

**UnitedHealthcare**  
**Financial Exhibits - Medical**

<b>Customer Name:</b>	City of Milwaukee
<b>Medical Policy:</b>	712481
<b>Renewal Date:</b>	January 1 2010

Renewal rates effective: 1/1/10 to 12/31/10

Historical Information	Current Period	Prior Period	Blended
Beginning of Experience Period	3/1/2008	Not Applicable	
End of Experience Period	2/28/2009		
Medical Incurred Claims	\$75,848 925		
Rx Incurred Claims	\$0		
Member Months	218,500		
<b>Experience Rating PMPM</b>			
A Incurred Medical Claims PMPM	\$347 13		
B Pooled Claims Over \$500,000	\$1 27		
C Adjusted Medical Claims (A - B)	\$345 87		
D Incurred Rx Claims PMPM	\$0 00		
E Total Incurred Claims (C + D)	\$345 87		
F Trend Factor 22 mos	1 241		
G Plan Change Adjustment	1 000		
H Trended/Adjusted Claims (E * F * G)	\$429 09		
I Claim Period Weighting	100%		\$429 09
J Adjustment for Membership Shift			1 000
K Pooling charge for \$500 000			\$2 91
L Expected claims (I * J + K)			<u>\$432 00</u>
<i>Retention:</i>			
M Administration			14 3%
N Commission			0 0%
O Premium tax			1 8%
P Willis Qtrly Rptng / Ad Hoc			0 04%
Q Total retention (M + N + O + P)			<u>16 1%</u>
R Experience Premium PMPM [L / (1 - Q)]			<u><u>\$514 85</u></u>
<b>Manual Rating PMPM</b>			
S Manual Premium PMPM (unadjusted)			\$471 03
T Age/Sex Adjustment			1 160
U Other Adjustment			1 000
V Manual Premium PMPM (S * T * U)			<u>\$546 57</u>
<b>Renewal Action</b>			
	Calculated Premium	Credibility Factor	
W Experience Rating	\$514 85	x 100 0%	\$514 85
X Manual Rating	\$546 57	x 0 0%	\$0 00
Y Initial Calculated Renewal Premium PMPM (W + X)			<u>\$514 85</u>
Z Other Adjustment			1 000
AA Final Calculated Renewal Premium PMPM (Y x Z)			<u>\$514 85</u>
AB Current Premium PMPM			\$379 58
AC Calculated Renewal Action (AA / AB) - 1			35 64%
AD Suggested Renewal Action (current plan)			20 40%
AE Prospective Plan Change			1 000
AF Final Renewal Action ((1 + AD) * AE) - 1			<u>20 40%</u>
Current Subscribers	7,283	Final Renewal Premium PMPM	\$457 01
Current Members	18,123	Final Renewal Monthly Premium	\$8,282,430
		Final Renewal Annual Premium	\$99 389,156

Annual Medical Trend : 12 48%

Final renewal monthly/annual premiums are calculated using current enrollment

Rates and benefits are subject to regulatory and home office approval