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**HEALTH ALERT
ARSENIC IN YOUR FOOD**

Surprising
results from our
tests of cereal,
rice & more
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Consumer Reports



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PLUS How does your health plan compare? PAGE 40

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What you'll save

\$2,740

Buy a Porsche Panamera instead of a Fisker Karma if you want a **luxury car** and you can pocket this difference.

\$280

Use a Capital One Venture **credit card** instead of an HSBC Platinum MasterCard and you could earn this much extra in reward points.

\$30

Buy a Kirkland Signature group 35 **car battery** instead of a Bosch Premium Power model to save this amount.

Coming in December

Annual Electronics Issue with top choices in TVs, cameras, smart phones, laptops, tablets, printers, and more. Plus ranges, coffeemakers, and wines.

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Look for videos of road tests and lab tests, plus more photos and interactive navigation. Now included with your paid magazine subscription.



Who we are

Consumer Reports

is the world's largest independent consumer-product-testing organization. We also survey millions of consumers about their experiences with products and services. We're based in Yonkers, N.Y., and are a nonprofit organization.

What we do

We buy all the products we rate.

What we don't do We don't accept paid advertising; we get our money mainly through subscriptions and donations. We don't accept free test samples from manufacturers. And we don't allow our name or content to be used for any promotional purposes.

How to reach us

Write to us at Consumer Reports, 101 Truman Ave., Yonkers, NY 10703-1057, attn: Customer Service.
• To send a letter to the editor, go to ConsumerReports.org/lettertoeditor.
• For news tips and story ideas, go to ConsumerReports.org/tips.
• E-mail submissions for Selling It to SellingIt@cro.consumer.org.
• For subscription information, go to ConsumerReports.org/magazine or call 800-666-5261. See page 73 for more details.

Ratings

We rate products using these symbols:

● Excellent ● Very good ○ Good ● Fair ● Poor



CR Best Buy Products with this icon offer the best combination of performance and price.



Recommended product Models with this designation perform well and stand out for reasons we note.



Recommended car These tested well, are reliable, and performed adequately if crash-tested or included in a federal rollover test.



Don't Buy We label products with this icon when we judge them to be safety risks or to have serious performance problems.

ON YOUR MIND

New vs. old cars

Your savvy story "Make Your Car Last 200,000 Miles" (September 2012) compared the costs of buying a car every five years vs. 15 years. But a major reason I have a 2012 auto is because cars have improved so much since 1997. My new car has CVT, keyless entry/ignition, stability control, and a plethora of air bags.

—Peter Metrinko Gainesville, FL

Streaming video

"Video When You Want It" (September 2012) was very informative, but you failed to mention Crackle, a website where you can stream TV shows and movies for free, albeit a limited selection and with commercials. And it works on tablets and smart phones.

—David Machado Hercules, CA



It looks delicious!

Thanks for "Picture vs. Product" (September 2012), which showed food pictured on packages compared with what you really get. That's always been a pet peeve of mine. Where is the supposed truth in advertising? Is there

no way to require some level of honesty in advertising and product portrayal? And fellow consumers, please: Let's not buy products that are misrepresented. That would send the message that quality, honesty, value, and service are what will make us loyal customers!

—Robert D. Shertz Raleigh, NC

Mouse alert

In "What's That Smell? Ridding a Car of Odors" (September 2012), you missed one problem.

Our smell started last year and got worse when we turned on the A/C. One shop said it would go away once we stopped using the air and it could dry out. Another sold us a can of expensive spray. The smell just got worse. We finally took it to the dealer and as soon as they turned the air on, they said, "You have a dead animal in the air intake." They took it apart and there was a huge nest of dead mice. The smell was gone before we even drove it home.

—Audrey Humphrey Atwater, OH

Correction A recall of the Series 503 Flushmate III Pressure Assist toilet, which we reported about in our September bathroom package, affects models with serial numbers whose first six digits range from 101497 to 022908. We stated an incorrect range.

SEND YOUR LETTERS TO
ConsumerReports.org/lettertoeditor.

Ask our experts

Q In a recent article, you say that men and women should take 4,700 mg of potassium daily. I thought that a normal dose is 99 mg daily. Please explain.

—Laurel Neiswander Northridge, CA

The Institute of Medicine recommends a daily intake of 4,700 milligrams of potassium for healthy adults. That total is from all sources, including your diet and any supplements you take. It's always best to consult a doctor before starting a supplement regimen. If you have questions about your current dose of potassium, your family physician can help.

Q Should I drop collision coverage on a 1999 vehicle with 87,000 miles on it?

—Mary DiGregorio Brooklyn, NY

You can probably cancel your collision and/or comprehensive coverage when the annual cost equals or exceeds 10 percent of your car's book value. Otherwise, you could end up paying more over time than you would recoup for repair or replacement of your damaged, stolen, or totaled vehicle.

Q I have been asked by a health care provider to get a credit card specifically designed for health care expenses; they gave us a brochure for a certain one. Should we get it?

—Daryl Adams Fort Mill, SC

If you have to use credit at all to pay for medical expenses, it would be better to shop for the best deal you can find on a general-purpose card. No matter which card you choose, first negotiate the lowest cost for the medical services you're considering.



SAY HI Using a service like Skype with Wi-Fi to contact loved ones in Canada is economical.

Q When the incandescent bulb in our porch fixture (on a timer) burned out, we replaced it with the new spiral type. But now when the light is timed to be off, there's still a low-voltage light that pulsates from the bulb. Is this standard?

—Rita Lammey Merchantville, NJ

That is what happens when the electronics in the lightbulb do not get along with the electronics in the timer. Sometimes the bulb or timer manufacturer recommends compatible brands; check on its packaging or website. If so, buy a compatible bulb—or a new timer.

Q My daughter just moved from New York to Canada and our roaming charges are soaring. We've been Skyping frequently. What do you recommend regarding cell phone use?

—Michael Zamm New York

Try to avoid using a cell phone to call Canada because, as you say, it's pricey. Use a service like Skype with Wi-Fi or get a landline plan that offers free or cheap calls to Canada.

SEND YOUR QUESTIONS TO
ConsumerReports.org/askourexperts.

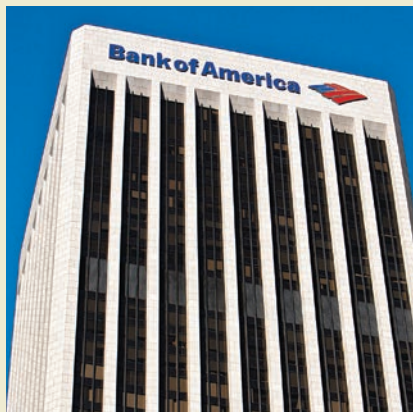
This page highlights efforts of Consumers Union, the policy and action arm of Consumer Reports, to improve the marketplace.

CONSUMER VICTORY

THE WIN Bank of America puts an end to “zombie accounts.”

WHAT'S IN IT FOR YOU When you close your bank account, you expect it to stay closed. But if an automatic debit or payment hits that old bank account, it may bring it back to life. That “zombie account” could wind up costing you hundreds of dollars in penalties and monthly fees.

Bank of America announced in August that it would stop that practice, citing customer feedback. That's welcome news, but Bank of America and other banks are still making it too difficult for you to switch to another institution. A recent Consumer Reports poll found that almost one in five customers had considered changing banks in the past year, but the challenge of transferring automatic payments and other factors kept half of them



from doing it. Consumers Union is pressing Congress and regulators for reforms to make it easier to move your money.

ON THE RECORD

‘Just three minutes a day won’t make you thin.’

—A FEDERAL TRADE COMMISSION COMPLAINT of deceptive advertising against the marketers of *Ab Circle Pro*. The defendants agreed to pay between \$15 million and \$25 million to consumers who bought the abdominal exercise device and its claims of fast and substantial weight loss after using it 3 minutes a day for two weeks. (We came to the same conclusion when we wrote about the device in 2010.) Go to FTC.gov to file a refund claim.



Have your say

Beginning this fall, consumers renewing or shopping for a health insurance plan will see a new form that helps take the confusion out of comparing plans. The Summary of Benefits and Coverage, which is part of the health care reform law, allows consumers to compare plans apples to apples so that they don't find themselves with inadequate insurance just when they need it most. (For details, see page 42.)

We want to hear from you: Did the new form help you shop for insurance? Do you have ideas about how to make it better? Go to sbccfeedback.org to tell us what you think. We'll use your feedback to propose improvements for next year.



54.5

The combined fuel economy (mpg) new cars and light-duty trucks must reach by 2025, almost doubling today's standard. Consumers Union testified in favor of the standards at federal hearings. Our e-mail asking consumers to comment to the government netted more than 27,000 responses supporting the increase.

FROM OUR PRESIDENT

Choice words

We make a lot of comparisons here; gas vs. diesel, plasma vs. LCD, Ragú vs. Prego. So how about this: what people get from their health-care provider vs. what they actually want.



CONSUMER REPORTS asked more than a thousand people whether their provider listens; explains the options for treatment (including no treatment), the risks, and the benefits; and coordinates care. In all cases, “get” fell far short of “want.”

The poll was part of a study by the Institute of Medicine and others on communication between patients and their health care providers (doctors, nurse-practitioners, and others). It confirmed that involving patients in medical decisions can lead to greater satisfaction, better understanding, and lower costs.

But does it work?

There has been a growing focus in the country on choosing tests and treatments that have been proved to be effective and that meet the needs and choices of individual patients. People rightfully want to share in setting the course of their health care, and they can do that only if they are given a clear, honest assessment of all of the options and the evidence behind them. Doctors are also increasingly conceding that there's no silver bullet, there's always risk, and the risk isn't discussed enough.

Further, the best medical care is coordinated among all of a patient's health care providers. With coordinated care there are fewer repeated tests, better and faster diagnoses, less chance of conflicting treatments, and lower costs. Yet fewer than half of the survey respondents said their health care providers work as a team.

CONSUMER REPORTS readers are among the most motivated consumers in the country. Sound medical decisions start with the goals and concerns of you, the patient. Ask your doctor to give you all of the options and the risks and benefits of each. Ask whether it's reasonable to do nothing at that moment (“watchful waiting”). If you leave the office believing you have only one option, your provider has fallen short. For more, go to iom.edu/evidence.

Jim Guest
JIM GUEST
President



Does Febreze give odors the boot?

AN AD FOR FEBREZE Air Effects, which “sweeps away those stale and stifling odors and leaves a fresh scent,” shows blindfolded “real people” being led into a stinky room that has been sprayed with the product. They’re asked to take a deep breath and describe what they smell. “Very springtimey,” one man says. Another cites “a forest thing going on,” and a woman says she feels as if she’s in a spa.

■ DID YOU KNOW?

Procter & Gamble says, “Our entire line of Febreze products is safe for use around both humans and pets when used according to the label instructions.” But air fresheners and other volatile organic compounds can irritate the eyes, nose, and throat, a reason for people with respiratory problems to use other means to keep odors at bay. Most household cleaners, including air fresheners, don’t have to list all of their ingredients, so fully assessing their safety can be difficult.

All are shocked when the blindfolds are removed to reveal an old, defecating goat; a dead fish; and a sweaty bodybuilder. (Go to youtube.com/user/febreze; under Commercials choose “Air Effects vs. The Goat Video.”) Ads for other Febreze products show their prowess against, for starters, a sofa covered in dog fur, an old shipping container, a smelly boot, and the Azerbaijani wrestling team.

Lacking a goat, we stunk up a sealed room with a plate of sardines and a box filled with several days of litter scoopings from two large cats. We let the stuff sit for 4 hours, sprayed the room thoroughly with Febreze Air Effects, then brought in five blindfolded panelists one by one to tell us what they smelled.

Next, we ventilated the room and sprayed a second product, Febreze Air Effects Pet Odor Eliminator, which is designed to work against pet waste. We hid the malodorous litter behind a screen, and asked three new panelists to describe the resulting scent.

Bottom line. Clean the cat box, don’t leave fish on the counter, and take out the trash. Although the sprays hid some of our odors, they didn’t work as well as implied by the ads, and any effect was temporary.

After we’d sprayed Febreze Air Effects, most blindfolded panelists still identified odors characteristic of fish or cat litter or both, and most also noticed a fragrance or chemical/detergent scent. Among their comments: “I wanted to throw up,” “Flowers gone bad, dirty diapers, old garbage,” and “Like a men’s room in a truck stop.”

The Pet Odor Eliminator fared little better with our next set of panelists. One said, “It’s not exactly pleasant, and I don’t want to inhale.” Another imagined “air freshener, cat urine, and a hamster cage.”



FEBREZE TAKES A SMELLY TEST

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for the video.



Best quick stuffings

FOR MANY PEOPLE, Thanksgiving dinner isn't complete without stuffing. But it also isn't complete without the pressure of cooking a huge meal, to say nothing of entertaining Aunt Mavis and Uncle Arnold. As a result, making stuffing from scratch may be a stretch.

To see which packaged stuffings taste best, our trained testers tried 11 and found two very good options. In preparing each product, we followed its stovetop directions. All of the stuffings call for extras: water or broth, butter or margarine, bouillon, and sometimes vegetables.

Taste. The top choices, Pepperidge Farm Herb Seasoned and Pepperidge Farm Cornbread, are flavorful, fresh-tasting, and moist. Their instructions call for chicken broth and sautéed celery and onions, which of course require more work but made them taste fresher than the others. Mrs. Cubbison's also called for fresh celery and onions, but those couldn't hide the dehydrated flavor of the seasonings or the fact that some pieces were dry. Even

big names such as Stove Top and Arnold/Oroweat are just OK, with drawbacks including chewy vegetables, crunchy crumbs, overpowering herbs, or the flavor of bouillon instead of fresh broth. (Broth tastes of chicken; bouillon tastes salty and "as if a chicken flew over it," a taster said.)

Tasters also sampled ready-made Boston Market Fresh Vegetable Stuffing (\$4.30, serves two or three), which didn't wow them. It tasted of chicken broth and dried seasoning and was a bit sweet. Celery pieces were chewy and seemed dried, and too-soft carrot pieces tasted like they'd been frozen.

Nutrition. As prepared, all stuffings scored Good or Fair for nutrition. Saturated fat ranged from 1 to 5 grams and sodium from 230 to 791 milligrams. (The recommended daily limit for most people is 2,300 milligrams.) The Stove Top mixes have the least saturated fat but 1 gram of trans fat. Serving sizes are one-half cup or 1 cup once prepared, but most are close in weight, so you're getting the same amount of stuffing. (Some are more dense than others.)



TOPS WITH TURKEY Pepperidge Farm Herb Seasoned stuffing makes a tasty side dish.

You can make stuffing a bit more healthful by using lower-sodium broth, cutting the amount of butter, or adding vegetables and fresh herbs.

Bottom line. Both Pepperidge Farm

All-purpose cleaners: Few do it all

Can one household cleaner vanquish tough kitchen stains such as grease and grape juice; soap scum and other bathroom scourges; and stubborn mineral deposits left by hard water? To find out, we applied those and other common stains to tiles, sprayed or wiped on 19 all-purpose cleaners, and inserted the tiles into our scrubbing apparatus, which gave each tile the same number of swipes with a paper towel. We also conducted a staining test, in which we let cleaners sit overnight on common kitchen and bathroom surfaces, as they might after an unnoticed spill.

In our tough tests, only Pine-Sol Original cleaned well enough to be recommended, earning high marks on all stains. It did so without streaking, good news in a home with lots of glossy surfaces. At 9 cents per

ounce, Pine-Sol is a CR Best Buy.

On the other hand, Pine-Sol requires a little extra effort. You have to unscrew the cap, pour the cleaner, wipe, and rinse. Most spray cleaners instruct you simply to spray and wipe. (Soft Scrub's bottle even has a patented trigger that turns the product from mist to foam and sprays upside down.) And most cleaners no longer require "dwell time"—up to 5 minutes of sitting—for regular use.

But with convenience comes less cleaning power. Although several sprays excelled at one or two tasks, they stopped short of being all-purpose. Clorox Clean-Up with Bleach stood up to soap scum and grape juice but not to grease and mustard. Trader Joe's Multi-Purpose Cleaner vanquished soap scum but not other stains, and it was apt to streak, despite a streak-free claim.

Other highlights from our tests:

Some "greens" can clean. Cleaners from Green Works and Seventh Generation were among the better sprays.

A home brew did well. We tested a few home brews, including one made with equal parts water and white vinegar. Its overall score topped every commercial spray, especially when it came to streak-free results. But it left behind a strong vinegar smell and fared poorly in our surface-staining test.

Some cleaners look like drinks. Fabuloso has a child-proof cap, but the product's bright-green color, fruity fragrance, and label showing apples and pears could make it more enticing than other cleaners. From 2005 to 2009, there was an annual average of about seven deaths associated with household cleaners. Whatever cleaner you choose, keep it away from children and pets.

Bottom line. With time and effort, many cleaners will work, but when used as directed, Pine-Sol was best by far at removing our household stains. To fight mold and mildew, try a product with bleach.



PUTTING CLEANERS TO WORK

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for the video.



BY THE NUMBERS

504

Glass, mirror, and ceramic tiles our testers soiled and cleaned.



Ratings Stuffing

In order of taste.

- Excellent
- Very good
- Good
- Fair
- Poor

Product	Nutrition	Per serving				
		Cost	Size (cup)	Calories	Fat (g)	Sodium (mg)

HERB/CHICKEN

VERY GOOD

Pepperidge Farm Herb Seasoned	●	33¢	1	228	8	791
-------------------------------	---	-----	---	-----	---	-----

GOOD

Great Value Chicken Flavored (Walmart)	●	18	½	177	9	450
Stove Top Lower Sodium for Chicken	●	35	½	157	6	320
Mrs. Cubbison's Classic Seasoned	○	25	1	171	6	614
Stove Top for Chicken	●	35	½	157	6	460
Arrowhead Mills Organic Savory Herb	○	43	1	179	9	240
Arnold/Oroweat Premium Herb Seasoned	○	27	¾	163	9	340

CORNBREAD

VERY GOOD

Pepperidge Farm Cornbread	○	33	¾	228	8	671
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GOOD

Great Value Cornbread (Walmart)	●	18	½	177	8	400
Stove Top Cornbread	●	33	½	147	6	480
Arnold/Oroweat Premium Cornbread	○	25	¾	163	8	230

products would be welcome guests at a Thanksgiving dinner. Any stuffing would probably be tastier with real chicken broth or fresh ingredients. Food-safety experts recommend against stuffing the turkey, but if you insist, make sure that you cook stuffing to 165° F.

Tips for carving the bird

You spend hours cooking a turkey, so don't butcher it when it's time for slicing. Here are a few pointers from our professionally trained chefs:

❗ **Give it a rest.** To keep more juice in the meat, let the bird sit for 15 to 30 minutes after taking it out of the oven.

❗ **Use the right tools.** You'll need a sharp 8-to-10-inch carving knife, stainless-steel tongs, and a cutting board. Hone your knife lightly before carving by sliding the blade up the steel at a 20-degree angle. As you carve, use the tongs to grip the bird while holding it on the cutting board. Don't use a fork, which pierces the skin and lets tasty juices seep out.

❗ **Go against the grain.** Work on one side of the turkey at a time, first removing the legs (separate the thigh from the drumstick by cutting through the joint) and then cutting off the breast meat in one big chunk. Pull a little skin away from the breastbone to see how the grain of the meat runs, and cut ¼- to ½-inch-thick slices across the grain. That helps hold in juices. Slice the thigh meat, but leave drumsticks intact.

Ratings All-purpose cleaners

All tested products In performance order, within types.

CR Best Buy

- Excellent
- Very good
- Good
- Fair
- Poor

Rec.	Product	Price	Overall score	Test results				
			0 100	Removes soap sump	Did not streak	Removes soils	Removes grease	Less staining
			P F G V E					
LIQUID								
✓	Pine-Sol Original	9¢	74	●	●	●	●	
	Ecover All Purpose Cleaner	16	49	○	○	○		
	Fabuloso Multi-Purpose Cleaner	8	32	●	●	○		●
SPRAY								
	Seventh Generation Natural All Purpose	12	57	●	○	○		
	Green Works All Purpose Cleaner	11	54	○	○	○		●
	Clorox Clean-Up with Bleach	11	53	●	○	○		
	Mr. Clean with Febreze Powerful Multi-Surface Cleaning	9	53	○	○	○		
	Just the Basics All-Purpose (CVS)	7	53	●	○	○		
	Trader Joe's Multi-Purpose	9	51	●	●	○		●
	Up & Up All-Purpose Cleaner with Bleach (Target)	6	50	○	○	○		
	Green Mission Organic All-Purpose (Whole Foods Market)	14	47	○	○	○		
	Soft Scrub Total All Purpose with Bleach	14	45	○	○	○		
	Fantastik Antibacterial Heavy Duty	12	45	○	○	○	●	●
	Method All Purpose with Powergreen Technology	12	44	○	○	○		
	Ajax Triple Action Multi-Purpose	4	42	○	○	○	●	●
	Great Value All Purpose with Bleach (Walmart)	6	40	○	○	○		●
	Whip-It Earth Friendly Miracle Multi-Purpose	62	38	○	○	○		
	Lysol All Purpose with Bleach	9	33	○	○	○	●	●
	Nice All-Purpose (Walgreens)	12	28	○	○	○		

Six green claims

CLAIM USDA Organic Definition At least 95 percent of ingredients must be plant-based. **Brand** Green Mission. **Our take** Meaningful.

CLAIM Leaping Bunny Definition Company pledges that no animal testing was used in developing the product. **Brand** Seventh Generation. **Our take** Meaningful.

CLAIM EPA's Design for the Environment (DfE) Definition Product uses ingredients deemed "safest in class" by government. **Brand** Green Works. **Our take** Meaningful.

CLAIM Natural Definition Implies no added synthetic ingredients. But no standard exists, and even truly all-natural products aren't necessarily safer than synthetic ones. **Brands** Method, Seventh Generation, Trader Joe's, Whip-It. **Our take** Not meaningful. Look for more specific claims.

CLAIM Earth-friendly or Ecological Definition Implies no harm to the environment. But no standard exists, and the Federal Trade Commission cautions against use of the term. **Brands** Ecover, Whip-It. **Our take** Not meaningful.

CLAIM Nontoxic Definition Implies no harm to health. But no standard exists. **Brands** Green Mission, Method, Seventh Generation, Whip-It. **Our take** Not meaningful.

Excedrin Migraine: Coming (again) to stores near you

As of early October, migraine sufferers should once again be able to buy Excedrin Migraine (a combo of acetaminophen, aspirin, and caffeine) at their local pharmacy, a representative of its manufacturer, Novartis, told us. Drugstore shelves have been empty of that pain reliever and other over-the-counter Novartis products—including Bufferin, Excedrin Extra Strength, Gas-X, and NoDoz—since the company recalled the drugs in January. (Reportedly, stray prescription opioid drugs, such as Percocet, might have made their way into the bottles.)

During Excedrin Migraine's absence, some die-hard fans turned to eBay and Amazon in search of the product, only to find prices reaching \$100 or more per bottle. (An August check on Amazon turned up 50 tablets for \$129.99; Excedrin Migraine is no longer on eBay.) But it's not a good idea to buy from sellers who aren't accountable to government agencies for the medications they sell, says Carmen Catizone, executive director of the National Association of Boards



of Pharmacy, which helps state boards of pharmacy with regulations.

The best deal of all is a generic version. It's still widely available at pharmacies and online (frequently with "Compare to the active ingredients in Excedrin" or similar language on the package). It costs about \$9 a bottle, and the active ingredients in generic drugs must be identical to those in brand-name versions. Makers of generic drugs must also show the Food and Drug Administration that their drugs are "bioequivalent"—released in the bloodstream at the same rate and maintained at the same level as brand-name counterparts.

The other recalled drugs are supposed to be back on shelves "soon," according to Novartis—probably before the end of 2012.



Three cheers for \$3 wine

Is a \$3 bottle of wine worth drinking? Yes, if it's Trader Joe's Charles Shaw merlot. Charles Shaw beat far pricier merlots when our experts recently tasted dozens of malbecs, merlots, and pinot noirs, varietals that work well with a range of foods (think Thanksgiving dinner).

The Ratings list the best from our tests. All can be drunk now but might improve in the next year or two. They should be served at temperatures in the mid-60s.

Here's how to tell which red is right.

Malbec is boldest of the three. Common flavors include plum, blackberry, cassis, black pepper, oak, vanilla, and (yes) tobacco. Malbecs with a firm structure (a pleasing feeling in the mouth, imparted by acids and tannins) pair well with rich, fatty, savory dishes such as steaks, roasted meats, stews, and risotto. Simpler, fruitier malbecs go better with casual foods such as burgers, pizza, and party snacks.

The rated malbecs are from Argentina and are 2010 vintage. Big names that did not make the cut: Montes and Concha Y

Toro's Casillero del Diablo.

Merlot is medium bodied, and a classic high-quality merlot is known for its velvety feeling in the mouth. In addition to berry, black pepper, oak, and tobacco flavors, merlot may have hints of licorice, herbs such as mint, and (yes, again) leather. Malbecs stand up even better than merlots to fatty or charred foods.

The rated merlots are 2009 vintage except Velvet Devil, McManis, and Charles Shaw, which are 2010. Chateau Ste. Michelle and Velvet Devil are from Washington, the rest from California. Two that didn't make the cut: Shafer, \$47, and Target's Wine Cube, \$4.50 per 750 milliliters. Despite the price gap, their scores were similar.

Pinot noir is lighter than the others, and usually dry. It has more subtle flavors than most reds, and tannins are lighter, which lets fruit be the focus. In addition to berry, herb, vanilla, tobacco, and leather notes, it can have jammy, vegetal, and cedar (think pencil shavings) flavors. "Classic Burgundian" often describes high-

CLAIM CHECK

Culturelle for tummy troubles?

The claim. "You'll ♥ the Culturelle advantage," says the maker of Culturelle, a supplement containing probiotic ("good") bacteria. One capsule daily is supposed to promote digestion, maintain regularity, support your immune system, and help you return to optimal health. An ad claims that Culturelle's probiotic, *Lactobacillus rhamnosus* GG (LGG), has been clinically shown to improve digestive health and strengthen the immune system. Unlike a lot of probiotics, a Culturelle spokeswoman notes, LGG survives past the stomach and into the intestines, where it balances out "bad"

bacteria. Each capsule is guaranteed to contain 10 billion cells of LGG.

The check. Because probiotics are considered a food and dietary supplement, not a medicine, the Food and Drug Administration doesn't verify their claims. But many strains of probiotics have been studied extensively for their effect on irritable bowel syndrome, eczema, and diarrhea. We reviewed LGG studies, looking for evidence to support or refute Culturelle's claims.

Bottom line. Some people will ♥ Culturelle. No studies have been very large, but several

► CLOSE-UP

Do wine aerators work?

By infusing oxygen into red wine immediately, as you pour, wine aerators are supposed to let you avoid waiting to let wine "breathe" before you sip. We had two trained wine experts and 62 untrained tasters sample Gato Negro Cabernet Sauvignon poured directly from a bottle and through each of two aerators: Metrokane Rabbit Aerating Pourer, \$25, and Vinturi Essential Wine Aerator, \$35.

The Rabbit lessened some of the fruit flavor that dominated the nonaerated wine, so subtler woody/earthy flavors could be appreciated; the Vinturi let spicy and vegetal tastes come through. But when the wineglasses sat uncovered for a half-hour, the aerated and nonaerated wines began to taste more similar.

Our 62 novices tasted differences but varied over which option was their favorite.

Bottom line. Gadget fans and impatient oenophiles might like an aerator.

quality pinot noirs, which may have a slight gamy aroma that adds to their complexity.

Among the three reds, pinot noir is the top choice to accompany turkey or other fowl. It also partners well with fish, roasted vegetables, fruit, and some pastas.

The rated pinot noirs are 2010 vintage. Oyster Bay and Spy Valley are from New Zealand, the others from California. Some that didn't make the cut: Adelsheim, Argyle, and Kenwood. Pinot noirs tend to be a bit pricier than other varietals, partly because the grapes provide a lower yield.

Bottom line. Plenty of tasty choices cost \$15 or less. Note that not all brandmates are of equal quality. Chateau Ste. Michelle's Indian Wells merlot, for instance, was excellent; its Canoe Ridge Estate merlot was decent but not among the best.

Select Ratings Red wine

Recommended wines only From 61 tested.

✓ CR Best Buy
✓ Recommended

Rec.	Product	Price	Comments
MALBEC			
VERY GOOD			
✓	Crios	\$13	Rich, ripe fruit flavors, nice structure; touch of bitterness.
✓	Dona Paula	13	Rich, ripe, jammy fruit joined by notes of leather and vanilla; touch of bitterness.
✓	Don Miguel Gascon	12	Fruity, with strawberry notes. Lively acidity invites food.
✓	Colores Del Sol	9	Big, jammy fruit notes, hints of licorice, trace of bitterness. Should improve further with age.
✓	Trivento	9	Black fruit and spice, trace of bitterness. Needs time for rough tannins to resolve and wine to meet full potential.
MERLOT			
EXCELLENT			
✓	Chateau Ste. Michelle Indian Wells	16	Tasty, complex, balanced array of mostly black fruit and wood flavors. Longer finish than most.
VERY GOOD			
✓	Cherrywood Cellars (7-Eleven)	8	Rich, ripe black fruit, nice structure. Black-pepper notes, trace of bitterness.
✓	Beringer Napa Valley	17	Rich, jammy fruit; complex, balanced. Wood and vanilla leave sweet impression.
✓	The Velvet Devil	13	Ripe, spicy fruit helps mask slightly rough tannins. Fuller body than most, trace of bitterness.
✓	McManis	10	Tasty, fruity, easy drinking but somewhat simple.
✓	Charles Shaw (Trader Joe's)	3	Somewhat simple, straightforward crowd pleaser. Spicy, more acidic than most.
PINOT NOIR			
VERY GOOD			
✓	Oyster Bay	16	Less intense fruit than most, good structure. Notes of black pepper, pencil shavings, tobacco add to complexity. Should improve further in three to five years.
✓	Wild Horse	19	Complex mix of classic red fruit flavors with spice, vanilla wafers, wood. Hints of licorice and tobacco add to complexity.
✓	Patz & Hall	43	Rich, ripe, red and black fruit.
✓	Spy Valley	24	Classic fruit notes with hints of wood and tobacco. Mouth-filling but finishes clean.
✓	Acacia	22	Tasty, fruity; vegetal notes, trace of bitterness, nice tart finish. Some variation between samples.
✓	Layer Cake	14	Smoky notes add complexity but somewhat mask rich, ripe fruit and slight menthol. Good acidity. Slightly sweeter than most.
✓	Estancia	16	Bright acidity, nice medley of red fruit flavors and wood notes. Some variation between samples.



Crios



Chateau Ste. Michelle



hold promise for travelers, people taking antibiotics, or kids with diarrhea:

- A 1997 study of 245 adults who took LGG or placebo to prevent diarrhea when traveling to various countries showed that those who took LGG cut diarrhea risk almost in half.
- A 1999 study of LGG's ability to prevent or lessen antibiotic-associated diarrhea in children found that 26 percent who took placebo had diarrhea, compared with 8 percent who took LGG.
- A 2000 study involving 287 youngsters from 10 countries found that LGG reduced infectious diarrhea by a day compared with placebo.

Research has also shown that LGG reaches

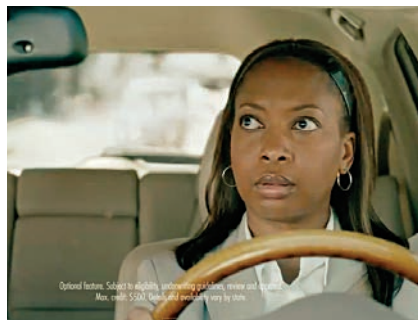
the intestines and that 10 billion cells is an effective dose. A 2010 CONSUMER REPORTS survey is worth noting, too. Of respondents who reported using probiotics, 35 percent said that those they used "helped a lot."

More research may help clarify the proper dosage and strains for different conditions. Meanwhile, probiotics such as Culturelle aren't useful to everyone, says probiotic expert Yehuda Ringel, M.D., a gastroenterologist and associate professor of medicine at the University of North Carolina at Chapel Hill. "If you are a healthy person and keep a healthy way of life and healthy diet, you don't need probiotics to help you get healthier."

Flo, the gecko, and dubious ads

TV IS CLUTTERED with ads for car insurance. You might find them funny, clever—or insipid. But more important, can you trust their advice? In our 2012 Consumer Reports Annual Questionnaire,

we asked 80,590 readers what they thought about several car insurance ad campaigns, excluding their own insurer's. Then we checked whether the claims panned out. Read on.



▶ A vanishing deductible can inflate your premium

The claim. “We can’t make every annoying thing disappear,” says Nationwide Insurance’s new TV ad for its Vanishing Deductible program. A man’s potbelly, a plane passenger sleeping on his neighbor’s shoulder, a traffic jam, and a tattooed young man about to date a wholesome-looking girl vanish. “But we can eliminate deductibles. Nationwide Insurance members who add vanishing deductibles can get \$100 off for every year of safe driving,” the voice-over claims.

Sixty percent of our readers said the vanishing-deductible ads provided useful information—the highest among the ads in the survey. But just 17 percent found them compelling enough to consider switching from their current insurer. Forty-five percent thought the ads were entertaining, and 60 percent described them as annoying.

The check. Nationwide will cut \$100 off your deductible each year you don’t cause an accident or have a “comprehensive loss,” which includes glass claims, damage from hitting an animal, vandalism, and theft. The company limits the amount your deductible can be clipped to \$500 per vehicle. But it costs you money to earn the reductions. Policyholders pay \$60 a year to add one car to the program; each additional vehicle costs \$10, up to a maximum of \$90 a year. The first \$100 is subtracted from each deductible when you sign up. If you cause an accident or have a comprehensive loss, your deductible reverts back to its preprogram level, minus the \$100 sign-up reduction.

Bottom line. Eventually the vanishing deductible will cost you more than you’ll save. After nine years, for example, you will have spent \$540 for a \$500 reduction.

You might save more by raising your deductible instead. Hiking it from \$200 to \$1,000, for example, can cut your collision premium by 40 percent.

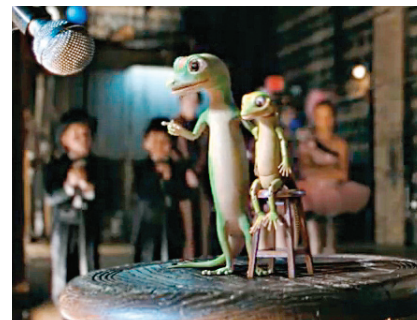
▶ Progressive tracks your driving habits

The claim. A fellow complains to Flo, Progressive’s bubbly spokeswoman, that he pays as much for his auto insurance as someone who’s a worse driver. Flo recommends Snapshot, a program that tracks driving habits and adjusts good drivers’ rates down.

In our survey, 56 percent of readers said Flo’s ads were annoying, while 62 percent thought they were entertaining. Only 30 percent said they provided useful information, but 14 percent found them compelling enough to consider switching.

The check. Snapshot is free for policyholders in 42 states plus the District of Columbia; excluded are Alaska, California, Hawaii, Illinois, Indiana, North Carolina, Tennessee, and Washington. If you sign up, Progressive will mail you a device that you plug into your car’s diagnostic port (usually found near the steering column), which transmits data to the company. You’ll receive a rate cut after 30 days if the data show that you’re likely to drive less than 12,000 miles a year, that you avoid driving between midnight and 4 a.m., and that you don’t often stomp on the brake pedal. Though the device records your speed, the company says that it’s used to calculate the number of miles you drive and that speed isn’t factored into your discount. Progressive says Snapshot could cut your premium by as much as 30 percent, though the average is 10 to 15 percent.

Bottom line. If you’re concerned about privacy, Snapshot might not be right for you. However, Progressive says the device doesn’t have GPS tracking capability. It also says Snapshot’s data won’t be used to raise your rate. But if you don’t return the device in a timely manner, you could be fined \$50.



▶ Don’t take a lizard’s word about rate savings

The claim. In one of the latest Geico ads, the familiar green gecko performs a ventriloquist act using a smaller gecko puppet named Bobby. “Did you know you can save hundreds on car insurance over the phone, online, or at your local Geico office? Tell us, Bobby: What would you do with all those savings?” he asks. “I’d get a better ventriloquist; your lips are moving,” Bobby says. “Fifteen minutes could save you 15 percent or more on car insurance,” the voice-over says.

Our readers judged the gecko’s ads to be the most entertaining (75 percent described them that way) and the least annoying of the three, although 43 percent did find them annoying. Forty percent thought they conveyed useful information, and just 12 percent found them persuasive enough to consider switching to Geico.

The check. In our survey, 30 percent said they had compared their rates with another company’s in the past year. Of those, only 11 percent said they would save money by switching to another insurer. More than 60 percent of our readers had been insured by the same company for 10 years or longer.

If you do compare prices, you might find that some insurers beat Geico. Rate comparisons published by the California Department of Insurance show that a man in his 40s who lives in Santa Cruz, drives a Honda Civic, and has no violations or accidents might pay \$1,222 a year for Geico coverage, lower than GMAC’s \$2,281 and \$1,532 for the Hartford. But he would find even lower rates at other companies, including Allstate (\$1,200), State Farm (\$1,196), Esurance (\$1,178), and Amica (\$1,010).

Bottom line. It doesn’t hurt to compare quotes to see whether you can get a better deal. You can check rates at multiple insurers online at such sites as Answer Financial, Insure.com, InsWeb, and NetQuote.

RECALLS

AUTOMOBILES

'06-'07 various GMC models

Fluid may get into the driver's door module, cause corrosion, and lead to a short in the circuit board. The power door lock and window switches may then not work properly, or there may be overheating, which could melt components in the module and produce odor, smoke, or fire.



MODELS 249,260 model year '06 Chevrolet Trailblazer EXT, GMC Envoy XL, and '06-'07 Buick Rainier, Chevrolet Trailblazer, GMC Envoy, Isuzu Ascender, and Saab 9-7X vehicles originally sold or currently registered in CT, DE, IA, IL, IN, MA, MD, ME, MI, MN, MO, NH, NJ, NY, OH, PA, RI, VT, WV, WI, and DC.

WHAT TO DO For recall details and manufacturer contact information, go to safercar.gov.

HOUSEHOLD APPLIANCES

GE dishwashers

Electrical failure in heating element could cause a fire.

PRODUCTS 1.3 million GE, GE Adora, Eterna, Profile, and Hotpoint dishwashers sold nationwide from March 2006 through August 2009 for \$350 to \$850. GE has gotten 15 reports of heating element failure, including seven fires, three of which caused extensive property damage.



WHAT TO DO Do not use dishwasher. Disconnect electric supply by shutting off fuse or circuit breaker. Call GE at 866-918-8760 or go to geappliances.com/recall for free in-home repair or to get \$75 rebate toward new GE front-control plastic tub dishwasher or \$100 rebate toward GE front-control stainless tub or Profile top-control dishwasher.

Kenmore dehumidifiers

The dehumidifier can overheat, smoke, melt, and catch fire.

PRODUCT 795,000 Kenmore dehumidifiers sold at Sears and Kmart and at Sears.com and Kmart.com from 2003 to 2009 for \$140 to \$220. The manufacturer (LG Electronics) has gotten 107 reports of incidents, with more than \$7 million in property damage and three injuries.



WHAT TO DO Turn off and unplug the unit and call the Recall Fulfillment Center at 855-400-4641 or go to kenmoredehumidifierrecall.com to get a refund amount. Owners of recalled units will also get a \$25 coupon to use at Sears or Sears.com for a new Kenmore dehumidifier.

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NS1112M



Best online retailers

Readers tell us about more than 52,000 shopping experiences

NO MATTER WHAT a website sells, it should provide good value and quality, make shopping easy, deliver products on time, and have competent customer support. To see which sites best meet those expectations, we asked our readers about their experiences at 52 of the nation's largest retail sites. We also checked out many of them to see what distinguishes great online retailers from mediocre ones and what to expect when you shop online. We found:

- B&H Photo, Costco, L.L.Bean, Newegg (electronics), Nordstrom, REI (sports products), and Zappos (shoes, clothes) were among the higher-rated sites.

- Lower-rated sites included the florists 1800Flowers and FTD, and Ticketmaster, which readers faulted for customer support, value, shipping, and checkout.

- Overall, shopping sites received high marks, and respondents were highly satisfied with 84 percent of their purchases when visiting these sites—good news, because more and more people are shop-

ping online. In the first quarter of 2012, U.S. e-commerce accounted for \$53.1 billion, or nearly 5 percent of total retail purchases, according to Department of Commerce estimates. That's an increase of more than 15 percent from the first quarter of 2011. By comparison, overall retail sales grew by just 6.5 percent.

Readers' reasons for shopping online included gas savings, the ability to shop 24/7, the presence of models that aren't in stores, good prices, and lots of information. "Online shopping gives me the ability to do extensive research quickly, find out what actual users think, and know that I am paying a fair price for the product," said Michael Burton of San Diego.

Despite readers' overall approval, sites differed in key areas.

Quality and value. Among the standouts for value—the judgment of whether products are worth their price—and quality were B&H Photo and L.L.Bean. Scores for quality, value, and price didn't always line up. Readers said that the quality of

REI's products was outstanding but that the value and prices were just OK.

Ticketmaster, 1800Flowers, and FTD had especially low marks for value. A Pennsylvania reader, Carmen Olivares, told us she was shocked at the prices and quality at FTD when she visited the site in May. Four items she initially selected totaled more than \$300. "I was like, 'Whoa, Nellie,'" she said. "The slightest little thing was 50, 60, or 70 bucks." Making matters worse was that she didn't discover the total cost until checkout, the second-biggest complaint among survey respondents. "What they don't tell you when you first log on are all the charges they tack on," she said. She ended up buying only a flowering plant. Although it arrived on time, it was much smaller than it looked on the site, she said, hadn't bloomed, and was in a cheap-looking container.

Ease of navigation. You should have no problem telling what a site sells, finding specific products and brands, and getting pages to load fast without pop-up windows, Flash videos, or other digital detri-

tus. And you should easily find site policies, contact info for customer service, and your shopping cart. Ticketmaster and CVS received subpar marks for navigation. At the daily-deal site Groupon, we had to enter our e-mail address before proceeding, then encountered pop-up windows asking our gender, home address, and favorite types of deals, which was annoying since we just wanted to browse.

Ease of checkout. Once you've shopped, you should be able to see what you've chosen and check out with little hassle. When you check out on JCPenney and Nordstrom, for example, you're taken right to your shopping cart and can review your order. Then you can create an account or buy as a guest without setting up a password or security question. Even if you don't create an account, those sites place cookies on your computer so that items you selected remain in your shopping cart if you leave and return, a convenience. And you can see the total cost without having to check out. On 6 percent of visits, readers grouched about not knowing the full cost until checkout. That was a problem for as many as one in five readers shopping at ProFlowers, FTD, and 1800Flowers.

At some sites, clicking on checkout takes you to a sign-in page, with no option to buy as a guest or review your order beforehand. Zappos earned high marks for checkout overall, yet was one of the offenders here. And during sign-in, Zappos automatically checks the box that has you opting for its weekly e-mail newsletter. (The name, "Zappos.com's weekly shameless plug," doesn't make the default checkmark less rude.)

Shipping. On 7 percent of visits, readers complained about high shipping or delivery charges, a particular problem at flower sites, where more than one in four complained. Zappos and Nordstrom don't charge extra for standard shipping when you buy or return items.

Other sites don't charge extra for shipping if purchases reach a certain threshold (\$50 at REI) or for certain items (B&H Photo). Still others, such as Walmart, provide no-cost shipping if the item is sent to a local store for pickup. Target customers get shipping at no extra charge when using the store's credit or debit card.

Don't assume that "free" shipping means you're getting the lowest price for a product. And add shipping charges when comparing prices among retailers.

Customer support. The better sites post frequently asked questions and have e-mail

notification and trackers that show the status of your order. Above all, someone in customer service should be easy to reach—by phone, e-mail, regular mail, social media, or live chat—if you have a question or a problem. Ticketmaster had the worst record; eBay, FTD, Lowe's, Office Depot, Sam's Club, and Target were among the lower scorers.

Other factors that matter

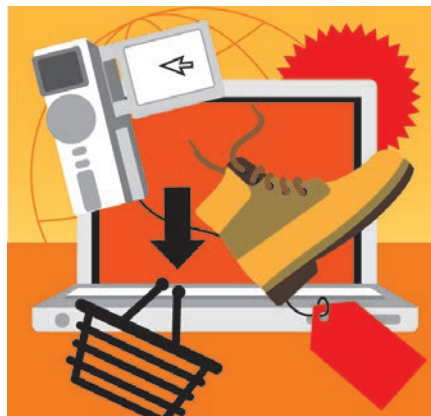
Readers also told us about other website attributes that make for a more—or less—pleasant experience:

Search function. Search for "Converse" at Nordstrom and you find 106 items with reviews. Pull-down menus at the top of the page let you narrow the choices by color, price, brand, and store availability. Living Social and Groupon, on the other hand, have no search function. At Groupon, to find a deal we had seen earlier in the day, we had to resort to using Google.

Product-comparison tools. If you've narrowed your choice to a few similar items, it's handy being able to compare them side by side, as we did with bicycles on REI, sweaters at L.L.Bean, and cameras at B&H Photo. On Amazon or other sites without such a tool, open each product page in a separate tab on your browser and compare that way.

User feedback. Sears and other sites display an overall rating and the most helpful positive and negative reviews voted on by customers. Many sites use a star system, with five for the top score.

Barbara Lawson, a reader from Colorado and a professional photographer, said



B&H Photo and REI were among the standouts.

BY THE NUMBERS

70%

Percent of visits during which shoppers checked user reviews online.

Amazon has "more people who write reviews, so you get more information." (As a rule, the more ratings and reviews, the greater the chance of avoiding fraudulent reviews and getting an accurate idea of a product or service.) Amazon's product page also shows how the ratings are distributed. For example, of the 687 customer ratings for a men's electric shaver, 226 were five stars and 113 were one star. But Lawson says the reviews on B&H Photo are usually more useful because the site is used by many professional photographers. L.L.Bean and Sears let customers upload their own video reviews, a nice touch.

At the other extreme, the deal site Living Social has no user reviews or any other way for customers to provide feedback that others can use. And Groupon takes its reviews from other sites, such as Frommer's Travel Guides, TripAdvisor, and Yelp, and generally weeds out the negative ones.

Return policy. Sites should have liberal return policies, preferably beyond the 30-day limit you see from many retailers. And companies should be willing to replace defective products within a reasonable period even if the return policy has ended. (Of course, what's reasonable depends on the type of product. You wouldn't expect a retailer with a 60-day return policy to brush you off if a \$2,000 refrigerator it sold you breaks down after 90 days.)

REI offers a 100 percent satisfaction guarantee, letting shoppers return or replace items if they ever fail to meet expectations. Zappos' return policy also stands out: You have 365 days to send back any item. (It pays for return shipping.)

Shop smart on any site

Here are other factors to consider when shopping online, especially when buying from a retailer you haven't tried before:

Use a separate e-mail address. To keep spam from reaching your regular e-mail account, use a different address for online purchases. Many Internet service providers let you set up numerous e-mail ac-

counts, which you can change any time you want, or you can obtain a free account from such sites as Google. If you don't want to receive ads and promotions, make sure that the company hasn't automatically checked boxes in which you agree to receive such materials.

See products in person. Check out big-ticket items at a local retailer to see how they look and work in the real world. You can always buy online if the walk-in store won't match the best online price. If you buy clothes online without trying them on in a store, make sure the site has a liberal return policy. Factor in any return shipping charges.

Look for gotchas. Read the site's terms and conditions, FAQs, and privacy policy. Find out what information will be collected, how long it will be kept, and what will be done with it. If a site shares data,

see whether there's a way to limit it. Make sure that any boxes that have you agreeing to share aren't checked by default. If you don't understand something, ask, and try to get the answers in writing, perhaps by using and saving an online chat session with customer service.

See what others say. Some sites, such as Amazon, let customers rate retailers who sell through them. Do a Web search with the name of the site and such terms as "review" and "complaints." Read the entire company report (if there is one) at the Better Business Bureau (bbb.org) and look for at least a "B" rating.

Know warranty limits. When shopping online, you generally don't get an "implied warranty of merchantability," meaning the right to receive a product that is free of defects and lasts a reasonable length of time. An implied warranty can extend

your protection beyond the product warranty and the store's return policy. Under state law, it automatically accompanies most new-product sales unless the retailer "disclaims" it—rare for walk-in stores but common for online sellers. Check the fine print. To preserve your basic warranty rights when making a major purchase, consider shopping at a walk-in store.

Use credit. Credit cards provide greater security than debit cards, allowing you to obtain a chargeback if there's a problem. Some card issuers let you create temporary account numbers to use when shopping online so that you don't have to hand over your actual card number.

Keep records. Once you buy something, expect the site to e-mail a summary of your order. Keep a copy of the order page—perhaps using a screen shot—in case you don't receive the e-mail.

Ratings Online retailers

In order of reader score.



