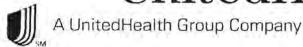
UnitedHealthcare[®]



StudentResources

Georgetown University Policy # 2010-32-1 2010 - 11 Policy Year Proposed Rates

Proposal 1 4/5/2010

Student Health Insurance Plan

			2010 - 2011 Policy Year	
	2009 - 10			77 00000
Basic	Annual	% change	Annual) was mores
Student	\$1,610	4.60%	\$1,684	- Was
Spouse	\$3,619	4.60%	\$3,785	Grown trucks
All Children	\$3,619	4.60%	\$3,785	on fee?
Spouse and Children	\$7,220	4.60%	\$7,552	on ,
	2009 - 10			
Continuation	Monthly	% change	Monthly	6 Month
Student	\$177	4.60%	\$185	\$1,110
Spouse	\$375	4.60%	\$392	\$2,352
All Children	\$375	4.60%	\$392	\$2,352
Spouse and Children	 \$754	4.60%	\$789	\$4.734

Assumptions:

- 1. No changes in benefits, eligibility or enrollment process, unless noted below
- 2. Assumes a duplication of the 2009 10 policy year benefits, unless noted below
- 3. Includes all benefits as mandated by DC
- 4. PPO network is Options PPO
- 5. Above rates include Broker commission of 4%.
- SHC services and fees are based on current, any requested changes require Underwriting review and approval prior to finalization of renewal terms

Available Enhancements (at no additional charge):

- 1. Increase the Plan Max from \$280,000 to \$300,000 per each Injury or Sickness
- 2. Remove [nicotine addiction] exclusion

Alternate Quotes:

1. To remove Prescription Drugs benefit = 15% reduction of all rates

2010-2011 PREMIUM QUOTATION

I. Identify the	80.0%			
II. Reinsurance	1			
A. Identify	n/a			
B. Identify	n/a			
III. Identify the	aggregate percent of	expected discount/	PPO savings	*Proprietary
IV. Premium Qu	uotation	Dollar Amount	% of Premium	
A. Expected	Student Paid Claims	7,990,636	80.0%	
B. Retention	0	1,997,656	20.0%	
1.0	Claims Administratio	549,356	5.5%	
2. 1	Misc. & Pre-Certifica	349,590	3.5%	
3, 1	Reinsurance	n/a	n/a	
4. I	Premium tax	249,707	2.5%	
5. I	Profit Margin	449,473	4.5%	
6. I	Plan Services, Accoun	nt Management,		
3	Printing & Postage	399,532	4.0%	
7. F	Rate Stabilization	n/a	n/a	
8. 7	Total Expected Annua	9,988,296	100.0%	
C. Student R	ates = A+B10/4500 S	tudents		
	Fall 12 Months	Spring 7.5 Months	Summer 2.5 Months	Continuation 6 Months
Student Only	1,684	1,053	351	1,112
One Dependent	3,785	2,366	789	2,351
Dependents	7,552	4,720	1,573	4,731

Plan Assumptions:

The plan assumes a duplication of the 2009-10 policy year benefits with the following enhancements:

- 1. To increase the Plan Max from \$280,000 to \$300,000 per each Injury or Sickness
- 2. To implement coverage of smoking cessation benefit
- The Pharmacy Benefit Program will not be subject to any Quantity Level Limit/ Quantity Duration (QLL/QD) restrictions.
- 4. The PPO Network remains the UHC Options PPO
- 5. The EyeMed Discount Vision Program is included at no additional cost.

Alternative Option:

- 1. Removing the Outpatient Pharmacy Benefit from the Quoted Program will result in a 15% credit.
- 2. Cost to continue to offer the Basix Dental Savings Program for all students is \$3 per student (annual).

^{*} The aggregate percent of expected discount PPO savings is considered proprietary and confidential and cannot be disclosed