

| HPHC Insurance Company |              |              |              |              |              |              |              |              |              |              |               |               |              |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|
| PPO                    |              |              |              |              |              |              |              |              |              |              |               |               |              |
| Product                |              |              |              |              |              |              |              |              |              |              |               |               |              |
| Plan ID                | Best Buy HSA | Tiered Copay | Tiered Copay | Tiered Copay | Tiered Copay | Core Coverage | Core Coverage | Tiered Copay |
|                        | 110025       | 110026       | 110023       | 110024       | 110017       | 110018       | 110021       | 110022       | 110019       | 110020       | 110011        | 110012        | 110015       |
| Metal Level            | Bronze       | Bronze       | Bronze       | Bronze       | Silver        | Silver        | Silver       |
| Medical Deductible     | \$5,000      | \$5,000      | \$4,500      | \$4,500      | \$3,000      | \$3,000      | \$3,000      | \$3,000      | \$3,000      | \$3,000      | \$2,500       | \$2,500       | \$2,500      |
| Coinsurance            | 20%          | 20%          | 30%          | 30%          | 10%          | 10%          | 30%          | 30%          | 30%          | 30%          | 20%           | 20%           | 30%          |
| Medical OOP Max        | \$6,450      | \$6,450      | \$6,450      | \$6,450      | \$5,000      | \$5,000      | \$6,500      | \$6,500      | \$6,500      | \$6,500      | \$5,500       | \$5,500       | \$6,000      |
| Child Dental           | Yes          | No           | Yes           | No            | Yes          |
| Plan Base Rate Factor  | \$210.00     | \$207.83     | \$215.33     | \$213.16     | \$274.14     | \$271.96     | \$303.45     | \$301.28     | \$309.11     | \$306.94     | \$312.76      | \$310.59      | \$315.22     |

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|------------------------|--------------|---------------|---------------|-----------|-----------|--------------|--------------|-----------|-----------|--------------|--------------|--------------|--------------|
| PPO                    |              |               |               |           |           |              |              |           |           |              |              |              |              |
| Product                |              |               |               |           |           |              |              |           |           |              |              |              |              |
| Plan ID                | Tiered Copay | Core Coverage | Core Coverage | Copayment | Copayment | Tiered Copay | Tiered Copay | Copayment | Copayment | Tiered Copay | Tiered Copay | Tiered Copay | Tiered Copay |
|                        | 110016       | 110009        | 110010        | 110007    | 110008    | 110013       | 110014       | 110005    | 110006    | 110003       | 110004       | 110001       | 110002       |
| Metal Level            | Silver       | Silver        | Silver        | Silver    | Silver    | Silver       | Silver       | Silver    | Silver    | Gold         | Gold         | Gold         | Gold         |
| Medical Deductible     | \$2,500      | \$2,500       | \$2,500       | \$2,000   | \$2,000   | \$2,500      | \$2,500      | \$2,000   | \$2,000   | \$1,500      | \$1,500      | \$1,000      | \$1,000      |
| Coinsurance            | 30%          | 20%           | 20%           | 20%       | 20%       | 30%          | 30%          | 20%       | 20%       | 20%          | 20%          | 20%          | 20%          |
| Medical OOP Max        | \$6,000      | \$5,500       | \$5,500       | \$6,850   | \$6,850   | \$6,000      | \$6,000      | \$6,850   | \$6,850   | \$3,500      | \$3,500      | \$3,000      | \$3,000      |
| Child Dental           | No           | Yes           | No            | Yes       | No        | Yes          | No           | Yes       | No        | Yes          | No           | Yes          | No           |
| Plan Base Rate Factor  | \$313.04     | \$318.44      | \$316.27      | \$319.64  | \$317.47  | \$319.45     | \$317.28     | \$325.76  | \$323.59  | \$383.27     | \$381.10     | \$398.24     | \$396.07     |

