

SERFF Tracking Number: UHLC-127373613 State: Delaware
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44622
Company Tracking Number: RERATE 2012 - PHIP
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MAJOR MEDICAL PLANS
Project Name/Number: RATE/RERATE 2012 - PHIP

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: MAJOR MEDICAL PLANS SERFF Tr Num: UHLC-127373613 State: Delaware
TOI: H16G Group Health - Major Medical SERFF Status: Assigned State Tr Num: 44622
Sub-TOI: H16G.002A Large Group Only - PPO Co Tr Num: RERATE 2012 - PHIP State Status: Filing Outsourced for Actuarial Review

Filing Type: Rate

Reviewer(s): Jennifer Dawson (LRF), Linda Nemes (LRF)

Authors: Michelle Ambach, Wanda Augustus, Tammy Frederick, Bobbie Walton, Sarah Michener, Celina Schrier, Lauren Mulhern

Date Submitted: 08/30/2011

Disposition Date:

Implementation Date Requested: 01/01/2012

Disposition Status:

State Filing Description:

Implementation Date:

General Information

Project Name: RATE

Status of Filing in Domicile: Not Filed

Project Number: RERATE 2012 - PHIP

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 08/31/2011

State Status Changed: 09/02/2011

Deemer Date:

Created By: Tammy Frederick

Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: RERATE 2012 - PHIP

PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:

Rate Revision Filing

Rate Filing for AARP Group PPO Plans

NAIC #0707-79413

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Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$350.00
 Retaliatory? No
 Fee Explanation: 50.00 PER RATE, 7 RATES
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$350.00	08/30/2011	51094502

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 3.000%
 Effective Date of Last Rate Revision: 01/01/2011
 Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):	
UnitedHealthcare Insurance Company	Increase	6.000%	6.000%	\$15,428	63	\$368,879	6.200%	5.900%	
Product Type:		HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:			63						
Policy Holders:			63						

SERFF Tracking Number: UHLC-127373613 State: Delaware
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44622
Company Tracking Number: RERATE 2012 - PHIP
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MAJOR MEDICAL PLANS
Project Name/Number: RATE/RERATE 2012 - PHIP

Rate Review Details

COMPANY:

Company Name: UnitedHealthcare Insurance Company
HHS Issuer Id: 61021
Product Names: PHIP
Trend Factors:

FORMS:

New Policy Forms: NONE
Affected Forms: CERT.OV.03.DE
Other Affected Forms: NONE

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 221,118
Benefit Change: Increase
Percent Change Requested: Min: 5.9 Max: 6.2 Avg: 6.0

PRIOR RATE:

Total Earned Premium: 442,340.00
Total Incurred Claims: 371,760.00
Annual \$: Min: 103.50 Max: 2,781.25 Avg: 464.43

REQUESTED RATE:

Projected Earned Premium: 368,879.00
Projected Incurred Claims: 342,945.00
Annual \$: Min: 109.75 Max: 2,948.25 Avg: 491.57

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 Product Name: MAJOR MEDICAL PLANS
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	RATE ATTACHMENTS	CERT.OV.03.DE	New		Attachment 1.pdf Attachment 2.pdf Attachment 3.pdf Attachment 4.pdf

**UNITEDHEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR**

**DELAWARE
Proposed 2012 Monthly Rates
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6
FORM NUMBER CERT.OV.03.DE et al

Comprehensive Plan Plan PM																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$266.75	\$277.00	\$288.00	\$300.25	\$312.25	\$324.25	\$337.00	\$350.50	\$365.25	\$379.50	\$394.50	\$410.50	\$427.00	\$444.25	\$461.75	\$480.25	\$499.25	\$519.50	\$540.00	\$555.75	\$573.00	\$590.00	\$607.75	\$626.50	\$626.50	\$626.50	\$532.50
Tier 2	\$313.75	\$326.00	\$338.75	\$353.25	\$367.25	\$381.50	\$396.50	\$412.25	\$429.75	\$446.50	\$464.00	\$483.00	\$502.25	\$522.75	\$543.25	\$565.00	\$587.25	\$611.25	\$635.25	\$653.75	\$674.00	\$694.00	\$715.00	\$737.00	\$737.00	\$737.00	\$626.50
Tier 3	\$376.50	\$391.00	\$406.50	\$424.00	\$440.75	\$457.75	\$475.75	\$494.75	\$515.75	\$535.75	\$557.00	\$579.50	\$602.75	\$627.25	\$652.00	\$678.00	\$704.75	\$733.50	\$762.25	\$784.50	\$809.00	\$833.00	\$858.00	\$884.50	\$884.50	\$884.50	\$751.75
Tier 4	\$470.75	\$488.75	\$508.25	\$529.75	\$551.00	\$572.25	\$594.75	\$618.50	\$644.50	\$669.75	\$696.25	\$724.50	\$753.50	\$784.00	\$814.75	\$847.50	\$881.00	\$916.75	\$953.00	\$980.75	\$1,011.25	\$1,041.25	\$1,072.50	\$1,105.50	\$1,105.50	\$1,105.50	\$939.75
Tier 5	\$1,255.25	\$1,303.50	\$1,355.25	\$1,413.00	\$1,469.50	\$1,526.00	\$1,586.00	\$1,649.50	\$1,718.75	\$1,786.00	\$1,856.50	\$1,931.75	\$2,009.50	\$2,090.50	\$2,173.00	\$2,260.00	\$2,349.50	\$2,444.75	\$2,541.25	\$2,615.25	\$2,696.50	\$2,776.50	\$2,860.00	\$2,948.25	\$2,948.25	\$2,948.25	\$2,506.00

Comprehensive Plan Plan PQ																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$215.25	\$224.00	\$233.00	\$242.00	\$252.00	\$261.75	\$272.25	\$283.25	\$294.75	\$306.25	\$319.00	\$331.25	\$345.00	\$358.50	\$372.75	\$388.25	\$403.50	\$419.75	\$436.75	\$449.50	\$463.25	\$476.50	\$490.75	\$506.25	\$506.25	\$506.25	\$429.75
Tier 2	\$253.25	\$263.50	\$274.00	\$284.75	\$296.50	\$308.00	\$320.25	\$333.25	\$346.75	\$360.25	\$375.25	\$389.75	\$406.00	\$421.75	\$438.50	\$456.75	\$474.75	\$493.75	\$513.75	\$528.75	\$545.00	\$560.50	\$577.25	\$595.50	\$595.50	\$595.50	\$505.50
Tier 3	\$304.00	\$316.25	\$329.00	\$341.75	\$355.75	\$369.50	\$384.25	\$400.00	\$416.00	\$432.25	\$450.25	\$467.75	\$487.00	\$506.00	\$526.25	\$548.00	\$569.75	\$592.50	\$616.50	\$634.50	\$654.00	\$672.75	\$692.75	\$714.75	\$714.75	\$714.75	\$606.75
Tier 4	\$379.75	\$395.25	\$411.25	\$427.00	\$444.75	\$462.00	\$480.50	\$499.75	\$520.25	\$540.50	\$563.00	\$584.50	\$608.75	\$632.75	\$657.75	\$685.25	\$712.00	\$740.75	\$770.75	\$793.25	\$817.50	\$841.00	\$866.00	\$893.50	\$893.50	\$893.50	\$758.50
Tier 5	\$1,013.00	\$1,054.00	\$1,096.50	\$1,138.75	\$1,186.00	\$1,231.75	\$1,281.25	\$1,333.00	\$1,387.00	\$1,441.25	\$1,501.25	\$1,558.75	\$1,623.50	\$1,687.00	\$1,754.00	\$1,827.00	\$1,898.75	\$1,975.25	\$2,055.25	\$2,115.25	\$2,180.00	\$2,242.25	\$2,309.50	\$2,382.25	\$2,382.25	\$2,382.25	\$2,022.25

