

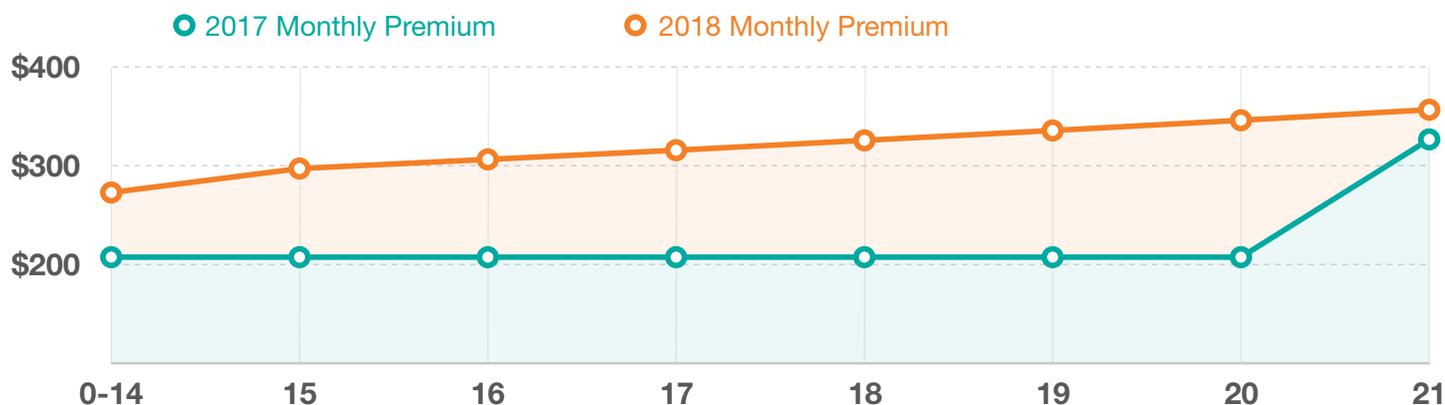
# Additional Information Regarding the 2018 Renewal Rates

This notice is to inform you about factors that impact the rates quoted in this renewal packet.

Prior to Jan. 1, 2018, health plans' premium quotes for members aged zero to 20 were based on a single age-band\* factor. As of Jan. 1, 2018, the U.S. Department of Health and Human Services requires health plans to use multiple age-band factors for members at each age between 15 and 21. This results in higher premiums for this age group.

**The following is an illustration of the new federally mandated age-band structure for a member in Sacramento on a Silver Metallic Tier plan:**

Age	0-14	15	16	17	18	19	20	21
2017 Monthly Premium	\$207.38	\$207.38	\$207.38	\$207.38	\$207.38	\$207.38	\$207.38	\$326.58
2018 Monthly Premium	\$272.82	\$297.07	\$306.34	\$315.61	\$325.60	\$335.58	\$345.93	\$356.62



Additional factors beyond age-band factors in the annual rate increases include the health plan's filed rates by metallic tier (i.e., Silver, Bronze, Gold, and Platinum) and geography. Sutter Health Plus small group and individual and family plan rate increases are in the median range of competing plans in our markets and remain the most affordable way to access many of the providers affiliated with Sutter Health.

*\*The range of ages that determines the premium amount for each member. Age rating is based on the member's age at renewal date.*