Better ← → Worse
● ○ ○ ● ●

Website	Reader score	Survey findings					
		Value	Quality	Navigation	Checkout	Shipping	Customer support
	0 100						
BHPhotoVideo.com	91	●	●	○	○	○	○
REI.com	91	○	●	○	○	○	○
Zappos.com	90	○	○	○	●	●	●
Costco.com	90	○	○	○	○	○	○
Nordstrom.com	90	○	●	○	○	○	●
L.L.Bean.com	90	○	●	○	○	○	●
Newegg.com	90	○	○	○	○	○	○
Apple.com	88	○	●	○	○	○	○
Cabelas.com	88	○	○	○	○	○	○
Landsend.com	88	○	○	○	○	○	○
Amazon.com	87	○	○	○	○	○	○
BathBodyWorks.com	87	○	○	○	○	○	-
Williams-Sonoma.com	87	○	○	○	○	○	○
TigerDirect.com	87	○	○	○	○	○	○
HSN.com (Home Shopping Network)	87	○	○	○	○	○	○
BN.com (Barnes & Noble)	87	○	○	○	○	○	○
Buy.com	86	○	○	○	○	○	○
Drugstore.com	86	○	○	○	○	○	○
Shutterfly.com	86	○	○	○	○	○	○
Kohls.com	86	○	○	○	○	○	○
Overstock.com	85	○	○	○	○	○	○
HPShopping.com (Hewlett-Packard)	85	○	○	○	○	○	○
eBay.com	85	○	○	○	○	○	○
Walgreens.com	85	○	○	○	○	○	○
Staples.com	85	○	○	○	○	○	○
LivingSocial.com	85	○	○	○	○	○	○

Website	Reader score	Survey findings					
		Value	Quality	Navigation	Checkout	Shipping	Customer support
	0 100						
VictoriasSecret.com	85	○	○	○	○	○	○
OldNavy.com	84	○	○	○	○	○	○
Groupon.com	84	○	○	○	○	○	○
Vistaprint.com	84	○	○	○	○	○	○
JCP.com (JCPenney)	84	○	○	○	○	○	○
BedBathBeyond.com	83	○	○	○	○	○	○
PotteryBarn.com	83	○	○	○	○	○	○
Macys.com	83	○	○	○	○	○	○
BestBuy.com	83	○	○	○	○	○	○
Walmart.com	83	○	○	○	○	○	○
SamsClub.com	82	○	○	○	○	○	○
StubHub.com	82	○	○	○	○	○	○
HomeDepot.com	82	○	○	○	○	○	○
Target.com	82	○	○	○	○	○	○
Dell.com	81	○	○	○	○	○	○
BabiesRus.com	81	○	○	○	○	○	-
Ancestry.com	81	○	○	○	○	○	○
ToysRus.com	81	○	○	○	○	○	-
Lowe's.com	81	○	○	○	○	○	○
OfficeDepot.com	80	○	○	○	○	○	○
Sears.com	80	○	○	○	○	○	○
CVS.com	79	○	○	○	○	○	-
ProFlowers.com	79	○	○	○	○	○	○
1800Flowers.com	76	○	○	○	○	○	○
FTD.com	76	○	○	○	○	○	○
Ticketmaster.com	74	○	○	○	○	○	○

Guide to the Ratings

Ratings are based on 28,758 responses by CONSUMER REPORTS subscribers to a survey conducted by the Consumer Reports National Research Center. The survey reflects 52,437 website visits between April 2011 and July 2012. Findings represent the experiences of our readers, not necessarily those of the general population. **Reader score** represents overall satisfaction with the site and isn't

limited to the criteria listed under survey findings. A score of 100 would mean all respondents were completely satisfied; 80 means they were very satisfied, on average; 60, fairly satisfied. Differences of fewer than 5 points are not meaningful. Scores for **value**, **quality**, **navigation**, **checkout**, **shipping**, and **customer support** are relative. A dash indicates that we lacked sufficient data.

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DEBT MANAGEMENT
Paying down balances on his high-rate cards is a challenge for Robert Muthumbi of Flowery Branch, Ga., shown with his wife, Rene, and their sons, Gordon and Gerard.

The best card for you

We put 53 popular credit cards to the test

ON THE SURFACE, the HSBC Platinum MasterCard with Cash or Fly Rewards and the Capital One Venture card seem comparable. If you like to travel, you might find their pitches enticing: Both let you earn points that you can use for plane tickets. But a cardholder charging \$1,500 a month would get \$460 worth of points in the first year with the Capital One card and only \$180 with HSBC's card.

Whether you'd uncover that difference is

debatable. Sure, you're a savvy consumer. But these days, picking the right rewards card—the most heavily marketed type—seems to require an advanced degree in mathematics. Many have complex formulas for determining how much cash or how many points you'll earn. Some cards come in two versions: one with no annual fee and another with a fee but higher rewards.

If you carry a credit-card balance, you'll have to do calculations to determine whether you'll save by transferring it. Some cards offer a 0 percent annual rate on balance transfers, but only for a limited time and for an up-front fee.

To help you make sense of the wide range of credit-card deals, the Consumer Reports Money Lab developed a computer model for evaluating cards. It takes into account the total costs of carrying and transferring a balance and estimates the rewards you stand to earn based on your spending patterns. We tracked down the terms of 53 mass-market credit cards and used the calculator to determine the best

ones for three types of users: families looking for cash rewards, leisure travelers who want free trips, and cardholders who carry a balance. We also gave credit-card makeovers to four readers for whom we found better cards than what's in their wallets.

Here's what else we found:

- Rewards cards offer tempting sign-up deals to consumers with good credit scores. If you haven't compared your cards with what's available now, you should.
- Annual fees might be worth paying for frequent travelers and big spenders.
- Mass-market airline cards are offering perks—travel insurance and free checked baggage, for example—that used to come only with high-fee premium cards.
- Although 0 percent transfer cards seem enticing, especially if you have a big balance to pay off, a low-rate card might be the better deal in the long run.

New travel-card perks

Up-front bonuses of 25,000 to 40,000 points have become common among

■ DID YOU KNOW?

Where to complain

If your credit-card issuer isn't solving your problem—a billing dispute, say, or trouble closing your account—submit a complaint to the Consumer Financial Protection Bureau (consumerfinance.gov). The agency gives issuers 60 days to resolve and close most complaints before it takes further enforcement action.

travel cards, and occasionally you'll see a juicy 100,000-point offer. Travel cards often charge annual fees, though many are waived for the first year. But the perks that come with many airline cards—expedited security clearance, priority boarding, free checked luggage, and access to airport lounges—can more than make up for the fee. "It's silly not to get an airline card with free checked baggage, because it pays for itself after a single trip," says George Hobica, publisher of the Airfarewatchdog website, which tracks airline deals.

But don't assume that cards offering a 25,000-point sign-up bonus will get you anything more than a one-way ticket. You might need to spend up to 50,000 points for a domestic unrestricted round-trip ticket. "Before you even think about an airline card or other points card, consider what you'd get from a cash-rebate card—it's cash in hand with no restrictions," says Tim Winship, editor of FrequentFlier.com. If you want an airline-specific card because that carrier is the one you fly most frequently, you might want to wait for a big sign-up offer before you apply.

International travelers can choose from about three dozen travel cards that don't charge foreign-transaction fees (typically 3 percent with cards that do, which would cost you \$90 on a \$3,000 overseas vacation). And some U.S. issuers, notably Wells Fargo and Bank of America, now offer chip-and-PIN cards, also called EMV smart cards (the acronym comes from Europay MasterCard Visa). Those cards, prevalent in Western Europe, are more secure than the magnetic-stripe type issued in the U.S. If you travel to Europe, it might be worth getting one because standard cards are often not accepted at subways, parking facilities, and gas stations.

Maximizing rewards

If you have a basic cash-back card, rewards should be straightforward. But some cards have formulas that are anything but. Chase Freedom, Citi Dividend, and several Discover cards tout rewards of up to 5 percent, but only on quarterly rotating categories, such as home-improvement purchases in the spring and hotels in the fall. You have to opt in each quarter to qualify for those rewards. And you have to plan your spending around each category, which can be difficult because sometimes the categories might not be announced well in advance. Spending in some categories,



CHARGE IT Using credit cards rather than debit cards and cash for more of their everyday spending will boost the rewards Shane Tripcony of Little Rock, Ark., and his wife, Erin, can earn each year.

such as gas, might earn the maximum rewards only up to a certain amount, after which the percentage rewards are lower. For instance, from July through September, the Discover More card paid 5 percent on gas, theme parks, and movies, up to \$1,500 in total purchases. After that, you'd have earned only 0.25 percent, unless you'd spent \$3,000 in nonbonus categories for the year.

That kind of complexity can make it difficult for cardholders to maximize their rewards. Shane Tripcony, 42, of Little Rock, Ark., a father of two and entrepreneur who runs a Web marketing and development company, has two credit cards but is not earning the kind of rewards he could be. He and his wife, Erin, tend to use cash or a debit card for gas and groceries rather than credit, even though they pay off their balances in full and on time each month. He wants to boost his cash-back rewards by charging his children's private-school tuition—almost \$15,000 a year.

Though he doesn't travel often, he's

considering signing up for the American Express Hilton HHonors card to use for an upcoming family vacation. Tripcony figures the trip's cost would be largely covered by the card's up-front bonuses of 40,000 points after the first \$750 in purchases. But how far the bonus points go will depend on the type of hotel and room he books. Hilton ranks its hotels in seven categories. A standard room in the lowest is available for 7,500 points a night, and the highest category costs 50,000 points a night. The Hilton HHonors rewards website has a search function with results that include the points or dollars needed for a night's stay at all of its properties.

Beyond this vacation, Tripcony could earn many cash rewards if he and his wife used a credit card rather than cash or debit for everyday purchases as well as for tuition. A good card for them might be the American Express Blue Cash Preferred card, which pays rewards of 6 percent on spending in supermarkets, 3 percent at gas stations and department stores, and 1 per-

Should you ditch your unwanted cards?

Getting new cards and closing old accounts might affect your credit score if done wrong. Here's how to pare your card collection without damage:

Contrary to popular belief, having a lot of credit cards is not detrimental to your score. That's because one component of the FICO credit-scoring formula is the ratio of your balances to your credit limits. The more available credit you have relative to the amount you charge each month, the higher your score is likely to be. Don't use more than 50 percent of your available credit or your score will suffer.

The length of your credit history makes up 15 percent of your score, which is why

the common advice is to hold on to your oldest credit cards, even if you don't use them. But credit bureaus usually leave closed accounts on your file for 10 years, so your score will continue to reflect your payment history on your closed accounts.

Bottom line. You can cancel your old cards without hurting your credit score. To close an account, pay off any balance and write to the issuer that you want to close the account. Ask for written confirmation that the account was "closed by customer" and tell the issuer to report that information to the credit bureaus. Verify that by getting a copy of your credit report free at annualcreditreport.com.



cent on everything else. Based on their spending habits, charging \$3,000 monthly on it would result in a cash reward of about \$1,040 in the first year because of an up-front bonus and \$890 in subsequent years, even after paying the \$75 annual fee.

Too many cards?

Jordan Leventhal of Cleveland, a 23-year-old college student who works as a paramedic, has accumulated eight credit cards. He has a good credit score and doesn't carry any interest-charging balances. He tries to match up his purchases with the cards that pay the highest rewards for what he's buying. But by spreading his spending

among so many cards, he's missing out on opportunities to maximize his rewards.

For instance, he wisely opted in to the summertime offer by the Chase Freedom Visa card that paid 5 percent cash back on gas and restaurants—his two biggest spending categories—and 1 percent on everything else. But he has also used other cards to buy gas and restaurant meals, missing out on getting 5 percent back on those occasions. He also has a United card that he took out to get a free-flight sign-up bonus; he uses it for nontravel purchases but is a long way from earning another reward ticket. Though it has an annual fee, the United card is worth holding to

The right card can maximize rewards and minimize costs

The Consumer Reports Money Lab analyzed 53 mass-market credit cards to see which ones make the most sense for typical creditworthy users with varying needs. Cards are listed in order of best rewards or lowest cost for the first year.

Card	APR on purchases	Cumulative rewards earned over 12/24/36 months ^①	Selected features
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CASH REWARDS Good deals for a family spending \$400 a month on gas, \$600 on groceries, and \$1,000 elsewhere.

American Express Blue Cash Preferred	0% for 12 months, 17.24% to 22.24% after	\$770/\$1,390/\$2,010	6% back at supermarkets, 3% back on gas and at department stores, 1% back everywhere else. \$75 annual fee. No-annual-fee version pays lower rewards. \$150 bonus after spending \$1,000 in first 3 months.
Fidelity Rewards American Express	13.99%	\$480/\$960/\$1,440	2% back; points can be redeemed for merchandise or cash, or deposited into a Fidelity IRA, 529 college-savings plan, or brokerage account.
Capital One Cash Rewards	0% for 12 months, 12.9% to 20.9% after that	\$460/\$820/\$1,180	\$100 sign-up bonus after spending \$500 in the first 3 months. 1% back on all purchases; 50% cash bonus at the end of the year, which equates to 1.5% back on all purchases. No foreign-transaction fee.

TRAVEL CARDS Good deals for a traveler who spends \$2,000 a month, 75% on travel-related expenses, and wants to redeem points with any airline.

Chase Sapphire Preferred	15.24%	\$850/\$1,200/\$1,560	2 points per \$1 spent for travel and dining; 1 point per \$1 spent elsewhere. 7% bonus on points annually. 40,000 bonus points after you spend \$3,000 in first 3 months (equivalent to \$500 when redeemed through Chase's travel agent). \$95 annual fee waived the first year. No foreign-transaction fees. No-annual-fee version pays lower rewards.
American Express Blue Sky Preferred	0% for 12 months, then 17.24% to 22.24%	\$760/\$1,320/\$1,880	2 points per \$1 spent on dining, hotels, and car rentals; 1 point per \$1 spent on flights and elsewhere. 15,000 bonus points (equal to \$200) after spending \$1,000 within first 3 months. \$75 annual fee. \$100 annual airline allowance for baggage fees, leg-room upgrades, and in-flight purchases. No-annual-fee version pays lower rewards.
Capital One Venture Rewards	13.9% to 20.9%	\$580/\$1,000/\$1,420	2 points per \$1 spent; 10,000 bonus points (equal to \$100) after spending \$1,000 in first 3 months. \$59 annual fee waived the first year. No-annual-fee version pays lower rewards but includes 0% purchase APR for 1 year and 10,000 bonus points. No foreign-transaction fee for either version.

Card	APR on purchases	Transfer fees and interest costs over 12/24/36 months ^②	Selected features
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BALANCE-TRANSFER/LOW-RATE CARDS Good deals for consumers who want to transfer a balance of \$10,000.

Chase Slate	0% on balance transfers and purchases for 15 months, 11.99% to 21.99% after that	\$0/\$910/\$2,110	The cheapest balance-transfer card, provided you pay off your balance within 15 months. No balance-transfer fee on balances transferred within 60 days of account opening; 3% transfer fee applies on later transfers.
Citi Diamond Preferred Card	0% for 18 months, then 11.99% to 21.99%	\$300/\$910/\$2,110	0% on balance transfers for 18 months. 3% balance-transfer fee.
PenFed Promise Visa ^③	7.49% intro APR for 36 months, switches to prime rate after (currently 9.99%)	\$500/\$1,000/\$1,500	4.99% on balance transfers for life makes this the best card if it'll take you more than two years to pay off your balance. No balance-transfer fee.

Calculations are for comparative purposes only and assume a high-credit-score individual. Your actual rewards and costs may vary. Excludes cards not available to the general public, airline-affiliated cards, those requiring enrollment in quarterly bonus categories for highest rewards, points cards that don't convert points to cash or cash equivalents, and travel cards that don't allow bookings on multiple airlines. Data current as of August 2012. ^① Rewards take into account up-front bonuses as well as annual fees. ^② Cumulative cost estimates assume the balance remains constant at \$10,000 over the different time periods and uses the same billing profile across all cards. ^③ Membership in Pentagon Federal Credit Union required.



CARD COLLECTOR
Jordan Leventhal of Cleveland is spreading his spending among eight cards. He'd be better off concentrating his purchases on two cards, depending on what he's buying, to maximize rewards.

book flights on that airline because it pays 2 miles per dollar spent on flights and provides free baggage checks. But he should concentrate all of his other spending on higher-rewarding cards, such as the Chase Freedom card for purchases that qualify under its 5 percent seasonal promotions and the Capital One Cash rewards card for everything else. That card pays 1 percent on everything and adds a 50 percent bonus on cash back at the end of the year.

Paying down debt

Rewards cards aren't suitable for cardholders who carry a balance, because they generally carry higher APRs than other cards. Robert Muthumbi, 41, of Flowery Branch, Ga., owes \$5,425 on his Capital One card, which has a 22.9 percent APR, and \$5,000 on a Discover card at 16 percent. For several years, he's been in "repayment mode," paying two to three times the minimum balance due each month in an effort to clear it. The issuers have refused to reduce his interest rate.

Muthumbi's best option is to transfer the balances to a card with a lower APR. Many cards offer 0 percent financing for 12 to 18 months, though most charge a transfer fee of 3 or 4 percent up front. After the introductory period ends, the APRs will probably jump to between 12 and 22 percent. So Muthumbi needs to figure out how long it will realistically take to pay off his balances. If he can do it in 15 months, his best bet is the Chase Slate card, which offers 0 percent for that time period and no balance-transfer fee if the transfer is made within 60 days of opening the account.

If it will take more than two years, he should choose the PenFed Promise card, which currently has an APR of 4.99 percent for the life of the balance, with no transfer fee. (To get the card, you need to join the Pentagon Federal Credit Union. Membership is free for members of the military and their families, federal employ-

ees, and members of qualifying organizations. Others can join by making a \$15 donation to a military-family nonprofit. Go to penfed.org for details.) Other cards that have low transfer APRs include some from Simmons and IberiaBank.

Once Muthumbi finds a good balance-transfer card, he should make his everyday purchases with another card that gets paid off each month. His new card might have a different APR for purchases and balance transfers, which could cause him to compound his debt.

Starting out

Dana Kippel, 23, of Delray Beach, Fla., has been rejected for several credit cards, including those from Macy's and Nordstrom. She was also turned down for a card by Chase, where she maintains a bank account. She works full-time but hasn't built a credit history. She wants a credit card so that she can begin doing that.

Cards aimed at people with little or limited credit history often have huge startup costs, monthly maintenance fees, and giant interest rates. We found real lemons, such as several cards from First Premier Bank that charge \$170 in first-year fees. The Matrix Card by Discover from Continental Finance had high ongoing costs. In the second year, a \$12 monthly fee kicks in on top of a \$75 annual fee, for total charges of \$219 a year. Its 29.99 percent APR is also among the higher ones we've seen, though the 36 percent APR charged by several First Premier cards eclipsed that rate.

Kippel would be smart to avoid such cards. Because she has already been turned down by Chase and several retailers, her best option is a secured card, which requires a security deposit that is generally equal to your spending limit. The Capital One Secured MasterCard reports to all three major credit bureaus. It has an annual fee of \$29 and its APR is currently 22.9 percent, but it has a low maximum late-payment

fee of up to \$19. Kippel can get an initial credit limit of \$200 by putting down a refundable deposit of as little as \$49, depending on her creditworthiness. After she establishes a good payment history over 12 to 18 months, she can ask Capital One or another bank for a standard credit card.

Confusing deals

Consumers Union, the advocacy arm of Consumer Reports, supported reform that led to the so-called Schumer Box (a required summary of the costs of a credit card in promotional materials, named after Sen. Charles Schumer, D-N.Y., who as a congressman championed the legislation) and the passage of the Card Act of 2009, which outlawed certain abusive practices by issuers. But today's confusing deals on all types of cards suggest that issuers need to make their deals more understandable to the typical consumer—not just for those with math degrees.

Until then, be sure to read all of the fine print on any offer you're considering. Here's what to watch for:

Spending tiers. Some rewards cards require you to spend a certain amount to get the advertised perks. Watch for phrases such as "up to" in card offers—that may mean you'll get the highest rewards only after spending thousands in a single year.

Hidden caps. Some cards, including some gas cards, reduce the reward percentage after you've spent a set amount.

Expiration dates. Check for them on rewards, especially with travel cards, because it often takes a long time to get enough points for a ticket.

Missed-payment penalties. Some cards take away your month's rewards if you miss a payment, and they might charge a fee to reinstate them. The Discover More card, for example, takes away all of your points if you miss two payments in a row.

Changes in terms. Avoid surprises by reading the notices that come with your monthly bills for changes in fees, rates, credit limit, or rewards programs.



BREAKING IN
After being rejected for several credit cards, Dana Kippel of Delray Beach, Fla., should apply for a secured card, which will enable her to establish a credit history.

Arsenic in your food

Our findings show a real need for federal standards for this toxin

- Reducing arsenic in food is feasible. We examined the efforts of two food compa-

nies trying to tackle the problem and learned about methods being used to try to reduce arsenic in products.

•Based on these findings, our experts are asking the Food and Drug Administration to set limits for arsenic in rice products and fruit juices as a starting point.

Rice producers argue that concerns about dietary exposure to arsenic in rice are overblown. “There is no documented evidence of actual adverse health effects from exposure to arsenic in U.S.-grown rice,” says Anne Banville, a vice president at the USA Rice Federation, a trade association representing the \$34 billion rice industry. “And we believe the health benefits of rice must be properly weighed against the risks of arsenic exposure, which we believe are minimal.”

But scientists warn of complacency. “We already know that high concentrations of arsenic in drinking water result in the highest known toxic substance disease risks from any environmental exposure,” says Allan Smith, M.D., Ph.D., a professor of epidemiology at the University of California, Berkeley. “So we should not be arguing to wait for years until we have results of epidemiologic studies at lower arsenic intake, such as from rice consumption, to take action.” His studies of arsenic in public water in Chile and Argentina helped show that it causes lung and bladder cancer and other diseases.

Such long-term studies that track health effects of exposure to arsenic in rice have only recently begun in the U.S. Researchers at the Dartmouth Children’s Environmental Health and Disease Prevention Research Center in late 2011 published a small but informative study that indicated consuming slightly more than a half-cup of cooked rice per day resulted in a significant increase in urinary arsenic levels, comparable to the effects of drinking a liter of water containing the federal maximum of 10 ppb arsenic. The authors say their results suggest “many people in the U.S. may be exposed to potentially harmful levels of arsenic through rice consumption.”

The USA Rice Federation says it is working with the FDA and the EPA as they examine and assess arsenic levels in food and has supplied rice samples to those agencies for research. It also says some of its member companies may be doing their own testing. One rice company shared with us details of how it is taking matters into its own hands. Grant Lundberg, CEO

of Lundberg Family Farms in Richvale, Calif., which sells rice and rice products, says the company is testing more than 200 samples of the many varieties of rice in its supply chain and plans to share the results with FDA scientists.

Studies show that arsenic can cause cancer in humans.

“We’re committed to providing safe food, to really listening to our consumers, and dealing with this problem very openly because doing the research needed to assess what the risks really are is the only way to go,” Lundberg says.

Tracing arsenic’s sources

The USA Rice Federation tells consumers that there is no reason to be concerned about arsenic in food. Its website states that arsenic is “a naturally occurring element in soil and water” and “all plants take up arsenic.”

But “natural” does not equal safe. Inorganic arsenic, the predominant form of arsenic in most of the 65 rice products we analyzed, is ranked by the International Agency for Research on Cancer (IARC) as one of more than 100 substances that are Group 1 carcinogens. It is known to cause bladder, lung, and skin cancer in humans,

with the liver, kidney, and prostate now considered potential targets of arsenic-induced cancers.

Though arsenic can enter soil or water due to weathering of arsenic-containing minerals in the earth, humans are more to blame than Mother Nature for arsenic contamination in the U.S. today, according to the federal Agency for Toxic Substances and Disease Registry. The U.S. is the world’s leading user of arsenic, and since 1910 about 1.6 million tons have been used for agricultural and industrial purposes, about half of it only since the mid-1960s. Residues from the decades of use of lead-arsenate insecticides linger in agricultural soil today, even though their use was banned in the 1980s. Other arsenical ingredients in animal feed to prevent disease and promote growth are still permitted. Moreover, fertilizer made from poultry waste can contaminate crops with inorganic arsenic.

Rice is not the only source of arsenic in food. A 2009-10 study from the EPA estimated that rice contributes 17 percent of dietary exposure to inorganic arsenic, which would put it in third place, behind fruits and fruit juices at 18 percent, and vegetables at 24 percent. A more complete study by the European Food Safety Authority found cereal products could account for more than half of dietary exposure to inorganic arsenic, mainly because of rice.

Rice absorbs arsenic from soil or water



FIELD TESTS Grant Lundberg, a rice producer in Richvale, Calif., has begun extensive testing for arsenic.

much more effectively than most plants. That's in part because it is one of the only major crops grown in water-flooded conditions, which allow arsenic to be more easily taken up by its roots and stored in the grains. In the U.S. as of 2010, about 15 percent of rice acreage was in California, 49 percent in Arkansas, and the remainder in Louisiana, Mississippi, Missouri, and Texas. That south-central region of the country has a long history of producing cotton, a crop that was heavily treated with arsenical pesticides for decades in part to combat the boll weevil beetle.

"Extensive surveys of south central U.S. rice, by more than one research group, have consistently shown that rice from this region is elevated in inorganic arsenic compared to other rice-producing regions," says Andrew Meharg, professor of biogeochemistry at the University of Aberdeen in Scotland and co-author of the book "Arsenic & Rice." "And it does not matter relative to risk whether that arsenic comes from pesticides or is naturally occurring." High levels of arsenic in soil can actually reduce rice yields. Meharg, a leading researcher in the field, notes the Department of Agriculture has invested in research to breed types of rice that can withstand arsenic. That may help explain the relatively high levels of arsenic found in rice from the region, though other factors such as climate or geology may also play a role.

What our tests found

We tested 223 samples of various rice products that we bought mostly in April and May, many from stores in the New York metropolitan area and online retailers. The samples covered a variety of rice-containing food categories, including infant cereals, hot cereals, ready-to-eat cereals, rice cakes, and rice crackers. We bought products often used by people on gluten-free or other special diets, including rice pasta, rice flour, and rice drinks.

We tested at least three samples of the foods and beverages for total arsenic. We measured specific levels of inorganic arsenic. And we checked for two forms of organic arsenic, called DMA and MMA.

Though inorganic arsenic is considered the most toxic, concerns have been raised about potential health risks posed by those two organic forms, which the International Agency for Research on Cancer has labeled "possibly carcinogenic to humans." We found DMA in the 32 rices we tested,

A CEO reworks his toddler formulas

Jay Highman, the CEO and president of Nature's One, an Ohio company that made the nation's first organic baby formula, says he was concerned when a study published in February implicated his formula as containing arsenic. The problem: organic brown rice syrup, one of the ingredients.

"We had always been known for having the highest standards for the cleanest, purest ingredients, and overnight we became a poster child for arsenic in rice," Highman says. He resolved that he would find a way to eliminate arsenic contamination in the rice syrup.

Highman searched for the purest source for rice and found that he had to go outside of the U.S. to find rice with the lowest possible arsenic content. He declined to disclose his source for fear larger companies "will start devouring our supply chain." He worked with his syrup supplier to develop a filtration process that would eliminate detectable levels of arsenic.

By July, he said the combination of more pristine rice and the new filtration process produced brown rice syrup that met his goal. We included samples of two Nature's One dairy

formulas and one soy formula in our tests.

The original powdered samples we tested of dairy- and soy-based formulas had inorganic arsenic that averaged 40.6 ppb for dairy and 77.7 ppb for soy.

When we tested the new versions of the two dairy formulas, the levels were either undetectable or nearly so. The company says its new formulation has use-by dates of January 2014 (Dairy with DHA & ARA), July 2015 (Dairy), or later.

Highman says he has been reworking the soy formula and hopes to produce a product that has lower levels of arsenic. If he can't get it lower, Highman says he will create a non-dairy formula without soy. Meanwhile, an interim soy version we tested did have somewhat lower levels of arsenic, but it had higher levels of cadmium, another toxin.



ARSENIC SLEUTH

Jay Highman's company makes dairy- and soy-based formulas.

which include choices from the south central states and elsewhere, including California, India, and Thailand.

In brands for which we tested both a white and a brown rice, the average total and inorganic arsenic levels were higher in the brown rice than in the white rice of the same brand in all cases. Among all tested rice, the highest levels of inorganic arsenic per serving were found in some

Within brands, brown rice had higher arsenic than white.

samples of Martin Long Grain Brown rice, followed by Della Basmati Brown, Carolina Whole Grain Brown, Jazzmen Louisiana Aromatic Brown, and Whole Foods' 365 Everyday Value Long Grain Brown. But we also found samples of brown rice from Martin and others with inorganic arsenic levels lower than that in some white rice.

Though brown rice has nutritional advantages over white rice, it is not surprising that it might have higher levels of arsenic, which concentrates in the outer layers of a grain. The process of polishing

rice to produce white rice removes those surface layers, slightly reducing the total arsenic and inorganic arsenic in the grain.

In brown rice, only the hull is removed. Arsenic concentrations found in the bran that is removed during the milling process to produce white rice can be 10 to 20 times higher than levels found in bulk rice grain.

We also tested for lead and cadmium, other metals that can taint food. The levels we found were generally low overall. Based on our recommended limits for rice products, even the few samples with elevated lead and cadmium should not contribute significantly to dietary exposure.

Cereals cause concern

Worrisome arsenic levels were detected in infant cereals, typically consumed between 4 and 12 months of age.

Among the four infant cereals tested, we found varying levels of arsenic, even in the same brand. Gerber SmartNourish Organic Brown Rice cereal had one sample with the highest level of total arsenic in the category at 329 ppb, and another sample had the lowest total level in this category at 97.7 ppb. It had 0.8 to 1.3 micrograms of inorganic arsenic per serving.

Earth's Best Organic Whole Grain Rice cereal had total arsenic levels ranging from 149 ppb to 274 ppb, but higher levels



of inorganic arsenic per serving, from 1.7 to 2.7 micrograms.

So what's a parent to do? To reduce arsenic risks, we recommend that babies eat no more than 1 serving of infant rice cereal per day on average. And their diets should include cereals made of wheat, oatmeal, or corn grits, which contain significantly lower levels of arsenic, according to federal information.

The EPA sets limits for a carcinogen based on how many extra cases of cancer would be caused by exposure to the toxin at a certain level. The limit is designed to

minimize that risk. For our recommendations, we used the latest available science to choose a moderate level of protection that balances safety and feasibility, similar to the EPA's approach for water. Our scientists made these calculations using standard estimates of weight, typical daily consumption of individual rice products over a lifetime, and the range of levels of inorganic arsenic we found. For our recommendations for children, we paid particular attention to their levels of consumption during this critical phase of their development.

According to federal data, some infants eat up to two to three servings of rice cereal a day. Eating rice cereal at that rate, with the highest level of inorganic arsenic we found in our tests, could result in a risk of cancer twice our acceptable level.

For children and pregnant women, risks are heightened. Kevve Nachman, Ph.D., a risk scientist at the Center for a Livable Future in the Johns Hopkins Bloomberg School of Public Health, says, "The more we learn about arsenic's additional effects on the developing brain, the more concerned I am by these levels of arsenic being found in infant and toddler rice cereal."

Ready-to-eat cereals, which are popular with adults as well as children, also gave us cause for concern. For instance, Barbara's Brown Rice Crisps had inorganic arsenic levels that ranged from 5.9 to 6.7 micrograms per serving. Kellogg's Rice Krispies, at 2.3 to 2.7 micrograms, had the lowest levels for the category in our tests.

Rice drinks in our tests showed inorganic arsenic levels of up to 4.5 micrograms per serving. Based on those results, our scientists advise that children under the age of 5 should not have rice drinks as

part of a daily diet. In the United Kingdom, children younger than 4½ years are advised against having rice milk because of arsenic concerns.

"This is a time when cells are differentiating into organs and many other important developmental things are going on, so getting exposed to a toxicant like arsenic in utero or during early childhood can cause damage that may not appear until decades later," says Michael Waalkes, laboratory chief at the Division of the National Toxicology Program. He is one of the authors of a June 2012 report funded in part by the National Institutes of Health that concluded early life exposure to arsenic produces a wide range of cancers and other diseases.

Diet changes arsenic risk









If rice truly is an important source of arsenic exposure, then people who eat rice should have greater arsenic levels in their body, on average, than people who do not. To find out, we analyzed data collected annually by the National Center for Health Statistics for the National Health and Nutrition Examination Survey (NHANES). The survey contains information on the health and nutrition of a nationally representative sample of the U.S. population, based on interviews and physical exams, which may include blood and urine tests.

Our data analysis was led by Richard Stahlhut, M.D., M.P.H., an environmental health researcher at the University of Rochester, who is experienced in NHANES analysis, and Ana Navas-Acien, M.D., Ph.D., a physician-epidemiologist with expertise in arsenic research at Johns Hopkins University's Bloomberg School of Public Health. Working with CONSUMER

Limit your exposure

To reduce arsenic exposure, consider limiting rice in your family's diet to the quantities noted here. Our scientists based these recommendations on a person eating just one product per day or

per week over a lifetime. If you eat more than one type, your risk would increase. Vary your diet to include non-rice products. If you exceed these limits one week, you can cut back the next.

Rice product	 Infant cereal	 Hot cereal	 Ready-to-eat cereal	 Rice drink	 Rice	 Rice pasta	 Rice crackers	 Rice cakes
Approximate serving size uncooked	¼ cup	¼ cup	1 cup	1 cup	¼ cup	2 oz.	16-18 crackers	1-3 cakes
Children	1 serving/day	1¼ servings/week	1½ servings/week	—	1¼ servings/week	1½ servings/week	½ serving/day	1 serving/week
Adult	NA	2½ servings/week	3 servings/week	½ serving/day	2 servings/week	3 servings/week	1 serving/day	2½ servings/week

REPORTS statisticians, they reviewed NHANES data from 2003 through 2010 from participants age 6 or older whose urine was tested for arsenic and who had reported what they'd had to eat or drink from midnight to midnight the day before their examination. A urine test is the best measure of recent arsenic exposure because most of it is excreted in urine within a few days after ingestion.

Because seafood contains a form of organic arsenic called arsenobetaine, generally considered nontoxic to humans, we then excluded from our analysis anyone who reported eating seafood during the 24-hour period and those with detectable levels of arsenobetaine in their urine. The remaining participants therefore were more likely to have had exposure to inorganic arsenic, which poses the greatest potential health risks.

Our resulting analysis of 3,633 study participants found that on average, people who reported eating one rice food item had total urinary arsenic levels 44 percent greater than those who had not, and people who reported consuming two or more rice products had levels 70 percent higher than those who had no rice.

"Despite our taking into account other common sources of arsenic, and no matter which way we sliced the data, we see a very strong association between rice consumption and arsenic exposure," says Stahlhut, who along with Navas-Acien led a similar analysis of NHANES data for our January 2012 article on arsenic in juice. That analysis found that study participants who reported drinking apple or grape juice had total urinary arsenic levels

that were on average nearly 20 percent higher than those who didn't. Consumers Union, the advocacy arm of Consumer Reports, urged the FDA to set a 3 ppb limit for total arsenic in apple and grape juice.

"These findings show that rice is an important source of arsenic exposure for the U.S. population," says Navas-Acien. The associations were even stronger for rice compared with juice and are consistent with the relatively high levels of arsenic, including inorganic arsenic, measured in rice samples, she says. She says the results underscore the need for monitoring arsenic in food and establishing

Our study shows people who eat rice have higher arsenic levels.

safety standards. A new study of NHANES data from Dartmouth researchers also shows that rice consumption can contribute to increased urinary arsenic levels in children.

What should be done

Consumers Union believes a standard for arsenic should be set for rice, and industry should accelerate efforts to reduce arsenic levels in rice. They should also develop types of rice that take up less arsenic, and use rice with the lowest possible arsenic in products for young children, such as infant rice cereal.

Our scientists are also asking regulators

to prohibit agricultural practices that may lead to increases in arsenic in rice:

- The EPA should phase out use of pesticides containing arsenic.
- The USDA and the EPA should end the use of arsenic-laden manure as fertilizer.
- The FDA should ban the feeding of arsenic-containing drugs and animal byproducts to animals.

To find out more about what Consumers Union is doing on the subject and to get involved, go to ConsumersUnion.org/arsenic. On the international stage, a group advising the World Health Organization is meeting in 2014 to consider proposed arsenic standards for rice. Limits of 200 ppb (inorganic) for white rice and 300 ppb (total or inorganic) for brown rice are under discussion.

After the concerns raised by our juice story, the FDA says it is confident in the overall safety of apple juice. "FDA has made significant progress in developing a proposed action level for arsenic in apple juice and is nearing completion of this work," the agency says in a statement.

The FDA also says it is studying arsenic in rice and rice products to determine the level and types of arsenic typically found and to identify ways to reduce it.

"The need for a standard for arsenic in food is long overdue," says Trudy Bialic, director of public affairs for PCC Natural Markets, a Seattle-area chain that is America's largest food co-op. "Certainly there are excellent and committed people in FDA's ranks, but it's shameful the agency has not addressed this problem more systematically, leaving us to figure it out on our own to protect ourselves."

How to cut your arsenic risk

Test your water

If your home is not on a public water system, have your water tested for arsenic and lead. To find a certified lab, contact your local health department or call the federal Safe Drinking Water Hotline at 800-426-4791.

Change the way you cook rice

You may be able to cut your exposure to inorganic arsenic in rice by rinsing raw rice thoroughly before cooking, using a ratio of 6 cups water to 1 cup rice for cooking and draining the excess water afterward. That is a traditional method of cooking rice in Asia. The modern technique of cooking rice in water that is entirely absorbed by the grains has been promoted because it allows rice to

retain more of its vitamins and other nutrients. But even though you may sacrifice some of rice's nutritional value, research has shown that rinsing and using more water removes about 30 percent of the rice's inorganic arsenic content.

Eat a varied diet

Some vegetables can accumulate arsenic when grown in contaminated soil. To help, clean vegetables thoroughly, especially potato skins. Some fruit juices such as apple and grape juice are high in arsenic, as our previous tests showed. To prevent obesity and tooth decay, pediatricians advise that infants younger than 6 months shouldn't drink juice; children up to age 6 should have

no more than 4 to 6 ounces a day and older children no more than 8 to 12 ounces. Like grape juice, wine also can be a source of exposure, according to data collected in the FDA's Total Diet Study, which provides more complete information about arsenic content in a variety of foods. Go to fda.gov and search for "total diet study analytical results."

Experiment with other grains

Vary your grains, especially if you eat more than two or three servings of rice per week. Though not arsenic-free, wheat and oats tend to have lower levels than rice. And quinoa, millet, and amaranth are among other options for those on a gluten-free diet, though they have not been studied as much.



Arsenic in food

How to read the table There is no federal limit for arsenic in most foods, but there is a federal limit of 10 parts per billion for arsenic in drinking water. The most protective standard in the country is New Jersey's at 5 ppb. At that limit, drinking a liter of water would expose you to 5 micrograms of inorganic arsenic. That provides a yardstick by which you can compare the

ranges of inorganic arsenic per serving detected in the samples we tested of the products below. Overall, inorganic arsenic ranged in our samples from 11 percent to 87 percent of the total arsenic we found. The overall average was 55 percent.

Our tests don't offer general conclusions about overall arsenic levels in any brand or rice product category. We tested at least three

samples of products (many bought in the New York metro area and online in April and May). Serving sizes generally used are specified by the government for each category. For more details, go to ConsumerReports.org/cro/arsenicinfood.

■ At least one sample exceeded New Jersey drinking water limit (5 micrograms of inorganic arsenic per liter).

Listed in alphabetical order within category.

Product	Origin	Total arsenic (ppb) ^①	Inorganic arsenic (micrograms/serving) ^②
RICE (45 g, about ¼ cup uncooked)			
365 Everyday Value Long Grain Brown (Whole Foods)	③	210 to 282	7.4 to 8.4
365 Everyday Value Organic Indian Basmati White (Whole Foods)	India	82.2 to 99.9	2.9 to 3.5
365 Everyday Value Organic Thai Jasmine White (Whole Foods)	Thailand	104 to 150	2.7 to 3.0
Archer Farms Organic Basmati (Target)	India	54.7 to 81.7	1.3 to 2.2
Archer Farms Organic Jasmine (Target)	Thailand	112 to 121	2.7 to 3.9
Cajun Country Enriched Long Grain	LA	328 to 348	4.8 to 5.2
Cajun Country Popcorn Long Grain	LA	350 to 436	3.9 to 5.3
Canilla Extra Long Grain Enriched	U.S.	198 to 431	3.2 to 7.2
Carolina Enriched Extra Long Grain	AR,LA,TX	144 to 236	3.4 to 4.8
Carolina Jasmine Enriched Thai Fragrant Long Grain	Thailand	119 to 159	3.0 to 3.2
Carolina Whole Grain Brown	AR,LA,TX	277 to 318	6.4 to 8.7
Della Basmati Brown	AR	308 to 568	5.9 to 9.4
Della Basmati White	AR	191 to 227	3.5 to 4.5
Doguet's Brown	U.S.	283 to 342	5.6 to 6.4
Doguet's Enriched Long Grain	U.S.	124 to 219	3.3 to 4.4
Goya Enriched Medium Grain	③	196 to 297	3.8 to 5.1
Great Value Brown (Walmart)	U.S.	212 to 344	5.2 to 6.8
Great Value Parboiled (Walmart)	U.S.	138 to 239	4.1 to 4.4
Jazzmen Louisiana Aromatic Brown	LA	237 to 295	4.7 to 8.6
Jazzmen Louisiana Aromatic White	LA	168 to 209	3.2 to 4.1
Lundberg California White Basmati	CA	64.3 to 75.5	1.3 to 1.6
Lundberg Short Grain Brown	CA	169 to 204	3.8 to 5.4
Mahatma Extra Long Grain Enriched	U.S.	129 to 284	3.4 to 4.9
Market Pantry Enriched Long Grain White (Target)	AR,LA,TX	184 to 254	4.0 to 4.6
Martin Long Grain Brown	MO	113 to 455	3.7 to 9.6
Martin Long Grain Enriched	MO	133 to 193	2.3 to 3.4
Rice-Select Organic Texmati White	TX	330 to 917	3.8 to 4.8
Texas Best Organics Long Grain Brown	TX	252 to 287	4.2 to 7.6
Texas Best Organics Long Grain White	TX	138 to 226	3.2 to 4.3
Trader Joe's White Basmati From India	India	75.9 to 86.0	2.5 to 2.9
Uncle Ben's Original Enriched Parboiled Long Grain	U.S.	220 to 246	5.9 to 6.3
Uncle Ben's Whole Grain Brown	U.S.	209 to 285	5.7 to 6.7

INFANT CEREAL (15 g, about ¼ cup uncooked)

Beech-Nut Homestyle Rice	—	110 to 130	0.8 to 1.0
Earth's Best Organic Whole Grain Rice	—	149 to 274	1.7 to 2.7
Gerber Rice	—	232 to 264	1.6
Gerber SmartNourish Organic Brown Rice	—	97.7 to 329	0.8 to 1.3

Product	Origin	Total arsenic (ppb) ^①	Inorganic arsenic (micrograms/serving) ^②
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HOT CEREAL (40 g, about ¼ cup uncooked)

Bob's Red Mill Brown Rice Farina Creamy Rice	—	100 to 215	2.3 to 6.8
Bob's Red Mill Organic Brown Rice Farina Creamy Rice	—	131 to 165	3.0 to 4.3
Cream of Rice	—	80.4 to 97.5	1.8 to 2.0

READY-TO-EAT CEREAL (30 g, about 1 cup)

Arrowhead Mills Organic Sweetened Rice Flakes	—	398 to 963	3.6 to 3.9
Barbara's Brown Rice Crisps	—	326 to 376	5.9 to 6.7
General Mills Rice Chex Gluten Free	—	246 to 344	3.8 to 4.0
Kellogg's Rice Krispies	—	168 to 196	2.3 to 2.6
Kellogg's Rice Krispies Gluten Free	—	123 to 126	2.5 to 2.7
Trader Joe's Crisp Rice Cereal	—	212 to 243	2.9 to 3.0

RICE CAKES & CRACKERS (30 g, about 1-3 rice cakes, 16-18 crackers)

Asian Gourmet Plain Rice Cracker	—	113 to 208	1.2
Edward & Sons Organic Brown Rice Snaps Unsalted Plain Rice Cracker	—	102 to 199	1.8 to 3.2
Lundberg Brown Rice Organic Rice Cake	—	161 to 195	2.2 to 3.1
Quaker Lightly Salted Rice Cake	—	205 to 239	2.7 to 3.4
Suzie's Whole Grain Thin Cakes	—	249 to 397	4.1 to 8.4

RICE PASTA (55 g, about 2 oz. dry)

Annie Chun's Maifun Rice Noodles	—	82.8 to 98.4	2.6 to 3.1
DeBoles Rice Spirals	—	271 to 300	6.9 to 7.5
Tinkyada Brown Rice Pasta Shells	—	190 to 249	4.2 to 5.7
Trader Joe's Organic Brown Rice Pasta Fusilli	—	347 to 384	5.9 to 6.9

RICE FLOUR (30 g, about ¼ cup)

Arrowhead Mills Organic Brown	—	361 to 565	4.3 to 5.5
Arrowhead Mills Organic White	—	180 to 424	1.8 to 3.0
Goya Enriched	—	161 to 254	2.1 to 2.9

RICE DRINKS (240 ml, 1 cup)

Pacific Rice Low Fat Plain Beverage	—	17.1 to 18.0	3.1 to 3.9
Rice Dream Classic Original Rice Drink	—	20.9 to 68.2	2.9 to 4.5

RICE SYRUP (30 ml, 2 tablespoons)

Lundberg Sweet Dreams Eco-Farmed Brown	—	176 to 193	5.4 to 5.9
Lundberg Sweet Dreams Organic Brown	—	167 to 180	4.6 to 5.8

RICE VINEGAR (15 ml, 1 tablespoon)

Asian Gourmet Plain	—	4.6 to 7.3	0.1
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① Includes organic and inorganic arsenic. ② The sum of the arsenic species, arsenite, and arsenate. ③ Information on rice origin was not provided to us by the manufacturer.

For calculations of inorganic arsenic, all values reported as less than the reporting limits were applied as 100% of the reporting limits.

Best products of the year



CONSIDER THIS special section the ultimate buyer's guide. A supreme cheat sheet. The best electronics, appliances, and other products among the thousands our secret shoppers bought throughout the year and that our testers rigorously tested. (The whopping bill: \$4.1 million, or \$1.6 million for products and \$2.5 million for cars.)

All of the products we list are recommended, which means that they performed well in our labs, and where we're able to assess a brand's reliability, we believe the brand to be reliable. We've also included many choices in each category, so you're bound to find at least a few that meet your needs. (In some cases, most but not all recommended models are listed because of space constraints.)

In the middle part of each page, we highlight CR Best Buys across a range of prices. CR Best Buys perform well in our tests and are of exceptional value. Enjoy!



Clockwise from top: Panasonic Lumix DMC-TS4, Samsung Galaxy S III, Kenmore Intuition 31100, LG WM3470H and Panasonic-L47ET5

Appliances

Refrigerators

Improved features, better efficiency, and larger capacities helped distinguish this year's refrigerators. Among bottom-freezers, the French-door configuration remains popular; several newly tested are claimed to have 31 cubic feet of storage space. Even as fridges get bigger, their energy use isn't increasing as much as you'd expect, thanks to innovative evaporators, compressors, and insulation. Less expensive top-freezers are taking on conveniences once reserved for premium lines, including temperature-controlled drawers and external water dispensers.

French-door bottom-freezers

Brand & model	Price	Overall score
LG LFX28991[ST]	\$2,700	85
Kenmore 7160[3]	1,600	83
Whirlpool Gold GX5FHTXV[Q]	1,700	82
Samsung RFG298HD[RS] (Lowe's)	2,800	81
LG LFC25776[SW]	1,500	81
Kenmore Elite 7106[2]	2,500	80
LG LFX28979[ST]	2,850	79
LG LFX31925[ST]	3,000	79
Kenmore Elite 7103[2]	2,100	79
Samsung RF266AE[WP]	1,700	78
Kenmore 7201[2]	1,550	78
LG LFC25765[ST]	1,900	78
LG LFX28978[SW]	2,700	77
LG LFX25991[ST]	3,400	77
Kenmore Elite 7205[3]	2,800	77
LG LFX25976[SW]	2,200	77
Amana AFI2538AE[W]	1,800	75



LG LFX28991[ST]

CR Best Buys \$50 and under



◀ **Trader Joe's California Estate** olive oil, **\$6** for a 16.9-ounce bottle, was excellent in our tests: strong, complex, and very fresh-tasting. It pairs especially well with bread and salad.

▶ The **Sennheiser CX 215** headphones, **\$40**, come in five fun—and funky—colors. The unusual contoured shells can be easily gripped by your fingers. Overall sound quality is very good, and the ear-insert design will help muffle external noise.

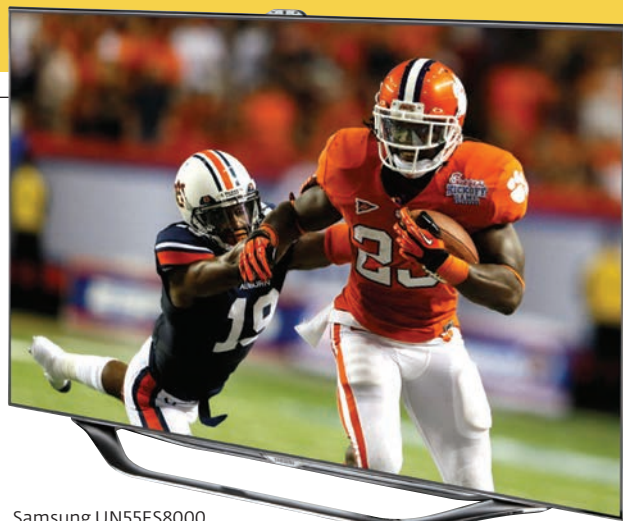


Electronics

LCD TVs

These popular TVs come in a wide range of sizes and prices. Pricier models have a 120Hz or higher frame rate to reduce blurring on fast-motion scenes. Many also have energy-efficient LED backlights, which can shrink the depth of the TV to about 1 inch. More sets now have the ability to access online content, such as streaming movies and TV shows, as well as 3D capability.

Size	Brand & model	Price	Overall score
60 inches	Samsung UN60D6400	\$2,200	73
	Sharp Aquos LC-60LE745U	1,700	66
55 to 58 inches	Sony Bravia XBR-55HX929	3,000	78
	Samsung UN55ES8000	2,500	74
	LG 55LM6200	1,500	72
	Sony Bravia KDL-55HX850	2,400	72
	Samsung UN55ES6500	1,500	72
	LG 55LM6700	1,700	71
	Vizio XVT3D580CM	2,500	70



Samsung UN55ES8000

Size	Brand & model	Price	Overall score
55 to 58 inches continued	Panasonic Viera TC-L55ET5	\$1,500	67
	Samsung UN55EH6000	1,400	66
	Sony Bravia KDL-55EX640	1,400	66
	Vizio E552VLE	900	65
	LG 55G2	1,700	65

Look for new Ratings in the December issue.

Ratings continued on next page

Appliances

Bottom- and top-freezers

Type	Brand & model	Price	Overall score
Bottom-freezers	Whirlpool Gold GB2FHDWX[Q]	\$1,200	73
	Amana ABB22214WE[W]	1,350	73
	Maytag MBF2258XE[W]	1,100	72
	Maytag MBF1958XE[W]	1,150	72
	LG LDC22720[SW]	1,300	71
Top-freezers	GE Profile PTS22LHS[WW]	1,400	69
	Kenmore 7930[2]	1,100	67
	Whirlpool WRT771REY[W]	1,100	67
	Frigidaire Gallery FGUI2149L[P]	850	65
	GE GTH18KBX[WW]	1,000	64
	Frigidaire Gallery FGHT2144K[F]	800	64
	Frigidaire LFHT2117L[W] (Lowe's)	700	63
	Maytag MITXEGMY[W]	770	62
	Frigidaire Gallery FGHT1844K[F]	750	62
	Kenmore 7215[2]	940	61
	Frigidaire LFHT1817L[W] (Lowe's)	600	61



LG LDC22720[SW]



Whirlpool WRT771REY[W]



KitchenAid KSF26C6X[YY]

Side-by-side refrigerators

Brand & model	Price	Overall score
Samsung RS265TD[WP]	\$1,300	76
KitchenAid KSF26C6X[YY]	1,950	75
Bosch Linea 800 B22CS80SN[S]	2,700	74
DCS RX215PJX1	2,500	72
Kenmore Elite 5118[3]	2,000	72
Maytag MSD2559XE[W]	1,250	72
Frigidaire Gallery FGUS2676L[P]	1,200	71

CR Best Buys \$50 and under



◀ **Norman Love Confections Signature Gift Box**, \$49, offers 25 excellent candies that include unusual fillings such as peanut butter and jelly, as well as truffles, creams, nut bits, and fruit purées. Shipping is extra and pricey (\$36).