Comprehensive Plan Plan PR																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$163.00	\$169.50	\$176.50	\$183.50	\$191.25	\$199.00	\$206.75	\$215.00	\$223.50	\$232.75	\$242.00	\$251.75	\$261.25	\$272.25	\$282.75	\$294.00	\$305.75	\$318.00	\$330.75	\$340.50	\$351.50	\$361.50	\$372.25	\$383.50	\$383.50	\$383.50	\$326.00
Tier 2	\$191.75	\$199.50	\$207.75	\$216.00	\$225.00	\$234.00	\$243.25	\$253.00	\$263.00	\$273.75	\$284.75	\$296.25	\$307.25	\$320.25	\$332.75	\$346.00	\$359.75	\$374.00	\$389.00	\$400.50	\$413.50	\$425.25	\$438.00	\$451.25	\$451.25	\$451.25	\$383.50
Tier 3	\$230.00	\$239.25	\$249.25	\$259.00	\$270.00	\$281.00	\$292.00	\$303.50	\$315.50	\$328.50	\$341.75	\$355.50	\$368.75	\$384.25	\$399.25	\$415.00	\$431.75	\$449.00	\$467.00	\$480.75	\$496.25	\$510.25	\$525.50	\$541.50	\$541.50	\$541.50	\$460.25
Tier 4	\$287.75	\$299.00	\$311.50	\$323.75	\$337.50	\$351.25	\$364.75	\$379.50	\$394.50	\$410.75	\$427.00	\$444.25	\$461.00	\$480.50	\$499.00	\$518.75	\$539.50	\$561.25	\$583.75	\$601.00	\$620.25	\$638.00	\$657.00	\$676.75	\$676.75	\$676.75	\$575.25
Tier 5	\$767.00	\$797.75	\$830.50	\$863.50	\$900.00	\$936.50	\$973.00	\$1,011.75	\$1,051.75	\$1,095.25	\$1,138.75	\$1,184.75	\$1,229.50	\$1,281.25	\$1,330.50	\$1,383.50	\$1,438.75	\$1,496.50	\$1,556.50	\$1,602.25	\$1,654.00	\$1,701.25	\$1,751.75	\$1,804.75	\$1,804.75	\$1,804.75	\$1,534.00

Limited Coverage Plan Plan PL																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$109.75	\$114.25	\$118.50	\$123.75	\$128.25	\$133.50	\$138.25	\$144.25	\$150.25	\$155.75	\$162.50	\$169.00	\$176.00	\$182.25	\$189.50	\$197.25	\$205.50	\$213.25	\$221.75	\$228.75	\$235.50	\$243.00	\$250.00	\$255.50	\$255.50	\$255.50	\$216.75
Tier 2	\$129.00	\$134.50	\$139.50	\$145.50	\$151.00	\$157.00	\$162.75	\$169.75	\$176.75	\$183.25	\$191.25	\$198.75	\$207.00	\$214.50	\$223.00	\$232.00	\$241.75	\$251.00	\$261.00	\$269.00	\$277.00	\$286.00	\$294.00	\$300.50	\$300.50	\$300.50	\$255.00
Tier 3	\$155.00	\$161.25	\$167.25	\$174.75	\$181.00	\$188.50	\$195.25	\$203.75	\$212.00	\$220.00	\$229.50	\$238.50	\$248.50	\$257.25	\$267.50	\$278.50	\$290.00	\$301.00	\$313.00	\$323.00	\$332.50	\$343.00	\$353.00	\$360.75	\$360.75	\$360.75	\$306.00
Tier 4	\$193.75	\$201.50	\$209.00	\$218.50	\$226.25	\$235.50	\$244.00	\$254.50	\$265.25	\$274.75	\$286.75	\$298.25	\$310.50	\$321.50	\$334.50	\$348.00	\$362.75	\$376.25	\$391.25	\$403.75	\$415.50	\$428.75	\$441.25	\$451.00	\$451.00	\$451.00	\$382.50
Tier 5	\$516.50	\$537.75	\$557.75	\$582.25	\$603.50	\$628.25	\$650.50	\$678.75	\$707.00	\$733.00	\$764.75	\$795.25	\$828.25	\$857.75	\$891.75	\$928.25	\$967.00	\$1,003.50	\$1,043.50	\$1,076.50	\$1,108.25	\$1,143.50	\$1,176.50	\$1,202.25	\$1,202.25	\$1,202.25	\$1,020.00

*Discounts available for Electronic Funds Transfer and Annual Pay.

**UNITEDHEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR**

**DELAWARE
Proposed 2012 Monthly Rates
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6
FORM NUMBER CERT.OV.03.DE et al

Comprehensive High Deductible Health Plan Plan PH																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$266.75	\$277.00	\$288.00	\$300.25	\$312.25	\$324.25	\$337.00	\$350.50	\$365.25	\$379.50	\$394.50	\$410.50	\$427.00	\$444.25	\$461.75	\$480.25	\$499.25	\$519.50	\$540.00	\$555.75	\$573.00	\$590.00	\$607.75	\$626.50	\$626.50	\$626.50	\$532.50
Tier 2	\$313.75	\$326.00	\$338.75	\$353.25	\$367.25	\$381.50	\$396.50	\$412.25	\$429.75	\$446.50	\$464.00	\$483.00	\$502.25	\$522.75	\$543.25	\$565.00	\$587.25	\$611.25	\$635.25	\$653.75	\$674.00	\$694.00	\$715.00	\$737.00	\$737.00	\$737.00	\$626.50
Tier 3	\$376.50	\$391.00	\$406.50	\$424.00	\$440.75	\$457.75	\$475.75	\$494.75	\$515.75	\$535.75	\$557.00	\$579.50	\$602.75	\$627.25	\$652.00	\$678.00	\$704.75	\$733.50	\$762.25	\$784.50	\$809.00	\$833.00	\$858.00	\$884.50	\$884.50	\$884.50	\$751.75
Tier 4	\$470.75	\$488.75	\$508.25	\$529.75	\$551.00	\$572.25	\$594.75	\$618.50	\$644.50	\$669.75	\$696.25	\$724.50	\$753.50	\$784.00	\$814.75	\$847.50	\$881.00	\$916.75	\$953.00	\$980.75	\$1,011.25	\$1,041.25	\$1,072.50	\$1,105.50	\$1,105.50	\$1,105.50	\$939.75
Tier 5	\$1,255.25	\$1,303.50	\$1,355.25	\$1,413.00	\$1,469.50	\$1,526.00	\$1,586.00	\$1,649.50	\$1,718.75	\$1,786.00	\$1,856.50	\$1,931.75	\$2,009.50	\$2,090.50	\$2,173.00	\$2,260.00	\$2,349.50	\$2,444.75	\$2,541.25	\$2,615.25	\$2,696.50	\$2,776.50	\$2,860.00	\$2,948.25	\$2,948.25	\$2,948.25	\$2,506.00

