$ 28.88 | \$ 46.94 | \$ 47.76 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 40.89 | \$ (19.28) | \$ 9.62 | \$ (22.97) | \$ (7.13) | \$ 13.98 |
| Dollar Difference in Health Plan Costs | \$ 212.92 | \$ 182.49 | \$ 274.55 | \$ 254.58 | \$ 471.87 | \$ 508.76 |
| Percentage Difference in Health Plan Costs | 148.9% | 104.9% | 116.9% | 100.4% | 110.1% | 124.2% |
| EMPLOYER CHOICE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 168.24 | \$ 354.09 | \$ 366.79 | \$ 518.11 | \$ 856.22 | \$ 830.69 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 354.10 | \$ 354.10 | \$ 673.23 | \$ 673.23 | \$ 912.28 | \$ 912.28 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 9.60 | \$ 9.60 | \$ 13.58 | \$ 13.58 | \$ 24.73 | \$ 24.73 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 16.82 | \$ 35.41 | \$ 36.68 | \$ 51.81 | \$ 85.62 | \$ 83.07 |
| New taxes and fees we must pay | \$ 4.50 | \$ 4.50 | \$ 6.29 | \$ 6.29 | \$ 11.32 | \$ 11.32 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 154.94 | \$ (49.50) | \$ 249.88 | \$ 83.43 | \$ (65.61) | \$ (37.53) |
| Dollar Difference in Health Plan Costs | \$ 185.86 | \$ 0.01 | \$ 306.43 | \$ 155.12 | \$ 56.06 | \$ 81.59 |
| Percentage Difference in Health Plan Costs | 110.5% | 0.0% | 83.5% | 29.9% | 6.5% | 9.8% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 119.72 | \$ 177.70 | \$ 228.55 | \$ 253.63 | \$ 486.93 | \$ 461.90 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 320.66 | \$ 320.66 | \$ 454.59 | \$ 454.59 | \$ 850.77 | \$ 850.77 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 95.81 | \$ 95.81 | \$ 135.37 | \$ 135.37 | \$ 352.40 | \$ 352.40 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 53.79 | \$ 53.79 | \$ 82.82 | \$ 82.82 | \$ 181.90 | \$ 181.90 |
| New taxes and fees we must pay | \$ 20.17 | \$ 20.17 | \$ 28.59 | \$ 28.59 | \$ 53.51 | \$ 53.51 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 31.16 | \$ (26.81) | \$ (20.75) | \$ (45.83) | \$ (223.97) | \$ (198.94) |
| Dollar Difference in Health Plan Costs | \$ 200.94 | \$ 142.96 | \$ 226.04 | \$ 200.96 | \$ 363.84 | \$ 388.87 |
| Percentage Difference in Health Plan Costs | 167.8% | 80.5% | 98.9% | 79.2% | 74.7% | 84.2% |

Platinum Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| FREEDOM LIFE INSURANCE COMPANY OF AMERICA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 84.33 | \$ 91.73 | \$ 179.78 | \$ 221.60 | \$ 341.38 | \$ 333.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 326.86 | \$ 334.72 | \$ 615.03 | \$ 714.00 | \$ 1,127.24 | \$ 1,085.31 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 130.37 | \$ 141.81 | \$ 277.94 | \$ 342.59 | \$ 527.77 | \$ 514.85 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 59.45 | \$ 64.67 | \$ 126.74 | \$ 156.23 | \$ 240.67 | \$ 234.78 |
| New taxes and fees we must pay | \$ 7.34 | \$ 7.98 | \$ 15.64 | \$ 19.28 | \$ 29.70 | \$ 28.97 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 45.37 | \$ 28.53 | \$ 14.92 | \$ (25.71) | \$ (12.29) | \$ (26.31) |
| Dollar Difference in Health Plan Costs | \$ 242.53 | \$ 242.99 | \$ 435.25 | \$ 492.40 | \$ 785.86 | \$ 752.29 |
| Percentage Difference in Health Plan Costs | 287.6% | 264.9% | 242.1% | 222.2% | 230.2% | 225.9% |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.55 | \$ 158.97 | \$ 194.79 | \$ 205.99 | \$ 380.21 | \$ 348.33 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 346.93 | \$ 350.44 | \$ 465.62 | \$ 448.92 | \$ 882.79 | \$ 862.04 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 75.93 | \$ 125.43 | \$ 101.90 | \$ 121.70 | \$ 193.20 | \$ 188.66 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 91.68 | \$ 61.29 | \$ 134.49 | \$ 113.40 | \$ 268.81 | \$ 262.36 |
| New taxes and fees we must pay | \$ 21.47 | \$ 21.63 | \$ 26.93 | \$ 26.16 | \$ 46.12 | \$ 45.16 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 29.31 | \$ (16.88) | \$ 7.50 | \$ (18.33) | \$ (5.55) | \$ 17.52 |
| Dollar Difference in Health Plan Costs | \$ 218.39 | \$ 191.46 | \$ 270.82 | \$ 242.93 | \$ 502.58 | \$ 513.71 |
| Percentage Difference in Health Plan Costs | 169.9% | 120.4% | 139.0% | 117.9% | 132.2% | 147.5% |

Platinum Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 70.04 | \$ 88.67 | \$ 128.72 | \$ 160.23 | \$ 319.70 | \$ 302.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 304.53 | \$ 304.53 | \$ 429.60 | \$ 429.60 | \$ 782.48 | \$ 782.48 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 174.00 | \$ 166.22 | \$ 210.47 | \$ 201.47 | \$ 315.30 | \$ 340.35 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 37.10 | \$ 46.97 | \$ 68.19 | \$ 84.88 | \$ 169.35 | \$ 159.98 |
| New taxes and fees we must pay | \$ 0.96 | \$ 1.22 | \$ 1.77 | \$ 2.20 | \$ 4.38 | \$ 4.14 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 22.43 | \$ 1.45 | \$ 20.45 | \$ (19.18) | \$ (26.25) | \$ (24.01) |
| Dollar Difference in Health Plan Costs | \$ 234.49 | \$ 215.86 | \$ 300.88 | \$ 269.37 | \$ 462.78 | \$ 480.46 |
| Percentage Difference in Health Plan Costs | 334.8% | 243.4% | 233.7% | 168.1% | 144.8% | 159.1% |
| HUMANA INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 75.39 | \$ 107.69 | \$ 122.77 | \$ 164.94 | \$ 266.87 | \$ 272.56 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 254.72 | \$ 254.72 | \$ 359.33 | \$ 359.33 | \$ 654.50 | \$ 654.50 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 131.53 | \$ 111.47 | \$ 178.52 | \$ 162.36 | \$ 325.79 | \$ 318.06 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.88 | \$ 29.83 | \$ 34.01 | \$ 45.69 | \$ 73.92 | \$ 75.50 |
| New taxes and fees we must pay | \$ 2.78 | \$ 3.97 | \$ 4.53 | \$ 6.08 | \$ 9.84 | \$ 10.05 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 24.14 | \$ 1.76 | \$ 19.50 | \$ (19.74) | \$ (21.92) | \$ (21.67) |
| Dollar Difference in Health Plan Costs | \$ 179.33 | \$ 147.03 | \$ 236.56 | \$ 194.39 | \$ 387.63 | \$ 381.94 |
| Percentage Difference in Health Plan Costs | 237.9% | 136.5% | 192.7% | 117.9% | 145.3% | 140.1% |

Platinum Plan Individual

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-----------|------------|-------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 93.80 | \$ 134.30 | \$ 153.26 | \$ 206.16 | \$ 334.14 | \$ 341.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 286.41 | \$ 286.41 | \$ 404.03 | \$ 404.03 | \$ 735.92 | \$ 735.92 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 115.74 | \$ 82.85 | \$ 149.88 | \$ 119.58 | \$ 262.35 | \$ 251.39 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 43.21 | \$ 61.87 | \$ 70.60 | \$ 94.97 | \$ 153.92 | \$ 157.19 |
| New taxes and fees we must pay | \$ 3.63 | \$ 5.20 | \$ 5.94 | \$ 7.99 | \$ 12.95 | \$ 13.22 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 30.03 | \$ 2.19 | \$ 24.35 | \$ (24.67) | \$ (27.44) | \$ (27.13) |
| Dollar Difference in Health Plan Costs | \$ 192.61 | \$ 152.11 | \$ 250.77 | \$ 197.87 | \$ 401.78 | \$ 394.67 |
| Percentage Difference in Health Plan Costs | 205.3% | 113.3% | 163.6% | 96.0% | 120.2% | 115.7% |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 126.92 | \$ 143.94 | \$ 239.38 | \$ 383.89 | \$ 515.58 | \$ 505.03 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 358.92 | \$ 354.79 | \$ 493.80 | \$ 545.32 | \$ 876.96 | \$ 911.28 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 127.67 | \$ 126.20 | \$ 175.65 | \$ 193.98 | \$ 311.95 | \$ 324.16 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 44.73 | \$ 44.28 | \$ 59.57 | \$ 65.23 | \$ 101.72 | \$ 105.49 |
| New taxes and fees we must pay | \$ 5.38 | \$ 5.32 | \$ 7.41 | \$ 8.18 | \$ 13.15 | \$ 13.67 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 54.22 | \$ 35.05 | \$ 11.80 | \$ (105.97) | \$ (65.44) | \$ (37.07) |
| Dollar Difference in Health Plan Costs | \$ 232.00 | \$ 210.85 | \$ 254.43 | \$ 161.42 | \$ 361.38 | \$ 406.25 |
| Percentage Difference in Health Plan Costs | 182.8% | 146.5% | 106.3% | 42.0% | 70.1% | 80.4% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 132.00 | \$ 284.00 | \$ 267.00 | \$ 371.00 | \$ 680.00 | \$ 558.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 290.00 | \$ 297.00 | \$ 405.00 | \$ 428.00 | \$ 778.00 | \$ 770.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 37.00 | \$ 37.00 | \$ 56.00 | \$ 56.00 | \$ 109.00 | \$ 109.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 7.00 | \$ 15.00 | \$ 14.00 | \$ 20.00 | \$ 36.00 | \$ 30.00 |