▶ **Columbia Crest Grand Estates** cabernet sauvignon and **Bogle** chardonnay scored Very Good in our tests by expert tasters and were just \$10 per bottle. We assessed 2008 and 2009 vintages, respectively, though more recent vintages shouldn't differ very much.



Electronics



Sony Bravia KDL-46HX750



Samsung UN46ES6500

LCD TVs (continued)

Size	Brand & model	Price	Overall score
46 to 51 inches	LG 47LM8600	\$1,800	74
	LG 47LM7600	1,300	73
	Panasonic Viera TC-L47ET5	1,100	72
	Samsung UN46ES6500	1,100	72
	LG 47LM6200	1,000	71
	Sony Bravia KDL-46HX750	1,300	69
	Samsung UN46EH5300	850	68
	LG 47LS5700	930	66
	Samsung UN46EH5000	800	65
	LG 42LM6200	850	72
40 to 43 inches	Samsung UN40ES6580	1,000	72
	Samsung UN40EH6000	700	67
	Sony Bravia KDL-40EX640	900	65
32 inches	Samsung UN32EH4000	320	66
	Samsung UN32EH5000	450	66



SPOTLIGHT

If you're buying a new TV, consider one with 3D capability, such as the **Panasonic Viera TC-P55ST50**, \$1,350. This top-rated plasma TV has a big, 55-inch screen, excellent high-definition picture quality, and very good 3D performance. It's loaded with features, including built-in Wi-Fi, a Web browser, access to an apps market, and streaming movies and TV shows from services including Netflix. It works with newer active-3D glasses that are much lighter and cheaper than earlier models.

PHOTOS (TV SCREENS) TOP LEFT: PER BREITEN/GETTY IMAGES; BOTTOM LEFT: GETTY IMAGES; RIGHT: JOE ROMAN/GETTY IMAGES

Freezers

Rising food costs due to the recent drought could spur freezer sales as consumers buy in bulk. Manual-defrost uprights had trouble keeping door shelves as cool as the rest of the interior.

Type	Brand & model	Price	Overall score
Self-defrost uprights	Whirlpool EV161NLT[Q]	\$700	75
	Frigidaire FFU21F5H[W]	650	75
	Kenmore Elite 2809[2]	710	73
	GE FUF14DVR[WW]	630	73
	Frigidaire Gallery GLFH17F8H[W]	750	72
Manual-defrost uprights	GE FUM21SVR[WW]	750	73
	Frigidaire FFU17M7H[W]	600	72
Manual-defrost chests	Frigidaire Gallery FGCH25M8L[W]	700	79
	Kenmore Elite 1608[2]	580	79
	GE FCM20SU[WW]	830	78
	Danby DCFM289WDD	380	78
	GE FCM15PU[WW]	470	78
	Whirlpool EH185FXT[Q]	700	76
	Kenmore 1654[]	400	74
	Kenmore 1692[2]	310	71
	Whirlpool EH225FXT[Q]	800	71

Dishwashers

The latest models are more efficient than ever, thanks to new Energy Star requirements that kicked in last January. All of the picks below qualify. And some of the biggest energy misers are also easy on your wallet, without skimping on adjustability and other helpful features.



Bosch Ascenta SHX3AR7[5]UC

Brand & model	Price	Overall score
Bosch Ascenta SHX3AR7[5]UC	\$700	81
Bosch SHX98M0[9]UC	1,550	81
Bosch 800 Series SHE68R5[2]UC	900	80
Miele Futura Dimension G5575SCSF	1,950	80
KitchenAid KUDE50CX[SS]	1,350	79
Bosch 800 Plus Series SHX9ER5[5]UC	1,800	79
Bosch Evolution 500 SHE55M1[2]UC	850	79
Kenmore Pro HE 1317[3]	1,390	79
Kenmore 1328[3]	650	77
Bosch 500 Series SHX55R5[5]UC	900	76
Thermador DWHD651JFP	2,200	76
KitchenAid KUDE70FX[SS]	1,600	76



◀ The **Roku 2 XD, \$80**, brings streaming video to almost any TV. The tiny puck-shaped box—just 3 inches wide—has built-in Wi-Fi for connecting to your home network, tons of apps, and streaming movies and TV shows from services including Amazon, Epix, HBO Go, Hulu Plus, and Netflix. The box supports 1080p video for HDTVs with an HDMI input, but it will also connect to older TVs with standard-definition composite-video inputs.

CR Best Buys \$100 and under

Plasma TVs

These big-screen sets (42 inches and larger) stand out for lifelike, cinematic images, blur-free motion, and wide viewing angles. Many new plasma TVs have 1080p resolution and access to streaming movies and TV shows from services such as Netflix. 3D-capable sets use the new breed of lighter, cheaper active-shutter glasses.

Size	Brand & model	Price	Overall score
60 to 64 inches	Samsung PN60E8000	\$2,300	79
	Samsung PN60E550	1,300	78
	Panasonic Viera TC-P60GT50	2,200	77
	Panasonic Viera TC-P60ST50	1,800	77
	Samsung PN64E550	2,000	71
	LG 60PM6700	1,300	70
	LG 60PM9700	1,800	69
	LG 60PA6500	1,100	67
55 to 59 inches	Panasonic Viera TC-P55VT50	2,400	79
	Panasonic Viera TC-P55ST50	1,350	78
50 to 52 inches	Samsung PN51E6500	1,250	77
	Panasonic Viera TC-P50ST50	1,200	76
	Samsung PN51E550	850	74



LG 60PM9700

Size	Brand & model	Price	Overall score
50 to 52 inches continued	Samsung PN51E490	\$650	72
	Panasonic Viera TC-P50XT50	720	69
	LG 50PA6500	700	69
	Samsung PN51E530	750	68
	LG 50PA5500	650	67
	Panasonic Viera TC-P50U50	700	66
42 to 43 inches	LG 42PM4700	550	68
	Samsung PN43E450	430	68
	LG 42PA4500	480	66

Look for new Ratings in the December issue.

Appliances



SPOTLIGHT

The large-capacity Whirlpool WOS92ECOAH electric wall oven, \$1,500, broiled burgers beautifully, turned out evenly browned cakes, and easily removed our baked-on mess in the self-clean mode. Touchpad controls make setting time, temperature, and mode, including convection, a snap.

Ranges

Some of the latest features have little to do with cooking. AquaLift technology, on some Maytag and Whirlpool models, promises fast, cooler, and odor-free cleaning. But we had to scrub grimy oven windows, and the walls were messy after multiple cycles. Tired of stainless? New white and black metal finishes may be for you.



GE Café CS980SN[SS]



Maytag MET8885X[S]

Type	Brand & model	Price	Overall score
30-inch electric smoothtop	Kenmore 9216[3]	\$1,480	87
	GE Café CS980SN[SS]	2,800	86
	GE PB920ST[SS]	1,500	85
	Kenmore 92803[3]	950	84
	Maytag MET8885X[S]	1,300	83
	Electrolux EW30EF65G[W]	2,200	83
	GE JB650DT[VW]	700	81
	LG LDE3015[ST]	1,300	81
	LG LRE3012[ST]	850	81

CR Best Buys \$100 and under

► You could spend \$75 on a single knife from a premium knife maker. That same investment gets you the entire **eight-piece Ginsu Chikara**, including paring, utility, serrated, chef's, and santoku knives (shears, sharpening rod, and storage block round out the set). The blades are forged from a single piece of stainless steel for maximum sharpness, precision, and durability.



► The **Barnes & Noble Nook Simple Touch Reader, \$100**, is among the best e-book readers we've tested, and it's low-priced for a model with a touch screen. It's fast and easy to use and has crisp type that's readable in bright or dim light.



Electronics

Tablets

The iPad continues to rule the tablet market, but you have more good choices than ever, including the Samsung Galaxy Tab line. And then there are Amazon's newest offerings. We're testing the upgraded Kindle Fire (\$160) and the brand-new Kindle Fire HD, which comes in 7-inch (\$200 and up) and 8.9-inch (\$300 and up) sizes.



Apple iPad (3rd gen.)

Type	Brand & model	Price	Overall score
9 to 12 inches, Wi-Fi only	Apple iPad (16GB) (3rd gen.)	\$500	83
	Asus Eee Pad Transformer Prime TF201 (32GB)	500	82
	Samsung Galaxy Tab 2 (10.1) (16GB)	400	82
	Samsung Galaxy Tab 8.9 (16GB)	400	80
	Acer Iconia Tab A700 (32GB)	450	80
	Samsung Galaxy Tab 10.1 (32GB)	550	80

Type	Brand & model	Price	Overall score
9 to 12 inches, Wi-Fi only continued	Asus Transformer Pad TF300T (16GB)	\$380	80
	Lenovo IdeaTab S2109 (16GB)	450	80
	Apple iPad 2 (16GB)	400	80
	Toshiba Excite 10 (16GB)	450	79
	Toshiba Excite 10LE (16GB)	530	79
	Acer Iconia Tab A510 (32GB)	450	78
	Sony Tablet S (16GB)	350	77
	Asus Eee Pad Transformer (16GB)	400	75
	Motorola Xoom (32GB)	500	75
	Acer Iconia Tab A200 (16GB)	350	74
7 to 8 inches, Wi-Fi only	Toshiba Excite 7.7 (16GB)	500	79
	Google Nexus 7 (16GB)	250	79
	Samsung Galaxy Tab 2 (7.0) (8GB)	250	76
	Samsung Galaxy Tab 7.0 Plus (16GB)	350	74
	BlackBerry PlayBook (16GB)	200	70
	Toshiba Thrive 7-inch (16GB)	380	70
	Barnes & Noble Nook Tablet (16GB)	250	65

Look for new Ratings in the December issue.



Kenmore Elite 9720[W]



Type	Brand & model	Price	Overall score
30-inch electric coil	GE JBP35SM[SS]	\$ 650	82
	GE Profile PHB925SP[SS]	2,400	90
	Kenmore Elite 9720[3]	2,500	89
30-inch induction	Samsung FTQ307NWGX	1,800	89
	GE Profile PGB910SEM[SS]	1,500	74
30-inch gas	LG LRG3097[ST]	1,900	74
	LG LRG3095[ST]	1,400	72
	Frigidaire Gallery FGGF3032M[W]	775	71
	LG LRG3091S[W]	800	71
	Electrolux EW30GF65G[W]	2,000	70
30-inch dual-fuel	KitchenAid KDRS505X[SS]	2,000	71
30-inch professional dual-fuel	KitchenAid KDRS407VSS	4,000	72
36-inch professional dual-fuel	KitchenAid KDRU763V[SS]	6,000	74
	GE Monogram ZDP364NDP[SS]	7,500	72
36-inch professional gas	Thermador Pro Grand PG366B[S]	6000	69

Frigidaire Gallery FGGF3032M[W]

SPOTLIGHT

Spacious and quiet, the Kenmore Elite 8852[2] over-the-range microwave, \$550, delivers even heating and superb defrosting. For auto-cook functions, it uses a sensor to minimize undercooking or overcooking. But like all OTRs, it lacks the venting power of a range hood.



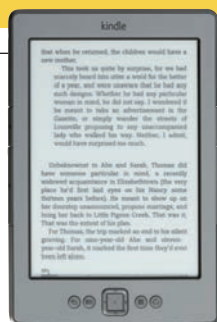
Impressive power for sweeping and loosening leaves help the corded-electric **Toro Ultra Blower Vac 51599, \$70**, perform almost as well as the best gas blowers. It also weighs less and delivers impressive vacuuming without a gas blower's fueling, fumes, and maintenance. Its metal impeller stands up to vacuumed debris.

Excellent at making smooth icy drinks, chopping foods, and puréeing soup, the **Ninja Master Prep Professional QB1004, \$60**, has interchangeable containers and blades that make the combo blender and food chopper easy to use.



E-book readers

The best are lighter than tablets and laptops, with easier-to-read type and longer battery life. Amazon is overhauling its Kindle line as we went to press. We're testing its new \$70 Kindle and front-lit Kindle Paperwhite (\$120), which competes with Barnes & Noble's Nook with GlowLight.



Amazon Kindle with Special Offers

Size	Brand & model	Price	Overall score
6 to 7 inches	Barnes & Noble Nook Simple Touch Reader with GlowLight	\$140	83
	Barnes & Noble Nook Simple Touch Reader	100	82
	Amazon Kindle Keyboard 3G	190	79
	Amazon Kindle Keyboard 3G with Special Offers	140	79
	Barnes & Noble Nook Color	150	77
	Amazon Kindle with Special Offers	80	74
	Amazon Kindle without Special Offers	110	74
	Kobo eReader Touch Edition	100	72
	Kobo Vox eReader	180	67

Look for new Ratings in the December issue.

All-in-one inkjet printers

Save space and money with a printer that also scans and copies. Most units can access your network via Wi-Fi, and many use Bluetooth to print photos wirelessly from phones and cameras.

Brand & model	Price	Overall score
Canon Pixma MG8220	\$230	72
Lexmark OfficeEdge Pro 4000	200	72
Canon Pixma MG6120	140	72
Lexmark Pro 915	140	72
HP Photosmart 7510	150	71
HP Officejet Pro 8600 Plus	230	71
Brother MFC-J825DW	100	70
Brother MFC-J6910DW	300	70
Lexmark Pro 715	120	70
HP Photosmart 6510	120	70
Canon Pixma MG6220	150	70
Brother MFC-J5910DW	130	70
HP Photosmart 5510	100	70
Canon Pixma MX892	130	70
Canon Pixma MX512	120	70

Look for new Ratings in the December issue.

Appliances

Cooktops

Induction models are dropping in price, and some of the best cost no more than electric smoothtops yet heat roughly 25 percent faster. More electric smoothtops have stainless trim, sleek touch controls, or center-mounted knobs. If you're cooking with gas, the added width of 36-inch models gives you five burners.

Type	Brand & model	Price	Overall score
30-inch electric smoothtop	Kenmore 44273[3]	\$1,150	93
	Kenmore 4273[3]	640	91
	Frigidaire Professional FPEC3085K[S]	950	90
	GE Café CP350STSS [SS]	1,200	90
	Electrolux Icon E30EC65E[SS]	1,200	88
	LG LCE3081[ST]	1,000	87
	Whirlpool G7CE3034XP	700	86
	GE Profile PP945BM[BB]	950	86
	Bosch NET5054UC	900	85
36-inch electric smoothtop	Frigidaire Professional FPEC3685K[S]	1,000	90

Type	Brand & model	Price	Overall score
30-inch induction	Kenmore 4382[0]	\$1,600	99
	GE Profile PHP900DM[BB]	1,400	99
	Kenmore 438[00]	1,300	97
	Bosch NIT5065UC	1,800	97
	Electrolux Icon E30IC75F[SS]	2,000	97
	Frigidaire Professional FPCC3085K[S]	1,200	96
	KitchenAid KICU500X[B]	1,400	95
	Whirlpool GC13061X[B]	1,200	95
36-inch gas	LG LCE30845	1,800	93
	Thermador SGSX365FS	1,900	81
	GE Monogram ZGU385NSM[SS]	1,400	80
	GE Profile JGP975WEK[WW]	1,200	80
	GE Café CGP650SET[SS]	1,300	77
	Electrolux EW36GC55G[S]	1,300	74
	LG LCG3691[ST]	1,300	74
	Bosch NGM8654UC	1,200	70
	Kenmore 323[13]	1,100	69

CR Best Buys \$250 and under



◀ The **Garmin Nuvi 2455LT, \$160**, offers very good navigation and a redesigned interface. This 4.3-inch wide-screen model comes loaded with maps covering the U.S., Canada, Mexico, and Puerto Rico, and it includes free, ad-supported traffic reports. For more features and perks, check out the top-of-the-line Garmin Nuvi 3490LMT, \$350.

▶ The 10-cup **Krups Grinder & Brewer KM7000, \$130**, offers top-notch brewing, and its burr grinder has three levels of grind. You can choose among five settings to control the coffee-to-water ratio. The many pieces slow down cleaning, though.



Electronics

Laptops

Thinner and lighter is the trend with laptops, notably those that use the Ultrabook name. Many 13-inch models weigh less than 3 pounds and measure under an inch thick, and 14- to 16-inchers are slimming down, too. Windows 8 will be coming out soon, but you should be able to upgrade Windows 7 models you buy now.

Size	Brand & model	Price	Overall score
13 inches	Asus Zenbook Prime UX31A-DB51	\$1,100	82
	Apple MacBook Air 13-inch MD231LL/A	1,200	82
	Samsung NP900X3A-B01UB	900	80
	Asus ZenBook UX31-RSL8 Ultrabook	900	80
	Sony Vaio SVT1311CGXS Ultrabook	1,200	78
	Sony Vaio SVS13112FXB	900	77
	Toshiba Portégé Z935-ST2N01	900	77
	Apple MacBook Pro 13-inch MD101LL/A	1,200	74

Look for new Ratings in the December issue.

Asus Zenbook Prime UX31A-DB51



Size	Brand & model	Price	Overall score
14 inches	HP Pavilion dm4-3090se	\$ 900	77
	Dell XPS 14 Ultrabook	1,100	75
	HP Envy 14-3010NR Spectre Ultrabook	1,150	74
	Toshiba Satellite Ultrabook U845W-S400	1,000	73
15 to 16 inches	Sony Vaio SVS1511HGXB	1,800	80
	Apple MacBook Pro 15-inch with Retina display MC975LL/A	2,200	80
	HP Pavilion dv6-7014nr	1,100	79
	Samsung NP900X4C-A01US	1,400	78
	Acer Aspire TimelineU Ultrabook M5-581T-6490	780	77
	Dell XPS 15	1300	75
	Apple MacBook Pro 15-inch MD103LL/A	1,800	75
	HP Envy Ultrabook 6t-1000	825	74
	Toshiba Satellite P855-S5200	750	73
	HP Pavilion m6-1045dx	730	72
	Dell Inspiron I15RSE-2833BK	850	71
	MSI GE60 ONC-006US	1,100	71

Gas grills

Year-round grilling is becoming more popular. An electronic igniter and stainless-steel or coated cast-iron grates make grilling easier no matter the time of year. Infrared burners keep popping up, but we haven't found that they're better than standard ones.



Brinkmann
810-2545-W

Size	Brand & model	Price	Overall score
Medium	Vermont Castings Signature Series VCS300SSP	\$950	85
	Char-Broil Gourmet Tru-Infrared 463251012 (Home Depot)	400	84
	Kenmore 16142	350	80
	Weber Genesis E-330	800	80
	Char-Broil Tru-Infrared 463251012 (Home Depot)	550	80
	Weber Genesis S-330	950	79
	Brinkmann 810-2545-W (Walmart)	250	78
	Blue Ember BE50070-584 (Home Depot)	900	78
	Aussie Vantage Series 67C3	250	76
	Kenmore 03982838 (Kmart)	300	76
Large	Jenn-Air 720-0336C (BJs)	650	75
	Char-Broil Classic 463211512 (Home Depot)	200	75

Size	Brand & model	Price	Overall score
Large	Huntington Patriot 658184	\$ 700	81
	Jenn-Air 720-0709 (Sam's Club)	950	78
	Weber Summit E-670	2,500	76
	Master Forge 3218LTN [Item #6554] (Lowe's)	600	76
	Kenmore 16136	600	76
	Blue Ember BE65078-584 (Home Depot)	1,000	75
	KitchenAid KFRS361VSS	2,200	74
	Brinkmann 810-1575-0	380	73



◀ Love your TV but wish it had better audio? Consider the **Vizio VHT215, \$250**, a 2.1-channel soundbar speaker system that can rock your room without rattling your wallet. It includes the main soundbar speaker, which can be placed below or above the TV, and a wireless subwoofer. Its very good sound quality should please movie and music fans. A plus: It can pass through 3D signals from a 3D source to your TV via HDMI.

▶ Among the lightest tablets with very long battery life, the **Google Nexus 7, \$250**, offers a lot of features and power without breaking the bank. Its display is very good, with natural-looking colors, and it's readable in sunlight. Among its interesting features is the ability to do a voice search.



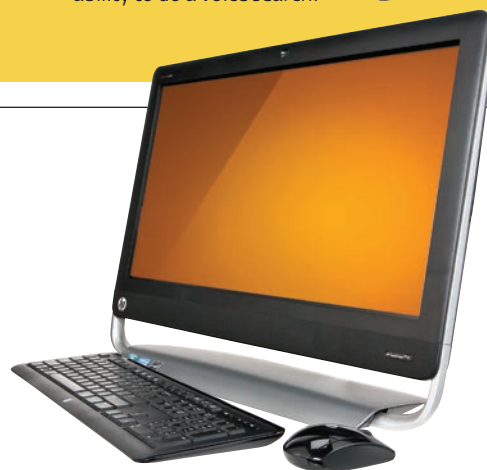
GPS navigators

The latest GPS units are feature-packed, with most including spoken instructions, reality view, lane assist, one-touch local emergency information, and convenient detouring. All models here include free traffic information, and most have free map updates, indicated by an "M" in the model name. We find 4.3-inch devices to have a balance of usability and portability. Larger screens are best suited to SUVs, trucks, RVs, and commercial trucks.



TomTom Go 2435 TM

Type	Brand & model	Price	Overall score
4.3 - inch screen size	Garmin Nuvi 3490LMT	\$350	82
	TomTom Go 2435 TM	200	74
	Garmin Nuvi 2455LT	160	73
	Garmin Nuvi 2350LT	170	71
	Magellan Roadmate 2136T LM	140	63
	TomTom Via 1435 T	180	62
5-inch screen size	Garmin Nuvi 3590LMT	380	85
	TomTom Go 2535 TM	280	75



SPOTLIGHT

Ready for Windows 8's touch capabilities, the HP TouchSmart 520-1165xt all-in-one desktop, \$1,150, has a very good touch display and excellent performance. The Blu-ray drive is a plus in the family room, and the 1-terabyte hard drive provides lots of storage space. Also consider the Sony Vaio SVL24116FXB, \$1,700, which has a very good touch display, and the Dell Inspiron One 2330, \$1,100, which has a very good conventional display.

Appliances

Washers

Front-loaders offer superb cleaning despite using little water or energy. Capacities are increasing, allowing you to wash more at once. That's good because cycle time is long, though some models have an option that cuts wash time. Lower prices, increased efficiency, and shorter wash times help make top-loaders the more popular washer pick.



Whirlpool Duet WFW94HEX[W]

Type	Brand & model	Price	Overall score
Front-loaders	LG WM3470H[W]A	\$1,100	88
	Whirlpool Duet WFW94HEX[W]	1,100	87
	Kenmore Elite 4147[2]	1,100	87
	Kenmore 4137[2]	1,050	87
	Samsung WF501AN[W]	1,100	86
	Samsung WF511AB[W]	1,300	86

Type	Brand & model	Price	Overall score
Front-loaders continued	LG WM2650H[W]A	\$ 900	85
	Samsung WF461AB[W] (Lowe's)	1,300	85
	LG WM2250C[W]	720	84
	Maytag Maxima MHW6000X[W]	1,100	84
	Frigidaire Affinity FAFS4073N[W]	800	84
	Electrolux IQ Touch EIFLW50L[IW]	800	83
	Maytag Maxima MHW9000Y[W]	1,400	83
	Samsung WF520AB[P]	1,400	83
	Kenmore Elite 4413[2]	1,500	82
	Kenmore Elite 4154[2]	1,300	82
Top-loaders (high efficiency)	Samsung WF331AN[W]	1,000	82
	LG WT4801C[W]	700	80
	Samsung WA5451AN[W]	950	79
	Maytag Bravos XL MVWB750Y[W]	850	79
	LG WT5170H[W]	1,100	78
	Maytag Bravos XL MVWB950Y[W]	1,000	76
	Whirlpool Vantage WTW7990X[G]	1,700	75
	Kenmore 2800[2]	800	74
	Whirlpool Cabrio WTW5700X[W]	800	74

CR Best Buys \$500 and under

► If you're looking for a basic TV with very good picture quality, **LG's 42-inch 42PA4500 plasma TV, \$400**, fits the bill. Like most plasma TVs, it handles fast-moving scenes beautifully and has an unlimited viewing angle. It also has very good sound, better than many models we've tested. True, it has 720p resolution instead of 1080p, but at this screen size only eagle eyes will notice the difference.



Samsung Galaxy S III

Electronics

Smart phones

Phones using the Android operating system top our Ratings. Many have brilliant, high-resolution displays measuring 4-plus inches and can access 4G networks for ultra-fast streaming, browsing, and video chats.

Provider	Brand & model	Price*	Overall score
AT&T	Samsung Galaxy S III (16GB)	\$200	78
	HTC One X	100	76
	Samsung Galaxy S II Skyrocket	100	76
	Samsung Galaxy Note	250	75
	Motorola Atrix HD	100	75
	LG Nitro HD	50	75
	HTC Vivid	50	75
	Motorola Atrix 2 4G	100	74
	Apple iPhone 4S (16GB)	200	74
	Samsung Galaxy Exhilarate	30	73
	Nokia Lumia 900	50	71

Provider	Brand & model	Price	Overall score
Sprint	Samsung Galaxy S III (16GB)	\$200	76
	HTC Evo 4G LTE	200	73
	Samsung Galaxy S II Epic 4G Touch	100	72
	LG Viper	80	69
	Samsung Epic 4G	100	68
	Apple iPhone 4S (16GB)	150	67
T-Mobile	Samsung Galaxy S III (16GB)	280	78
	HTC One S	150	77
	HTC Amaze 4G	0	74
	T-Mobile myTouch 4G	0	69
Verizon	Motorola Droid Razr Maxx	300	78
	Samsung Galaxy S III (32GB)	250	76
	Motorola Droid Razr	200	75
	LG Spectrum	100	73
	Motorola Droid 4	200	73
	Samsung Galaxy Nexus	100	72
	Samsung Stratosphere	50	72
	HTC Droid Incredible 4G LTE	150	71
	Apple iPhone 4S (16GB)	200	67

Look for new Ratings in the December issue.

*Prices are with a two-year contract, including rebates.

PHOTO: (TV SCREEN) CAMILLE TOKER/UT THE IMAGE BANK/GETTY IMAGES

Dryers

Custom programming, steam options, and drying racks are on more models, but the moisture sensor remains the most important feature and is on these top picks. The sensor helps prevent overdrying. (The worst dryers we've tested have a thermostat instead.) When it comes to energy, most dryers use similar amounts.



Samsung DV520AE[P]

Type	Brand & model	Price	Overall score
Electric	LG DLEX3470[W]	\$1,000	79
	Samsung DV5451AE[W]	900	78
	LG DLEX3885[W]	1,400	78
	LG DLEX5170[W]	900	78
	Samsung DV5471AE[W]	1,100	78
	LG DLEX5101[W]	1,000	77
	LG DLEX3360[W]	900	77
	LG DLEX2550[W]	1,100	77
	Kenmore 6800[2]	700	77

Type	Brand & model	Price	Overall score
Electric continued	Samsung DV520AE[P]	\$1,400	77
	LG DLE2240[W]	800	76
	LG DLE2250[W]	800	76
	Kenmore Elite 6927[2]	920	76
	LG DLE2650[W]	900	76
Gas	LG DLGX3471[W]	1,200	79
	Samsung DV5451AG[W]	1,000	78
	LG DLGX3886[W]	1,480	78
	LG DLGX5171[W]	1,050	78
	Samsung DV5471AG[W]	1,150	78
	LG DLGX5002[W]	1,080	77
	LG DLGX3361[W]	980	77
	LG DLGX2551[W]	1,180	77
	Kenmore 7800[2]	780	77
	Samsung DV520AG[P]	1,480	77
	LG DLG2241[W]	730	76
	LG DLG2251[W]	800	76
	Kenmore Elite 7927[2]	990	76
	LG DLGX2651[W]	900	76



Samsung DV5451AG[W]



◀ With its phenomenal battery life, the **Motorola Droid Razr Maxx, \$300**, can really go the distance. This speedy Android smart phone has a beautiful 4.3-inch high-resolution display, intuitive navigation, and a very good camera. It runs on Verizon's 4G LTE network.

▶ Superb mulching and an efficient, overhead-valve engine at a relatively low price helped make the **21-inch Honda HRR216VKA self-propelled mower, \$400**, a CR Best Buy. Bagging and side-discharging were a notch below the best, but both were still impressive. Easy handling and no-prime starting are other pluses.



Advanced cameras

SLR-like models offer removable lenses and large sensors in a smaller size than an SLR but lack through-the-lens viewfinders. SLRs are the largest cameras, with the most features and biggest sensors.



Olympus OM-D E-M5

Type	Brand & model	Price	Overall score
SLR-like	Panasonic Lumix DMC-GH2	\$ 900	72
	Olympus OM-D E-M5	1,300	71
	Sony SLT-A57K	700	70
	Samsung NX20	1,100	69
	Nikon 1V1	800	69
	Sony SLT-A65VK	1,000	68
	Sony NEX-7K	1,100	67
	Sony SLT-A37K	600	67
	Sony SLT-A77V	1,400	67
	Panasonic Lumix DMC-G3K	575	67
	Panasonic Lumix DMC-GF5X	750	65
	Samsung NX210	900	65

Type	Brand & model	Price	Overall score
SLR	Canon EOS 60D	\$1,050	74
	Olympus E-5	1,600	73
	Nikon D7000	1,100	72
	Canon EOS 7D Digital	1,670	72
	Sony DSLR-A580L	900	71
	Canon EOS Rebel T4i	950	71
	Canon EOS Rebel T3	500	70
	Nikon D3200	700	68
	Pentax K-5	1,250	67
	Nikon D5100	650	67
	Pentax K-r	630	67
	Nikon D5000	650	65



Sony SLT-A77V



Panasonic Lumix DMC-GH2

Spruce-ups



Congoleum

Bruce

EcoTimber

SPOTLIGHT

Vinyl remains the most wear-resistant flooring. Congoleum's DuraCeramic Sierra Slate SI-74, \$5 per square foot, aced our tests. Love wood? Those with factory finishes, like Bruce's Dundee Plank CB121210 oak, \$5.70 per square foot, and EcoTimber Woven Honey WBH061 bamboo, \$5.90 per square foot, tend to last longer, and the floor is ready for use right away.

Interior paint

All of our picks offer impressive coverage and are low in volatile organic compounds. All-in-one paint and primers are becoming more common. Benjamin Moore beat Behr by a nose in two of three finishes because the paint now better maintains gloss after cleaning. But the Behr performed nearly as well and costs \$16 to \$35 less per can.

Type	Brand & model	Price	Overall score
Satin and eggshell	Benjamin Moore Aura Satin	\$66	85
	Behr Premium Plus Ultra Satin Enamel (Home Depot)	33	84
	Kilz Casual Colors Satin	27	82
	Glidden Premium Satin (Home Depot)	23	80
	Behr Premium Plus Satin Enamel (Home Depot)	25	78
	Benjamin Moore Regal Select Eggshell	50	75
	Ace Royal Interiors Satin	27	74
	Valspar + Satin (Lowe's)	42	74
Flat and matte	Behr Premium Plus Ultra Flat (Home Depot)	31	82
	Benjamin Moore Aura Matte	66	77
	Behr Premium Plus Flat Enamel (Home Depot)	20	76
	Benjamin Moore Natura Flat	55	75
	Glidden Premium Flat (Home Depot)	19	73
	Valspar Signature Colors Matte (Lowe's)	31	72

CR Best Buys over \$500

► This lightweight is good to go in more ways than one. **The Toshiba Portégé Ultrabook Z835-P330** weighs just 2.4 pounds and has a battery life of 8½ hours. At \$750, it's among the lowest-priced 13-inch laptops. The Dell Inspiron I13Z-6591SLV, \$700, weighs a bit more but has a full-sized keyboard and more storage—1 terabyte vs. the Toshiba's 128 gigabytes.



Electronics

Basic digital cameras

Take your best shot. Subcompacts are lightweight and portable. Rugged and waterproof models are great for shooting sports, outdoor activities, and travel. Superzooms with up to 42x zoom let you get up close and personal.



Canon PowerShot Elph 310 HS



Olympus Tough TG-1



Nikon Coolpix S100

Type	Brand & model	Price	Overall score
Subcompact	Nikon Coolpix S100	\$260	66
	Canon PowerShot Elph 310 HS	260	65
	Canon PowerShot S95	380	64
	Canon PowerShot Elph 110 HS	230	62
	Panasonic Lumix DMC-3D1	400	62
	Panasonic Lumix DMC-SZ1	160	61
	Panasonic Lumix DMC-FH8	130	61
	Nikon Coolpix S1200pj	430	61

Look for new Ratings in the December issue.

Type	Brand & model	Price	Overall score
Rugged and waterproof	Nikon Coolpix AW 100	\$300	62
	Panasonic Lumix DMC-TS4	320	62
	Canon PowerShot D20	350	59
	Panasonic Lumix DMC-TS10	180	58
	Olympus Tough TG-1	400	58
	Panasonic Lumix DMC-TS3	380	57
	Canon PowerShot D10	260	57
	Panasonic Lumix DMC-TS20	150	56
	Olympus Tough TG-820	300	54
	Pentax Optio WG-2 GPS	350	53
	Pentax Optio WG-2	300	53



Benjamin Moore
Aura Satin



Behr Premium Plus
Ultra Flat



Ace Royal Interiors
Semi-Gloss

SPOTLIGHT

The bagged-upright Kenmore Intuition 31100, \$250, blends strong carpet and bare-floor performance with superb pet-hair pickup. Impressive airflow through the hose is also handy for cleaning couches and other surfaces with tools. Helpful features include a brush on/off switch to safeguard bare floors and prevent scattering of dust and debris.



Type	Brand & model	Price	Overall score
Semigloss	Benjamin Moore Regal Select Semi-Gloss	\$50	81
	Behr Premium Plus Ultra Semi-Gloss (Home Depot)	34	81
	Benjamin Moore Aura Semi-Gloss	66	80
	Ace Royal Interiors Semi-Gloss	28	77
	Glidden Brilliance Semi-Gloss (Walmart)	27	77
	Behr Premium Plus Semi-Gloss Enamel (Home Depot)	25	76
	Glidden Premium Semi-Gloss (Home Depot)	24	76
	Better Homes and Gardens Semi-Gloss (Walmart)	23	76
	Benjamin Moore Natura Semi-Gloss	55	75
	Olympic One Semi-Gloss (Lowe's)	27	75



◀ The 5,500-watt, gasoline-powered **Generac GP5500 5939**, \$670, performed almost as well as the top-rated portable generator for hundreds less. It supplies enough power to keep your fridge, furnace, microwave, computer, and some lights on. Helpful features include electric start, fuel shutoff (which prevents leaks and keeps fuel from spoiling during storage), low-oil shutdown, and a fuel gauge.



▲ The **Nikon D3200 SLR**, \$700, is a digital SLR that's great for novices and shutterbugs alike. Let the interactive guide help you along, or opt for advanced operation if you want to go it alone. Image quality is very good, and the price is modest for this type of camera.

Type	Brand & model	Price	Overall score
Rugged and waterproof continued	Sony Cyber-shot DSC-TX5	\$300	52
	Olympus Tough TG-620	350	52
	Sony Cyber-shot DSC-TX20	300	51
Superzoom	Nikon Coolpix S9100	200	67
	Nikon Coolpix L120	280	66
	Olympus SZ-31MR iHS	400	65
	Fujifilm FinePix F550EXR	230	65
	Panasonic Lumix DMC-ZS20	240	64
	Canon PowerShot SX260 HS	300	64
	Canon PowerShot SX240 HS	380	64
	Canon PowerShot SX40 HS	380	64
	Panasonic Lumix DMC-ZS15	200	63
	Fujifilm FinePix F770EXR	330	62
	Samsung WB850F	350	62

Blu-ray players

Excellent high-definition picture quality from Blu-ray discs is a given, but features vary from model to model. Many new players can stream video from Netflix and other services and play 3D discs.

Type	Brand & model	Price	Overall score
3D players	LG BP620	\$140	77
	Panasonic DMP-BDT220	115	75
	Samsung BD-E5900	130	75
	Toshiba BDX5300	110	73
	Panasonic DMP-BDT320	150	72
	Sony BDP-S590	150	71
	Panasonic DMP-BDT500	330	70
Standard players	LG BP320	100	74
	Panasonic DMP-BD87	100	72
	LG BP220	80	71
	Samsung BD-E5300	80	69
	Toshiba BDX2300	80	69
	Panasonic DMP-BD77	80	68
	Philips BDP3406/F7	110	67
	Sony Internet TV NSZ-GT1	300	67



Toshiba BDX5300



Health insurance

How does your plan compare? Plus, a look to new reforms.

A **GOOD INSURANCE PLAN** can steer you to the care that helps and away from wasting your time and money on unnecessary tests and treatments. For the third year running, we are presenting health plan rankings from the National Committee for Quality Assurance (NCQA), a non-profit health care accreditation and quality measurement group, of a record 984 plans on their quality of care, customer satisfaction, and commitment to improvement and disclosure of information.

This year, the NCQA ranked 474 private plans (which consumers obtain through a job or purchase on their own), 395 Medicare Advantage plans, and 115 Medicaid HMOs. Rankings start on page 44.

Private and Medicaid plans will be a crucial part of the expansion of health insurance coverage that's coming in 2014 with the full implementation of the Affordable Care Act. (See "Health Reform's Next Big Changes," on page 42.) The quality data the NCQA collects will become even more important as 25 million Americans gain private insurance coverage and millions more join Medicaid HMOs.

clear improvement in 23. Overall, more people receive certain recommended tests, such as colorectal cancer screening and blood sugar tests for people with diabetes.

Consumers say private plans are getting better, too. Seven indicators of consumer satisfaction have improved almost every year since 2007.

But not everything is coming up roses. Measures designed to track overuse show particularly troubling trends. For instance, research shows that imaging tests aren't helpful for most forms of lower-back pain and can even be harmful. But insurance plans have failed to rein in imaging claims for back pain in the seven years the NCQA has tracked it.

Nonprofits lead the way

For the third straight year, the No. 1 ranked private plan in the nation was the nonprofit Harvard Pilgrim Health Care's HMO in New England, and one of its PPOs finished fifth in the NCQA's rankings. In fact, every one of the top 10 private plans is a nonprofit that doesn't have

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Highlights for 2012

In recent years, the NCQA has detected some improvement in the quality of health maintenance organizations (HMOs) and preferred provider organizations (PPOs). HMOs require patients to get care from providers in the plan network; PPOs allow treatment out of network, for an extra cost. Of the 32 clinical performance measures that the NCQA tracks, private HMOs show

to satisfy investors with growing profits.

Moreover, five of those plans are integrated health systems, meaning that in addition to providing insurance, they employ the doctors (and in some cases own the hospitals) that care for their customers. Unlike traditional independent “fee for service” doctors and hospitals that make money by doing as many treatments and procedures as possible, whether needed or not, integrated plans prosper by keeping their customers healthy and avoiding wasteful care. They are Capital Health Plan in Florida, Group Health Cooperative of South Central Wisconsin, and Kaiser Foundation Health Plans in Colorado, Northern California, and Southern California.

Kaiser tops the big names

Kaiser ranks the best of any of the major private insurers, with 75 percent of its private plans in the top 25 percent of rankings. Plans not affiliated with a major national brand come next, with 53 percent in the top quarter, followed by Blue Cross Blue Shield plans, with 41 percent.

Other big brands don’t fare as well: Aetna, Humana, and UnitedHealthcare (the second-largest health insurer in America after Blue Cross Blue Shield) all have more private plans in the bottom 100 than in the top 100. Coventry (which Aetna is in the process of buying) has about two-thirds of its plans in the bottom quarter, all of them unaccredited.

Kaiser also did the best of any brand in the Medicare category, with 91 percent of its plans in the top quarter, followed by Aetna, with 59 percent. Humana, the largest purveyor of Medicare HMOs and PPOs, has 35 percent of its plans in the bottom quarter.

A caveat: Plans that don’t have NCQA accreditation or have a lot of missing, undisclosed, or less thorough data tend to fall in the rankings. Accreditation, which accounts for up to 15 points of the score, is an exacting process in which insurers must show how they ensure high-quality care, show plans for improvement, and commit to customer service and disclosure. (See “Why Accreditation Matters,” on page 44.)

HMOs vs. PPOs

The NCQA has been ranking HMOs for eight years, but this is only the second year for ranking PPOs, which this year make up more than half of private ranked plans reporting. Given that HMOs have had a substantial head start in using

NCQA findings to improve their quality, PPOs are catching up. This year, for example, private PPOs perform about the same as private HMOs overall.

Providers of the top 10 private plans are all nonprofits.

In some measures, such as appropriate use of medications for asthma and imaging for lower-back pain, private PPOs are on a par with HMOs. Medicare PPOs

actually outperform HMOs on some individual measures, such as managing antidepressant treatments and rheumatoid arthritis medications.

Medicare PPOs are falling behind in the number of customers who give them top scores on satisfaction with the plan. This year, HMOs beat PPOs by 6 percentage points in that area. That might be due to the increasing costs of PPOs. Not only have their premiums been growing, but so has the patient share of in-network costs and the extra costs for going out of network. On the other hand, PPOs perform slightly better than HMOs on getting care quickly, doctor communication, and getting needed care.

Health plan rankings: Your questions answered

Q Why can't I find my plan?

Forty-nine private plans don't submit any data to the National Committee for Quality Assurance (NCQA), the nonprofit health care accreditation and quality measurement organization that supplies these rankings, and some that do submit data choose not to make their results public. Other plans don't have enough available data to make valid statistical comparisons. If your plan isn't listed in these rankings, ask a plan representative for an explanation.

Q Why can't I find out the cost of these plans?

Each of these health plans may offer several policies with different premium and coverage levels that affect the price. The price of any single insurance policy is also influenced by other factors such as your age, your health status, and whether you are buying for your family or just yourself. If you are buying through your employer, it can be even more difficult to estimate the price. Most employers cover a portion of the premium, and the price you pay depends on what your portion is.

If you are buying insurance for yourself on the individual market, you can look up the price of the base premium using the plan-finder feature at the federal government's consumer health website, Healthcare.gov. That price may be higher, though, if you have additional risk factors, and it doesn't include the costs you'd pay for care out of pocket. Some plans listed in a particular state may be available for sale only to employer groups, not to individuals.

Q How do I go about joining a Medicare or Medicaid plan?

If you are a Medicare beneficiary, you can join any of the Medicare Advantage plans in your region when you initially sign up or during Medicare's annual open enrollment period, which this year runs from Oct. 15 to Dec. 7. To find out which Medicare Advantage plans are available in your ZIP code, go to Medicare.gov. Medicaid plans are available only to people in households that meet their state's eligibility requirements. And some states run their Medicaid programs directly, without the use of private insurers, and therefore have no plans in these rankings.

Q Why are HMOs and PPOs ranked together but listed separately?

That makes it easier for readers to find the plans they're interested in. Many consumers, for instance, want the option of going to a non-network doctor or hospital, in which case they'll consider only PPOs. Families with young children may prefer HMOs because they tend to have low or no deductibles. But the standards used for evaluation are the same for both types of plans, so they are ranked on a single scale.

Q Why is some information missing for some plans?

Some plans don't offer some of the services that are measured or have too few enrollees to yield meaningful results. And a plan can choose to collect but not submit data for a particular measure.

COUNTDOWN TO 2014

Health reform's next big changes

The Affordable Care Act started changing the country's health-care system almost from the moment it was signed into law in March 2010. It has already expanded coverage of young adults by allowing them to stay on their parents' plans until they turn 26, outlawed lifetime limits on what insurance will cover, lowered the cost of drugs for seniors on Medicare, caused up to 12 million consumers to get premium rebates totaling some \$1.1 billion, and expanded access to free preventive care for patients of all ages. Last summer it survived a challenge in the Supreme Court.

But all that is prelude to the transformation coming in 2014, when almost all Americans will have access to affordable health insurance that covers essential care.

2014: A new system begins

A set of rules that take effect Jan. 1, 2014, will make shopping for health insurance a completely different experience for those who buy it on their own—or are uninsured today. These are the biggies:

Guaranteed issue. This is the most popular part of health reform: Health plans must sell coverage to everyone, regardless of pre-existing conditions, and can't charge more based on health or gender.

Exchanges. By this time next year, every state must have an insurance exchange—

an organized marketplace where individuals and small-business owners can view, compare, and purchase qualified private health plans. It's expected that most consumers will shop on their state's exchange online, but they can also shop by phone or through brokers.

States have the option of setting up exchanges themselves or allowing the federal government to do the job. It's expected that the federal government will operate exchanges in as many as half the states.

Individual mandate. Everyone will be required to have health insurance or pay a penalty. Almost any sort of legitimate coverage will satisfy the mandate: private insurance obtained on your own or through a job, Medicare, Medicaid, CHIP, Veterans Affairs, or Tricare.

Penalty. If you don't have health insurance, you'll have to pay a tax penalty, starting at \$95 per individual, \$285 per family, or 1 percent of income, whichever is greater, for 2014. (That rises to \$695 per individual, \$2,085 per family, or 2.5 percent of income in 2016.)

Because the vast majority of people will already have qualifying health insurance, few will confront the choice of buying a plan or paying a penalty. Moreover, you won't have to pay it if you make too little money to file a federal tax return or would

have to spend more than 8 percent of your household income on the cheapest qualifying plan, even including subsidies.

Individual subsidies. Afraid you won't be able to afford insurance? If you buy on an exchange as an individual, you may qualify for a subsidy in the form of an advance tax credit if your household income is between 100 percent and 400 percent of the federal poverty level. (The tax system already subsidizes people who have coverage through a job by excluding the cost of their health plan from income taxes.)

For instance, a family of four with an income of 200 percent of poverty, or about \$46,000 in 2012, will pay no more than \$235 a month for health insurance. People with household incomes of less than 250 percent of poverty will also get subsidies to reduce their out-of-pocket costs, such as deductibles and coinsurance. You'll learn whether you qualify for a subsidy when you shop on the exchange.

Medicaid expansion. The health care law was intended to expand the government-run health program for low-income Americans to cover up to 16 million more people with household incomes up to 133 percent of the poverty line (\$14,856 for an individual and \$30,657 for a family of four). That includes many at or below the poverty line who aren't currently eligible.

What's this? A 'nutrition facts label' for health insurance

Starting this fall, all private health insurance plans must use this standard "Summary of Benefits and Coverage." You'll be able to compare plans side by side because the information will be laid out in the same way, using the same presentation and language. You'll see it when you shop for coverage on your own or choose a group plan at your job (but not when you select a Medicare plan). If you don't get it, ask your insurer or benefits manager for a copy. Here's our take on the most important parts to check. For an expanded version of this chart, go to ConsumerReports.org/SBCinfo.

Worst-case scenario. Add together this out-of-pocket limit and your premiums. The total is usually the most you could pay in a year for medical care.

Find your doctor. If he or she isn't in the network, you'll be paying through the nose.

What's not covered. This is important because until 2014 some plans may not cover mental-health care or, for individuals, maternity care.

Insurance Company 1: Plan Option 1		
Summary of Benefits and Coverage: What This Plan Covers & What It Costs		Coverage Period: 01/01/2013 – 12/31/2013 Coverage for: Individual + Spouse Plan Type: PPO
This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.[insurer] or by calling 1-800-[insurer].		
Questions	Answers	Why this Matters:
What is the overall deductible?	\$500 person / \$1,000 family. Does not apply to preventive care.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
What is the out-of-pocket limit?	Yes. \$300 for prescription drug coverage. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes. For participating providers: \$2,500 person / \$5,000 family. For non-participating providers: \$4,000 person / \$8,000 family.	The out-of-pocket limit is the most you could pay during a year for your share of the cost of covered services. This limit covers expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward your out-of-pocket limit.
Is there an overall limit on what the plan will pay?	No.	The chart starting on page 2 describes any limits on what the plan will pay for covered services, such as office visits.
Can I see a specialist without a referral?	See www.[insurer].com or call 1-800-[insurer] for a list of participating providers.	If you use an in-network doctor or other health care provider, you may not have to pay as much for the costs of covered services. Be aware, your in-network doctor or other health care provider may use an out-of-network provider for some services. Plans use the term "network" to describe the group of providers, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without a referral from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.
Questions: Call 1-800-[insurer] or visit us at www.[insurer] . If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.[insurer].com/glossary .		

Starting in the 2013 tax year, two new Medicare taxes will take effect for high-income taxpayers:

High-income Americans will pay extra Medicare taxes.

For instance, if you are a single filer with an adjusted gross income of \$250,000, including wages of \$190,000 and unearned income of \$60,000, you'll pay the tax only on the \$50,000 of the unearned income that lifts your total income above \$200,000—\$1,900 in all.

Special rule for house sales. You may have seen chain e-mails claiming that this 3.8 percent tax will apply to the sale of your home. It won't, except under circum-

A long-standing provision of the tax code says that when you sell your principal home, the first \$250,000 in profit is excluded from taxation for single filers and the first \$500,000 for joint filers. (Second homes don't qualify for the exclusion.)

But if your home-sale profit is \$325,000 and your wages are \$210,000, you will owe the tax on the \$75,000 left over after the home-sale exclusion—\$2,850 in all.

If you're not in the \$200,000-plus income bracket, you'll probably see two changes:

A new line on your W-2 form. If you work for a company with 250 or more employees, the W-2 form you receive in early 2013 will include the total cost of your health plan, not just the part you pay. You won't be taxed on it; it's just FYI.

A \$2,500 cap on flexible-spending accounts. Until now, employers got to decide how much pre-tax money you could stash in an FSA to use for unreimbursed health-related expenses. Starting in 2013, the most you can put into an FSA is \$2,500.

Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.

Coinsurance is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if you haven't met your deductible, and you're responsible for a 20% coinsurance payment of \$200 would be \$200. This may change if you haven't met your deductible.