Comprehensive High Deductible Health Plan Plan PI																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$215.25	\$224.00	\$233.00	\$242.00	\$252.00	\$261.75	\$272.25	\$283.25	\$294.75	\$306.25	\$319.00	\$331.25	\$345.00	\$358.50	\$372.75	\$388.25	\$403.50	\$419.75	\$436.75	\$449.50	\$463.25	\$476.50	\$490.75	\$506.25	\$506.25	\$506.25	\$429.75
Tier 2	\$253.25	\$263.50	\$274.00	\$284.75	\$296.50	\$308.00	\$320.25	\$333.25	\$346.75	\$360.25	\$375.25	\$389.75	\$406.00	\$421.75	\$438.50	\$456.75	\$474.75	\$493.75	\$513.75	\$528.75	\$545.00	\$560.50	\$577.25	\$595.50	\$595.50	\$595.50	\$505.50
Tier 3	\$304.00	\$316.25	\$329.00	\$341.75	\$355.75	\$369.50	\$384.25	\$400.00	\$416.00	\$432.25	\$450.25	\$467.75	\$487.00	\$506.00	\$526.25	\$548.00	\$569.75	\$592.50	\$616.50	\$634.50	\$654.00	\$672.75	\$692.75	\$714.75	\$714.75	\$714.75	\$606.75
Tier 4	\$379.75	\$395.25	\$411.25	\$427.00	\$444.75	\$462.00	\$480.50	\$499.75	\$520.25	\$540.50	\$563.00	\$584.50	\$608.75	\$632.75	\$657.75	\$685.25	\$712.00	\$740.75	\$770.75	\$793.25	\$817.50	\$841.00	\$866.00	\$893.50	\$893.50	\$893.50	\$758.50
Tier 5	\$1,013.00	\$1,054.00	\$1,096.50	\$1,138.75	\$1,186.00	\$1,231.75	\$1,281.25	\$1,333.00	\$1,387.00	\$1,441.25	\$1,501.25	\$1,558.75	\$1,623.50	\$1,687.00	\$1,754.00	\$1,827.00	\$1,898.75	\$1,975.25	\$2,055.25	\$2,115.25	\$2,180.00	\$2,242.25	\$2,309.50	\$2,382.25	\$2,382.25	\$2,382.25	\$2,022.25

Comprehensive High Deductible Health Plan Plan PJ																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$171.25	\$178.00	\$185.25	\$192.75	\$200.75	\$209.00	\$217.00	\$225.75	\$234.50	\$244.25	\$254.25	\$264.50	\$274.25	\$285.75	\$296.75	\$308.50	\$321.25	\$334.00	\$347.25	\$357.50	\$369.00	\$379.50	\$391.00	\$402.50	\$402.50	\$402.50	\$342.50
Tier 2	\$201.50	\$209.50	\$218.00	\$226.75	\$236.25	\$246.00	\$255.25	\$265.50	\$276.00	\$287.25	\$299.00	\$311.25	\$322.75	\$336.25	\$349.00	\$363.00	\$378.00	\$393.00	\$408.50	\$420.50	\$434.00	\$446.50	\$460.00	\$473.50	\$473.50	\$473.50	\$403.00
Tier 3	\$241.75	\$251.25	\$261.50	\$272.00	\$283.50	\$295.00	\$306.25	\$318.75	\$331.00	\$344.75	\$359.00	\$373.50	\$387.25	\$403.50	\$419.00	\$435.50	\$453.50	\$471.50	\$490.25	\$504.75	\$521.00	\$535.75	\$552.00	\$568.25	\$568.25	\$568.25	\$483.50
Tier 4	\$302.25	\$314.00	\$327.00	\$340.25	\$354.25	\$368.75	\$383.00	\$398.50	\$413.75	\$431.00	\$448.75	\$466.75	\$484.00	\$504.25	\$523.75	\$544.50	\$567.00	\$589.50	\$612.75	\$631.00	\$651.25	\$669.75	\$690.00	\$710.25	\$710.25	\$710.25	\$604.50
Tier 5	\$806.00	\$837.75	\$871.75	\$907.00	\$944.75	\$983.50	\$1,021.25	\$1,062.25	\$1,103.50	\$1,149.50	\$1,196.50	\$1,244.75	\$1,290.50	\$1,344.75	\$1,396.50	\$1,451.75	\$1,511.75	\$1,571.75	\$1,634.00	\$1,682.25	\$1,736.50	\$1,786.00	\$1,840.00	\$1,894.00	\$1,894.00	\$1,894.00	\$1,611.75

*Discounts available for Electronic Funds Transfer and Annual Pay.

**UNITEDHEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR**

**DELAWARE
Rate History
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6
FORM NUMBER CERT.OV.03.DE et al

Comprehensive Plan Plan PR																											
Attained Age	≤40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Proposed 2012 Base Rate *	\$191.75	\$199.50	\$207.75	\$216.00	\$225.00	\$234.00	\$243.25	\$253.00	\$263.00	\$273.75	\$284.75	\$296.25	\$307.25	\$320.25	\$332.75	\$346.00	\$359.75	\$374.00	\$389.00	\$400.50	\$413.50	\$425.25	\$438.00	\$451.25	\$451.25	\$451.25	\$383.50
2011 Base Rate	\$181.00	\$188.25	\$196.00	\$203.50	\$212.25	\$221.00	\$229.50	\$238.50	\$248.00	\$258.25	\$268.50	\$279.50	\$290.00	\$302.00	\$313.75	\$326.25	\$339.50	\$353.00	\$367.00	\$378.00	\$390.00	\$401.25	\$413.25	\$425.50	\$425.50	\$425.50	\$361.75
2010 Base Rate	\$175.50	\$182.75	\$190.25	\$197.75	\$206.25	\$214.50	\$222.75	\$231.50	\$240.50	\$250.50	\$260.50	\$271.25	\$281.50	\$293.25	\$304.75	\$316.75	\$329.50	\$342.75	\$356.50	\$367.00	\$378.50	\$389.50	\$401.25	\$413.25	\$413.25	\$413.25	\$351.25
2009 Base Rate	\$163.00	\$169.50	\$176.50	\$183.25	\$191.25	\$198.75	\$206.50	\$214.75	\$223.25	\$232.25	\$241.75	\$251.50	\$261.25	\$272.00	\$282.75	\$293.75	\$305.50	\$318.00	\$330.50	\$340.50	\$351.25	\$361.25	\$372.00	\$383.25	\$383.25	\$383.25	\$326.00
2008 Base Rate	\$148.25	\$154.00	\$160.50	\$166.75	\$173.75	\$181.00	\$188.00	\$195.25	\$203.25	\$211.50	\$220.00	\$228.75	\$237.75	\$247.75	\$257.00	\$267.25	\$278.00	\$289.50	\$301.00	\$310.00	\$319.50	\$328.50	\$338.50	\$348.75	\$348.75	\$348.75	\$296.50
2007 Base Rate	\$156.25	\$162.25	\$169.00	\$175.50	\$183.00	\$190.25	\$198.00	\$205.50	\$213.75	\$222.75	\$231.50	\$241.00	\$250.25	\$260.50	\$270.50	\$281.50	\$292.75	\$304.75	\$316.75	\$326.25	\$336.25	\$346.00	\$356.50	\$367.00	\$367.00	\$367.00	\$312.00
2012/2011 Change	5.9%	6.0%	6.0%	6.1%	6.0%	5.9%	6.0%	6.1%	6.0%	6.0%	6.1%	6.0%	5.9%	6.0%	6.1%	6.1%	6.0%	5.9%	6.0%	6.0%	6.0%	6.0%	6.1%	6.1%	6.1%	6.1%	6.0%
2011/2010 Change	3.1%	3.0%	3.0%	2.9%	2.9%	3.0%	3.0%	3.0%	3.1%	3.1%	3.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	2.9%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
2010/2009 Change	7.7%	7.8%	7.8%	7.9%	7.8%	7.9%	7.9%	7.8%	7.7%	7.9%	7.8%	7.9%	7.8%	7.8%	7.8%	7.8%	7.9%	7.8%	7.9%	7.8%	7.8%	7.8%	7.9%	7.8%	7.8%	7.8%	7.7%
2009/2008 Change	9.9%	10.1%	10.0%	9.9%	10.1%	9.8%	9.8%	10.0%	9.8%	9.8%	9.9%	9.9%	9.9%	9.8%	10.0%	9.9%	9.9%	9.8%	9.8%	9.8%	9.9%	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%
2008/2007 Change	-5.1%	-5.1%	-5.0%	-5.0%	-5.1%	-4.9%	-5.1%	-5.0%	-4.9%	-5.1%	-5.0%	-5.1%	-5.0%	-4.9%	-5.0%	-5.1%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.1%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%