| New taxes and fees we must pay | \$ 11.00 | \$ 11.00 | \$ 15.00 | \$ 16.00 | \$ 29.00 | \$ 29.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 103.00 | \$ (50.00) | \$ 53.00 | \$ (35.00) | \$ (76.00) | \$ 44.00 |
| Dollar Difference in Health Plan Costs | \$ 158.00 | \$ 13.00 | \$ 138.00 | \$ 57.00 | \$ 98.00 | \$ 212.00 |
| Percentage Difference in Health Plan Costs | 119.7% | 4.6% | 51.7% | 15.4% | 14.4% | 38.0% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 155.00 | \$ 334.00 | \$ 314.00 | \$ 437.00 | \$ 799.00 | \$ 656.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 339.00 | \$ 349.00 | \$ 476.00 | \$ 503.00 | \$ 913.00 | \$ 904.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 43.00 | \$ 43.00 | \$ 66.00 | \$ 66.00 | \$ 128.00 | \$ 128.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 8.00 | \$ 18.00 | \$ 17.00 | \$ 23.00 | \$ 42.00 | \$ 35.00 |
| New taxes and fees we must pay | \$ 12.00 | \$ 13.00 | \$ 17.00 | \$ 18.00 | \$ 33.00 | \$ 33.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 121.00 | \$ (59.00) | \$ 62.00 | \$ (41.00) | \$ (89.00) | \$ 52.00 |
| Dollar Difference in Health Plan Costs | \$ 184.00 | \$ 15.00 | \$ 162.00 | \$ 66.00 | \$ 114.00 | \$ 248.00 |
| Percentage Difference in Health Plan Costs | 118.7% | 4.5% | 51.6% | 15.1% | 14.3% | 37.8% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| ALL SAVERS INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.23 | \$ 307.83 | \$ 327.20 | \$ 458.87 | \$ 760.08 | \$ 742.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 302.19 | \$ 302.19 | \$ 433.85 | \$ 433.85 | \$ 761.92 | \$ 761.92 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 2.73 | \$ 2.73 | \$ 18.25 | \$ 18.25 | \$ 47.48 | \$ 47.48 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 12.78 | \$ 12.78 | \$ 18.34 | \$ 18.34 | \$ 32.21 | \$ 32.21 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 156.46 | \$ (21.14) | \$ 70.06 | \$ (61.61) | \$ (77.86) | \$ (59.86) |
| Dollar Difference in Health Plan Costs | \$ 171.97 | \$ (5.64) | \$ 106.65 | \$ (25.02) | \$ 1.83 | \$ 19.84 |
| Percentage Difference in Health Plan Costs | 132.0% | -1.8% | 32.6% | -5.5% | 0.2% | 2.7% |
| AVMED INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 261.01 | \$ 323.02 | \$ 288.58 | \$ 325.23 | \$ 467.46 | \$ 469.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 400.94 | \$ 237.81 | \$ 334.90 | \$ 276.50 | \$ 412.48 | \$ 475.12 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (16.27) | \$ (20.13) | \$ (17.98) | \$ (20.27) | \$ (29.13) | \$ (29.23) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 7.75 | \$ 9.59 | \$ 8.57 | \$ 9.66 | \$ 13.88 | \$ 13.93 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 148.44 | \$ (74.68) | \$ 55.73 | \$ (38.12) | \$ (39.73) | \$ 21.34 |
| Dollar Difference in Health Plan Costs | \$ 139.93 | \$ (85.22) | \$ 46.31 | \$ (48.72) | \$ (54.98) | \$ 6.04 |
| Percentage Difference in Health Plan Costs | 53.6% | -26.4% | 16.0% | -15.0% | -11.8% | 1.3% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 241.45 | \$ 537.37 | \$ 534.22 | \$ 679.66 | \$ 1,201.75 | \$ 1,093.65 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 291.30 | \$ 292.38 | \$ 415.23 | \$ 413.76 | \$ 727.75 | \$ 729.03 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (79.25) | \$ (79.54) | \$ (113.18) | \$ (112.78) | \$ (198.76) | \$ (199.11) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (68.37) | \$ (88.48) | \$ (107.73) | \$ (117.30) | \$ (202.23) | \$ (195.15) |
| New taxes and fees we must pay | \$ 12.42 | \$ 12.45 | \$ 15.39 | \$ 15.36 | \$ 22.90 | \$ 22.93 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 185.05 | \$ (89.42) | \$ 86.52 | \$ (51.17) | \$ (95.90) | \$ 6.72 |
| Dollar Difference in Health Plan Costs | \$ 49.85 | \$ (244.99) | \$ (119.00) | \$ (265.90) | \$ (474.00) | \$ (364.61) |
| Percentage Difference in Health Plan Costs | 20.6% | -45.6% | -22.3% | -39.1% | -39.4% | -33.3% |
| COVENTRY HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 203.59 | \$ 428.52 | \$ 384.89 | \$ 579.88 | \$ 1,017.84 | \$ 976.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 343.58 | \$ 336.18 | \$ 515.38 | \$ 515.08 | \$ 931.77 | \$ 973.02 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (13.66) | \$ (33.01) | \$ (29.25) | \$ (46.02) | \$ (83.69) | \$ (80.15) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 15.01 | \$ 31.59 | \$ 28.38 | \$ 42.75 | \$ 75.04 | \$ 72.01 |
| New taxes and fees we must pay | \$ 6.96 | \$ 14.65 | \$ 13.16 | \$ 19.83 | \$ 34.81 | \$ 33.40 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 131.68 | \$ (105.59) | \$ 118.20 | \$ (81.36) | \$ (112.24) | \$ (28.94) |
| Dollar Difference in Health Plan Costs | \$ 139.99 | \$ (92.35) | \$ 130.49 | \$ (64.80) | \$ (86.07) | \$ (3.68) |
| Percentage Difference in Health Plan Costs | 68.8% | -21.6% | 33.9% | -11.2% | -8.5% | -0.4% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 181.48 | \$ 399.92 | \$ 365.08 | \$ 507.96 | \$ 862.41 | \$ 776.79 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 312.35 | \$ 318.02 | \$ 445.53 | \$ 448.80 | \$ 813.12 | \$ 811.17 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (12.25) | \$ (31.24) | \$ (28.21) | \$ (40.63) | \$ (71.45) | \$ (64.00) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 13.38 | \$ 29.48 | \$ 26.91 | \$ 37.45 | \$ 63.58 | \$ 57.27 |
| New taxes and fees we must pay | \$ 6.55 | \$ 14.43 | \$ 13.17 | \$ 18.32 | \$ 31.11 | \$ 28.02 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 123.19 | \$ (94.56) | \$ 68.57 | \$ (74.30) | \$ (72.53) | \$ 13.09 |
| Dollar Difference in Health Plan Costs | \$ 130.87 | \$ (81.89) | \$ 80.45 | \$ (59.16) | \$ (49.29) | \$ 34.37 |
| Percentage Difference in Health Plan Costs | 72.1% | -20.5% | 22.0% | -11.6% | -5.7% | 4.4% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 200.82 | \$ 386.82 | \$ 319.49 | \$ 436.10 | \$ 618.37 | \$ 646.16 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 205.10 | \$ 205.10 | \$ 281.21 | \$ 281.21 | \$ 526.30 | \$ 526.30 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (70.66) | \$ (149.23) | \$ (116.72) | \$ (165.98) | \$ (229.90) | \$ (241.64) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 9.15 | \$ 9.15 | \$ 12.54 | \$ 12.54 | \$ 23.47 | \$ 23.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 65.79 | \$ (41.64) | \$ 65.90 | \$ (1.45) | \$ 114.35 | \$ 98.30 |
| Dollar Difference in Health Plan Costs | \$ 4.28 | \$ (181.72) | \$ (38.28) | \$ (154.89) | \$ (92.07) | \$ (119.86) |
| Percentage Difference in Health Plan Costs | 2.1% | -47.0% | -12.0% | -35.5% | -14.9% | -18.6% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST HEALTH PLANS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.91 | \$ 300.52 | \$ 301.95 | \$ 407.40 | \$ 722.98 | \$ 639.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 182.59 | \$ 182.59 | \$ 257.57 | \$ 257.57 | \$ 469.16 | \$ 469.16 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (80.23) | \$ (83.79) | \$ (111.93) | \$ (114.15) | \$ (200.09) | \$ (198.33) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 3.54 | \$ 3.54 | \$ 3.54 | \$ 3.54 | \$ 3.54 | \$ 3.54 |
| New taxes and fees we must pay | \$ 8.25 | \$ 11.81 | \$ 11.84 | \$ 14.05 | \$ 20.68 | \$ 18.92 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 120.13 | \$ (49.49) | \$ 52.18 | \$ (53.28) | \$ (77.95) | \$ 5.78 |
| Dollar Difference in Health Plan Costs | \$ 51.68 | \$ (117.93) | \$ (44.38) | \$ (149.83) | \$ (253.82) | \$ (170.09) |
| Percentage Difference in Health Plan Costs | 39.5% | -39.2% | -14.7% | -36.8% | -35.1% | -26.6% |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 186.96 | \$ 410.00 | \$ 393.93 | \$ 512.00 | \$ 885.73 | \$ 826.34 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 257.76 | \$ 257.67 | \$ 360.39 | \$ 362.70 | \$ 630.14 | \$ 638.45 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (38.97) | \$ (38.96) | \$ (54.70) | \$ (55.05) | \$ (96.02) | \$ (97.30) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (41.35) | \$ (52.11) | \$ (61.84) | \$ (67.78) | \$ (113.20) | \$ (111.18) |
| New taxes and fees we must pay | \$ 11.62 | \$ 11.61 | \$ 14.08 | \$ 14.13 | \$ 20.55 | \$ 20.75 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.50 | \$ (72.87) | \$ 68.92 | \$ (40.61) | \$ (66.93) | \$ (0.17) |
