

Carolina Care Plan
 Carolina Direct - Series 2
 Exhibit 18

HSA Family Products
Preferred Premium Rates
 Effective 7/1/2009 thru 10/31/2009

	Plan 1			Plan 2			Plan 3			Plan 4			Plan 5		
	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity
0	143.79	143.79	265.93	107.13	107.13	229.27	114.19	114.19	236.33	98.22	98.22	220.36	77.52	77.52	199.66
1	128.84	128.84	238.28	96.00	96.00	205.44	102.32	102.32	211.76	88.01	88.01	197.45	69.46	69.46	178.90
2	115.03	115.03	212.75	85.71	85.71	183.42	91.36	91.36	189.07	78.58	78.58	176.29	62.02	62.02	159.73
3	110.15	110.15	203.71	82.07	82.07	175.63	87.47	87.47	181.04	75.24	75.24	168.80	59.39	59.39	152.95
4	107.97	107.97	199.68	80.44	80.44	172.15	85.74	85.74	177.45	73.75	73.75	165.46	58.21	58.21	149.92
5 - 14	84.81	84.81	156.85	63.19	63.19	135.23	67.35	67.35	139.39	57.93	57.93	129.97	45.72	45.72	117.76
15	86.51	90.26	166.92	64.46	67.25	143.91	68.71	71.68	148.34	59.09	61.65	138.32	46.64	48.66	125.33
16	88.26	96.04	177.61	65.76	71.55	153.13	70.09	76.27	157.85	60.29	65.60	147.18	47.58	51.78	133.35
17	90.05	102.20	189.01	67.09	76.14	162.95	71.52	81.16	167.97	61.51	69.81	156.62	48.55	55.10	141.91
18	91.87	108.76	201.14	68.45	81.03	173.41	72.96	86.37	178.75	62.76	74.29	166.67	49.53	58.63	151.01
19	93.73	115.75	214.06	69.83	86.24	184.56	74.44	91.92	190.24	64.02	79.06	177.38	50.53	62.40	160.72
20	95.63	123.17	227.79	71.25	91.77	196.39	75.94	97.82	202.44	65.32	84.13	188.75	51.56	66.40	171.03
21	97.55	131.07	242.41	72.68	97.66	209.00	77.47	104.09	215.43	66.63	89.53	200.87	52.59	70.67	182.00
22	99.07	135.57	250.73	73.81	101.01	216.17	78.68	107.62	222.82	67.67	92.60	207.76	53.41	73.09	188.25
23	100.62	140.22	259.33	74.97	104.47	223.58	79.91	111.36	230.47	68.73	95.78	214.89	54.25	75.60	194.71
24	102.20	145.03	268.23	76.14	108.06	231.25	81.16	115.18	238.37	69.81	99.07	222.26	55.10	78.19	201.39
25	103.79	150.02	277.44	77.33	111.77	239.20	82.43	119.14	246.56	70.90	102.47	229.90	55.96	80.88	208.31
26	105.41	155.16	286.96	78.54	115.61	247.40	83.71	123.22	255.02	72.00	105.99	237.78	56.83	83.65	215.45
27	107.07	160.48	296.80	79.78	119.57	255.88	85.03	127.45	263.76	73.14	109.62	245.93	57.73	86.52	222.84
28	111.28	168.00	310.70	82.91	125.17	267.87	88.37	133.42	276.12	76.01	114.75	257.45	60.00	90.58	233.28
29	115.65	175.86	325.24	86.17	131.03	280.41	91.84	139.66	289.04	79.00	120.12	269.51	62.35	94.82	244.20
30	120.20	184.11	340.51	89.56	137.18	293.57	95.46	146.22	302.61	82.10	125.76	282.15	64.81	99.26	255.65
31	124.92	192.73	356.45	93.07	143.60	307.31	99.20	153.06	316.77	85.32	131.65	295.36	67.35	103.91	267.62
32	129.80	201.77	373.16	96.71	150.33	321.72	103.08	160.24	331.63	88.66	137.82	309.21	69.98	108.78	280.17
33	133.93	207.50	383.76	99.79	154.60	330.86	106.36	164.79	341.05	91.48	141.74	319.99	72.21	111.87	288.13
34	138.19	213.40	394.67	102.96	159.00	340.27	109.75	169.48	350.74	94.39	145.77	327.03	74.51	115.05	296.32
35	142.61	219.48	405.90	106.26	163.52	349.95	113.26	174.30	360.73	97.42	149.91	332.03	76.89	118.33	304.75
36	147.16	225.71	417.43	109.64	168.17	359.89	116.87	179.25	370.97	100.52	154.17	345.90	79.34	121.69	313.41
37	151.87	232.10	429.24	113.15	172.93	370.07	120.61	184.32	381.47	103.74	158.54	355.68	81.88	125.13	322.28