Limited Coverage Plan Plan PL																											
Attained Age	≤40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Proposed 2012 Base Rate *	\$129.00	\$134.50	\$139.50	\$145.50	\$151.00	\$157.00	\$162.75	\$169.75	\$176.75	\$183.25	\$191.25	\$198.75	\$207.00	\$214.50	\$223.00	\$232.00	\$241.75	\$251.00	\$261.00	\$269.00	\$277.00	\$286.00	\$294.00	\$300.50	\$300.50	\$300.50	\$255.00
2011 Base Rate	\$121.75	\$126.75	\$131.50	\$137.25	\$142.25	\$148.25	\$153.50	\$160.00	\$166.75	\$173.00	\$180.25	\$187.75	\$195.25	\$202.25	\$210.25	\$218.75	\$228.00	\$236.75	\$246.25	\$253.75	\$261.50	\$269.75	\$277.25	\$283.50	\$283.50	\$283.50	\$240.50
2010 Base Rate	\$118.25	\$123.00	\$127.75	\$133.25	\$138.25	\$143.75	\$149.00	\$155.25	\$161.75	\$168.00	\$175.00	\$182.00	\$189.75	\$196.50	\$204.00	\$212.25	\$221.25	\$230.00	\$239.00	\$246.50	\$253.75	\$261.75	\$269.50	\$275.25	\$275.25	\$275.25	\$233.50
2009 Base Rate	\$109.75	\$114.00	\$118.50	\$123.50	\$128.25	\$133.50	\$138.25	\$144.00	\$150.00	\$156.00	\$162.25	\$168.75	\$176.00	\$182.25	\$189.50	\$197.00	\$205.25	\$213.25	\$221.75	\$228.50	\$235.50	\$243.00	\$250.00	\$255.25	\$255.25	\$255.25	\$216.75
2008 Base Rate	\$99.75	\$103.75	\$108.00	\$112.25	\$116.75	\$121.50	\$126.00	\$131.25	\$136.50	\$141.75	\$147.75	\$153.50	\$160.00	\$166.00	\$172.25	\$179.50	\$186.75	\$194.00	\$201.75	\$208.00	\$214.50	\$221.25	\$227.25	\$232.25	\$232.25	\$232.25	\$197.25
2007 Base Rate	\$111.00	\$115.25	\$120.00	\$124.75	\$129.75	\$135.00	\$140.00	\$146.00	\$151.50	\$157.75	\$164.00	\$170.50	\$177.75	\$184.50	\$191.50	\$199.50	\$207.75	\$215.50	\$224.00	\$231.25	\$238.25	\$245.50	\$252.75	\$258.25	\$258.25	\$258.25	\$219.50
2012/2011 Change	6.0%	6.1%	6.1%	6.0%	6.2%	5.9%	6.0%	6.1%	6.0%	5.9%	6.1%	5.9%	6.0%	6.1%	6.1%	6.1%	6.0%	6.0%	6.0%	6.0%	5.9%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
2011/2010 Change	3.0%	3.0%	2.9%	3.0%	2.9%	3.1%	3.0%	3.1%	3.1%	3.0%	3.0%	3.2%	2.9%	2.9%	3.1%	3.1%	3.1%	2.9%	3.0%	2.9%	3.1%	3.1%	2.9%	3.0%	3.0%	3.0%	3.0%
2010/2009 Change	7.7%	7.9%	7.8%	7.9%	7.8%	7.7%	7.8%	7.8%	7.8%	7.7%	7.9%	7.9%	7.8%	7.8%	7.7%	7.7%	7.8%	7.9%	7.8%	7.9%	7.7%	7.7%	7.8%	7.8%	7.8%	7.8%	7.7%
2009/2008 Change	10.0%	9.9%	9.7%	10.0%	9.9%	9.9%	9.7%	9.7%	9.9%	10.1%	9.8%	9.9%	10.0%	9.8%	10.0%	9.7%	9.9%	9.9%	9.9%	9.9%	9.8%	9.8%	10.0%	9.9%	9.9%	9.9%	9.9%
2008/2007 Change	-10.1%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%	-10.1%	-9.9%	-10.1%	-9.9%	-10.0%	-10.0%	-10.0%	-10.1%	-10.0%	-10.1%	-10.0%	-9.9%	-10.1%	-10.0%	-9.9%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%

* We are proposing to defer the implementation of the rate increase to April 1, 2012
Base Rate is Tier 2 (underwriting factor = 1.00).

**UNITEDHEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR**

**DELAWARE
Rate History
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6
FORM NUMBER CERT.OV.03.DE et al

Comprehensive High Deductible Health Plan Plan PH																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Proposed 2012 Base Rate *	\$313.75	\$326.00	\$338.75	\$353.25	\$367.25	\$381.50	\$396.50	\$412.25	\$429.75	\$446.50	\$464.00	\$483.00	\$502.25	\$522.75	\$543.25	\$565.00	\$587.25	\$611.25	\$635.25	\$653.75	\$674.00	\$694.00	\$715.00	\$737.00	\$737.00	\$737.00	\$626.50
2011 Base Rate	\$296.25	\$307.25	\$319.75	\$333.25	\$346.50	\$360.00	\$374.00	\$389.00	\$405.25	\$421.25	\$438.00	\$455.50	\$473.75	\$493.00	\$512.25	\$533.00	\$554.00	\$576.50	\$599.50	\$616.75	\$636.00	\$654.75	\$674.50	\$695.25	\$695.25	\$695.25	\$591.00
2010 Base Rate	\$287.75	\$298.50	\$310.25	\$323.50	\$336.50	\$349.50	\$363.25	\$377.75	\$393.50	\$408.75	\$425.25	\$442.25	\$460.00	\$478.50	\$497.25	\$517.25	\$538.00	\$559.75	\$582.00	\$598.75	\$617.25	\$635.50	\$654.75	\$675.00	\$675.00	\$675.00	\$573.50
2009 Base Rate	\$266.75	\$277.00	\$288.00	\$300.00	\$312.00	\$324.00	\$337.00	\$350.25	\$365.00	\$379.00	\$394.50	\$410.25	\$426.75	\$443.75	\$461.50	\$480.00	\$499.00	\$519.00	\$540.00	\$555.50	\$572.75	\$589.75	\$607.25	\$626.25	\$626.25	\$626.25	\$532.00
2008 Base Rate	\$242.75	\$252.00	\$262.00	\$273.00	\$283.75	\$295.00	\$306.75	\$318.75	\$332.00	\$345.00	\$358.75	\$373.25	\$388.25	\$403.75	\$420.00	\$436.75	\$454.00	\$472.25	\$491.50	\$505.50	\$521.25	\$536.50	\$552.75	\$569.75	\$569.75	\$569.75	\$484.00
2007 Base Rate	\$226.75	\$235.50	\$245.00	\$255.00	\$265.25	\$275.50	\$286.75	\$298.00	\$310.25	\$322.25	\$335.25	\$348.75	\$363.00	\$377.25	\$392.75	\$408.25	\$424.50	\$441.50	\$459.50	\$472.75	\$487.00	\$501.50	\$516.50	\$532.25	\$532.25	\$532.25	\$452.25
2012/2011 Change	5.9%	6.1%	5.9%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	5.9%	6.0%	6.0%	6.0%	6.1%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
2011/2010 Change	3.0%	2.9%	3.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.1%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.1%
2010/2009 Change	7.9%	7.8%	7.7%	7.8%	7.9%	7.9%	7.8%	7.9%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.7%	7.8%	7.8%	7.9%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%
2009/2008 Change	9.9%	9.9%	9.9%	9.9%	10.0%	9.8%	9.9%	9.9%	9.9%	9.9%	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%
2008/2007 Change	7.1%	7.0%	6.9%	7.1%	7.0%	7.1%	7.0%	7.0%	7.0%	7.1%	7.0%	7.0%	7.0%	7.0%	6.9%	7.0%	6.9%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