| Dollar Difference in Health Plan Costs | \$ 70.80 | \$ (152.33) | \$ (33.54) | \$ (149.31) | \$ (255.60) | \$ (187.89) |
| Percentage Difference in Health Plan Costs | 37.9% | -37.2% | -8.5% | -29.2% | -28.9% | -22.7% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|---------------|---------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 496.40 | \$ 940.90 | \$ 875.54 | \$ 1,346.47 | \$ 2,258.54 | \$ 1,975.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 246.75 | \$ 246.75 | \$ 348.08 | \$ 348.08 | \$ 634.01 | \$ 634.01 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (575.18) | \$ (591.07) | \$ (817.67) | \$ (834.50) | \$ (1,513.07) | \$ (1,502.93) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 3.39 | \$ 6.43 | \$ 5.98 | \$ 9.20 | \$ 15.43 | \$ 13.49 |
| New taxes and fees we must pay | \$ 14.35 | \$ 27.21 | \$ 25.32 | \$ 38.93 | \$ 65.31 | \$ 57.11 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 307.79 | \$ (136.72) | \$ 258.91 | \$ (212.02) | \$ (192.20) | \$ 91.32 |
| Dollar Difference in Health Plan Costs | \$ (249.65) | \$ (694.15) | \$ (527.46) | \$ (998.39) | \$ (1,624.53) | \$ (1,341.01) |
| Percentage Difference in Health Plan Costs | -50.3% | -73.8% | -60.2% | -74.1% | -71.9% | -67.9% |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 164.69 | \$ 312.16 | \$ 312.67 | \$ 449.85 | \$ 749.32 | \$ 655.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 202.12 | \$ 202.12 | \$ 285.14 | \$ 285.14 | \$ 519.40 | \$ 519.40 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (43.82) | \$ (36.98) | \$ (58.10) | \$ (51.73) | \$ (97.46) | \$ (101.82) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 1.12 | \$ 2.13 | \$ 2.14 | \$ 3.07 | \$ 5.12 | \$ 4.48 |
| New taxes and fees we must pay | \$ 4.76 | \$ 9.03 | \$ 9.04 | \$ 13.01 | \$ 21.67 | \$ 18.95 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 75.37 | \$ (84.22) | \$ 19.39 | \$ (129.06) | \$ (159.25) | \$ (57.46) |
| Dollar Difference in Health Plan Costs | \$ 37.43 | \$ (110.04) | \$ (27.53) | \$ (164.71) | \$ (229.92) | \$ (135.85) |
| Percentage Difference in Health Plan Costs | 22.7% | -35.3% | -8.8% | -36.6% | -30.7% | -20.7% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| JOHN ALDEN LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 287.47 | \$ 287.47 | \$ 388.54 | \$ 388.54 | \$ 697.77 | \$ 697.77 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (25.51) | \$ (25.51) | \$ (34.47) | \$ (34.47) | \$ (61.91) | \$ (61.91) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 16.75 | \$ 16.75 | \$ 20.79 | \$ 20.79 | \$ 33.16 | \$ 33.16 |
| New taxes and fees we must pay | \$ 4.31 | \$ 4.31 | \$ 5.83 | \$ 5.83 | \$ 10.47 | \$ 10.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 99.37 | \$ (34.82) | \$ 32.08 | \$ (125.34) | \$ (153.43) | \$ (155.57) |
| Dollar Difference in Health Plan Costs | \$ 94.92 | \$ (39.27) | \$ 24.23 | \$ (133.19) | \$ (171.71) | \$ (173.85) |
| Percentage Difference in Health Plan Costs | 49.3% | -12.0% | 6.7% | -25.5% | -19.7% | -19.9% |
| NEIGHBORHOOD HEALTH PARTNERSHIP | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.25 | \$ 303.60 | \$ 314.22 | \$ 444.30 | \$ 738.74 | \$ 721.19 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 253.37 | \$ 253.37 | \$ 360.06 | \$ 360.06 | \$ 638.09 | \$ 638.09 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (23.43) | \$ (23.43) | \$ (34.13) | \$ (34.13) | \$ (58.77) | \$ (58.77) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 9.16 | \$ 9.16 | \$ 13.01 | \$ 13.01 | \$ 23.06 | \$ 23.06 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.38 | \$ (35.96) | \$ 66.95 | \$ (63.12) | \$ (64.95) | \$ (47.39) |
| Dollar Difference in Health Plan Costs | \$ 125.12 | \$ (50.23) | \$ 45.84 | \$ (84.24) | \$ (100.65) | \$ (83.10) |
| Percentage Difference in Health Plan Costs | 97.6% | -16.5% | 14.6% | -19.0% | -13.6% | -11.5% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 287.47 | \$ 287.47 | \$ 388.54 | \$ 388.54 | \$ 697.77 | \$ 697.77 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (25.51) | \$ (25.51) | \$ (34.47) | \$ (34.47) | \$ (61.91) | \$ (61.91) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 16.75 | \$ 16.75 | \$ 20.79 | \$ 20.79 | \$ 33.16 | \$ 33.16 |
| New taxes and fees we must pay | \$ 4.31 | \$ 4.31 | \$ 5.83 | \$ 5.83 | \$ 10.47 | \$ 10.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 99.37 | \$ (34.82) | \$ 32.08 | \$ (125.34) | \$ (153.43) | \$ (155.57) |
| Dollar Difference in Health Plan Costs | \$ 94.92 | \$ (39.27) | \$ 24.23 | \$ (133.19) | \$ (171.71) | \$ (173.85) |
| Percentage Difference in Health Plan Costs | 49.3% | -12.0% | 6.7% | -25.5% | -19.7% | -19.9% |
| UNITED HEALTHCARE INSURANCE CO. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 160.02 | \$ 378.25 | \$ 402.55 | \$ 564.54 | \$ 937.50 | \$ 915.30 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 317.19 | \$ 317.19 | \$ 455.38 | \$ 455.38 | \$ 799.74 | \$ 799.74 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (30.55) | \$ (30.55) | \$ (48.01) | \$ (48.01) | \$ (85.15) | \$ (85.15) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 11.08 | \$ 11.08 | \$ 15.91 | \$ 15.91 | \$ 27.94 | \$ 27.94 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 176.64 | \$ (41.59) | \$ 84.93 | \$ (77.06) | \$ (80.55) | \$ (58.35) |
| Dollar Difference in Health Plan Costs | \$ 157.18 | \$ (61.05) | \$ 52.84 | \$ (109.15) | \$ (137.77) | \$ (115.56) |
| Percentage Difference in Health Plan Costs | 98.2% | -16.1% | 13.1% | -19.3% | -14.7% | -12.6% |

Bronze Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| UNITED HEALTHCARE OF FLORIDA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.26 | \$ 310.58 | \$ 328.95 | \$ 460.18 | \$ 760.24 | \$ 742.53 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 308.37 | \$ 308.37 | \$ 443.05 | \$ 443.05 | \$ 774.29 | \$ 774.29 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 22.28 | \$ 22.28 | \$ 30.69 | \$ 30.69 | \$ 52.49 | \$ 52.49 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 11.92 | \$ 11.92 | \$ 17.12 | \$ 17.12 | \$ 29.92 | \$ 29.92 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 142.91 | \$ (36.41) | \$ 66.29 | \$ (64.94) | \$ (68.36) | \$ (50.66) |
| Dollar Difference in Health Plan Costs | \$ 177.11 | \$ (2.22) | \$ 114.10 | \$ (17.13) | \$ 14.05 | \$ 31.76 |
| Percentage Difference in Health Plan Costs | 134.9% | -0.7% | 34.7% | -3.7% | 1.8% | 4.3% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 132.00 | \$ 284.00 | \$ 267.00 | \$ 371.00 | \$ 680.00 | \$ 558.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 319.00 | \$ 326.00 | \$ 450.00 | \$ 473.00 | \$ 864.00 | \$ 856.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 65.00 | \$ 65.00 | \$ 99.00 | \$ 99.00 | \$ 192.00 | \$ 192.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 7.00 | \$ 15.00 | \$ 14.00 | \$ 20.00 | \$ 36.00 | \$ 30.00 |
| New taxes and fees we must pay | \$ 12.00 | \$ 12.00 | \$ 17.00 | \$ 18.00 | \$ 32.00 | \$ 32.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 103.00 | \$ (50.00) | \$ 53.00 | \$ (35.00) | \$ (76.00) | \$ 44.00 |
| Dollar Difference in Health Plan Costs | \$ 187.00 | \$ 42.00 | \$ 183.00 | \$ 102.00 | \$ 184.00 | \$ 298.00 |
| Percentage Difference in Health Plan Costs | 141.7% | 14.8% | 68.5% | 27.5% | 27.1% | 53.4% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 155.00 | \$ 334.00 | \$ 314.00 | \$ 437.00 | \$ 799.00 | \$ 656.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 374.00 | \$ 383.00 | \$ 529.00 | \$ 556.00 | \$ 1,015.00 | \$ 1,006.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 76.00 | \$ 76.00 | \$ 117.00 | \$ 117.00 | \$ 226.00 | \$ 226.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 8.00 | \$ 18.00 | \$ 17.00 | \$ 23.00 | \$ 42.00 | \$ 35.00 |
| New taxes and fees we must pay | \$ 14.00 | \$ 14.00 | \$ 19.00 | \$ 20.00 | \$ 37.00 | \$ 37.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 121.00 | \$ (59.00) | \$ 62.00 | \$ (41.00) | \$ (89.00) | \$ 52.00 |
| Dollar Difference in Health Plan Costs | \$ 219.00 | \$ 49.00 | \$ 215.00 | \$ 119.00 | \$ 216.00 | \$ 350.00 |
