

New Jersey Small Employer Health Benefits Program
Premium Rate Comparison Survey

CARRIERS	PLAN A			PLAN B									PLAN C								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$250	\$250		\$250	\$250		\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,500		\$250	\$250		\$500	\$500	
Aetna Life Ins Co	\$4,572	\$4,584	-0.3%	n/a	n/a		n/a	n/a		n/a	n/a		\$6,785	\$6,801*	-0.2%	n/a	n/a		n/a	n/a	
AmeriHealth Ins Co of NJ	\$6,723	\$5,506	22.1%	\$12,366	\$10,826	14.2%	\$11,813	\$10,350	14.1%	\$11,020	\$9,642	14.3%	n/a	n/a		n/a	n/a		n/a	n/a	
Connecticut General Life Ins Co	\$14,186	\$12,437	14.1%	n/a	n/a		n/a	n/a		n/a	n/a		n/a	\$12,329		n/a	n/a		n/a	n/a	
Guardian Life Ins Co of America	\$24,315	\$17,440	39.4%	\$24,247	\$17,537	38.3%	\$22,771	\$16,309	39.6%	\$21,361	\$14,944	42.9%	n/a	n/a		n/a	n/a		\$27,216	\$19,595	38.9%
Horizon Blue Cross Blue Shield of NJ	\$4,189	\$3,700	13.2%	\$5,616	\$4,960	13.2%	\$5,347	\$4,722	13.2%	\$4,699	\$4,150	13.2%	n/a	\$2,945		\$7,033	\$6,211	13.2%	\$6,671	\$5,891	13.2%
Nippon Life Ins Co of America	\$6,984	\$6,706	4.1%	\$5,797	\$5,567	4.1%	\$5,776	\$5,546	4.1%	\$5,730	\$5,502	4.1%	n/a	n/a		\$6,601	\$6,339	4.1%	\$6,573	\$6,311	4.2%
Oxford Health Ins Co	\$7,221	\$5,168	39.7%	n/a	n/a		n/a	n/a		\$3,870	\$3,381	14.5%	\$3,423	n/a		\$6,023	\$5,330	13.0%	\$5,501	\$4,860	13.2%
Trustmark Ins Co	\$11,780	\$10,155	16.0%	\$8,879	\$7,655	16.0%	\$7,860	\$6,776	16.0%	\$6,731	\$5,802	16.0%	n/a	n/a		\$9,767	\$8,420	16.0%	\$9,000	\$7,758	16.0%
United HealthCare Ins Co, Inc.	\$5,777	\$5,168	11.8%	n/a	n/a		n/a	n/a		\$7,179	\$6,421	11.8%	n/a	n/a		n/a	n/a		n/a	n/a	

CARRIERS	PLAN C (continued)						PLAN D									PLAN E					
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$1,000	\$1,000		\$2,000	\$2,500		\$250	\$250		\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,500		\$150	\$150	
Aetna Life Ins Co	\$8,066	\$8,084	-0.2%	n/a	n/a		\$8,307	\$8,327	-0.2%	\$8,295	\$8,315	-0.2%	n/a	n/a		n/a	n/a		\$10,985	\$11,011	-0.2%
AmeriHealth Ins Co of NJ	\$7,083	\$5,970	18.6%	n/a	\$5,671		\$9,410	\$8,130	15.7%	\$8,979	\$7,677	17.0%	\$8,307	\$6,999	18.7%	n/a	n/a		\$15,587	\$13,621	14.4%
Connecticut General Life Ins Co	n/a	n/a		\$7,510	\$6,584*	14.1%	n/a	n/a		n/a	n/a		n/a	n/a		\$7,308	\$6,407*	14.1%	\$18,533	\$16,248	14.1%
Guardian Life Ins Co of America	\$24,219	\$17,072	41.9%	\$21,062	n/a		\$28,843	\$20,624	39.9%	\$27,118	\$19,386	39.9%	\$26,740	\$18,936	41.2%	\$23,066	\$14,026		\$28,893**	\$20,736**	39.3%
Horizon Blue Cross Blue Shield of NJ	\$5,843	\$5,160	13.2%	n/a	\$3,632		\$9,726	\$8,589	13.2%	\$9,426	\$8,324	13.2%	\$9,198	\$8,123	13.2%	n/a	\$7,814		\$10,454	\$9,233	13.2%
Nippon Life Ins Co of America	\$6,517	\$6,258	4.1%	n/a	n/a		\$7,493	\$7,195	4.1%	\$7,462	\$7,166	4.1%	\$7,391	\$7,097	4.1%	n/a	n/a		\$7,039	\$6,759	4.1%
Oxford Health Ins Co	\$5,122	\$4,524	13.2%	\$3,762	\$3,880		\$6,365	\$5,637	12.9%	\$5,625	\$4,971	13.2%	\$5,239	\$4,628	13.2%	n/a	n/a		\$7,425	\$6,577	12.9%
Trustmark Ins Co	\$7,502	\$6,464	16.1%	n/a	n/a		\$10,962	\$9,450	16.0%	\$9,592	\$8,269	16.0%	\$8,408	\$7,248	16.0%	n/a	n/a		\$19,421	\$16,742	16.0%
United HealthCare Ins Co, Inc.	\$8,393	\$7,508	11.8%	n/a	n/a		n/a	n/a		n/a	n/a		\$9,617	\$8,603	11.8%	n/a	n/a		\$14,916	\$13,342	11.8%

Note: Rates shown are monthly premiums for the sample group described on the attached page.

*\$2,000 deductible

**\$500 deductible PPO