Comprehensive High Deductible Health Plan Plan PI																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Proposed 2012 Base Rate *	\$253.25	\$263.50	\$274.00	\$284.75	\$296.50	\$308.00	\$320.25	\$333.25	\$346.75	\$360.25	\$375.25	\$389.75	\$406.00	\$421.75	\$438.50	\$456.75	\$474.75	\$493.75	\$513.75	\$528.75	\$545.00	\$560.50	\$577.25	\$595.50	\$595.50	\$595.50	\$505.50
2011 Base Rate	\$238.75	\$248.50	\$258.50	\$268.50	\$279.75	\$290.50	\$302.00	\$314.50	\$327.00	\$340.00	\$354.00	\$367.75	\$383.00	\$398.00	\$413.75	\$431.00	\$448.00	\$466.00	\$484.75	\$498.75	\$514.00	\$528.75	\$544.75	\$561.75	\$561.75	\$561.75	\$477.00
2010 Base Rate	\$231.75	\$241.25	\$251.00	\$260.50	\$271.50	\$282.00	\$293.25	\$305.25	\$317.75	\$330.00	\$343.75	\$357.00	\$371.75	\$386.50	\$401.75	\$418.25	\$435.00	\$452.25	\$470.50	\$484.50	\$499.00	\$513.50	\$528.75	\$545.25	\$545.25	\$545.25	\$463.25
2009 Base Rate	\$215.00	\$223.75	\$232.75	\$241.75	\$251.75	\$261.75	\$272.00	\$283.25	\$294.75	\$306.25	\$318.75	\$331.25	\$345.00	\$358.50	\$372.75	\$388.00	\$403.50	\$419.75	\$436.50	\$449.50	\$463.00	\$476.50	\$490.50	\$506.00	\$506.00	\$506.00	\$429.75
2008 Base Rate	\$195.50	\$203.50	\$211.75	\$220.00	\$229.00	\$238.25	\$247.75	\$257.75	\$268.25	\$278.50	\$290.00	\$301.50	\$313.75	\$326.25	\$339.00	\$353.00	\$367.00	\$381.75	\$397.00	\$408.75	\$421.25	\$433.50	\$446.50	\$460.25	\$460.25	\$460.25	\$391.00
2007 Base Rate	\$195.50	\$203.50	\$211.75	\$220.00	\$229.00	\$238.25	\$247.75	\$257.75	\$268.25	\$278.50	\$290.00	\$301.50	\$313.75	\$326.25	\$339.00	\$353.00	\$367.00	\$381.75	\$397.00	\$408.75	\$421.25	\$433.50	\$446.50	\$460.25	\$460.25	\$460.25	\$391.00
2012/2011 Change	6.1%	6.0%	6.0%	6.1%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
2011/2010 Change	3.0%	3.0%	3.0%	3.1%	3.0%	3.0%	3.0%	3.0%	2.9%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	2.9%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
2010/2009 Change	7.8%	7.8%	7.8%	7.8%	7.8%	7.7%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.7%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%
2009/2008 Change	10.0%	10.0%	9.9%	9.9%	9.9%	9.9%	9.8%	9.9%	9.9%	10.0%	9.9%	9.9%	10.0%	9.9%	10.0%	9.9%	9.9%	10.0%	9.9%	10.0%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%
2008/2007 Change	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Comprehensive High Deductible Health Plan Plan PJ																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Proposed 2012 Base Rate *	\$201.50	\$209.50	\$218.00	\$226.75	\$236.25	\$246.00	\$255.25	\$265.50	\$276.00	\$287.25	\$299.00	\$311.25	\$322.75	\$336.25	\$349.00	\$363.00	\$378.00	\$393.00	\$408.50	\$420.50	\$434.00	\$446.50	\$460.00	\$473.50	\$473.50	\$473.50	\$403.00
2011 Base Rate	\$190.00	\$197.75	\$205.50	\$213.75	\$223.00	\$232.00	\$241.00	\$250.50	\$260.25	\$271.25	\$282.00	\$293.50	\$304.50	\$317.00	\$329.50	\$342.25	\$356.50	\$370.50	\$385.25	\$396.75	\$409.50	\$421.25	\$433.75	\$446.75	\$446.75	\$446.75	\$380.00
2010 Base Rate	\$184.50	\$191.75	\$199.75	\$207.75	\$216.50	\$225.00	\$233.75	\$243.00	\$252.75	\$263.25	\$273.50	\$284.75	\$295.50	\$308.00	\$320.00	\$332.75	\$346.00	\$359.75	\$374.50	\$385.25	\$397.25	\$408.75	\$421.25	\$433.75	\$433.75	\$433.75	\$368.75
2009 Base Rate	\$171.25	\$178.00	\$185.25	\$192.25	\$201.00	\$208.75	\$216.75	\$225.50	\$234.50	\$244.00	\$253.75	\$264.00	\$274.00	\$285.50	\$296.75	\$308.50	\$321.00	\$333.75	\$347.00	\$357.75	\$368.75	\$379.00	\$390.50	\$402.25	\$402.25	\$402.25	\$342.00
2008 Base Rate	\$155.50	\$161.75	\$168.50	\$175.00	\$182.75	\$190.00	\$197.25	\$205.00	\$213.50	\$222.00	\$231.00	\$240.25	\$249.50	\$260.00	\$270.00	\$280.50	\$291.75	\$303.75	\$316.00	\$325.50	\$335.25	\$345.00	\$355.50	\$366.25	\$366.25	\$366.25	\$311.25
2007 Base Rate	\$164.00	\$170.50	\$177.75	\$184.50	\$192.00	\$199.75	\$208.00	\$216.00	\$224.50	\$233.75	\$243.00	\$253.00	\$263.00	\$273.50	\$284.00	\$295.50	\$307.25	\$320.00	\$332.75	\$342.25	\$353.00	\$363.25	\$374.50	\$385.25	\$385.25	\$385.25	\$327.75
2012/2011 Change	6.1%	5.9%	6.1%	6.1%	5.9%	6.0%	5.9%	6.0%	6.1%	5.9%	6.0%	6.0%	6.0%	6.1%	5.9%	6.1%	6.0%	6.1%	6.0%	6.0%	6.0%	6.0%	6.1%	6.0%	6.0%	6.0%	6.1%
2011/2010 Change	3.0%	3.1%	2.9%	2.9%	3.0%	3.1%	3.1%	3.1%	3.0%	3.0%	3.1%	3.1%	3.0%	2.9%	3.0%	2.9%	3.0%	3.0%	2.9%	3.0%	3.1%	3.1%	3.0%	3.0%	3.0%	3.1%	
2010/2009 Change	7.7%	7.7%	7.8%	8.1%	7.7%	7.8%	7.8%	7.8%	7.8%	7.9%	7.8%	7.9%	7.8%	7.9%	7.8%	7.9%	7.8%	7.8%	7.9%	7.7%	7.7%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%
2009/2008 Change	10.1%	10.0%	9.9%	9.9%	10.0%	9.9%	9.9%	10.0%	9.8%	9.9%	9.8%	9.9%	9.8%	9.8%	9.9%	10.0%	10.0%	9.9%	9.8%	9.9%	10.0%	9.9%	9.8%	9.8%	9.8%	9.8%	9.9%
2008/2007 Change	-5.2%	-5.1%	-5.2%	-5.1%	-4.8%	-4.9%	-5.2%	-5.1%	-4.9%	-5.0%	-4.9%	-5.0%	-5.1%	-4.9%	-4.9%	-5.1%	-5.0%	-5.1%	-5.0%	-4.9%	-5.0%	-5.0%	-5.1%	-4.9%	-4.9%	-5.0%	