| Percentage Difference in Health Plan Costs | 141.3% | 14.7% | 68.5% | 27.2% | 27.0% | 53.4% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| ALL SAVERS INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.23 | \$ 307.83 | \$ 327.20 | \$ 458.87 | \$ 760.08 | \$ 742.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 347.51 | \$ 347.51 | \$ 498.90 | \$ 498.90 | \$ 876.16 | \$ 876.16 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 46.12 | \$ 46.12 | \$ 80.55 | \$ 80.55 | \$ 156.90 | \$ 156.90 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 14.69 | \$ 14.69 | \$ 21.09 | \$ 21.09 | \$ 37.04 | \$ 37.04 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 156.46 | \$ (21.14) | \$ 70.06 | \$ (61.61) | \$ (77.86) | \$ (59.86) |
| Dollar Difference in Health Plan Costs | \$ 217.28 | \$ 39.67 | \$ 171.70 | \$ 40.03 | \$ 116.08 | \$ 134.08 |
| Percentage Difference in Health Plan Costs | 166.8% | 12.9% | 52.5% | 8.7% | 15.3% | 18.1% |
| AVMED INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 261.01 | \$ 323.02 | \$ 288.58 | \$ 325.23 | \$ 467.46 | \$ 469.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 441.17 | \$ 287.59 | \$ 379.38 | \$ 326.63 | \$ 484.53 | \$ 547.42 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 23.96 | \$ 29.66 | \$ 26.50 | \$ 29.86 | \$ 42.92 | \$ 43.07 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 7.75 | \$ 9.59 | \$ 8.57 | \$ 9.66 | \$ 13.88 | \$ 13.93 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 148.44 | \$ (74.68) | \$ 55.73 | \$ (38.12) | \$ (39.73) | \$ 21.34 |
| Dollar Difference in Health Plan Costs | \$ 180.16 | \$ (35.43) | \$ 90.79 | \$ 1.40 | \$ 17.07 | \$ 78.34 |
| Percentage Difference in Health Plan Costs | 69.0% | -11.0% | 31.5% | 0.4% | 3.7% | 16.7% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 241.45 | \$ 537.37 | \$ 534.22 | \$ 679.66 | \$ 1,201.75 | \$ 1,093.65 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 322.37 | \$ 323.55 | \$ 459.50 | \$ 457.88 | \$ 805.35 | \$ 806.77 |
| Portion of Monthly Health Plan Cost due to federal health care reform: | | | | | | |
| Cost of new benefits we must offer | \$ (62.86) | \$ (63.09) | \$ (89.82) | \$ (89.51) | \$ (157.82) | \$ (158.10) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (54.44) | \$ (74.50) | \$ (87.88) | \$ (97.52) | \$ (167.43) | \$ (160.29) |
| New taxes and fees we must pay | \$ 13.17 | \$ 13.19 | \$ 16.46 | \$ 16.42 | \$ 24.76 | \$ 24.79 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 185.05 | \$ (89.42) | \$ 86.52 | \$ (51.17) | \$ (95.90) | \$ 6.72 |
| Dollar Difference in Health Plan Costs | \$ 80.91 | \$ (213.82) | \$ (74.72) | \$ (221.78) | \$ (396.40) | \$ (286.87) |
| Percentage Difference in Health Plan Costs | 33.5% | -39.8% | -14.0% | -32.6% | -33.0% | -26.2% |
| | | | | | | |
| COVENTRY HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 203.59 | \$ 428.52 | \$ 384.89 | \$ 579.88 | \$ 1,017.84 | \$ 976.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 393.75 | \$ 441.79 | \$ 610.23 | \$ 657.99 | \$ 1,182.62 | \$ 1,213.74 |
| Portion of Monthly Health Plan Cost due to federal health care reform: | | | | | | |
| Cost of new benefits we must offer | \$ 36.51 | \$ 72.60 | \$ 65.60 | \$ 96.89 | \$ 167.16 | \$ 160.56 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 15.01 | \$ 31.59 | \$ 28.38 | \$ 42.75 | \$ 75.04 | \$ 72.01 |
| New taxes and fees we must pay | \$ 6.96 | \$ 14.65 | \$ 13.16 | \$ 19.83 | \$ 34.81 | \$ 33.40 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 131.68 | \$ (105.59) | \$ 118.20 | \$ (81.36) | \$ (112.24) | \$ (28.94) |
| Dollar Difference in Health Plan Costs | \$ 190.17 | \$ 13.26 | \$ 225.35 | \$ 78.11 | \$ 164.78 | \$ 237.03 |
| Percentage Difference in Health Plan Costs | 93.4% | 3.1% | 58.5% | 13.5% | 16.2% | 24.3% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 181.48 | \$ 399.92 | \$ 365.08 | \$ 507.96 | \$ 862.41 | \$ 776.79 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 344.32 | \$ 388.49 | \$ 509.86 | \$ 538.30 | \$ 965.09 | \$ 948.04 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 19.73 | \$ 39.23 | \$ 36.12 | \$ 48.88 | \$ 80.52 | \$ 72.87 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 13.38 | \$ 29.48 | \$ 26.91 | \$ 37.45 | \$ 63.58 | \$ 57.27 |
| New taxes and fees we must pay | \$ 6.55 | \$ 14.43 | \$ 13.17 | \$ 18.32 | \$ 31.11 | \$ 28.02 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 123.19 | \$ (94.56) | \$ 68.57 | \$ (74.30) | \$ (72.53) | \$ 13.09 |
| Dollar Difference in Health Plan Costs | \$ 162.85 | \$ (11.43) | \$ 144.78 | \$ 30.34 | \$ 102.67 | \$ 171.25 |
| Percentage Difference in Health Plan Costs | 89.7% | -2.9% | 39.7% | 6.0% | 11.9% | 22.0% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 200.82 | \$ 386.82 | \$ 319.49 | \$ 436.10 | \$ 618.37 | \$ 646.16 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 263.74 | \$ 263.74 | \$ 361.62 | \$ 361.62 | \$ 676.77 | \$ 676.77 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (48.43) | \$ (96.26) | \$ (78.94) | \$ (108.93) | \$ (155.80) | \$ (162.94) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 11.76 | \$ 11.76 | \$ 16.13 | \$ 16.13 | \$ 30.18 | \$ 30.18 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 99.58 | \$ (38.59) | \$ 104.94 | \$ 18.32 | \$ 184.01 | \$ 163.37 |
| Dollar Difference in Health Plan Costs | \$ 62.92 | \$ (123.08) | \$ 42.13 | \$ (74.48) | \$ 58.40 | \$ 30.61 |
| Percentage Difference in Health Plan Costs | 31.3% | -31.8% | 13.2% | -17.1% | 9.4% | 4.7% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST HEALTH PLANS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.91 | \$ 300.52 | \$ 301.95 | \$ 407.40 | \$ 722.98 | \$ 639.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 234.06 | \$ 234.06 | \$ 330.19 | \$ 330.19 | \$ 601.42 | \$ 601.42 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (29.76) | \$ (33.32) | \$ (40.32) | \$ (42.53) | \$ (68.83) | \$ (67.07) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 4.54 | \$ 4.54 | \$ 4.54 | \$ 4.54 | \$ 4.54 | \$ 4.54 |
| New taxes and fees we must pay | \$ 8.25 | \$ 11.81 | \$ 11.84 | \$ 14.05 | \$ 20.68 | \$ 18.92 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 120.13 | \$ (49.49) | \$ 52.18 | \$ (53.28) | \$ (77.95) | \$ 5.78 |
| Dollar Difference in Health Plan Costs | \$ 103.15 | \$ (66.46) | \$ 28.24 | \$ (77.22) | \$ (121.56) | \$ (37.83) |
| Percentage Difference in Health Plan Costs | 78.8% | -22.1% | 9.4% | -19.0% | -16.8% | -5.9% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 124.84 | \$ 286.60 | \$ 287.96 | \$ 388.53 | \$ 689.49 | \$ 609.64 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 247.53 | \$ 247.53 | \$ 349.19 | \$ 349.19 | \$ 636.03 | \$ 636.03 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (4.79) | \$ (8.19) | \$ (4.88) | \$ (6.99) | \$ (3.90) | \$ (2.22) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 4.80 | \$ 4.80 | \$ 4.80 | \$ 4.80 | \$ 4.80 | \$ 4.80 |
| New taxes and fees we must pay | \$ 8.12 | \$ 11.52 | \$ 11.54 | \$ 13.66 | \$ 19.98 | \$ 18.30 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 114.56 | \$ (47.19) | \$ 49.76 | \$ (50.81) | \$ (74.34) | \$ 5.51 |
| Dollar Difference in Health Plan Costs | \$ 122.69 | \$ (39.07) | \$ 61.22 | \$ (39.35) | \$ (53.46) | \$ 26.39 |
| Percentage Difference in Health Plan Costs | 98.3% | -13.6% | 21.3% | -10.1% | -7.8% | 4.3% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|---------------|---------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 186.96 | \$ 410.00 | \$ 393.93 | \$ 512.00 | \$ 885.73 | \$ 826.34 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 285.25 | \$ 285.15 | \$ 398.82 | \$ 401.37 | \$ 697.33 | \$ 706.53 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (17.49) | \$ (17.48) | \$ (24.66) | \$ (24.82) | \$ (43.50) | \$ (44.08) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (36.00) | \$ (46.77) | \$ (54.37) | \$ (60.27) | \$ (100.14) | \$ (97.94) |
| New taxes and fees we must pay | \$ 12.28 | \$ 12.27 | \$ 15.00 | \$ 15.06 | \$ 22.17 | \$ 22.39 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.50 | \$ (72.87) | \$ 68.92 | \$ (40.61) | \$ (66.93) | \$ (0.17) |
| Dollar Difference in Health Plan Costs | \$ 98.29 | \$ (124.85) | \$ 4.89 | \$ (110.63) | \$ (188.40) | \$ (119.81) |
