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January 31, 2008

2nd Quarter 2008 Small Group Rate Adjustment

Market: MSGR, MD Parity, 1-50 VA, 1-50 DC

Below are highlights of our 2nd quarter rate actions for 2008. Rates will be updated shortly in the CareFirst rating systems and in the Wholesaler and DBE's proposal systems. The RateFirst system will be updated on Thursday, January 31, 2008.

Note that the percentages indicated are incremental changes over the 1/1/08 rate actions.

MSGR (Medical and RX):

- BlueChoice increased by 1.4%
- BluePreferred increased by 2.1%
- PPN and MPOS increased by 2.1%
- Standard Group Over 65 will increase to \$574.24

VA 1-50 (Medical and RX):

- BlueChoice non-CDH products decreased by 1.6%; CDH products had no change
- BluePreferred non-CDH products increased by 2.4%; CDH products had no change
- CapitalCare increased by 15%

DC 1-50 (Medical and RX):

- BlueChoice had no change
- BluePreferred increased by 5.4%

1-50 Dental and Vision (MSGR/VA/DC):

- No increase

MD Parity (Medical and RX):

- BlueChoice and BluePreferred non-CDH increased by 8.6%
- BlueChoice CDH increased by 10%
- BluePreferred CDH increased by 5%
- Regional Dental increased by 10% on MD Parity groups

If you have any questions, please contact your Broker Sales Representative.



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