The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network provider charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)

This plan may encourage you to use participating providers by charging you lower **deductibles, copayment and coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Participating Provider	Your Cost if You Use a Non-Participating Provider	Limitations & Exclusions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$35 copay/visit	40% coinsurance	none
	Specialist visit	\$50 copay/visit	40% coinsurance	none
If you have a test	Other practitioner office visit	20% coinsurance for chair/patient and acupuncture	40% coinsurance for chair/patient and acupuncture	none
	Preventive care/screening/immunization	No charge	40% coinsurance	
	Diagnostic test (x-ray, blood work)	\$10 copay/test	40% coinsurance	
If you need drugs to treat your illness or condition	Imaging (CT/PET scans, MRIs)	\$50 copay/test	40% coinsurance	
	Generic drugs	\$10 copay/ prescription (retail and mail orders)	40% coinsurance	
More information about prescription drug coverage is	Preferred brand drugs	20% coinsurance (retail and mail orders)	40% coinsurance	
	Non-preferred brand drugs	40% coinsurance (retail and mail orders)	60% coinsurance	
ere. "Specialty drugs," cer, multiple sclerosis, and an cost thousands of need one, look for a plan erage.		20% coinsurance	70% coinsurance	
		20% coinsurance	40% coinsurance	
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none
		20% coinsurance	40% coinsurance	none

Networks matter. You're likely to pay a lot more to use out-of-network providers. Bottom line: Stay in network if you can.

Networks matter. You're likely to pay a lot more to use out-of-network providers. Bottom line: Stay in network if you can.

This is a big deal. You may not be pregnant or diabetic, but these coverage examples can help you compare the generosity of various plans. That's because insurers must run their calculation based on standard prices but using the coverage provisions of the specific plan.

- Amount owed to providers: \$5,400
- Plan pays \$3,520
- Patient pays \$1,880

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

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NCQA's health insurance rankings

These rankings of private and Medicare health insurance plans are based on data and calculations from the National Committee for Quality Assurance (NCQA), a nonprofit health-care quality measurement and accreditation organization. Private plans are those that people enroll in through work or on their own; Medicare plans serve beneficiaries in the Medicare Advantage program. HMOs and PPOs are ranked together within each plan category but listed separately within each state.

Because of space considerations, this issue includes only the top four private and top three Medicare plans in each state. A complete state-by-state list is available at ConsumerReports.org/healthplans2012. There you can also see rankings of Medicaid plans for low-income families that in

some states are operated by private insurers. The list is also available on our iPad edition, which print subscribers have access to at no additional charge. Subscribers to our website can look up additional details at ConsumerReports.org/health.

Overall score is mainly based on performance on dozens of measures of care and is calculated on a scale of 1 to 100 (higher is better). Performance includes three subcategories—**consumer satisfaction**, **prevention**, and **treatment**, which are scored from 1 to 5 (higher is better). **Consumer satisfaction** measures what patients reported about the experiences of their care in a survey, including their experiences with doctors and services they had access to, and customer service. **Prevention** measures the proportion of eligible mem-

bers who received preventive services.

Treatment measures the proportion of eligible members who received the recommended care for certain conditions. **Accreditation** refers to whether the plan has completed the NCQA's accreditation process (details below). **National rank** shows where each ranked plan stands among all scored plans nationwide in its insurance category. A lower number signifies a better ranking.

HOW TO FIND THE NCQA'S MEDICAID PLAN RANKINGS Rankings of Medicaid plans, which in some states are operated by private insurance companies, are available online at ConsumerReports.org/healthplans2012. These plans are available to certain low-income families and individuals. Eligibility varies by state.

Why accreditation matters

Unaccredited plans lose ground in the NCQA rankings because accreditation counts for up to 15 points out of a possible 100. Here's why accreditation matters.

During the accreditation process, evaluations by physicians and managed-care experts make sure not only that the plan has the right policies and procedures but also that the plan is following them. Do the plans provide accurate marketing material? Do they give clear information to members on coverage and denial decisions? Do the providers in their networks have proper credentials? Details on these standards can be seen at ConsumerReports.org/health.

"It's not enough to have an appeals

process," says Andy Reynolds, an NCQA assistant vice president. "The on-site survey looks to see how the plan executes it."

Accredited plans also commit to being held accountable for their performance by reporting data on it. Experience has shown that when plans report on their performance, it usually gets better. In fact, the health care reform law will require that any plan sold through exchanges in 2014 and beyond (see page 42 for more on this) must be accredited.

A total of 254 ranked plans are not accredited, of which 22 are scheduled for accreditation and two were going through the accreditation process as we went to press. There are a number of reasons a plan might

Types of insurance

Look at HMOs to control costs, and PPOs if you want more doctors to choose from.

- HMO** HMOs, or health maintenance organizations, limit you to in-network doctors, but you'll pay just a co-pay (and the premium).
- PPO** PPOs, or preferred provider organizations, allow you to go out of network, but you'll pay a greater share of the cost.

skip NCQA accreditation, including the expense—plans pay a fee to the NCQA for it. Plans might be accredited by another organization, again for a fee. Many more Medicare and Medicaid plans than private plans are not accredited.

All unaccredited ranked plans do submit some quality and consumer satisfaction data, so you can compare both types of plans in your area.

Accreditation status

Only plans with a "Y" receive any credit for accreditation. Here's a key to accreditation statuses.

- Y** Yes, this plan is accredited by the NCQA.
- N** No, this plan is not accredited by the NCQA.
- P** In process of accreditation by the NCQA.
- S** Scheduled for accreditation by the NCQA.

Private health plan rankings from NCQA

Top four ranked plans, within states and insurance type.

Plan name	Overall score	Performance				National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation	

ALABAMA

UnitedHealthcare Insurance	79	③	②	①	Y	380
UnitedHealthCare Services	79	③	②	①	Y	380
Aetna Life Insurance	76	②	①	①	Y	431

Plan name	Overall score	Performance				National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation	

ALASKA

Aetna Life Insurance	76	①	①	②	Y	436
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ARIZONA

CIGNA HealthCare of Arizona	83	②	④	④	Y	160
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HMO **PPO** ① Worse than average ② ③ ④ ⑤ Better than average

Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
ARIZONA continued						
Health Net of Arizona	83	4	3	3	Y	176
UnitedHealthcare Insurance	82	3	3	3	Y	241
UnitedHealthCare Services	82	3	3	3	Y	241
ARKANSAS						
UnitedHealthcare Insurance	77	3	1	1	Y	421
UnitedHealthCare Services	77	3	1	1	Y	421
Aetna Life Insurance	76	3	1	1	Y	435
Coventry Health Care/Mercy Health Plans	67	3	3	3	N	459
CALIFORNIA						
Kaiser Foundation Health Plan of Northern California	90	3	5	5	Y	8
Kaiser Foundation Health Plan of Southern California	89	4	5	5	Y	10
Western Health Advantage	84	3	4	3	Y	139
UnitedHealthcare Insurance	82	2	3	3	Y	247
UnitedHealthCare Services	82	2	3	3	Y	247
COLORADO						
Kaiser Foundation Health Plan of Colorado	90	3	5	5	Y	6
CIGNA HealthCare of Colorado	85	3	4	4	Y	71
Cigna Health and Life Insurance	84	3	3	4	Y	135
Connecticut General Life Insurance	84	3	3	4	Y	135
CONNECTICUT						
Anthem Blue Cross and Blue Shield - Connecticut	87	5	5	4	Y	41
ConnectiCare	86	3	5	4	Y	46
Cigna Health and Life Insurance	86	3	5	4	Y	51
Connecticut General Life Insurance	86	3	5	4	Y	51
DELAWARE						
Highmark BCBS	83	3	4	3	Y	146
AmeriHealth HMO	83	3	4	3	Y	166
Aetna Health (Pennsylvania)	82	2	3	3	Y	193
Optimum Choice	82	1	3	4	Y	246
DISTRICT OF COLUMBIA						
Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15
Cigna Health and Life Insurance	85	3	4	4	Y	73
Connecticut General Life Insurance	85	3	4	4	Y	73
Cigna Health and Life Insurance	84	4	4	3	Y	108
Connecticut General Life Insurance	84	4	4	3	Y	108
FLORIDA						
Capital Health Plan	91	5	5	5	Y	3
Health First Health Plans	84	4	4	3	Y	99
Florida Health Care Plans	84	4	4	3	Y	115
CIGNA HealthCare of Florida	83	3	4	3	Y	162
GEORGIA						
Kaiser Foundation Health Plan of Georgia	87	4	5	4	Y	36
Blue Cross Blue Shield Healthcare Plan of Georgia	82	4	3	2	Y	197
Kaiser Foundation Health Plan of Georgia	82	3	4	2	Y	213
CIGNA HealthCare of Georgia	82	3	3	3	Y	236
HAWAII						
Kaiser Foundation Health Plan - Hawaii	88	3	5	5	Y	19
Hawaii Medical Service Association	84	3	4	4	Y	105
Hawaii Medical Service Association	85	5	3	4	Y	68

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
IDAHO						
Group Health Cooperative	86	3	4	5	Y	56
SelectHealth	83	3	3	4	Y	183
UnitedHealthcare Insurance	78	3	1	2	Y	409
UnitedHealthCare Services	78	3	1	2	Y	409
ILLINOIS						
Health Alliance Medical Plans	87	5	4	5	Y	35
Coventry Health Care of Illinois	85	5	4	4	Y	65
Cigna Health and Life Insurance	84	5	3	4	Y	106
Connecticut General Life Insurance	84	5	3	4	Y	106
INDIANA						
Anthem Blue Cross and Blue Shield in Indiana	84	4	4	3	Y	131
HMO Illinois and Blue Advantage HMO	82	3	3	3	Y	220
Aetna Health (Pennsylvania)	81	3	2	3	Y	273
UnitedHealthcare Insurance	81	4	2	2	Y	311
UnitedHealthCare Services	81	4	2	2	Y	311
IOWA						
Medical Associates Health Plan	86	5	4	4	Y	59
Wellmark Health Plan of Iowa	85	5	4	4	Y	69
Gundersen Lutheran Health Plan	84	4	4	4	Y	100
Health Alliance Medical Plans	83	5	3	3	Y	142
KANSAS						
Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5	3	4	Y	137
Humana Health Plan - Kansas City (HMO)	82	3	3	3	Y	254
Humana Health Plan - Kansas City (POS)	82	3	3	3	Y	254
Aetna Health (Pennsylvania)	82	3	2	3	Y	262
KENTUCKY						
Anthem Blue Cross and Blue Shield in Kentucky	83	3	4	3	Y	185
Aetna Health (Pennsylvania)	81	3	2	3	Y	273
Humana Health Plan - Kentucky	81	2	3	2	Y	301
UnitedHealthcare Insurance	80	3	3	2	Y	331
UnitedHealthCare Services	80	3	3	2	Y	331
LOUISIANA						
Humana Health Benefit Plan of Louisiana	82	4	3	2	Y	270
UnitedHealthcare Insurance	80	5	2	1	Y	364
UnitedHealthCare Services	80	5	2	1	Y	364
Aetna Life Insurance	78	3	2	1	Y	412
MAINE						
Harvard Pilgrim Health Care	91	5	5	5	Y	1
Anthem Blue Cross and Blue Shield in Maine	87	4	5	5	Y	29
Aetna Health	85	3	3	5	Y	82
Cigna Health and Life Insurance	84	4	3	4	Y	116
Connecticut General Life Insurance	84	4	3	4	Y	116
MARYLAND						
Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15
Johns Hopkins US Family Health Plan	88	5	4	5	Y	22
Cigna Health and Life Insurance	85	3	4	4	Y	73
Connecticut General Life Insurance	85	3	4	4	Y	73
MASSACHUSETTS						
Harvard Pilgrim Health Care	91	5	5	5	Y	1

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

MASSACHUSETTS continued

Tufts Associated Health Maintenance Organization	91	5	5	5	Y	2
Tufts Benefit Administrators	90	5	5	5	Y	4
Harvard Pilgrim Health Care	90	5	5	5	Y	5

MICHIGAN

Grand Valley Health Plan	88	4	5	5	Y	18
HealthPlus of Michigan	87	5	5	4	Y	31
Priority Health	87	4	5	4	Y	43
Health Alliance Plan of Michigan	86	5	4	4	Y	50

MINNESOTA

HealthPartners	88	4	4	5	Y	28
Medica	85	3	4	5	Y	81
HealthPartners	88	4	4	5	Y	28
Medica	85	3	4	5	Y	81

MISSISSIPPI

CIGNA HealthCare of Tennessee	84	4	4	3	Y	124
UnitedHealthcare Insurance	78	4	1	1	Y	415
UnitedHealthCare Services	78	4	1	1	Y	415
Cigna Health and Life Insurance	77	3	1	1	Y	428
Connecticut General Life Insurance	77	3	1	1	Y	428

MISSOURI

Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5	3	4	Y	137
CIGNA HealthCare of St. Louis	82	4	3	-	Y	203
Anthem Blue Cross and Blue Shield in Missouri	82	3	2	3	Y	207
Cigna Health and Life Insurance	82	3	3	3	Y	221
Connecticut General Life Insurance	82	3	3	3	Y	221

MONTANA

UnitedHealthcare Insurance	79	3	1	3	Y	376
UnitedHealthCare Services	79	3	1	3	Y	376
Cigna Health and Life Insurance	78	3	1	2	Y	417
Connecticut General Life Insurance	78	3	1	2	Y	417

NEBRASKA

United HealthCare Services (Midlands)	82	3	3	3	Y	223
UnitedHealthcare Insurance (Midlands)	82	3	3	3	Y	223
Aetna Life Insurance	80	3	2	2	Y	345
Cigna Health and Life Insurance	79	3	2	2	Y	382
Connecticut General Life Insurance	79	3	2	2	Y	382

NEVADA

Saint Mary's HealthFirst	81	2	3	3	Y	279
Aetna Health (Pennsylvania)	80	1	2	3	Y	349
UnitedHealthcare Insurance	78	3	1	2	Y	405
UnitedHealthCare Services	78	3	1	2	Y	405

NEW HAMPSHIRE

Harvard Pilgrim Health Care of New England	90	5	5	5	Y	7
Anthem Blue Cross and Blue Shield in New Hampshire	88	4	5	5	Y	26
Anthem Health Plan of New Hampshire	88	4	5	5	Y	26
Cigna Health and Life Insurance	85	5	4	4	Y	77
Connecticut General Life Insurance	85	5	4	4	Y	77

NEW JERSEY

CIGNA HealthCare of New Jersey	85	4	5	4	Y	64
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Dash (-) indicates insufficient data. **Y** Accredited by the NCQA. **N** Not accredited by the NCQA. **P** In process of accreditation by the NCQA. **S** Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

NEW JERSEY continued

Aetna Health	83	3	3	3	Y	153
Cigna Health and Life Insurance	83	2	4	4	Y	158
Connecticut General Life Insurance	83	2	4	4	Y	158

NEW MEXICO

Presbyterian Health Plan	81	2	3	3	Y	289
Lovelace Health Plan	80	1	2	3	Y	353
Lovelace Insurance	79	1	3	3	Y	368
Presbyterian Insurance	79	1	2	3	Y	369

NEW YORK

Capital District Physicians' Healthcare Network	88	4	5	5	Y	24
Capital District Physicians' Health Plan	88	4	5	5	Y	25
Capital District Physicians' Healthcare Network (Self-Funded)	88	5	5	5	Y	20
CDPHP Universal Benefits	88	5	5	5	Y	20

NORTH CAROLINA

CIGNA HealthCare of North Carolina	84	4	4	3	Y	103
Cigna Health and Life Insurance	84	4	4	3	Y	120
Connecticut General Life Insurance	84	4	4	3	Y	120
UnitedHealthcare Insurance	82	3	3	3	Y	199
UnitedHealthCare Services	82	3	3	3	Y	199

NORTH DAKOTA

Medica	85	3	4	5	Y	81
Sanford Health Plan	82	3	3	3	Y	196
Medica	85	3	4	5	Y	81
Aetna Life Insurance	77	1	1	2	Y	426

OHIO

Kaiser Foundation Health Plan of Ohio	87	4	4	5	Y	38
AultCare HMO	86	5	4	3	Y	61
SummaCare	85	5	4	3	Y	88
Anthem Blue Cross and Blue Shield in Ohio	85	3	4	3	Y	90

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	354
UnitedHealthcare Insurance	80	4	2	2	Y	366
UnitedHealthCare Services	80	4	2	2	Y	366
Aetna Life Insurance	79	3	2	2	Y	384

OREGON

Kaiser Foundation Health Plan of the Northwest	89	3	5	5	Y	13
Cigna Health and Life Insurance	83	2	3	4	Y	187
Connecticut General Life Insurance	83	2	3	4	Y	187
ODS Health Plan	82	2	2	4	Y	269

PENNSYLVANIA

Geisinger Health Plan	89	4	5	5	Y	12
UPMC Benefit Management Services	88	5	5	5	Y	16
UPMC Health Plan	88	5	5	5	Y	16
Keystone Health Plan West	87	5	4	4	Y	32

RHODE ISLAND

Tufts Benefit Administrators	90	5	5	5	Y	4
United HealthCare Services (New England)	86	4	4	4	Y	62
UnitedHealthcare Insurance (New England)	86	4	4	4	Y	62
Aetna Life Insurance	82	1	3	4	Y	206

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
SOUTH CAROLINA							
BlueChoice HealthPlan of South Carolina	82	4	3	3	Y	226	
Aetna Health (Pennsylvania)	82	3	3	3	Y	271	
UnitedHealthcare Insurance	80	4	2	2	Y	333	
UnitedHealthCare Services	80	4	2	2	Y	333	
SOUTH DAKOTA							
Sanford Health Plan	82	3	3	3	Y	196	
Cigna Health and Life Insurance	78	3	1	2	Y	417	
Connecticut General Life Insurance	78	3	1	2	Y	417	
Aetna Life Insurance	77	1	1	2	Y	426	
TENNESSEE							
CIGNA HealthCare of Tennessee	84	4	4	3	Y	124	
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277	
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277	
Cigna Health and Life Insurance	83	5	3	3	Y	174	
Connecticut General Life Insurance	83	5	3	3	Y	174	
TEXAS							
Scott and White Health Plan	83	3	3	3	Y	161	
UnitedHealthcare Insurance	82	3	3	3	Y	217	
UnitedHealthCare Services	82	3	3	3	Y	217	
Cigna Health and Life Insurance	82	3	3	2	Y	263	
Connecticut General Life Insurance	82	3	3	2	Y	263	
UTAH							
SelectHealth	83	3	3	4	Y	183	
UnitedHealthcare Insurance	79	2	1	3	Y	390	
UnitedHealthCare Services	79	2	1	3	Y	390	
Aetna Life Insurance	78	2	1	2	Y	400	
VERMONT							
Blue Cross and Blue Shield of Vermont	87	5	4	5	Y	30	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
VERMONT continued							
MVP Health Care	87	5	5	4	Y	44	
Vermont Health Plan, The	85	4	3	4	Y	87	
Blue Cross and Blue Shield of Vermont	84	3	3	4	Y	101	
VIRGINIA							
Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15	
Cigna Health and Life Insurance	85	3	4	4	Y	73	
Connecticut General Life Insurance	85	3	4	4	Y	73	
Coventry Health Care of Virginia	85	4	4	3	Y	80	
WASHINGTON							
Kaiser Foundation Health Plan of the Northwest	89	3	5	5	Y	13	
Group Health Cooperative	86	3	4	5	Y	56	
Cigna Health and Life Insurance	82	2	3	4	Y	201	
Connecticut General Life Insurance	82	2	3	4	Y	201	
WEST VIRGINIA							
Carelink Health Plans	82	4	3	3	Y	216	
Health Plan of the Upper Ohio Valley, The	82	5	3	2	Y	227	
Optimum Choice	82	1	3	4	Y	246	
Aetna Life Insurance	78	4	1	1	Y	402	
WISCONSIN							
Group Health Cooperative of South Central Wisconsin	90	4	5	5	Y	9	
HealthPartners	88	4	4	5	Y	28	
Security Health Plan of Wisconsin	87	4	4	5	Y	42	
HealthPartners	88	4	4	5	Y	28	
WYOMING							
Aetna Life Insurance	77	1	1	2	Y	426	
UnitedHealthcare Insurance	76	2	1	1	Y	433	
UnitedHealthCare Services	76	2	1	1	Y	433	

Medicare health plan rankings from NCQA

Top three ranked plans, within states and insurance type.

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
ALABAMA							
UnitedHealthcare of Alabama	78	3	2	2	Y	188	
HealthSpring	66	3	4	2	N	284	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
ALASKA							
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
ARIZONA							
PacificCare of Arizona	82	3	3	4	Y	114	
Aetna Health (Pennsylvania)	81	2	4	3	Y	133	
Aetna Life Insurance	84	4	4	4	Y	58	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
ARKANSAS							
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance (Texas)	80	3	3	3	Y	150	
Humana Insurance (Tennessee)	80	3	2	3	Y	160	
CALIFORNIA							
Kaiser Foundation Health Plan of Southern California	90	4	5	5	Y	1	
Kaiser Foundation Health Plan of Northern California	90	4	5	5	Y	3	
Kaiser Foundation Health Plan of Northern California (H6052)	84	4	4	-	Y	54	
COLORADO							
Kaiser Foundation Health Plan of Colorado	90	5	5	5	Y	2	

HMO PPO 1 2 3 4 5
Worse than average Better than average

Plan name	Overall score	Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
COLORADO continued						
PacificCare of Colorado	82	3	4	4	Y	108
Aetna Life Insurance	84	4	4	4	Y	58
CONNECTICUT						
Aetna Health	84	4	3	4	Y	57
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125
DELAWARE						
Aetna Health (Pennsylvania)	82	3	3	3	Y	119
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
DISTRICT OF COLUMBIA						
Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12
Aetna Health (Pennsylvania)	82	3	3	4	Y	111
Aetna Life Insurance	84	4	4	4	Y	58
FLORIDA						
Capital Health Plan	89	5	5	5	Y	4
Health First Health Plans	85	4	4	5	Y	30
Aetna Life Insurance	84	4	4	4	Y	58
GEORGIA						
Kaiser Foundation Health Plan of Georgia	86	4	5	5	Y	27
Aetna Health	81	2	3	3	Y	141
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
HAWAII						
Kaiser Foundation Health Plan - Hawaii	88	4	5	5	Y	7
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance	80	3	3	3	Y	159
IDAHO						
Blue Cross of Idaho Health Services	68	4	4	3	N	234
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance	80	3	2	3	Y	169
ILLINOIS						
Medical Associates Health Plan	85	5	5	4	Y	28
Health Alliance Medical Plans	85	5	5	3	Y	37
Health Alliance Medical Plans	85	5	4	4	Y	32
INDIANA						
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Indiana	82	4	3	3	Y	115
Anthem Blue Cross and Blue Shield in Kentucky (Regional)	81	4	2	3	Y	144
IOWA						
Medical Associates Health Plan	85	5	5	4	Y	28
UnitedHealthcare of the Midlands	82	4	4	3	Y	107
Humana Insurance (Illinois)	82	4	3	3	Y	121
KANSAS						
Aetna Health (Pennsylvania)	84	4	4	4	Y	47
Humana Health Plan - Kansas City	83	4	4	3	Y	101
Aetna Life Insurance	84	4	4	4	Y	58
KENTUCKY						
Aetna Health (Pennsylvania)	84	4	4	4	Y	51
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Kentucky	82	4	3	3	Y	124

Plan name	Overall score	Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
LOUISIANA						
Humana Health Benefit Plan of Louisiana	83	4	4	3	Y	103
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance	66	3	3	3	N	286
MAINE						
Aetna Health	86	4	5	4	Y	24
UnitedHealthcare Insurance	84	4	4	4	Y	43
Aetna Life Insurance	84	4	4	4	Y	58
MARYLAND						
Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12
Aetna Health (Pennsylvania)	82	3	3	4	Y	111
Aetna Life Insurance	84	4	4	4	Y	58
MASSACHUSETTS						
Fallon Community Health Plan	88	5	5	5	Y	8
Health New England	86	5	4	5	Y	26
Blue Cross and Blue Shield of Massachusetts	86	3	5	5	Y	25
MICHIGAN						
Priority Health	87	5	5	5	Y	14
HealthPlus of Michigan	86	4	5	5	Y	17
Blue Care Network of Michigan	85	3	5	5	Y	36
MINNESOTA						
Group Health Plan	87	5	5	5	Y	10
UCare	70	4	5	4	N	206
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
MISSISSIPPI						
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Tennessee)	80	3	2	3	Y	160
MISSOURI						
Aetna Health (Pennsylvania)	84	4	4	4	Y	47
Aetna Life Insurance	84	4	4	4	Y	58
Humana Insurance (KS, MO)	82	3	4	3	Y	120
MONTANA						
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
New West Health Services	67	4	3	3	N	262
Humana Insurance - Central North	66	3	3	4	N	280
NEBRASKA						
UnitedHealthcare of the Midlands	82	4	4	3	Y	107
UnitedHealthcare Insurance (Midlands)	81	3	3	3	Y	132
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
NEVADA						
Aetna Health (Pennsylvania)	81	2	4	3	Y	133
Health Plan of Nevada	81	3	3	3	Y	143
Aetna Life Insurance	84	4	4	4	Y	58
NEW HAMPSHIRE						
Arcadian Health Plan	62	2	2	1	N	375
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
NEW JERSEY						
AmeriHealth HMO	83	3	4	4	Y	94
Horizon Healthcare of New Jersey	83	4	4	4	Y	98
Aetna Life Insurance	84	4	4	4	Y	58

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
NEW MEXICO							
Presbyterian Health Plan	82	3	3	3	Y	112	
Lovelace Health Plan	82	3	4	3	Y	116	
Aetna Life Insurance	84	4	4	4	Y	58	
NEW YORK							
MVP HealthCare (Rochester/Buffalo)	87	5	5	5	Y	13	
Capital District Physicians' Health Plan	87	5	4	5	Y	15	
MVP HealthCare (East/Central NY)	86	5	4	5	Y	19	
NORTH CAROLINA							
Aetna Health (Pennsylvania)	84	4	4	4	Y	52	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare of North Carolina	82	3	4	3	Y	127	
NORTH DAKOTA							
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance - Central North	66	3	3	4	N	280	
OHIO							
Kaiser Foundation Health Plan of Ohio	86	3	5	5	Y	16	
PrimeTime Health Plan	84	5	4	4	Y	45	
UPMC Health Network	85	4	5	4	Y	33	
OKLAHOMA							
UnitedHealthcare of Oklahoma	80	3	2	2	Y	170	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
OREGON							
Kaiser Foundation Health Plan of the Northwest	88	4	5	5	Y	5	
UnitedHealthcare of Oregon	83	4	4	4	Y	92	
UnitedHealthcare Insurance	81	3	3	3	Y	145	
PENNSYLVANIA							
Geisinger Health Plan	88	5	5	5	Y	6	
HealthAmerica Advantra	86	4	5	5	Y	22	
UPMC Health Network	85	4	5	4	Y	33	
RHODE ISLAND							
UnitedHealthcare of New England	84	4	4	4	Y	90	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125	
SOUTH CAROLINA							
UnitedHealthcare Insurance	79	3	1	3	Y	178	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance	66	3	3	3	N	286	
SOUTH DAKOTA							
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Coventry Health Care of Iowa	68	3	3	4	N	237	
Humana Insurance - Central North	66	3	3	4	N	280	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	
TENNESSEE							
Cariten Health Plan	83	5	4	3	Y	97	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
TEXAS							
Scott and White Health Plan	84	5	4	4	Y	44	
UnitedHealthcare Benefits of Texas	83	3	4	4	Y	104	
Aetna Life Insurance	82	2	4	3	Y	126	
UTAH							
UnitedHealthcare of Utah	80	3	3	3	Y	165	
Humana Insurance (Utah)	81	4	3	3	Y	137	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
VERMONT							
MVP HealthCare (Rochester/Buffalo)	87	5	5	5	Y	13	
MVP HealthCare (East/Central NY)	86	5	4	5	Y	19	
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125	
VIRGINIA							
Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12	
Aetna Health (Pennsylvania)	82	3	3	4	Y	111	
Aetna Life Insurance	84	4	4	4	Y	58	
WASHINGTON							
Kaiser Foundation Health Plan of the Northwest	88	4	5	5	Y	5	
Group Health Cooperative	88	5	5	5	Y	9	
Aetna Life Insurance	84	4	4	4	Y	58	
WEST VIRGINIA							
Health Plan of the Upper Ohio Valley, The (Hometown Region)	84	5	4	4	Y	55	
UPMC Health Network	85	4	5	4	Y	33	
Aetna Life Insurance	84	4	4	4	Y	58	
WISCONSIN							
Group Health Plan	87	5	5	5	Y	10	
Gundersen Lutheran Health Plan	87	5	5	5	Y	11	
Security Health Plan of Wisconsin	86	5	5	4	Y	18	
WYOMING							
Rocky Mountain Health Plans	68	4	4	3	N	238	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance - Central North	66	3	3	4	N	280	

NCQA's health insurance rankings

These rankings of private, Medicare, and Medicaid health insurance plans are based on data and calculations from the National Committee for Quality Assurance (NCQA), a nonprofit group that develops quality measures and accredits health insurance plans, doctors, and other organizations. The plans are ranked in three categories: private HMOs and PPOs that people enroll in through work or on their own; HMOs and PPOs that serve Medicare beneficiaries in the Medicare Advantage program; and HMOs that serve Medicaid beneficiaries. HMOs and PPOs are ranked together within their respective categories but listed separately within each state.

We are presenting the rankings of health plans in four regional editions. A complete national list is available at ConsumerReports.org/healthplans2012 and on our iPad edition, which print subscribers have access to at no additional charge. At ConsumerReports.org/health, subscribers to our website can also look up additional details and compare up to five plans at a time.

Overall score is mainly based on performance on dozens of measures of care and is calculated on a scale of 1 to 100 (higher is better).



Performance includes three subcategories—**consumer satisfaction, prevention, and treatment**, which are scored from 1 to 5 (higher is better).

Consumer satisfaction measures what patients reported about the experiences of their care in a survey, including their experiences with doctors and services they had access to, and customer service.

Prevention measures the proportion of eligible members who received preven-

tive services, such as prenatal and postpartum care, cancer screenings, and immunizations. It also looks at access to primary- and preventive-care visits for children and adolescents.

Treatment measures the proportion of eligible members who received the recommended care for people with conditions such as diabetes, heart disease, high blood pressure, osteoporosis, alcohol and drug dependence, and mental illness.

Accreditation is an independent review of how well a plan does at working with doctors and patients to provide high-quality health care and at providing important consumer protections. Plans that are not accredited, including those that are in the accreditation process or scheduled to go through it, get zero points for this category.

National rank shows where each ranked plan stands among all scored plans nationwide in its insurance category. A lower number signifies a better ranking and performance. Prevention and treatment account for 60 percent of the score for all plans; consumer satisfaction, 25 percent; and NCQA accreditation, 15 percent.

Why accreditation matters

Unaccredited plans lose ground in the NCQA rankings because accreditation counts for up to 15 points out of a possible 100. Here's why accreditation matters.

During the accreditation process, evaluations by physicians and managed-care experts make sure not only that the plan has the right policies and procedures but also that the plan is following them. Do the plans provide accurate marketing material? Do they give clear information to members on coverage and denial decisions? Do the providers in their networks have proper credentials? Details on these standards can be seen at ConsumerReports.org/health.

"It's not enough to have an appeals process," says Andy Reynolds, an NCQA assistant vice president. "The on-site survey looks to see how the plan executes it."

Accredited plans also commit to being held accountable for their performance by reporting data on it. Experience has shown that when plans do that, the performance usually improves. In fact, the health care reform law will require that any plan sold through exchanges in 2014 and beyond (see page 42 for more on this) must be accredited.

A total of 254 ranked plans are not accredited, of which 22 are scheduled for accreditation and two were going through the accreditation process as we went to press. There are a number of reasons a plan might skip NCQA accreditation, including the expense—plans pay a fee to the NCQA for it. Plans might be accredited by another organization, again for a fee. Many more Medicare and Medicaid plans than private plans are not accredited.

Types of insurance

Look at HMOs to control costs and at PPOs if you want more doctors to choose from.

- HMO** HMOs, or health maintenance organizations, limit you to in-network doctors, but you'll pay just a co-pay (and the premium).
- PPO** PPOs, or preferred provider organizations, allow you to go out of network, but you'll pay a greater share of the cost.

All unaccredited ranked plans do submit some quality and consumer satisfaction data. So you can compare unaccredited and accredited plans in your area, based on performance in treatment, prevention, and satisfaction, and decide whether the components that are most important to you make up for the lack of accreditation and its associated commitment to reporting and external review. But before choosing an unaccredited plan, we recommend that you ask a plan representative why it isn't accredited and carefully review its consumer protection policies.

Accredited or not?

Only plans with a "Y" receive any credit for accreditation. Here's a key to other accreditation statuses.

- Y** **Yes**, this plan is accredited by the NCQA.
- N** **No**, this plan is not accredited by the NCQA.
- P** **In process** of accreditation by the NCQA.
- S** **Scheduled** for accreditation by the NCQA.

Private health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

CONNECTICUT

Anthem Blue Cross and Blue Shield - Connecticut	87	5	5	4	Y	41
ConnectiCare	86	3	5	4	Y	46
Oxford Health Plans	85	4	4	4	Y	79
CIGNA HealthCare of Connecticut	84	4	4	4	Y	98
Aetna Health	84	3	4	4	Y	114
Cigna Health and Life Insurance	86	3	5	4	Y	51
Connecticut General Life Insurance	86	3	5	4	Y	51
United HealthCare Services (New England)	85	4	4	4	Y	84
UnitedHealthcare Insurance (New England)	85	4	4	4	Y	84
Aetna Life Insurance	85	3	4	4	Y	86
Oxford Health Insurance	83	2	4	4	Y	144

DELAWARE

Highmark BCBS	83	3	4	3	Y	146
AmeriHealth HMO	83	3	4	3	Y	166
Aetna Health (Pennsylvania)	82	2	3	3	Y	193
Optimum Choice	82	1	3	4	Y	246
Coventry Health Care of Delaware	67	2	4	3	N	457
UnitedHealthcare Insurance	81	2	3	3	Y	298
UnitedHealthCare Services	81	2	3	3	Y	298
Aetna Life Insurance	80	3	2	2	Y	335
Cigna Health and Life Insurance	79	3	2	2	Y	373
Connecticut General Life Insurance	79	3	2	2	Y	373
Coventry Health Care of Delaware	66	1	3	3	N	464

DISTRICT OF COLUMBIA

Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15
Cigna Health and Life Insurance	85	3	4	4	Y	73
Connecticut General Life Insurance	85	3	4	4	Y	73
MD - Individual Practice Association	83	2	3	3	Y	190
Aetna Health (Pennsylvania)	82	3	4	3	Y	211
CareFirst BlueChoice	82	2	3	3	Y	230
Optimum Choice	82	1	3	4	Y	246
UnitedHealthcare of the Mid-Atlantic	81	1	3	3	Y	308
Cigna Health and Life Insurance	84	4	4	3	Y	108
Connecticut General Life Insurance	84	4	4	3	Y	108
Aetna Life Insurance	83	3	3	3	Y	173
BluePreferred	83	3	3	4	Y	184
United HealthCare Services (Mid-Atlantic)	81	1	3	3	Y	280
UnitedHealthcare Insurance (Mid-Atlantic)	81	1	3	3	Y	280

MAINE

Harvard Pilgrim Health Care	91	5	5	5	Y	1
Anthem Blue Cross and Blue Shield in Maine	87	4	5	5	Y	29
Aetna Health	85	3	3	5	Y	82
Cigna Health and Life Insurance	84	4	3	4	Y	116
Connecticut General Life Insurance	84	4	3	4	Y	116
Aetna Life Insurance	82	2	3	4	Y	229

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

MARYLAND

Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15
Johns Hopkins US Family Health Plan	88	5	4	5	Y	22
Cigna Health and Life Insurance	85	3	4	4	Y	73
Connecticut General Life Insurance	85	3	4	4	Y	73
Employer Health Programs	84	3	4	3	Y	118
MD - Individual Practice Association	83	2	3	3	Y	190
Aetna Health (Pennsylvania)	82	3	4	3	Y	211
CareFirst BlueChoice	82	2	3	3	Y	230
Optimum Choice	82	1	3	4	Y	246
UnitedHealthcare of the Mid-Atlantic	81	1	3	3	Y	308
Coventry Health Care of Delaware	67	2	4	3	N	457
Cigna Health and Life Insurance	84	4	4	3	Y	108
Connecticut General Life Insurance	84	4	4	3	Y	108
United HealthCare Services (Mid-Atlantic)	84	3	4	3	Y	122
UnitedHealthcare Insurance (Mid-Atlantic)	84	3	4	3	Y	122
Aetna Life Insurance	83	3	3	3	Y	173
BluePreferred	83	3	3	4	Y	184
Coventry Health Care of Delaware	66	1	3	3	N	464

MASSACHUSETTS

Harvard Pilgrim Health Care	91	5	5	5	Y	1
Tufts Associated Health Maintenance Organization	91	5	5	5	Y	2
Health New England	89	4	5	5	Y	11
Blue Cross and Blue Shield of Massachusetts HMO Blue	89	3	5	5	Y	14
Fallon Community Health Plan	87	3	5	4	Y	33
ConnectiCare of Massachusetts	86	3	5	4	Y	46
Aetna Health (Pennsylvania)	86	3	4	5	Y	57
Neighborhood Health Plan	85	1	5	5	Y	66
Cigna Health and Life Insurance	84	3	4	-	Y	96
Connecticut General Life Insurance	84	3	4	-	Y	96
Tufts Benefit Administrators	90	5	5	5	Y	4
Harvard Pilgrim Health Care	90	5	5	5	Y	5
Blue Cross and Blue Shield of Massachusetts	88	3	5	5	Y	23
Cigna Health and Life Insurance	87	3	5	5	Y	39
Connecticut General Life Insurance	87	3	5	5	Y	39
United HealthCare Services (New England)	85	2	4	4	Y	91
UnitedHealthcare Insurance (New England)	85	2	4	4	Y	91
Aetna Life Insurance	84	1	4	4	Y	138
Harvard Pilgrim Insurance	75	5	5	5	P	439

NEW HAMPSHIRE

Harvard Pilgrim Health Care of New England	90	5	5	5	Y	7
Anthem Blue Cross and Blue Shield in New Hampshire	88	4	5	5	Y	26
Anthem Health Plan of New Hampshire	88	4	5	5	Y	26
Cigna Health and Life Insurance	85	5	4	4	Y	77
Connecticut General Life Insurance	85	5	4	4	Y	77
Cigna Health and Life Insurance	83	3	3	3	Y	148

Dash (-) indicates insufficient data.

Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

NEW HAMPSHIRE continued

Connecticut General Life Insurance	83	3	3	3	Y	148
United HealthCare Services (New England)	83	2	4	3	Y	163
UnitedHealthcare Insurance (New England)	83	2	4	3	Y	163
Aetna Life Insurance	82	3	2	3	Y	198

NEW JERSEY

CIGNA HealthCare of New Jersey	85	4	5	4	Y	64
Aetna Health	83	3	3	3	Y	153
AmeriHealth HMO	83	3	4	3	Y	166
Horizon Health Care of New Jersey	83	2	3	4	Y	170
Horizon Healthcare of New Jersey	83	2	3	4	Y	170
Oxford Health Plans	82	1	3	4	Y	219
Cigna Health and Life Insurance	83	2	4	4	Y	158
Connecticut General Life Insurance	83	2	4	4	Y	158
Aetna Life Insurance	83	3	3	3	Y	167
UnitedHealthcare Insurance	83	2	4	3	Y	181
UnitedHealthCare Services	83	2	4	3	Y	181
Oxford Health Insurance	82	2	3	3	Y	210
Horizon Health Care of New Jersey	82	3	3	3	Y	240

NEW YORK

Capital District Physicians' Healthcare Network	88	4	5	5	Y	24
Capital District Physicians' Health Plan	88	4	5	5	Y	25
Excellus BlueCross BlueShield	87	3	5	5	Y	37
MVP Health Care	87	5	5	4	Y	44
HealthNow New York	87	4	5	4	Y	45
Independent Health Association	86	3	5	4	Y	48
HIP Health Plan of New York	86	3	5	4	Y	58
Univera Healthcare	85	3	4	4	Y	67
Cigna Health and Life Insurance	84	1	4	4	Y	110
Connecticut General Life Insurance	84	1	4	4	Y	110
Empire BlueCross BlueShield	84	3	3	4	Y	127
Aetna Health	83	3	3	4	Y	145
Oxford Health Plans	83	2	4	3	Y	180
Capital District Physicians' Healthcare Network (Self-Funded)	88	5	5	5	Y	20
CDPHP Universal Benefits	88	5	5	5	Y	20
HealthNow New York	87	4	5	4	Y	45
Univera Healthcare	85	3	4	4	Y	67
Excellus BlueCross BlueShield	84	3	4	4	Y	95
Oxford Health Insurance	84	2	4	4	Y	119
Cigna Health and Life Insurance	84	2	4	4	Y	127
Connecticut General Life Insurance	84	2	4	4	Y	127
Aetna Life Insurance	84	3	4	3	Y	130
UnitedHealthcare Insurance of New York	83	3	4	3	Y	177
UnitedHealthCare Services	83	3	4	3	Y	177

NORTH CAROLINA

CIGNA HealthCare of North Carolina	84	4	4	3	Y	103
Aetna Health (Pennsylvania)	82	3	3	3	Y	271
Cigna Health and Life Insurance	84	4	4	3	Y	120
Connecticut General Life Insurance	84	4	4	3	Y	120
UnitedHealthcare Insurance	82	3	3	3	Y	199

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

NORTH CAROLINA continued

UnitedHealthCare Services	82	3	3	3	Y	199
Aetna Life Insurance	82	3	3	3	Y	237
Blue Cross Blue Shield of North Carolina	82	3	3	3	Y	256

PENNSYLVANIA

Geisinger Health Plan	89	4	5	5	Y	12
UPMC Benefit Management Services	88	5	5	5	Y	16
UPMC Health Plan	88	5	5	5	Y	16
Keystone Health Plan West	87	5	4	4	Y	32
HealthAmerica Pennsylvania	87	5	5	4	Y	34
Keystone Health Plan East	84	3	4	3	Y	102
Capital Advantage Insurance	84	3	4	3	Y	112
Keystone Health Plan Central	84	3	4	3	Y	112
First Priority Health	84	4	4	3	Y	126
AmeriHealth HMO	83	3	4	3	Y	166
Aetna Health	83	2	3	4	Y	191
Connecticut General Life Insurance	81	3	2	3	Y	292
Geisinger Health Plan	86	3	4	4	Y	53
UPMC Benefit Management Services	86	5	4	4	Y	54
UPMC Health Network	86	5	4	4	Y	54
Aetna Life Insurance	83	3	4	3	Y	147
Cigna Health and Life Insurance	83	3	4	3	Y	155
Connecticut General Life Insurance	83	3	4	3	Y	155
QCC Insurance (Personal Choice)	83	4	4	3	Y	165
UnitedHealthcare Insurance	82	3	3	3	Y	249
UnitedHealthCare Services	82	3	3	3	Y	249

RHODE ISLAND

Tufts Benefit Administrators	90	5	5	5	Y	4
United HealthCare Services (New England)	86	4	4	4	Y	62
UnitedHealthcare Insurance (New England)	86	4	4	4	Y	62
Aetna Life Insurance	82	1	3	4	Y	206
Cigna Health and Life Insurance	82	1	4	3	Y	252
Connecticut General Life Insurance	82	1	4	3	Y	252

SOUTH CAROLINA

BlueChoice HealthPlan of South Carolina	82	4	3	3	Y	226
Aetna Health (Pennsylvania)	82	3	3	3	Y	271
CIGNA HealthCare of South Carolina	80	4	2	2	Y	348
UnitedHealthcare Insurance	80	4	2	2	Y	333
UnitedHealthCare Services	80	4	2	2	Y	333
Aetna Life Insurance	80	3	2	2	Y	344
Cigna Health and Life Insurance	79	3	2	1	Y	392
Connecticut General Life Insurance	79	3	2	1	Y	392

VERMONT

Blue Cross and Blue Shield of Vermont	87	5	4	5	Y	30
MVP Health Care	87	5	5	4	Y	44
Vermont Health Plan, The	85	4	3	4	Y	87
Blue Cross and Blue Shield of Vermont	84	3	3	4	Y	101
Cigna Health and Life Insurance	84	4	4	3	Y	132
Connecticut General Life Insurance	84	4	4	3	Y	132
Aetna Life Insurance	82	3	2	3	Y	198

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Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
VIRGINIA						
Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15
Cigna Health and Life Insurance	85	3	4	4	Y	73
Connecticut General Life Insurance	85	3	4	4	Y	73
Coventry Health Care of Virginia	85	4	4	3	Y	80
Optima Health Plan	84	4	3	3	Y	134
HealthKeepers	83	3	4	3	Y	157
MD - Individual Practice Association	83	2	3	3	Y	190
Aetna Health (Pennsylvania)	82	3	4	3	Y	211
CareFirst BlueChoice	82	2	3	3	Y	230
Optimum Choice	82	1	3	4	Y	246
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277
UnitedHealthcare of the Mid-Atlantic	81	1	3	3	Y	308

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
VIRGINIA continued						
Cigna Health and Life Insurance	83	3	4	3	Y	151
Connecticut General Life Insurance	83	3	4	3	Y	151
BluePreferred	83	3	3	4	Y	184
Optima Health Insurance	83	3	3	3	Y	189
United HealthCare Services (Mid-Atlantic)	82	3	3	3	Y	233
UnitedHealthcare Insurance (Mid-Atlantic)	82	3	3	3	Y	233
Aetna Life Insurance	82	3	3	2	Y	235
Anthem Blue Cross Blue Shield in Virginia	79	4	2	1	Y	378
WEST VIRGINIA						
Carelink Health Plans	82	4	3	3	Y	216
Health Plan of the Upper Ohio Valley, The	82	5	3	2	Y	227
Optimum Choice	82	1	3	4	Y	246
Aetna Life Insurance	78	4	1	1	Y	402

Medicare health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
CONNECTICUT						
Aetna Health	84	4	3	4	Y	57
ConnectiCare	71	4	4	5	N	203
Anthem Blue Cross and Blue Shield - Connecticut	69	4	4	4	N	217
Oxford Health Plans	67	4	3	3	S	260
Oxford Health Plans - Connecticut	67	3	3	3	N	263
WellCare of Connecticut	64	1	3	3	N	335
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance	64	1	3	3	N	342

DELAWARE

Aetna Health (Pennsylvania)	82	3	3	3	Y	119
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

DISTRICT OF COLUMBIA

Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12
Aetna Health (Pennsylvania)	82	3	3	4	Y	111
Bravo Health Mid-Atlantic	79	1	3	2	Y	181
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

MAINE

Aetna Health	86	4	5	4	Y	24
Northeast Community Care	68	4	3	4	N	240
UnitedHealthcare Insurance	84	4	4	4	Y	43
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank
MAINE continued						
American Progressive Life & Health Insurance of New York	66	4	2	3	N	285
MARYLAND						
Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12
Aetna Health (Pennsylvania)	82	3	3	4	Y	111
Bravo Health Mid-Atlantic	79	1	3	2	Y	181
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

MASSACHUSETTS

Fallon Community Health Plan	88	5	5	5	Y	8
Health New England	86	5	4	5	Y	26
Blue Cross and Blue Shield of Massachusetts HMO Blue	85	3	5	5	Y	31
Aetna Health (Pennsylvania)	84	4	4	4	Y	49
UnitedHealthcare Insurance	81	3	2	4	Y	135
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
Commonwealth Care Alliance	68	3	3	4	N	233
UnitedHealthcare of Massachusetts (Evercare)	66	3	3	3	N	283
Blue Cross and Blue Shield of Massachusetts	86	3	5	5	Y	25
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Universal Health Care	62	2	2	1	N	371

NEW HAMPSHIRE

Arcadian Health Plan	62	2	2	1	N	375
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

NEW JERSEY

AmeriHealth HMO	83	3	4	4	Y	94	
Horizon Healthcare of New Jersey	83	4	4	4	Y	98	
Aetna Health	83	3	3	4	Y	105	
Oxford Health Plans	78	2	2	2	Y	191	
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202	
WellCare of New Jersey	63	2	2	2	N	361	
Healthfirst Health Plan of New Jersey	61	1	1	2	N	385	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	

NEW YORK

MVP HealthCare (Rochester/Bufalo)	87	5	5	5	Y	13	
Capital District Physicians' Health Plan	87	5	4	5	Y	15	
MVP HealthCare (East/Central NY)	86	5	4	5	Y	19	
Excellus BlueCross BlueShield	86	4	5	5	Y	20	
Univera Healthcare	86	4	5	5	Y	20	
Independent Health Association	86	5	4	5	Y	23	
HealthNow New York	85	4	5	4	Y	40	
Empire BlueCross BlueShield	85	3	4	5	Y	41	
Aetna Health	84	3	4	5	Y	46	
HIP Health Plan of New York	82	1	4	4	Y	113	
Oxford Health Plans	81	2	3	4	Y	142	
UnitedHealthcare of New York	79	2	1	3	Y	183	
MetroPlus Health Plan	67	1	4	4	N	269	
Fidelis Care	66	1	3	4	N	289	
Elderplan	65	2	3	3	N	302	
Managed Health	65	1	3	3	N	313	
Northeast Community Care	64	2	2	3	N	327	
WellCare of New York	64	2	3	2	N	333	
Touchstone Health	63	1	2	2	N	364	
Liberty Health Advantage	61	1	2	2	N	390	
HealthNow New York	85	4	5	4	Y	34	
Excellus BlueCross BlueShield	85	4	4	5	Y	35	
Empire BlueCross BlueShield	85	3	4	5	Y	38	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance of New York	81	3	3	3	Y	147	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
MVP HealthCare (Rochester/Bufalo)	72	4	5	5	N	199	
Independent Health Association	71	4	5	5	N	201	
CDPHP Universal Benefits	70	4	4	5	N	208	
MVP HealthCare (East/Central NY)	70	4	4	5	N	213	
Group Health Incorporated	67	2	3	4	N	268	
American Progressive Life & Health Insurance of New York	66	4	2	3	N	285	

NORTH CAROLINA

Aetna Health (Pennsylvania)	84	4	4	4	Y	52	
UnitedHealthcare of North Carolina	80	3	3	2	Y	168	
Blue Cross Blue Shield of North Carolina	69	4	4	4	N	226	
Southeast Community Care	62	1	2	2	N	372	
Aetna Life Insurance	84	4	4	4	Y	58	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

NORTH CAROLINA continued

UnitedHealthcare of North Carolina	82	3	4	3	Y	127	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Blue Cross Blue Shield of North Carolina	69	3	4	4	N	229	
Humana Insurance	66	3	3	3	N	286	
Humana Insurance (North Carolina)	66	3	2	3	N	290	
Pyramid Life Insurance	62	2	1	2	N	381	

PENNSYLVANIA

Geisinger Health Plan	88	5	5	5	Y	6	
HealthAmerica Advantra	86	4	5	5	Y	22	
Keystone Health Plan Central	85	4	4	4	Y	39	
Aetna Health	84	4	4	4	Y	48	
UPMC Health Plan	84	4	4	4	Y	50	
Keystone Health Plan West	84	4	4	4	Y	56	
Keystone Health Plan East	84	4	4	4	Y	87	
Bravo Health Pennsylvania	80	2	3	2	Y	161	
Senior Partners by Bravo	79	1	4	2	Y	171	
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202	
UPMC Health Network	85	4	5	4	Y	33	
QCC Insurance (Personal Choice)	84	4	4	4	Y	53	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Keystone Health Plan Central	70	4	4	5	N	205	
HealthAmerica Advantra (H5522)	70	4	4	5	N	210	
Geisinger Indemnity Insurance	70	4	4	5	S	211	
FreedomBlue	69	4	4	3	N	231	
HealthAmerica Advantra (H8980)	67	3	3	4	N	254	
Humana Insurance (Pennsylvania)	67	3	3	3	N	275	
UnitedHealthcare Insurance	66	3	3	3	N	277	
American Progressive Life & Health Insurance of New York	66	4	2	3	N	285	
Humana Insurance	66	3	3	3	N	286	

RHODE ISLAND

UnitedHealthcare of New England	84	4	4	4	Y	90	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	

SOUTH CAROLINA

UnitedHealthcare Insurance	79	3	1	3	Y	178	
Humana Health Plan - East/South	64	3	2	2	N	338	
Southeast Community Care	63	3	2	1	N	354	
Windsor Health Plan	61	2	2	1	S	389	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance	66	3	3	3	N	286	
Humana Insurance (South Carolina)	65	4	2	2	N	322	
Pyramid Life Insurance	62	2	1	2	N	381	

VERMONT

MVP HealthCare (Rochester/Bufalo)	87	5	5	5	Y	13	
MVP HealthCare (East/Central NY)	86	5	4	5	Y	19	
UnitedHealthcare Insurance (Regional)	82	3	2	4	Y	125	

Y Accredited by the NCQA. N Not accredited by the NCQA. P In process for accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

VERMONT continued

MVP HealthCare (Rochester/Buffalo)	72	4	5	5	N	199	
MVP HealthCare (East/Central NY)	70	4	4	5	N	213	

VIRGINIA

Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12	
Aetna Health (Pennsylvania)	82	3	3	4	Y	111	
UnitedHealthcare Plan of the River Valley (H4456)	80	3	3	3	Y	166	
UnitedHealthcare Insurance	79	2	2	3	Y	180	
UnitedHealthcare Plan of the River Valley (H4406)	77	2	1	2	Y	195	
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202	
Humana Health Plan - East/South	64	3	2	2	N	338	
Arcadian Health Plan	62	2	2	1	N	375	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance (Tennessee)	80	3	2	3	Y	160	
Anthem Blue Cross Blue Shield in Virginia	66	3	3	3	N	282	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

VIRGINIA continued

American Progressive Life & Health Insurance of New York	66	4	2	3	N	285	
Humana Insurance	66	3	3	3	N	286	
Humana Insurance (West Virginia)	64	2	2	2	N	330	
Humana Insurance (Virginia)	64	2	3	2	N	343	

WEST VIRGINIA

Health Plan of the Upper Ohio Valley, The (Hometown Region)	84	5	4	4	Y	55	
Health Plan of the Upper Ohio Valley, The	81	4	4	3	Y	129	
UPMC Health Network	85	4	5	4	Y	33	
Aetna Life Insurance	84	4	4	4	Y	58	
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance (Ohio)	80	3	3	3	Y	155	
Humana Insurance	66	3	3	3	N	286	
HHIC FreedomBlue	66	3	4	2	N	287	
Humana Insurance (West Virginia)	64	2	2	2	N	330	

Medicaid health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

DELAWARE

Delaware Physicians Care	68	4	4	4	P	100	
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DISTRICT OF COLUMBIA

DC Chartered Health Plan	80	3	4	3	Y	57	
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MARYLAND

MedStar Family Choice	85	3	5	4	Y	17	
Priority Partners	83	3	4	4	Y	31	
UnitedHealthcare Community Plan	80	3	3	3	Y	58	
Jai Medical Systems	71	3	5	4	N	95	
Coventry Health Care of Delaware	68	3	4	3	N	101	
AMERIGROUP Maryland	66	2	4	4	N	108	

MASSACHUSETTS

Fallon Community Health Plan	91	5	5	5	Y	1	
Network Health	90	5	5	5	Y	3	
Neighborhood Health Plan	87	4	5	5	Y	6	
Boston Medical Center HealthNet Plan	87	2	5	5	Y	9	
Health New England	68	3	-	5	N	99	

NEW JERSEY

Horizon NJ Health	66	3	4	3	N	105	
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NEW YORK

Excellus BlueCross BlueShield	86	3	5	5	Y	11	
Capital District Physicians' Health Plan	86	5	5	4	Y	13	
HealthNow New York	85	4	4	4	Y	16	
Independent Health Association	84	3	4	4	Y	21	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

PENNSYLVANIA

UPMC For You	87	5	4	4	Y	8	
Keystone Mercy Health Plan	84	4	4	4	Y	22	
AmeriHealth Mercy Health Plan	83	3	4	4	Y	33	
Health Partners of Philadelphia	83	3	4	4	Y	37	
Gateway Health Plan	82	3	4	4	Y	39	
UnitedHealthcare Community Plan	81	3	4	3	Y	46	
HealthAmerica Pennsylvania	79	1	3	4	Y	61	

RHODE ISLAND

Neighborhood Health Plan of Rhode Island	88	4	5	5	Y	5	
UnitedHealthcare Community Plan	85	3	5	4	Y	18	

SOUTH CAROLINA

Select Health of South Carolina	82	3	3	4	Y	42	
Absolute Total Care	79	3	2	3	Y	69	
UnitedHealthcare Community Plan	78	3	2	2	Y	78	

VIRGINIA

Virginia Premier Health Plan	83	3	3	4	Y	28	
HealthKeepers	83	5	4	4	Y	29	
Coventry Health Care of Virginia	81	3	4	3	Y	45	
Optima Health Plan	81	5	3	3	Y	49	
AMERIGROUP Virginia	79	1	3	4	Y	63	

WEST VIRGINIA

UNICARE Health Plan of West Virginia	80	4	3	-	Y	59	
Health Plan of the Upper Ohio Valley, The	65	3	2	-	S	109	
Carelink Health Plans	62	2	3	-	N	113	

Dash (-) indicates insufficient data.