| Percentage Difference in Health Plan Costs | 52.6% | -30.5% | 1.2% | -21.6% | -21.3% | -14.5% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 496.40 | \$ 940.90 | \$ 875.54 | \$ 1,346.47 | \$ 2,258.54 | \$ 1,975.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 315.15 | \$ 315.15 | \$ 444.57 | \$ 445.57 | \$ 809.77 | \$ 809.77 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (506.78) | \$ (522.67) | \$ (721.18) | \$ (737.01) | \$ (1,337.31) | \$ (1,327.17) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 3.39 | \$ 6.43 | \$ 5.98 | \$ 9.20 | \$ 15.43 | \$ 13.49 |
| New taxes and fees we must pay | \$ 14.35 | \$ 27.21 | \$ 25.32 | \$ 38.93 | \$ 65.31 | \$ 57.11 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 307.79 | \$ (136.72) | \$ 258.91 | \$ (212.02) | \$ (192.20) | \$ 91.32 |
| Dollar Difference in Health Plan Costs | \$ (181.25) | \$ (625.75) | \$ (430.97) | \$ (900.90) | \$ (1,448.77) | \$ (1,165.25) |
| Percentage Difference in Health Plan Costs | -36.5% | -66.5% | -49.2% | -66.9% | -64.1% | -59.0% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 164.69 | \$ 312.16 | \$ 312.67 | \$ 449.85 | \$ 749.32 | \$ 655.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 253.59 | \$ 253.59 | \$ 357.74 | \$ 354.74 | \$ 651.60 | \$ 651.60 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 7.64 | \$ 14.47 | \$ 14.50 | \$ 20.86 | \$ 34.74 | \$ 30.38 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 1.13 | \$ 2.13 | \$ 2.14 | \$ 3.07 | \$ 5.12 | \$ 4.48 |
| New taxes and fees we must pay | \$ 4.76 | \$ 9.03 | \$ 9.04 | \$ 13.01 | \$ 21.67 | \$ 18.95 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 75.37 | \$ (84.20) | \$ 19.39 | \$ (132.05) | \$ (159.25) | \$ (57.46) |
| Dollar Difference in Health Plan Costs | \$ 88.90 | \$ (58.57) | \$ 45.07 | \$ (95.11) | \$ (97.72) | \$ (3.65) |
| Percentage Difference in Health Plan Costs | 54.0% | -18.8% | 14.4% | -21.1% | -13.0% | -0.6% |
| JOHN ALDEN LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 333.67 | \$ 333.67 | \$ 450.99 | \$ 450.99 | \$ 809.91 | \$ 809.91 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 16.92 | \$ 16.92 | \$ 22.87 | \$ 22.87 | \$ 41.08 | \$ 41.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 18.60 | \$ 18.60 | \$ 23.29 | \$ 23.29 | \$ 37.65 | \$ 37.65 |
| New taxes and fees we must pay | \$ 5.01 | \$ 5.01 | \$ 6.76 | \$ 6.76 | \$ 12.15 | \$ 12.15 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 100.59 | \$ (33.60) | \$ 33.76 | \$ (123.66) | \$ (150.45) | \$ (152.59) |
| Dollar Difference in Health Plan Costs | \$ 141.12 | \$ 6.93 | \$ 86.68 | \$ (70.74) | \$ (59.57) | \$ (61.71) |
| Percentage Difference in Health Plan Costs | 73.3% | 2.1% | 23.8% | -13.6% | -6.9% | -7.1% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| NEIGHBORHOOD HEALTH PARTNERSHIP | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.25 | \$ 303.60 | \$ 314.22 | \$ 444.30 | \$ 738.74 | \$ 721.19 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 379.02 | \$ 379.02 | \$ 538.63 | \$ 538.63 | \$ 954.54 | \$ 954.54 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 97.69 | \$ 97.69 | \$ 137.98 | \$ 137.98 | \$ 246.24 | \$ 246.24 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 13.70 | \$ 13.70 | \$ 19.47 | \$ 19.47 | \$ 34.50 | \$ 34.50 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.38 | \$ (35.96) | \$ 66.95 | \$ (63.12) | \$ (64.95) | \$ (47.39) |
| Dollar Difference in Health Plan Costs | \$ 250.77 | \$ 75.42 | \$ 224.40 | \$ 94.32 | \$ 215.80 | \$ 233.35 |
| Percentage Difference in Health Plan Costs | 195.5% | 24.8% | 71.4% | 21.2% | 29.2% | 32.4% |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 333.67 | \$ 333.67 | \$ 450.99 | \$ 450.99 | \$ 809.91 | \$ 809.91 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 16.92 | \$ 16.92 | \$ 22.87 | \$ 22.87 | \$ 41.08 | \$ 41.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 18.60 | \$ 18.60 | \$ 23.29 | \$ 23.29 | \$ 37.65 | \$ 37.65 |
| New taxes and fees we must pay | \$ 5.01 | \$ 5.01 | \$ 6.76 | \$ 6.76 | \$ 12.15 | \$ 12.15 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 100.59 | \$ (33.60) | \$ 33.76 | \$ (123.66) | \$ (150.45) | \$ (152.59) |
| Dollar Difference in Health Plan Costs | \$ 141.12 | \$ 6.93 | \$ 86.68 | \$ (70.74) | \$ (59.57) | \$ (61.71) |
| Percentage Difference in Health Plan Costs | 73.3% | 2.1% | 23.8% | -13.6% | -6.9% | -7.1% |

Silver Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| UNITED HEALTHCARE INSURANCE CO. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 160.02 | \$ 378.25 | \$ 402.55 | \$ 564.54 | \$ 937.50 | \$ 915.30 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 383.02 | \$ 383.02 | \$ 549.89 | \$ 549.89 | \$ 965.72 | \$ 965.72 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 32.99 | \$ 32.99 | \$ 43.20 | \$ 43.20 | \$ 75.03 | \$ 75.03 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 13.38 | \$ 13.38 | \$ 19.21 | \$ 19.21 | \$ 33.74 | \$ 33.74 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 176.64 | \$ (41.59) | \$ 84.93 | \$ (77.06) | \$ (80.55) | \$ (58.35) |
| Dollar Difference in Health Plan Costs | \$ 223.01 | \$ 4.78 | \$ 147.35 | \$ (14.64) | \$ 28.21 | \$ 50.42 |
| Percentage Difference in Health Plan Costs | 139.4% | 1.3% | 36.6% | -2.6% | 3.0% | 5.5% |
| UNITED HEALTHCARE OF FLORIDA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.26 | \$ 310.58 | \$ 328.95 | \$ 460.18 | \$ 760.24 | \$ 742.53 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 397.04 | \$ 397.04 | \$ 570.46 | \$ 570.46 | \$ 996.95 | \$ 996.95 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 107.53 | \$ 107.53 | \$ 153.17 | \$ 153.17 | \$ 266.54 | \$ 266.54 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 15.34 | \$ 15.34 | \$ 22.05 | \$ 22.05 | \$ 38.53 | \$ 38.53 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 142.91 | \$ (36.41) | \$ 66.29 | \$ (64.94) | \$ (68.36) | \$ (50.66) |
| Dollar Difference in Health Plan Costs | \$ 265.79 | \$ 86.46 | \$ 241.50 | \$ 110.28 | \$ 236.71 | \$ 254.41 |
| Percentage Difference in Health Plan Costs | 202.5% | 27.8% | 73.4% | 24.0% | 31.1% | 34.3% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| AETNA HEALTH INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 132.00 | \$ 284.00 | \$ 267.00 | \$ 371.00 | \$ 680.00 | \$ 558.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 358.00 | \$ 366.00 | \$ 512.00 | \$ 535.00 | \$ 985.00 | \$ 977.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 103.00 | \$ 103.00 | \$ 159.00 | \$ 159.00 | \$ 308.00 | \$ 308.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 7.00 | \$ 15.00 | \$ 14.00 | \$ 20.00 | \$ 36.00 | \$ 30.00 |
| New taxes and fees we must pay | \$ 13.00 | \$ 14.00 | \$ 19.00 | \$ 20.00 | \$ 37.00 | \$ 37.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 103.00 | \$ (50.00) | \$ 53.00 | \$ (35.00) | \$ (76.00) | \$ 44.00 |
| Dollar Difference in Health Plan Costs | \$ 226.00 | \$ 82.00 | \$ 245.00 | \$ 164.00 | \$ 305.00 | \$ 419.00 |
| Percentage Difference in Health Plan Costs | 171.2% | 28.9% | 91.8% | 44.2% | 44.9% | 75.1% |
| AETNA LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 155.00 | \$ 334.00 | \$ 314.00 | \$ 437.00 | \$ 799.00 | \$ 656.00 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 421.00 | \$ 431.00 | \$ 602.00 | \$ 629.00 | \$ 1,156.00 | \$ 1,147.00 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 122.00 | \$ 122.00 | \$ 187.00 | \$ 187.00 | \$ 362.00 | \$ 362.00 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 8.00 | \$ 18.00 | \$ 17.00 | \$ 23.00 | \$ 42.00 | \$ 35.00 |
| New taxes and fees we must pay | \$ 15.00 | \$ 16.00 | \$ 22.00 | \$ 23.00 | \$ 42.00 | \$ 42.00 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 121.00 | \$ (59.00) | \$ 62.00 | \$ (41.00) | \$ (89.00) | \$ 52.00 |
| Dollar Difference in Health Plan Costs | \$ 266.00 | \$ 97.00 | \$ 288.00 | \$ 192.00 | \$ 357.00 | \$ 491.00 |
| Percentage Difference in Health Plan Costs | 171.6% | 29.0% | 91.7% | 43.9% | 44.7% | 74.8% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| ALL SAVERS INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.23 | \$ 307.83 | \$ 327.20 | \$ 458.87 | \$ 760.08 | \$ 742.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 407.81 | \$ 407.81 | \$ 585.47 | \$ 585.47 | \$ 1,028.20 | \$ 1,028.20 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 103.87 | \$ 103.87 | \$ 163.46 | \$ 163.46 | \$ 302.50 | \$ 302.50 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 17.24 | \$ 17.24 | \$ 24.75 | \$ 24.75 | \$ 43.47 | \$ 43.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 156.46 | \$ (21.14) | \$ 70.06 | \$ (61.61) | \$ (77.86) | \$ (59.86) |