| Harvard Pilgrim Health Care, Inc. |              |              |              |              |              |              |                               |                               |                  |         |                  |         |          |         |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------------------|-------------------------------|------------------|---------|------------------|---------|----------|---------|
| HMO                               |              |              |              |              |              |              |                               |                               |                  |         |                  |         |          |         |
| Product                           |              |              |              |              |              |              |                               |                               |                  |         |                  |         |          |         |
| Plan ID                           | Best Buy HSA | Maine's ChoiceSM Best Buy HSA | Maine's ChoiceSM Best Buy HSA | Maine's ChoiceSM |         | Maine's ChoiceSM |         |          |         |
|                                   | 250023       | 250024       | 250021       | 250022       | 250019       | 250020       | 270005                        |                               | 270006           |         | 270007           |         | 270008   |         |
| Metal Level                       | Bronze       | Bronze       | Bronze       | Bronze       | Bronze       | Bronze       | Silver                        |                               | Silver           |         | Silver           |         | Silver   |         |
| Tier                              |              |              |              |              |              |              | 1                             | 2                             | 1                | 2       | 1                | 2       | 1        | 2       |
| Medical Deductible                | \$6,100      | \$6,100      | \$5,000      | \$5,000      | \$4,500      | \$4,500      | \$2,800                       | \$4,000                       | \$2,800          | \$4,000 | \$3,500          | \$5,500 | \$3,500  | \$5,500 |
| Coinsurance                       | 0%           | 0%           | 20%          | 20%          | 30%          | 30%          | 10%                           | 30%                           | 10%              | 30%     | 20%              | 40%     | 20%      | 40%     |
| Medical OOP Max                   | \$6,450      | \$6,450      | \$6,450      | \$6,450      | \$6,450      | \$6,450      | \$4,000                       | \$6,450                       | \$4,000          | \$6,450 | \$5,500          | \$6,850 | \$5,500  | \$6,850 |
| Child Dental                      | Yes          | No           | Yes          | No           | Yes          | No           | Yes                           |                               | No               |         | Yes              |         | No       |         |
| Plan Base Rate Factor             | \$187.46     | \$185.36     | \$194.66     | \$192.59     | \$198.18     | \$196.11     | \$226.01                      |                               | \$223.94         |         | \$233.78         |         | \$231.71 |         |

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|-----------------------------------|------------------|---------|------------------|---------|--------------|--------------|------------------|------------------|------------------|------------------|---------------|---------------|------------------|------------------|
| HMO                               |                  |         |                  |         |              |              |                  |                  |                  |                  |               |               |                  |                  |
| Product                           |                  |         |                  |         |              |              |                  |                  |                  |                  |               |               |                  |                  |
| Plan ID                           | Maine's ChoiceSM |         | Maine's ChoiceSM |         | Best Buy HSA | Best Buy HSA | Maine Difference | Maine Difference | Maine Difference | Maine Difference | HMO Copayment | HMO Copayment | Maine Difference | Maine Difference |
|                                   | 270003           |         | 270004           |         | 250018       | 250017       | 250015           | 250016           | 250013           | 250014           | 250007        | 250008        | 250011           | 250012           |
| Metal Level                       | Silver           |         | Silver           |         | Silver       | Silver       | Silver           | Silver           | Silver           | Silver           | Silver        | Silver        | Silver           | Silver           |
| Tier                              | 1                | 2       | 1                | 2       |              |              |                  |                  |                  |                  |               |               |                  |                  |
| Medical Deductible                | \$2,000          | \$5,000 | \$2,000          | \$5,000 | \$3,000      | \$3,000      | \$3,000          | \$3,000          | \$3,000          | \$3,000          | \$2,000       | \$2,000       | \$2,500          | \$2,500          |
| Coinsurance                       | 20%              | 40%     | 20%              | 40%     | 10%          | 10%          | 30%              | 30%              | 30%              | 30%              | 20%           | 20%           | 30%              | 30%              |
| Medical OOP Max                   | \$5,500          | \$6,850 | \$5,500          | \$6,850 | \$5,000      | \$5,000      | \$6,500          | \$6,500          | \$6,500          | \$6,500          | \$6,850       | \$6,850       | \$6,000          | \$6,000          |
| Child Dental                      | Yes              |         | No               |         | Yes          | No           | Yes              | No               | Yes              | No               | Yes           | No            | Yes              | No               |
| Plan Base Rate Factor             | \$245.79         |         | \$243.72         |         | \$255.31     | \$253.24     | \$286.42         | \$284.34         | \$291.79         | \$289.71         | \$295.07      | \$292.99      | \$296.94         | \$294.87         |