NCQA's health insurance rankings

These rankings of private, Medicare, and Medicaid health insurance plans are based on data and calculations from the National Committee for Quality Assurance (NCQA), a nonprofit group that develops quality measures and accredits health insurance plans, doctors, and other organizations. The plans are ranked in three categories: private HMOs and PPOs that people enroll in through work or on their own; HMOs and PPOs that serve Medicare beneficiaries in the Medicare Advantage program; and HMOs that serve Medicaid beneficiaries. HMOs and PPOs are ranked together within their respective categories but listed separately within each state.

We are presenting the rankings of health plans in four regional editions. A complete national list is available at ConsumerReports.org/healthplans2012 and on our iPad edition, which print subscribers have access to at no additional charge. At ConsumerReports.org/health, subscribers to our website can also look up additional details and compare up to five plans at a time.

Overall score is mainly based on performance on dozens of measures of care and is calculated on a scale of 1 to 100 (higher is better).



Performance includes three subcategories—**consumer satisfaction, prevention, and treatment**, which are scored from 1 to 5 (higher is better).

Consumer satisfaction measures what patients reported about the experiences of their care in a survey, including their experiences with doctors and services they had access to, and customer service.

Prevention measures the proportion of eligible members who received preven-

tive services, such as prenatal and postpartum care, cancer screenings, and immunizations. It also looks at access to primary- and preventive-care visits for children and adolescents.

Treatment measures the proportion of eligible members who received the recommended care for people with conditions such as diabetes, heart disease, high blood pressure, osteoporosis, alcohol and drug dependence, and mental illness.

Accreditation is an independent review of how well a plan does at working with doctors and patients to provide high-quality health care and at providing important consumer protections. Plans that are not accredited, including those that are in the accreditation process or scheduled to go through it, get zero points for this category.

National rank shows where each ranked plan stands among all scored plans nationwide in its insurance category. A lower number signifies a better ranking and performance. Prevention and treatment account for 60 percent of the score for all plans; consumer satisfaction, 25 percent; and NCQA accreditation, 15 percent.

Why accreditation matters

Unaccredited plans lose ground in the NCQA rankings because accreditation counts for up to 15 points out of a possible 100. Here's why accreditation matters.

During the accreditation process, evaluations by physicians and managed-care experts make sure not only that the plan has the right policies and procedures but also that the plan is following them. Do the plans provide accurate marketing material? Do they give clear information to members on coverage and denial decisions? Do the providers in their networks have proper credentials? Details on these standards can be seen at ConsumerReports.org/health.

"It's not enough to have an appeals process," says Andy Reynolds, an NCQA assistant vice president. "The on-site survey looks to see how the plan executes it."

Accredited plans also commit to being held accountable for their performance by reporting data on it. Experience has shown that when plans do that, the performance usually improves. In fact, the health care reform law will require that any plan sold through exchanges in 2014 and beyond (see page 42 for more on this) must be accredited.

A total of 254 ranked plans are not accredited, of which 22 are scheduled for accreditation and two were going through the accreditation process as we went to press. There are a number of reasons a plan might skip NCQA accreditation, including the expense—plans pay a fee to the NCQA for it. Plans might be accredited by another organization, again for a fee. Many more Medicare and Medicaid plans than private plans are not accredited.

Types of insurance

Look at HMOs to control costs and at PPOs if you want more doctors to choose from.

- HMO** HMOs, or health maintenance organizations, limit you to in-network doctors, but you'll pay just a co-pay (and the premium).
- PPO** PPOs, or preferred provider organizations, allow you to go out of network, but you'll pay a greater share of the cost.

All unaccredited ranked plans do submit some quality and consumer satisfaction data. So you can compare unaccredited and accredited plans in your area, based on performance in treatment, prevention, and satisfaction, and decide whether the components that are most important to you make up for the lack of accreditation and its associated commitment to reporting and external review. But before choosing an unaccredited plan, we recommend that you ask a plan representative why it isn't accredited and carefully review its consumer protection policies.

Accredited or not?

Only plans with a "Y" receive any credit for accreditation. Here's a key to other accreditation statuses.

- Y** Yes, this plan is accredited by the NCQA.
- N** No, this plan is not accredited by the NCQA.
- P** In process of accreditation by the NCQA.
- S** Scheduled for accreditation by the NCQA.

Private health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance	Accreditation	National rank
		Consumer satisfaction Prevention Treatment		

ALABAMA

UnitedHealthcare Insurance	79	3 2 1	Y	380
UnitedHealthCare Services	79	3 2 1	Y	380
Aetna Life Insurance	76	2 1 1	Y	431

ARKANSAS

UnitedHealthcare Insurance	77	3 1 1	Y	421
UnitedHealthCare Services	77	3 1 1	Y	421
Aetna Life Insurance	76	3 1 1	Y	435
Coventry Health Care/Mercy Health Plans	67	3 3 3	N	459

FLORIDA

Capital Health Plan	91	5 5 5	Y	3
Health First Health Plans	84	4 4 3	Y	99
Florida Health Care Plans	84	4 4 3	Y	115
CIGNA HealthCare of Florida	83	3 4 3	Y	162
UnitedHealthcare of Florida	83	4 3 2	Y	186
AvMed Health Plans	82	3 4 2	Y	215
Humana Medical Plan - Florida	82	3 3 3	Y	272
Health Options (Florida Blue)	81	3 3 1	Y	303
Aetna Health	80	2 3 2	Y	338
Neighborhood Health Partnership	80	2 3 2	Y	347
Cigna Health and Life Insurance	82	3 3 3	Y	204
Connecticut General Life Insurance	82	3 3 3	Y	204
UnitedHealthcare Insurance	81	3 3 2	Y	275
UnitedHealthCare Services	81	3 3 2	Y	275
Aetna Life Insurance	81	3 3 2	Y	286
Blue Cross Blue and Shield of Florida (Florida Blue)	65	3 2 1	S	466

GEORGIA

Kaiser Foundation Health Plan of Georgia	87	4 5 4	Y	36
Blue Cross Blue Shield Healthcare Plan of Georgia	82	4 3 2	Y	197
Kaiser Foundation Health Plan of Georgia	82	3 4 2	Y	213
CIGNA HealthCare of Georgia	82	3 3 3	Y	236
Aetna Health	82	3 3 3	Y	238
Humana Employers Health Plan of Georgia	81	3 2 3	Y	320
UnitedHealthcare Community Plan	81	3 2 2	Y	327
Aetna Life Insurance	82	3 3 3	Y	251
Cigna Health and Life Insurance	82	2 3 3	Y	265
Connecticut General Life Insurance	82	2 3 3	Y	265
UnitedHealthcare Insurance	80	3 2 2	Y	339
UnitedHealthCare Services	80	3 2 2	Y	339
Blue Cross Blue Shield of Georgia	78	4 1 1	Y	419

KENTUCKY

Anthem Blue Cross and Blue Shield in Kentucky	83	3 4 3	Y	185
Aetna Health (Pennsylvania)	81	3 2 3	Y	273
Humana Health Plan - Kentucky	81	2 3 2	Y	301
UnitedHealthcare Insurance	80	3 3 2	Y	331
UnitedHealthCare Services	80	3 3 2	Y	331

Plan name	Overall score	Performance	Accreditation	National rank
		Consumer satisfaction Prevention Treatment		

KENTUCKY continued

Humana Health Plan - Kentucky	80	2 2 3	Y	350
Cigna Health and Life Insurance	78	3 2 2	Y	398
Connecticut General Life Insurance	78	3 2 2	Y	398
Anthem Blue Cross and Blue Shield in Kentucky	78	3 2 1	Y	401
Aetna Life Insurance	78	3 2 1	Y	408

LOUISIANA

Humana Health Benefit Plan of Louisiana	82	4 3 2	Y	270
Coventry Health Care of Louisiana	65	3 2 2	N	467
Vantage Health Plan	64	5 2 1	N	469
UnitedHealthcare Insurance	80	5 2 1	Y	364
UnitedHealthCare Services	80	5 2 1	Y	364
Aetna Life Insurance	78	3 2 1	Y	412

MISSISSIPPI

CIGNA HealthCare of Tennessee	84	4 4 3	Y	124
UnitedHealthcare Insurance	78	4 1 1	Y	415
UnitedHealthCare Services	78	4 1 1	Y	415
Cigna Health and Life Insurance	77	3 1 1	Y	428
Connecticut General Life Insurance	77	3 1 1	Y	428
Aetna Life Insurance	76	3 1 1	Y	432

MISSOURI

Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5 3 4	Y	137
CIGNA HealthCare of St. Louis	82	4 3 -	Y	203
Anthem Blue Cross and Blue Shield in Missouri	82	3 2 3	Y	207
Aetna Health (Pennsylvania)	82	3 2 3	Y	262
UnitedHealthcare of the Midwest	81	5 2 2	Y	274
CIGNA HealthCare of St. Louis	79	3 2 2	Y	372
Coventry Health Care of Missouri	69	4 3 4	S	443
Coventry Health Care of Kansas	68	3 3 3	N	454
Cigna Health and Life Insurance	82	3 3 3	Y	221
Connecticut General Life Insurance	82	3 3 3	Y	221
United HealthCare Services (Midwest)	82	3 3 3	Y	231
UnitedHealthcare Insurance (Midwest)	82	3 3 3	Y	231
Humana Insurance (KS, MO)	81	3 2 3	Y	285
Blue Cross and Blue Shield of Kansas City	81	3 2 3	Y	313
Aetna Life Insurance	81	3 2 3	Y	323
Coventry Health and Life of Missouri	68	4 3 3	S	449
Coventry Health Care/Mercy Health Plans	67	3 3 3	N	459

NORTH CAROLINA

CIGNA HealthCare of North Carolina	84	4 4 3	Y	103
Aetna Health (Pennsylvania)	82	3 3 3	Y	271
Cigna Health and Life Insurance	84	4 4 3	Y	120
Connecticut General Life Insurance	84	4 4 3	Y	120
UnitedHealthcare Insurance	82	3 3 3	Y	199
UnitedHealthCare Services	82	3 3 3	Y	199
Aetna Life Insurance	82	3 3 3	Y	237
Blue Cross Blue Shield of North Carolina	82	3 3 3	Y	256

Dash (-) indicates insufficient data.

Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	354	
Aetna Health (Pennsylvania)	78	1	2	1	Y	420	
UnitedHealthcare Insurance	80	4	2	2	Y	366	
UnitedHealthCare Services	80	4	2	2	Y	366	
Aetna Life Insurance	79	3	2	2	Y	384	

PUERTO RICO

Humana Health Plans of Puerto Rico	59	4	1	1	N	474	
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SOUTH CAROLINA

BlueChoice HealthPlan of South Carolina	82	4	3	3	Y	226	
Aetna Health (Pennsylvania)	82	3	3	3	Y	271	
CIGNA HealthCare of South Carolina	80	4	2	2	Y	348	
UnitedHealthcare Insurance	80	4	2	2	Y	333	
UnitedHealthCare Services	80	4	2	2	Y	333	
Aetna Life Insurance	80	3	2	2	Y	344	
Cigna Health and Life Insurance	79	3	2	1	Y	392	
Connecticut General Life Insurance	79	3	2	1	Y	392	

TENNESSEE

CIGNA HealthCare of Tennessee	84	4	4	3	Y	124	
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277	
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277	
Aetna Health (Pennsylvania)	80	2	2	2	Y	363	
Humana Health Plan of Tennessee	67	4	3	2	S	456	
Cigna Health and Life Insurance	83	5	3	3	Y	174	
Connecticut General Life Insurance	83	5	3	3	Y	174	
UnitedHealthcare Insurance	81	3	2	2	Y	305	
UnitedHealthCare Services	81	3	2	2	Y	305	
Aetna Life Insurance	81	3	2	2	Y	310	
BlueCross BlueShield of Tennessee	81	4	2	2	Y	322	

TEXAS

Scott and White Health Plan	83	3	3	3	Y	161	
Humana Health Plan of Texas (Austin)	81	3	3	3	Y	288	
Humana Health Plan of Texas (South)	81	3	2	2	Y	307	
Aetna Health	81	2	2	2	Y	319	
CIGNA HealthCare of Texas	81	3	2	2	Y	326	
UnitedHealthcare Benefits of Texas	80	3	2	3	Y	330	

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

TEXAS continued

Humana Health Plan of Texas (Houston)	79	2	2	2	Y	379	
UnitedHealthcare Insurance	82	3	3	3	Y	217	
UnitedHealthCare Services	82	3	3	3	Y	217	
Cigna Health and Life Insurance	82	3	3	2	Y	263	
Connecticut General Life Insurance	82	3	3	2	Y	263	
Humana Insurance (Texas)	81	3	3	2	Y	287	
Aetna Life Insurance	81	3	3	2	Y	300	

VIRGINIA

Kaiser Foundation Health Plan of the Mid-Atlantic States	88	4	5	5	Y	15	
Cigna Health and Life Insurance	85	3	4	4	Y	73	
Connecticut General Life Insurance	85	3	4	4	Y	73	
Coventry Health Care of Virginia	85	4	4	3	Y	80	
Optima Health Plan	84	4	3	3	Y	134	
HealthKeepers	83	3	4	3	Y	157	
MD - Individual Practice Association	83	2	3	3	Y	190	
Aetna Health (Pennsylvania)	82	3	4	3	Y	211	
CareFirst BlueChoice	82	2	3	3	Y	230	
Optimum Choice	82	1	3	4	Y	246	
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277	
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277	
UnitedHealthcare of the Mid-Atlantic	81	1	3	3	Y	308	
Cigna Health and Life Insurance	83	3	4	3	Y	151	
Connecticut General Life Insurance	83	3	4	3	Y	151	
BluePreferred	83	3	3	4	Y	184	
Optima Health Insurance	83	3	3	3	Y	189	
United HealthCare Services (Mid-Atlantic)	82	3	3	3	Y	233	
UnitedHealthcare Insurance (Mid-Atlantic)	82	3	3	3	Y	233	
Aetna Life Insurance	82	3	3	2	Y	235	
Anthem Blue Cross Blue Shield in Virginia	79	4	2	1	Y	378	

WEST VIRGINIA

Carelink Health Plans	82	4	3	3	Y	216	
Health Plan of the Upper Ohio Valley, The	82	5	3	2	Y	227	
Optimum Choice	82	1	3	4	Y	246	
Aetna Life Insurance	78	4	1	1	Y	402	

Medicare health plan rankings from NCQA

In rank order, within states and insurance type.

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

ALABAMA

UnitedHealthcare of Alabama	78	3	2	2	Y	188	
HealthSpring	66	3	4	2	N	284	
Humana Health Plan - East/South	64	3	2	2	N	338	
Windsor Health Plan	61	2	2	1	S	389	

		1	2	3	4	5
		Worse than average				Better than average

Plan name	Overall score	Performance					
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank	

ALABAMA continued

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149	
Humana Insurance	66	3	3	3	N	286	
Blue Cross and Blue Shield of Alabama	64	3	3	1	N	336	
Humana Insurance (Alabama)	62	3	1	1	N	383	

Y Accredited by the NCQA. N Not accredited by the NCQA. P In progress of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

ARKANSAS

UnitedHealthcare of Arkansas	78	2	2	2	Y	190
Humana Health Plan - East/South	64	3	2	2	N	338
Windsor Health Plan	61	2	2	1	S	389
Arkansas Community Care	61	2	1	1	N	391
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Texas)	80	3	3	3	Y	150
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Coventry Health Care/Mercy Health Plans	67	3	4	3	N	265
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Arkansas)	65	4	3	2	N	323
Pyramid Life Insurance	62	2	1	2	N	381

FLORIDA

Capital Health Plan	89	5	5	5	Y	4
Health First Health Plans	85	4	4	5	Y	30
Aetna Health	83	3	3	4	Y	93
Humana Medical Plan - Florida	83	3	4	4	Y	99
AvMed Health Plans	82	3	3	4	Y	109
Freedom Health	81	3	3	4	Y	131
Optimum Healthcare	81	3	3	4	Y	134
UnitedHealthcare of Florida (H1080)	81	3	2	3	Y	139
Health Options (Florida Blue)	79	3	2	2	Y	175
UnitedHealthcare of Florida (H9011)	79	2	2	3	Y	182
Universal Health Care	76	3	2	1	Y	196
Leon Medical Centers Health Plans	72	5	5	4	N	198
Florida Health Care Plans	70	3	5	5	N	214
CarePlus Health Plans	68	3	3	4	N	243
Preferred Care Partners Health Plan	67	4	3	3	N	270
Humana Medical Plan of Florida (AdvantageCare)	66	3	3	2	N	295
Medica Healthcare Plans	65	4	3	1	N	303
WellCare of Florida	65	3	3	2	S	311
Physicians United Plan	65	2	3	2	N	324
HealthSun Health Plans	63	4	2	1	N	355
JMH Health Plan	62	3	1	3	N	365
Citrus Health Care	61	1	3	1	N	388
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance (Regional)	80	3	2	3	Y	162
Humana Insurance	66	3	3	3	N	286
Blue Cross Blue and Shield of Florida (Florida Blue)	65	3	3	3	S	306
Blue Cross Blue and Shield of Florida (Florida Blue)	64	3	1	3	S	326
Universal Health Care	62	2	2	1	N	371

GEORGIA

Kaiser Foundation Health Plan of Georgia	86	4	5	5	Y	27
Aetna Health	81	2	3	3	Y	141
UnitedHealthcare Insurance (Ovations)	79	3	2	2	Y	174
UnitedHealthcare Insurance	78	2	1	3	Y	187
Blue Cross Blue Shield of Georgia	66	3	3	3	N	279
WellCare of Georgia	62	1	3	2	N	380

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

GEORGIA continued

Southeast Community Care	61	2	1	1	N	386
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Aetna Life Insurance	80	3	3	3	Y	167
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Georgia)	66	3	3	3	N	292
UnitedHealthcare Insurance	62	2	2	1	N	367
Pyramid Life Insurance	62	2	1	2	N	381

KENTUCKY

Aetna Health (Pennsylvania)	84	4	4	4	Y	51
Anthem Blue Cross and Blue Shield in Kentucky	81	4	3	2	Y	138
UnitedHealthcare of Ohio	80	3	3	2	Y	153
Humana Healthplan of Ohio	80	3	3	3	Y	157
Humana Health Plan - East/South	64	3	2	2	N	338
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Kentucky	82	4	3	3	Y	124
Anthem Blue Cross and Blue Shield in Kentucky (Regional)	81	4	2	3	Y	144
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Ohio)	80	3	3	3	Y	155
Humana Insurance (Kentucky)	80	3	3	2	Y	156
Humana Insurance (Indiana)	67	4	4	3	N	267
Humana Insurance	66	3	3	3	N	286
Humana Insurance (West Virginia)	64	2	2	2	N	330

LOUISIANA

Humana Health Benefit Plan of Louisiana	83	4	4	3	Y	103
Vantage Health Plan	65	4	3	1	N	316
WellCare of Louisiana	64	3	3	1	N	340
Arcadian Community Care	61	2	1	1	N	392
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance	66	3	3	3	N	286
Humana Health Benefit Plan of Louisiana	64	3	2	2	N	339

MISSISSIPPI

HealthSpring of Tennessee	65	2	4	2	N	315
Windsor Health Plan	61	2	2	1	S	389
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Mississippi)	62	3	1	2	N	374
Pyramid Life Insurance	62	2	1	2	N	381

MISSOURI

Aetna Health (Pennsylvania)	84	4	4	4	Y	47
UnitedHealthcare of the Midwest	81	3	3	3	Y	128
UnitedHealthcare Insurance	80	3	2	3	Y	158
Coventry Health Care/Mercy Health Plans	70	5	5	4	N	207
Essence Healthcare	70	5	5	4	N	212
Coventry Health Care of Kansas	69	4	4	4	N	219
Coventry Health Care of Missouri	69	3	4	4	N	223
Harmony Health Plan of Missouri	62	1	3	2	N	368

Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

MISSOURI continued

Arcadian Health Plan	62	2	2	1	N	375
Aetna Life Insurance	84	4	4	4	Y	58
Humana Insurance (KS, MO)	82	3	4	3	Y	120
UnitedHealthcare Insurance - Midwest	81	3	3	3	Y	130
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health and Life Insurance	68	3	3	4	N	247
Coventry Health Care/Mercy Health Plans	67	3	4	3	N	265
Humana Insurance	66	3	3	3	N	286
Anthem Insurance Companies	66	3	2	3	N	297
Pyramid Life Insurance	62	2	1	2	N	381

NORTH CAROLINA

Aetna Health (Pennsylvania)	84	4	4	4	Y	52
UnitedHealthcare of North Carolina	80	3	3	2	Y	168
Blue Cross Blue Shield of North Carolina	69	4	4	4	N	226
Southeast Community Care	62	1	2	2	N	372
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare of North Carolina	82	3	4	3	Y	127
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Blue Cross Blue Shield of North Carolina	69	3	4	4	N	229
Humana Insurance	66	3	3	3	N	286
Humana Insurance (North Carolina)	66	3	2	3	N	290
Pyramid Life Insurance	62	2	1	2	N	381

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	170
CommunityCare Managed Healthcare Plans of Oklahoma	66	4	4	2	N	293
Today's Options of Oklahoma	62	2	2	1	N	373
Arcadian Health Plan	61	2	1	1	N	387
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Oklahoma)	63	3	2	1	N	358
Pyramid Life Insurance	62	2	1	2	N	381

PUERTO RICO

PMC Medicare Choice	79	5	3	1	Y	176
MMM Healthcare	79	4	2	2	Y	179
Triple-S Salud (H5732)	66	5	1	3	N	291
Medical Card System (H5577)	64	5	2	1	N	337
Medical Card System (H4006)	63	4	2	1	N	347
Triple-S Salud (H4012)	62	3	1	1	N	378
American Health	62	4	2	1	N	379
MAPFRE Life Insurance	62	4	1	1	N	382
Humana Health Plans of Puerto Rico	61	3	1	1	N	384
Triple-S Salud	64	4	1	1	N	346
Humana Insurance Puerto Rico	63	3	1	2	N	363

SOUTH CAROLINA

UnitedHealthcare Insurance	79	3	1	3	Y	178
Humana Health Plan - East/South	64	3	2	2	N	338
Southeast Community Care	63	3	2	1	N	354
Windsor Health Plan	61	2	2	1	S	389

Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

SOUTH CAROLINA continued

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance	66	3	3	3	N	286
Humana Insurance (South Carolina)	65	4	2	2	N	322
Pyramid Life Insurance	62	2	1	2	N	381

TENNESSEE

Cariten Health Plan	83	5	4	3	Y	97
UnitedHealthcare Plan of the River Valley (H4456)	80	3	3	3	Y	166
UnitedHealthcare Plan of the River Valley (H4406)	77	2	1	2	Y	195
HealthSpring of Tennessee	68	4	4	3	N	250
Windsor Health Plan	61	2	2	1	S	389
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Humana Insurance	66	3	3	3	N	286

TEXAS

Scott and White Health Plan	84	5	4	4	Y	44
UnitedHealthcare Benefits of Texas	83	3	4	4	Y	104
Aetna Health	81	3	2	3	Y	146
Humana Health Plan of Texas	80	3	3	3	Y	154
Bravo Health Texas	79	2	3	2	Y	184
UnitedHealthcare Community Plan	78	2	2	2	Y	192
KelseyCare Advantage	73	5	5	5	N	197
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
HealthSpring	67	3	4	2	N	273
SelectCare of Texas	66	3	3	2	N	301
Physicians Health Choice of Texas	65	2	3	3	N	307
SelectCare Health Plans	63	2	2	2	N	351
WellCare of Texas	63	2	2	2	N	359
Texas Community Care	62	2	2	1	N	370
Arkansas Community Care	61	2	1	1	N	391
Aetna Life Insurance	82	2	4	3	Y	126
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Texas)	80	3	3	3	Y	150
UnitedHealthcare Insurance	78	2	2	2	Y	193
Care N' Care Insurance	69	5	4	3	N	221
Humana Insurance	66	3	3	3	N	286
HealthSpring Life and Health	65	3	2	3	N	304
First Health Life and Health Insurance	64	2	2	3	N	329
Pyramid Life Insurance	62	2	1	2	N	381

VIRGINIA

Kaiser Foundation Health Plan of the Mid-Atlantic States	87	3	5	5	Y	12
Aetna Health (Pennsylvania)	82	3	3	4	Y	111
UnitedHealthcare Plan of the River Valley (H4456)	80	3	3	3	Y	166
UnitedHealthcare Insurance	79	2	2	3	Y	180
UnitedHealthcare Plan of the River Valley (H4406)	77	2	1	2	Y	195
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
Humana Health Plan - East/South	64	3	2	2	N	338
Arcadian Health Plan	62	2	2	1	N	375

Y Accredited by the NCQA. N Not accredited by the NCQA. P In progress of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

VIRGINIA continued

Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Anthem Blue Cross Blue Shield in Virginia	66	3	3	3	N	282
American Progressive Life & Health Insurance of New York	66	4	2	3	N	285
Humana Insurance	66	3	3	3	N	286
Humana Insurance (West Virginia)	64	2	2	2	N	330
Humana Insurance (Virginia)	64	2	3	2	N	343

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

WEST VIRGINIA

Health Plan of the Upper Ohio Valley, The (Hometown Region)	84	5	4	4	Y	55
Health Plan of the Upper Ohio Valley, The	81	4	4	3	Y	129
UPMC Health Network	85	4	5	4	Y	33
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Ohio)	80	3	3	3	Y	155
Humana Insurance	66	3	3	3	N	286
HHIC FreedomBlue	66	3	4	2	N	287
Humana Insurance (West Virginia)	64	2	2	2	N	330

Medicaid health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

FLORIDA

Humana Medical Plan - Florida	81	3	3	3	Y	50
Freedom Health (Reform Counties)	78	2	3	-	Y	75
Molina Healthcare of Florida	78	2	3	3	Y	79
Freedom Health (Nonreform Counties)	73	1	2	3	Y	91
Universal Health Care (Reform Counties)	72	3	1	3	Y	94
Universal Health Care (Nonreform Counties)	67	1	1	2	Y	102
WellCare of Florida	66	3	3	3	S	107
HealthEase of Florida	63	3	3	3	N	111

GEORGIA

AMERIGROUP Georgia Managed Care	83	3	4	3	Y	35
Peach State Health Plan	81	3	3	3	Y	43
WellCare of Georgia	81	3	3	3	Y	52

KENTUCKY

Passport Health Plan	83	3	4	4	Y	26
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MISSOURI

HealthCare USA of Missouri	80	3	3	3	Y	55
Molina Healthcare of Missouri	79	3	2	3	Y	65
Blue-Advantage Plus of Kansas City	78	3	2	3	Y	77
Harmony Health Plan of Missouri	77	3	2	3	Y	81
Missouri Care Health Plan	76	3	2	3	Y	85
Children's Mercy's Family Health Partners (Missouri)	65	3	3	3	N	110
Children's Mercy's Family Health Partners (Kansas)	63	5	2	2	N	112

SOUTH CAROLINA

Select Health of South Carolina	82	3	3	4	Y	42
Absolute Total Care	79	3	2	3	Y	69
UnitedHealthcare Community Plan	78	3	2	2	Y	78

Y Accredited by the NCQA. N Not accredited by the NCQA. P In progress of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

TENNESSEE

Volunteer State Health Plan (BlueCare-West)	83	5	4	3	Y	30
Volunteer State Health Plan (BlueCare)	83	5	4	3	Y	32
AMERIGROUP Tennessee	83	3	4	4	Y	36
UnitedHealthcare Plan of the River Valley (Middle)	81	3	3	3	Y	44
Volunteer State Health Plan (TennCare Select)	81	4	3	3	Y	48
UnitedHealthcare Plan of the River Valley (East)	80	3	3	2	Y	54
UnitedHealthcare Plan of the River Valley (West)	79	3	3	3	Y	64

TEXAS

Superior HealthPlan	84	3	4	4	Y	25
Molina Healthcare of Texas	80	3	3	3	Y	60

VIRGINIA

Virginia Premier Health Plan	83	3	3	4	Y	28
HealthKeepers	83	5	4	4	Y	29
Coventry Health Care of Virginia	81	3	4	3	Y	45
Optima Health Plan	81	5	3	3	Y	49
AMERIGROUP Virginia	79	1	3	4	Y	63

WEST VIRGINIA

UNICARE Health Plan of West Virginia	80	4	3	-	Y	59
Health Plan of the Upper Ohio Valley, The	65	3	2	-	S	109
Carelink Health Plans	62	2	3	-	N	113

NCQA's health insurance rankings

These rankings of private, Medicare, and Medicaid health insurance plans are based on data and calculations from the National Committee for Quality Assurance (NCQA), a nonprofit group that develops quality measures and accredits health insurance plans, doctors, and other organizations. The plans are ranked in three categories: private HMOs and PPOs that people enroll in through work or on their own; HMOs and PPOs that serve Medicare beneficiaries in the Medicare Advantage program; and HMOs that serve Medicaid beneficiaries. HMOs and PPOs are ranked together within their respective categories but listed separately within each state.

We are presenting the rankings of health plans in four regional editions. A complete national list is available at ConsumerReports.org/healthplans2012 and on our iPad edition, which print subscribers have access to at no additional charge. At ConsumerReports.org/health, subscribers to our website can also look up additional details and compare up to five plans at a time.

Overall score is mainly based on performance on dozens of measures of care and is calculated on a scale of 1 to 100 (higher is better).



Performance includes three subcategories—**consumer satisfaction, prevention, and treatment**, which are scored from 1 to 5 (higher is better).

Consumer satisfaction measures what patients reported about the experiences of their care in a survey, including their experiences with doctors and services they had access to, and customer service.

Prevention measures the proportion of eligible members who received preven-

tive services, such as prenatal and postpartum care, cancer screenings, and immunizations. It also looks at access to primary- and preventive-care visits for children and adolescents.

Treatment measures the proportion of eligible members who received the recommended care for people with conditions such as diabetes, heart disease, high blood pressure, osteoporosis, alcohol and drug dependence, and mental illness.

Accreditation is an independent review of how well a plan does at working with doctors and patients to provide high-quality health care and at providing important consumer protections. Plans that are not accredited, including those that are in the accreditation process or scheduled to go through it, get zero points for this category.

National rank shows where each ranked plan stands among all scored plans nationwide in its insurance category. A lower number signifies a better ranking and performance. Prevention and treatment account for 60 percent of the score for all plans; consumer satisfaction, 25 percent; and NCQA accreditation, 15 percent.

Why accreditation matters

Unaccredited plans lose ground in the NCQA rankings because accreditation counts for up to 15 points out of a possible 100. Here's why accreditation matters.

During the accreditation process, evaluations by physicians and managed-care experts make sure not only that the plan has the right policies and procedures but also that the plan is following them. Do the plans provide accurate marketing material? Do they give clear information to members on coverage and denial decisions? Do the providers in their networks have proper credentials? Details on these standards can be seen at ConsumerReports.org/health.

"It's not enough to have an appeals process," says Andy Reynolds, an NCQA assistant vice president. "The on-site survey looks to see how the plan executes it."

Accredited plans also commit to being held accountable for their performance by reporting data on it. Experience has shown that when plans do that, the performance usually improves. In fact, the health care reform law will require that any plan sold through exchanges in 2014 and beyond (see page 42 for more on this) must be accredited.

A total of 254 ranked plans are not accredited, of which 22 are scheduled for accreditation and two were going through the accreditation process as we went to press. There are a number of reasons a plan might skip NCQA accreditation, including the expense—plans pay a fee to the NCQA for it. Plans might be accredited by another organization, again for a fee. Many more Medicare and Medicaid plans than private plans are not accredited.

Types of insurance

Look at HMOs to control costs and at PPOs if you want more doctors to choose from.

- HMO** HMOs, or health maintenance organizations, limit you to in-network doctors, but you'll pay just a co-pay (and the premium).
- PPO** PPOs, or preferred provider organizations, allow you to go out of network, but you'll pay a greater share of the cost.

All unaccredited ranked plans do submit some quality and consumer satisfaction data. So you can compare unaccredited and accredited plans in your area, based on performance in treatment, prevention, and satisfaction, and decide whether the components that are most important to you make up for the lack of accreditation and its associated commitment to reporting and external review. But before choosing an unaccredited plan, we recommend that you ask a plan representative why it isn't accredited and carefully review its consumer protection policies.

Accredited or not?

Only plans with a "Y" receive any credit for accreditation. Here's a key to other accreditation statuses.

- Y** **Yes**, this plan is accredited by the NCQA.
- N** **No**, this plan is not accredited by the NCQA.
- P** **In process** of accreditation by the NCQA.
- S** **Scheduled** for accreditation by the NCQA.

Private health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

ARKANSAS

UnitedHealthcare Insurance	77	3	1	1	Y	421
UnitedHealthCare Services	77	3	1	1	Y	421
Aetna Life Insurance	76	3	1	1	Y	435
Coventry Health Care/Mercy Health Plans	67	3	3	3	N	459

ILLINOIS

Health Alliance Medical Plans	87	5	4	5	Y	35
Coventry Health Care of Illinois	85	5	4	4	Y	65
CIGNA HealthCare of St. Louis	82	4	3	-	Y	203
HMO Illinois and Blue Advantage HMO	82	3	3	3	Y	220
UnitedHealthcare of the Midwest	81	5	2	2	Y	274
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277
Aetna Health (Pennsylvania)	80	1	2	3	Y	351
CIGNA HealthCare of Illinois	80	2	2	3	Y	355
Humana Health Plan - Chicago Market	78	2	2	1	Y	411
Humana Benefit Plan of Illinois	66	3	2	-	N	462
Cigna Health and Life Insurance	84	5	3	4	Y	106
Connecticut General Life Insurance	84	5	3	4	Y	106
Health Alliance Medical Plans	83	5	3	3	Y	142
Coventry Health Care of Illinois	82	3	3	3	Y	228
UnitedHealthcare Insurance	81	3	3	2	Y	293
UnitedHealthcare Insurance of Illinois	81	3	3	2	Y	293
UnitedHealthCare Services	81	3	3	2	Y	293
Aetna Life Insurance	81	2	3	2	Y	314
Humana Insurance (Illinois)	80	1	2	3	Y	341
Coventry Health and Life of Illinois	67	3	3	3	N	455
Coventry Health Care/Mercy Health Plans	67	3	3	3	N	459

INDIANA

Anthem Blue Cross and Blue Shield in Indiana	84	4	4	3	Y	131
HMO Illinois and Blue Advantage HMO	82	3	3	3	Y	220
Aetna Health (Pennsylvania)	81	3	2	3	Y	273
Aetna Health (Pennsylvania)	80	1	2	3	Y	351
ADVANTAGE Health Solutions	80	3	2	2	Y	352
CIGNA HealthCare of Illinois	80	2	2	3	Y	355
CIGNA HealthCare of Indiana	80	3	2	2	Y	357
Welborn Health Plans	68	4	3	3	N	444
UnitedHealthcare Insurance	81	4	2	2	Y	311
UnitedHealthCare Services	81	4	2	2	Y	311
Aetna Life Insurance	81	3	2	2	Y	324
Anthem Blue Cross and Blue Shield in Indiana	79	3	2	1	Y	387
Cigna Health and Life Insurance	79	3	2	1	Y	394
Connecticut General Life Insurance	79	3	2	1	Y	394

IOWA

Medical Associates Health Plan	86	5	4	4	Y	59
Wellmark Health Plan of Iowa	85	5	4	4	Y	69
Gundersen Lutheran Health Plan	84	4	4	4	Y	100

Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

IOWA continued

Sanford Health Plan	82	3	3	3	Y	196
UnitedHealthcare Plan of the River Valley	81	3	2	3	Y	277
UnitedHealthCare Services of the River Valley	81	3	2	3	Y	277
Coventry Health Care of Iowa	68	3	3	3	N	450
Health Alliance Medical Plans	83	5	3	3	Y	142
United HealthCare Services (Midlands)	82	3	3	3	Y	194
UnitedHealthcare Insurance (Midlands)	82	3	3	3	Y	194
Aetna Life Insurance	80	3	2	2	Y	362
Cigna Health and Life Insurance	79	3	2	2	Y	385
Connecticut General Life Insurance	79	3	2	2	Y	385

KANSAS

Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5	3	4	Y	137
Humana Health Plan - Kansas City (HMO)	82	3	3	3	Y	254
Humana Health Plan - Kansas City (POS)	82	3	3	3	Y	254
Aetna Health (Pennsylvania)	82	3	2	3	Y	262
UnitedHealthcare of the Midwest	81	5	2	2	Y	274
CIGNA HealthCare of St. Louis	79	3	2	2	Y	372
Preferred Health Systems	68	4	3	3	N	453
Coventry Health Care of Kansas	68	3	3	3	N	454
Humana Insurance (KS, MO)	81	3	2	3	Y	285
Blue Cross and Blue Shield of Kansas City	81	3	2	3	Y	313
Cigna Health and Life Insurance	80	3	2	2	Y	342
Connecticut General Life Insurance	80	3	2	2	Y	342
Aetna Life Insurance	80	3	2	2	Y	361
United HealthCare Services (Midwest)	79	3	2	2	Y	370
UnitedHealthcare Insurance (Midwest)	79	3	2	2	Y	370

KENTUCKY

Anthem Blue Cross and Blue Shield in Kentucky	83	3	4	3	Y	185
Aetna Health (Pennsylvania)	81	3	2	3	Y	273
Humana Health Plan - Kentucky	81	2	3	2	Y	301
UnitedHealthcare Insurance	80	3	3	2	Y	331
UnitedHealthCare Services	80	3	3	2	Y	331
Humana Health Plan - Kentucky	80	2	2	3	Y	350
Cigna Health and Life Insurance	78	3	2	2	Y	398
Connecticut General Life Insurance	78	3	2	2	Y	398
Anthem Blue Cross and Blue Shield in Kentucky	78	3	2	1	Y	401
Aetna Life Insurance	78	3	2	1	Y	408

MICHIGAN

Grand Valley Health Plan	88	4	5	5	Y	18
HealthPlus of Michigan	87	5	5	4	Y	31
Priority Health	87	4	5	4	Y	43
Health Alliance Plan of Michigan	86	5	4	4	Y	50
Physicians Health Plan	85	4	4	3	Y	88
Blue Care Network of Michigan	85	3	4	4	Y	93
Total Health Care	83	1	4	4	Y	140
Aetna Life Insurance	81	3	2	2	Y	290

Dash (-) indicates insufficient data. Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

MICHIGAN continued

UnitedHealthcare Insurance	81	3	3	2	Y	317
UnitedHealthCare Services	81	3	3	2	Y	317
Priority Health	66	3	3	2	N	460
Health Alliance Plan of Michigan	66	3	2	2	N	463

MINNESOTA

HealthPartners	88	4	4	5	Y	28
Medica	85	3	4	5	Y	81
PreferredOne Community Health Plan	83	3	3	4	Y	143
HealthPartners	88	4	4	5	Y	28
Medica	85	3	4	5	Y	81
Blue Cross Blue Shield of Minnesota	84	3	3	4	Y	125
Aetna Life Insurance	81	3	2	3	Y	309

MISSOURI

Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5	3	4	Y	137
CIGNA HealthCare of St. Louis	82	4	3	-	Y	203
Anthem Blue Cross and Blue Shield in Missouri	82	3	2	3	Y	207
Aetna Health (Pennsylvania)	82	3	2	3	Y	262
UnitedHealthcare of the Midwest	81	5	2	2	Y	274
CIGNA HealthCare of St. Louis	79	3	2	2	Y	372
Coventry Health Care of Missouri	69	4	3	4	S	443
Coventry Health Care of Kansas	68	3	3	3	N	454
Cigna Health and Life Insurance	82	3	3	3	Y	221
Connecticut General Life Insurance	82	3	3	3	Y	221
United HealthCare Services (Midwest)	82	3	3	3	Y	231
UnitedHealthcare Insurance (Midwest)	82	3	3	3	Y	231
Humana Insurance (KS, MO)	81	3	2	3	Y	285
Blue Cross and Blue Shield of Kansas City	81	3	2	3	Y	313
Aetna Life Insurance	81	3	2	3	Y	323
Coventry Health and Life of Missouri	68	4	3	3	S	449
Coventry Health Care/Mercy Health Plans	67	3	3	3	N	459

NEBRASKA

United HealthCare Services (Midlands)	82	3	3	3	Y	223
UnitedHealthcare Insurance (Midlands)	82	3	3	3	Y	223
Aetna Life Insurance	80	3	2	2	Y	345
Cigna Health and Life Insurance	79	3	2	2	Y	382
Connecticut General Life Insurance	79	3	2	2	Y	382

NORTH DAKOTA

Medica	85	3	4	5	Y	81
Sanford Health Plan	82	3	3	3	Y	196
Medica	85	3	4	5	Y	81
Aetna Life Insurance	77	1	1	2	Y	426

OHIO

Kaiser Foundation Health Plan of Ohio	87	4	4	5	Y	38
AultCare HMO	86	5	4	3	Y	61
SummaCare	85	5	4	3	Y	88
Anthem Blue Cross and Blue Shield in Ohio	85	3	4	3	Y	90
Medical Mutual of Ohio	83	4	3	3	Y	154
Paramount Health Care	83	4	4	2	Y	172
CIGNA Ohio Managed Care	83	3	3	3	Y	179

Dash (-) indicates insufficient data.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

OHIO continued

Health Plan of the Upper Ohio Valley, The	82	5	3	2	Y	227
Humana Health Plan of Ohio	82	2	3	3	Y	268
Aetna Health (Pennsylvania)	81	3	2	3	Y	273
Medical Mutual of Ohio	83	4	3	3	Y	154
Humana Insurance (Ohio)	82	2	3	3	Y	212
SummaCare	82	3	3	3	Y	214
Aetna Life Insurance	82	3	3	3	Y	225
AultCare	82	5	3	2	Y	239
UnitedHealthcare Insurance	82	3	3	3	Y	257
UnitedHealthCare Services	82	3	3	3	Y	257
Cigna Health and Life Insurance	81	2	3	3	Y	282
Connecticut General Life Insurance	81	2	3	3	Y	282
Anthem Blue Cross and Blue Shield in Ohio	79	3	2	1	Y	397

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	354
Aetna Health (Pennsylvania)	78	1	2	1	Y	420
UnitedHealthcare Insurance	80	4	2	2	Y	366
UnitedHealthCare Services	80	4	2	2	Y	366
Aetna Life Insurance	79	3	2	2	Y	384

SOUTH DAKOTA

Sanford Health Plan	82	3	3	3	Y	196
Cigna Health and Life Insurance	78	3	1	2	Y	417
Connecticut General Life Insurance	78	3	1	2	Y	417
Aetna Life Insurance	77	1	1	2	Y	426

WISCONSIN

Group Health Cooperative of South Central Wisconsin	90	4	5	5	Y	9
HealthPartners	88	4	4	5	Y	28
Security Health Plan of Wisconsin	87	4	4	5	Y	42
Unity Health Plans	86	4	4	4	Y	49
Medical Associates Health Plans	86	5	4	4	Y	59
Dean Health Plan	85	3	4	5	Y	70
MercyCare Insurance	85	5	3	4	Y	72
Medica	85	3	4	5	Y	81
Network Health Plan	85	4	4	3	Y	83
Arise Health Plan	84	4	4	4	Y	94
Gundersen Lutheran Health Plan	84	4	4	4	Y	100
UnitedHealthcare of Wisconsin	84	5	4	3	Y	104
Humana Wisconsin Health Organization Insurance	83	3	4	4	Y	141
Anthem Blue Cross and Blue Shield in Wisconsin	83	3	3	4	Y	150
HMO Illinois and Blue Advantage HMO	82	3	3	3	Y	220
Group Health Cooperative of Eau Claire	72	5	4	5	N	441
Health Tradition Health Plan	70	4	4	4	N	442
HealthPartners	88	4	4	5	Y	28
Medica	85	3	4	5	Y	81
UnitedHealthcare Insurance	82	3	3	3	Y	208
UnitedHealthCare Services	82	3	3	3	Y	208
Humana Insurance (Wisconsin)	82	3	2	3	Y	243
Cigna Health and Life Insurance	80	3	2	2	Y	359
Connecticut General Life Insurance	80	3	2	2	Y	359
Aetna Life Insurance	79	2	2	2	Y	388

 Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA.
 S Scheduled for accreditation by the NCQA.