| Dollar Difference in Health Plan Costs | \$ 277.58 | \$ 99.97 | \$ 258.27 | \$ 126.60 | \$ 268.11 | \$ 286.12 |
| Percentage Difference in Health Plan Costs | 213.1% | 32.5% | 78.9% | 27.6% | 35.3% | 38.6% |
| AVMED INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 261.01 | \$ 323.02 | \$ 288.58 | \$ 325.23 | \$ 467.46 | \$ 469.08 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 481.40 | \$ 337.38 | \$ 423.86 | \$ 376.76 | \$ 556.57 | \$ 619.72 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 64.20 | \$ 79.45 | \$ 70.98 | \$ 79.99 | \$ 114.97 | \$ 115.37 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 7.75 | \$ 9.59 | \$ 8.57 | \$ 9.66 | \$ 13.88 | \$ 13.93 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 148.44 | \$ (74.68) | \$ 55.73 | \$ (38.12) | \$ (39.73) | \$ 21.34 |
| Dollar Difference in Health Plan Costs | \$ 220.39 | \$ 14.36 | \$ 135.27 | \$ 51.53 | \$ 89.12 | \$ 150.64 |
| Percentage Difference in Health Plan Costs | 84.4% | 4.4% | 46.9% | 15.8% | 19.1% | 32.1% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 241.45 | \$ 537.37 | \$ 534.22 | \$ 679.66 | \$ 1,201.75 | \$ 1,093.65 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 383.41 | \$ 384.82 | \$ 546.52 | \$ 544.59 | \$ 957.86 | \$ 959.54 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (16.68) | \$ (16.74) | \$ (24.00) | \$ (23.91) | \$ (42.45) | \$ (42.53) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (41.04) | \$ (61.05) | \$ (68.78) | \$ (78.49) | \$ (133.96) | \$ (126.76) |
| New taxes and fees we must pay | \$ 14.63 | \$ 14.66 | \$ 18.55 | \$ 18.50 | \$ 28.42 | \$ 28.46 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 185.05 | \$ (89.42) | \$ 86.52 | \$ (51.17) | \$ (95.90) | \$ 6.72 |
| Dollar Difference in Health Plan Costs | \$ 141.96 | \$ (152.55) | \$ 12.29 | \$ (135.07) | \$ (243.90) | \$ (134.10) |
| Percentage Difference in Health Plan Costs | 58.8% | -28.4% | 2.3% | -19.9% | -20.3% | -12.3% |
| | | | | | | |
| COVENTRY HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 203.59 | \$ 428.52 | \$ 384.89 | \$ 579.88 | \$ 1,017.84 | \$ 976.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 436.62 | \$ 532.01 | \$ 691.27 | \$ 780.08 | \$ 1,396.92 | \$ 1,419.38 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 79.38 | \$ 162.83 | \$ 146.64 | \$ 218.98 | \$ 381.47 | \$ 366.21 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 15.01 | \$ 31.59 | \$ 28.38 | \$ 42.75 | \$ 75.04 | \$ 72.01 |
| New taxes and fees we must pay | \$ 6.96 | \$ 14.65 | \$ 13.16 | \$ 19.83 | \$ 34.81 | \$ 33.40 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 131.68 | \$ (105.59) | \$ 118.20 | \$ (81.36) | \$ (112.24) | \$ (28.94) |
| Dollar Difference in Health Plan Costs | \$ 233.03 | \$ 103.49 | \$ 306.38 | \$ 200.20 | \$ 379.08 | \$ 442.67 |
| Percentage Difference in Health Plan Costs | 114.5% | 24.1% | 79.6% | 34.5% | 37.2% | 45.3% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH CARE OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 181.48 | \$ 399.92 | \$ 365.08 | \$ 507.96 | \$ 862.41 | \$ 776.79 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 372.33 | \$ 450.22 | \$ 566.21 | \$ 616.71 | \$ 1,098.21 | \$ 1,067.95 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 47.74 | \$ 100.96 | \$ 92.48 | \$ 127.28 | \$ 213.64 | \$ 192.78 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 13.38 | \$ 29.48 | \$ 26.91 | \$ 37.45 | \$ 63.58 | \$ 57.27 |
| New taxes and fees we must pay | \$ 6.55 | \$ 14.43 | \$ 13.17 | \$ 18.32 | \$ 31.11 | \$ 28.02 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 123.19 | \$ (94.56) | \$ 68.57 | \$ (74.30) | \$ (72.53) | \$ 13.09 |
| Dollar Difference in Health Plan Costs | \$ 190.86 | \$ 50.31 | \$ 201.13 | \$ 108.75 | \$ 235.79 | \$ 291.16 |
| Percentage Difference in Health Plan Costs | 105.2% | 12.6% | 55.1% | 21.4% | 27.3% | 37.5% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 200.82 | \$ 386.82 | \$ 319.49 | \$ 436.10 | \$ 618.37 | \$ 646.16 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 306.35 | \$ 306.35 | \$ 420.04 | \$ 420.04 | \$ 786.12 | \$ 786.12 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (5.93) | \$ (14.41) | \$ (11.34) | \$ (16.66) | \$ (24.96) | \$ (26.23) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 13.66 | \$ 13.66 | \$ 18.73 | \$ 18.73 | \$ 35.06 | \$ 35.06 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 97.80 | \$ (79.73) | \$ 93.16 | \$ (18.14) | \$ 157.65 | \$ 131.12 |
| Dollar Difference in Health Plan Costs | \$ 105.53 | \$ (80.47) | \$ 100.55 | \$ (16.06) | \$ 167.75 | \$ 139.96 |
| Percentage Difference in Health Plan Costs | 52.5% | -20.8% | 31.5% | -3.7% | 27.1% | 21.7% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|------------|-----------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST HEALTH PLANS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.91 | \$ 300.52 | \$ 301.95 | \$ 407.40 | \$ 722.98 | \$ 639.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 286.48 | \$ 286.48 | \$ 404.14 | \$ 404.14 | \$ 736.12 | \$ 736.12 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 21.65 | \$ 18.09 | \$ 32.62 | \$ 30.40 | \$ 64.86 | \$ 66.61 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 5.56 | \$ 5.56 | \$ 5.56 | \$ 5.56 | \$ 5.56 | \$ 5.56 |
| New taxes and fees we must pay | \$ 8.25 | \$ 11.81 | \$ 11.84 | \$ 14.05 | \$ 20.68 | \$ 18.92 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 120.13 | \$ (49.49) | \$ 52.18 | \$ (53.28) | \$ (77.95) | \$ 5.78 |
| Dollar Difference in Health Plan Costs | \$ 155.58 | \$ (14.04) | \$ 102.19 | \$ (3.27) | \$ 13.14 | \$ 96.87 |
| Percentage Difference in Health Plan Costs | 118.8% | -4.7% | 33.8% | -0.8% | 1.8% | 15.2% |
| HEALTH FIRST INSURANCE INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 124.84 | \$ 286.60 | \$ 287.96 | \$ 388.53 | \$ 689.49 | \$ 609.64 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 329.43 | \$ 329.43 | \$ 464.72 | \$ 464.72 | \$ 846.46 | \$ 846.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 75.52 | \$ 72.12 | \$ 109.06 | \$ 106.95 | \$ 204.95 | \$ 206.63 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 6.39 | \$ 6.39 | \$ 6.39 | \$ 6.39 | \$ 6.39 | \$ 6.39 |
| New taxes and fees we must pay | \$ 8.12 | \$ 11.52 | \$ 11.54 | \$ 13.66 | \$ 19.98 | \$ 18.30 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 114.56 | \$ (47.19) | \$ 49.76 | \$ (50.81) | \$ (74.34) | \$ 5.51 |
| Dollar Difference in Health Plan Costs | \$ 204.59 | \$ 42.83 | \$ 176.76 | \$ 76.18 | \$ 156.98 | \$ 236.82 |
| Percentage Difference in Health Plan Costs | 163.9% | 14.9% | 61.4% | 19.6% | 22.8% | 38.8% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|-------------|-------------|---------------|---------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 186.96 | \$ 410.00 | \$ 393.93 | \$ 512.00 | \$ 885.73 | \$ 826.34 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 339.27 | \$ 339.14 | \$ 474.34 | \$ 477.38 | \$ 829.38 | \$ 840.32 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 39.16 | \$ 39.15 | \$ 54.55 | \$ 54.89 | \$ 94.99 | \$ 96.23 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (39.93) | \$ (50.70) | \$ (59.87) | \$ (65.80) | \$ (109.75) | \$ (107.68) |
| New taxes and fees we must pay | \$ 13.57 | \$ 13.57 | \$ 16.81 | \$ 16.89 | \$ 25.33 | \$ 25.60 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.50 | \$ (72.87) | \$ 68.92 | \$ (40.61) | \$ (66.93) | \$ (0.17) |
| Dollar Difference in Health Plan Costs | \$ 152.30 | \$ (70.86) | \$ 80.41 | \$ (34.63) | \$ (56.36) | \$ 13.98 |
| Percentage Difference in Health Plan Costs | 81.5% | -17.3% | 20.4% | -6.8% | -6.4% | 1.7% |
| HUMANA HEALTH INSURANCE COMPANY OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 496.40 | \$ 940.90 | \$ 875.54 | \$ 1,346.47 | \$ 2,258.54 | \$ 1,975.02 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 434.61 | \$ 434.61 | \$ 613.09 | \$ 613.09 | \$ 1,116.72 | \$ 1,116.72 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (387.32) | \$ (403.21) | \$ (552.66) | \$ (569.49) | \$ (1,030.36) | \$ (1,020.22) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 3.39 | \$ 6.43 | \$ 5.98 | \$ 9.20 | \$ 15.43 | \$ 13.49 |