* We are proposing to defer the implementation of the rate increase to April 1, 2012
Base Rate is Tier 2 (underwriting factor = 1.00).

**UNITED HEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR OTHER STATES
WHERE PHIP IS NOT OFFERED**

**Proposed 2012 Monthly Rates
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6

Comprehensive Plan Plan PM																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$336.50	\$349.75	\$363.75	\$378.75	\$393.75	\$409.75	\$425.75	\$443.50	\$460.75	\$479.50	\$498.50	\$518.25	\$538.75	\$560.00	\$582.50	\$606.50	\$630.00	\$655.50	\$681.75	\$702.00	\$723.50	\$744.75	\$767.00	\$790.50	\$790.50	\$790.50	\$672.00
Tier 2	\$396.00	\$411.50	\$428.00	\$445.50	\$463.25	\$482.00	\$501.00	\$521.75	\$542.00	\$564.00	\$586.50	\$609.75	\$633.75	\$658.75	\$685.25	\$713.50	\$741.25	\$771.25	\$802.00	\$826.00	\$851.25	\$876.25	\$902.25	\$930.00	\$930.00	\$930.00	\$790.50
Tier 3	\$475.00	\$493.75	\$513.50	\$534.75	\$556.00	\$578.50	\$601.00	\$626.00	\$650.50	\$677.00	\$703.75	\$731.75	\$760.50	\$790.50	\$822.25	\$856.25	\$889.50	\$925.50	\$962.50	\$991.00	\$1,021.50	\$1,051.50	\$1,082.75	\$1,116.00	\$1,116.00	\$1,116.00	\$948.75
Tier 4	\$593.75	\$617.25	\$642.00	\$668.50	\$694.75	\$723.00	\$751.25	\$782.75	\$813.00	\$846.25	\$879.75	\$914.50	\$950.75	\$988.25	\$1,028.00	\$1,070.25	\$1,111.75	\$1,156.75	\$1,203.00	\$1,238.75	\$1,276.75	\$1,314.25	\$1,353.50	\$1,395.00	\$1,395.00	\$1,395.00	\$1,186.00
Tier 5	\$1,583.50	\$1,646.00	\$1,711.75	\$1,782.25	\$1,853.00	\$1,928.25	\$2,003.50	\$2,087.00	\$2,168.25	\$2,256.50	\$2,346.00	\$2,438.75	\$2,535.25	\$2,635.25	\$2,741.25	\$2,854.00	\$2,964.75	\$3,084.75	\$3,208.25	\$3,303.50	\$3,404.75	\$3,504.75	\$3,609.50	\$3,720.00	\$3,720.00	\$3,720.00	\$3,162.25

Comprehensive Plan Plan PQ																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$269.25	\$280.25	\$291.50	\$303.00	\$314.75	\$327.50	\$340.50	\$354.00	\$368.50	\$383.50	\$398.75	\$415.00	\$431.25	\$448.50	\$466.50	\$485.25	\$505.00	\$524.75	\$545.75	\$562.00	\$578.75	\$596.50	\$614.25	\$633.00	\$633.00	\$633.00	\$537.75
Tier 2	\$316.75	\$329.75	\$343.00	\$356.50	\$370.25	\$385.25	\$400.50	\$416.50	\$433.50	\$451.25	\$469.00	\$488.25	\$507.25	\$527.75	\$548.75	\$571.00	\$594.00	\$617.25	\$642.00	\$661.25	\$681.00	\$701.75	\$722.75	\$744.75	\$744.75	\$744.75	\$632.75
Tier 3	\$380.00	\$395.75	\$411.50	\$427.75	\$444.25	\$462.25	\$480.75	\$499.75	\$520.25	\$541.50	\$563.00	\$586.00	\$608.75	\$633.25	\$658.50	\$685.00	\$713.00	\$740.75	\$770.50	\$793.50	\$817.00	\$842.00	\$867.25	\$893.75	\$893.75	\$893.75	\$759.25
Tier 4	\$475.25	\$494.50	\$514.50	\$534.75	\$555.50	\$578.00	\$601.00	\$624.75	\$650.25	\$676.75	\$703.75	\$732.25	\$761.00	\$791.50	\$823.25	\$856.25	\$891.25	\$926.00	\$963.00	\$991.75	\$1,021.25	\$1,052.75	\$1,084.00	\$1,117.00	\$1,117.00	\$1,117.00	\$949.00
Tier 5	\$1,267.00	\$1,318.75	\$1,371.75	\$1,426.00	\$1,481.25	\$1,541.25	\$1,602.25	\$1,666.00	\$1,734.00	\$1,804.75	\$1,876.50	\$1,953.00	\$2,029.50	\$2,110.50	\$2,195.25	\$2,283.50	\$2,376.50	\$2,469.50	\$2,568.25	\$2,644.75	\$2,723.50	\$2,807.00	\$2,890.50	\$2,978.75	\$2,978.75	\$2,978.75	\$2,530.50

Comprehensive Plan Plan PR																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$206.25	\$213.50	\$222.25	\$231.00	\$241.00	\$250.00	\$260.50	\$270.75	\$281.75	\$292.75	\$304.25	\$316.75	\$329.25	\$342.75	\$356.00	\$370.50	\$384.75	\$400.75	\$416.50	\$429.00	\$441.75	\$455.25	\$469.00	\$482.75	\$482.75	\$482.75	\$410.50
Tier 2	\$242.75	\$251.25	\$261.50	\$271.75	\$283.50	\$294.00	\$306.50	\$318.50	\$331.50	\$344.50	\$358.00	\$372.75	\$387.25	\$403.25	\$418.75	\$436.00	\$452.75	\$471.50	\$490.00	\$504.75	\$519.75	\$535.50	\$551.75	\$568.00	\$568.00	\$568.00	\$483.00
Tier 3	\$291.25	\$301.50	\$313.75	\$326.00	\$340.25	\$353.00	\$367.75	\$382.25	\$397.75	\$413.25	\$429.50	\$447.25	\$464.75	\$484.00	\$502.50	\$523.00	\$543.25	\$565.75	\$588.00	\$605.75	\$623.75	\$642.75	\$662.00	\$681.50	\$681.50	\$681.50	\$579.50
Tier 4	\$364.00	\$376.75	\$392.25	\$407.75	\$425.25	\$441.25	\$459.75	\$477.75	\$497.25	\$516.50	\$537.00	\$559.00	\$581.00	\$604.75	\$628.25	\$653.75	\$679.00	\$707.25	\$735.00	\$757.00	\$779.50	\$803.50	\$827.75	\$852.00	\$852.00	\$852.00	\$724.50
Tier 5	\$970.50	\$1,004.75	\$1,046.00	\$1,087.00	\$1,134.00	\$1,176.50	\$1,226.00	\$1,274.00	\$1,326.00	\$1,377.75	\$1,431.75	\$1,490.50	\$1,549.50	\$1,613.00	\$1,675.25	\$1,743.50	\$1,810.50	\$1,886.00	\$1,960.00	\$2,018.75	\$2,078.75	\$2,142.25	\$2,207.00	\$2,271.75	\$2,271.75	\$2,271.75	\$1,931.75

