AN..HEM EXHIBIT 8

Actual Cost Growth
SFY 2004 to SFY 2005

Cost per CMAD 2004:	$5,912
Cost per CMAD 2005:	$6,316
Actual Increase in Costs:	$405
Actual Percentage Increase:	6.85%

HMBI Plus Rate Above Inflation
SFY 2004 to SFY 2005

HMBI SFY 2004-2005:	4.22%
Mercer calculation of rate above inflation:	1.93%
Total estimated percentage increase:	6.24%

HMBI Plus Rate Above Inflation
SFY 2004 to SFY 2005

Cost per CMAD 2004:	$5,912
Mercer est. SFY 2005 CMAD:	$6,518
Increase over 2004:	$607
Mercer est. % increase:	10.26%

Historical and Current Cost Growth Above/Below Inflation

	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005
Actual	4.72%	10.12%	3.32%	1.93%	6.85%
HMBI	4.12%	4.00%	3.89%	3.79%	4.22%
Ratio	1.15	2.53	0.85	0.51	1.62
% in Excess of Inflation	15%	153%	-15%	-49%	62%

33.5

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EXHIBIT
Anthem
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ATTACHMENT 1