

Anthem On Exchange - All Areas				
Product	HMO Maine			PPO
Name	HMO Maine X Plus	HMO Maine X Plus	HMO Maine X Plus	Blue Choice Plus w/ HSA
Plan ID	730008	730012	730004	770001
Metal Level	Bronze	Silver	Gold	Silver
Medical Deductible	\$5,000	\$2,000	\$500	\$2,800
Coinsurance	30%	30%	20%	20%
Medical OOP Max	\$6,600	\$5,500	\$5,000	\$4,000
Child Dental	Yes	Yes	Yes	Yes
Plan Base Rate Factor	\$225.30	\$283.59	\$369.25	\$271.52

## Anthem Off Exchange

Product	HMO Maine - All Areas													
Name	HMO Maine w/HSA	HMO Maine w/HSA	HMO Maine	HMO Maine Plus	HMO Maine Plus w/HSA	HMO Maine Plus	HMO Maine	HMO Maine w/HSA	HMO Maine	HMO Maine	HMO Maine w/HSA	HMO Maine	HMO Maine	
Plan ID	750092	750091	750075	750085	750097	750084	750083	750095	750081	750082	750096	750078	750077	
Metal Level	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	
Medical Deductible	\$6,000	\$5,500	\$6,000	\$5,000	\$2,600	\$3,500	\$5,000	\$2,600	\$3,000	\$3,500	\$3,000	\$2,000	\$1,500	
Coinsurance	0%	0%	0%	30%	25%	30%	0%	20%	30%	20%	0%	20%	20%	
Medical OOP Max	\$6,550	\$6,550	\$6,850	\$6,850	\$5,000	\$6,850	\$6,850	\$4,500	\$6,500	\$6,850	\$6,550	\$4,000	\$4,000	
Child Dental	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Plan Base Rate Factor	\$215.14	\$217.78	\$234.33	\$241.91	\$259.43	\$259.58	\$266.39	\$272.36	\$274.56	\$275.13	\$280.89	\$322.35	\$337.68	

Product	Pathway Enhanced HMO - Areas 1,2,3*													
Name	Pathway Enhanced HMO w/HSA	Pathway Enhanced HMO w/HSA	Pathway Enhanced HMO	Pathway Enhanced Plus	Pathway Enhanced Plus w/HSA	Pathway Enhanced HMO Plus	Pathway Enhanced HMO	Pathway Enhanced HMO w/HSA	Pathway Enhanced HMO	Pathway Enhanced HMO	Pathway Enhanced HMO w/HSA	Pathway Enhanced HMO	Pathway Enhanced HMO	
Plan ID	750094	750093	750076	750090	750100	750089	750088	750098	750086	750087	750099	750080	750079	
Metal Level	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	
Medical Deductible	\$6,000	\$5,500	\$6,000	\$5,000	\$2,600	\$3,500	\$5,000	\$2,600	\$3,000	\$3,500	\$3,000	\$2,000	\$1,500	
Coinsurance	0%	0%	0%	30%	25%	30%	0%	20%	30%	20%	0%	20%	20%	
Medical OOP Max	\$6,550	\$6,550	\$6,850	\$6,850	\$5,000	\$6,850	\$6,850	\$4,500	\$6,500	\$6,850	\$6,550	\$4,000	\$4,000	
Child Dental	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Plan Base Rate Factor	\$197.49	\$199.91	\$215.10	\$222.05	\$238.12	\$238.26	\$244.51	\$249.98	\$252.01	\$252.52	\$257.81	\$295.85	\$309.90	

Product	PPO - All Areas											
Name	Blue Choice PPO Plus w/HSA	Blue Choice PPO w/HSA	Blue Choice PPO w/HSA	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO w/HSA	Blue Choice PPO Plus	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO w/HSA	Blue Choice PPO	Blue Choice PPO
Plan ID	780106	780105	780104	780097	780102	780107	780103	780100	780101	780108	780099	780098
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold
Medical Deductible	\$5,000	\$6,000	\$5,500	\$6,000	\$5,000	\$2,600	\$3,000	\$3,000	\$3,500	\$3,000	\$2,000	\$1,500
Coinsurance	30%	0%	0%	0%	0%	20%	30%	30%	20%	0%	20%	20%
Medical OOP Max	\$6,550	\$6,550	\$6,550	\$6,850	\$6,850	\$4,500	\$5,500	\$6,500	\$6,850	\$6,550	\$4,000	\$4,000
Child Dental	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Plan Base Rate Factor	\$209.18	\$221.31	\$224.02	\$241.12	\$274.11	\$280.16	\$282.41	\$282.50	\$283.09	\$288.94	\$331.67	\$347.44

Maine Bureau of Insurance

8/24/2015

Anthem Small Group 2016

Tobacco Factors	
Anthem	None

Area Factors	Anthem
1	0.8970
2	0.9703
3	1.0419
4	1.2880

Quarterly Trend Factors	
1st Quarter	1.0000
2nd Quarter	1.0150
3rd Quarter	1.0286
4th Quarter	1.0464

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

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

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.

\*Pathway Enhanced HMO is only available in Androscoggin, Waldo and Franklin counties of Area 3.