38	158.47	239.55	443.03	118.07	178.48	381.96	125.85	190.24	393.72	108.25	163.63	367.11	85.44	129.15	332.63
39	165.37	247.26	457.29	123.21	184.23	394.26	131.33	196.37	406.40	112.96	168.90	378.92	89.16	133.31	343.34
40	172.56	255.20	471.98	128.57	190.14	406.92	137.04	202.67	419.45	117.87	174.32	391.09	93.04	137.59	354.36
41	180.06	263.41	487.16	134.16	196.26	420.00	143.00	209.19	432.94	122.99	179.93	403.67	97.08	142.02	365.76
42	187.87	271.91	502.88	139.97	202.59	433.56	149.20	215.94	446.91	128.33	185.73	416.70	101.29	146.60	377.57
43	197.19	283.90	525.04	146.92	211.52	452.67	156.60	225.46	466.61	134.69	193.92	435.06	106.31	153.06	394.21
44	206.96	296.41	548.18	154.20	220.84	472.62	164.36	235.40	487.17	141.37	202.47	454.24	111.58	159.81	411.58
45	217.22	309.46	572.32	161.84	230.57	493.43	172.51	245.76	508.62	148.37	211.38	474.24	117.11	166.84	429.71
46	227.99	323.10	597.54	169.86	240.73	515.17	181.06	256.59	531.03	155.73	220.69	495.14	122.92	174.20	448.64
47	239.27	337.32	623.85	178.27	251.33	537.86	190.02	267.89	554.42	163.44	230.41	516.94	129.00	181.87	468.40
48	252.03	341.81	632.15	187.78	254.67	545.01	200.15	271.45	561.80	172.15	233.48	523.82	135.88	184.29	474.63
49	265.46	346.36	640.57	197.79	258.06	555.27	210.82	275.07	569.28	181.33	236.59	530.80	143.12	186.74	480.95
50	279.61	350.96	649.07	208.33	261.49	559.60	222.06	278.72	576.83	190.99	239.73	537.84	150.75	189.22	487.33
51	294.51	355.62	657.69	219.43	264.96	567.03	233.89	282.42	584.49	201.17	242.91	544.98	158.78	191.73	493.80
52	310.17	360.33	666.41	231.10	268.47	574.55	246.33	286.16	592.24	211.87	246.13	552.20	167.23	194.27	500.35
53	326.33	366.69	678.16	243.14	273.21	584.68	259.16	291.21	602.68	222.90	250.47	561.94	175.94	197.70	509.17
54	343.33	373.15	690.11	255.81	278.02	594.98	272.66	296.34	613.30	234.52	254.88	571.84	185.11	201.18	518.14
55	361.22	379.73	702.28	269.13	282.92	605.47	286.87	301.57	624.11	246.73	259.38	581.93	194.75	204.73	527.28
56	380.04	386.42	714.65	283.16	289.01	616.14	301.81	306.88	635.11	259.59	263.95	592.18	204.90	208.33	536.56
57	399.85	393.26	727.29	297.91	293.00	627.04	317.54	312.31	646.35	273.12	268.62	602.65	215.57	212.02	546.06
58	421.96	403.37	746.01	314.39	300.54	643.17	335.11	320.34	662.98	288.22	275.53	618.16	227.50	217.48	560.11
59	445.29	413.77	765.24	331.77	308.29	659.75	353.64	328.60	680.07	304.16	282.63	634.10	240.08	223.08	574.55
60	469.92	424.42	784.93	350.12	316.22	676.73	373.19	337.06	697.57	320.98	289.90	650.41	253.35	228.82	589.33
61	495.91	435.34	805.12	369.48	324.35	694.14	393.83	345.73	715.51	338.73	297.36	667.14	267.36	234.71	604.49
62	523.32	446.53	825.83	389.30	332.70	711.99	415.60	354.62	733.91	357.46	305.01	684.30	282.14	240.75	620.04
63	541.88	459.58	849.95	403.74	342.41	732.78	430.34	364.98	755.35	370.14	313.92	704.29	292.15	247.78	638.15
64	561.09	472.98	874.74	418.05	352.40	754.16	445.60	375.63	777.39	383.26	323.08	724.84	302.51	255.01	656.77
65	581.00	486.79	900.28	432.88	362.69	776.18	461.40	386.59	800.08	396.86	332.51	746.00	313.24	262.45	675.94

PLEASE NOTE: FINAL RATE IS SUBJECT TO UNDERWRITING APPROVAL

* \$2.00 HSA fee will be added to final premium for each contract.