Medicare health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

ARKANSAS

UnitedHealthcare of Arkansas	78	2	2	2	Y	190
Humana Health Plan - East/South	64	3	2	2	N	338
Windsor Health Plan	61	2	2	1	S	389
Arkansas Community Care	61	2	1	1	N	391
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Texas)	80	3	3	3	Y	150
Humana Insurance (Tennessee)	80	3	2	3	Y	160
Coventry Health Care/Mercy Health Plans	67	3	4	3	N	265
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Arkansas)	65	4	3	2	N	323
Pyramid Life Insurance	62	2	1	2	N	381

ILLINOIS

Medical Associates Health Plan	85	5	5	4	Y	28
Health Alliance Medical Plans	85	5	5	3	Y	37
Humana Benefit Plan of Illinois	83	4	4	3	Y	106
UnitedHealthcare of the Midwest	81	3	3	3	Y	128
Humana Health Plan - Chicago Market	80	3	3	2	Y	152
UnitedHealthcare Plan of the River Valley (H4456)	80	3	3	3	Y	166
UnitedHealthcare Insurance	77	2	2	2	Y	194
UnitedHealthcare Plan of the River Valley (H4406)	77	2	1	2	Y	195
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
Essence Healthcare	70	5	5	4	N	212
Coventry Health Care of Missouri	69	3	4	4	N	223
HealthSpring of Illinois	65	2	3	2	N	317
Harmony Health Plan of Illinois	62	2	3	1	N	366
Health Alliance Medical Plans	85	5	4	4	Y	32
Aetna Life Insurance	84	4	4	4	Y	58
Humana Insurance (KS, MO)	82	3	4	3	Y	120
Humana Insurance (Illinois)	82	4	3	3	Y	121
UnitedHealthcare Insurance - Midwest	81	3	3	3	Y	130
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health Care of Illinois	68	3	3	4	N	245
Humana Benefit Plan of Illinois	67	3	3	4	N	251
Humana Insurance	66	3	3	3	N	286

INDIANA

Indiana University Health Plans	69	5	3	4	N	222
Welborn Health Plans	69	4	4	4	N	224
Humana Health Plan - East/South	64	3	2	2	N	338
SelectCare Health Plans	63	2	2	2	N	351
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Indiana	82	4	3	3	Y	115
Anthem Blue Cross and Blue Shield in Kentucky (Regional)	81	4	2	3	Y	144
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Ohio)	80	3	3	3	Y	155

Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
				Accreditation
				National rank

INDIANA continued

Humana Insurance (Kentucky)	80	3	3	2	Y	156
ADVANTAGE Health Solutions	67	5	3	3	N	261
Humana Insurance (Indiana)	67	4	4	3	N	267
Humana Insurance	66	3	3	3	N	286
Pyramid Life Insurance	62	2	1	2	N	381

IOWA

Medical Associates Health Plan	85	5	5	4	Y	28
UnitedHealthcare of the Midlands	82	4	4	3	Y	107
UnitedHealthcare Insurance (Midlands)	81	3	3	3	Y	132
UnitedHealthcare Plan of the River Valley (H4456)	80	3	3	3	Y	166
UnitedHealthcare Plan of the River Valley (H4406)	77	2	1	2	Y	195
Coventry Health Care of Iowa	69	3	3	4	N	230
Humana Insurance (Illinois)	82	4	3	3	Y	121
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health Care of Iowa	68	3	3	4	N	237
Humana Insurance (IA, MO, NE)	68	4	4	3	N	242
Humana Insurance - Central North	66	3	3	4	N	280
Pyramid Life Insurance	62	2	1	2	N	381

KANSAS

Aetna Health (Pennsylvania)	84	4	4	4	Y	47
Humana Health Plan - Kansas City	83	4	4	3	Y	101
UnitedHealthcare Insurance	80	3	2	3	Y	158
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
Coventry Health Care of Kansas	69	4	4	4	N	219
Aetna Life Insurance	84	4	4	4	Y	58
Humana Insurance (KS, MO)	82	3	4	3	Y	120
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance	78	2	2	2	Y	189
Coventry Health and Life Insurance	68	3	3	4	N	247
Humana Insurance - Central North	66	3	3	4	N	280
Humana Insurance	66	3	3	3	N	286

KENTUCKY

Aetna Health (Pennsylvania)	84	4	4	4	Y	51
Anthem Blue Cross and Blue Shield in Kentucky	81	4	3	2	Y	138
UnitedHealthcare of Ohio	80	3	3	2	Y	153
Humana Healthplan of Ohio	80	3	3	3	Y	157
Humana Health Plan - East/South	64	3	2	2	N	338
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Kentucky	82	4	3	3	Y	124
Anthem Blue Cross and Blue Shield in Kentucky (Regional)	81	4	2	3	Y	144
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Ohio)	80	3	3	3	Y	155
Humana Insurance (Kentucky)	80	3	3	2	Y	156
Humana Insurance (Indiana)	67	4	4	3	N	267

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

KENTUCKY continued

Humana Insurance	66	3	3	3	N	286
Humana Insurance (West Virginia)	64	2	2	2	N	330

MICHIGAN

Priority Health	87	5	5	5	Y	14
HealthPlus of Michigan	86	4	5	5	Y	17
Blue Care Network of Michigan	85	3	5	5	Y	36
Health Alliance Plan of Michigan	84	4	4	4	Y	42
Paramount Health Care	83	3	4	3	Y	100
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
UnitedHealthcare Insurance	65	3	2	3	N	305
Molina Healthcare of Michigan	63	2	3	2	N	362
Aetna Life Insurance	84	4	4	4	Y	58
Priority Health	83	4	4	3	Y	91
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Health Alliance Plan of Michigan	68	4	3	4	N	239
Humana Insurance - Central North	66	3	3	4	N	280
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Michigan)	66	3	2	3	N	296

MINNESOTA

Group Health Plan	87	5	5	5	Y	10
UCare	70	4	5	4	N	206
Medica (Cost)	70	4	5	4	N	209
Blue Plus	68	4	3	4	N	244
HealthPartners (MSHO)	67	3	3	4	N	256
PrimeWest Health	67	5	3	3	N	259
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280

MISSOURI

Aetna Health (Pennsylvania)	84	4	4	4	Y	47
UnitedHealthcare of the Midwest	81	3	3	3	Y	128
UnitedHealthcare Insurance	80	3	2	3	Y	158
Coventry Health Care/Mercy Health Plans	70	5	5	4	N	207
Essence Healthcare	70	5	5	4	N	212
Coventry Health Care of Kansas	69	4	4	4	N	219
Coventry Health Care of Missouri	69	3	4	4	N	223
Harmony Health Plan of Missouri	62	1	3	2	N	368
Arcadian Health Plan	62	2	2	1	N	375
Aetna Life Insurance	84	4	4	4	Y	58
Humana Insurance (KS, MO)	82	3	4	3	Y	120
UnitedHealthcare Insurance - Midwest	81	3	3	3	Y	130
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health and Life Insurance	68	3	3	4	N	247
Coventry Health Care/Mercy Health Plans	67	3	4	3	N	265
Humana Insurance	66	3	3	3	N	286
Anthem Insurance Companies	66	3	2	3	N	297
Pyramid Life Insurance	62	2	1	2	N	381

NEBRASKA

UnitedHealthcare of the Midlands	82	4	4	3	Y	107
UnitedHealthcare Insurance (Midlands)	81	3	3	3	Y	132

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

NEBRASKA continued

Coventry Health Care of Nebraska	67	3	3	3	N	264
Humana Health Plan - East/South	64	3	2	2	N	338
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280
Pyramid Life Insurance	62	2	1	2	N	381

NORTH DAKOTA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280

OHIO

Kaiser Foundation Health Plan of Ohio	86	3	5	5	Y	16
PrimeTime Health Plan	84	5	4	4	Y	45
Health Plan of the Upper Ohio Valley, The (Hometown Region)	84	5	4	4	Y	55
SummaCare	84	5	4	3	Y	89
Paramount Health Care	83	3	4	3	Y	100
Aetna Health (Pennsylvania)	82	3	3	3	Y	118
Anthem Blue Cross and Blue Shield in Ohio	82	3	4	3	Y	122
Health Plan of the Upper Ohio Valley, The	81	4	4	3	Y	129
UnitedHealthcare of Ohio	80	3	3	2	Y	153
Humana Healthplan of Ohio	80	3	3	3	Y	157
Mt. Carmel Health Plan	67	5	3	2	N	274
WellCare of Ohio	63	2	3	2	N	356
UPMC Health Network	85	4	5	4	Y	33
Aetna Life Insurance	84	4	4	4	Y	58
Anthem Blue Cross and Blue Shield in Ohio	83	3	4	4	Y	95
Anthem Blue Cross and Blue Shield in Kentucky (Regional)	81	4	2	3	Y	144
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Ohio)	80	3	3	3	Y	155
HealthAmerica Advantra (H5522)	70	4	4	5	N	210
HealthAmerica Advantra (H8980)	67	3	3	4	N	254
Humana Insurance	66	3	3	3	N	286

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	170
CommunityCare Managed Healthcare Plans of Oklahoma	66	4	4	2	N	293
Today's Options of Oklahoma	62	2	2	1	N	373
Arcadian Health Plan	61	2	1	1	N	387
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance	66	3	3	3	N	286
Humana Insurance (Oklahoma)	63	3	2	1	N	358
Pyramid Life Insurance	62	2	1	2	N	381

SOUTH DAKOTA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health Care of Iowa	68	3	3	4	N	237
Humana Insurance - Central North	66	3	3	4	N	280

WISCONSIN

Group Health Plan	87	5	5	5	Y	10
Gundersen Lutheran Health Plan	87	5	5	5	Y	11
Security Health Plan of Wisconsin	86	5	5	4	Y	18

Y Accredited by the NCQA. N Not accredited by the NCQA. P In process of accreditation by the NCQA. S Scheduled for accreditation by the NCQA.

Plan name	Overall score	Performance						
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank		

WISCONSIN continued

Medical Associates Health Plans	85	5	5	4	Y	28		
UnitedHealthcare of Wisconsin	84	4	3	4	Y	88		
Dean Health Plan	70	5	5	4	N	204		
Partnership Health Plan	70	4	4	4	N	215		
UCare	69	5	4	4	N	216		
Independent Care Health Plan	63	2	3	2	N	350		

Plan name	Overall score	Performance						
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank		

WISCONSIN continued

Aetna Life Insurance	84	4	4	4	Y	58		
Humana Insurance (Wisconsin)	83	3	4	4	Y	96		
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149		
Anthem Insurance Companies	68	3	3	4	N	249		
Humana Insurance	66	3	3	3	N	286		
Pyramid Life Insurance	62	2	1	2	N	381		

Medicaid health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance						
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank		

INDIANA

MDwise	82	3	3	3	Y	41		
Anthem Blue Cross and Blue Shield in Indiana (Hoosier Healthwise)	80	3	3	3	Y	56		
Managed Health Services	78	3	3	2	Y	72		
Anthem Blue Cross and Blue Shield in Indiana (HIP)	74	5	-	2	Y	89		

KANSAS

Children's Mercy's Family Health Partners (Missouri)	65	3	3	3	N	110		
Children's Mercy's Family Health Partners (Kansas)	63	5	2	2	N	112		

KENTUCKY

Passport Health Plan	83	3	4	4	Y	26		
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MICHIGAN

Blue Cross Complete of Michigan	89	4	5	5	Y	4		
Priority Health	87	3	5	5	Y	7		
Midwest Health Plan	86	3	5	5	Y	12		
UnitedHealthcare Great Lakes Plan	85	4	5	4	Y	15		
HealthPlus of Michigan	84	3	5	4	Y	19		
Total Health Care	84	2	5	4	Y	20		
Upper Peninsula Health Plan	84	3	4	4	Y	23		
McLaren Health Plan	83	3	4	4	Y	27		
Molina Healthcare of Michigan	83	3	4	4	Y	34		
Coventry Cares of Michigan	82	3	4	4	Y	40		
Physicians Health Plan	81	3	4	3	Y	53		
Meridian Health Plan of Michigan	70	3	5	4	N	96		

Dash (-) indicates insufficient data.

Plan name	Overall score	Performance						
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank		

MINNESOTA

Medica	86	4	4	5	Y	14		
Blue Plus	84	5	4	5	Y	24		

MISSOURI

HealthCare USA of Missouri	80	3	3	3	Y	55		
Molina Healthcare of Missouri	79	3	2	3	Y	65		
Blue-Advantage Plus of Kansas City	78	3	2	3	Y	77		
Harmony Health Plan of Missouri	77	3	2	3	Y	81		
Missouri Care Health Plan	76	3	2	3	Y	85		
Children's Mercy's Family Health Partners (Missouri)	65	3	3	3	N	110		
Children's Mercy's Family Health Partners (Kansas)	63	5	2	2	N	112		

NEBRASKA

UnitedHealthcare Community Plan	79	3	3	2	Y	68		
Coventry Health Care of Nebraska	66	4	3	-	N	106		

OHIO

Paramount Advantage	79	3	3	3	Y	62		
Molina Healthcare of Ohio	79	3	3	3	Y	66		
Buckeye Community Health Plan	79	3	2	2	Y	67		
AMERIGROUP Ohio	76	3	2	2	Y	84		
UnitedHealthcare Community Plan	73	3	-	2	Y	93		
WellCare of Ohio	62	3	2	2	S	114		

WISCONSIN

Security Health Plan of Wisconsin	87	5	4	5	Y	10		
Managed Health Services	66	3	3	4	S	104		

NCQA's health insurance rankings

These rankings of private, Medicare, and Medicaid health insurance plans are based on data and calculations from the National Committee for Quality Assurance (NCQA), a nonprofit group that develops quality measures and accredits health insurance plans, doctors, and other organizations. The plans are ranked in three categories: private HMOs and PPOs that people enroll in through work or on their own; HMOs and PPOs that serve Medicare beneficiaries in the Medicare Advantage program; and HMOs that serve Medicaid beneficiaries. HMOs and PPOs are ranked together within their respective categories but listed separately within each state.

We are presenting the rankings of health plans in four regional editions. A complete national list is available at ConsumerReports.org/healthplans2012 and on our iPad edition, which print subscribers have access to at no additional charge. At ConsumerReports.org/health, subscribers to our website can also look up additional details and compare up to five plans at a time.

Overall score is mainly based on performance on dozens of measures of care and is calculated on a scale of 1 to 100 (higher is better).



Performance includes three subcategories—**consumer satisfaction, prevention, and treatment**, which are scored from 1 to 5 (higher is better).

Consumer satisfaction measures what patients reported about the experiences of their care in a survey, including their experiences with doctors and services they had access to, and customer service.

Prevention measures the proportion of eligible members who received preven-

tive services, such as prenatal and postpartum care, cancer screenings, and immunizations. It also looks at access to primary- and preventive-care visits for children and adolescents.

Treatment measures the proportion of eligible members who received the recommended care for people with conditions such as diabetes, heart disease, high blood pressure, osteoporosis, alcohol and drug dependence, and mental illness.

Accreditation is an independent review of how well a plan does at working with doctors and patients to provide high-quality health care and at providing important consumer protections. Plans that are not accredited, including those that are in the accreditation process or scheduled to go through it, get zero points for this category.

National rank shows where each ranked plan stands among all scored plans nationwide in its insurance category. A lower number signifies a better ranking and performance. Prevention and treatment account for 60 percent of the score for all plans; consumer satisfaction, 25 percent; and NCQA accreditation, 15 percent.

Why accreditation matters

Unaccredited plans lose ground in the NCQA rankings because accreditation counts for up to 15 points out of a possible 100. Here's why accreditation matters.

During the accreditation process, evaluations by physicians and managed-care experts make sure not only that the plan has the right policies and procedures but also that the plan is following them. Do the plans provide accurate marketing material? Do they give clear information to members on coverage and denial decisions? Do the providers in their networks have proper credentials? Details on these standards can be seen at ConsumerReports.org/health.

"It's not enough to have an appeals process," says Andy Reynolds, an NCQA assistant vice president. "The on-site survey looks to see how the plan executes it."

Accredited plans also commit to being held accountable for their performance by reporting data on it. Experience has shown that when plans do that, the performance usually improves. In fact, the health care reform law will require that any plan sold through exchanges in 2014 and beyond (see page 42 for more on this) must be accredited.

A total of 254 ranked plans are not accredited, of which 22 are scheduled for accreditation and two were going through the accreditation process as we went to press. There are a number of reasons a plan might skip NCQA accreditation, including the expense—plans pay a fee to the NCQA for it. Plans might be accredited by another organization, again for a fee. Many more Medicare and Medicaid plans than private plans are not accredited.

Types of insurance

Look at HMOs to control costs and at PPOs if you want more doctors to choose from.

- HMO** HMOs, or health maintenance organizations, limit you to in-network doctors, but you'll pay just a co-pay (and the premium).
- PPO** PPOs, or preferred provider organizations, allow you to go out of network, but you'll pay a greater share of the cost.

All unaccredited ranked plans do submit some quality and consumer satisfaction data. So you can compare unaccredited and accredited plans in your area, based on performance in treatment, prevention, and satisfaction, and decide whether the components that are most important to you make up for the lack of accreditation and its associated commitment to reporting and external review. But before choosing an unaccredited plan, we recommend that you ask a plan representative why it isn't accredited and carefully review its consumer protection policies.

Accredited or not?

Only plans with a "Y" receive any credit for accreditation. Here's a key to other accreditation statuses.

- Y** **Yes**, this plan is accredited by the NCQA.
- N** **No**, this plan is not accredited by the NCQA.
- P** **In process** of accreditation by the NCQA.
- S** **Scheduled** for accreditation by the NCQA.

Private health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
			Accreditation	National rank

ALASKA

Aetna Life Insurance	76	1	1	2	Y	436
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ARIZONA

CIGNA HealthCare of Arizona	83	2	4	4	Y	160
Health Net of Arizona	83	4	3	3	Y	176
UnitedHealthcare of Arizona	82	3	2	3	Y	261
Aetna Health (Pennsylvania)	80	1	2	3	Y	349
Humana Health Plan of Arizona	79	1	2	2	Y	375
UnitedHealthcare Insurance	82	3	3	3	Y	241
UnitedHealthCare Services	82	3	3	3	Y	241
Cigna Health and Life Insurance	82	1	3	3	Y	244
Connecticut General Life Insurance	82	1	3	3	Y	244
Aetna Life Insurance	80	2	2	3	Y	346
Humana Insurance (Arizona)	79	1	1	3	Y	396
Blue Cross Blue Shield of Arizona	64	3	2	2	N	468

CALIFORNIA

Kaiser Foundation Health Plan of Northern California	90	3	5	5	Y	8
Kaiser Foundation Health Plan of Southern California	89	4	5	5	Y	10
Western Health Advantage	84	3	4	3	Y	139
Blue Shield of California	82	3	3	3	Y	267
CIGNA HealthCare of California	81	2	3	3	Y	284
Health Net of California	81	1	3	2	Y	304
UnitedHealthcare of California	80	1	3	2	Y	337
Anthem Blue Cross	80	1	3	2	Y	358
Aetna Health of California	77	1	1	2	Y	427
Sharp Health Plan	68	3	3	4	S	447
UnitedHealthcare Insurance	82	2	3	3	Y	247
UnitedHealthCare Services	82	2	3	3	Y	247
Cigna Health and Life Insurance	82	3	3	3	Y	259
Connecticut General Life Insurance	82	3	3	3	Y	259
Health Net Life Insurance	81	1	3	3	Y	325
Anthem Blue Cross	80	3	3	2	Y	328
Anthem Blue Cross Life and Health Insurance	80	3	3	2	Y	329
Aetna Life Insurance	80	2	2	2	Y	336
Blue Shield of California	63	3	1	2	S	470
Blue Shield of California Life & Health Insurance	63	3	1	2	S	470

COLORADO

Kaiser Foundation Health Plan of Colorado	90	3	5	5	Y	6
CIGNA HealthCare of Colorado	85	3	4	4	Y	71
HMO Colorado	83	2	4	3	Y	192
Aetna Health (Pennsylvania)	81	1	2	3	Y	321
Rocky Mountain Health Plans	68	3	3	3	N	446
Humana Health Plan	67	2	3	3	S	458
Cigna Health and Life Insurance	84	3	3	4	Y	135
Connecticut General Life Insurance	84	3	3	4	Y	135
UnitedHealthcare Insurance	83	3	3	4	Y	168

Plan name	Overall score	Performance		
		Consumer satisfaction	Prevention	Treatment
			Accreditation	National rank

COLORADO continued

UnitedHealthCare Services	83	3	3	4	Y	168
Aetna Life Insurance	81	2	3	3	Y	302
Rocky Mountain Health Plans	68	3	3	4	N	448

HAWAII

Kaiser Foundation Health Plan - Hawaii	88	3	5	5	Y	19
Hawaii Medical Service Association	84	3	4	4	Y	105
Hawaii Medical Service Association	85	5	3	4	Y	68

IDAHO

Group Health Cooperative	86	3	4	5	Y	56
SelectHealth	83	3	3	4	Y	183
Group Health Options (Alliant)	68	3	3	4	S	445
Group Health Options (Options)	68	3	3	4	S	452
UnitedHealthcare Insurance	78	3	1	2	Y	409
UnitedHealthCare Services	78	3	1	2	Y	409
Aetna Life Insurance	77	2	1	1	Y	430

KANSAS

Blue Cross and Blue Shield of Kansas City, Good Health HMO	84	5	3	4	Y	137
Humana Health Plan - Kansas City (HMO)	82	3	3	3	Y	254
Humana Health Plan - Kansas City (POS)	82	3	3	3	Y	254
Aetna Health (Pennsylvania)	82	3	2	3	Y	262
UnitedHealthcare of the Midwest	81	5	2	2	Y	274
CIGNA HealthCare of St. Louis	79	3	2	2	Y	372
Preferred Health Systems	68	4	3	3	N	453
Coventry Health Care of Kansas	68	3	3	3	N	454
Humana Insurance (KS, MO)	81	3	2	3	Y	285
Blue Cross and Blue Shield of Kansas City	81	3	2	3	Y	313
Cigna Health and Life Insurance	80	3	2	2	Y	342
Connecticut General Life Insurance	80	3	2	2	Y	342
Aetna Life Insurance	80	3	2	2	Y	361
United HealthCare Services (Midwest)	79	3	2	2	Y	370
UnitedHealthcare Insurance (Midwest)	79	3	2	2	Y	370

MONTANA

UnitedHealthcare Insurance	79	3	1	3	Y	376
UnitedHealthCare Services	79	3	1	3	Y	376
Cigna Health and Life Insurance	78	3	1	2	Y	417
Connecticut General Life Insurance	78	3	1	2	Y	417
Aetna Life Insurance	77	1	1	2	Y	426

NEBRASKA

United HealthCare Services (Midlands)	82	3	3	3	Y	223
UnitedHealthcare Insurance (Midlands)	82	3	3	3	Y	223
Aetna Life Insurance	80	3	2	2	Y	345
Cigna Health and Life Insurance	79	3	2	2	Y	382
Connecticut General Life Insurance	79	3	2	2	Y	382

NEVADA

Saint Mary's HealthFirst	81	2	3	3	Y	279
Aetna Health (Pennsylvania)	80	1	2	3	Y	349

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Plan name	Overall score	Performance				National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation	

NEVADA continued

Health Plan of Nevada	78	1	2	2	Y	407
UnitedHealthcare Insurance	78	3	1	2	Y	405
UnitedHealthCare Services	78	3	1	2	Y	405
Cigna Health and Life Insurance	78	2	2	1	Y	413
Connecticut General Life Insurance	78	2	2	1	Y	413
Aetna Life Insurance	77	1	1	2	Y	423

NEW MEXICO

Presbyterian Health Plan	81	2	3	3	Y	289
Lovelace Health Plan	80	1	2	3	Y	353
Blue Cross and Blue Shield of New Mexico	79	3	2	2	Y	389
Lovelace Insurance	79	1	3	3	Y	368
Presbyterian Insurance	79	1	2	3	Y	369
Blue Cross and Blue Shield of New Mexico	79	3	2	2	Y	389
UnitedHealthcare Insurance	78	1	2	2	Y	403
UnitedHealthCare Services	78	1	2	2	Y	403
Cigna Health and Life Insurance	77	1	1	2	Y	424
Connecticut General Life Insurance	77	1	1	2	Y	424
Aetna Life Insurance	75	1	1	1	Y	438

NORTH DAKOTA

Medica	85	3	4	5	Y	81
Sanford Health Plan	82	3	3	3	Y	196
Medica	85	3	4	5	Y	81
Aetna Life Insurance	77	1	1	2	Y	426

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	354
Aetna Health (Pennsylvania)	78	1	2	1	Y	420
UnitedHealthcare Insurance	80	4	2	2	Y	366
UnitedHealthCare Services	80	4	2	2	Y	366
Aetna Life Insurance	79	3	2	2	Y	384

OREGON

Kaiser Foundation Health Plan of the Northwest	89	3	5	5	Y	13
Providence Health Plans	68	2	2	5	N	451
Cigna Health and Life Insurance	83	2	3	4	Y	187
Connecticut General Life Insurance	83	2	3	4	Y	187
ODS Health Plan	82	2	2	4	Y	269
UnitedHealthcare Insurance	81	2	2	3	Y	315
UnitedHealthCare Services	81	2	2	3	Y	315
Aetna Life Insurance	80	1	2	3	Y	356
Health Net of Oregon	66	2	2	3	N	461
PacificSource Health Plans	66	3	2	3	N	465
Regence BlueCross BlueShield of Oregon	62	3	1	1	N	473

SOUTH DAKOTA

Sanford Health Plan	82	3	3	3	Y	196
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Plan name	Overall score	Performance				National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation	

SOUTH DAKOTA continued

Cigna Health and Life Insurance	78	3	1	2	Y	417
Connecticut General Life Insurance	78	3	1	2	Y	417
Aetna Life Insurance	77	1	1	2	Y	426

TEXAS

Scott and White Health Plan	83	3	3	3	Y	161
Humana Health Plan of Texas (Austin)	81	3	3	3	Y	288
Humana Health Plan of Texas (South)	81	3	2	2	Y	307
Aetna Health	81	2	2	2	Y	319
CIGNA HealthCare of Texas	81	3	2	2	Y	326
UnitedHealthcare Benefits of Texas	80	3	2	3	Y	330
Humana Health Plan of Texas (Houston)	79	2	2	2	Y	379
UnitedHealthcare Insurance	82	3	3	3	Y	217
UnitedHealthCare Services	82	3	3	3	Y	217
Cigna Health and Life Insurance	82	3	3	2	Y	263
Connecticut General Life Insurance	82	3	3	2	Y	263
Humana Insurance (Texas)	81	3	3	2	Y	287
Aetna Life Insurance	81	3	3	2	Y	300

UTAH

SelectHealth	83	3	3	4	Y	183
UnitedHealthcare Insurance	79	2	1	3	Y	390
UnitedHealthCare Services	79	2	1	3	Y	390
Aetna Life Insurance	78	2	1	2	Y	400
Humana Insurance (Utah)	76	1	1	2	Y	437

WASHINGTON

Kaiser Foundation Health Plan of the Northwest	89	3	5	5	Y	13
Group Health Cooperative	86	3	4	5	Y	56
Community Health Plan of Washington	75	1	-	1	Y	440
Group Health Options (Alliant)	68	3	3	4	S	445
Providence Health Plans	68	2	2	5	N	451
Group Health Options (Options)	68	3	3	4	S	452
Cigna Health and Life Insurance	82	2	3	4	Y	201
Connecticut General Life Insurance	82	2	3	4	Y	201
Aetna Life Insurance	81	2	3	3	Y	291
UnitedHealthcare Insurance	81	2	2	3	Y	296
UnitedHealthCare Services	81	2	2	3	Y	296
Health Net of Oregon	66	2	2	3	N	461
Regence BlueShield	63	3	1	1	N	472
Regence BlueCross BlueShield of Oregon	62	3	1	1	N	473

WYOMING

Aetna Life Insurance	77	1	1	2	Y	426
UnitedHealthcare Insurance	76	2	1	1	Y	433
UnitedHealthCare Services	76	2	1	1	Y	433

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Medicare health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance					National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation		

ALASKA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
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ARIZONA

PacifiCare of Arizona	82	3	3	4	Y		114
Aetna Health (Pennsylvania)	81	2	4	3	Y		133
United Healthcare of Arizona	81	3	3	3	Y		136
Humana Health Plan of Arizona	80	3	3	3	Y		148
Banner MediSun	69	4	4	4	N		218
CIGNA HealthCare of Arizona (CIGNA Medicare Select Plus RX)	68	3	4	3	N		236
Health Net of Arizona	68	3	4	4	N		248
CareMore HealthPlan	67	3	3	4	N		255
SCAN Health Plan (Classic/Connections/Options/Signature)	67	3	4	3	N		257
SCAN Health Plan (Legacy/Connections)	67	3	4	3	N		272
SCAN Health Plan (Gold/Gold Select/Silver)	66	2	4	3	N		294
SCAN Health Plan (Arizona Classic/Connections)	64	2	3	3	N		325
Mercy Care Plan	64	1	3	3	N		328
Health Choice Generations	64	2	2	3	N		331
Desert Canyon Community Care	62	2	1	2	N		369
Aetna Life Insurance	84	4	4	4	Y		58
Humana Insurance (Arizona)	81	3	3	3	Y		140
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
Humana Insurance	66	3	3	3	N		286
Sierra Health & Life (Regional)	64	2	2	2	N		341
Sierra Health & Life	64	3	2	2	N		345

CALIFORNIA

Kaiser Foundation Health Plan of Southern California	90	4	5	5	Y		1
Kaiser Foundation Health Plan of Northern California	90	4	5	5	Y		3
Kaiser Foundation Health Plan of Northern California (H6052)	84	4	4	-	Y		54
Health Net of California	83	3	4	4	Y		102
UnitedHealthcare of California	82	3	4	3	Y		123
Blue Shield of California	80	3	3	2	Y		163
Aetna Health of California	80	3	3	2	Y		164
Care1st Health Plan	79	2	3	2	Y		172
Anthem Blue Cross	79	2	3	2	Y		186
CareMore HealthPlan	68	3	4	4	N		241
GEMCare Health Plan	68	4	3	3	N		246
SCAN Health Plan (Classic/Connections/Options/Signature)	67	3	4	3	N		257
SCAN Health Plan (Legacy/Connections)	67	3	4	3	N		272
SCAN Health Plan (Gold/Gold Select/Silver)	66	2	4	3	N		294
Partnership HealthPlan of California	66	3	3	3	N		298
Inter Valley Health Plan	66	3	4	2	N		300
Chinese Community Health Plan	65	1	4	3	N		320
SCAN Health Plan (Arizona Classic/Connections)	64	2	3	3	N		325
Citizens Choice Healthplan	63	2	4	1	N		352
Brand New Day	63	1	3	3	N		353

Plan name	Overall score	Performance					National rank
		Consumer satisfaction	Prevention	Treatment	Accreditation		

CALIFORNIA continued

Health Plan of San Mateo	63	1	3	2	N		357
Arcadian Health Plan	62	2	2	1	N		375
Inland Empire Health Plan	62	1	3	2	N		377
Easy Choice Health Plan	59	2	2	1	N		393
Central Health Plan of California	58	1	3	1	N		394
L.A. Care Health Plan	58	1	1	1	N		395
Aetna Life Insurance	84	4	4	4	Y		58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
Health Net Life Insurance	69	3	4	4	N		225
Humana Insurance - Central North	66	3	3	4	N		280

COLORADO

Kaiser Foundation Health Plan of Colorado	90	5	5	5	Y		2
PacifiCare of Colorado	82	3	4	4	Y		108
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N		202
Rocky Mountain Health Plans	68	4	4	3	N		238
Humana Health Plan (Colorado)	66	3	3	3	S		288
Denver Health Medical Plan	65	1	4	3	N		319
UnitedHealthcare of Colorado	64	2	3	3	N		332
Colorado Access Health Plan	64	1	3	2	N		344
Aetna Life Insurance	84	4	4	4	Y		58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
Humana Insurance - Central North	66	3	3	4	N		280
Humana Insurance (Colorado)	65	3	3	3	N		312

HAWAII

Kaiser Foundation Health Plan - Hawaii	88	4	5	5	Y		7
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
UnitedHealthcare Insurance	80	3	3	3	Y		159
UnitedHealthcare Insurance (Regional)	79	2	2	3	Y		173
Humana Insurance (Hawaii)	65	3	2	3	N		309

IDAHO

Blue Cross of Idaho Health Services	68	4	4	3	N		234
Humana Health Plan - East/South	64	3	2	2	N		338
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149
UnitedHealthcare Insurance	80	3	2	3	Y		169
Regence BlueShield of Idaho	67	4	3	3	N		276
Humana Insurance - Central North	66	3	3	4	N		280

KANSAS

Aetna Health (Pennsylvania)	84	4	4	4	Y		47
Humana Health Plan - Kansas City	83	4	4	3	Y		101
UnitedHealthcare Insurance	80	3	2	3	Y		158
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N		202
Coventry Health Care of Kansas	69	4	4	4	N		219
Aetna Life Insurance	84	4	4	4	Y		58
Humana Insurance (KS, MO)	82	3	4	3	Y		120
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y		149

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Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

KANSAS continued

UnitedHealthcare Insurance	78	2	2	2	Y	189
Coventry Health and Life Insurance	68	3	3	4	N	247
Humana Insurance - Central North	66	3	3	4	N	280
Humana Insurance	66	3	3	3	N	286

MONTANA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
New West Health Services	67	4	3	3	N	262
Humana Insurance - Central North	66	3	3	4	N	280
Pyramid Life Insurance	62	2	1	2	N	381

NEBRASKA

UnitedHealthcare of the Midlands	82	4	4	3	Y	107
UnitedHealthcare Insurance (Midlands)	81	3	3	3	Y	132
Coventry Health Care of Nebraska	67	3	3	3	N	264
Humana Health Plan - East/South	64	3	2	2	N	338
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280
Pyramid Life Insurance	62	2	1	2	N	381

NEVADA

Aetna Health (Pennsylvania)	81	2	4	3	Y	133
Health Plan of Nevada	81	3	3	3	Y	143
Humana Health Plan of Nevada	66	2	4	3	N	278
PacifiCare of Nevada	66	1	3	4	N	299
CareMore HealthPlan	65	2	3	3	N	310
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280
Sierra Health & Life (Regional)	64	2	2	2	N	341
Sierra Health & Life	64	3	2	2	N	345
Humana Insurance (Las Vegas)	63	1	2	3	N	349

NEW MEXICO

Presbyterian Health Plan	82	3	3	3	Y	112
Lovelace Health Plan	82	3	4	3	Y	116
Humana Health Plan of New Mexico	63	1	2	3	N	360
Aetna Life Insurance	84	4	4	4	Y	58
Presbyterian Insurance	82	3	4	3	Y	117
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
UnitedHealthcare Insurance	78	2	2	2	Y	193
UnitedHealthcare Insurance	63	1	2	3	N	348
Humana Insurance (New Mexico)	62	2	1	2	N	376

NORTH DAKOTA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280

OKLAHOMA

UnitedHealthcare of Oklahoma	80	3	2	2	Y	170
CommunityCare Managed Healthcare Plans of Oklahoma	66	4	4	2	N	293
Today's Options of Oklahoma	62	2	2	1	N	373
Arcadian Health Plan	61	2	1	1	N	387
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

OKLAHOMA continued

Humana Insurance	66	3	3	3	N	286
Humana Insurance (Oklahoma)	63	3	2	1	N	358
Pyramid Life Insurance	62	2	1	2	N	381

OREGON

Kaiser Foundation Health Plan of the Northwest	88	4	5	5	Y	5
UnitedHealthcare of Oregon	83	4	4	4	Y	92
UnitedHealthcare Insurance	80	2	2	3	Y	151
Health Plan of CareOregon	79	1	3	3	Y	177
Providence Health Plans	72	5	5	5	N	200
PacificSource	69	4	5	3	N	227
Samaritan Advantage Health Plans	67	3	4	3	N	253
Trillium Community Health Plan	65	3	3	3	N	308
Marion Polk Community Health Plan Advantage	65	2	3	3	N	314
ATRIO Health Plans	64	2	3	3	N	334
UnitedHealthcare Insurance	81	3	3	3	Y	145
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
ODS Health Plan	69	4	4	4	N	220
Health Net Life Insurance	69	3	4	4	N	225
Marion Polk Community Health Plan Advantage	69	4	4	4	N	232
Regence BlueCross BlueShield of Oregon	67	4	4	3	N	258
Humana Insurance - Central North	66	3	3	4	N	280

SOUTH DAKOTA

UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Coventry Health Care of Iowa	68	3	3	4	N	237
Humana Insurance - Central North	66	3	3	4	N	280

TEXAS

Scott and White Health Plan	84	5	4	4	Y	44
UnitedHealthcare Benefits of Texas	83	3	4	4	Y	104
Aetna Health	81	3	2	3	Y	146
Humana Health Plan of Texas	80	3	3	3	Y	154
Bravo Health Texas	79	2	3	2	Y	184
UnitedHealthcare Community Plan	78	2	2	2	Y	192
KelseyCare Advantage	73	5	5	5	N	197
UnitedHealthcare Insurance (Evercare)	71	4	5	5	N	202
HealthSpring	67	3	4	2	N	273
SelectCare of Texas	66	3	3	2	N	301
Physicians Health Choice of Texas	65	2	3	3	N	307
SelectCare Health Plans	63	2	2	2	N	351
WellCare of Texas	63	2	2	2	N	359
Texas Community Care	62	2	2	1	N	370
Arkansas Community Care	61	2	1	1	N	391
Aetna Life Insurance	82	2	4	3	Y	126
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance (Texas)	80	3	3	3	Y	150
UnitedHealthcare Insurance	78	2	2	2	Y	193
Care N' Care Insurance	69	5	4	3	N	221
Humana Insurance	66	3	3	3	N	286
HealthSpring Life and Health	65	3	2	3	N	304

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Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

TEXAS continued

First Health Life and Health Insurance	64	2	2	3	N	329
Pyramid Life Insurance	62	2	1	2	N	381

UTAH

UnitedHealthcare of Utah	80	3	3	3	Y	165
Humana Medical Plan Of Utah	65	3	2	3	N	321
Humana Insurance (Utah)	81	4	3	3	Y	137
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Regence BlueCross BlueShield of Utah	67	5	3	3	N	266
Sierra Health & Life (Regional)	64	2	2	2	N	341
Sierra Health & Life	64	3	2	2	N	345

WASHINGTON

Kaiser Foundation Health Plan of the Northwest	88	4	5	5	Y	5
Group Health Cooperative	88	5	5	5	Y	9
UnitedHealthcare of Washington	82	3	3	4	Y	110
UnitedHealthcare Insurance	80	2	2	3	Y	151
Community Health Plan of Washington	79	2	3	2	Y	185
Providence Health Plans	72	5	5	5	N	200

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

WASHINGTON continued

Essence Healthcare	69	4	4	4	N	228
Soundpath Health	67	4	3	3	N	252
UnitedHealthcare of Washington (Evercare)	65	2	3	3	N	318
Arcadian Health Plan	62	2	2	1	N	375
Aetna Life Insurance	84	4	4	4	Y	58
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Health Net Life Insurance	69	3	4	4	N	225
Regence BlueShield	68	3	4	4	N	235
Regence BlueCross BlueShield of Oregon	67	4	4	3	N	258
Asuris Northwest Health	67	3	3	3	N	271
Regence BlueShield of Idaho	67	4	3	3	N	276
Humana Insurance - Central North	66	3	3	4	N	280
Group Health Options	66	3	2	3	N	281

WYOMING

Rocky Mountain Health Plans	68	4	4	3	N	238
UnitedHealthcare Insurance (Indiana)	80	3	2	3	Y	149
Humana Insurance - Central North	66	3	3	4	N	280

Medicaid health plan rankings from NCQA

In rank order, within states and insurance type.



Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

CALIFORNIA

Care1st Health Plan	78	1	4	2	Y	70
Molina Healthcare of California Partner Plan	78	1	3	2	Y	74
L.A. Care Health Plan	78	1	4	3	Y	76
Inland Empire Health Plan	77	2	3	3	Y	82
Community Health Group	77	3	2	3	Y	83
Health Net of California	76	1	3	2	Y	86
Care1st Health Plan (San Diego)	75	1	2	3	Y	88
Anthem Blue Cross of California Partnership Plan	73	1	2	2	Y	90

COLORADO

Denver Health Medical Plan	70	3	4	5	N	97
Rocky Mountain Health Plans	70	5	3	5	N	98

HAWAII

Kaiser Foundation Health Plan - Hawaii	91	5	5	5	Y	2
Hawaii Medical Service Association	66	3	3	4	S	103

KANSAS

Children's Mercy's Family Health Partners (Missouri)	65	3	3	3	N	110
Children's Mercy's Family Health Partners (Kansas)	63	5	2	2	N	112

Dash (-) indicates insufficient data.

Plan name	Overall score	Performance				
		Consumer satisfaction	Prevention	Treatment	Accreditation	National rank

NEBRASKA

UnitedHealthcare Community Plan	79	3	3	2	Y	68
Coventry Health Care of Nebraska	66	4	3	-	N	106

NEVADA

Health Plan of Nevada	52	2	1	-	N	115
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NEW MEXICO

Molina Healthcare of New Mexico	81	5	3	3	Y	51
Blue Cross and Blue Shield of New Mexico	78	3	2	4	Y	71
Presbyterian Health Plan	78	3	3	3	Y	73
Lovelace Health Plan	77	3	3	3	Y	80

OREGON

CareOregon	76	2	2	3	Y	87
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TEXAS

Superior HealthPlan	84	3	4	4	Y	25
Molina Healthcare of Texas	80	3	3	3	Y	60

UTAH

Molina Healthcare of Utah	82	3	3	4	Y	38
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WASHINGTON

Molina Healthcare of Washington	81	3	3	3	Y	47
Community Health Plan of Washington	73	1	2	3	Y	92

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Reports

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Friendlier phones

Big and loud trumps sleek and sexy when it comes to cordless phones. Many new models put more emphasis on usability, with bigger buttons, easy-to-read displays, loud ringers, and talking caller ID.

All of the Panasonics in the Ratings have talking caller ID, as do **6** and **15 Uniden**. Both of those Unidens, as well as **1** and **2 Panasonic**, add a visual ringer and audio boost—a benefit if your household is noisy or your hearing isn't great. Among the AT&T models, **14**, **17**, and **18** have talking caller ID, and **14** adds a visual ringer.

Cordless phones now transmit their signals using DECT (Digital Enhanced Cordless Telecommunication) technology, which lets you roam farther from the base. It also lengthens talk time between charges (up to 10 hours or more) and minimizes interference from baby monitors and other devices. To extend battery life, many new models reduce radio power when a handset is near the base.

Another useful feature, Bluetooth capability, is found on **3** and **9 Panasonic**, **7 Uniden**, **12 VTech**, and **18 AT&T**. All let you use a cordless handset for cell calls, and some support wireless headsets. If your area often loses power, look for a model with a corded phone on the base. That can keep you in touch when the lights go out. Multiple cordless handsets (listed in the Ratings and factored into the CR Best Buy choices) are handy in larger homes.

If you have voice mail from your phone company and don't need an answerer, consider the following (not in the Ratings). All did well in our tests and are recommended: the **VTech CS6519-2**, \$40, **Panasonic KX-TG6512**, \$55, and **Uniden D1660-2**, \$40.



2 Panasonic



4 AT&T

Ratings Cordless phone/answerers

Recommended models only \$100 or less. From 43 tested.

● Excellent
● Very good
○ Good
○ Fair
● Poor

✓ CR Best Buy
✓ Recommended

Recommendation	Rank	Brand & model	Price	Overall score	Voice quality	Phone ease of use	Range	Message quality	Answerer ease of use	Recording time (min.)	Cordless handsets included	Corded handset on base	Talk time (hr.)
		Similar models, in small type, are comparable to tested model.		0 100 P F G V E									
✓	1	Panasonic KX-TG4773B KX-TG4771B \$70, KX-TG4772B \$90	\$100	78	●	●	●	●	●	22	3	●	13
✓	2	Panasonic KX-TG4732B KX-TG4731B \$70, KX-TG4733B \$90	70	74	●	●	●	●	●	22	2	●	13
✓	3	Panasonic KX-TG7742S KX-TG7741S \$65	90	74	●	●	●	●	●	19	2	●	13
✓	4	AT&T CL84100	60	73	●	●	●	●	●	13	1	●	7
✓	5	Uniden D1788-2T D1788 \$55	80	73	●	●	●	●	●	15	2	●	7
✓	6	Uniden D3098	80	73	●	●	●	○	●	15	1	●	10
✓	7	Uniden D3288-2 D3288 \$80	100	72	●	●	○	●	●	15	2	●	7
✓	8	VTech CS6649	50	72	●	●	●	●	●	16	1	●	7
✓	9	Panasonic KX-TG7732S	80	72	●	●	●	●	●	19	1	●	13
✓	10	Panasonic KX-TG6592T KX-TG6591T \$60	70	72	●	●	●	●	●	22	2	●	13
✓	11	Uniden D1688-2	80	72	●	●	●	●	●	11	2	●	7
✓	12	VTech DS6521-2	60	72	●	●	●	○	●	16	2	●	7
✓	13	AT&T TL32100 TL32200 \$60	50	71	●	○	●	●	●	53	1	●	7
✓	14	AT&T CRL32202 CRL32102 \$50	70	71	●	●	●	●	●	13	2	●	7
✓	15	Uniden D2997	45	70	●	●	●	○	●	12	1	●	10
✓	16	AT&T EL52100 EL52200 \$40, EL52300 \$50, EL52400 \$90	30	70	●	○	●	●	●	16	1	●	7
✓	17	AT&T CL84102 CL84202 \$90	70	70	●	●	●	●	●	12	1	●	7
✓	18	AT&T TL92271	80	70	●	●	●	●	●	17	2	●	7

When one line isn't enough

The **Panasonic KX-TG9472B** may seem pricey at \$180, but it's one of the few solid performers we've tested that can handle two separate phone lines—a plus if you have a chatty family or run a small business from home. Its USB port lets you sync with your

computer. Another advantage: It has twice the recording time of many tested models. But the corded phone on the base doesn't work during a power outage, unlike most we've tested. This model comes with two cordless handsets.



Panasonic KX-TG9472B

Best blood glucose meters

FOR THE 19 MILLION PEOPLE in this country diagnosed with diabetes, blood glucose meters are an essential part of treatment. When we tested 21 models in our labs, we found nine that did well enough to be recommended.

Most of the meters (two are shown above with their lancing devices) were very good or excellent for accuracy, and all were well within government standards. So extra features such as lots of memory and automatic test-strip coding might be deciding factors for you. **1 Accu-Chek**, **6 Up & Up**, and **9 TrueResult** are small in size, require very little blood, give fast results, and use strips with translucent windows that make it easier to see the blood being drawn into them. The two CR Best Buys, **6 Up & Up** and **7 ReliOn**, were picked based on the lower annual cost of testing strips.

For the first time we also looked at strips to see whether they continue to be accurate as they approach their expiration date. Most of the strips were still very accurate when we opened them almost a year later, except for **18 Nova Max**. Although it's economical to buy strips in bulk, our experts say it's still not a great idea to stockpile them.

3 Accu-Chek and **8 OneTouch** require AAA batteries, which are more convenient than the watch and medical batteries used in most units. **3 Accu-Chek** and **5 Bayer** are bulkier than most because they store multiple test strips and dispense them with the touch of a button.

2 and 4 FreeStyle are small units, require little blood, require no coding, give fast results, and average the glucose readings. But the strips don't have a translucent window, which makes it tough to see whether enough blood was applied.



Ratings

All tested models In performance order.

6 Up & Up

☒ CR Best Buy
☒ Recommended

☒ Excellent
☐ Very good
☐ Good
☐ Fair
☐ Poor

		Brand & model	Price	Approximate annual strip cost (4 tests per day)	Overall score	Test results	Features	
Recommendation	Rank				0100 P F G V E	Accuracy Repeatability Convenience	Auto strip coding More than 5-second test time Download to PC Stores 360 readings or more	
	1	Accu-Chek Aviva	\$20	\$1,708	89			
	2	FreeStyle Freedom Lite	20	1,752	89			
	3	Accu-Chek Compact Plus	20	1,679	89			
	4	FreeStyle Lite	25	1,752	88			
	5	Bayer Breeze 2	25	1,708	85			
	6	Up & Up (Target)	9	818	82			
	7	ReliOn Micro (Walmart)	15	569	82			
	8	OneTouch UltraSmart	84	1,752	82			
	9	TrueResult Blood Glucose Monitoring System ⁽¹⁾	18	1,051	82			
	10	ReliOn Ultima (Walmart)	15	569	79			
	11	ReliOn Confirm (Walmart)	15	569	78			
	12	OneTouch Ultra2	70	1,752	78			
	13	OneTouch UltraMini	20	1,752	78			
	14	True2go Blood Glucose Monitoring System ⁽¹⁾	10	1,051	77			
	15	Prodigy AutoCode	30	818	71			
	16	OneTouch VerioIQ	70	2,278	68			
	17	TrueTrack Blood Glucose Monitoring System ⁽¹⁾	15	730	63			
	18	Nova Max Plus Advanced Technology	20	1,460	59			
	19	Bayer Contour	20	1,708	57			
	20	Bayer Contour USB	30	1,708	56			
	21	Advocate Redi-Code	40	730	55			

¹ Also available under pharmacy brand names. ² Did not indicate computer downloading capabilities in packaging. Check with manufacturer to see whether this feature is available now.

This space heater is a safety risk

At just \$25, the Optimus H-5210 may seem like a cheap way to stay warm. But it was the only electric heater in our tests of 19 models that set our test cloth on fire. We contacted Optimus, and test results it sent us showed a potential safety problem with this model. It claims to have fixed the problem on 2012 models. But we bought our heaters, 2011 models, in early summer, and there is no way to tell the model year from the box. In our tests, we put

terry cloth over a heater to see whether its sensor shuts it off before it overheats. Though manufacturers, including Optimus, warn against placing heaters near flammable materials, we think it could easily happen in a typical home. We've judged the Optimus H-5210 a Don't Buy: Safety Risk as a result and are asking the Consumer Product Safety Commission to recall it. If you own this model, stop using it and ask the retailer for a refund.



Humidifiers provide air of relief

Scratchy throats and itchy eyes from dry winter air help put humidifiers on roughly 10 million shopping lists each year. Our top picks start at just \$35 and include penguin shapes and other flights of fancy. But our tests also show that some models do little humidifying and could soak you with added costs. Here's what you need to know:

Put substance over style. The **A23 Pureguardian** resembles a 1940s radio, the **A24 Stadler Form** features art deco accents, and the **A25 Bionaire** boasts space-age styling. But low output for the space they are meant for landed all three at the bottom of our tabletop Ratings. Two better bets: the **A1 Hunter**, \$35, for small spaces and the **A3 Air-O-Swiss**, \$180, for larger ones. Also consider the animal-themed **A2 Crane**, \$40, or its raindrop-shaped brand mate, the **A6 Crane**, \$48, if you'd like a touch of whimsy.

Don't assume that pricier is better. The **B1 Essick**, \$120, and the **B2 Kenmore**, \$140, topped our list of console models, which can humidify an average-sized house. And both beat pricier models.