Limited Coverage Plan Plan PL																											
Attained Age	<40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$140.50	\$146.25	\$152.50	\$158.00	\$164.50	\$171.25	\$177.75	\$185.00	\$192.50	\$200.00	\$208.25	\$216.50	\$225.25	\$234.50	\$243.75	\$253.25	\$263.75	\$274.00	\$284.25	\$293.25	\$302.25	\$311.50	\$320.75	\$328.00	\$328.00	\$328.00	\$278.75
Tier 2	\$165.25	\$172.00	\$179.50	\$186.00	\$193.50	\$201.50	\$209.00	\$217.75	\$226.50	\$235.25	\$245.00	\$254.75	\$265.00	\$276.00	\$286.75	\$298.00	\$310.25	\$322.25	\$334.50	\$345.00	\$355.50	\$366.50	\$377.25	\$386.00	\$386.00	\$386.00	\$328.00
Tier 3	\$198.25	\$206.50	\$215.25	\$223.00	\$232.25	\$241.75	\$251.00	\$261.25	\$271.75	\$282.25	\$294.00	\$305.75	\$318.00	\$331.00	\$344.00	\$357.50	\$372.25	\$386.75	\$401.25	\$414.00	\$426.75	\$439.75	\$452.75	\$463.00	\$463.00	\$463.00	\$393.50
Tier 4	\$248.00	\$258.00	\$269.00	\$278.75	\$290.25	\$302.25	\$313.75	\$326.50	\$339.75	\$353.00	\$367.50	\$382.00	\$397.50	\$413.75	\$430.25	\$447.00	\$465.50	\$483.50	\$501.50	\$517.50	\$533.50	\$549.75	\$566.00	\$578.75	\$578.75	\$578.75	\$492.00
Tier 5	\$661.25	\$688.25	\$717.75	\$743.50	\$774.00	\$806.00	\$836.50	\$870.50	\$906.00	\$941.25	\$980.00	\$1,018.75	\$1,060.00	\$1,103.50	\$1,147.00	\$1,191.75	\$1,241.25	\$1,289.50	\$1,337.75	\$1,380.00	\$1,422.25	\$1,466.00	\$1,509.50	\$1,543.50	\$1,543.50	\$1,543.50	\$1,311.75

*Discounts available for Electronic Funds Transfer and Annual Pay.

**UNITED HEALTHCARE INSURANCE COMPANY
MONTHLY RATE SCHEDULE FOR OTHER STATES
WHERE PHIP IS NOT OFFERED**

**Proposed 2012 Monthly Rates
AARP GROUP PPO PLANS**

GROUP POLICY NUMBER G-36000-6

Comprehensive High Deductible Health Plan Plan PH																											
Attained Age	≤40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$336.50	\$349.75	\$363.75	\$378.75	\$393.75	\$409.75	\$425.75	\$443.50	\$460.75	\$479.50	\$498.50	\$518.25	\$538.75	\$560.00	\$582.50	\$606.50	\$630.00	\$655.50	\$681.75	\$702.00	\$723.50	\$744.75	\$767.00	\$790.50	\$790.50	\$790.50	\$672.00
Tier 2	\$396.00	\$411.50	\$428.00	\$445.50	\$463.25	\$482.00	\$501.00	\$521.75	\$542.00	\$564.00	\$586.50	\$609.75	\$633.75	\$658.75	\$685.25	\$713.50	\$741.25	\$771.25	\$802.00	\$826.00	\$851.25	\$876.25	\$902.25	\$930.00	\$930.00	\$930.00	\$790.50
Tier 3	\$475.00	\$493.75	\$513.50	\$534.75	\$556.00	\$578.50	\$601.00	\$626.00	\$650.50	\$677.00	\$703.75	\$731.75	\$760.50	\$790.50	\$822.25	\$856.25	\$889.50	\$925.50	\$962.50	\$991.00	\$1,021.50	\$1,051.50	\$1,082.75	\$1,116.00	\$1,116.00	\$1,116.00	\$948.75
Tier 4	\$593.75	\$617.25	\$642.00	\$668.50	\$694.75	\$723.00	\$751.25	\$782.75	\$813.00	\$846.25	\$879.75	\$914.50	\$950.75	\$988.25	\$1,028.00	\$1,070.25	\$1,111.75	\$1,156.75	\$1,203.00	\$1,238.75	\$1,276.75	\$1,314.25	\$1,353.50	\$1,395.00	\$1,395.00	\$1,395.00	\$1,186.00
Tier 5	\$1,583.50	\$1,646.00	\$1,711.75	\$1,782.25	\$1,853.00	\$1,928.25	\$2,003.50	\$2,087.00	\$2,168.25	\$2,256.50	\$2,346.00	\$2,438.75	\$2,535.25	\$2,635.25	\$2,741.25	\$2,854.00	\$2,964.75	\$3,084.75	\$3,208.25	\$3,303.50	\$3,404.75	\$3,504.75	\$3,609.50	\$3,720.00	\$3,720.00	\$3,720.00	\$3,162.25

Comprehensive High Deductible Health Plan Plan PI																											
Attained Age	≤40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$269.25	\$280.25	\$291.50	\$303.00	\$314.75	\$327.50	\$340.50	\$354.00	\$368.50	\$383.50	\$398.75	\$415.00	\$431.25	\$448.50	\$466.50	\$485.25	\$505.00	\$524.75	\$545.75	\$562.00	\$578.75	\$596.50	\$614.25	\$633.00	\$633.00	\$633.00	\$537.75
Tier 2	\$316.75	\$329.75	\$343.00	\$356.50	\$370.25	\$385.25	\$400.50	\$416.50	\$433.50	\$451.25	\$469.00	\$488.25	\$507.25	\$527.75	\$548.75	\$571.00	\$594.00	\$617.25	\$642.00	\$661.25	\$681.00	\$701.75	\$722.75	\$744.75	\$744.75	\$744.75	\$632.75
Tier 3	\$380.00	\$395.75	\$411.50	\$427.75	\$444.25	\$462.25	\$480.75	\$499.75	\$520.25	\$541.50	\$563.00	\$586.00	\$608.75	\$633.25	\$658.50	\$685.00	\$713.00	\$740.75	\$770.50	\$793.50	\$817.00	\$842.00	\$867.25	\$893.75	\$893.75	\$893.75	\$759.25
Tier 4	\$475.25	\$494.50	\$514.50	\$534.75	\$555.50	\$578.00	\$601.00	\$624.75	\$650.25	\$676.75	\$703.75	\$732.25	\$761.00	\$791.50	\$823.25	\$856.25	\$891.25	\$926.00	\$963.00	\$991.75	\$1,021.25	\$1,052.75	\$1,084.00	\$1,117.00	\$1,117.00	\$1,117.00	\$949.00
Tier 5	\$1,267.00	\$1,318.75	\$1,371.75	\$1,426.00	\$1,481.25	\$1,541.25	\$1,602.25	\$1,666.00	\$1,734.00	\$1,804.75	\$1,876.50	\$1,953.00	\$2,029.50	\$2,110.50	\$2,195.25	\$2,283.50	\$2,376.50	\$2,469.50	\$2,568.25	\$2,644.75	\$2,723.50	\$2,807.00	\$2,890.50	\$2,978.75	\$2,978.75	\$2,978.75	\$2,530.50

