

VACE Cigna Insurance Rate History

Single Coverage

	2001	2002	2003	2004	2005	2006	2007	2008	Ave/Yr
500-600*	291	324	336	368	411	450	582	671	17.8%
1000	231	257	252	264	285	308	339	370	7.3%
2500	207	230	217	217	232	243	265	273	3.1%
3000				217	232	243	271	290	8.4%
HSA2250					232	239	258	270	5.5%
HSA3500								234	

Two Person

	2001	2002	2003	2004	2005	2006	2007	2008	Ave/Yr
500-600*	565	631	656	721	805	883	1147	1,330	18.5%
1000	445	496	487	510	553	599	661	722	7.6%
2500	403	450	423	423	453	476	520	535	3.1%
3000				423	453	476	533	572	8.8%
HSA2250					453	465	504	526	5.4%
HSA3500								454	

Family Coverage

	2001	2002	2003	2004	2005	2006	2007	2008	Ave/Yr
500-600*	757	846	878	966	1081	1186	1542	1,788	18.6%
1000	595	664	651	682	739	799	883	964	7.5%
2500	570	636	597	597	638	671	735	757	3.2%
3000				597	638	671	752	806	8.8%
HSA2250					638	658	714	746	5.6%
HSA3500								643	

Rate history does not guarantee similar future results.

Chamber-Cigna Insurance: Annual Rate Increases

Deductible	2002	2003	2004	2005	2006	2007	2008	Average
1000	11%	-2%	5%	8%	8%	10%	9%	7.0%
2500	11%	-6%	0%	7%	5%	9%	3%	4.2%
3000				7%	5%	12%	7%	7.5%
HSA2250					3%	8%	5%	5.2%

All coverages listed include periodic plan design or benefit modifications.