| New taxes and fees we must pay | \$ 14.35 | \$ 27.21 | \$ 25.32 | \$ 38.93 | \$ 65.31 | \$ 57.11 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 307.79 | \$ (136.72) | \$ 258.91 | \$ (212.02) | \$ (192.20) | \$ 91.32 |
| Dollar Difference in Health Plan Costs | \$ (61.79) | \$ (506.29) | \$ (262.45) | \$ (733.38) | \$ (1,141.82) | \$ (858.30) |
| Percentage Difference in Health Plan Costs | -12.4% | -53.8% | -30.0% | -54.5% | -50.6% | -43.5% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HUMANA MEDICAL PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 164.69 | \$ 312.16 | \$ 312.67 | \$ 449.85 | \$ 749.32 | \$ 655.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 323.69 | \$ 323.69 | \$ 456.63 | \$ 456.63 | \$ 831.72 | \$ 831.72 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 77.74 | \$ 84.58 | \$ 113.39 | \$ 119.75 | \$ 214.86 | \$ 210.51 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 1.12 | \$ 2.13 | \$ 2.14 | \$ 3.07 | \$ 5.12 | \$ 4.47 |
| New taxes and fees we must pay | \$ 4.76 | \$ 9.03 | \$ 9.04 | \$ 13.01 | \$ 21.67 | \$ 18.95 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 75.38 | \$ (84.21) | \$ 19.39 | \$ (129.05) | \$ (159.25) | \$ (57.46) |
| Dollar Difference in Health Plan Costs | \$ 159.00 | \$ 11.53 | \$ 143.96 | \$ 6.78 | \$ 82.40 | \$ 176.47 |
| Percentage Difference in Health Plan Costs | 96.5% | 3.7% | 46.0% | 1.5% | 11.0% | 26.9% |
| JOHN ALDEN LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 392.93 | \$ 392.93 | \$ 531.09 | \$ 531.09 | \$ 953.76 | \$ 953.76 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 69.04 | \$ 69.04 | \$ 93.33 | \$ 93.33 | \$ 167.60 | \$ 167.60 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.97 | \$ 20.97 | \$ 26.49 | \$ 26.49 | \$ 43.40 | \$ 43.40 |
| New taxes and fees we must pay | \$ 5.89 | \$ 5.89 | \$ 7.97 | \$ 7.97 | \$ 14.31 | \$ 14.31 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 104.48 | \$ (29.71) | \$ 38.99 | \$ (118.43) | \$ (141.03) | \$ (143.17) |
| Dollar Difference in Health Plan Costs | \$ 200.38 | \$ 66.19 | \$ 166.78 | \$ 9.36 | \$ 84.28 | \$ 82.14 |
| Percentage Difference in Health Plan Costs | 104.1% | 20.3% | 45.8% | 1.8% | 9.7% | 9.4% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| NEIGHBORHOOD HEALTH PARTNERSHIP | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.25 | \$ 303.60 | \$ 314.22 | \$ 444.30 | \$ 738.74 | \$ 721.19 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 403.48 | \$ 403.48 | \$ 573.39 | \$ 573.39 | \$ 1,016.14 | \$ 1,016.14 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 121.26 | \$ 121.26 | \$ 171.48 | \$ 171.48 | \$ 305.62 | \$ 305.62 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 14.58 | \$ 14.58 | \$ 20.72 | \$ 20.72 | \$ 36.73 | \$ 36.73 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.38 | \$ (35.96) | \$ 66.95 | \$ (63.12) | \$ (64.95) | \$ (47.39) |
| Dollar Difference in Health Plan Costs | \$ 275.23 | \$ 99.88 | \$ 259.16 | \$ 129.08 | \$ 277.40 | \$ 294.95 |
| Percentage Difference in Health Plan Costs | 214.6% | 32.9% | 82.5% | 29.1% | 37.6% | 40.9% |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 392.93 | \$ 392.93 | \$ 531.09 | \$ 531.09 | \$ 953.76 | \$ 953.76 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 69.04 | \$ 69.04 | \$ 93.33 | \$ 93.33 | \$ 167.60 | \$ 167.60 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 20.97 | \$ 20.97 | \$ 26.49 | \$ 26.49 | \$ 43.40 | \$ 43.40 |
| New taxes and fees we must pay | \$ 5.89 | \$ 5.89 | \$ 7.97 | \$ 7.97 | \$ 14.31 | \$ 14.31 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 104.48 | \$ (29.71) | \$ 38.99 | \$ (118.43) | \$ (141.03) | \$ (143.17) |
| Dollar Difference in Health Plan Costs | \$ 200.38 | \$ 66.19 | \$ 166.78 | \$ 9.36 | \$ 84.28 | \$ 82.14 |
| Percentage Difference in Health Plan Costs | 104.1% | 20.3% | 45.8% | 1.8% | 9.7% | 9.4% |

Gold Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| UNITED HEALTHCARE INSURANCE CO. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 160.02 | \$ 378.25 | \$ 402.55 | \$ 564.54 | \$ 937.50 | \$ 915.30 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 462.37 | \$ 462.37 | \$ 663.80 | \$ 663.80 | \$ 1,165.76 | \$ 1,165.76 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 109.55 | \$ 109.55 | \$ 153.13 | \$ 153.13 | \$ 268.08 | \$ 268.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 16.15 | \$ 16.15 | \$ 23.19 | \$ 23.19 | \$ 40.73 | \$ 40.73 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 176.64 | \$ (41.59) | \$ 84.93 | \$ (77.06) | \$ (80.55) | \$ (58.35) |
| Dollar Difference in Health Plan Costs | \$ 302.35 | \$ 84.12 | \$ 261.26 | \$ 99.26 | \$ 228.25 | \$ 250.46 |
| Percentage Difference in Health Plan Costs | 188.9% | 22.2% | 64.9% | 17.6% | 24.3% | 27.4% |
| UNITED HEALTHCARE OF FLORIDA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.26 | \$ 310.58 | \$ 328.95 | \$ 460.18 | \$ 760.24 | \$ 742.53 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 449.50 | \$ 449.50 | \$ 645.83 | \$ 645.83 | \$ 1,128.67 | \$ 1,128.67 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 157.96 | \$ 157.96 | \$ 225.63 | \$ 225.63 | \$ 393.17 | \$ 393.17 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 17.37 | \$ 17.37 | \$ 24.96 | \$ 24.96 | \$ 43.62 | \$ 43.62 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 142.91 | \$ (36.41) | \$ 66.29 | \$ (64.94) | \$ (68.36) | \$ (50.66) |
| Dollar Difference in Health Plan Costs | \$ 318.25 | \$ 138.92 | \$ 316.88 | \$ 185.65 | \$ 368.43 | \$ 386.14 |
| Percentage Difference in Health Plan Costs | 242.5% | 44.7% | 96.3% | 40.3% | 48.5% | 52.0% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| BLUE CROSS & BLUE SHIELD OF FLORIDA INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 241.45 | \$ 537.37 | \$ 534.22 | \$ 679.66 | \$ 1,201.75 | \$ 1,093.65 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 400.90 | \$ 402.38 | \$ 571.45 | \$ 569.43 | \$ 1,001.56 | \$ 1,003.33 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ (0.03) | \$ (0.03) | \$ (0.26) | \$ (0.26) | \$ (0.85) | \$ (0.86) |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (40.62) | \$ (60.63) | \$ (68.18) | \$ (77.89) | \$ (132.90) | \$ (125.70) |
| New taxes and fees we must pay | \$ 15.05 | \$ 15.09 | \$ 19.14 | \$ 19.10 | \$ 29.47 | \$ 29.51 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 185.05 | \$ (89.42) | \$ 86.52 | \$ (51.17) | \$ (95.90) | \$ 6.72 |
| Dollar Difference in Health Plan Costs | \$ 159.45 | \$ (134.99) | \$ 37.23 | \$ (110.22) | \$ (200.19) | \$ (90.32) |
| Percentage Difference in Health Plan Costs | 66.0% | -25.1% | 7.0% | -16.2% | -16.7% | -8.3% |
| CAPITAL HEALTH PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 257.63 | \$ 584.25 | \$ 426.39 | \$ 512.37 | \$ 979.14 | \$ 831.51 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 299.86 | \$ 299.86 | \$ 423.01 | \$ 423.01 | \$ 770.49 | \$ 770.49 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 4.73 | \$ 4.73 | \$ 4.73 | \$ 4.73 | \$ 4.73 | \$ 4.73 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 7.53 | \$ 7.53 | \$ 7.53 | \$ 7.53 | \$ 7.53 | \$ 7.53 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 29.97 | \$ (296.66) | \$ (15.65) | \$ (101.62) | \$ (220.91) | \$ (73.28) |
| Dollar Difference in Health Plan Costs | \$ 42.23 | \$ (284.40) | \$ (3.39) | \$ (89.36) | \$ (208.65) | \$ (61.02) |
| Percentage Difference in Health Plan Costs | 16.4% | -48.7% | -0.8% | -17.4% | -21.3% | -7.3% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|-------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| COVENTRY HEALTH AND LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 203.59 | \$ 428.52 | \$ 384.89 | \$ 579.88 | \$ 1,017.84 | \$ 976.70 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 480.48 | \$ 624.33 | \$ 774.19 | \$ 905.01 | \$ 1,616.21 | \$ 1,629.80 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 123.24 | \$ 255.15 | \$ 229.56 | \$ 343.91 | \$ 600.76 | \$ 576.63 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 15.01 | \$ 31.59 | \$ 28.38 | \$ 42.75 | \$ 75.04 | \$ 72.01 |