Comprehensive High Deductible Health Plan Plan PJ																											
Attained Age	≤40	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
Tier 1	\$216.50	\$224.25	\$233.50	\$242.75	\$252.75	\$262.25	\$273.50	\$284.25	\$295.75	\$307.50	\$319.25	\$332.50	\$345.50	\$359.75	\$373.75	\$389.00	\$404.25	\$420.75	\$437.50	\$450.50	\$463.75	\$478.00	\$492.75	\$507.00	\$507.00	\$507.00	\$431.00
Tier 2	\$254.75	\$263.75	\$274.75	\$285.50	\$297.25	\$308.50	\$321.75	\$334.50	\$348.00	\$361.75	\$375.50	\$391.25	\$406.50	\$423.25	\$439.75	\$457.75	\$475.50	\$495.00	\$514.75	\$530.00	\$545.50	\$562.25	\$579.75	\$596.50	\$596.50	\$596.50	\$507.00
Tier 3	\$305.75	\$316.50	\$329.75	\$342.75	\$356.75	\$370.25	\$386.00	\$401.25	\$417.50	\$434.00	\$450.75	\$469.50	\$487.75	\$508.00	\$527.75	\$549.25	\$570.75	\$594.00	\$617.75	\$636.00	\$654.75	\$674.75	\$695.75	\$715.75	\$715.75	\$715.75	\$608.50
Tier 4	\$382.00	\$395.75	\$412.00	\$428.50	\$446.00	\$462.75	\$482.75	\$501.50	\$522.00	\$542.75	\$563.50	\$586.75	\$609.75	\$634.75	\$659.50	\$686.50	\$713.50	\$742.50	\$772.00	\$795.00	\$818.50	\$843.50	\$869.50	\$894.75	\$894.75	\$894.75	\$760.50
Tier 5	\$1,018.75	\$1,055.25	\$1,098.75	\$1,142.25	\$1,189.50	\$1,234.00	\$1,287.00	\$1,337.75	\$1,391.75	\$1,447.00	\$1,502.25	\$1,564.75	\$1,626.00	\$1,693.00	\$1,758.75	\$1,830.50	\$1,902.25	\$1,980.00	\$2,058.75	\$2,120.00	\$2,182.25	\$2,249.50	\$2,318.75	\$2,386.00	\$2,386.00	\$2,386.00	\$2,028.25

*Discounts available for Electronic Funds Transfer and Annual Pay.

National
Personal Health Insurance Plan
Claim and Premium Experience
with claims paid through May 2011

National	2004	2005	2006	2007	2008	2009	2010	<i>Proj. 2011</i>	<i>Proj. 2012</i>
CY Average Lives	1,903	6,101	13,621	26,259	32,810	24,480	18,425	14,451	11,353
Premium	\$7,341,109	\$25,021,247	\$56,574,084	\$113,316,462	\$142,430,208	\$118,642,598	\$97,098,861	\$79,018,511	\$62,463,815
Average Rate	\$321.41	\$341.76	\$346.13	\$359.62	\$361.75	\$403.88	\$439.15	\$455.68	\$458.49
Incurred Claims	\$2,316,119	\$12,344,396	\$25,826,048	\$56,841,091	\$90,288,554	\$82,030,384	\$71,883,015	\$66,410,352	\$60,607,166
PMPM Incurred Claim Cost	\$101.41	\$168.61	\$158.01	\$180.39	\$229.32	\$279.24	\$325.11	\$382.97	\$444.86
Claim Cost Trend	n/a	66.3%	-6.3%	14.2%	27.1%	21.8%	16.4%	17.8%	16.2%
Actual Loss Ratio	31.5%	49.3%	45.6%	50.2%	63.4%	69.1%	74.0%	84.0%	97.0%
Expected Loss Ratio	45.5%	50.3%	52.6%	56.1%	60.8%	68.6%	74.1%	80.3%	85.0%
Actual vs. Expected Loss Ratio	0.69	0.98	0.87	0.89	1.04	1.01	1.00	1.05	1.141

SERFF Tracking Number: UHLC-127373613 State: Delaware
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44622
 Company Tracking Number: RERATE 2012 - PHIP
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
 Product Name: MAJOR MEDICAL PLANS
 Project Name/Number: RATE/RERATE 2012 - PHIP

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Small Employer Carrier Annual Information Filing Form		
Bypass Reason: NOT REQUIRED		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Health Actuarial Memorandum		
Comments: SEE ATTACHED ACTUARIAL MEMORANDUM.		
Attachment: DE 2012 Memorandum.pdf		

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary		
Bypass Reason: NOT REQUIRED.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: COVER LETTER		
Comments: SEE ATTACHED COVER LETTER.		
Attachment: DE 2012 Cover Letter.pdf		

	Item Status:	Status Date:

SERFF Tracking Number: UHLC-127373613 State: Delaware
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 44622
Company Tracking Number: RERATE 2012 - PHIP
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.002A Large Group Only - PPO
Product Name: MAJOR MEDICAL PLANS
Project Name/Number: RATE/RERATE 2012 - PHIP
Satisfied - Item: UNIFORM TRANSMITTAL
DOCUMENT

Comments:

SEE ATTACHED UNIFORM TRANSMITTAL DOCUMENT.

Attachment:

DE TRANSMITTAL DOCUMENT_1-2009_.pdf



UnitedHealth GroupSM

UnitedHealthcare Insurance Company
P.O. Box 130
Montgomeryville, PA 18936

August 30, 2011

Karen Weldin-Stewart, CIR-ML
Commissioner
Delaware Department of Insurance
Rodney Building
841 Silver Lake Boulevard
Dover, Delaware 19904

RE: Rate Revision Filing
Rate Filing for AARP Group PPO Plans
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2012 for AARP Group PPO Plans. These are closed plans which were offered in Delaware beginning September 1, 2006. The last possible member effective date was July 1, 2008.

The proposed rates include a 6.0% rate increase for all plans.

The enclosed actuarial memorandum provides supporting documentation. Certification regarding compliance with loss ratio standards for your state is also provided.

These rates are proposed to be effective January 1, 2012 through December 31, 2012. For 2012, we propose to defer the implementation of the January 1, 2012 rate revision until April 2012, and have the rates effective through December 31, 2012. We anticipate that the next rate revision will be effective January 1, 2013.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2012 rates.

If you need any further information regarding this matter, please contact me at (215) 902-8429, or via fax at (215) 902-8801. If you prefer to e-mail me, my address is Timothy_A.Koenig@uhc.com

Sincerely,

A handwritten signature in black ink that reads "Timothy A. Koenig".

Timothy A. Koenig, ASA, MAAA
Director, Actuarial Services