Carolina Care Plan
Carolina Direct - Series 2
Exhibit 17

HSA Single Products
Preferred Premium Rates
 Effective 7/1/2009 thru 10/31/2009

Age	Plan 1			Plan 2			Plan 3			Plan 4			Plan 5		
	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity	Male	Female	Female w/ Maternity
0	169.88	169.88	292.02	128.82	128.82	250.96	141.44	141.44	263.58	121.59	121.59	243.73	101.92	101.92	224.06
1	152.22	152.22	261.66	115.43	115.43	224.87	126.73	126.73	236.17	108.95	108.95	218.39	91.32	91.32	200.76
2	135.91	135.91	233.62	103.06	103.06	200.77	113.15	113.15	210.86	97.28	97.28	194.99	81.54	81.54	179.25
3	130.13	130.13	223.70	98.68	98.68	192.24	108.34	108.34	201.91	93.14	93.14	186.70	78.07	78.07	171.63
4	127.56	127.56	219.27	96.73	96.73	188.44	106.20	106.20	197.91	91.30	91.30	183.01	76.53	76.53	168.24
5 - 14	100.20	100.20	172.24	75.98	75.98	148.02	83.42	83.42	155.46	71.72	71.72	143.75	60.11	60.11	132.15
15	102.21	106.63	183.30	77.51	80.86	157.53	85.10	88.78	165.44	73.16	76.32	152.99	61.32	63.97	140.64
16	104.28	113.46	195.04	79.07	86.04	167.62	86.82	94.47	176.04	74.63	81.21	162.79	62.56	68.07	149.65
17	106.39	120.74	207.55	80.61	91.56	178.37	88.58	100.52	187.33	76.15	86.42	173.23	63.83	72.44	159.24
18	108.55	128.49	220.87	82.31	97.43	189.81	90.37	106.98	199.36	77.69	91.97	184.35	65.12	77.09	169.46
19	110.74	136.75	235.07	83.97	103.70	202.01	92.20	113.85	212.17	79.26	97.88	196.19	66.43	82.04	180.36
20	112.98	145.52	250.14	85.67	110.35	214.97	94.06	121.15	225.77	80.87	104.15	208.77	67.78	87.30	191.92
21	115.25	154.86	266.20	87.39	117.43	228.77	95.95	128.93	240.27	82.49	110.84	222.18	69.14	92.90	204.24
22	117.05	160.17	275.33	88.76	121.46	236.62	97.45	133.35	248.51	83.77	114.64	229.80	70.22	96.09	211.25
23	118.88	165.67	284.77	90.15	125.62	244.73	98.98	137.93	257.03	85.09	118.57	237.68	71.32	99.39	218.50
24	120.74	171.35	294.54	91.55	129.94	253.13	100.52	142.66	265.85	86.42	122.64	245.84	72.44	102.80	225.99
25	122.63	177.24	304.67	92.99	134.40	261.83	102.10	147.56	274.99	87.77	126.86	254.28	73.57	106.33	233.76
26	124.54	183.32	315.12	94.44	139.01	270.81	103.69	152.62	284.42	89.14	131.21	263.61	74.71	109.98	241.78
27	126.50	189.60	325.92	95.93	143.77	280.09	105.32	157.85	294.17	90.54	135.71	272.62	75.89	113.75	250.06
28	131.47	198.48	341.18	99.70	150.51	293.21	109.46	165.25	307.95	94.10	142.06	284.76	78.87	119.08	261.76
29	136.63	207.77	357.16	103.61	157.36	306.94	113.76	172.98	322.37	97.80	148.71	298.09	81.97	124.65	274.03
30	142.01	217.52	373.91	107.69	164.95	321.34	118.23	181.10	337.49	101.64	155.69	312.08	85.20	130.50	286.89
31	147.58	227.71	391.42	111.91	172.67	336.38	122.87	189.58	353.29	105.63	162.98	326.69	88.54	136.61	300.32
32	153.36	238.39	409.78	116.29	180.77	352.16	127.68	198.47	369.86	109.76	170.62	342.01	92.00	143.02	314.41
33	158.24	245.15	421.41	119.99	185.90	362.16	131.74	204.11	380.36	113.26	175.47	351.72	94.93	147.07	323.33
34	163.27	252.13	433.39	123.81	191.19	372.45	135.93	209.91	391.18	116.86	180.46	361.72	97.95	151.26	332.52
35	168.50	259.30	445.73	127.77	196.63	383.05	140.28	215.88	402.31	120.60	185.59	372.62	101.09	155.56	341.99
36	173.86	266.67	458.39	131.84	202.21	393.94	144.75	222.02	413.74	124.44	190.87	382.59	104.30	159.98	351.70