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|-----------------------------------|------------------|------------------|---------------|---------------|------------------|---------|------------------|---------|------------------|------------------|------------------|------------------|--|
| HMO                               |                  |                  |               |               |                  |         |                  |         |                  |                  |                  |                  |  |
| Product                           |                  |                  |               |               |                  |         |                  |         |                  |                  |                  |                  |  |
| Plan ID                           | Maine Difference | Maine Difference | HMO Copayment | HMO Copayment | Maine's ChoiceSM |         | Maine's ChoiceSM |         | Maine Difference | Maine Difference | Maine Difference | Maine Difference |  |
|                                   | 250010           | 250009           | 250005        | 250006        | 270001           |         | 270002           |         | 250001           | 250002           | 250004           | 250003           |  |
| Metal Level                       | Silver           | Silver           | Silver        | Silver        | Gold             |         | Gold             |         | Gold             | Gold             | Gold             | Gold             |  |
| Tier                              |                  |                  |               |               | 1                | 2       | 1                | 2       |                  |                  |                  |                  |  |
| Medical Deductible                | \$2,500          | \$2,500          | \$2,000       | \$2,000       | \$1,250          | \$3,000 | \$1,250          | \$3,000 | \$1,500          | \$1,500          | \$1,000          | \$1,000          |  |
| Coinsurance                       | 30%              | 30%              | 20%           | 20%           | 20%              | 30%     | 20%              | 30%     | 20%              | 20%              | 20%              | 20%              |  |
| Medical OOP Max                   | \$6,000          | \$6,000          | \$6,850       | \$6,850       | \$2,500          | \$5,500 | \$2,500          | \$5,500 | \$3,500          | \$3,500          | \$3,000          | \$3,000          |  |
| Child Dental                      | Yes              | No               | Yes           | No            | Yes              |         | No               |         | Yes              | No               | Yes              | No               |  |
| Plan Base Rate Factor             | \$300.80         | \$298.73         | \$301.96      | \$299.89      | \$295.95         |         | \$293.87         |         | \$351.68         | \$349.60         | \$367.16         | \$365.08         |  |

| Tobacco Factors |      |
|-----------------|------|
| HPHC            | None |
| Harvard Pilgrim | None |

| Area Factors |       |
|--------------|-------|
| 1            | 0.950 |
| 2            | 1.035 |
| 3            | 1.055 |
| 4            | 1.350 |

| Quarterly Trend Factors |        |
|-------------------------|--------|
| 1st Quarter             | 1.0000 |
| 2nd Quarter             |        |
| 3rd Quarter             |        |
| 4th Quarter             |        |

see 2nd quarter chart

| Areas / Counties  |  |
|---|--|
| 1 - Cumberland, Sagadahoc, York                                     |  |
| 2 - Knox, Kennebec, Lincoln, Oxford                                 |  |
| 3 - Androscoggin, Waldo, Franklin, Penobscot, Somerset, Piscataquis |  |
| 4 - Hancock, Aroostook, Washington                                  |  |

Monthly Premium =( Plan Base Rate Factor\*Monthly Trend Factor\*Area Factor\*Age Factor\*Tobacco Factor)

\*Rates may be slightly off due to rounding. Please contact the carrier to receive an exact quote.

| Age Factors |       | Age Factors |       |
|-------------|-------|-------------|-------|
| 0-20        | 0.635 | 44          | 1.397 |
| 21-24       | 1.000 | 45          | 1.444 |
| 25          | 1.004 | 46          | 1.500 |
| 26          | 1.024 | 47          | 1.563 |
| 27          | 1.048 | 48          | 1.635 |
| 28          | 1.087 | 49          | 1.706 |
| 29          | 1.119 | 50          | 1.786 |
| 30          | 1.135 | 51          | 1.865 |
| 31          | 1.159 | 52          | 1.952 |
| 32          | 1.183 | 53          | 2.040 |
| 33          | 1.198 | 54          | 2.135 |
| 34          | 1.214 | 55          | 2.230 |
| 35          | 1.222 | 56          | 2.333 |
| 36          | 1.230 | 57          | 2.437 |
| 37          | 1.238 | 58          | 2.548 |
| 38          | 1.246 | 59          | 2.603 |
| 39          | 1.262 | 60          | 2.714 |
| 40          | 1.278 | 61          | 2.810 |
| 41          | 1.302 | 62          | 2.873 |
| 42          | 1.325 | 63          | 2.952 |
| 43          | 1.357 | 64 +        | 3.000 |