Remember to clean. To keep germs at bay, many manufacturers recommend rinsing the tank and changing the water daily, plus disinfecting the tank each week following maintenance instructions. Some makers claim that their models help by resisting bacteria and mold buildup in their tanks. The **A4 Vicks**, \$50, **A7 Safety 1st**, \$35, **A10 Holmes**, \$48, and **A11 Honeywell**, \$75, proved to be effective at slowing bacteria growth.

Here's what else to consider before you buy:

Check the features. A humidistat—if it's accurate—can help you maintain relative humidity between the optimal levels of 30 percent to 50 percent. Among our recommended models, the **A3 Air-O-Swiss** and **B2 Kenmore** did best on that measure.

Factor in added costs. Evaporative humidifiers use a filter that requires periodic replacing, while some ultrasonic models have a demineralization cartridge. Antimicrobial cartridges are another option on all types. Replacing those parts usually costs around \$50 a year; the Ratings show which models require replacement parts.

Check our hard-water scores. Minerals in hard water can lower a humidifier's performance by causing scale buildup. Some models resisted it far better than others.

Think about noise. Console models are the loudest overall—about as noisy as a room air conditioner. But some tabletop models, including the **A12 Hunter**, come close.



A1 Hunter



A2 Crane



B1 Essick

Ratings

All tested models In performance order, within types.



	Brand & model	Price	Type	Gallons per day	Overall score	Test results	Features
Recommendation	Rank					Output Convenience Noise Hard water	Claimed area (sq. ft.) Weight, full (lb.) Humidistat Programmable Slowed bacteria growth Has cartridge/filter
				0	100		
				P F G V G E			

A TABLETOP MODELS Best choices for humidifying a single room.

✓	1	Hunter 31004	\$ 35	ultrasonic	1.6	87	● ● ● ● ●	154	5.5	
✓	2	Crane Penguin EE-865	40	ultrasonic	1.7	86	● ● ● ● ●	250	10.5	
✓	3	Air-O-Swiss 7135	180	ultrasonic	2.9	84	● ○ ● ● ●	650	16.5	● ● ●
✓	4	Vicks V4500	50	impeller	2.1	83	● ● ● ● ●	420	9.0	● ● ●
✓	5	Sunpentown SU-4010	70	ultrasonic	2.3	83	● ● ● ● ●	500	10.5	●
✓	6	Crane Drop EE-5301	48	ultrasonic	1.4	82	● ○ ● ● ●	250	8.5	
✓	7	Safety 1st 49292	35	ultrasonic	2.0	81	● ● ● ● ●	215	7.5	●
✓	8	Crane Germ Defense EE-8065	80	ultrasonic	2.2	80	● ● ● ● ●	500	14.5	
✓	9	Sharper Image EV-HD10	60	ultrasonic	1.6	80	● ● ● ● ●	350	9.5	●
✓	10	Holmes HM495	48	ultrasonic	2.1	76	● ● ● ● ●	500	15.0	●
✓	11	Honeywell HCM-350	75	evaporative	2.3	73	● ● ● ● ●	500	9.5	● ●
	12	Hunter 33116	60	evaporative	1.9	70	● ● ● ● ●	255	8.5	●
	13	ProCare RCM-832N (Walmart)	25	evaporative	1.7	67	● ● ● ● ●	360	10.0	●
	14	Honeywell HCM-710	45	evaporative	1.4	65	● ● ● ● ●	360	12.5	●
	15	Holmes HM630	60	evaporative	2.7	65	○ ● ● ● ●	800	11.5	● ● ●
	16	Vicks V3700	50	evaporative	1.7	62	● ● ● ● ●	400	9.5	●
	17	Holmes HM1761	35	evaporative	1.8	58	○ ● ● ● ●	500	9.0	●
	18	Honeywell HCM-750	58	evaporative	1.6	55	○ ● ● ● ●	485	18.0	●
	19	Vicks V3900	70	evaporative	1.4	54	○ ● ● ● ●	420	9.5	●
	20	Vicks V745A	40	vaporizer	1.8	52	○ ○ ● ● ●	500	9.5	●
	21	Vornado EVAP2	75	evaporative	1.8	46	● ● ● ● ●	600	10.5	● ●
	22	Sunpentown SU-3750	40	ultrasonic	1.2	41	● ● ● ● ●	450	8.5	
	23	Pureguardian H4600	190	ultrasonic	1.7	39	● ● ● ● ●	700	21.0	
	24	Stadler Form William	230	ultrasonic	1.8	34	● ● ● ● ●	860	12.5	● ●
	25	Bionaire BUL8000	140	ultrasonic	1.3	33	● ○ ● ● ●	550	11.0	●

B CONSOLE MODELS Able to help condition many rooms.

✓	1	Essick MA1201	120	evaporative	10.5	63	● ● ● ● ●	2500	17.0	● ●
✓	2	Kenmore 15412	140	evaporative	9.8	60	● ● ● ● ●	2500	17.0	● ●
	3	Essick EP9R 500 (Home Depot)	170	evaporative	4.9	29	● ● ● ● ●	2000	39.5	● ●
	4	Vornado HUI-0022-06	175	ultrasonic	2.5	29	● ● ● ● ●	1250	20.0	●

[1] Offers cool or warm mist; output is slightly higher and efficiency lower in warm-mist mode. [2] Humidistat uses analog rather than digital display. [3] Warm mist only; there is potential scalding from high steam temperatures.

Vacuums

33 top picks suck it up with style

SLEEK SHAPES and trendy colors such as sienna, taupe, and golden-rod are turning some of the latest vacuums into fashion statements. Our tough tests of more than 100 models show that when it comes to cleaning, beauty can be more than skin-deep.

Impressive pickup on bare floors and carpets, including pet hair, at a relatively low price helped make the Kenmore Progressive 31069, \$170, a new CR Best Buy among bagged uprights. You'll also appreciate its work-saving features long after the thrill of its crimson finish wears off.

Style and substance can also coexist in bagless uprights. LG's new Kompressor LuV350P, \$400, now tops this category and joins three other Kompressors in our winner's circle. The "plum purple" machine includes a swiveling head for easier steering and a rotating blade that helps pack more debris into its bin.

Want a canister vac? Two of our top picks, at \$250, cost hundreds less than most. But reports of subpar reliability in our survey

knocked one big brand off that list. Our tests using more than 16 miles of carpet and floors also show that some pricey vacs deliver less than their price tag suggests, and some of the lightest models are light on performance or features. The details:

Hoover canisters lose our nod. Hoover now joins Electrolux as the most repair-prone canister brands in our latest survey of more than 100,000 subscribers. As a result, we've removed all of its canisters, including the bagged WindTunnel S3670 and the Platinum Bagless Canister S3865, from our recommended list.

Pricey brands sell so-so models. Dyson's DC28 Animal, \$650, is a top performer among bagless uprights. But its DC41 Animal and DC40 Multi Floor proved to be mediocre or worse at carpet cleaning and pet-hair pickup, despite their high prices. Similar slip-ups kept Dyson's DC39 Animal bagless canister out of our recommendations. And while impressive cleaning and quietness make the \$990 Miele S 5281 Callisto a winner among bagged

New vac freshens air but falls short on carpets

Bissell's Total Floors Pet 61C5W, \$140 at Walmart, promises more than just pet-hair pickup. Its exhaust filter is treated with Febreze air freshener "to eliminate pet odors and leave your home smelling fresh as you vacuum." True to its name, this bagless upright proved to be stellar at sucking up pet hair. But carpet cleaning was only mediocre in our tests. We also advise those with allergies or asthma to think twice before using air fresheners. If you don't have allergies and like Febreze, consider using the Febreze filter in Bissell's CleanView Helix Deluxe 71V9, a CR Best Buy at just \$100.



canister vacuums, the S 6270 Topaz and S 6290 Jasper fell far behind.

Two lightweights leave us cold. The Shark Navigator Light NV100 weighs 12 pounds and costs just \$150. But it was so-so on carpets and clogged in our airflow test. And although Oreck's 9-pound Magnesium cleaned capably, its \$500 price doesn't include tools.

How to choose

Start by matching the type to your cleaning. Uprights, especially with a bag, do best overall on carpets. Canisters are easier to maneuver, particularly on stairs. Here's what else to consider before you buy:

Check the features. A brush on/off switch helps protect bare floors and avoid scattered debris. A motorized brush cleans carpets better than only suction. Also helpful: manual pile-height adjustment, which can be matched to carpets better than with automatic, and suction control for cleaning delicate fabrics with tools.

Consider bagless carefully. Bagless vacuums save on the cost of bags but still require filters. And the dust and mess of emptying their bins is a concern if you have asthma or allergies.

Try it out. Even if you'll order online, go to a store first. Push, pull, turn, and lift models you're considering. Check out the controls and features. If an online price is low, see if the store will match it.



INNER BEAUTY Fine cleaning helps Kenmore's Progressive 31069, \$170, stand out from the crowd.



SEE OUR BUYING GUIDE VIDEO

Use your smart phone to download the RedLaser or ShopSavvy app and scan the code for the video.



Ratings Upright vacuums

All tested models In performance order, within types.

CR Best Buy
Recommended

Excellent
Very good
Good
Fair
Poor

Rec.	Rank	Brand & model	Price	Overall score	Weight (lb.)	Test results						
		Similar models, in small type, are comparable to tested model.				Carpet	Bare floors	Tool airflow	Noise	Emissions	Handling	Pet hair
				0 100								
				P F G V G E								

A BAGGED UPRIGHTS These tend to be best for carpets.

✓	1	Hoover WindTunnel Anniversary Edition U6485-900 TurboPower WindTunnel Anniversary Edition UH50000 [1]	\$230	73	21	●	●	●	●	●	●	●
✓	2	Miele S 7210 Twist	475	72	22	●	●	●	●	●	●	●
✓	3	Kirby Sentria [1]	1,350	72	23	●	●	●	●	●	●	●
✓	4	Miele S 7260 Cat & Dog	715	72	22	●	●	●	●	●	●	●
✓	5	Kenmore Intuition 31100	250	71	21	●	●	●	●	●	●	●
✓	6	Kenmore Progressive 31069	170	71	19	●	●	●	●	●	●	●
✓	7	Hoover WindTunnel Max UH30600	180	70	17	●	●	●	●	●	●	●
✓	8	Hoover Platinum Bagged UH30010COM [2] [3]	300	70	13	●	●	NA	●	●	●	●
✓	9	Kenmore Intuition 31200	300	69	21	●	●	●	●	●	●	●
✓	10	Kenmore Intuition 31810	270	69	21	●	●	●	●	●	●	●
✓	11	Miele S 7580 Bolero Swing	880	69	22	●	●	●	●	●	●	●
✓	12	Miele S 7280 Jazz salsa	600	69	22	●	●	●	●	●	●	●
✓	13	Eureka Boss Smart Vac 4870 []	160	67	20	●	●	●	●	●	●	●
✓	14	Sebo Felix Premium	600	66	16	●	●	●	●	●	●	●
✓	15	Hoover WindTunnel T-Series Pet UH30310	150	65	17	●	●	●	●	●	●	●
✓	16	Hoover WindTunnel T-Series UH30300 T-Series	140	65	16	●	●	●	●	●	●	●
	17	Panasonic MC-UG471 [2]	150	63	17	●	●	●	●	●	●	●
	18	Eureka AirSpeed ABS AS1050A (Walmart) [2]	130	61	18	●	●	●	●	●	●	●
	19	Riccar Supralite RSL4 Simplicity Freedom F3600 [2] [4]	470	59	9	●	●	NA	●	●	●	●
	20	Riccar Brilliance Premium Simplicity Synchrony Premium	900	59	20	●	●	●	●	●	●	●
	21	Oreck Forever Series Edge [2]	600	58	16	●	●	●	●	●	●	●
	22	Oreck Magnesium [2] [4]	500	57	9	●	●	NA	●	●	●	●
	23	Oreck Forever Series Pilot [2] [4]	600	57	12	●	●	NA	●	●	●	●
	24	Lindhaus Diamante 380	930	50	19	●	●	●	●	●	●	●
	25	Dirt Devil Featherlite Bagged M085590 [2]	50	49	14	●	●	●	●	●	●	●
	26	Sebo automatic X5 [2]	700	48	19	●	●	●	●	●	●	●
	27	Oreck Graphite [2] [4]	350	47	11	●	●	NA	●	●	●	●
	28	Oreck XL Element Professional Series [2] [4]	200	46	10	●	●	NA	●	●	●	●
	29	Aerus FreshEra [2] [4]	500	44	11	●	●	NA	●	●	●	●
	30	Royal Eminence MRY9750	600	43	20	●	●	●	●	●	●	●
	31	Cirrus Performance Pet CR99	500	41	22	●	●	●	●	●	●	●
	32	Koblenz U610 [2] [4]	300	30	19	●	●	NA	●	●	●	●

B BAGLESS UPRIGHTS These trade a bag for a bin but can be messier to empty.

✓	1	LG Kompressor LuV350P	400	70	18	●	●	●	●	●	●	●
✓	2	Hoover WindTunnel T-Series Rewind Bagless UH70120 UH70110 [2]	130	69	18	●	●	●	●	●	●	●
✓	3	LG Kompressor Total Care LuV400T	500	68	22	●	●	●	●	●	●	●
✓	4	Dyson DC28 Animal	650	66	21	●	●	●	●	●	●	●
✓	5	Kenmore Intuition 31040	250	66	23	●	●	●	●	●	●	●
✓	6	Eureka AirSpeed AS1000A AS1001A Gold, AS1002A (Target) [2]	120	66	18	●	●	●	●	●	●	●
✓	7	Hoover Platinum Bagless UH70015	270	65	22	●	●	●	●	●	●	●
✓	8	LG Kompressor LuV200R	300	64	23	●	●	●	●	●	●	●
✓	9	Bissell CleanView Helix Deluxe 71V9 71V9-2 (Lowe's) [2]	100	64	16	●	●	●	●	●	●	●
✓	10	Shark Navigator Lift Away NV352 NV351 (Walmart), NV350	200	63	14	●	●	●	●	●	●	●
✓	11	Panasonic MC-UL815	200	62	18	●	●	●	●	●	●	●

Ratings continued on next page



A1 Hoover

A2 Miele

B1 LG

Overview

Vacuums that scored highest did well in our carpet, floor, and airflow tests. Subpar brand reliability kept Hoover canisters off our winner's list. We focus below on top picks with special strengths, value, or both.

✓ **CR Best Buy** These offer a blend of performance and value. All are recommended.

✓ **Recommended** These are fine performers that stand out for the reasons below.

BEST UPRIGHTS FOR MOST

A1 Hoover \$230

A2 Miele \$475

A6 Kenmore \$170 CR Best Buy

A13 Eureka \$160 CR Best Buy

All four bagged models are fine for pet hair.

A1 is self-propelled; A2 is pricier but quieter and better on pet hair. A6 weighs the least; A13 costs even less but lacks suction control and gives up some airflow and handling ease.

IF YOU WANT A BAGLESS UPRIGHT

B1 LG \$400

B2 Hoover \$130 CR Best Buy

B6 Eureka \$120 CR Best Buy

B9 Bissell \$100 CR Best Buy

All are fine for pet hair and weigh under 20 pounds. B1 blends top cleaning and easy handling. The CR Best Buys come close and have manual pile-height adjustment, but give up a brush on/off switch. Consider B2 for its airflow, B6 for its convenient on/off switch, and B9 for its lighter weight and lower price.

BEST CANISTERS FOR MOST

C1 Kenmore \$500

C4 Kenmore \$300 CR Best Buy

C6 Panasonic \$250 CR Best Buy

All have bags and did well at carpet cleaning. C1 offers superior airflow and quietness with top pet-hair pickup. C4 trades some airflow and quietness for a lower price. C6 gives up some bare-floor and pet-hair performance.

IF YOU WANT A BAGLESS CANISTER

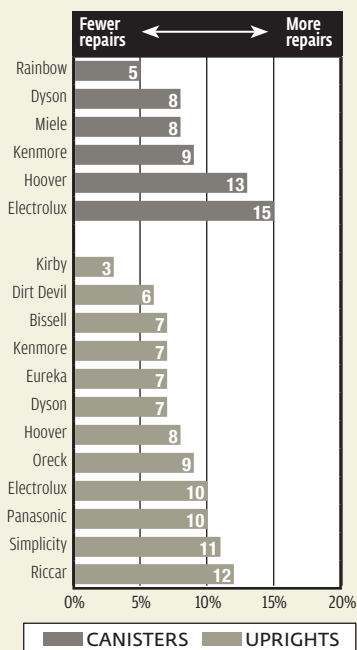
D1 LG \$400

Impressive cleaning and quietness helped put this LG above nine other bagless canisters we tested. Hoover's S3865 offers much better pet-hair pickup, but subpar reliability kept the brand's canisters off our list of picks.

Most and least reliable

Kirby was among the least repair-prone brands for upright vacuums. For canisters, Rainbow was among the least repair-prone brands, while Hoover and Electrolux were the most repair-prone. That's what we found when we asked more than 100,000 readers who bought a vacuum between 2008 through the first half of 2012 about their experiences. The graphs below show the percentage of models for each brand that were repaired or had a serious problem. Differences of fewer than 4 points aren't meaningful, and we've adjusted the data to eliminate differences linked solely to age and usage. Models within a brand may vary, and changes in design or manufacture may affect future reliability. Still, choosing a brand that has a good repair history can improve your odds of getting a reliable model.

VACUUMS



Source: Annual Product Reliability Survey, Consumer Reports National Research Center.

Guide to the Ratings

Overall score is mainly cleaning, airflow, handling, noise, and emissions; scores for previously tested models may have changed.

Carpet is ability to lift embedded talc and sand from medium pile. **Bare floors** is vacuuming sand without dispersing. **Tool airflow** is through hose with increasing amounts of dust-simulating wood floor. **Noise** reflects decibel-meter results; for Poor scores we recommend hearing protection. **Emissions** is release of small particles with motor on. **Handling** is ease of pushing, pulling, and carrying. **Pet hair** uses long cat fur on medium-pile carpet. **Weight** is vacuum and onboard tools. **Price** is approximate retail.

Ratings Upright vacuums

All tested models In performance order, within types.

● Excellent
 ● Very good
 ○ Good
 ○ Fair
 ● Poor
 CR Best Buy
 Recommended

		Brand & model	Price	Overall score	Weight (lb.)	Test results						
Rec.	Rank	Similar models, in small type, are comparable to tested model.		0100 P F G V E		Carpet	Bare floors	Tool airflow	Noise	Emissions	Handling	Pet hair

B BAGLESS UPRIGHTS continued

12	Shark	Navigator Professional Lift Away NV356E	\$200	62	16	●	●	○	○	●	○	○
13	Hoover	WindTunnel Pet Rewind UH70210	160	61	19	○	●	○	○	●	○	○
14	Hoover	WindTunnel T-Series Purely Clean UH70202	130	61	19	○	●	○	○	●	○	○
15	Bissell	Momentum 82G71 [2]	100	60	18	○	●	○	○	●	○	○
16	Hoover	WindTunnel Rewind Plus UH70205	150	59	19	○	●	○	○	●	○	○
17	Panasonic	MC-UL915	230	59	21	○	●	○	○	●	○	○
18	Panasonic	MC-UL810 [2]	170	58	17	○	●	○	○	●	○	○
19	Shark	Navigator NV22L	150	58	16	○	●	○	○	●	○	○
20	Hoover	WindTunnel Max UH70600	220	57	20	○	●	○	○	●	○	○
21	Electrolux	Nimble EL8602 [1] EL8605 [1] (Lowe's)	300	57	19	○	●	○	○	●	○	○
22	Bissell	Pet Hair Eraser 87B4 87B4-2 (Lowe's), 87B4-3 (Best Buy) [2]	150	57	21	○	●	○	○	●	○	○
23	Panasonic	JetForce MC-UL427	170	57	16	○	●	○	○	●	○	○
24	Dyson	DC41 Animal	600	56	17	○	●	○	○	●	○	○
25	Eureka	Whirlwind+ Pet Lover 3276 [1] [2]	100	56	20	○	●	○	○	●	○	○
26	Bissell	PowerClean 16N5-9	200	56	22	○	●	○	○	●	○	○
27	Bissell	Healthy Home 16N5-F	200	56	22	○	●	○	○	●	○	○
28	Eureka	SuctionSeal Pet AS1104A	160	55	21	○	●	○	○	●	○	○
29	Eureka	AirSpeed Zoom AS5203A [2]	100	55	14	○	●	○	○	●	○	○
30	LG	Kompressor LuV250C	250	54	17	○	●	○	○	●	○	○
31	Hoover	WindTunnel Pet Cyclonic UH70085	200	52	23	○	●	○	○	●	○	○
32	Bissell	Total Floors Pet 61C5W	140	52	19	○	●	○	○	●	○	○
33	Bissell	Lift-Off Multi-Cyclonic Pet 89Q9 89Q9-4 (Kohl's), 89Q9-6 (Bed Bath & Beyond), 1826 (Target)	180	52	22	○	●	○	○	●	○	○
34	Electrolux	Versatility EL8505 EL8502	270	52	24	○	●	○	○	●	○	○
35	Hoover	WindTunnel Air UH70400	180	50	13	○	●	○	○	●	○	○
36	Bissell	ProLite Multi Cyclonic 17G5 17G5-2 (Lowe's)	150	48	17	○	●	○	○	●	○	○
37	Dyson	DC40 Multi Floor	500	45	15	○	●	○	○	●	○	○
38	Dyson	DC24 Ball Multi floor	430	44	12	○	●	○	○	●	○	○
39	Shark	Navigator Light NV100	150	43	12	○	●	○	○	●	○	○
40	Hoover	WindTunnel Pet Rewind Plus UH70086	165	41	23	○	●	○	○	●	○	○
41	Eureka	Endeavor NLS 5400A (Walmart) [2]	80	33	16	○	●	○	○	●	○	○

[1] Self-propelled. [2] Lacks brush on/off. [3] Comes with a mini canister. [4] Doesn't accept tools.

Ratings Canister vacuums

Recommended models only From 35 tested.

		Brand & model	Price	Overall score	Weight (lb.)	Test results						
Rec.	Rank	Similar models, in small type, are comparable to tested model.		0100 P F G V E		Carpet	Bare floors	Tool airflow	Noise	Emissions	Handling	Pet hair

C BAGGED CANISTERS These tend to do better with tools than uprights and are more stable on stairs.

✓	1	Kenmore	Intuition 28014	\$500	72	26	●	●	○	○	●	○
✓	2	Kenmore	Progressive 21714	400	72	24	○	●	○	○	●	○
✓	3	Miele	S 5281 Callisto	990	71	24	○	●	○	○	●	○
✓	4	Kenmore	Progressive 21614	300	70	23	○	●	○	○	●	○
✓	5	Kenmore	Progressive 21514	250	68	23	○	●	○	○	●	○
✓	6	Panasonic	MC-CG902	250	65	23	○	●	○	○	●	○

D BAGLESS CANISTER This trades a bag for a bin but can be messier to empty.

✓	1	LG	Kompressor LuV900B	400	69	23	○	●	○	○	●	○
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Cars

Road tests, auto products, hot topics

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Spray-on wheel cleaners

ALLOY WHEELS HAVE become a chic and elegant fashion statement on today's cars. They're light, strong, and stylish. But their open-spoke design, which exposes the brakes behind them, can allow brake dust and road grime to accumulate quickly. That's more than ugly, particularly if you drive in wintry conditions; road salt can cause corrosion, pitting, and permanent damage to those expensive wheels.

A number of spray-on, hose-off wheel cleaners are sold with claims that they make it easy to maintain your rims. Some claims even say that no scrubbing is required, so you won't have to get your hands dirty. But our tests of five such cleaners found that none was very effective without applying some elbow grease and that all required the use of a soft brush to get the best results.

The products usually come in a pump

bottle or aerosol can, but they don't come cheap. We paid \$4 to \$7 for 23- to 24-ounce bottles of four of them and \$7 for a 16-ounce can of Black Magic Foaming All Wheel Cleaner.

We also found that when we used a brush, none of the tested wheel cleaners did a better job than a less-expensive all-purpose cleaner. The one we tried, Zep degreaser, is available at home centers for about \$10 a gallon.

Putting them to the test

We used a number of employee vehicles with dirty wheels to assess the effectiveness of the cleaners. We first applied each one according to directions but without brushing, to see which worked well when simply sprayed on and hosed off. Before and after each cleaning we collected dirt samples on clean cloths and measured the

soil level using a colorimeter. Next, we tried each cleaner with a brush.

When used without brushing, none resulted in clean wheels, but we found the Eagle One, Meguiars, and Mothers cleaners to be the most effective (they did about the same). The Armor All product was less effective, and the Black Magic least effective.

Keep in mind that some labels recommend eye and hand protection when using the product and advise against breathing its fumes. Since you need to scrub and come in close contact with the cleaners, you really should heed the warnings.

All of the products are labeled as all-purpose wheel cleaners, which are safe for use on any type of rim. That's important, since some cleaners are formulated for a specific type of wheel and can damage the finish on others. Consult your car's owner's manual for specifics.

What we tested

In performance order.

Product	Size	Price
Eagle One A2Z All Wheel & Tire Cleaner	23 oz.	\$6.99
Meguiars Hot Rims All Wheel & Tire Cleaner	24 oz.	5.00
Mothers Foaming Wheel & Tire Cleaner	24 oz.	6.97
Armor All Extreme Wheel & Tire Cleaner	24 oz.	4.33
Black Magic Foaming All Wheel Cleaner	16 oz.	6.99



Eagle One



Meguiars



Mothers



Armor All



Black Magic



SWAP SHOP We used a Chevrolet Cruze to assess all 78 tire models.

All-season & winter tires

Michelin and Continental tires top our categories

AMONG MANUFACTURERS of all-season and winter replacement tires, Michelin and Continental lead the way. But worthy tires were not difficult to find among the 78 models we tested. Many provided good overall performance.

The Michelin Defender leads all 20 T speed-rated all-season tires. It has excellent tread life and scores highly in our three-season driving tests (dry braking, wet braking, handling, and hydroplaning). It was followed closely by the Continental ProContact EcoPlus, which is excellent for braking on wet roads.

In the performance all-season H speed-rated category, the Michelin Primacy MXV4 was our top-rated model with the Continental PureContact close behind. The Michelin performed well in most weather tests; offers a comfortable, quiet ride; and has low rolling resistance. The Continental was impressive in our wet-braking test and has a good balance of all-

weather performance and tread life.

Another Continental PureContact model led the performance all-season V speed-rated group, followed closely by the Pirelli P7 Cinturato All Season. Both models are excellent for wet braking, and the Continental is an all-around good performer.

Many tires scored well for braking, handling, and hydroplaning.

The Pirelli gets top marks for handling, but its tread-life score was just fair.

Many of the 62 all-season tires scored well in the three-season driving categories, and several models performed well in snow traction and ice braking.

Michelin's X-Ice Xi3 and Xi2 tied for the lead in our test of 16 winter tire models. The

Xi3's excellent rolling resistance set it apart, but the similar Xi2 performed better in handling. Almost all of the winter tires proved excellent at snow traction, and most were good to excellent at ice braking. Winter tires are desirable in places with moderate to severe snow and ice conditions.

The tires we tested fit most sedans, wagons, and minivans, and some SUVs. All tires tested were size (P)215/60R16 to fit our Chevrolet Cruze test car. We expect that other sizes of the same tires would provide similar performance.

Fuel-saving tires

The Michelin Energy Saver A/S has the lowest rolling resistance of any all-season tire we tested. Rolling resistance reflects how energy-efficient a tire is. Compared with the Toyo Extensa A/S, which has a fair rating, we saved 1.9 mpg with the Michelin. But mileage gains using low-rolling-resistance tires are usually smaller and vary depending on tire wear, vehicle, and

driving conditions. And proper inflation pressure can have a bigger impact on fuel economy regardless of which tires you use.

Among performance all-season tires, “sportier” models such as the Sumitomo HTR A/S P01 and GT Radial Champiro 228 have plenty of grip on dry and wet roads, but they sacrifice winter grip and tread life. By contrast, less sporty models such as the Goodyear Assurance ComforTred Touring offer outstanding snow traction and tread life but just average grip on dry and wet roads.

Buy only the best

Investing in better tires can give you a wider margin of safety when driving. A little extra grip, for example, can mean the difference between an accident and a close call. Hundreds of choices are available and you can’t tell by looking how any tire will perform, so use our Ratings to find the best tires for your driving style and conditions.

First, check for tires that provide good braking and handling capabilities as well as hydroplaning resistance because that can help you avoid an accident. Once you’ve shortened your list, look for models that are rated highly in other areas that are important to you, such as winter grip, tread life, and ride comfort. Use rolling resistance as a tiebreaker.

Stick with the speed rating

T speed-rated tires are made to sustain a maximum speed of up to 118 mph, and H and V speed-rated tires are designed to



WATER RIDE We put our tires through a range of performance tests, including wet cornering.

withstand 130 and 149 mph, respectively. For the typical driver, such speeds might seem outlandish, but speed ratings also reflect how well a tire dissipates heat, which affects overall quality and durability.

Tires with a higher speed rating often provide better wet and dry cornering grip and handling, but the trade-off can be shorter tread life. That’s why it’s usually best to stay with the same speed rating as the original tires.

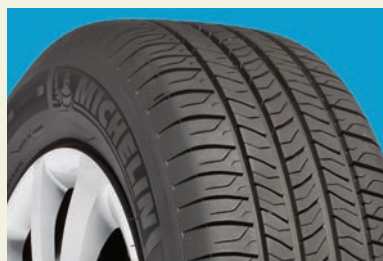
You might also be tempted to downgrade your tires to a lower speed rating to get

longer tread life. We advise against that because those tires might not handle heat buildup as well—especially when they’re installed on higher-performance vehicles—and that can be a safety concern. That said, lower speed ratings on winter tires are acceptable because they should be used only when temperatures are colder.

There is also no price advantage to downgrading. The models we tested cost between \$77 and \$170 per tire, but the prices vary more by size than speed rating.

Ratings on next page

Choose the right tire

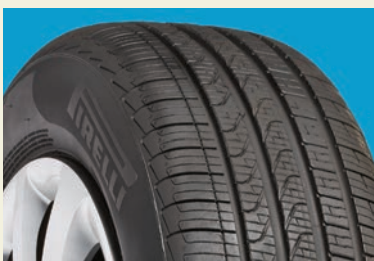


All-season tires

Best choice for year-round traction, long tread life, and a comfortable ride. But they often lack the precise cornering grip and handling of performance all-season tires.

Speed ratings S and T.

Tread-wear warranties 40,000 to 100,000 miles.



Performance all-season tires

Best choice for improved handling and cornering grip, compared with standard all-season tires, without giving up too much comfort and wear. But many have lower tread-wear warranties.

Speed ratings H and V.

Tread-wear warranties 40,000 to 70,000 miles.



Winter tires

Best choice for those who need maximum traction on ice and snow, particularly where winters are severe. But fast tread wear and less wet and dry traction limit them to winter use only.

Speed ratings Q and higher.

Tread-wear warranties Usually none.

Overview

All-season tires are designed to handle a variety of road conditions. The top-rated models provide the best balance of dry and wet stopping grip, handling, hydroplaning resistance, ride comfort, and tread life, along with decent winter grip. Winter tires are designed for optimum grip on snow and ice but do not usually perform as well in dry or rainy conditions. Choose a high-scoring tire that performs well in the areas that best reflect your driving conditions.

☑ **Recommended** These are high-scoring models that stand out for the reasons below.

BEST FOR ALL-WEATHER PERFORMANCE

- A1 **Michelin** \$130
- A2 **Continental** \$100
- B1 **Michelin** \$138
- B2 **Continental** \$135
- C1 **Continental** \$145
- C3 **Michelin** \$158

BEST BALANCE OF THREE-SEASON PERFORMANCE AND LONG TREAD LIFE

- A1 **Michelin** \$130
- A3 **Goodyear** \$145
- A4 **Pirelli** \$99
- A6 **Yokohama** \$120
- C3 **Michelin** \$158

BEST WINTER TIRES FOR SEVERE DRIVING CONDITIONS

- D1 **Michelin** \$120
- D2 **Michelin** \$125
- D5 **Uniroyal** \$99
- D6 **Bridgestone** \$114

BEST WINTER TIRES FOR MOST DRIVING CONDITIONS

- D3 **Hankook** \$91
- D4 **Pirelli** \$116

Guide to the Ratings

Overall score emphasizes safety-related tests, including braking, handling, and resistance to hydroplaning. **Dry braking** and **wet braking** was from 60 mph. **Handling** includes how well the tires performed in an avoidance maneuver involving a swerve into the left lane and back into the right lane, wet and dry cornering grip on our skid pad, and subjective steering feel. **Hydroplaning** reflects how quickly we could drive through standing water before the tires began to skim on the surface. **Snow traction** reflects the distance our test car needed to accelerate from 5 to 20 mph on moderately packed snow. We tested **ice braking** on a skating rink from 10 mph. **Ride comfort** and **noise** reflect our on-road judgments. **Rolling resistance**, measured on a dynamometer at an outside laboratory, is a factor in fuel economy. **Tread life** indicates wear potential from our 16,000-mile mixed vehicle driving test completed by a contract laboratory. **Price we paid** is retail for the (P)215/60R16 size tested. Overall scores are relative to tire category.

Ratings All-season & winter tires

All tested models In performance order, within types.

		Brand & model	Price we paid	Overall score	Three-season driving		Winter driving	Comfort		Other				
Recommendation	Rank			0100	Dry braking	Wet braking	Handling	Hydroplaning	Snow traction	Ice braking	Ride	Noise	Rolling resistance	Tread life
					P F G V E									

A ALL-SEASON TIRES (T speed rating)

☑	1	Michelin Defender	\$130	70	●	●	●	●	○	○	○	●	●	●
☑	2	Continental ProContact EcoPlus	100	68	●	●	●	●	○	○	○	●	●	●
☑	3	Goodyear Assurance TripleTred All-Season	145	66	●	●	●	●	○	●	○	○	●	●
☑	4	Pirelli P4 Four Seasons	99	64	●	●	●	●	○	●	●	○	○	●
	5	Michelin Energy Saver A/S	124	64	●	●	○	●	○	●	●	○	○	○
☑	6	Yokohama Avid Ascend	120	64	●	●	○	●	○	●	●	○	○	●
	7	Uniroyal Tiger Paw Touring	93	62	●	●	●	●	●	●	○	○	○	○
	8	Falken Sincera Touring SN211	91	62	●	●	○	●	○	●	●	○	○	○
	9	Cooper CS4 Touring	105	60	●	○	○	●	●	●	○	○	○	○
	10	Hankook Optimo H727	105	60	○	●	○	●	○	○	○	○	○	○
	11	Firestone FR710	90	60	●	●	●	●	○	●	○	○	○	○
	12	Yokohama Avid Touring-5	86	58	●	○	○	●	○	●	○	○	○	○
	13	Cooper GFE	109	58	●	○	○	●	○	●	○	○	○	○
	14	Kumho Solus KR21	90	56	●	○	○	●	○	●	○	○	○	○
	15	Firestone Precision Touring	92	56	●	○	○	○	○	●	○	○	○	○
	16	Toyo Extensa A/S	94	56	○	○	○	○	○	●	○	○	○	○
	17	Maxxis MA-T1 Escapade	98	54	●	○	○	○	○	●	○	○	○	○
	18	Firestone Affinity Touring	92	54	●	○	○	○	○	○	○	○	○	○
	19	Sumitomo HTR T4	87	52	●	○	○	○	○	○	○	○	○	○
	20	Kelly Explorer Plus	77	50	○	○	○	○	○	○	○	○	○	○

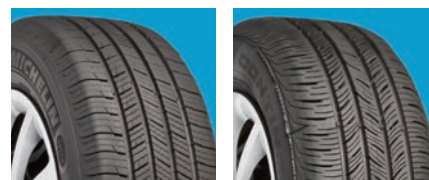
B PERFORMANCE ALL-SEASON TIRES (H speed rating)

☑	1	Michelin Primacy MXV4	138	70	●	●	●	○	○	○	●	●	●	●
☑	2	Continental PureContact	135	68	●	●	○	○	○	○	○	○	○	○
	3	Nexen CP672	110	66	●	○	○	○	○	○	○	○	○	○
	4	Pirelli P7 Cinturato All Season	153	64	●	○	○	○	○	○	○	○	○	○
	5	Michelin Pilot Exalto A/S	128	64	●	○	○	○	○	○	○	○	○	○
	6	BFGoodrich Advantage T/A	105	62	●	○	○	○	○	○	○	○	○	○
	7	Dunlop SP Sport 7000 A/S	94	60	●	○	○	○	○	○	○	○	○	○
	8	Cooper CS4 Touring	113	58	●	○	○	○	○	○	○	○	○	○
	9	Fuzion Touring	86	58	●	○	○	○	○	○	○	○	○	○
	10	Falken Ziex ZE912	116	58	●	○	○	○	○	○	○	○	○	○
	11	Uniroyal Tiger Paw Touring	99	58	●	○	○	○	○	○	○	○	○	○
	12	Kumho Solus KH16	104	58	●	○	○	○	○	○	○	○	○	○
	13	Nokian WRG2	126	58	○	○	○	○	○	○	○	○	○	○
	14	Dunlop Signature II	110	58	○	○	○	○	○	○	○	○	○	○
	15	Sumitomo HTR A/S P01	89	58	○	○	○	○	○	○	○	○	○	○
	16	GT Radial Champiro VP1	99	56	○	○	○	○	○	○	○	○	○	○
	17	Yokohama Avid ENVigor	101	56	○	○	○	○	○	○	○	○	○	○
	18	Firestone Champion HR	98	56	○	○	○	○	○	○	○	○	○	○
	19	Firestone Precision Sport	91	54	○	○	○	○	○	○	○	○	○	○
	20	Bridgestone Ecopia EP422	103	52	○	○	○	○	○	○	○	○	○	○

												<div><div>+</div> Excellent</div>		
												<div><div>+</div> Very good</div>		
												<div><div>○</div> Good</div>		
												<div><div>●</div> Fair</div>		
												<div><div>●</div> Poor</div>		
												<div><div>☑</div> Recommended</div>		
		Brand & model	Price we paid	Overall score	Three-season driving		Winter driving	Comfort	Other					
Recommendation	Rank				Dry braking	Wet braking	Handling	Hydroplaning	Snow traction	Ice braking	Ride	Noise	Rolling resistance	Tread life
				0100										
				P F G V E										

● Excellent
 ● Very good
 ○ Good
 ○ Fair
 ○ Poor

☑ Recommended



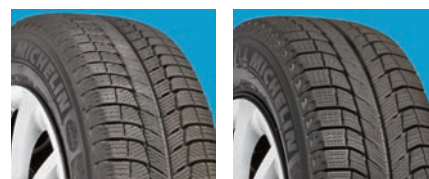
A1 Michelin

A2 Continental



B1 Michelin

B2 Continental



D1 Michelin

D2 Michelin

C PERFORMANCE ALL-SEASON TIRES (V speed rating)

☑	1	Continental PureContact	\$145	70	●	●	●	●	○	○	●	●	●	●
	2	Pirelli P7 Cinturato All Season	170	68	●	●	●	●	○	○	●	●	○	○
☑	3	Michelin Primacy MXV4	158	66	●	●	●	○	○	○	●	●	○	○
	4	Michelin Pilot Exalto A/S	133	64	●	●	●	○	○	○	●	●	○	○
	5	Nokian eNTYRE	119	64	●	●	●	○	○	○	●	●	○	○
	6	Goodyear Assurance TripleTred All-Season	148	64	●	●	●	○	○	○	●	●	○	○
	7	Dunlop SP Sport 5000	150	62	●	●	●	○	○	○	●	●	○	○
	8	Goodyear Assurance ComforTred Touring	127	62	○	○	○	○	○	○	●	●	○	○
	9	Dunlop SP Sport 7000 A/S	125	60	●	●	●	○	○	○	●	●	○	○
	10	GT Radial Champiro 228	109	60	●	●	●	○	○	○	●	●	○	○
	11	BFGoodrich Advantage T/A	110	60	●	●	●	○	○	○	●	●	○	○
	12	Cooper CS4 Touring	89	60	●	●	●	○	○	○	●	●	○	○
	13	Sumitomo HTR A/S P01	86	60	●	●	●	○	○	○	●	●	○	○
	14	Yokohama YK580	121	58	●	○	○	○	○	○	●	●	○	○
	15	Kumho Ecsta LX Platinum	91	56	●	○	○	○	○	○	●	●	○	○
	16	Uniroyal Tiger Paw Touring	106	56	●	○	○	○	○	○	●	●	○	○
	17	Bridgestone Turanza Serenity	124	56	●	○	○	○	○	○	●	●	○	○
	18	Hankook Optimo H426	129	56	●	○	○	○	○	○	●	●	○	○
	19	Firestone Firehawk Wide Oval AS	116	56	●	○	○	○	○	○	●	●	○	○
	20	Bridgestone Ecopia EP422	109	52	○	○	○	○	○	○	●	●	○	○
	21	Yokohama Avid ENVigor	103	52	●	○	○	○	○	○	●	●	○	○
	22	Toyo Versado LX II	112	52	●	○	○	○	○	○	●	●	○	○

Recommendation	Rank	Brand & model	Price we paid	Overall score	Winter driving		Three-season driving		Other				
					Snow traction	Ice braking	Dry braking	Wet braking	Handling	Hydroplaning	Ride comfort	Noise	Rolling resistance
				0100									
				P F G V E									

D WINTER TIRES

☑	1	Michelin X-Ice Xi3	\$120	62	●	●	●	●	○	○	●	●	○
☑	2	Michelin X-Ice Xi2	125	62	●	●	●	●	○	○	●	●	○
☑	3	Hankook Winter I*cept Evo	91	60	●	○	○	○	○	○	●	●	○
☑	4	Pirelli Winter 210 Sottozero Serie II	116	58	●	○	○	○	○	○	●	●	○
☑	5	Uniroyal Tiger Paw Ice & Snow II	99	58	●	○	○	○	○	○	●	●	○
☑	6	Bridgestone Blizzak WS70	114	58	●	○	○	○	○	○	●	●	○
	7	Nokian Hakkapeliitta R	128	58	●	○	○	○	○	○	●	●	○
	8	Goodyear UltraGrip Ice WRT	115	58	●	○	○	○	○	○	●	●	○
	9	BFGoodrich Winter Slalom KSI	105	56	●	○	○	○	○	○	●	●	○
	10	Continental ExtremeWinterContact	106	56	●	○	○	○	○	○	●	●	○
	11	General Altimax Arctic	94	56	●	○	○	○	○	○	●	●	○
	12	Hankook Winter I*Pike	91	54	●	○	○	○	○	○	●	●	○
	13	Falken Espia EPZ	81	54	●	○	○	○	○	○	●	●	○
	14	Dunlop Graspic DS-3	97	54	●	○	○	○	○	○	●	●	○
	15	Yokohama IceGuard iG20	98	50	●	○	○	○	○	○	●	●	○
	16	Firestone Winterforce	87	46	●	○	○	○	○	○	●	●	○

How we test

Each tire we assess undergoes up to 14 evaluations, including warm-weather performance tests and winter tests.

Most of our testing is conducted at our Auto Test Center in Connecticut, and ice braking is conducted at a local ice rink. This past winter we didn't have enough snow on the ground in Connecticut to test winter traction, so our tire-test crew hauled the equipment and tires to the Jay Peak Ski Resort in Vermont.

Testing usually starts at night and continues into the wee hours over several nights. Sunlight would alter conditions too much.

Our tread-wear testing is conducted on the government's tread-wear course in San Angelo, Texas, by an outside laboratory. It put 16,000 miles on each of the tires we tested, a cumulative marathon of more than 2.3 million tire miles.

Three tires per model were tested for rolling resistance by an outside laboratory on a dynamometer.

We don't perform tread-life tests on winter tires because they aren't designed to be driven year-round.

To watch a free video of how we test tires, go to ConsumerReports.org, click on "See all videos," and search for "Getting the right tires."



SMALL SUVs

Ford Escape

A much improved, fun-to-drive redesign

THE 2013 FORD ESCAPE brings to mind the final scenes of "Beauty and the Beast," when the brutish monster is spectacularly transformed into a suave, refined, handsome prince. The previous Escape was no beast, but it had lingered in the middle of our small-SUV Ratings with a so-so score of 66. With its redesign, the Escape has jumped into the top tier, competing well with the Subaru Forester, Toyota RAV4, and Honda CR-V.

The new Escape is solid, sophisticated, and fun to drive. It delivers agile handling and a taut yet impressively supple, composed ride.

And its cabin is one of the quietest in the class.

We bought two versions, the popular midlevel SE, with a 173-hp, 1.6-liter turbocharged four-cylinder engine, and the high-end Titanium, with a 231-hp, 2.0-liter turbo four-cylinder. Both deliver responsive performance and a good 22 mpg overall.

Among the shortcomings are a narrow driving position, a low rear seat that lacks support, and unintuitive controls. The base radio in the SE is complicated, but the Titanium's frustrating MyFord Touch system is even more cumbersome and distracting. The Escape is also expensive for what you get. Our \$28,040 SE lacked a sunroof, a power driver seat, and a backup camera, features commonly found on similar SUVs. In higher trims, a backup camera was available only as part of a \$995 option package.

Although it scored high enough, we don't recommend the Escape because it's too new for us to have reliability data.

Extreme makeover

Of the two EcoBoost engines in our test vehicles, we prefer the 2.0-liter. It's more relaxed, quieter, and more powerful than the 1.6, and it can tow 3,500 pounds. Plus there's basically no sacrifice in fuel economy. The sole transmission is a smooth six-speed automatic. But with the smaller engine it can be indecisive about figuring out how many gears to

downshift. Cruising range is on the short side.

At our track, the Escape performed notably well at its handling limits and posted a high speed through our avoidance maneuver. The steering is quick and direct. We found Ford's optional self-parking system, which performs hands-free parallel parking, works well.

Drivers will find that the center console and wheel well intrude on space. The SE's cloth seats are flat and narrow, and they have no lumbar adjustment. The Titanium's leather-trimmed power seats are more supportive. Three adults can squeeze into the rear seat.

Gauges are clear and bright. Lower-trim Escapes have traditional buttons and knobs for the radio, but some controls are far away and there is no tune knob. The low climate controls get blocked by the shifter in Park.

Our Escapes have inviting soft-touch surfaces but also have some rough plastic edges and wide panel gaps. Our SE has sad-looking gray cloth seats; the Titanium is nicer, but alas, there's no real titanium.

Higher-trim Escapes come with the complicated MyFord Touch system. Many onscreen pages are cluttered, some fonts are too small, and response time is often slow.

Two neat features: Ford's Sync system lets you control a phone or music player with voice commands. And you can open the rear power liftgate by swinging your foot under the bumper.

How they compare

Rec.	SMALL SUVs	0	100
		P	F G V G E
✓	Subaru Forester 2.5XT Premium	87	
✓	Toyota RAV4 Limited (V6)	83	
✓	Toyota RAV4 (base, 4-cyl.)	82	
✓	Subaru Forester 2.5X Premium	80	
	Ford Escape Titanium (2.0T)	79	
✓	Honda CR-V EX	77	
✓	Volkswagen Tiguan SEL	76	
	Ford Escape SE (1.6T)	75	
	Mazda CX-5 Touring	75	



Ford Escape Titanium

ROAD-TEST
SCORE
79



Tested vehicle

HIGHS	Agility, ride, quietness, solid feel, access
LOWS	Narrow driving position, MyFord Touch controls, expensive rear camera
DRIVETRAIN	231-hp, 2.0-liter turbocharged four-cylinder engine; six-speed automatic transmission; all-wheel drive
MAJOR OPTIONS	Panoramic sunroof, tow package, navigation, rear camera, blind-spot detection, park assist
TESTED PRICE	\$36,600



SCREENED IN
The dash design obscures corners of the touch screen, which are critical for operation.

Ford Escape SE

ROAD-TEST
SCORE
75



Tested vehicle

HIGHS	Agility, ride, quietness, solid feel, access
LOWS	Front seat comfort, narrow driving position, radio controls, no rear camera
DRIVETRAIN	173-hp, 1.6-liter turbocharged four-cylinder engine; six-speed automatic transmission; all-wheel drive
MAJOR OPTIONS	Roof rails, cargo cover
TESTED PRICE	\$28,040

CUMBERSOME
The base radio is complex, and some buttons are a long reach away.



More test findings

BRAKING	Short stops, with a firm, responsive pedal feel.
HEADLIGHTS	Halogen (SE) and HID (Titanium) low beams provide very good visibility. The Titanium's low beams have better intensity. The high beams on both illuminate a very good distance ahead.
ACCESS	Easy overall.
VISIBILITY	Good to the front and sides, although limited by the thick windshield pillar base and rear roof pillars. Wide-angle side-inset mirrors and an optional blind-spot monitoring system help.
CABIN STORAGE	Moderate.
HEAD RESTRAINTS	The center-rear restraint must be raised to protect an adult in a collision.
CHILD SEATS	Most child seats should be easy to secure in any rear seating position. LATCH anchors are visible and easy to access.



LEAN PERCH The rear seats provide ample leg room, but they're flat and thinly padded.



TRADE-OFF A tow package lets you pull 3,500 pounds but eliminates the hands-free power liftgate.



Scan for video.

COMPACT UPSCALE SEDANS

Acura ILX
vs. Buick Verano

Premium small cars that don't measure up to their price tags

MIX TIGHTER personal budgets with a desire for better fuel economy, and the result is the Acura ILX and Buick Verano. These new compact sedans let you enjoy an upscale interior and premium features without the typically high luxury-car sticker price and fuel demands.

Both have humble roots. The ILX is based on the Honda Civic, the Verano on the Chevrolet Cruze. But even with the addition of leather, sound deadening, and extra features, their sticker prices of \$30,095 and \$27,750, respectively, seem too high for what you get, especially for the Acura.

With better gas mileage and a more spacious interior, the ILX edged out the Verano in our tests, 77 to 73. Its 150-hp, 2.0-liter four-cylinder engine returns a good 28 mpg overall, but on

premium fuel. The Verano's 180-hp, 2.4-liter four-cylinder and six-speed automatic transmission give it a slight performance advantage over the ILX, but a so-so 24 mpg overall. It does take regular gas, though.

The cars deliver responsive handling, but neither is sporty to drive. And ride quality doesn't stand out in either. The Verano's almost library-quiet cabin is easily the car's high point; the ILX suffers from notable noise.

Don't let the high-end badges sway you. For about the same money, you could buy a loaded four-cylinder family sedan, such as a Hyundai Sonata or a Toyota Camry, with more room and similar or better fuel economy. Or you could buy the higher-rated Acura TSX.

We recommend the ILX, based on the Civic's reliability record; based on our latest survey, the Verano has below-average reliability.

The base engine in our Verano delivers decent performance. Transmission shifts are prompt and smooth. A stronger 2.0-liter turbo four and a six-speed manual are also available.