| New taxes and fees we must pay | \$ 6.96 | \$ 14.65 | \$ 13.16 | \$ 19.83 | \$ 34.81 | \$ 33.40 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 131.68 | \$ (105.59) | \$ 118.20 | \$ (81.36) | \$ (112.24) | \$ (28.94) |
| Dollar Difference in Health Plan Costs | \$ 276.89 | \$ 195.81 | \$ 389.30 | \$ 325.13 | \$ 598.37 | \$ 653.10 |
| Percentage Difference in Health Plan Costs | 136.0% | 45.7% | 101.1% | 56.1% | 58.8% | 66.9% |
| FLORIDA HEALTH CARE PLAN INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 200.82 | \$ 386.82 | \$ 319.49 | \$ 436.10 | \$ 618.37 | \$ 646.16 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 361.41 | \$ 361.41 | \$ 495.54 | \$ 495.54 | \$ 927.41 | \$ 927.41 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 63.67 | \$ 119.66 | \$ 99.39 | \$ 134.49 | \$ 189.35 | \$ 197.72 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 16.12 | \$ 16.12 | \$ 22.10 | \$ 22.10 | \$ 41.36 | \$ 41.36 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 80.80 | \$ (161.19) | \$ 54.57 | \$ (97.15) | \$ 78.33 | \$ 42.17 |
| Dollar Difference in Health Plan Costs | \$ 160.59 | \$ (25.41) | \$ 176.05 | \$ 59.44 | \$ 309.04 | \$ 281.25 |
| Percentage Difference in Health Plan Costs | 80.0% | -6.6% | 55.1% | 13.6% | 50.0% | 43.5% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| HEALTH FIRST HEALTH PLANS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 130.91 | \$ 300.52 | \$ 301.95 | \$ 407.40 | \$ 722.98 | \$ 639.25 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 328.14 | \$ 328.14 | \$ 462.90 | \$ 462.90 | \$ 843.15 | \$ 843.15 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 62.50 | \$ 58.94 | \$ 90.57 | \$ 88.36 | \$ 171.08 | \$ 172.84 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 6.36 | \$ 6.36 | \$ 6.36 | \$ 6.36 | \$ 6.36 | \$ 6.36 |
| New taxes and fees we must pay | \$ 8.25 | \$ 11.81 | \$ 11.84 | \$ 14.05 | \$ 20.68 | \$ 18.92 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 120.13 | \$ (49.49) | \$ 52.18 | \$ (53.28) | \$ (77.95) | \$ 5.78 |
| Dollar Difference in Health Plan Costs | \$ 197.23 | \$ 27.62 | \$ 160.95 | \$ 55.49 | \$ 120.17 | \$ 203.90 |
| Percentage Difference in Health Plan Costs | 150.7% | 9.2% | 53.3% | 13.6% | 16.6% | 31.9% |
| HEALTH OPTIONS INC. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 186.96 | \$ 410.00 | \$ 393.93 | \$ 512.00 | \$ 885.73 | \$ 826.34 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 354.75 | \$ 354.62 | \$ 495.98 | \$ 499.16 | \$ 867.22 | \$ 878.66 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 58.92 | \$ 58.90 | \$ 82.18 | \$ 82.70 | \$ 143.29 | \$ 145.18 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ (44.59) | \$ (55.35) | \$ (66.37) | \$ (72.35) | \$ (121.12) | \$ (119.20) |
| New taxes and fees we must pay | \$ 13.94 | \$ 13.94 | \$ 17.33 | \$ 17.41 | \$ 26.24 | \$ 26.52 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.50 | \$ (72.87) | \$ 68.92 | \$ (40.61) | \$ (66.93) | \$ (0.17) |
| Dollar Difference in Health Plan Costs | \$ 167.78 | \$ (55.38) | \$ 102.05 | \$ (12.85) | \$ (18.51) | \$ 52.32 |
| Percentage Difference in Health Plan Costs | 89.7% | -13.5% | 25.9% | -2.5% | -2.1% | 6.3% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| JOHN ALDEN LIFE INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 472.73 | \$ 472.73 | \$ 638.95 | \$ 638.95 | \$ 1,147.46 | \$ 1,147.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 152.46 | \$ 152.46 | \$ 206.08 | \$ 206.08 | \$ 370.08 | \$ 370.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 24.16 | \$ 24.16 | \$ 30.81 | \$ 30.81 | \$ 51.15 | \$ 51.15 |
| New taxes and fees we must pay | \$ 7.09 | \$ 7.09 | \$ 9.58 | \$ 9.58 | \$ 17.21 | \$ 17.21 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 96.47 | \$ (37.72) | \$ 28.17 | \$ (129.25) | \$ (160.46) | \$ (162.60) |
| Dollar Difference in Health Plan Costs | \$ 280.18 | \$ 145.99 | \$ 274.64 | \$ 117.22 | \$ 277.98 | \$ 275.84 |
| Percentage Difference in Health Plan Costs | 145.5% | 44.7% | 75.4% | 22.5% | 32.0% | 31.6% |
| NEIGHBORHOOD HEALTH PARTNERSHIP | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 128.25 | \$ 303.60 | \$ 314.22 | \$ 444.30 | \$ 738.74 | \$ 721.19 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 477.50 | \$ 477.50 | \$ 678.58 | \$ 678.58 | \$ 1,202.56 | \$ 1,202.56 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 192.61 | \$ 192.61 | \$ 272.87 | \$ 272.87 | \$ 485.30 | \$ 485.30 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 17.26 | \$ 17.26 | \$ 24.53 | \$ 24.53 | \$ 43.47 | \$ 43.47 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 139.38 | \$ (35.96) | \$ 66.95 | \$ (63.12) | \$ (64.95) | \$ (47.39) |
| Dollar Difference in Health Plan Costs | \$ 349.25 | \$ 173.90 | \$ 364.36 | \$ 234.28 | \$ 463.82 | \$ 481.37 |
| Percentage Difference in Health Plan Costs | 272.3% | 57.3% | 116.0% | 52.7% | 62.8% | 66.7% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|-------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| TIME INSURANCE COMPANY | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 192.55 | \$ 326.74 | \$ 364.31 | \$ 521.73 | \$ 869.48 | \$ 871.62 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 472.73 | \$ 472.73 | \$ 638.95 | \$ 638.95 | \$ 1,147.46 | \$ 1,147.46 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 152.46 | \$ 152.46 | \$ 206.08 | \$ 206.08 | \$ 370.08 | \$ 370.08 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ 24.16 | \$ 24.16 | \$ 30.81 | \$ 30.81 | \$ 51.15 | \$ 51.15 |
| New taxes and fees we must pay | \$ 7.09 | \$ 7.09 | \$ 9.58 | \$ 9.58 | \$ 17.21 | \$ 17.21 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 96.47 | \$ (37.72) | \$ 28.17 | \$ (129.25) | \$ (160.46) | \$ (162.60) |
| Dollar Difference in Health Plan Costs | \$ 280.18 | \$ 145.99 | \$ 274.64 | \$ 117.22 | \$ 277.98 | \$ 275.84 |
| Percentage Difference in Health Plan Costs | 145.5% | 44.7% | 75.4% | 22.5% | 32.0% | 31.6% |
| UNITED HEALTHCARE INSURANCE CO. | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 160.02 | \$ 378.25 | \$ 402.55 | \$ 564.54 | \$ 937.50 | \$ 915.30 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 564.48 | \$ 564.48 | \$ 810.40 | \$ 810.40 | \$ 1,423.22 | \$ 1,423.22 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 208.10 | \$ 208.10 | \$ 294.61 | \$ 294.61 | \$ 516.55 | \$ 516.55 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 19.72 | \$ 19.72 | \$ 28.31 | \$ 28.31 | \$ 49.72 | \$ 49.72 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 176.64 | \$ (41.59) | \$ 84.93 | \$ (77.06) | \$ (80.55) | \$ (58.35) |
| Dollar Difference in Health Plan Costs | \$ 404.46 | \$ 186.24 | \$ 407.86 | \$ 245.87 | \$ 485.72 | \$ 507.92 |
| Percentage Difference in Health Plan Costs | 252.8% | 49.2% | 101.3% | 43.6% | 51.8% | 55.5% |

Platinum Plan Small Group

Premium and Cost Comparisons -- Before and After Federal Healthcare Reform

| | Monthly Premiums | | | | | |
|--|------------------|------------|------------|------------|-------------|-------------|
| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
| | Males | Females | Males | Females | Males | Females |
| UNITED HEALTHCARE OF FLORIDA | | | | | | |
| Monthly Health Plan Cost <i>before</i> Federal Health Care Reform | \$ 131.26 | \$ 310.58 | \$ 328.95 | \$ 460.18 | \$ 760.24 | \$ 742.53 |
| Monthly Health Plan Cost <i>after</i> Federal Health Care Reform | \$ 548.78 | \$ 548.78 | \$ 788.46 | \$ 788.46 | \$ 1,377.94 | \$ 1,377.94 |
| <i>Portion of Monthly Health Plan Cost due to federal health care reform:</i> | | | | | | |
| Cost of new benefits we must offer | \$ 253.40 | \$ 253.40 | \$ 362.75 | \$ 362.75 | \$ 632.81 | \$ 632.81 |
| Cost to cover everyone , even those with preexisting medical conditions | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| New taxes and fees we must pay | \$ 21.21 | \$ 21.21 | \$ 30.47 | \$ 30.47 | \$ 53.25 | \$ 53.25 |
| Cost to charge the same for men and women and to limit how age can affect plan costs | \$ 142.91 | \$ (36.41) | \$ 66.29 | \$ (64.94) | \$ (68.36) | \$ (50.66) |
| Dollar Difference in Health Plan Costs | \$ 417.52 | \$ 238.19 | \$ 459.51 | \$ 328.28 | \$ 617.70 | \$ 635.41 |
| Percentage Difference in Health Plan Costs | 318.1% | 76.7% | 139.7% | 71.3% | 81.3% | 85.6% |