37	179.43	274.21	471.36	136.06	207.93	405.08	149.39	228.30	425.44	128.43	196.27	393.41	107.65	164.51	361.65
38	187.23	283.02	486.50	141.98	214.61	418.09	155.88	235.63	439.11	134.01	202.57	406.05	112.32	169.79	373.27
39	195.37	292.13	502.16	148.15	221.52	431.55	162.66	243.22	453.25	139.84	209.09	419.12	117.21	175.26	385.29
40	203.87	301.51	518.28	154.60	228.64	445.41	169.74	251.03	467.80	146.92	215.80	432.58	122.31	180.88	397.66
41	212.73	311.21	534.96	161.31	235.99	459.74	177.11	259.10	482.85	152.26	222.75	446.49	127.62	186.70	410.45
42	221.96	321.25	552.32	168.31	243.61	474.57	184.79	267.46	498.43	158.87	229.93	460.90	133.16	192.73	423.69
43	232.97	335.41	576.56	176.66	254.34	495.49	193.96	279.25	520.40	166.75	240.07	481.21	139.77	201.22	442.37
44	244.52	350.19	601.97	185.42	265.55	517.33	203.57	291.56	543.33	175.01	250.65	502.43	146.69	210.09	461.87
45	256.64	365.02	628.48	194.61	277.25	540.11	213.67	304.40	567.26	183.69	261.69	524.55	153.96	219.34	482.21
46	269.36	381.72	656.17	204.25	289.46	563.91	224.26	317.81	592.25	192.79	273.22	547.66	161.59	229.01	503.45
47	282.69	398.53	685.06	214.36	302.21	588.74	235.33	331.80	618.33	203.33	285.25	571.78	169.59	239.09	525.62
48	297.76	416.64	694.18	225.79	306.23	596.57	247.91	336.22	626.56	212.13	289.04	579.39	178.64	242.27	532.61
49	313.63	409.21	703.42	237.83	310.31	604.52	261.12	340.70	634.90	224.48	292.89	587.10	188.16	245.50	539.71
50	330.35	414.64	712.76	250.51	314.42	612.54	275.04	345.22	643.33	236.45	296.78	594.89	198.19	248.76	546.87
51	347.95	420.15	722.22	263.85	318.60	620.67	289.69	349.80	651.87	249.04	300.72	602.79	208.75	252.06	554.13
52	366.46	425.72	731.79	277.88	322.82	628.90	305.10	354.44	660.51	262.29	304.71	610.78	219.85	255.40	561.47
53	385.55	433.23	744.70	292.36	328.52	639.99	320.99	360.69	672.16	275.95	310.08	621.55	231.30	259.90	571.38
54	405.63	440.86	757.82	307.59	334.30	651.26	337.71	367.04	684.00	290.33	315.54	632.50	243.35	264.48	581.44
55	426.76	448.63	771.18	323.62	340.20	662.75	355.31	373.51	696.06	305.45	321.11	643.66	256.03	269.15	591.70
56	449.00	456.54	784.76	340.48	346.19	674.42	373.82	380.09	708.32	321.37	326.76	654.99	269.37	273.89	602.12
57	472.40	464.62	798.65	358.22	352.32	686.36	393.30	386.82	720.86	338.12	332.55	666.58	283.41	278.74	612.77
58	498.53	476.57	819.20	378.03	361.38	704.02	415.05	396.77	739.41	356.82	341.10	683.74	299.08	285.91	628.54
59	526.10	488.86	840.32	398.94	370.70	722.17	438.01	407.00	758.47	376.55	349.90	701.36	315.62	293.28	644.74
60	555.19	501.43	861.94	421.00	380.24	740.75	462.23	417.47	777.98	397.37	358.90	719.41	333.67	300.82	661.33
61	583.89	514.33	884.11	444.28	390.02	759.80	487.79	428.21	797.99	419.35	368.13	737.91	351.49	308.56	678.35
62	618.28	527.56	906.85	468.84	400.05	779.24	514.75	439.23	818.52	442.53	377.60	756.89	370.92	316.50	695.79
63	640.21	542.97	933.34	485.47	411.73	802.11	533.01	452.05	842.43	458.23	388.63	779.00	384.08	325.74	716.11
64	662.91	558.81	960.57	502.68	423.75	825.51	551.91	465.24	867.00	474.47	399.97	801.73	397.70	335.25	737.01
65	686.42	575.12	988.61	520.51	436.12	849.61	571.49	478.82	892.31	491.30	411.64	826.13	411.80	345.03	758.52

PLEASE NOTE: FINAL RATE IS SUBJECT TO UNDERWRITING APPROVAL.

* \$2.00 HSA fee will be added to final premium for each contract.