Both cars have competent, although far from sporty, handling and posted good speeds in our avoidance maneuver. Each provides responsive steering but vague feedback to the driver. The ILX's steering is well weighted, but the Verano's is overly light. The ILX has a choppy ride; the Verano is better, but its 18-inch tires transmit some thumps.

The interiors are nice but fall short of true luxury. The Acura's controls are very simple, and the Buick's dashboard is more cluttered.

The ILX's spacious cabin has firm, well-shaped, power-adjustable seats. The rear seat is roomy for a small sedan, except for passengers more than 6 feet tall. The Verano's interior is more snug, with less driver room and front seats that have uneven support. The rear seat is tight even for average-sized adults. The driver's seat in both cars lacks adjustable lumbar support, and the Verano doesn't have a powered seatback recline, omissions you don't expect in a premium car.

The Buick has a slightly larger trunk and a 60/40-split folding rear seat; the Acura makes do with a folding one-piece seatback.

How they compare

Rec.	COMPACT UPSCALE SEDANS	0	100
		P	F G V G E
✓	Acura TSX (4-cyl.)	84	
	Buick Regal CXL (turbo)	79	
✓	Acura ILX (2.0L)	77	
	Buick Verano Leather (2.4)	73	

Competent but unexciting

Of the three available engines, our ILX has the most popular one. It's smooth and delivers adequate power, and the five-speed automatic generally works well. For more zip, you can go for the 201-hp, 2.4-liter four and slick six-speed manual. More frugal-minded buyers can opt for a 1.5-liter hybrid powertrain, with which we got 40 mpg overall in the Civic Hybrid.



✓ Recommended

Acura ILX

ROAD-TEST
SCORE
77



Tested vehicle

HIGHS	Fuel economy, powertrain, controls
LOWS	Road noise, choppy ride, no driver's-seat lumbar support, value
TRIM LINE	Premium
DRIVETRAIN	150-hp, 2.0-liter four-cylinder engine; five-speed automatic transmission; front-wheel drive
MAJOR OPTIONS	None
TESTED PRICE	\$30,095

More test findings

BRAKING	Very good in wet and dry conditions, with a firm pedal.
HEADLIGHTS	Optional low-beam HID lights and halogen high beams provide very good illumination with high levels of intensity.
ACCESS	A low roof requires some bending. A narrow doorway and wide sill makes rear access a bit snug.
VISIBILITY	Very good, thanks to narrow roof pillars up front. The high deck limits the view rearward. A rear-view camera is optional.
CABIN STORAGE	Large, deep glove box and decent center storage.
HEAD RESTRAINTS	The rear-seat center head restraint is too low, even when raised, to provide protection.
CHILD SEATS	Removal of the rear-center head restraint might be needed to fit a forward-facing child seat. Outboard LATCH anchors are recessed.



ALL OR NOTHING The rear seat folds in one piece, limiting cargo and passenger versatility.



EASY OPENING
Doors lock by pushing a button on the handle and unlock as you approach the car.



ROAD-TEST
SCORE
73

Buick Verano



Tested vehicle

HIGHS	Quietness, transmission, braking
LOWS	Front-seat comfort, tight rear seat, narrow driving position
TRIM LINE	Leather
DRIVETRAIN	180-hp, 2.4-liter four-cylinder engine; six-speed automatic transmission; front-wheel drive
MAJOR OPTIONS	Power sunroof
TESTED PRICE	\$27,750

More test findings

BRAKING	Excellent, with impressively short stopping distances in dry conditions.
HEADLIGHTS	Low beams have good intensity but reach only a modest distance and have a sharp cutoff. High beams are more intense and have very good reach.
ACCESS	Easy to the front and rear.
VISIBILITY	Thick roof pillars, a high rear deck, and large head restraints impede visibility all around. A backup camera is not available.
CABIN STORAGE	Modest, with small cubbies and compartments.
HEAD RESTRAINTS	The center-rear seat lacks a head restraint.
CHILD SEATS	Infant-seat bases might be hard to secure in outboard seats with belts. LATCH anchors are difficult to reach and use.



LEG-ROOM CHALLENGED
The rear seat is very tight, even for a small sedan.



CROWDED CONTROLS
It can be hard to quickly find the right dash switch.



LUXURY SPORTS CARS

Porsche Panamera vs. Fisker Karma

A four-door hits the mark; an extended-range EV doesn't

WITH STICKER PRICES of more than \$100,000 apiece, the Porsche Panamera and Fisker Karma luxury sedans probably aren't on your shortlist of cars to buy. But each has created a lot of buzz in its own way. Both are four-door, four-passenger cars with eye-catching, coupelike styling. But that's where the similarity ends.

The Karma is a plug-in, extended-range electric car, similar in concept to the Chevrolet Volt, and is the first car built by the American start-up Fisker. With a full charge, the Karma can go gas-free for about 38 miles, delivering the equivalent of 66 mpg overall (1.96 miles per kilowatt-hour). Once its battery is depleted, a raspy turbocharged gasoline engine kicks in to generate electricity for longer trips. When running on premium gas alone, the Karma gets 22 mpg. Actual fuel economy depends on how often the car runs on electric power. Driving a 50-mile commute on a single full charge yielded the equivalent of 44 mpg overall.

Of course, the sleek, 402-hp Karma is about more than gas mileage. We found its ride, handling, and braking performance to be sound, and interior materials are first-class. But it is plagued with flaws. Compared with other luxury sedans, its tight confines and limited visibility can make the cabin feel claustrophobic; a lack of conventional buttons and the worst touch-screen system we've seen make the dash controls an ergonomic disaster; and acceleration lacks the oomph

you'd expect from a sports car.

The Karma had a rough start in our testing when it suddenly became disabled on our track. Fisker replaced the battery pack in our car and later offered replacements for all 2012 Karmas. But we've continued to encounter disconcerting intermittent glitches related to the gauges, warning lights, power windows, and radio. According to user reviews on the Web, we're not alone. Overall, the Karma scored too low in our tests to recommend.

The Panamera, Porsche's first four-door car, was warily received by some sports-car purists when it was introduced in 2009. But we found that our Panamera S, powered by a 400-hp V8, offers an inviting blend of performance and practicality that handily upholds the Porsche pedigree. It delivers quick acceleration and excellent handling. Passengers are coddled in a comfortable, quiet, nicely finished cabin. And a hatchback and folding rear seats add versatility. But the cockpit is somewhat snug, the cluttered controls can be confusing, the firm suspension isn't as comfortable as that in a traditional luxury sedan, and the low-slung roof makes it challenging to get in or out in a dignified manner. We lack sufficient reliability information to recommend it.

Different strokes

The Karma has two drive modes: The default, Stealth mode, uses up the battery charge first, then starts the GM-sourced 260-hp gas engine. The Sport mode uses the gas engine to provide

full juice to the car's twin electric motors and lets you save battery power for later use, such as for city driving. The car takes almost 6 hours to charge on a 240-volt electric car charger, or about 16 hours on a standard household outlet.

Despite its quick acceleration times, the Karma feels sluggish, especially off the line, because of its hefty weight and the gearing of its single-speed transmission. Conversely, the Panamera feels effortless, and the seven-speed automated manual transmission snaps off smooth shifts every time. It returned 20 mpg overall on premium fuel.

There's something invigorating about the basso burble of the Panamera's V8; the Karma emits only a series of electric hums, whines, and clicks until the gruff engine starts.

Two things stand out inside the cars: the gorgeous materials and tight interiors. The driver's position feels narrow in both cars, and the Fisker has barely adequate head room. The small windows and high rear deck severely limit outward visibility in the Karma, and the Panamera is only slightly better. At least their backup-camera systems work well.

Rear passengers in the Porsche can stretch out; in the Fisker they need to wedge their knees and feet against the front seatback.

The Porsche's controls, with an array of small buttons, seem overwhelming at first. But its touch screen is easy to read. The Fisker replaces almost all controls with a poorly designed grayscale touch screen that is slow to react, unintuitive, and hard to read.



Fisker Karma

Porsche Panamera

Porsche Panamera

ROAD-TEST
SCORE
84



Tested vehicle

HIGHS	Handling, steering, braking, acceleration, transmission, hatchback versatility, fit and finish, headlights
LOWS	Visibility, controls, access, only four seats
TRIM LINE	S
DRIVETRAIN	400-hp, 4.8-liter V8 engine; seven-speed automated-manual transmission; rear-wheel drive
MAJOR OPTIONS	Premium package plus (14-way adjustable front seats, adaptive air suspension, heated seats and steering wheel), 20-inch wheels, blind-spot monitor, keyless entry
TESTED PRICE	\$105,110

More test findings

HEADLIGHTS	Standard xenon lamps provide very good visibility and are among the brightest we've tested.
GAUGES	Comprehensive but often small. A digital speedometer is a big help.
CABIN STORAGE	Skimpy.
CARGO SPACE	Well finished, with a powered hatchback and folding rear seats.
HEAD RESTRAINTS	Integrated and tall enough to protect adults in a rear-end crash.
CHILD SEATS	Forward- and rear-facing child seats should prove secure. LATCH anchors are hard to access.



COMFY DUO The rear seats easily fit two adults.



SPEED WING The rear spoiler deploys at 65 mph and retracts at 45.



Scan for video.

Fisker Karma

ROAD-TEST
SCORE
57



Tested vehicle

HIGHS	Fuel economy, styling, braking, interior materials
LOWS	Controls, visibility, cramped interior, engine is noisy when running, long battery-recharge times, small trunk, frequent problems
TRIM LINE	EcoSport
DRIVETRAIN	402-hp from two electric motors, powered by 20-kWh lithium-ion-phosphate battery pack or 260-hp, 2.0-liter turbocharged four-cylinder engine; single-speed direct drive; rear-wheel drive
MAJOR OPTIONS	Deep Ocean paint
TESTED PRICE	\$107,850

More test findings

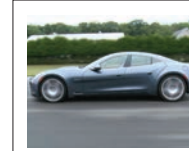
HEADLIGHTS	Standard bi-xenon lamps provide good visibility, with excellent intensity.
GAUGES	Stylized and difficult to read.
CABIN STORAGE	Virtually none other than glove compartment.
CARGO SPACE	Tiny, well-finished trunk, no fold-down seats.
HEAD RESTRAINTS	Integrated and tall enough to protect adults in a rear-end crash.
CHILD SEATS	Steep seat-cushion angles and deep contours might make some child seats a hard fit in the rear. LATCH anchors are difficult to access.



CAP AND TRADE Solar power helps cool the cabin but precludes a sunroof.



CONTROL PAD Most functions are input through the slow, fussy monotone touch screen.



Scan for video.

Infiniti JX

ROAD-TEST
SCORE
78

A plush, quiet, and roomy interior helps place the new JX among the serious players in the luxury SUV category and fills a gaping hole in Infiniti's lineup.

Scoring below only the Acura MDX and Lexus RX, this three-row crossover is powered by a smooth 265-hp, V6 engine mated to a continuously variable transmission. Our all-wheel-drive JX returned 19 mpg overall on premium fuel, slightly above par for the category.

But don't expect the typical sporty Infiniti driving experience. Driving the JX feels like you're herding an even larger SUV. Most competitors have it beat for agility, particularly its most direct rival, the MDX.

Comprehensive standard equipment makes the JX's base price inviting, but options packages can quickly add up. Some options are innovative, however. A surround-view camera system displays a bird's-eye view around the car when parking, an advantage given the impeded rear view. And the JX can brake automatically when reversing to avoid hitting something behind it.

We expect above-average reliability based on the Nissan Murano, which uses the same platform and powertrain as the JX.

Cumbersome handling

Vague, slow steering and pronounced body lean contribute to a lumbering feeling in corners. And the JX managed only a low speed through our avoidance maneuver. But electronic stability control kicked in on cue and kept it on course.

A soft suspension causes some rocking when the JX gets up to speed. But the ride is quite comfortable overall, and impacts are well muted. Only small amounts of wind, road, and engine noise enter the cabin.

The 3.5-liter V6 and CVT combo is the only powertrain available. The CVT works well but sometimes holds engine revs high. Although the JX is 20 to 30 horsepower below most rivals, the engine pulls well. But rivals typically tow 5,000 pounds. The JX's 3,500-pound capacity seems wimpy by comparison. Front-wheel drive is standard.

Polished cabin

The JX's spacious, well-finished, and user-friendly interior is a high point. Padded surfaces, wood accents, and nicely detailed leather seats create a welcoming interior. Drivers will find plenty of room overall, and the standard power-tilt and telescopic steering wheel is helpful.

The front seats are big and comfortable, but some may find them a bit too soft. Adjustable lumbar support is available only as an option. The second row is roomy for three, but the low, short cushion provides scant thigh support. Getting to the third row is relatively easy. You can still have a child seat in the second row when sliding the row forward for third-row access, but the seat may need to be retightened.

Gauges and controls are straightforward overall. Traditional hard keys and knobs are mixed with a well-organized touch screen and controller knob. Voice commands can control the phone, navigation, and limited audio functions.



SKY EYE A surround-view camera offers a bird's-eye view of the vehicle when parking.

Tested vehicle	
HIGHS	Plush, roomy cabin, quietness, fit and finish, access, front-seat comfort, controls, surround-view camera.
LOWS	Lack of agility; rear visibility is poor.
TRIM LINE	JX35 AWD
DRIVETRAIN	265-hp, 3.5-liter V6 engine; continuously variable transmission; all-wheel drive.
MAJOR OPTIONS	Bose stereo, backup collision warning, navigation, rear-seat entertainment, blind-spot detection, active cruise control, surround-view system.
TESTED PRICE	\$51,920
More test findings	
BRAKING	Very good overall, with a firm and easy-to-modulate pedal.
HEADLIGHTS	Standard HID lights perform well on low beam, but high beams don't shine very far compared with other vehicles. A sharp upper cutoff reduces visibility over bumps and dips.
ACCESS	Big doors and flush sills make access easy. Third-row access is easier than the norm.
VISIBILITY	Good to the front and sides. Rear view is restricted by head restraints and thick pillars.
CABIN STORAGE	Generous, with a large glove box and center console.
HEAD RESTRAINTS	The second-row center restraint is not high enough to provide protection even when fully raised.
CHILD SEATS	Rear-facing seats might not fit in the third row, and there are no LATCH anchors there. Seats may be hard to install in the second row using belts.



Scan for video.



Compare



✓ Recommended



✓ Recommended



VERSION	Ford Escape	Acura ILX	Buick Verano	Porsche Panamera	Fisker Karma	Infiniti JX
TRIM LINE	Titanium/SE	2.0 L	Leather	S	Eco Sport	35 AWD
PRICE: BASE/TESTED ¹	Titanium: \$28,040/\$36,600 SE: \$26,820/\$32,120	\$29,200/\$30,095	\$25,965/\$27,750	\$90,300/\$105,110	\$103,900/\$107,850	\$41,550/\$51,920
DRIVETRAIN Engine	Titanium: 2.0-liter 4-cyl. (231 hp) SE: 1.6-liter 4-cyl. (173 hp) turbo	2.0-liter 4-cyl. (150 hp)	2.4-liter 4-cyl. (180 hp)	4.8-liter V8 (400 hp)	2.0-liter 4-cyl. (403 hp) gas+ electric	3.5-liter V6 (265 hp)
Transmission	6-speed automatic	5-speed automatic	6-speed automatic	7-speed sequential	1-speed direct drive	CVT
Drive wheels	AWD	Front	Front	Rear	Rear	AWD
TIRES TESTED Model & size	Titanium: Continental ContiPro Contact, size 235/45R19 95H SE: Continental ContiPro Contact, size 235/55R17 99H	Michelin Pilot HX MXM4, size 215/45R17 87V	Continental ContiPro Contact, size P235/45R18 94H	Pirelli P Zero, size 255/40ZR20 101Y (front), 295/35ZR20 105Y (rear)	Goodyear Eagle F1 Supercar, size 255/35R22 99W (front), 285/35R22 102W (rear)	Michelin Latitude, size 235/65R18 106T
RATINGS						
PERFORMANCE						
Acceleration	●/○	○	●	●	●	●
0 to 60 mph, sec.	8.2/9.9	9.4	8.5	5.5	6.3	8.3
45 to 65 mph, sec.	5.2/6.5	6.0	5.8	3.6	3.3	5.0
Quarter-mile, sec.	16.3/17.5	17.4	16.5	13.9	15.1	16.5
Transmission	●/●	●	●	●	●	●
Routine handling	●	●	●	●	●	○
Emergency handling	●	●	●	●	●	●
Avoid. maneuver, speed, mph	52.5	53.5	54.5	56.0	53.0	47.0
Braking	●	●	●	●	●	●
From 60 mph, dry/wet, ft.	Titanium: 134/139 SE: 133/139	136/146	129/141	116/133	128/139	137/143
Headlights	○	●	●	●	○	●
COMFORT AND CONVENIENCE						
Ride	●	○	●	●	●	●
Noise	●	○	●	●	○	●
Driving position	●	●	○	○	●	●
Front-seat comfort	●/○	●	○	●	●	●
Rear/third-seat comfort	●	○	●	●	●	○/●
Access	●	●	●	○	●	●
Controls and displays	○/●	●	●	○	●	●
Interior fit and finish	●/○	●	●	●	●	●
Cargo area/Trunk	○	○	●	●	●	○
PREDICTED RELIABILITY	New	●	●	NA	New	●
FUEL						
Overall mpg	22	28	24	20	66/22/44 (electricity/gas/ composite)	19
City/highway mpg	Titanium: 15/29 SE: 15/31	19/40	16/33	13/27	50/17/34 (city electricity/gas/ composite) 82/27/55 (highway electricity/gas/ composite)	13/26
Type	regular	premium	regular	premium	electric/premium	premium
Capacity, gal./Cruising range, mi.	15.1/325 (Titanium), 335 (SE)	13.2/375	15.6/365	21.1/415	10.0/ 38 (electric), 220 (gas)	19.5/375
Annual cost, 12K mi. at \$3.80/gal.	\$2,115/\$2,050	\$1,690@\$4.00/gal.	\$1,935	\$2,450@\$4.00/gal.	1.035 (\$11/kwh, \$4.00/gal.)	\$2,500@\$4.00/gal.
SAFETY						
CRASH TESTS						
IIHS frontal offset	Good	Good	Good	NA	NA	NA
IIHS side	Good	Good	Good	NA	NA	NA
IIHS rear	Good	Good	Good	NA	NA	NA
IIHS roof strength	Good	Good	Good	NA	NA	NA
NHTSA front, driver/pass.	●/●	NA/NA	NA/NA	NA/NA	NA/NA	NA/NA
NHTSA side, driver/rear	●/●	NA/NA	NA/NA	NA/NA	NA/NA	NA/NA
NHTSA rollover 2WD/4WD	●/●	NA/NA	NA/NA	NA/NA	NA/NA	NA/NA
AIR BAGS						
Side, front/rear	std./no	std./no	std./std.	std./std.	std./no	std./no
Head protection	std. w/rollover	standard	std. w/rollover	standard	std. w/rollover	standard
SPECIFICATIONS						
DIMENSIONS AND WEIGHT						
Length/width/height, in.	178/72/66	179/71/56	184/71/58	196/76/56	197/78/52	196/77/68
Wheelbase, in.	106	105	106	115	124	114
Turning circle, ft.	40	39	40	39	42	41
Ground clearance, in.	6.5/5.5	3.5	4.5	4.5	3.5	6.0
Curb weight, lb. (% front/rear)	3,885/3,675 (57/43)	2,870 (60/40)	3,465 (61/39)	4,165 (52/48)	5,395 (47/53)	4,530 (55/45)
Maximum load, lb.	825	850	880	1,080	750	1,150
Cargo volume, cu. ft./ Luggage, suitcases+duffels	35.0	2+2	3+2	1+2	1+1	39.0
Towing capacity, lb.	3,500/2,000	NR	1,000	NR	NR	3,500
INTERIOR ROOM						
Front shoulder room, in.	55.5	55.0	54.5	56.5	56.5	59.0
Front leg room, in.	42.0	41.0	44.0	43.5	42.0	41.5
Front head room, in. ²	4.5/7.0	2.5	4.0	4.5	3.0	4.0
Rear/third-row shoulder room, in.	53.5	50.0	52.0	53.0	51.5	59.0/55.0
Rear/third-row leg room, in.	26.5 (Titanium), 28.0 (SE)	27.5	27.0	29.0	26.0	28.0/27.0
Rear/third-row head room, in. ²	2.5 (Titanium), 4.5 (SE)	1.5	2.5	3.5	0.0	3.5/1.5

¹ Based on sticker price at time of purchase. ² Above a person 5'9" tall.



SUNDRY PACK We tested 74 battery models in six group sizes, our most comprehensive evaluation ever.

Car batteries

Some inexpensive models are strong performers

ALTHOUGH PRICEY batteries are among the best in our tests, we have found that many less-expensive models do almost as well or better. Models from Kirkland (Costco's brand) cost as little as \$60, but some can rival the abilities of models that cost twice as much or more. Some EverStart (Walmart) batteries, which sell for \$80 to \$90, can also be good choices.

No single brand excelled across the board, and we recommend that you don't shop by brand name but by specific

models in the appropriate group size. In our tests, we have found that the performance of different models within the same brand can vary greatly. For example, DieHard batteries are some of our highest- and lowest-scoring models, even among batteries of the same size.

Our tests also reveal that many absorbed glass mat batteries are top performers. AGMs are built to better stand up to repeated draining and recharging cycles than standard batteries. They are becoming standard equipment in more cars because

modern features such as fuel-saving stop-start systems, electronic safety and convenience features, and power outlets for mobile electronics all increase the demand for power. But AGMs can cost almost three times the price of some of the other highly rated batteries. And two casings of one AGM model cracked during our new extended life test (see below).

When to replace a battery

Modern electrical systems are so efficient that most cars start with a minimum of

A DieHard model cracks in our new extended life test

Two DieHard Advanced Gold 50765 AGM (absorbed glass mat) batteries developed cracks in their casings during a new extended life test we conducted.

Our life testing involves repeatedly draining and recharging each battery while it is immersed in 167° F water. This mimics the repeated charge-and-discharge cycles that a battery undergoes at engine-compartment temperatures in sweltering climate conditions.

Although we've usually conducted the

test over 10 weeks, we have been extending it to 15 weeks to get a more accurate read on how long the batteries will hold up under real-life driving conditions. Most models in the Ratings have been subjected to the extended test.

Once we've tested all of the batteries, we will incorporate the scores into our Ratings.

Because the two DieHard cases developed the cracks between the 10th and 15th weeks, they wouldn't have shown up in our previous



A14 DieHard

test. Also, in our shorter, 10-week life test, it was the only AGM battery to score less than Excellent. The cracking did not factor into the DieHard model's score.

AGM models usually perform well in our tests. And because they don't use liquid electrolyte, the cracking wasn't as serious as it would have been with a standard lead-acid battery, which would be more prone to leak.

Overview

The most important thing to consider when buying a battery is how long it will last. That's why our Ratings value life-test results more than reserve capacity or cold-cranking performance. The Ratings chart displays batteries by overall performance within six group sizes, with test results and features for each.

✓ **CR Best Buy** These batteries offer the best combination of performance and price. All are recommended.

✓ **Recommended** You should consider one of these, depending on your climate.

FOR COLD-CRANKING AMPS

- A1 DieHard \$220
- A2 DieHard \$140
- A4 Kirkland \$75 **CR Best Buy**
- A7 NAPA \$85
- B1 DieHard \$165
- D1 Interstate \$125
- D4 DieHard \$120
- D6 Duralast \$110
- E1 Bosch \$90
- E2 EverStart \$90

FOR LONGEST BATTERY LIFE

- A1 DieHard \$220
- B1 DieHard \$165
- B2 DieHard \$130
- F1 DieHard \$105

engine cranking when you turn the key. Although that's a good thing, that efficiency can also hide the fact that your battery is weak and in need of replacement. We suggest that you have your battery tested annually by an auto mechanic after it is more than two years old if you live in a warmer climate or four years old if you live in a colder climate. If your battery passes the test, it should be good for another year. If your battery fails the test, don't hesitate to visit an auto-parts retailer or a big-box store.

When shopping for a battery, we recommend that you focus on three important performance factors: life; reserve capacity, which estimates how long a battery can run a car if the charging system fails; and cold-cranking amps, which measures effectiveness when you start a car in sub-freezing temperatures.

Also make sure you choose a battery that's best for your climate. If you live in a cold climate, you should pay special attention to cold-cranking amps. If you live in a more temperate climate, choose a battery that scored well in our life tests because hot temperatures can be taxing on a battery, shortening its life.



A3 Duralast



B4 EverStart

Ratings Car batteries

All tested models In performance order, within types.

✓ CR Best Buy
✓ Recommended

● Excellent
● Very good
○ Good
○ Fair
● Poor

Recommendation	Rank	Brand & model	Price	Overall score	Test results				Features	
					Life	Reserve capacity	CCA	Warranty	Handle	Removable caps

A GROUP 65 Top terminal; fits many large Ford vehicles.

✓	1	DieHard Platinum 50065 [1] [2]	\$220	90	●	●	●	48/100	●	930
✓	2	DieHard Gold 50665 (North) [1]	140	83	●	●	●	36/100	●	880
✓	3	Duralast Gold 65-DLG [3]	130	80	●	●	●	36/96	●	875
✓	4	Kirkland Signature 12866 [4]	75	78	●	●	●	36/100	●	900
✓	5	Bosch Premium Power 65-850B [5]	95	77	●	●	●	36/96	●	850
✓	6	EverStart Maxx-65N (North) [6]	90	76	●	●	●	36/-	●	850
✓	7	NAPA 8465 [7]	85	75	●	●	●	24/84	●	750
✓	8	Autocraft Gold 65-2 [8]	130	74	●	●	●	36/84	●	850
✓	9	Duralast 65-DL [3]	115	74	●	●	●	24/84	●	750
✓	10	EverStart Maxx-65S (South) [6]	90	73	●	●	●	36/-	●	700
	11	Plus Start 50265 [1]	80	72	●	●	○	12/60	●	650
	12	DieHard 50465 [1]	120	71	●	●	○	18/72	●	675
	13	DieHard Gold 50565 (South) [1]	140	70	●	●	●	36/100	●	750
	14	DieHard Advanced Gold 50765 [1] [2]	175	70	○	●	●	36/-	●	775
	15	Interstate Mega-Tron II MT-65	120	61	●	●	○	24/60	●	675

B GROUP 34, 78 & 34/78 Dual terminal; fits many large Chrysler and GM pickups, SUVs, and sedans.

✓	1	DieHard Advanced Gold 50778 [1] [2]	165	86	●	●	●	36/-	●	775
✓	2	DieHard Gold 50534 (South) [1]	130	74	●	●	●	36/100	●	700
✓	3	DieHard Gold 50690 [1]	110	73	●	●	●	36/100	●	700
✓	4	EverStart Maxx-34N (North) [6]	90	73	●	●	●	36/-	●	800
✓	5	Interstate Mega-Tron II MT-34	110	72	●	●	●	24/60	●	700
✓	6	EverStart Maxx-34S (South) [6]	90	72	●	●	●	36/-	●	660
✓	7	EverStart Maxx-78S (South) [6]	90	70	●	●	○	36/-	●	650
	8	Duralast 34-DL [3]	100	69	●	●	○	24/84	●	660
	9	DieHard Gold 50678 (North) [1]	130	69	●	●	●	36/100	●	770
	10	Interstate Mega-Tron Plus MTP-78DT	135	66	●	●	●	30/72	●	800
	11	DieHard 50478 [1]	105	65	●	○	●	18/72	●	685
	12	Duralast 78-DL [3]	100	65	●	●	○	24/84	●	700
	13	EverStart Maxx-78N (North) [6]	90	62	●	○	●	36/-	●	800
	14	Interstate Mega-Tron II MT-78	110	62	●	○	○	24/60	●	700
	15	Interstate I-78	95	57	●	○	○	18/65	●	550
	16	Interstate I-34	95	33	●	○	○	18/65	●	540

C GROUP 48 Top terminal; fits many European and some GM models.

✓	1	DieHard Gold 50648 (North) [1]	150	78	●	●	●	36/100	●	685
✓	2	Interstate Mega-Tron Plus MTP-48/H6	150	76	●	●	●	30/72	●	770
	3	DieHard Gold 50548 (South) [1]	150	59	●	●	○	36/100	●	615
	4	Duralast 48-DL [3]	110	52	○	●	○	24/84	●	700

Ratings continued on next page



E4 Kirkland

E6 Plus Start

Buying tips

Batteries may look very similar, so choosing the right one should be a no-brainer, right? Think again. Here's how to shop:

Know your car's battery size. You'll find the information in the owner's manual or from an in-store fit guide. A wrong-sized battery might not provide sufficient power or mount securely.

Consider your driving habits. Select a model that scores well in reserve capacity if you make many short trips and the engine doesn't have a lot of time to recharge the battery between starts.

Get a fresh battery. Batteries lose strength over time, even when sitting on a store shelf. Look for a code printed on the case that uses a letter for the month (A is for January) and a number for the year (12 for 2012). Get one that's less than six months old.

Buy for your climate. If you live in a climate with extreme hot or cold temperatures, look for a battery specifically designed for your area. North models can provide more cold-cranking amps, and South models are designed for long life.

Guide to the Ratings

Under **brand & model**, we note models sold in the North or South; others are sold nationally. **Price** is approximate retail rounded to the nearest \$5.

Overall score combines life-test performance, reserve capacity, and cold-cranking-amp (CCA) performance; scores are relative to others in their group sizes. **Life test** measures how a battery endures repeated charge-and-discharge cycles at engine-compartment temperatures in hot climates. The more cycles endured while maintaining a higher voltage, the higher the score. **Reserve capacity** estimates how long batteries can run a car if the charging system fails. **CCA** performance reflects voltage at our load of half the average claimed CCA for each group size after cranking for 15 seconds at 0° F. We charged batteries at the 14.5 volts that vehicles usually supply rather than at the higher voltage that manufacturers use. Batteries charged at the lower voltage met industry voltage standards for a fully charged battery. **Warranty** reflects the free replacement period and the total prorated periods in months. A dash (—) indicates that there is no prorated replacement. **Claimed CCA** is the manufacturer's claimed performance that appears on the battery.

Ratings Car batteries

All tested models In performance order, within types.

● Excellent
 ● Very good
 ○ Good
 ○ Fair
 ● Poor

CR Best Buy
 Recommended

Recommendation	Rank	Brand & model	Price	Overall score	Test results				Features		
					Life	Reserve capacity	CCA	Warranty	Handle	Removable caps	Claimed CCA

D GROUP 24 & 24F Top terminal; fits many Acura, Honda, Infiniti, Lexus, Nissan, and Toyota vehicles.

✓	1	Interstate Mega-Tron Plus MTP-24	\$125	83	●	●	●	30/72	●	●	800
✓	2	DieHard Gold 50523 (South) ¹	120	83	●	●	●	36/100	●	●	700
✓	3	EverStart Maxx-24S (South) ⁶	80	78	●	●	●	36/—	●	●	700
✓	4	DieHard Gold 50624 (North) ¹	120	78	●	●	●	36/100	●	●	725
✓	5	NAPA Legend Premium 8424 ⁷	90	77	●	●	●	24/84	●	●	650
✓	6	Duralast Gold 24-DLG ³	110	75	●	●	●	36/96	●	●	750
✓	7	Autocraft Gold 24-6 ⁸	110	72	●	●	●	36/84	●	●	700
✓	8	DieHard 50424 ¹	95	72	●	●	●	18/72	●	●	650
	9	EverStart Maxx-24N (North) ⁶	80	70	○	●	●	36/—	●	●	700
	10	Duralast 24-DL ³	95	66	●	●	●	24/84	●	●	600
	11	Interstate Mega-Tron II MT-24	105	63	●	●	○	24/60	●	●	600
	12	Plus Start 50223 ¹	60	36	○	●	○	12/60	●	●	550

E GROUP 35 Top terminal; fits many Japanese models.

✓	1	Bosch Premium Power 35-640B ⁵	90	82	●	●	●	36/96	●	●	640
✓	2	EverStart Maxx-35N (North) ⁶	90	81	●	●	●	36/—	●	●	640
✓	3	Duralast Gold 35-DLG ³	115	79	●	●	●	36/96	●	●	640
✓	4	Kirkland Signature 12865 ⁴	60	77	●	●	●	36/100	●	●	640
✓	5	NAPA Legend Premium 8435 ⁷	90	74	●	●	●	24/84	●	●	600
✓	6	Plus Start 50235 ¹	70	74	●	●	●	12/60	●	●	550
✓	7	EverStart Maxx-35S (South) ⁶	90	73	●	●	●	36/—	●	●	550
✓	8	Interstate Mega-Tron II MT-35	100	73	●	●	●	24/60	●	●	550
✓	9	DieHard Gold 50535 (South) ¹	125	73	●	●	●	36/100	●	●	600
	10	Autocraft Gold 35-2 ⁸	115	70	●	●	●	36/84	●	●	640
	11	DieHard 50435 ¹	100	70	●	●	●	18/72	●	●	550
	12	Interstate Mega-Tron Plus MTP-35	120	67	○	●	●	30/72	●	●	640
	13	Duralast 35-DL ³	100	60	●	●	○	24/84	●	●	500

F GROUP 75 Side terminal; fits some GM midsize and compact models and a few Chrysler models.

✓	1	DieHard Gold 50575 (South) ¹	105	78	●	●	●	36/100	●	●	640
✓	2	Interstate Mega-Tron II MT-75	110	73	●	●	●	24/60	●	●	650
✓	3	Bosch Premium Power 75-730B ⁵	80	72	●	●	●	36/96	●	●	730
✓	4	EverStart Maxx-75N (North) ⁶	80	70	●	●	●	36/—	●	●	700
	5	Duralast Gold 75-DLG ³	105	69	●	●	●	36/96	●	●	720
	6	Interstate Mega-Tron Plus MTP-75	120	69	●	●	●	30/72	●	●	700
	7	Autocraft Gold 75-3 ⁸	105	69	●	●	●	36/84	●	●	700
	8	Duralast 75-DL ³	85	68	●	●	○	24/84	●	●	650
	9	DieHard Gold 50675 (North) ¹	105	67	●	○	●	36/100	●	●	695
	10	DieHard 50475 ¹	95	66	●	○	●	18/72	●	●	635
	11	EverStart Maxx-75S (South) ⁶	80	65	●	●	○	36/—	●	●	550
	12	Kirkland Signature 12869 ⁴	65	63	○	●	●	36/100	●	●	700
	13	Plus Start 50275 ¹	55	63	●	●	○	12/60	●	●	570
	14	NAPA Legend Premium 8475 ⁷	90	62	○	●	○	24/84	●	●	650

¹ At Sears and Kmart only. ² Absorbed glass mat technology. ³ At AutoZone only. ⁴ At Costco only. ⁵ At Pep Boys only.
⁶ At Walmart only. ⁷ At NAPA only. ⁸ At Advance Auto Parts only.

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This page lists all full reports and selected shorter reports. **Bold** type indicates Ratings reports or brand-name discussions; *italic* type, corrections, follow-ups, or updates. A search of the most recent Ratings of products is

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Canada Extra

Information from CONSUMER REPORTS® for Canadian readers

In this special section

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How to use the Canada Extra section

Every month, Canada Extra provides Canadian pricing and availability information about products tested for that issue. The Ratings in this section are based on this month's reports, but they narrow your choices to the products that are sold in Canada.


You can use this section in either of two ways: Start with the main report, read about the products that interest you, and turn to this section to find whether they're sold—and for what price—in Canada. Or start here, find products sold in Canada whose price and overall score appear promising, and read more about them in the main report and full Ratings chart; page numbers appear with each Canadian report. (For some products, the Canadian model designation differs slightly from the one used in the U.S.)


In most cases, the prices we list here

are the approximate retail in Canadian dollars; manufacturers' list prices are indicated by an asterisk (*). Check marks identify CR Best Buys or Recommended products in the U.S. Ratings. "NA" in a chart means that information wasn't available from the manufacturer. We include, in the Contact Info list on page 38D, the manufacturer's phone number and Web address in Canada, so that you can call or go online to get information on a model you can't find in the stores. (Many products that aren't available in Canadian stores can be bought online.)

We appreciate your support but we don't take it for granted. Please write to CanadaExtra@cu.consumer.org and tell us what you think. We can't reply to every e-mail message or implement every suggestion, but with your help we'll try to keep growing to serve your needs.

Paul Reynolds, *Canada Extra editor*

 **CR Best Buy** Products with this icon offer the best combination of performance and price. All are recommended.

 **Recommended** Models with this designation perform well and stand out for reasons we note.

Top products of the year

Report, page 28

These products are available in Canada, based on our recent price and currency reports.

Product	Price	Overall score	Product	Price	Overall score
ELECTRONICS					
LCD TVs					
55 TO 58 INCHES	Samsung UN55ES8000	\$3,000 74	40 TO 43 INCHES	Samsung UN40ES6580	\$1,450 72
	Sony Bravia KDL-55HX850	2,800 72		Samsung UN40EH6000	750 67
	Samsung UN55ES6500	1,700 72		Sony Bravia KDL-40EX640	1,000 65
	LG 55LM6700	1,900 71	32 INCHES	Samsung UN32EH4000	450 66
	Samsung UN55EH6000	1,350 66	PLASMA TVs		
	Sony Bravia KDL-55EX640	1,500 66	60 TO 64 INCHES	Samsung PN60E550	1,800 78
46 TO 51 INCHES	LG 47LM8600	2,300 74		Panasonic Viera TC-P60GT50	2,800 77
	Panasonic Viera TC-L47ET5	1,100 72		Samsung PN64E550	2,400 71
	Samsung UN46ES6500	1,450 72		LG 60PM6700	1,600 70
	Sony Bravia KDL-46HX750	1,550 69		LG 60PA6500	1,130 67
	Samsung UN46EH5300	1,050 68	55 TO 59 INCHES	Panasonic Viera TC-P55VT50	3,000 79
	LG 47LS5700	1,000 66		Panasonic Viera TC-P55ST50	1,800 78
	Samsung UN46EH5000	850 65			

Product	Price	Overall score
PLASMA TVs continued		
50 TO 52 INCHES	Panasonic Viera TC-P50ST50	\$1,400 76
	Samsung PN51E550	1,250 74
	LG 50PA6500	750 69
	Samsung PN51E530	900 68
	LG 50PA5500	550 67
	Panasonic Viera TC-P50U50	800 66
42 TO 43 INCHES	Samsung PN43E450	500 68
BASIC DIGITAL CAMERAS		
SUBCOMPACT	Canon PowerShot Elph 110 HS	220 62
	Panasonic Lumix DMC-SZ1	230 61
	Panasonic Lumix DMC-FH8	170 61
	Nikon Coolpix S1200pj	380 61
RUGGED AND WATERPROOF	Nikon Coolpix AW100	330 62
	Panasonic Lumix DMC-TS4	400 62
	Canon PowerShot D20	380 59
	Olympus Tough TG-1	400 58
	Panasonic Lumix DMC-TS20	230 56
	Olympus Tough TG-820	300 54
	Pentax Optio WG-2 GPS	300 53
	Pentax Optio WG-2	350 53
	Olympus Tough TG-620	250 52
	Sony Cyber-shot DSC-TX20	370 51
SUPERZOOM	Olympus SZ-31MR iHS	400 65
	Fujifilm FinePix F550EXR	300 65
	Panasonic Lumix DMC-ZS20	400 64
	Canon PowerShot SX260 HS	380 64
	Canon PowerShot SX240 HS	350 64
	Canon PowerShot SX40 HS	430 64
	Panasonic Lumix DMC-ZS15	330 63
	Fujifilm FinePix F770EXR	320 62
	Samsung WB850F	370 62
ADVANCED CAMERAS		
SLR-LIKE	Panasonic Lumix DMC-GH2	1,450 72
	Olympus OM-D E-M5	1,000 70
	Sony SLT-A57K	800 63
	Samsung NX20	1,100 69
	Nikon 1 V1	850 69
	Sony NEX-7KB	1,400 67
	Sony SLT-A37K	600 67
	Sony SLT-A77V	1,500 67
	Panasonic Lumix DMC-GF5XK	800 65
	Samsung NX210	900 65
SLR	Canon EOS 60D	1,100 74
	Olympus E-5	1,700 73
	Nikon D7000	1,450 72
	Canon EOS 7D Digital	1,700 72
	Canon EOS Rebel T4i	900 71
	Canon EOS Rebel T3	530 70
	Nikon D3200	750 68
	Pentax K-5	1,200 67
	Nikon D5100	750 67
	Pentax K-r	700 67

Product	Price	Overall score
GPS NAVIGATORS		
4.3-INCH SCREEN SIZE	Garmin Nuvi 3490LMT	\$ 400 82
	TomTom Go 2435 TM	280 74
	Garmin Nuvi 2455LT	160 73
	Garmin Nuvi 2350LT	170 71
	TomTom Via 1435 T	180 62
5-INCH SCREEN SIZE	Garmin Nuvi 3590LMT	380 85
	TomTom Go 2535 TM	280 75
KITCHEN		
RANGES		
30-INCH ELECTRIC SMOOTHTOP	GE Cafe CBC980SNS	3,000 86
	GE PB920ST[SS]	1,900 85
	Maytag YMET888XS	2,100 83
	Electrolux CEW30EF65GW	2,700 83
30-INCH GAS	GE Profile PGB910SEM[SS]	1,900 74
	LG LRG3095[ST]	1,900 72
30-INCH DUAL-FUEL	KitchenAid KDR5505X[SS]	2,900 71
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FRENCH-DOOR BOTTOM-FREEZERS	Whirlpool Gold GX5FHTXV[Q]	1,900 82
	Samsung RF6298HD[RS] (Lowe's)	2,800 81
	LG LFC25776[SW]	2,100 81
	LG LFX31925[ST]	3,700 79
	Samsung RF266AE[WP]	1,900 78
	LG LFC25765[ST]	2,250 78
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	LG LFX25991[ST]	3,900 77
BOTTOM-FREEZERS	Amana AF12538AE[W]	1,900 75
	Whirlpool Gold GB2FHDXW[Q]	1,300 73
	Amana ABB22214WE[W]	NA 73
	Maytag MBF2258XE[W]	1,350 72
	Maytag MBF1958XE[W]	1,200 72
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	Frigidaire Gallery FGUI2149L[P]	950 65
	GE GTH18KBX[WW]	NA 64
	Frigidaire Gallery FGHT2144K[F]	1,050 64
	Frigidaire FFHT2117L[W]	800 63
	Maytag MITXEGMY[W]	NA 62
	Frigidaire Gallery FGHT1844K[F]	900 62
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	KitchenAid KSF26C6X[YY]	NA 75
	Bosch Linea 800 B22CS80SN[S]	3,200 74
	DCS RX215PJX1	NA 72
	Maytag MSD2559XE[W]	1,400 72
	Frigidaire Gallery FGUS2676L[P]	1,500 71
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	Frigidaire FFU21F5H[W]	800 75
	Kenmore Elite 2809[2]	850 73
	GE FUF14DVR[WW]	600 73
	Frigidaire Gallery GLFH17F8H[W]	NA 72
MANUAL-DEFROST UPRIGHTS	GE FUM21SVR[WW]	850 73
	Frigidaire FFU17M7H[W]	750 72

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	GE FCM20SU[WW]	800 78
	Danby DCFM289WDD	NA 78
	GE FCM15PU[WW]	560 78
	Whirlpool EH185FXT[Q]	660 76
	Kenmore 1692[2]	350 71
	Whirlpool EH225FXT[Q]	800 71

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	Bosch 800 Plus Series SHX9ER5[5]UC	2,200 79
	Bosch Evolution 500 SHE55M1[2]UC	1,150 79
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	Thermador DWH651JFP	NA 76
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	Whirlpool GC13061X[B]	1,700 95
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	GE Monogram ZGU385NSM[SS]	1,900 80
	GE Profile JGP975WEK[WW]	1,600 80
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	Bosch NGM8654UC	1,500 70

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	LG WM2650H[W]A	1,100 85
	LG WM2250C[W]	850 84
	Maytag Maxima MHW6000X[W]	1,250 84
	Maytag Maxima MHW9000Y[W]	1,500 83
	Samsung WF520AB[P]	1,600 83
	Samsung WF331AN[W]	1,000 82
TOP-LOADERS (HIGH EFFICIENCY)	LG WT4801C[W]	900 80
	Samsung WA5451AN[W]	1,000 79
	Maytag Bravos XL MVWB750Y[W]	1,000 79
	LG WT5170H[W]	1,200 78
	Maytag Bravos XL MVWB950Y[W]	1,050 76
	Whirlpool Vantage WTW7990X[G]	1,800 75
	Whirlpool Cabrio WTW5700X[W]	900 74

DRYERS		
ELECTRIC	LG DLEX3470[W]	1,350 79
	Samsung DV5451AE[W]	1,000 78
	LG DLEX3885[W]	1,700 78
	LG DLEX5170[W]	1,250 78
	Samsung DV5471AE[W]	1,200 78
	LG DLEX5101[W]	1,200 77
	LG DLEX2550[W]	1,400 77
	Samsung DV520AE[P]	1,200 77
	LG DLE2240[W]	1,000 76
	LG DLE2250[W]	800 76
	LG DLE2650[W]	1,200 76

Product	Price	Overall score
TABLETS		
9 TO 12 INCHES, WI-FI ONLY	Apple iPad (16GB) (3rd gen)	\$520 83
	Asus Eee Pad Transformer Prime TF201 (32GB)	500 82
	Samsung Galaxy Tab 2 (10.1) (16GB)	450 82
	Apple iPad 2 (16GB)	420 80
	Toshiba Excite 10LE (16GB)	550 79
	Acer Iconia Tab A510 (32GB)	450 78
	Sony Tablet S (16GB)	350 77
	Asus Eee Pad Transformer (16GB)	400 75
	Motorola Xoom (32GB)	500 75

7 TO 8 INCHES, WI-FI ONLY	Google Nexus 7 (16GB)	250 79
	BlackBerry PlayBook (16GB)	200 70
	Toshiba Thrive 7-inch (16GB)	400 70

E-BOOK READERS		
6 TO 7 INCHES	Barnes & Noble Nook Simple Touch Reader with GlowLight	140 83
	Barnes & Noble Nook Simple Touch Reader	100 82
	Amazon Kindle Keyboard 3G	190 79
	Amazon Kindle Keyboard 3G with Special Offers	140 79
	Barnes & Noble Nook Color	170 77
	Amazon Kindle with Special Offers	80 74
	Amazon Kindle without Special Offers	110 74
	Kobo eReader Touch Edition	100 72
	Kobo Vox eReader	180 67

ALL-IN-ONE INKJET PRINTERS		
	Canon Pixma MG8220	350 72
	Lexmark OfficeEdge Pro 4000C	260 72
	Canon Pixma MG6120	140 72
	Lexmark Pro 915	105 72
	HP Photosmart 7510	140 71
	HP Officejet Pro 8600 Plus	260 71
	Brother MFC-J825DW	105 70
	Brother MFC-J6910DW	320 70
	Lexmark Pro 715	150 70
	Canon Pixma MG6220	290 70
	HP Photosmart 5510	100 70
	Canon Pixma MX892	200 70
	Canon Pixma MX512	90 70

BLU-RAY PLAYERS		
3D PLAYERS	LG BP620	190 77
	Panasonic DMP-BDT220	160 75
	Samsung BD-E5900	170 75
	Toshiba BDX5300	150 73
	Panasonic DMP-BDT320	250 72
	Sony BDP-S590	200 71
	Panasonic DMP-BDT500	410 70
	LG BP320	180 74
	Panasonic DMP-BD87	130 72

STANDARD PLAYERS	LG BP220	130 71
	Samsung BD-E5300	120 69
	Toshiba BDX2300	90 69
	Panasonic DMP-BD77	100 68
	Philips BDP3406/F7	170 67
	Sony Internet T V NSZ-GT1	480 67

Autos

Report and Ratings, pages 62-69

All of the tested vehicles are available in Canada.

Make & model	Price range	Acceleration (sec.)				Fuel economy (liters per 100 km)		
		0-50 km/h	0-100 km/h	80-100 km/h	500 meters	City driving	Highway driving	Overall
SMALL SUVs								
Ford Escape 2.0	\$28,499-\$37,499	3.0	8.7	3.8	18.7	15.6	8.1	10.9
Ford Escape 1.6	26,899-29,099	3.6	10.5	4.7	20.2	15.7	7.5	10.6
COMPACT UPSCALE SEDANS								
Acura ILX	27,790-34,990	3.6	10.1	4.3	19.9	12.3	5.9	8.3
Buick Verano	22,595-27,620	3.1	9.0	3.9	18.9	14.6	7.2	10.0
ULTRA-LUXURY SEDANS								
Porsche Panamera	87,500-200,300	2.4	5.8	2.6	15.9	17.5	8.7	12.0
Fisker Karma	109,100-125,000	3.1	6.7	2.3	17.3	4.7/14.1*	2.9/8.6*	3.6/10.7*
LUXURY SUV								
Infiniti JX	44,900	3.7	8.8	3.7	18.8	17.9	8.9	12.3

*Electricity only/gas only.

Contact info

How to reach manufacturers in Canada.

Acer
800-565-2237
acer.ca

Amazon
amazon.com

Amana
800-843-0304
amana.com

Apple
800-692-7753
apple.com/ca

Asus
888-678-3698
asus.com

Barnes & Noble
800-843-2665
barnesandnoble.com

BlackBerry
877-644-8405
ca.blackberry.com

Bosch
905-826-6060
bosch.ca

Brother
877-276-8437
brother.ca

Canon
800-652-2666
canon.ca

DCS
888-936-7872
dcsappliances.com

Danby
800-263-2629
danby.ca

Electrolux
800-265-8352
electroluxicon.ca

Frigidaire
800-265-8352
frigidaire.ca

Fujifilm
800-461-0416
fujifilm.ca

Garmin
800-800-1020
garmin.com

GE
877-994-5366
geappliances.ca

Google
play.google.com

HP
800-289-6947
hp.ca

Kenmore
Contact local Sears
sears.ca

KitchenAid
800-422-1230
kitchenaid.ca

Kobo
kobo.com

Lexmark
800-539-6275
lexmark.ca

LG
888-542-2623
lg.ca

Maytag
800-807-6777
maytag.ca

Miele
800-565-6432
miele.ca

Motorola
847-523-5000
motorola.ca

Nikon
877-534-9910
nikon.ca

Olympus
800-622-6372
olympuscanada.com

Panasonic
800-995-8649 (cameras)
866-330-0014 (TVs)
panasonic.ca

Pentax
pentax.ca

Philips
philips.ca

Samsung
800-726-7864
samsung.ca

Sony
888-289-7669
sony.ca

Thermador
800-735-7328
thermador.ca

TomTom
866-486-6866
tomtom.com

Toshiba
800-867-4422
toshiba.ca

Whirlpool
800-877-6777
whirlpool.ca