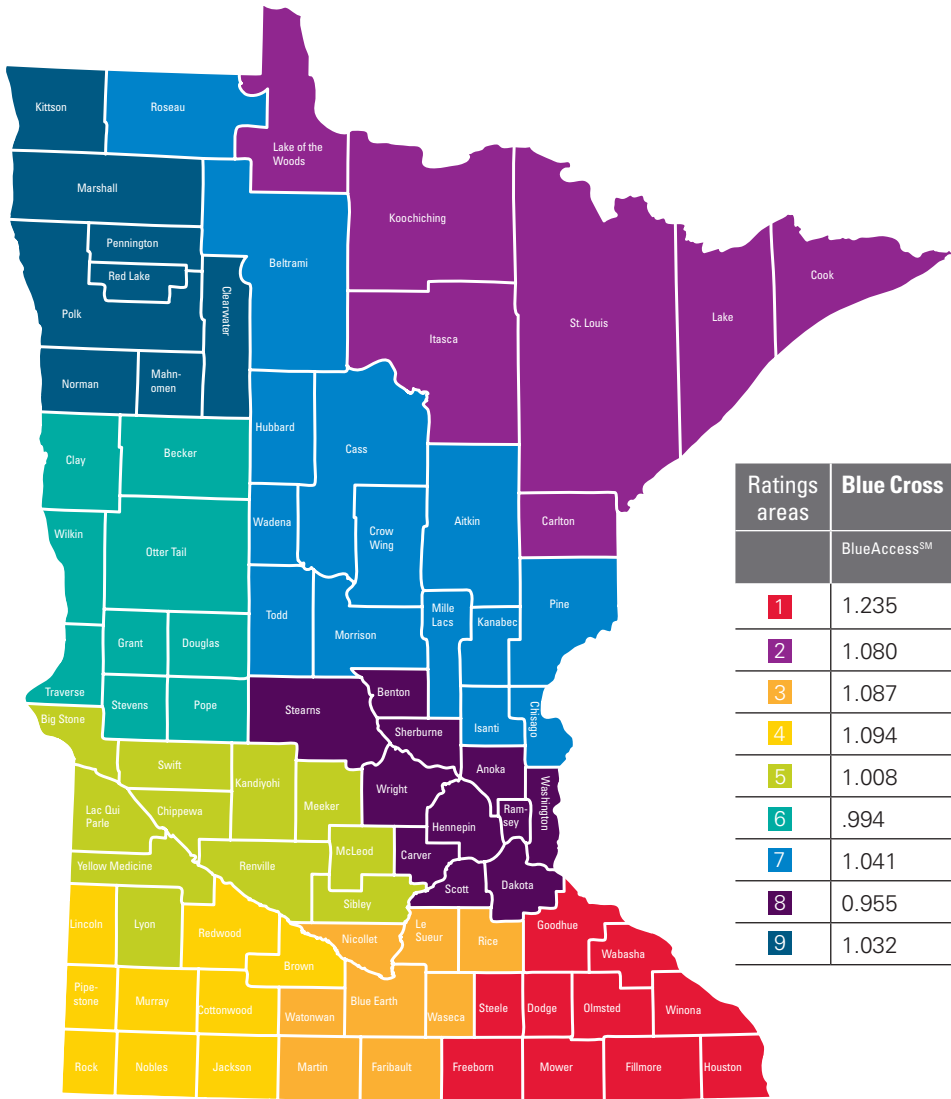


REGIONAL RATING AREA MAP SMALL GROUP MARKET



Ratings areas	Blue Cross	Blue Plus			
	BlueAccess SM	BluePrint SM	BlueConnect SM	BluePlus [®] with St. Luke's	BluePlus with Mayo Clinic
1	1.235				1.210
2	1.080			0.910	
3	1.087	0.859			1.065
4	1.094	0.933	0.950		
5	1.008	0.939	0.916		
6	.994		0.911		
7	1.041	0.935	0.935	0.886	
8	0.955	0.882			
9	1.032		0.922		

- 1** Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Steele, Wabasha, Winona counties
- 2** Carlton, Cook, Itasca, Koochiching, Lake, Lake of the Woods, St. Louis counties
- 3** Blue Earth, Faribault, Waseca, Le Sueur, Martin, Nicollet, Rice, Watonwan counties
- 4** Brown, Cottonwood, Jackson, Lincoln, Murray, Nobles, Pipestone, Redwood, Rock counties
- 5** Big Stone, Chippewa, Kandiyohi, Lac Qui Parle, Lyon, McLeod, Meeker, Renville, Sibley, Swift, Yellow Medicine counties
- 6** Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin counties
- 7** Aitkin, Beltrami, Cass, Chisago, Crow Wing, Hubbard, Isanti, Kanabec, Mille Lacs, Morrison, Pine, Roseau, Todd, Wadena counties
- 8** Anoka, Benton, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Stearns, Washington, Wright counties
- 9** Clearwater, Kittson, Mahnomomen, Marshall, Norman, Pennington, Polk, Red Lake counties



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